



Fall

2025

NEWSLETTER

"Autumn reminds us that each season of life holds its own beauty and opportunities. Just as fall is a time to prepare for the months ahead, retirement is a season best enjoyed with careful planning and peace of mind. At Dillard Financial Solutions, we are honored to walk alongside you in creating a retirement strategy that allows you to truly enjoy the harvest of your hard work. We're grateful for the trust you place in us and look forward to helping you make the most of this rewarding stage of life."

Steve & Teresa Dillard

SAVE THE DATE

*Client &
Friends Social*

01.10.2026 | 5:00PM

SEAWELL'S

1125 ROSEWOOD DRIVE COLUMBIA, SC 29201

PLEASE RSVP TODAY
FOR A NIGHT OF FUN,
FOOD, AND MUSIC.



1-800-692-7643
DFS@DILLARDFINANCIAL.COM

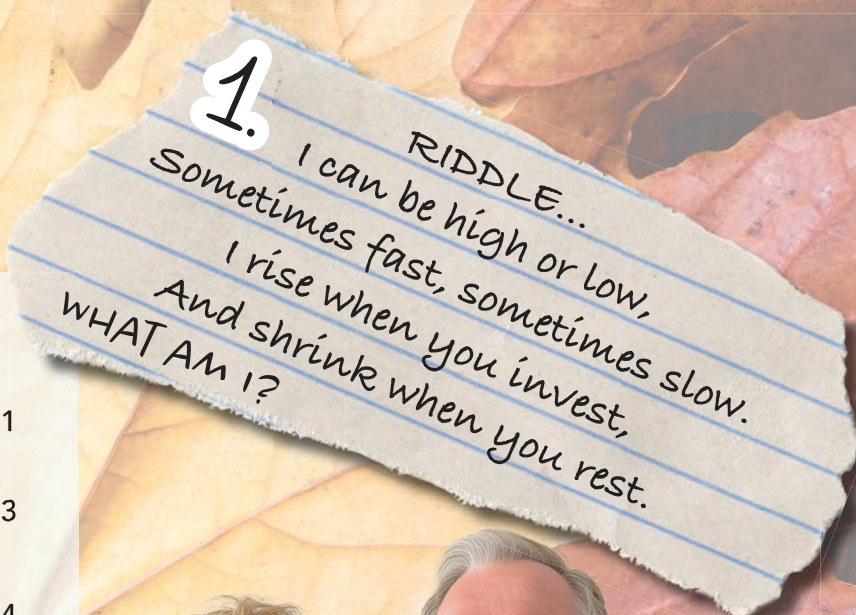
Please no children or alcohol allowed.



FEDERAL
RETIREMENT
CONSULTANTSM

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Teresa

Steve

Contest

Find All Of The Hidden Candy Corn Pieces
Located Throughout The Newsletter

Email Your Answers To
dfs@dillardfinancial.com



*We are Fiduciaries for your retirement needs.
We strive to always act in the best
interest of our clients.*

2

You start with a dollar
at the beginning of the
week and double it,
everyday, for a week; at
the end of the week
your total is \$128. What
was the total on day 3?

Sun

Mon

Tue

Wed

Thu

Fri

Sat



Visit our
new website!



www.dillardfsinc.com



“Enter his gates with thanksgiving and his
courts with praise; give thanks to him and
praise his name.” (Psalm 100:4)

GET YOUR COMPLIMENTARY FEDERAL RETIREMENT REVIEW!

Request a meeting today to talk to a licensed federal advisor to see
where you stand toward retirement and see how secure your
retirement income will be.

Call or
email today!

1-800-692-7643

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Planning Beyond Retirement: Building a Meaningful Legacy

As autumn's golden leaves remind us of life's changing seasons, it's the perfect time to reflect on the legacy we want to leave behind. Retirement isn't just the finish line of a long career — it's a new chapter that offers a unique opportunity to define what truly matters and how we want to be remembered.

The Heart of Legacy Planning

Legacy planning goes beyond simply passing on assets. It's about sharing your values, protecting your loved ones, and leaving a purposeful imprint on the future. Whether that means supporting a favorite charity, funding a grandchild's education, or ensuring your family business continues to thrive, thoughtful planning can bring peace of mind and lasting impact.

According to a 2023 study by Edward Jones and Age Wave, nearly 65% of retirees say that leaving a legacy is important to them, but only 34% have taken steps to put a plan in place. Many people underestimate how legacy and estate planning can reduce burdens on loved ones and bring clarity during difficult transitions.

Fun Fact: Being outside during the fall of the year, has been proven to boost mood, due to the cooler weather and changes in colors.

What Does Legacy Planning Include?

While every legacy is unique, a well-rounded plan often includes:

- A clear will or trust
- Beneficiary designations on retirement and insurance accounts
- Healthcare directives and powers of attorney
- Philanthropic goals, such as donor-advised funds or bequests
- Family conversations to ensure wishes are understood and respected

Don't Wait to Start the Conversation

Fall is a natural season for reflection and gratitude — and it's also a great time to sit down with your family or advisors to start important conversations. What values do you want to pass on? What stories or traditions should continue? What resources will help future generations thrive?

Legacy isn't measured in dollar signs alone. It's built from memories, guidance, generosity, and the lives we touch. With planning and intention, you can shape a legacy that echoes for generations to come.



5 Smart Money Moves This Fall

1. Review Your Retirement Accounts

Just like raking leaves, small steps now can clear the way for a brighter financial future. Check your 401(k), IRA, or pension contributions to make sure you're on track with your goals. If you're behind, consider increasing your contributions before December 31st.

2. Take Advantage of Tax Planning

Year-end is approaching, and proactive tax planning can save you headaches later. Look into charitable giving, tax-loss harvesting, or making contributions to tax-advantaged accounts. Acting before December ensures you maximize potential deductions.

3. Revisit Your Insurance Coverage

With storm season and winter around the corner, fall is a great time to make sure your home, auto, and health insurance policies are up to date. Coverage gaps discovered after an emergency can be costly—better to check now than later.

4. Create a Holiday Spending Plan

The holidays bring joy, but also expenses. Build a realistic budget for travel, gifts, and celebrations so that you don't start the new year with credit card regret. Pro tip: Set aside a "holiday fund" now to keep purchases stress-free.

5. Schedule a Financial Check-In

Life changes fast, and so do your financial needs. Whether it's retirement planning, Medicare options, or estate strategies, now is the time to meet with a trusted advisor. A quick fall review can ensure you're on track for 2026 and beyond.



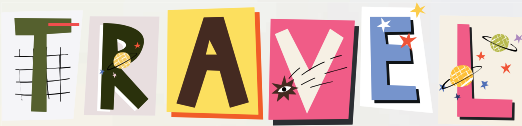
Fun Facts About Retirement Planning

"Retirement" Is a Modern Concept

The idea of retirement only became widespread in the 20th century. Before that, most people worked until they couldn't anymore.



The #1 Retirement Goal? Travel!



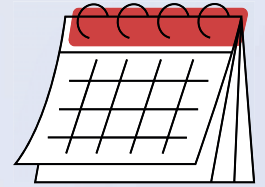
Surveys consistently show that travel is the top dream for retirees, followed by hobbies, volunteering, and spending time with family.

The First Retirement Plan Was for Soldiers



Retirement dates back to 13 B.C., when Roman Emperor Augustus offered pensions to soldiers who had served 20 years.

You May Spend 30+ Years In Retirement



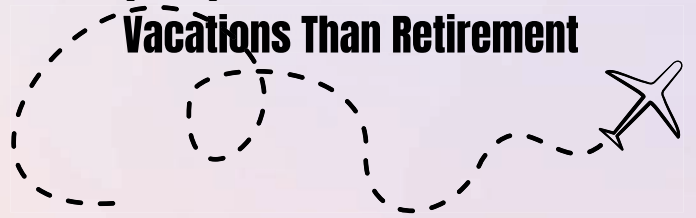
With increased longevity, people today could spend a third of their life in retirement, which means retirement planning is really long-term planning.

The Early Bird Gets the Nest Egg

Starting retirement savings in your 20s vs. 30s can result in twice as much money thanks to compound interest.



People Spend More Time Planning Vacations Than Retirement



Studies have shown that people often spend more time planning a two-week vacation than they do planning for 30 years of retirement.



65 Was Picked for a Reason (Kind of)

When Germany introduced the first government-run retirement program in 1889, the retirement age was 70. It was later lowered to 65, a time when life expectancy was about 67—not many people actually reached retirement!

Why Everyone Needs an Estate Plan

Estate planning isn't just for the wealthy—it's essential for every working employee and retiree, regardless of age. Without a plan, state law decides who inherits your assets, which can cause delays, extra costs, and stress for your loved ones.



Core Benefits of an Estate Plan

- **Plan for Incapacity**
- **Decide who manages finances and medical care if you can't.**
- **Control Asset Distribution**
- **Ensure your TSP, FEGLI, retirement accounts, real estate, and personal items are distributed according to your wishes.**
- **Ease Family Burden**
- **Reduce probate, minimize costs, and simplify transitions.**
- **Address Non-Financial Concerns**
- **Document healthcare choices, funeral wishes, and guardianship for minors.**



Will or Living Trust

Directs asset distribution, avoids probate in some cases, ensures privacy.



Durable Financial Power of Attorney

Appoints someone to manage finances if incapacitated.



Healthcare POA & Living Will

Authorizes medical decision-making and defines end-of-life care preferences.



Beneficiary Designations

Keep forms current for TSP, FEGLI, CSRS/FERS, IRAs, and bank/brokerage accounts.

How To Get Started?

- **Inventory your assets (financial + personal).**
- **Review & update beneficiary forms regularly.**
- **Consult an estate attorney in your state.**
- **Prepare a Letter of Instruction with key details (documents, passwords, funeral wishes).**

Let Us Help You Keep Your
Hard-Earned Money!



**GUARANTEED
LIFETIME INCOME**

NO MARKET LOSSES

**PRODUCTS THAT PROVIDE
TAX-FREE INCOME**

**NATIONWIDE
REPRESENTATIVES**

STEVE & TERESA DILLARD
RETIREMENT REPRESENTATIVES

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DILLARD FINANCIAL CAFE

3

PUMPKIN LATTE \$4.80
APPLE MUFFIN \$---
LEAF SCONES \$3.20
HARVEST TEA \$2.80
PROMO: DRINK + PASTRY -\$1.00
TAX: 7% APPLIED AFTER DISCOUNT

TOTAL DUE: \$14.98

What is the cost
of the
Apple Muffin?

Worry Less

Introducing PROPERTY & CASUALTY INSURANCE

Harvest More

Farm & Ranch Insurance

From row crops and livestock to equine and produce, our Farm & Ranch Insurance provides full-spectrum protection. We cover workers' comp (including H2A workers), equipment, farm structures, and crop coverage both in storage and in transit—all under one policy. This eliminates costly coverage gaps, overlays, and unnecessary service fees, without reducing your coverage.

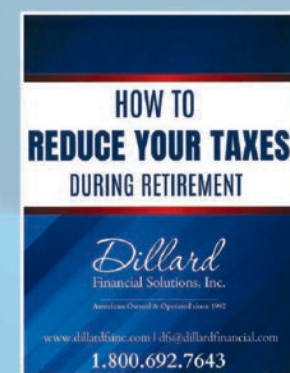
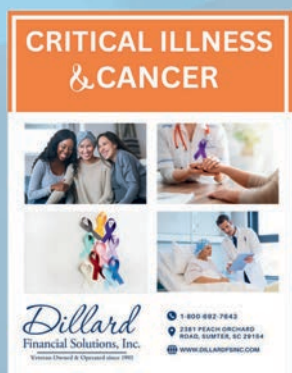
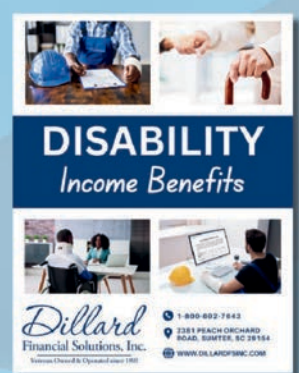
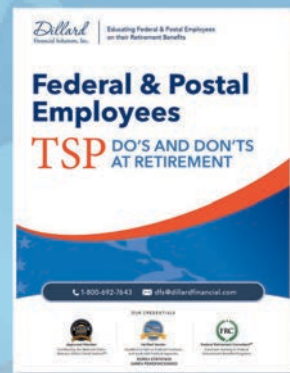
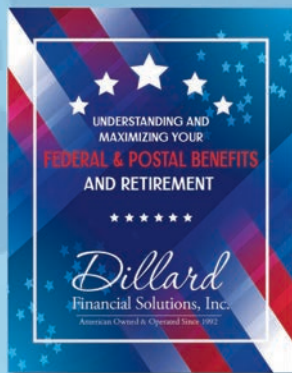
Commercial Insurance

Our Commercial Insurance programs are tailored to the needs of HVAC, plumbing, and electrical contractors. With solutions for general liability, commercial auto, and workers comp, we ensure your business is protected with specialized coverage designed for your operation—again, all while removing overlaps and hidden costs.

(662) 259-7001 | dillardsouth@dillardfinancial.com

PLAN, PROTECT, PROSPER

EDUCATIONAL TOOLS FOR A SECURE RETIREMENT



At Dillard Financial Solutions, we believe in empowering our clients with the knowledge they need to make informed decisions. From our Legacy Guide and Social Security Handbook to specialized information on cancer policies, our educational resources are designed to help you navigate every stage of retirement planning. Contact our office to request materials for yourself, your family, or your group; because a well-informed future is a secure future.

☎ 1-800-692-7643

✉ dfs@dillardfinancial.com



1.

Riddle Answer:
Interest

2.

The total on
day 3 was \$8.00

3.

$(4.80 + 3.20 + 2.80 + M - 1.00) \times 1.07 = 14.98$
 $(9.80 + M) \times 1.07 = 14.98$
 $9.80 + M = 14.00$
Muffin = \$4.20



"We would love to help you
with your future"
Steve & Teresa Dillard

Dillard

Financial Solutions, Inc.

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