

Dillard

Financial Solutions Inc.

"GUIDING YOUR MONEY TO SAFETY"

Safe Retirement Planning



FOURTH QUARTER 2011 NEWSLETTER

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PROVERBS 24:3-4 (King James Version)

By wisdom a house is built, and by understanding it is established; and by knowledge the rooms are filled with all precious and pleasant riches.

Hello to all of our Dillard Financial Solutions, Inc. family!

WE ARE GOING INTO THE LAST QUARTER OF THE YEAR! We have been extremely busy this year and we are happy to say that not one of our clients have ever lost a dime with *any* of our products.

Securing your retirement dollars is a must! You have to know your nest egg will be there when you need it the most. You need to pass the word to all of your friends and family on how we can help secure their money. ***Trust is a must in today's world and we are the company friends tell friends about!***



God Bless You!

Teresa & Steve Dillard



HOW SAFE ARE ANNUITIES?

By: Editor & Site Author
Dick Van Dyke

Source: <http://annuityratesinstantly.com/articles/are-annuities-safe>

Safety of money is generally relative to comparing levels of risk between Government backed, insurance backed or individual investment risk.

In regard to non-variable fixed annuities:

State Regulation forces insurance companies to follow what is known as Statutory Accounting unlike generally acceptable accounting methods (GAAP) utilized by publicly owned corporations. Statutory accounting is a show me the money type of

accounting whereby expenses are written off immediately and not capitalized to inflate profits for corporate convenience or even fraud. Most insurance carriers are also publicly traded companies that additionally must also meet GAAP standards.

Insurance institutions are required to demonstrate to state regulatory authorities that dollar for dollar a client's money (premium) is safely on deposit in secure financial vehicles

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WHY CHOOSE

A National Ethics Association Certified Member?

In Today's Financial World...*TRUST IS A MUST.*

Now, more than ever, there is an increased need to know who you can trust in the financial services industry. By choosing an approved member of the National Ethics Association™, you will gain the added assurance of knowing that you are working with an advisor who has successfully passed our Ethics Check System™ and has agreed to maintain our membership standards.

Dillard Financial Solutions, Inc. is a Certified Member of the NEA (National Ethics Association). The NEA is a membership organization of financial professionals who have successfully passed a series of background checks and have agreed to uphold the principles and standards of the NEA.

All members are admitted into NEA's online national registry, where consumers can view a member's approval status and professional profile. NEA is not a financial designation, nor does it sell or endorse any financial products. The background check includes: Criminal background check, Professional license check and Civil background check.



To learn more about the NEA, visit www.ethics.net

TOOLS AGAINST FRAUD

Both federal employees and civilians can protect themselves from identity theft, and it's not complicated. "Common sense combined with a high-quality cross-cut paper shredder goes a long way," says Conti.

An increasing number of companies offer high-tech tools that make the identity protection process easier. Firms such as TrustedID and Identity Guard scan for credit applications being made in your name, watch Internet black markets for sales of your personal data and deal with credit card issues if stolen.

You can check yourself to see if your identity has been taken at idfraudprotect.com, which cross-references your information against databases of stolen identities.

In recent months, USAA has been rolling out free high-tech tools to protect its members. With two-way text messaging, USAA can contact members in realtime to check on a suspicious purchase; if members answer "y" to text messages sent to their cellphones, signifying that they are making the purchase, the sale goes through. If not, USAA freezes the account.

“Common sense combined with a high-quality cross-cut paper shredder goes a long way.”

New "SMS tokens" provide another line of defense. When a member signs in to the USAA website, USAA can send a six-digit key to the member's cellphone which must be entered within 10 minutes for the logon to continue. The text messaging and SMS tokens offer free protection, but they aren't automatic; members have to enroll to use them.

The military also is making changes. All new military ID cards now feature Defense Department ID numbers in place of Social Security numbers. But, because ID cards are replaced upon expiration, it will take four years to remove all the old cards from circulation.

In the end, the key to fighting identity theft is ensuring your information doesn't get into the public domain. Because once a fraud begins, it's nearly impossible to stop — even with the plethora of tools available.

(Continued on Page X)

Our Team:



Lorraine "Toby" Horton
Agent/Account
Specialist



Geoffrey A Roberts
Marketing Director



John Foran
Agent



Don Beard
Agent



Ken Miley
Agent



Osric Grant
Agent



Jerry McCoy
Agent



Pat Ginefra
Agent



Brent Dillard
Agent



Matt Morse
Marketing

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Volusia County Sheriff's Office



YOU AND A GUEST
ARE CORDIALLY INVITED TO OUR

Christmas Social

*Bring a Dessert for our
Holiday Dessert Contest!!*

Lots of Fun, Games & Prizes

DECEMBER 15, 2011 › 6:30PM › SEAWELL'S
1125 ROSEWOOD DR. › COLUMBIA, SC › 29222

MUST RSVP BY DECEMBER 9 › 803.499.6623

ATTIRE IS CHRISTMAS DRESSY



*Our
Biggest
and
Best One
Yet!*

Giving Thanks

The point of Thanksgiving is to remember the things we have to be grateful for. It's our special time to give thanks... not just for the obvious, like food, but for the thousands of fortunate moments, the multitude of blessings that we receive each year.

That's not always as easy as it sounds. We tend to remember the bad things more easily than the good. That's where this article comes in. Using the tips below, you can make thankfulness an everyday habit and it's a skill that will benefit you throughout the year.

Begin by keeping a gratitude journal. Don't write down negative things; only positive ones. For example, "I'm very grateful that I got to see tonight's beautiful sunset."

Don't focus on what you DON'T have. Focus on what you DO have. For example: "I'm so fortunate to have a warm place to sleep in the winter."

Think about people you've know that have made you thankful for their existence. They can be family, friends or simply people that you've read about or seen on television.

Now pass it on. True gratitude involves action. Lend a hand. Pitch in. Make a gift. Listen. Give back as often as you can. Even a friendly greeting can make all the difference in the world.

Create your own opportunities for gratitude. Do you know someone who never seems happy? Be ready with a smile and a kind word each time you see them. Your interactions with them will be

more pleasant and you will have a new reason to be thankful!

Let others know when they've done something that you're thankful for. For example: "I'll never forget how you stood by me. It meant a lot." An attitude of gratitude spreads, benefitting all it touches.

Remember that hard times make good times sweeter. Also keep in mind that obstacles not only make you stronger, but force you to explore outside of the comfortable routines that you've settled into. Without challenges, there can be no progress. Without obstacles, there can be no achievement.

In conclusion, Giving thanks is a powerful tool that can dramatically improve your life and the lives of those around you. Start by embracing gratitude's special day, then make it a habit!

PUT YOUR MONEY IN DRIVE

In these volatile economic times, the ability to keep your money in forward motion is more important than ever. We offer an assortment of financial products that can keep your money moving in the right direction.

**CALL US TOLL-FREE AT 1.800.692.7643
TO SCHEDULE AN APPOINTMENT WITH ONE OF OUR REPRESENTATIVES!**



CLIENTS OF THE QUARTER

DOUG AND DEBORAH FOX
MYRTLE BEACH, SOUTH CAROLINA

In 2000 Doug and Deborah Fox moved from their Ohio home to Myrtle Beach, South Carolina. They are only a few years from retirement. The couple has been blessed with two children and three beautiful grandchildren and their best “dog” friend Jaggs!

The Fox’s enjoy trips to the beach, walking, golfing and bike riding. They are BIG Ohio State fans and enjoy NASCAR. “GO DALE JR.!!!” is a favorite cheer in their household.

Doug and Deborah enjoy their vacation lakehouse in Michigan and look forward to a couple of trips there each year. They hope to travel and enjoy their grandchildren when they retire.



FIRST ANNUAL NAPS BRANCH 183 GOLF TOURNAMENT

Dillard Financial Solutions, Inc. was a proud sponsor of the First Annual Golf Tournament for NAPS Branch 183. The tournament was held at the Red Bridge Golf Course in Locust, North Carolina. We had a great turnout and a good time was had by all. Please take a look at the winners’ photos below for our first, second and third place trophy holders. Our first place team was Dan Swietzer

and Kelly Spence. In second place were Leslie and William “Buzz” Barch, and in third place, were Everett Talor and his wife Deloris.

Dillard Financial Solutions graciously donated all of the awards given at the tournament. We hope to see everyone again next year!



1ST PLACE WINNERS:
DAN SWIETZER & KELLY SPENCE

*From left to right: Dan Swietzer,
Steve Dillard, Kelly Spence
and Mike Fields*



2ND PLACE WINNERS:
LESLIE & WILLIAM “BUZZ” BARCH

*From left to right: Brent Dillard,
William “Buzz” Barch, Leslie Barch
and Steve Dillard*



3RD PLACE WINNERS:
EVERETT & DELORIS TAYLOR

*From left to right: Deloris Taylor,
Steve Dillard, Everett Taylor
and Mike Fields*

Rob Clarkson, a student lieutenant (junior grade) at the Naval Postgraduate School, knows that first hand. The USAA member first discovered that his identity had been stolen back in 2006 when someone opened a \$3,000 credit line at Best Buy and tried to purchase a BMW in his name.

Then, in 2009, Clarkson found out that someone was using a driver's license with his information, but with a different picture. He was shipboard at the time, but his wife was alerted to the problem when she was randomly stopped while entering the Little Creek Naval Base in Norfolk, VA. The guards saw Clarkson's Social Security number printed on her ID and

told her that he had an outstanding warrant for driving under the influence.

Since then, he has received multiple sets of traffic tickets in New York — when he wasn't even in the state — and someone who gave his name and birth year was arrested for marijuana possession.

He's even had to get Bill Nelson, the U.S. senator from his home state of Florida, to write to the courts on his behalf.

"As long as this guy has an ID with my information and his face, I'm stuck in this endless loop. I'm pretty much held hostage," says Clarkson. ■



1 Oct	Joyce Ann Dubose	1 Nov	Kevin Wilde	27 Nov	Deborah Fox
2 Oct	Laura Foran	3 Nov	Linda Fisher	27 Nov	Gwendolyn Ervin
3 Oct	Anna Taylor	4 Nov	Mary Elizabeth Windham	28 Nov	Mavis Russel-Boatman
3 Oct	Rosetta mayo	7 Nov	Danny Murphy	29 Nov	Marva Green
3 Oct	Katara Nathan	7 Nov	Colen Roper	30 Nov	Phylis Robinson
3 Oct	Sandra Foran	8 Nov	Angela Wilde	30 Nov	Paul Bergeron
4 Oct	Michael J. Dennis	9 Nov	Cynthia Jolly	1 Dec	Fred Daniell
4 Oct	John Foran	11 Nov	Charles House	2 Dec	Charlie Bigelow
7 Oct	Robert Dunklin	11 Nov	Margie Dennis	3 Dec	William Galliard Jr.
9 Oct	Sara Smith	11 Nov	Percival Evans	3 Dec	Cameron Wesley
10 Oct	Nick Drociuk	12 Nov	Emily Skvasik	5 Dec	C. Yvette Taylor
14 Oct	Alvin Harlan	13 Nov	Roger Fowler	8 Dec	Angela Brmmer
14 Oct	Lois Kirby	13 Nov	Ann Drociuk	8 Dec	Donald Demarte
14 Oct	Tony Lybrand	13 Nov	John Krause	9 Dec	Linda Irick
17 Oct	Jose Targa	14 Nov	Cynthia Doster	12 Dec	Mary Louise Matthews
17 Oct	Jeff Diven	15 Nov	Scott Fujimoto	13 Dec	Diana Garrett
19 Oct	Joyce Bedell	15 Nov	Melissa Miller White	14 Dec	Kertina Epps
19 Oct	Sarah Ann Hancock	16 Nov	Esther Hoxter	15 Dec	Ryan O'Dea
22 Oct	Kenneth Haynes	18 Nov	Judith Murphy	16 Dec	Leonard Voyles
22 Oct	Carol Baker	20 Nov	Eileen Rodriguez-Rojas	17 Dec	Cyrstal Reed
23 Oct	Beverly Kendrick	22 Nov	James Van Huss	20 Dec	Debora Brito
23 Oct	Joseph Rogerson	22 Nov	Cindy Sheridan	22 Dec	Linda Butler
24 Oct	Eloise Counts	22 Nov	Selena Beasley	26 Dec	Jimmie Burton
25 Oct	Theresa Voyles	24 Nov	Sandra McGrew	27 Dec	Robin Munnerlyn
25 Oct	Rodney Jenkins	26 Nov	Dickie Brunson	29 Dec	Harris Rogers
26 Oct	Noble Timmons	27 Nov	Cyntha K. Metcalf	29 Dec	Emmie Sue Baird
1 Nov	Jane Wolper	27 Nov	Roger Asti	31 Dec	Gary Elmore
			Jake Bookard		



FALL FOOTBALL SCHEDULES

USC GAMECOCKS | 2011-2012 SCHEDULE

Date	Opponent	Location
Sept. 3	vs. E. Carolina	Charlotte, NC
Sept. 10	@Georgia	Athens, GA
Sept. 17	vs. Navy	Columbia, SC
Sept. 24	vs. Vanderbilt	Columbia, SC
Oct. 1	vs. Auburn	Columbia, SC
Oct. 8	vs. Kentucky	Columbia, SC
Oct. 15	@ Mississippi State	Starkville, MS
Oct. 29	@ Tennessee	Knoxville, TN
Nov. 5	@ Arkansas	Fayetteville, AR
Nov. 12	vs. Florida	Columbia, SC
Nov. 19	vs. The Citadel	Columbia, SC
Nov. 26	vs. Clemson	Columbia, SC

CLEMSON TIGERS | 2011-2012 SCHEDULE

Date	Opponent	Location
Sept. 3	vs. Troy	Clemson, SC
Sept. 10	vs. Wofford	Clemson, SC
Sept. 17	vs. Auburn	Clemson, SC
Sept. 24	vs. Florida State	Clemson, SC
Oct. 1	@ Virginia Tech	Blacksburg, VA
Oct. 8	vs. Boston College	Clemson, SC
Oct. 15	@ Maryland	College Park, MD
Oct. 22	vs. North Carolina	Clemson, SC
Oct. 29	@ Georgia Tech	Atlanta, GA
Nov. 12	vs. Wake Forest	Clemson, SC
Nov. 19	@ NC State	Raleigh, NC
Nov. 26	@ South Carolina	Columbia, SC



**CONGRATULATIONS
TRAVIS
YOUNG**

ON ANOTHER GREAT **UNITED BASS
MASTERS** TOURNAMENT PERFORMANCE!
UNITEDBASSMASTERS.ORG

[Continued from Opening Page]

such as investment grade bonds or government bonds. In addition they are required to have reserves known as additional surplus reserves. The minimum amount of required reserves is decided based on the safety of the investments as determined by state regulators. So based on these stringent requirements insurance carriers are scrutinized and forced by law to meet and maintain a legal reserve for the safety of their clients.

Each insurance carrier is also compelled to participate in a mandated state insurance guarantee association (SIGA) whereby insured clients have guarantees on their annuities and life insurance and \$100,000 – \$300,000 on annuities and \$300,000 on life insurance (varies from state to state). These guarantees are not to be confused with FDIC insurance or used in marketing insurance products. The state's first concern is the safety of the client so in the majority of situations when an insurer begins to have any serious financial concerns the state places them in receivership and transfers ownership to a better run profitable carrier with all assets moved over from the faltering company. Thus the insured client remains whole and the guarantee association is absolved of any liability.

Beyond this, third party rating agencies examine these insurance institutions under a microscope. These rating agencies include A.M. Best, Moody's, Standard and Poors, Fitch, Weiss, The Street and several others. These ratings can be watched year to year and vary slightly from one year to the next so it is possible to detect a developing problem way before a carrier reaches any serious financial challenge that could affect that carrier's continued viability. These rating agencies produce detailed reports consisting of hundreds of pages of analysis from in depth audits. They also summarize the insurers' near term and long term future rating outlook typically as positive, negative or stable.

Here are some factors on annuities that give you unparalleled safety when seeking better returns than US government backed financial vehicles offer.

- History of Individual Companies meeting obligations over substantial time periods.
- High Ratings of the individual company selected.
- Insurers with Global Resources
- State Regulation and oversight
- Statutory Accounting requirements
- GAAP (additional accounting requirements for public owned insurers)
- High investment quality requirements
- Legal reserve requirements
- SIGA (State Insurance Guarantee Association)
- State authority to force receivership
- Independent Rating Agencies
- The ability to move money before an insurer reaches insolvency by monitoring third party rating agencies.

So in Summary there are several layers of protection offered by using annuity or life insurance strategies as compared to diversified investment risk in the securities market. However the greatest protection is to use your own awareness of rating agencies to monitor the health of the insurance institution or institutions you are utilizing for your portfolio. The greatest and most valuable safeguard you have is early detection and plenty of time to reposition your money in the unlikely event a highly rated and well established carrier would get into financial difficulty.

Relative Levels of Safety vs Risk...

Let's face it, when it comes to absolute safety of money, having the United States Government backing your money is unquestionably the safest place for it at this time on planet earth. It is also well known that it is almost guaranteed to grow at minimal rates and likely not keep pace with rising costs or the effects of true inflation. Government backed financial vehicles include FDIC insured banking instruments such as CDs, savings, money markets, checking, etc. it also includes Treasury Notes, TIPS, T-Bills, Series E & I bonds, etc.. The second safest place in the world to keep your money is likely to be highly regulated insurance institutions offering annuities and life insurance. Please note that the emphasis here is on fixed and not variable annuities or variable life products which place the insured client

at risk for principal instead of the insurer assuming the risk.

The other alternatives involve individual investment risk with various diversified investments in the securities market. The

INSURANCE

institutions are required to demonstrate to state regulatory authorities that dollar for dollar a client's money (premium) is safely on deposit in secure financial vehicles such as investment grade bonds or government bonds.

strategy here is to use non-correlated investments to avoid significant losses. When one sector or allocation of your investments are down considerably the hope is that another sector or allocation will likely be up. This has never proven to be a safe or reliable strategy to base a retirement income strategy on if the income need relies on the valuation of the majority of the assets in the portfolio for the income to remain stable. Markets change quickly and there are so many factors ranging from political, competitive, global, war, natural disaster and even emotion to name a few. Unfortunately there are not adequate warnings to make changes at critical points. Market timing almost always fails on a macro scale.

These are the views of AnnuityRates-Instantly.com, which does not give tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. The publisher is not engaged in rendering legal, accounting or other professional services. If other expert assistance is needed, the reader is advised to engage the services of a competent planner/educator professional. Please consult a financial advisor for further information. ■

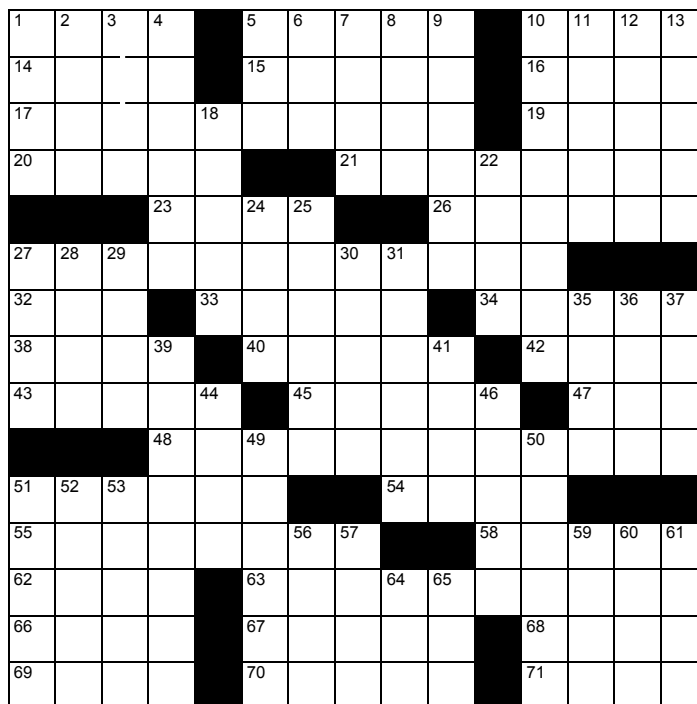


NAPS BRANCH #154

Dillard Financial Solutions, Inc.
Represented by Jerry McCoy



FUN & GAMES



Across

1. El ____, Tex.
5. Word of disbelief
10. Times of day: Abbr.
14. Football Hall of Famer Dickerson
15. Boadicea was their queen
16. Pet's tiny tormentor
17. Houseman TV series, with "The"
19. Old-fashioned food containers
20. Printers' daggers
21. Pudding and pie
23. One ____ (form of baseball)
26. Like the smell of soil
27. The Clermont
32. Syrian president
33. Bo-o-oring
34. Windblown
38. Free, as a ticket
40. Second-generation Japanese
42. African river
43. '89 World Series winners
45. Pertaining to the kidneys
47. TV's "____ and Stacey"
48. Things about to happen, collectively
51. Gradually got off breast milk
54. "____ old chap..."
55. Shows peevishness
58. Bygone dictators
62. "Gee!"
63. Spinoza's specialty
66. Butterine
67. Flower associated with Holland
68. Negative votes
69. Less than average, tide-wise
70. Food fish
71. Expectorated

Down

1. Gourd
2. Spirited horse
3. Ex-Cleveland QB Brian
4. Cousin of a leopard
5. Illustration, for short
6. Coll. or univ.
7. Hat's place
8. Handle, in Amiens
9. Nobelist who wrote "Night"
10. Polite words at an entrance
11. Tease amorously
12. The last amendment in the Bill of Rights
13. Giving a little lip
18. Big copier company
22. Bargain hunter's delight
24. Later, to the Bard
25. Casual top
27. Matter-of-____
28. Apprehension expression
29. Silver fabric
30. Circuit breakers replaced these
31. Subtitle to the 1978 film "Damien"
35. Jay of TV
36. Robert of 'The Sopranos'
37. Surrender, as land
39. Hocking site
41. Actor McKellen and namesakes
44. "____ All That": 1999 comedy
46. Bar aspirants' hurdles, briefly
49. Becomes a parent not by childbirth
50. ____ Corner, Virginia (D.C. suburb)
51. Four-wheeled toy
52. Sorbonne, for one
53. Not ashore
56. Baba au ____
57. Speed: Ger.
59. For each
60. Grounded avian
61. Method (abbr.)
64. What Abner really isn't
65. Choose, with 'for'

SOLUTION:



***Donald Beard with
Delsenia Murchison
(Postmaster, Darlington, SC)***

***Delsenia is the winner of a
Federal Benefits Workshop***



NATIONAL NASCOE CONVENTION | FARM SERVICE AGENCY CORPUS CHRISTI, TEXAS



*Teresa Dillard with Wes Daniels,
Southeast Executive Committee person*



Phillip Morton, Benefits Coordinator



*Teresa Dillard with
Past-President Myron Stroup*



Teresa Dillard with Current President John Lohr



*Teresa Dillard with Eric McCartney,
Winner of Our 26" HDTV*



It's well known that women live longer than men. But did you know that about 40% of women who reach the age of 50 this year will live to be 100?

In today's tough times, it's hard to think about retirement when you're living paycheck to paycheck. But with politicians flirting with privatizing Social Security and pensions as rare as white rhinos, our golden years are becoming, well, less golden.

If you're a woman, the picture is even bleaker. It's well known that women live longer than men. But did you know that about 40% of women who reach the age of 50 this year will live to be 100? Factor in the reality that they generally make less than men and are more likely to use their savings to help their families. In other words, frankly, women are woefully unprepared for a retirement that could stretch 30 years.

Susan Hirshman, author of *Does This Make My Assets Look Fat? A Woman's Guide to Finding Financial Empowerment and Success*, warned WalletPop in a telephone interview, "You can't count on anyone else doing this for you."

Hirshman, who is also a CPA and certified financial planner, offers five tips on how to get started, ensuring you won't run out of money during retirement:

1. MAKE RETIREMENT A PRIORITY

Your plan may be to work until you can't. But as this recession has taught many, losing a job can happen to the best of us. Hirshman likes to tell her clients that "you cannot finance your retirement, but you can finance your kids' education." Make room in your budget to put something – anything – away for retirement, even if it means doing without for now.

"I am very empathetic to the short term versus long term struggle because I struggle with it every day – just as many of us struggle with our weight," she added. Hirshman had to move back home with her parents at the age of 30 in order to pay off a credit card debt. "Do I want the cookie or do I want to fit my pants? Do I want to give myself the freedom for the long term? That is what savings is about – giving you options and choices."

2. ANOTHER MUST-HAVE GOAL

While saving for retirement is a long-term goal, a short-term one is to have enough to get you through emergencies. Some experts say three months is a good start. However, since this recession has been the longest since World War II, sit down and calculate what you think you'll need should you lose your job, or something happens to your car or house, or if you become disabled for a time.

Said Hirshman, "I tell everyone to consider their jobs as two-year consulting assignments. If you lose your job two years from now and

it takes longer to find a new job, how will you survive? It's about protecting your future."

3. STANDING BEFORE THE MIRROR

Hirshman encourages women to know what they are and where they want to be tomorrow. That means know what your net income is and what your true expenses are. The tricky part then is what to do with whatever income is left. "Today versus tomorrow is the struggle," explained Hirshman. "If I told you that you need to save \$X for retirement and you're not committed to it, you won't do it. What are you capable of achieving? If you say you're not able to save \$100 a month but are willing to save \$90 a month, that's fine as long as you know what that \$10 difference will mean in the future. I want you to make conscious decisions."

4. SEPARATE CAN BE A BETTER OPTION

Sometimes separating your retirement plan from your spouse's is prudent planning. Hirshman says she often times find husbands and wives have differing investment strategies. And to be blunt, nearly 50% of marriages end in divorce.

5. MANAGE, NOT AVOID RISK

Putting all your eggs in a savings account may be risk-free, but it isn't exactly the best way to grow your retirement. Conversely, more lucrative options often translate into higher risk. Your goal, said Hirshman, is to find a middle ground, allocating assets between cash, stocks, bonds and other financial products so that risk is "managed" in a way that builds the nest egg you may need. "To manage risk, it's important to understand the different risk characteristics for each of the distinct asset classes and how they react to similar or different market conditions, as well as your own emotional tolerance for market movements," explained Hirshman.



TOP 10 REASONS TO REPLACE FEGLI | EXCERPT FROM FEGLILIFEINSURANCE.COM

THE FOLLOWING LISTS THE TOP 10 REASONS YOU AND YOUR FAMILY SHOULD CONSIDER REPLACING YOUR FEDERAL EMPLOYEE GROUP LIFE INSURANCE.

1. PREMIUMS INCREASE 2,000% AS YOU GET OLDER

Most Federal employees do not understand that their Federal Employees Group Life Insurance, FEGLI, premiums increase over 2,000% or as much as 20 times as they go through their employment years. And if that was not bad enough, if you were to get a step increase or a higher local, locality-based, pay that will also increase your FEGLI premiums, all without you knowing. Most employees ask WHY? Simple, group life insurance. Just like group health, dental, long term care and many other insurance plans, the “group” is priced as if there was one standard to go by.

Example; your FEGLI coverage is a true group policy, they take all employees enrolled or enrolling in the plan, act like they all have the same health condition, the same height and weight, the same of everything, hence the name “group”. Everyone pays the same rate regardless of their health, height and weight. Test case: you had a male that was just employed by the federal government, he was 50 years old, very over weight, smoker, had cancer 2 years ago, 2 DUI's, and on the verge of developing diabetes; he would pay the same as a female that was also 50 years old, in very good health, worked out every day, non-smoker.

If you have FEGLI coverage, we can save you money regardless of your health.

2. COVERAGE CAN DECREASE 76% AT RETIREMENT

Life insurance coverage from your FEGLI life insurance will decrease 76% at retirement if you are not careful. When you retire, let's say at 65, if you do nothing your basic, 1 times your salary will decrease down to 25% of where it started, option A will decrease the same and option B and C will decrease to zero “0”, nothing, NO MORE COVERAGE.

3. BUILDS NO CASH VALUE

Your life insurance with the federal government is term life insurance, term life insurance in most cases does not build any “cash value”. Even worse, the FEGLI group policy that you have is not only term life insurance it is also increasing term life insurance, your premiums will increase. Example of one of my clients, 45 year old postal employee, making \$45,000 a year with option A and 5 times options B, she would have paid \$66.266 in premiums till age 65, her FEGLI coverage will decrease down from \$489,000 to \$23,500 with “NO CASH VALUE”, NONE. Just think, she would have paid \$66,266 over her employment years with no cash value on her coverage will decrease, we solved her problems and saved her thousands of dollars.

4. IS NOT PERMANENT LIFE INSURANCE

Your FEGLI coverage is not permanent life insurance, permanent life insurance premiums do not increase over time. Depending on the insurance company, most permanent life insurance policies cover the insured coverage to age 100 or 121. Hence the term “permanent”, lasts forever or in my belief, if you buy life insurance, you need all or some permanent coverage. There is nothing worse than someone thinking they have permanent life insurance only to find out they have term life insurance that their premiums will increase even if they bought a life insurance policy from an outside insurance company.

5. YOUR SPOUSE LIFE INSURANCE CAN DECREASE TO ZERO

This is true, most employees do not understand that when they retire and they do not take any action on keeping their spouse life insurance, the coverage will decrease to zero.

6. THE FEDERAL GOVERNMENT DOES NOT INSURE YOU

Most employees believe the federal government insures them, this is not true. The federal government is not an insurance company, they do not cover you with life insurance or any other insurance, per the FEGLI certificate, a number of insurance companies cover you, the

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main company is Met Life and you can be dropped at any time with out any notice. Your premiums can increase in the future more than they already will without you knowing.

7. CAN NOT INCREASE COVERAGE WHEN YOU WANT

When you are hired or change to another agency, or other changes that OPM deems appropriate, sometimes you can increase your coverage. And only then you can only increase your coverage to 5 times your salary, if you need more coverage, you are out of luck.

8. CAN NOT TAKE COVERAGE WITH YOU TO NEW JOB

If you leave the employment of the federal government you can not take any of the life insurance coverage with you. The problem with this is if your health changes during your employment and you do leave on your own terms or not, you may not be able to get life insurance coverage outside the federal government. The only way you can keep your FEGLI coverage is when you retire and as you know, your premiums are going to go through the roof.

9. STEP AND LOCAL PAY ALSO WILL INCREASE YOUR COSTS

Not only does FEGLI coverage increase premiums over 2,000% during your employment years, but if you get a step increase or you move to a new state or location your FEGLI will also increase. Example: I was working with an employee, she moved to another state to increase her salary to help with her survivor's annuity monthly payout, look at your leave and earning statement under FEDRS, CSRS retirement, not only did her salary increase BUT her FEGLI premiums also increased. If you get that step increase that you have been working for all these years, you not only get a higher salary, you also get higher FEGLI costs.

10. COVERAGE CAN BE DROPPED AT ANY TIME

Per OPM.gov, your FEGLI life insurance can be dropped at any time. The contract that the federal government has with the insurance companies can not be renewed at any time leaving you with out coverage for you and your family. If you have replaced your FEGLI coverage with one of the companies we work with you can keep your policy regardless of what the government does and if you replace your FEGLI with the right policy, your premiums will never increase, never.

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Delaware NAPS State President, Angela Garland, welcomes Pat Ginefra to be a guest speaker at the Branch #909 meeting.



Manager George Ruffin welcomes Pat Ginefra to Philadelphia P&DC.

RODNEY CHARLES OF NAPS 157 HOSTS FALL COOKOUT

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