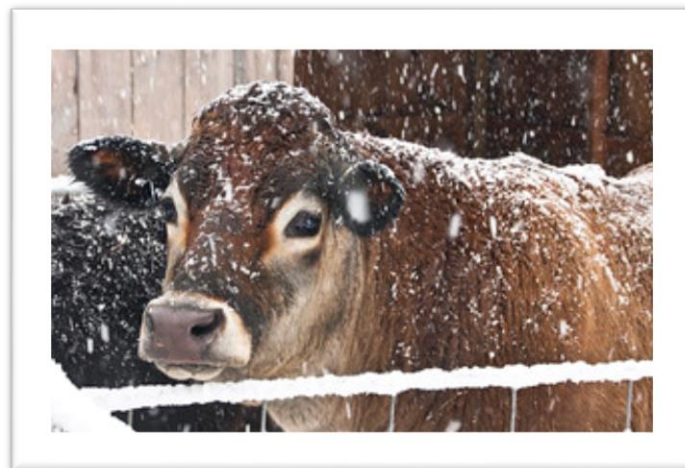


NATIONAL ASSOCIATION OF FARMER ELECTED COMMITTEES



Winter 2023 Newsletter





From the NAFEC executive committee and legislative consultant we send greetings to all of you in farm country. Your NAFEC leaders have had a busy couple of months including putting together this winter newsletter to help all of you be aware of the items we are working on for County Committees across the country.

One of the hot topics in DC is the Equity Commission which was appointed by Secretary Vilsack last year to make recommendations to ensure equity among all USDA customers. Information related to the equity commission, including hearing minutes can be found by googling "Advancing Equity at USDA". NAFEC recently provided the following written comments to the commission which will be included in their next set of minutes.

In this newsletter, you will find the following:

From the NAFEC President, Jim Zumbrink
County Committees and the Equity Commission- NAFEC's Response
NAFEC's Executive Board meeting Lubbock, Texas
Letter to FSA regarding the recent reclassification of CED's
COC Fact Sheet

NAFEC has developed a new informational Fact sheet that we have included as exhibit 2. This may be shared with our

Dillard's Benefits for all NAFEC Members

Annual Meeting to be held in College Station, Texas

Plans are well underway to host our annual meeting in College Station August 2 – 5 in conjunction with the NASCOE convention. This is a great time to get updated on all FSA issues, as well as enjoy some good fellowship and renewal of old friends. More information on the Convention will be forthcoming in our spring newsletter.

Coming Soon

NAFEC is also striving hard to appoint new NAFEC directors in every state





National Association of Farmer Elected Committees (NAFEC)

From the President's Desk,

I want to say thank you to all our NAFEC members across the country. Last month, County Committees had organizational meetings so our COC's can continue to serve our producers. NAFEC's number one goal is to keep County Elected Committees and to protect their authorities. NAFEC does not get involved in debating farm policy, but NAFEC believes whatever programs are included that they be delivered by your local FSA office and your COC.

I know some of you are first time members of your local County Committee. First, every state is provided dollars for a monthly meeting for all COC's if they have business to conduct. If any COC is told different, please contact NAFEC as we can help deal with the issue. COC's should get everything in writing so it can be added to the minutes at your next meeting so there is a paper trail. Since Covid, operational changes have occurred. Many COC's take care of business on a conference call or video conference. Anytime a COC conducts business you must be paid for the action to be official. There should also be minutes so they can be added to the COC minutes. The law states that for County Committees to officially act on behalf of FSA, USDA, and the Federal Government and to have legal protection, they must be paid.

NAFEC has found some District Directors that believe they supervise the CED and County Committee. COC's hire and supervise the CED's. DDs are acting in advisory role for COC's to offer advice and help work through problems. The FSA State Committee is the direct supervisor of County Committees and that is who should be contacted should your committee have an issue. NAFEC is available to advise County Committees and take issues to Washington, DC if a disagreement occurs between the State Committee and your County Committee.

Please review the newsletter to see items that the NAFEC executive board and committees have been working on recently. If you have any questions, please contact us.

Thank you for serving on your COC and being a NAFEC member,

Sincerely,

Jim Zumbrink, NAFEC President
Email: jimzumbrink@gmail.com
Phone: (937) 423-8507





National Association of Farmer Elected Committees

January 31, 2023

Dear Ladies and Gentlemen:

I'm writing on behalf of the National Association of Farm Elected Committees (NAFEC), which represent over 9,000 County FSA Committee members and advisors from all across the United States. These committee members also serve on commodity organizations, farm groups, producers associations, farm and ranch cooperatives, livestock associations, civic clubs, bank boards, church boards, school boards, conservation districts, and practically every other farm and ranch type organization in America. These committee members come from diverse backgrounds, different races, and are both men and women who fully support the application of fairness, equity and integrity among every FSA County Committee across this great country. These committees have been an integral part of a government system that has delivered farm programs with speed and efficiency second to none ever since the great depression. As the sole representative for these committees, NAFEC continues to support our mission statement which is-and will always be- to promote and improve the farmer elected committee system for the local administration of farm programs.

The current USDA Equity Commission's oral and written testimony, as presented in the Equity Commission minutes regarding the Elected County FSA Committees, has been especially concerning to NAFEC and many other agriculture organizations across the country. While we certainly agree that discrimination and inequity have no place in our offices or among our committees, we also believe that in a country founded upon democracy, the elected committee system is a perfect example of Abraham Lincoln's vision for the "People's Department" ¹, one that provides an innovative form of grass roots government. As Secretary Henry Wallace envisioned in 1934, the committees have been democratic both in form and spirit and an effective instrument in economic self-government. ²

As the only association representing FSA Farmer Elected Committees, we are concerned that NAFEC has never been asked by the newly formed Equity Commission to provide oral testimony at the commission hearings. In listening to the oral testimony and written minutes of the commission, it is also quite apparent that there is misunderstanding, even among commission members regarding the role of FSA committees in loan making. I want to be very clear in stating FSA elected committees have absolutely no involvement in the farm operating (including micro loans) and farm ownership loans that are made by the General Service (GS) employees of the Farm Service Agency. These employees answer and report directly to the GS District Director, who in turn answers and reports to the politically appointed State FSA Director.

¹ USDA website- Secretary Column, February 21, 2017

² 1934 Yearbook of Agriculture

If you choose to look back at former committees, we would also clarify that the former Farmers Home Administration (FmHA) committees that had some involvement in loan activities were not democratically elected committees like the old ASCS or current FSA committees. In fact, in previous USDA reports, the overwhelming majority of the discrimination complaints brought forth under the previous lawsuits (Pigford, Pigford II, Hispanic & Womens, and Keepseagle) involved the former FmHA committees and their involvement in loan making or loan denials. To blame wide discrimination on the current elected FSA committee system is not a fair representation of the facts.

To be completely fair, we agree that inequity and, in some cases, blatant discrimination has occurred even among FSA elected Committee's acting on program matters. NAFEC does not condone this activity and believes it should never be tolerated. Over the years NAFEC has worked hard to root out issues of inequity and assist state FSA offices and even the FSA Washington DC office on rectifying such issues. However, the answer to resolving many of these issues isn't in eliminating a very effective system of government that has been in place for almost 90 years, but rather can be found in increased face to face training of committee members. We have repeatedly requested FSA provide annual face to face county committee training for all committee members. However, over the past fifteen years training has continued to decline, rather than increase. If USDA and FSA are serious about inequity, the continual training of FSA committee members must be elevated and funded. In addition, we have supported the Secretary of Agriculture's ability to appoint voting SDA producers to local committees in cases where representation is needed. However, the number of minority appointments has decreased over the past few years rather than increased.

In closing I would like to commend the commission for doing everything they can to make recommendations to ensure equity and justice for all is provided to every customer working with the USDA/FSA. We stand ready to assist you in this endeavor while supporting and affirming democratically elected committees with local input and control which provides the best opportunity to have effective government at the local level.

Sincerely,



Jim Zumbrink, NAFEC President
Email:jimzumbrink@gmail.com
Phone: (947) 423-8507





EXECUTIVE BOARD MEETING IN LUBBOCK

The NAFEC 2023 Organizational meeting of the Executive Committee was held January 4-5 in Lubbock, Texas. This year's meeting attendees included NAFEC Officers: Jim Zumbrink, President, Craig Turner, Executive Vice President, Cole Sims, Vice President, Bob Braden, Secretary/Treasurer as well as Dennis Kuhlengel, Midwest Area Director and NAFEC Legislative Consultant, David Senter. Others attending included: Brenda Boomer, RASCOE, NASCOE County Advocacy Chair: Morgan Limmer, NASCOE SWA Alternate Executive Terry Cater, and Dillard Financial Solutions NAFEC Committee: Teresa Dillard, Kevin Dale, Tammy Eibey and Wes Daniels. On Thursday the group was joined by several county committee members, CED's and Congressional staff members.

The meeting was an opportunity for the NAFEC Board Members, NAFEC Legislative Consultant, NASCOE COAC Chair, and Dillard Financial Solutions NAFEC Committee to work together to achieve a better line of communication and develop plans to work on the betterment of NAFEC through joint cooperative efforts of all attending the meeting.. The discussion with NASCOE and NAFEC centered on future commitments to work together on shared topics regarding FSA County Office employees and the preservation of the FSA County Committee.

NAFEC Board members asked for suggestions as to increasing membership and also participation by current and future members when it comes to conventions, legislative visits and COC educational training in states. There were many ideas suggested that included:

- Updating the NAFEC website with current information
- Complete a Newsletter for members
- Work with NASCOE for a joint packet to offices with information on membership and NAFEC purpose and importance to the County Office Employee and FSA
- Outreach to state leadership on COC and NAFEC
- Increase use of social media (facebook, twitter)

- Engage members with tasks and participation in events
- Create strong working relationships with local, state and national farm and ranch organizations and associations
 - Educate Stakeholders on COC mission and importance
- Hold educational meetings in states in conjunction with COC orientation training
- Address and respond to any recommendations by the Equity Commission
 - Congressional Contacts with COC Fact Sheet as educational tool
 - Follow up after recommendation published with Position Paper on COC Importance
- Continue to make Legislative Visits and build relationships with Congressional Members/Aides
- Monitor Farm Bill discussions and follow up at town hall meetings

NASCOE President Marcinda Kester, Vice President Joel Foster, SWA Alternate Executive Terry Cater and NASCOE Legislative Consultant Hunter Moorhead met with the group by zoom meeting. NASCOE Legislative Consultant, Hunter Moorhead, has already been reaching out to FSA/COC supporters. Initial reports regarding the Equity Commission recommendations have not been favorable towards the COC system. It was suggested that both groups need to be proactive now with educational legislative contacts prior to the release of the report recommendations. NASCOE has created a COC Fact Sheet and Educational Packet that will be sent out immediately. There also is a Joint Letter with NAFEC/NASCOE that will be sent out educating on the importance of NAFEC to county office employees and COC members and the promotion of membership at the local level. This packet will also go out once signed by both parties. NASCOE shared with NAFEC their County Committee Preservation Action Plan. NAFEC has developed a COC Fact Sheet

for use in Congressional contact meetings as well as a Position Paper for a possible response to the Equity Commission Report recommendation. NASCOE and NAFEC felt that the meeting was productive and opened a new line of communication and cooperation that will benefit NASCOE members and the County Committee System.

NAFEC also met with Congressman Jackson's Agriculture Aides Doug Hight and Josh Worter. Congressman Jackson will be serving on the House Agriculture Committee and is a supporter of FSA and the County Committee System. David brought up the issue with eliminating the COC system but they have been approached by other agricultural groups in support of the COC system within FSA since it is grass-roots and locally elected members that are active farmers in their community. Producers feel more comfortable discussing issues with peers that have been locally elected and understand the local conditions and practices in the area. Congressman Jackson is aware of the Equity Commission report but has not seen the report or recommendations. He has requested by letter to the Secretary of Ag that the report and recommendations of the Equity Commission be released ASAP. The Farm Bill discussions was another topic discussed. The Congressman is looking at how to mitigate issues farmers are dealing with due to high inputs. Also looking into possible ARC/PLC advance payments, raise target prices, expand insured crops, resolving LFP and LIP issues and looking at adding staffing when disaster program become permanent programs or add staff funding in AD-Hoc programs.

The meeting ended with the Texas State Director, Kelly Adkins, meeting with the group. He has a long history with FSA and the COC system. He understands the current issues in the offices. Kelly talked with the Texas producers and staff that joined

the meeting regarding staffing, programs and current activities across the state. NAFEC asked Kelly if he would consider having a COC orientation in conjunction with the NASCOE National Convention. He seemed very interested with the suggestion and also asked that NAFEC send him a written invitation to the meeting so he could proceed with planning and request funding from the National Office. NAFEC will work closely with the TaSCOE convention chair and planning group along with NASCOE on coordinating invitations to the National Convention August 2-5, 2023 in College Station, Texas.

The NAFEC committee set forth a plan of action including:

- Complete NAFEC COC Fact Sheet
- Prepare Position Paper response to the Equity Commission recommendations on FSA/COC
- Make Legislative visits and build working relationships in support of the COC system
- Outreach with stakeholders in agriculture groups for support of the COC system
- Continue cooperation and communication with NASCOE and NASCOE COAC committee
 - Send out joint NASCOE/NAFEC letter and membership packet
- Work with Dillard Financial Solutions NAFEC Advocacy Committee
- Work on Communication tools of Website, Newsletter and Social Media
- Engage members and invite to convention/meeting and assign tasks
- Prepare Invitation to SED for COC educational meeting at the NASCOE National Convention
- Follow Farm Bill discussions and policy development



A MESSAGE FROM THE UNITED STATES DEPARTMENT OF AGRICULTURE

Dear Agricultural Partner,

Reminder! Please help us better serve farmers, ranchers and forest managers by sharing this important nationwide survey in your network! Your partnership efforts are already working; we've received over 4,800 responses to the survey. Thank you for your continued efforts in sharing the survey! The survey is anonymous, takes about 10 minutes to complete, is open until March 31, 2023, and can be found at

<https://www.farmers.gov/contact/survey>

Act Now. Your partnership is important, and we really need your help! Your network has an opportunity to give direct feedback to positively impact our programs and services. Linked here <<https://www.farmers.gov/sites/default/files/2022-11/farmersgov-let-your-voice-be-heard-survey-stakeholder-toolkit.pdf>> is a stakeholder's toolkit with a draft email message, newsletter article, social media posts, and a poster to help you easily share the survey! Please use the toolkit to share the survey with farmers, ranchers and forest managers in your network until March 31, 2023.

Background. The USDA's Farm Production and Conservation (FPAC) mission area, which includes the program agencies of Farm Service Agency, Natural Resources Conservation Service and Risk Management Agency, works to support agriculture by helping farmers, ranchers and forest managers leverage natural resources and mitigate the significant risks of farming through crop insurance, conservation programs, farm safety net programs, lending and disaster programs. From helping farmers recover after natural disasters and market fluctuations, to providing financial and technical assistance to improve operations through voluntary conservation, FPAC agencies work together in partnership with private landowners and partners to protect and enhance natural resources.

We Can't Do This Without You. This survey is unique; we hope to not only reach existing FPAC customers, but also reach prospective customers: specifically, those who don't know about us or have yet to work with us, and those who were unable to participate in the past. To reach this unique audience, we are connecting with key USDA agricultural partners for help! Your vital agricultural partnership enables meaningful connections with the people that grow our food, fiber and fuel—the network connections you have stretch beyond our existing FPAC customers.

Feedback Benefits. FPAC's Customer Experience Division works to improve services, making government agricultural programs more accessible, equitable and easier to use. Feedback

will assist us in learning about ways to enhance support and improve programs and services, increase access and advance equity for new and existing customers.

Thank You. By sharing this survey in your network, your vital contribution is aiding government in helping secure the future of agriculture in the United States. For more information about the survey or to access the survey in multiple languages online, visit <https://www.farmers.gov/contact/survey>

Sincerely,

Robert Bonnie

Under Secretary for Farm Production and Conservation
United States Department of Agriculture

Direct link to the Survey:

Take the

https://usdafedramp.gov1.qualtrics.com/jfe/form/SV_cII5mODqLDL7Dgi?Q_CHL=email%3E





National Association of Farmer Elected Committees

February 6, 2023

Marcus Graham
Deputy Administrator for Field Operations
14th Street SW
Washington, DC 20228

Dear Mr. Graham:

I'm writing on behalf of the National Association of Farm Elected Committees (NAFEC), which represent over 9,000 County FSA Committee members and advisors from all across the United States. NAFEC felt a need to reach out to you in support of a recent request by the National Association of County Office Employees (NASCOE) and the National Association of District Directors (NADD). These groups recently wrote to you regarding the high workload and staffing issues that are occurring nationwide in the local FSA Offices. We support the two recommendations that these associations provided in their joint letter to you dated January, 26, 2023, regarding notice PM-3066. The recommendations included:

- Clarification on the promotion requirement according to Para 377A and to include language stating that employees classified as grades CO/GS 3 and CO/GS 4 can be promoted to the next higher grade after 90 days at the supervisor's recommendation. This could lead to a higher retention rate for new employees and make the job more attractive compared to similar private sector jobs.
- Request a hold placed on policy found in 27 PM, para 32 that downgrades CO 12 positions in County Offices that do not meet the C & PP requirements when vacant.

However, in addition to requesting a hold be placed on downgrades, NAFEC believes the evaluation criteria for such downgrades should be revised. Current policy includes provisions for a downgrade (from CO-12 to CO-11) in some cases for counties without 340 or more unique ID payees in the past two FY's. NAFEC believes this criterion is not a fair representative of workload for counties. Many county offices nationwide have had fewer payees the past two years due to ARC/PLC payments not triggering, as a result of high crop prices. Each county office still had to process the contracts, accept acreage reports, eligibility forms and all other actions needed for contract approval, with the exception of pushing a button to issue the payment. At least 95% of the work was performed that would have been performed if every farm and producer in the county had been issued an ARC/PLC payment and yet counties are being downgraded in some cases on this criterion.

In addition, over the past two FY's county offices have issued more Ad hoc payments possibly than any other time during the agency's history and yet county offices are receiving

amount of workload was generated from these programs and yet counties are being downgraded without regard to this workload. We feel strongly that this is not fair and equitable treatment for our offices and COF employees.

NAFEC believes it to be unwise to move forward with these downgrades at a time when the agency is losing managers at a high rate and having a difficult time filling open positions. Downgrading not only offers a lower salary, but limits promotion potential. Additionally, we see that downgrading a County Office lowers morale and affects overall retention. Our thought that if this process of downgrading moves forward within the agency, the County Office will likely be unable to fill even more vacancies nationwide in the future.

NAFEC believes this is an important matter and that NASCOE/NADD have presented a valid request which NAFEC whole heartedly supports. We stand ready to assist the Agency in any way we can to ensure the Farm Service Agency and the elected County FSA Committees provide the best form of support for the agriculture producers of our great nation.

Sincerely,



Jim Zumbrink, NAFEC President
Email: jimzumbrink@gmail.com
Phone: (937) 423-8507



COC Fact Sheet

NAFEC has developed a new informational Fact sheet that we have included as below. This fact sheet outlines the importance of the County Committee system. Please take this to your local farm/ranch organization meetings and ask them to include their support for locally elected County Committees in their policy discussion. It is going to be very important to provide education regarding elected committees to ensure they are well supported in the upcoming Farm Bill.



National Association of Farmer Elected Committees (NAFEC) County Committee Informational Fact Sheet

History:

The Agricultural Adjustment Act (AAA) was passed in 1935 and this created the forerunner of our county committee system. The County Control Associations were formed and these local committees were set to oversee the Federal Farm programs implemented by the Roosevelt "New Deal" legislation. Then, in the 1938 Farm Bill the elected county committees became part of the permanent law we have operated under for over 80 years.

Congress reorganized the Department of Agriculture in 1994 with HR 3171, Department of Agriculture Reorganization Act. This established what we call today Farm Service Agency (FSA). The 2002 Farm Bill included provisions increasing transparency and accountability of county committee elections and requiring participation from socially disadvantaged (SDA) farmers in county committees and USDA programs. Effective March 1, 2013, Secretary of Agriculture, Tom Vilsack, was given the authority to appoint a Socially Disadvantaged (SDA) member to a committee if it is warranted based on the area demographics to ensure fair representation. Counties not meeting the thresholds established for appointed voting SDA members have non-voting SDA advisors as recommend by the locally elected committee in consultation with local community groups and local Tribal organizations representing SDA members. The 2018 Farm Bill established a pilot program to operate county committees in urban and suburban areas. County Committees must ensure that county office operations remain farmer- focused while providing quality customer service that is fair and equitable to all farmers and ranchers.

County Committee Responsibilities:

Local County Committees make decisions as a committee rather than as individuals and must have a quorum present when conducting official business. Additionally, a voting and non-voting SDA member provides an additional layer of oversight to ensure fair representation for all participants. COC's provide local input on the administration of FSA farm programs. Committee members are a critical component of the day-to-day operation of FSA, upholding the original mission of county committees in the 1933 AAA act by providing integrity and accountability to FSA farm programs. County Committees are held accountable to the Secretary of Agriculture.

The duties of the county committee currently include:

- Overseeing the administration of Farm and Conservation programs at the local level
- Informing and educating farmers on the purpose and provisions of FSA Programs

- Hiring and supervising a County Executive Director to monitor the day to day activities in the local office.
- Keeping the State FSA Committee (STC) aware of local administration area (LAA) conditions
- Monitoring changes in farm programs
- Participation in county committee meetings
- Directing outreach activities to reach all stakeholders in local area
- Make recommendations to STC on existing programs
- Conduct hearings and reviews as requested by STC
- Ensuring SDA farmers and ranchers are fairly represented
- Participate and follow rules on ethics and security

The COC's oversee the Federal Farm programs at the local level, they do not oversee the FSA direct or guaranteed farm operating or ownership loans administered locally. Farm loan programs are administered by federal employees and the COC have no authorization of supervision of federal employees. However, handbook 16-AO policy states that the COC is an important resource within the FSA county office and the local community. FSA employees with FLP loan making authority may consult with the COC on a regular basis to stay informed of any conditions that may affect demand for FSA loans, shall work closely with the COC and CED while conducting outreach activities, and may consult with the COC for information about local agricultural practices and production conditions.

Although the Agricultural Stabilization Conservation Service (ASCS) and Farmers Home Administration (FmHA) merged in 1994 to form the Farm Service Agency (FSA), it should be noted, the previous FmHA, prior to the merge, did have local committees that acted on farm operating and ownership loan applications. These committees were appointed and not farmer elected like the committees of ASCS and now the FSA.

Conclusion:

County Committees continue to play a vital role in the administration and integrity of the FSA programs at the grass-roots level. Their personal knowledge of local farming practices and conditions provide the county office a better perspective and insight into the local needs of farmers and ranchers as well as bridge the gaps between federal farm policy and program implementation. It has been noted through the years that undoubtedly, the county committee system is the most unique form of accountability and integrity in all of Federal Government. The COC system of election by peers should be held in high regard and used as an example of a true grass-roots form of government administration and oversight of federal programs.



NAFEC MEMBERSHIP APPLICATION

Join Today

New Member Information

Name _____ Spouse Name _____

Address _____ Home Phone _____

City _____ Mobile Phone _____

State _____ Zip _____ Email _____

Employer _____

FSA County Office _____

Member Signature _____ Date MM / DD / YYYY

Select Your Membership Type

County Committee Member

CIRCLE ONE PAYMENT OPTION ONLY

Pay in Full Now
\$40
ANNUALLY

OR

Deduct from Payroll
\$4
PER MEETING

OR

LIFETIME MEMBERSHIP
ONE-TIME PAYMENT
\$200.00

Associate Member

CIRCLE ONE PAYMENT OPTION ONLY

Pay in Full Now
\$20
ANNUALLY

OR

Deduct from Payroll
\$1
PER PAY PERIOD

For In Full Payments
Mail your check and completed
NAFEC Membership
Application to: **NAFEC**
c/o Joan Senter
742 Farmington Rd.
Accokeek, MD 20607



In order to be eligible for NAFEC Member Benefits enrollment, this completed application must be sent to NAFEC.

For questions concerning this application, email Joan Senter.

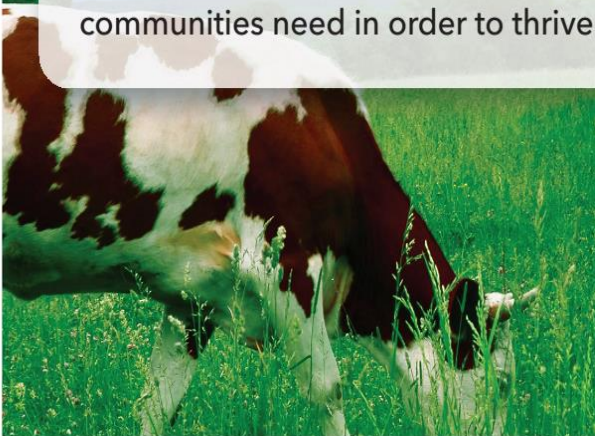
jpsnafec2020@gmail.com



NAFEC Mission Statement



The primary purpose of the National Association of Farmer Elected Committees is—and will always be—to promote and improve the farmer elected committee system for the local administration of farm programs. The coordinated effort will give us strength, and much more influence in Congress for the kind of farm programs America's farmers, ranchers and rural communities need in order to thrive.



VISIT WWW.NAFECFSA.COM FOR MORE INFORMATION

Who We Are

Dillard

Financial Solutions, Inc.

- We are the Benefits Provider for The National Association of Farmer Elected Committees (NAFEC)
- Dillard Financial Solutions, Inc. was founded in 1992 by Steve & Teresa Dillard
- We Provide Complimentary Retirement Reviews
- We Assist in Developing a Secure Plan for You and Your Family; Helping to Maximize Your Benefits and Retirement Needs
- Having assisted over 105,000 Members, We Can Proudly Say That, Not One Client Has Ever Lost Money Due to Market Loss
- We are Licensed in All 50 States



Steve & Teresa Dillard, FRCSM

Our Credentials



APPROVED MEMBER

Rest assured that you're working with an agency who has passed the NEA's stringent Ethics Check System™ and upholds their impeccable standards. ethics.net



VERIFIED VENDOR

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LICENSED IN ALL 50 STATES

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



Benefits

for NAFEC Members & Their Families

Supplemental Accidental and Disability Insurance

- Coverage for multiple types of accidents
- Treatments & hospital stays may also be covered



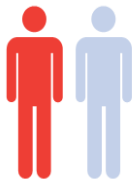
ACCIDENTAL INJURIES, CANCER + HEART DISEASE

are the **TOP THREE** causes of death between the ages of 25 and 44 ¹

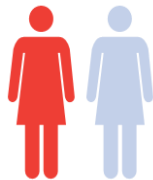
¹ "Leading Causes of Death," Centers for Disease Control & Prevention, January 20, 2015

Supplemental Cancer Insurance

- Only you can cancel your coverage
- Rates won't increase just because you use your policy



One
in
Two
Men



One
in
Three
Women

will be **diagnosed with cancer** at some point in their lifetime ²

² American Cancer Society, Cancer Facts & Figures 2015

Benefits are paid
DIRECTLY TO YOU
for covered: ³

Cancer	✓
Heart Attack	✓
Heart bypass & Stent	✓
Stroke	✓
Alzheimer's disease	✓
Diabetic complications	✓
Hospital & ICU stays	✓
Surgery & follow-up care	✓
Accidental injuries	✓
Doctor office wellness visits	✓

³ Subject to state availability



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- Providing spousal retirement income planning
- Retirement benefit education materials
- Assistance with retirement paperwork and questions
- Full tax preparation services*
- Complimentary CPA reviews *
- Estate planning services *
- Education plans for children
- Annual reviews of your FERS benefit statement
- Assistance with conversions and rollovers for your TSP
- Quarterly & annual retirement check-ups

* We partner with affiliate companies to provide these services.

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- Federally Licensed Consultants throughout all 50 states
- Phone support for our NASCOE members - Monday through Friday 9am to 5pm EST
- Supporting states and members through comprehensive federal benefit training
- Quarterly and Annual TSP Reviews
- TSP Rollovers and Conversions
- Spousal Rollovers and Conversions
- Assist with spousal retirement benefits
- Lifestyle planning while working and during retirement
- Provide in-house design services to assist conventions and rallies
- Analysis on your retirement income
- Provide downside protection of your income

PRODUCTS WE OFFER

- Roth IRA's, IRA's, Non-Qualified Plans
- Roth Conversions
- Indexed Annuities
- Fixed Annuities
- Insurance with Critical Care Coverage
- Lifetime Income Products
- Accidental Injury Insurance
- Term Life Insurance
- Whole Life Insurance
- Universal Life Insurance
- Cancer Insurance
- Disability Insurance
- Accidental Insurance
- Pet Insurance
- Spousal & Child Insurance Plans
- LifeLock - Identity Theft Protection
- Tax preparation
- Health Insurance

Scan For
Website



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

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SEP IRA

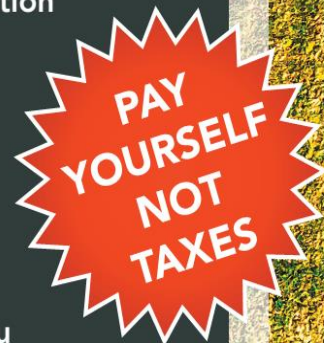
for Farmers & Ranchers

A traditional IRA allows you to put away up to \$6,000 in 2022, and \$6,500 in 2023. For those 50 and older, you can contribute an additional \$1,000 both years. With a SEP IRA, you can stockpile nearly 10 times that amount, or up to \$61,000 in 2022, and \$66,000 in 2023. However, SEP IRA annual contribution limits cannot exceed the lesser of:

- 25% of compensation.
- \$61,000 in 2022 and \$66,000 in 2023.

The first limit, 25% of compensation, is also the limit for how much you can contribute for each eligible employee. The amount of compensation you can use to calculate the 25% limit is limited to \$305,000 in 2022 and \$330,000 in 2023.

There's no catch-up contribution at age 50 and older for SEP IRAs.



**Contact Us To
Learn More**

1-800-692-7643

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Build A Secure Income Stream Using **Index Strategies**

The money in your IRA or 401K shouldn't just sit there. Instead, those funds should be positioned for growth, increasing over time to help provide a secure income stream during your golden years.

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