





Book Your State Association's Complimentary Educational Workshop Today!



"Our educational workshops focus on your federal retirement benefits...

all of them."

Steve & Teresa Dillard, ChFEBC<sup>SM</sup> Owners of Dillard Financial Solutions, Inc.

Nationwide Toll-free: 1-800-692-7643 • Email: nascoe@dillardfinancial.com



As Chartered Federal Employee Benefits Consultants<sup>SM</sup>, we offer true insight on how to avoid common pitfalls of the Federal Benefits Programs.

Applicants must meet suitability requirements. Returns are guaranteed by the reserves of the insurance companies.