



Dillard

Financial Solutions, Inc.

Safe Retirement Planning

"Guiding Your Money To Safety"

1st Quarter 2011

Happy New Year 2011

More and more people are thinking about their money. There is apprehension about what is going on in the world and how it will affect their money. The stock market is very volatile and does not pick a steady direction or trend. Interest rates are at a all time low, but are expected to increase in the near future. You will pay more and get less.

"Gosh, it sounds pretty bad doesn't it?"

The good news is, for our clients we have fixed index annuities, they will NOT have to worry about their growth or safety. They have it! They all have a guaranteed paycheck for life.

With the economy on the mend, annuities are a smart choice for income planning. Without fixed annuity plans, people are taking a big chance on guaranteed income in the future. Why risk your biggest asset? Call us today and let's explore your options. Learn how to keep living a great lifestyle during retirement. Fixed annuities are just one the options we can provide that can guaranteed income and safety in your financial future.

During 2011, let's share the word to our friends and family, about how they too can develop safe long term financial plans for their future.



Happy New Year,
Teresa and Steve Dillard

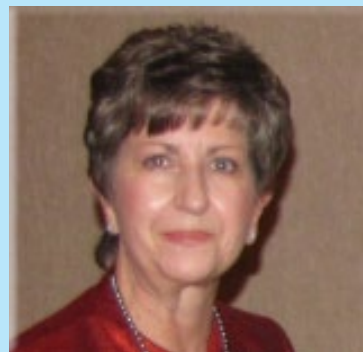


Matthew 5:14-16 (New King James Version)

14 "You are the light of the world. A city that is set on a hill cannot be hidden. 15 Nor do they light a lamp and put it under a basket, but on a lampstand, and it gives light to all who are in the house. 16 Let your light so shine before men, that they may see your good works and glorify your Father in heaven.

Client of the Quarter

Margie Dennis



Congratulations to Mrs. Margie Dennis on being voted the client of the quarter at Dillard Financial Solutions, Inc. Margie is happily married to her husband of 38 years, Michael. They have a beautiful daughter named Michele. Margie is a long time resident of Lexington, SC and is employed by the Federal Probation Office in Columbia, SC. Margie enjoys traveling and spending time with her two grandchildren, Hanah and Dennis.

Happy Birthday!

1/1 Robert Hopkins, Jr.	1/28 Cathy Cook	3/3 Eva Williams
1/2 Glynn Ward	1/29 John Bunch	3/3 Bernadette Hartley
1/6 LaVerne Crawford	1/29 Jameson Frost	3/6 Corey Alston
1/6 Nicholas Frost	2/1 Edwin Boyd	3/6 Donald Smalley
1/7 Delaney Scott	2/2 William Wallace	3/7 Robin Fujimoto
1/8 Carol Rogers	2/5 Shirley Bergeron	3/8 Rachel Smalley
1/10 Raul Aguilar, Jr.	2/5 Jennifer Brunson	3/9 Ann Marie Demarte
1/18 William Lindler	2/6 Luella Goff	3/10 Christa Boss
1/18 Nicholas Bosiak	2/7 Gladys Timmons	3/11 Steve Kennedy
1/19 Michael Dugas	2/8 Ann Gardner	3/16 Patricia Reese
1/19 Gregory Toppi	2/8 Victor L. Gibson	3/17 Roy McGrew, Jr
1/19 Carrie Zier	2/8 Debbie Adkins	3/19 Donald Simmons
1/20 Robert Feather	2/14 Edward Pearson	3/25 Kevin Hairston
1/20 Shelby Cole	2/15 Wendy Odom	3/26 Barbara Jolley
1/21 Patty Patterson	2/22 Keith Ervin	3/27 Timothy Smith
1/23 Brianna Scott	2/24 Wanda Faye Elkins	3/27 Perry Pettiford
1/24 Henry Byra	3/2 William Miles II	3/28 Dawson Baker
1/27 Thomas Gardner	3/2 James Enochs	3/30 Michelle Cooper

Annuity Facts:

Income Riders? Living Benefits? GLIB? GLWB?

BY KIM O'BRIEN

What's the Difference?...

Income riders have become one of the most popular benefits ever to be added to fixed deferred annuities. Members of the National Association for Fixed Annuities (NAFA) report that more than 50 percent of people who purchase fixed deferred annuities also choose to add an income rider. These income riders are also known as guaranteed lifetime withdrawal benefits or guaranteed lifetime income benefits.

The first income riders were introduced on variable annuity products in 2003, and became available on fixed and fixed indexed annuity products a few years later. Income riders provide consumers with a guaranteed income for life (similar to what annuitization provides), but without having to give up access to remaining principal — a feature that caused many consumers to shy away from annuitization in the first place. By purchasing an income rider on a fixed rather than a variable annuity, the consumer benefits from the income rider while also being protected from investment risk.

“Once the amount of guaranteed withdrawal is calculated, the retiree may withdraw that amount from the annuity every year for life.”

An income rider on a fixed or fixed indexed annuity allows a retiree to build a secure retirement income. The issuing insurance carrier guarantees the payout provided by the income rider for the life of the annuity owner, as well as bearing all of the investment and longevity risk on the guaranteed payout, which means that the consumer is completely protected from these risks. Some annuity carriers even provide for the income to substantially increase in case the annuity owner is confined to a nursing home, further sheltering the annuity owner from risk. In addition, the annuity owner retains access to the annuity's remaining value and continues to reap the benefits of interest credits to the annuity's value.

How Income Riders Work

Again, a guaranteed lifetime income or withdrawal benefit is typically optional on a fixed annuity, and is added to the annuity by a rider. Whereas the annuity has an accumulation value to determine the death benefit or annuitization, the rider also adds a second value: the income value.

The accumulation value works just as it always does on a fixed annuity. The annuity owner's premium earns additional interest that is declared and guaranteed in advance or guaranteed through a calculation of the performance of an index (or indices), while at all times promising a minimum guaranteed interest. The unique benefit of a fixed indexed annuity (FIA) is that it has a built-in inflation hedge because additional interest is calculated based on a formula tied to the designated index (e.g., S&P 500).

With income riders, the income value is completely separate from the accumulation value. It typically grows at a fixed rate of interest, and when the retiree elects to start taking lifetime withdrawals, a payout factor is applied to the income value to determine the guaranteed annual withdrawal. If the accumulation value is higher than the income value when the policyholder decides to withdraw the income, then the accumulation value is used in the payout calculation instead. Once the amount of guaranteed withdrawal is calculated, the retiree may withdraw that amount from the annuity every year for life.

While taking these withdrawals, the retiree is provided with two very valuable guarantees.

1. Although the annual withdrawals are deducted from the accumulation value, the additional interest (declared or indexed) continues to be credited to the accumulation value, and the retiree retains access to the remaining accumulation value at all times.
2. Even if the annual withdrawals ultimately deplete the accumulation value, the issuing carrier must continue making the annual payments as long as the retiree lives. ■



Denny Southern ***Speaks about the strength and longevity of American Equity***

Denny Southern, Director of Marketing with American Equity Life Insurance Investment Company greeted nearly 100 clients and visitors at the Dillard Financial Solutions, Inc. Christmas Social. Mr. Southern, joined by his wife Jody, was a guest speaker at the event.

Mr. Southern discussed the leadership of a senior management team that has over 200 years of combined experience in the annuity and life insurance industry. Superior service, along with Safety and Integrity are the three components that ensure our clients can trust American Equity and the safety of their money invested in fixed index annuity products. What better way than to reap the rewards of tax-deferred wealth accumulation, then with a company that prides itself in excellence.

American Equity has a rating of "A-" (Excellent) by A.M. Best, a nationally recognized industry rating authority. Areas of performance include; Investment Quality, Policy Reserves, Capital Adequacy, Cost Control and Management Experience.



Kim O'Brien, of National Association of Fixed Annuities, with Teresa Dillard.

Now more than ever individuals need the benefits of insurance to protect their wealth and income. NAFA, the National Association for Fixed Annuities, leads the industry in promoting awareness and understanding of fixed annuities and their importance in fulfilling the critical retirement objectives of income planning and wealth preservation. NAFA is your fixed annuity advocate with regulators, legisla-

tors and the media to ensure consumers have competitive and accessible products.

NAFA provides education and information to its members and the public through industry-leading conferences and ongoing publications about fixed annuities and the industry. NAFA protects consumers by guiding members to adhere to the highest standards of market conduct and ethical behavior. NAFA is the only voice dedicated to the unique values of fixed annuities and their vital role in-
4 **nsuring assets and income.**



Why...Choose A National Ethics Bureau Licensed Agent?

The National Ethics Bureau™ (NEB) is a membership organization of financial professionals who have successfully passed a comprehensive series of background checks and have agreed to maintain NEB membership standards. All members are admitted into NEB's online national registry, where consumers can view a member's approval status and professional profile. NEB is not a financial designation, nor does it sell or endorse any financial products.

All NEB member have successfully passed our annual seven-year background checks for criminal, civil and business violations. The background check includes:

Criminal Background Check
Professional License Check
Accredited Designation Check
Civil Background Check

**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 Bureau™, 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.

Clients Of The Year



Leon and Cynthia Amos
Mr. Amos is the Senior Network Specialist
at the Processing and Distribution Center
on Cross County Rd. in Charleston, SC.
His wife Cynthia, is a pastor.



Stan and Kathy Lathren
Stan and Kathy Lathren have been
married for 27 years and have two
children named Casey and Lindsey.
Stan retired from SCE&G Nuclear
Station after 27 years. Kathy has
worked for Ellett Brothers for 34 years.
They enjoy helping out with their church's
Sunday school class and riding their
Harley Davidson motorcycles.

Christmas Client Social Winners

Congratulations To All Of Our Winners



Grand Prize Winners



Jerry Jensen (left) Steve Dillard (right)



Jeff Diven (left) Steve Dillard (right)



Margie Dennis (left) Steve Dillard (right)



Dessert Contest Winners: Michele Cooper
(left) Margie Dennis (right)

Christmas Client Social



Dillard Financial Solutions Inc. Would like to thank all of our family for attending our Christmas Social.





The Kershaw County Show Choir



All About Women

Did you know women are better investors than men? There have been studies of men's and women's investment clubs and women consistently made more money with their investing. The reasoning is that women think through their investment decisions longer before selecting them and hold their investments longer.

Ninety percent of women will have to manage their own money at some point in their lives. The average age of widowhood is 56. Do you want to learn about money when you're grieving and least able to deal with it or when you choose to?

Making money is simply a function of 3 things: the money you have to start with, the

time you have to compound, and the rate you earn. The more of any of those 3 things you have, the easier it is. If you don't have a lot of money to start with, but you have a lot of years before you need the money, or you can compound (earn) a high rate, you can build wealth.

If you have a mentor, it can help take the fear of being overwhelmed away. A mentor can show you how to navigate easily, just like a tour guide can in a foreign country. Over time, you will gain confidence and realize it's not as difficult as you first thought. Like anything with practice, it gets easier – less stressful, and can be helpful in your marriage and with your family life.



Barb Bachman, Marcia Hackfort,
Teresa Dillard, Hilda Robinson



Teresa Dillard recently attended the 2010 WOMAN's program in San Diego, CA educating other women on securing their futures.



It's that time of the year again, the income tax filing season has begun and important tax documents should be arriving in the mail. Even though your return is not due until April, getting an early start will make filing easier.

Visit the IRS website

The official IRS website at <http://www.irs.gov> is a great place to find everything you'll need to file your tax return: forms, publications, tips, answers to frequently asked questions and updates on tax law changes.

Spring Word Search

K	L	S	O	I	L	L	I	R	P	A	D	U	O	L	C	R	R
I	D	T	C	E	S	N	I	O	S	H	O	V	E	L	G	A	L
T	P	R	G	O	F	W	O	R	M	Z	S	W	D	N	L	H	G
E	B	U	A	R	E	W	O	H	S	T	A	E	I	L	T	V	A
B	E	L	D	I	X	P	F	T	O	H	E	R	I	R	W	X	R
I	B	W	O	D	N	H	I	O	T	S	P	P	A	P	S	M	D
R	R	A	V	O	L	C	R	C	W	S	R	E	K	L	E	A	E
D	L	R	I	W	M	E	O	O	N	E	F	C	L	A	A	R	N
E	E	M	O	M	A	Y	B	A	T	I	C	F	N	S	C	G	
N	A	B	L	L	Y	N	R	A	T	H	C	S	L	T	O	H	R
E	F	U	E	I	E	C	S	C	D	I	G	P	I	N	J	O	
S	F	T	T	A	T	H	A	T	C	H	P	W	S	R	L	R	W
T	R	T	R	A	W	D	A	F	F	O	D	I	L	T	O	A	K
U	X	E	W	J	I	S	U	N	S	H	I	N	E	W	O	U	C
I	K	R	L	G	N	S	F	R	A	I	N	Y	E	O	E	R	T
Z	C	F	K	X	D	Q	A	P	I	L	U	T	X	G	E	E	M
M	C	L	M	E	T	S	L	L	A	B	E	S	A	B	G	Q	D
O	M	Y	F	L	O	W	E	R	G	A	L	L	E	R	B	M	U

April	puddle
baseball	rainbow
bird	raincoat
bloom	rainy
butterfly	roots
caterpillar	season
chick	seed
cloud	shovel
daffodil	shower
dig	soil
earth	spring
egg	sprout
flower	stem
fog	storm
garden	sunshine
grow	thaw
hatch	tulip
insect	umbrella
kite	violet
leaf	warm
lilac	water
March	weed
May	wind
nest	worm
picnic	
plant	

5	3			7				
6			1	9	5			
	9	8					6	
8				6				3
4			8		3			1
7				2				6
	6					2	8	
			4	1	9			5
				8			7	9

SUDOKU

Fill the grid with numbers 1 to 9 so that every row, every column and every 3x3 box contains the digits 1-9, without repeating any numbers. Solution on page 12.



Sugared Pecans

Ingredients

1/3 cup of margarine
1/4 cup of granulated sugar
1/2 tsp. of cinnamon

1/4 tsp. of ginger
1/4 tsp. of nutmeg
1 lb. of pecan halves



In a small saucepan, melt the margarine. After margarine has melted, stir in the sugar, ginger, nutmeg and the cinnamon (mix well). Place the pecan halves in a large bowl. Pour the mixture over the pecans and mix well to coat the pecans. Pour the coated pecans on a large roasting pan. Place the roasting pan in an oven at 275 deg. for 30 minutes. While the coated pecans are baking stir several times. Remove the coated pecans from the oven and allow to cool. After they have cooled place them in an airtight container.

2011 Baseball Schedule

Congratulations to the 2010 National Champions USC



02/18/11 vs. Eastern Michigan
02/19/11 vs. Eastern Michigan
02/20/11 vs. Eastern Michigan
02/25/11 vs. Cincinnati
02/26/11 vs. Charleston Southern
02/27/11 vs. Michigan State Greenville
03/02/11 vs. Wofford
03/04/11 at South Carolina
03/05/11 vs. South Carolina
03/06/11 vs. South Carolina
03/09/11 at Western Carolina
03/11/11 vs. Virginia
03/12/11 vs. Virginia
03/13/11 vs. Virginia
03/16/11 vs. Presbyterian College
03/18/11 vs. Duke
03/19/11 vs. Duke
03/20/11 vs. Duke
03/22/11 vs. Elon
03/23/11 vs. Elon
03/25/11 at North Carolina State
03/26/11 at North Carolina State
03/27/11 at North Carolina State
03/29/11 vs. Georgia



02/18/11 vs. Santa Clara
02/19/11 vs. Santa Clara
02/20/11 vs. Santa Clara
02/25/11 vs. Southern Illinois
02/26/11 vs. Southern Illinois
02/27/11 vs. Southern Illinois
03/01/11 vs. Furman
03/04/11 vs. Clemson
03/05/11 vs. Clemson
03/06/11 vs. Clemson
03/09/11 vs. Davidson
03/11/11 vs. Cal State
03/12/11 vs. Cal State
03/13/11 vs. Cal State
03/15/11 at Furman
03/16/11 vs. Wofford
03/18/11 vs. Georgia
03/19/11 vs. Georgia
03/20/11 vs. Georgia
03/22/11 vs. College of Charleston
03/23/11 vs. Rhode Island
03/25/11 at Florida
03/26/11 at Florida
03/27/11 at Florida
03/30/11 vs. The Citadel

Christmas Outings



Teresa Dillard & the women of Bethesda Church of God went on a Christmas outing and visited the Kingston Plantation in Eastover, SC



5	3	4	6	7	8	9	1	2
6	7	2	1	9	5	3	4	8
1	9	8	3	4	2	5	6	7
8	5	9	7	6	1	4	2	3
4	2	6	8	5	3	7	9	1
7	1	3	9	2	4	8	5	6
9	6	1	5	3	7	2	8	4
2	8	7	4	1	9	6	3	5
3	4	5	2	8	6	1	7	9

SUDOKU

SOLUTION FROM PAGE 10



*Dillard
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"Guiding Your Money to Safety"

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