

The background of the entire image is a map of the United States. The map is filled with the colors and patterns of the American flag: a blue field with white stars in the upper left, and alternating red and white horizontal stripes for the rest of the country. The map has a slightly distressed, torn-edge appearance.

# *Dillard*

Financial Solutions, Inc.

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Veteran Owned & Operated since 1992

Licensed in all 50 States



# YOUR DFS AGENTS



MIKE FEILDS



ANNETTE FORD



GILBERT FORD



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We are licensed in all 50 states.



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DUNS # 078747605

SAMS # PDKEKWCGXW35

[www.usfcr.com](http://www.usfcr.com)

## *My* **Federal Retirement**

### **LICENSED IN ALL 50 STATES**

MyFederalRetirement.com, the leading provider of financial and retirement info for federal and postal employees, lists us as Financial Professionals in every state.

[myfederalretirement.com](http://myfederalretirement.com)



### **CERTIFIED FRC<sup>SM</sup>**

We have extensive training and knowledge in the ever-changing Federal Government Benefits Programs: Social Security, TSP, FERS, CSRS, and FEGLI.

Our **entire** education team is certified by FRC which allows us to **provide educational workshops**.



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[ethics.net](http://ethics.net)



# **This presentation is for educational purposes only.**

**It is intended to inform employees about options for their current retirement income and benefits, and how those benefits will change during retirement.**

**Examples presented are solely educational, not solicitation. Information gathered on individuals is strictly confidential.**

**Dillard Financial Solutions, Inc does not give legal to tax advice.**

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Figures in this presentation are examples only.

Dillard Financial Solutions, Inc. is not affiliated with any postal or federal agency.  
Applicants must meet suitability, state approval, and underwritten medical guidelines.



**We specialize in the**

# **FERS Retirement System**

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- **Federal Employee Group Life Insurance**
  - **Federal Employee Health Benefit**
  - **First Year Retirement Projected Income**
  - **TSP Withdrawals & Benefits**
  - **Pension Plan**
  - **FERS Supplement & Social Security**
- 

**\*Medicare parts A, B, & D Supplements**



# 4 ENHANCEMENTS YOU ARE ENTITLED TO

## Tax Free Income

You are entitled to receiving **tax-free income from your TSP and IRA.**

Additionally, you may be eligible to obtain matching funds.

## Special Supplement Replacement

You can replace your special supplement for **tax-free income at any age**, without any income restrictions.

## Enhanced Healthcare

Your TSP funds can be rolled over into an IRA income plan, offering enhanced healthcare benefits, and potentially **doubling your monthly income** if you're unable to perform two of your daily activities.

## Option B-FEGLI

Before 20-30 years, you have the option to replace a portion or the entirety of your Option B-FEGLI **with return of premium options.**

Applicants must meet suitability, state approval, and underwritten medical guidelines.



# FEDERAL INCOME PLANNING

## 3 FINANCIAL PHASES OF LIFE

TSP

### ACCUMULATION



AGE

20-50

**SAVING FOR  
RETIREMENT PLAN**

### PRESERVATION

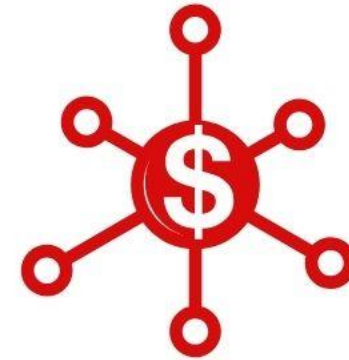


AGE

50-60

PLAN FOR  
**PROTECTING** YOUR  
RETIREMENT ASSET

### DISTRIBUTION



AGE

60 +

PLAN FOR  
GUARANTEEING  
LIFETIME **INCOME**





# TSP Fund Allocations\*

G F C S I L

## G FUND

### GOVERNMENT SECURITIES INVESTMENT FUND

**Information**  
as of December 31, 2018

Assets \$230.3 billion\*

**Net Administrative Expenses\*\***  
\$0.40 per \$1,000 account balance, 0.0005% (4.0 basis points)

\*Assets under management include allocated assets from the Thrift Savings Plan.  
\*\*Assumes a rate of 0.40% based on a 4.0 basis point rate of \$0.40 per \$1,000 account balance.

**Rates of Return**

After Expenses	Rate
1 Year	2.10%
3 Year	2.30%
5 Year	2.28%
10 Year	2.30%
Since Inception	5.03%

**Key Features**

- The G Fund offers the opportunity to earn rates of interest similar to those of U.S. government notes and bonds but without any risk of loss of principal and very little volatility of earnings.
- The objective of the G Fund is to maintain a higher return than inflation without exposing the fund to risk of default or changes in market prices.
- The G Fund is invested in short-term U.S. Treasury securities specially issued to the TSP. Payment of principal and interest is guaranteed by the U.S. government. Thus, there is no "credit risk."
- The interest rate resets monthly and is based on the weighted average yield of all outstanding Treasury notes and bonds with 4 or more years to maturity.
- Earnings consist entirely of interest income on the securities.
- Interest on G Fund securities has, over time, outpaced inflation and 90-day T-bills.

**Growth of \$100 Since Inception**

4/87 12/18  
G Fund \$474  
Inflation \$226

**Information**  
as of December 31, 2018

Assets \$230.3 billion\*

**Net Administrative Expenses\*\***  
\$0.40 per \$1,000 account balance, 0.0005% (4.0 basis points)

\*Assets under management include allocated assets from the Thrift Savings Plan.  
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- Interest on G Fund securities has, over time, outpaced inflation and 90-day T-bills.

**Growth of \$100 Since Inception**

4/87 12/18  
G Fund \$474  
Inflation \$226

## F FUND

### FIXED INCOME INDEX INVESTMENT FUND

**Information**  
as of December 31, 2018

Assets \$230.3 billion\*

**Net Administrative Expenses\*\***  
\$0.40 per \$1,000 account balance, 0.0005% (4.0 basis points)

\*Assets under management include allocated assets from the Thrift Savings Plan.  
\*\*Assumes a rate of 0.40% based on a 4.0 basis point rate of \$0.40 per \$1,000 account balance.

**Rates of Return**

After Expenses	Rate
1 Year	2.10%
3 Year	2.30%
5 Year	2.28%
10 Year	2.30%
Since Inception	5.03%

**Key Features**

- The F Fund offers the opportunity to earn rates of return that exceed those of money market funds over the long term (particularly during periods of declining interest rates), with relatively low risk.
- The objective of the F Fund is to match the performance of the Bloomberg Barclays U.S. Aggregate Bond Index, a broad index representing the U.S. bond market.
- The risk of nonpayment of interest or principal (credit risk) is relatively low because the F Fund includes only investment-grade securities and is broadly diversified. However, the F Fund has market risk (the risk that the value of the underlying securities will decline) and prepayment risk (the risk that a security in the F Fund will be repaid before it matures).
- Earnings consist of interest income on the securities and gains (or losses) in the value of the securities.

**Growth of \$100 Since Inception**

1/88 12/18  
F Fund \$636  
Inflation \$220

## C FUND

### COMMON STOCK INDEX INVESTMENT FUND

**Information**  
as of December 31, 2018

Assets \$230.3 billion\*

**Net Administrative Expenses\*\***  
\$0.40 per \$1,000 account balance, 0.0005% (4.0 basis points)

\*Assets under management include allocated assets from the Thrift Savings Plan.  
\*\*Assumes a rate of 0.40% based on a 4.0 basis point rate of \$0.40 per \$1,000 account balance.

**Rates of Return**

After Expenses	Rate
1 Year	2.10%
3 Year	2.30%
5 Year	2.28%
10 Year	2.30%
Since Inception	5.03%

**Key Features**

- The C Fund offers the opportunity to earn a potentially high investment return over the long term from a broadly diversified portfolio of stocks of large and medium-sized U.S. companies.
- The objective of the C Fund is to match the performance of the Standard & Poor's 500 Stock Index (S&P 500), a broad market index made up of stocks of 500 large to medium-sized U.S. companies.
- There is a risk of loss if the S&P 500 declines in response to changes in overall economic conditions (market risk).
- Earnings consist of gains (or losses) in the prices of stocks and dividend income.

**Growth of \$100 Since Inception**

1/88 12/18  
C Fund \$1,927  
Inflation \$220

**S&P 500 Top Ten Holdings**  
as of December 31, 2018

Microsoft Corporation	JPMorgan Chase & Company
Apple Inc.	Alphabet Inc. Class C
Amazon.com, Inc.	Facebook Inc. Class A
Berkshire Hathaway, Inc. Class B	Alphabet Inc. Class A
Johnson & Johnson	ExxonMobil Corporation

## S FUND

### SMALL CAPITALIZATION STOCK INDEX INVESTMENT FUND

**Information**  
as of December 31, 2018

Assets \$230.3 billion\*

**Net Administrative Expenses\*\***  
\$0.40 per \$1,000 account balance, 0.0005% (4.0 basis points)

\*Assets under management include allocated assets from the Thrift Savings Plan.  
\*\*Assumes a rate of 0.40% based on a 4.0 basis point rate of \$0.40 per \$1,000 account balance.

**Rates of Return**

After Expenses	Rate
1 Year	2.10%
3 Year	2.30%
5 Year	2.28%
10 Year	2.30%
Since Inception	5.03%

**Key Features**

- The S Fund offers the opportunity to earn a potentially high investment return over the long term by investing in the stocks of small and medium-sized U.S. companies.
- The objective of the S Fund is to match the performance of the Dow Jones U.S. Completion Total Stock Market (TSM) Index, a broad market index made up of stocks of U.S. companies not included in the S&P 500 Index.
- There is a risk of loss if the Dow Jones U.S. Completion TSM Index declines in response to changes in overall economic conditions (market risk).
- Earnings consist of gains (or losses) in the prices of stocks and dividend income.

**Growth of \$100 Since Inception**

1/88 12/18  
S Fund \$403  
Inflation \$143

**Dow Jones U.S. Completion TSM Index Top Ten Holdings**  
as of December 31, 2018

Intel Motors, Inc.	United Therapeutics, Inc.
ServiceNow, Inc.	Alkermes, Inc.
SBC Holdings PLC	Alkermes, Inc.
United Therapeutics, Inc.	Alkermes, Inc.
Alkermes, Inc.	Alkermes, Inc.

## I FUND

### INTERNATIONAL STOCK INDEX INVESTMENT FUND

**Information**  
as of December 31, 2018

Assets \$230.3 billion\*

**Net Administrative Expenses\*\***  
\$0.40 per \$1,000 account balance, 0.0005% (4.0 basis points)

\*Assets under management include allocated assets from the Thrift Savings Plan.  
\*\*Assumes a rate of 0.40% based on a 4.0 basis point rate of \$0.40 per \$1,000 account balance.

**Rates of Return**

After Expenses	Rate
1 Year	2.10%
3 Year	2.30%
5 Year	2.28%
10 Year	2.30%
Since Inception	5.03%

**Key Features**

- The I Fund offers the opportunity to earn a potentially high investment return over the long term by investing in the stocks of companies in developed countries outside the United States.
- The objective of the I Fund is to match the performance of the MSCI EAFE (Europe, Australia, Far East) Index.
- There is a risk of loss if the EAFE Index declines in response to changes in overall economic conditions (market risk) or in response to increases in the value of the U.S. dollar (currency risk).
- Earnings consist of gains (or losses) in the prices of stocks, currency values relative to the U.S. dollar, and dividend income.

**Growth of \$100 Since Inception**

1/88 12/18  
I Fund \$203  
Inflation \$143

**MSCI EAFE Top Ten Holdings**  
as of December 31, 2018

Novartis AG	Novartis AG
Novartis AG	Novartis AG
Novartis AG	Novartis AG
Novartis AG	Novartis AG
Novartis AG	Novartis AG

## L FUNDS

### LIFECYCLE FUNDS

**Information**  
as of December 31, 2018

Assets \$230.3 billion\*

**Net Administrative Expenses\*\***  
\$0.40 per \$1,000 account balance, 0.0005% (4.0 basis points)

\*Assets under management include allocated assets from the Thrift Savings Plan.  
\*\*Assumes a rate of 0.40% based on a 4.0 basis point rate of \$0.40 per \$1,000 account balance.

**Rates of Return**

After Expenses	Rate
1 Year	2.10%
3 Year	2.30%
5 Year	2.28%
10 Year	2.30%
Since Inception	5.03%

**Key Features**

- Each of the four L Funds is a diversified mix of the five core funds (G, F, C, S, and I). They were designed by our investment consultants to be your "one-stop" solution for your retirement needs and get the best expected return for the amount of expected risk that is appropriate for you.
- The year in the name of the L Fund is its target date, and the exact mix of core funds in each L Fund is called the target allocation. The further away the target date, the more aggressive the L Fund's target allocation. For example, L2025 is designed for people who plan to retire and begin target allocation. So, for example, L2025 is designed for people who plan to retire and begin target allocation. So, for example, L2025 is designed for people who plan to retire and begin target allocation. So, for example, L2025 is designed for people who plan to retire and begin target allocation.
- Every quarter (three months), the target allocations of all the L Funds except L Income are automatically adjusted, gradually shifting them from higher risk and toward lower risk and toward as they get closer to their target dates. When an L Fund reaches its target date, it goes out of existence and any money in it becomes part of the L Income Fund. For example, in 2025, the L2025 Fund will be rolled into the L Income Fund. (See the bar graph below for the current target allocations.)
- One of the important things about the L Funds is that they stick to their target allocations for a full quarter regardless of what the markets do. Every trading day, some of the core funds in an L Fund will do better than others. As the end of the day, the core funds that did better will make up a higher percentage of the L Fund than the ones that did less well. To maintain each L Fund's target allocation, we rebalance it at the end of every trading day. We do this by buying and selling the core funds that make up the L Fund so that the percentages go back to what they were at the beginning of the day. In effect we're buying low and selling high at the end of every trading day.
- Important: L Funds carry the same risks as the core funds they include. Investors may experience losses at any time, including as they approach retirement and after they've retired. There is no guarantee that the L Funds will provide adequate retirement income. For the L Funds' historical returns, visit "Fund Performance" at tspir.org. Past performance does not guarantee future results.

**Growth of \$100 Since Inception**

1/88 12/18  
L Funds \$143  
Inflation \$143

**Here's how each L Fund is invested as of July 1, 2020:**

L Fund	G	F	C	S	I
L2015	100%	0%	0%	0%	0%
L2020	80%	20%	0%	0%	0%
L2025	60%	40%	0%	0%	0%
L2030	40%	60%	0%	0%	0%
L2035	20%	80%	0%	0%	0%
L2040	0%	100%	0%	0%	0%
L2045	0%	0%	100%	0%	0%
L2050	0%	0%	0%	100%	0%
L2055	0%	0%	0%	0%	100%
L2060	0%	0%	0%	0%	0%

TSP is managed by Blackrock Capital

\*Dillard Financial Solutions, Inc. does not recommend any specific TSP Fund or guarantee its performance.

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Educating Federal Employees  
on their Retirement Benefits

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COMPLIMENTARY  
CONSULTATION  
today!**

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**Federal Benefits Retirement Review**

- ☐ Immediate Retirement Forms
  - CSRS | Form SF2801
  - FERS | Form SF3107
- ☐ Complete FERS Analysis
- ☐ Social Security
- ☐ TSP
- ☐ FEGLI
- ☐ Other Investments
- ☐ Other Insurance
- ☐ Annuity Estimate  
Found on LiteBlue  
(employee portal)

**Insurance & Retirement Product Offerings**

- ☐ Indexed Annuities
- ☐ Insurance with Critical Condition Coverage
- ☐ Roth IRA Contributions  
*For as little as \$100 per month - 3% return*
- ☐ Accidental Injury Insurance
- ☐ Term to 121 Life Insurance
- ☐ Benefit Supplements: Disability, Cancer,  
and Accident

**Yes! I'd like to schedule a  
complimentary consultation!**

**CHECK ONE:** ☐ Individual 1-on-1 ☐ Group workshop

**CHECK ONE:** ☐ In-person ☐ Virtual

**YOUR CONTACT INFORMATION**

**TODAY'S DATE:**  **EVENT STATE:**

Name: \_\_\_\_\_ Branch #: \_\_\_\_\_

Spouse Name: \_\_\_\_\_

Your Date of Birth: \_\_\_\_\_ TSP Balance: \$ \_\_\_\_\_

Estimated Retirement Date: \_\_\_\_\_

Cell Phone #: \_\_\_\_\_ Best Time to Call: \_\_\_\_\_

Personal Email: \_\_\_\_\_

Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

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