

Financial Intelligence

Produced Exclusively for Members of the
Senior Executives Association

Mike Miles



- Founder and Principal Advisor, Variplan, LLC
- Certified Financial Planner
- Registered Investment Advisor
- SEA Benefit Provider Since 1999
- Federal Times' "Money Matters" Columnist
- "Ask the Experts" Panelist at www.federaltimes.com

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SEA Member Benefits

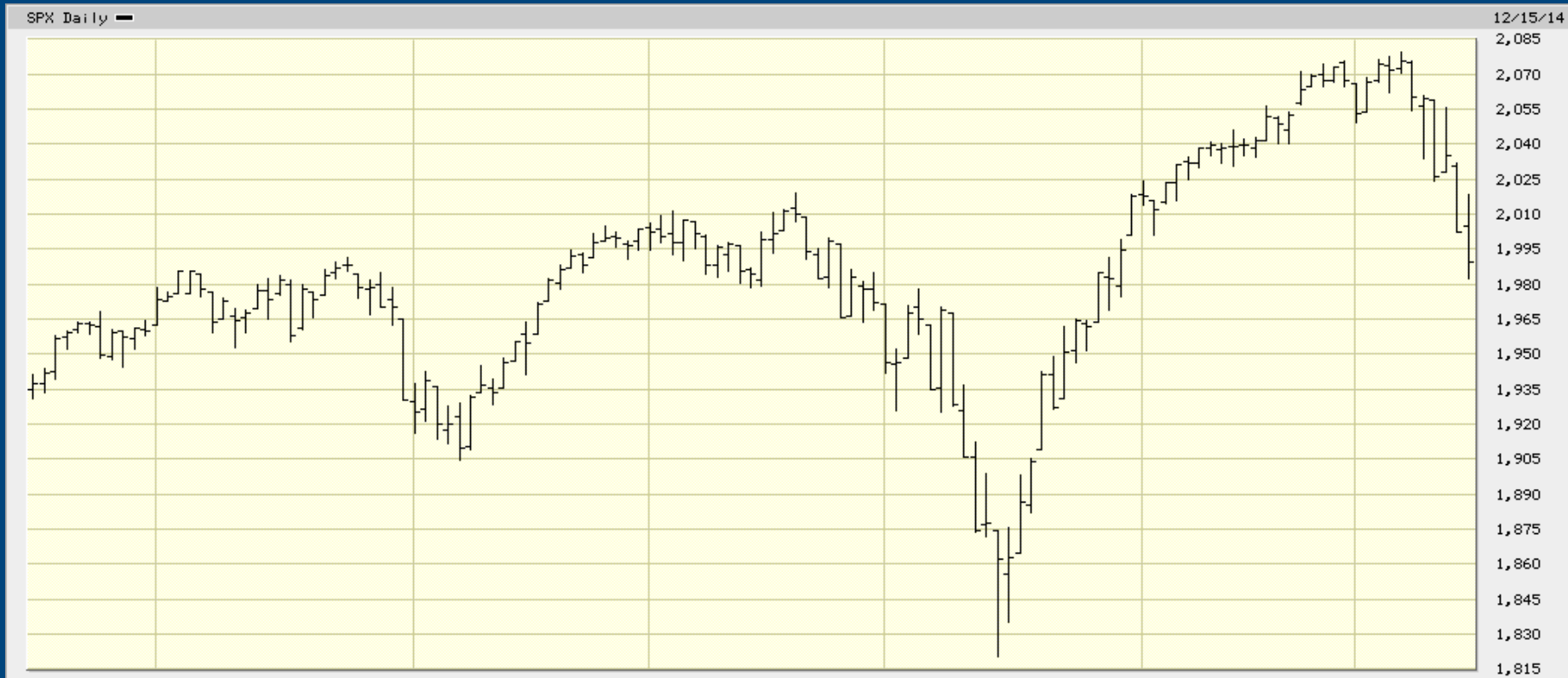
- \$49 Benchmark™ Portfolio Review – **Save \$250**
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- Email Questions to me at mmiles@variplan.com

Contents

1. Market Review
2. Tactical Recommendations
3. Long-Term Care Insurance
5. Questions & Answers

How to Submit Your Questions

Market Review – Stocks (6 months)



Market Review – Stocks (5 Years)



Market Review – Stocks (20 Years)



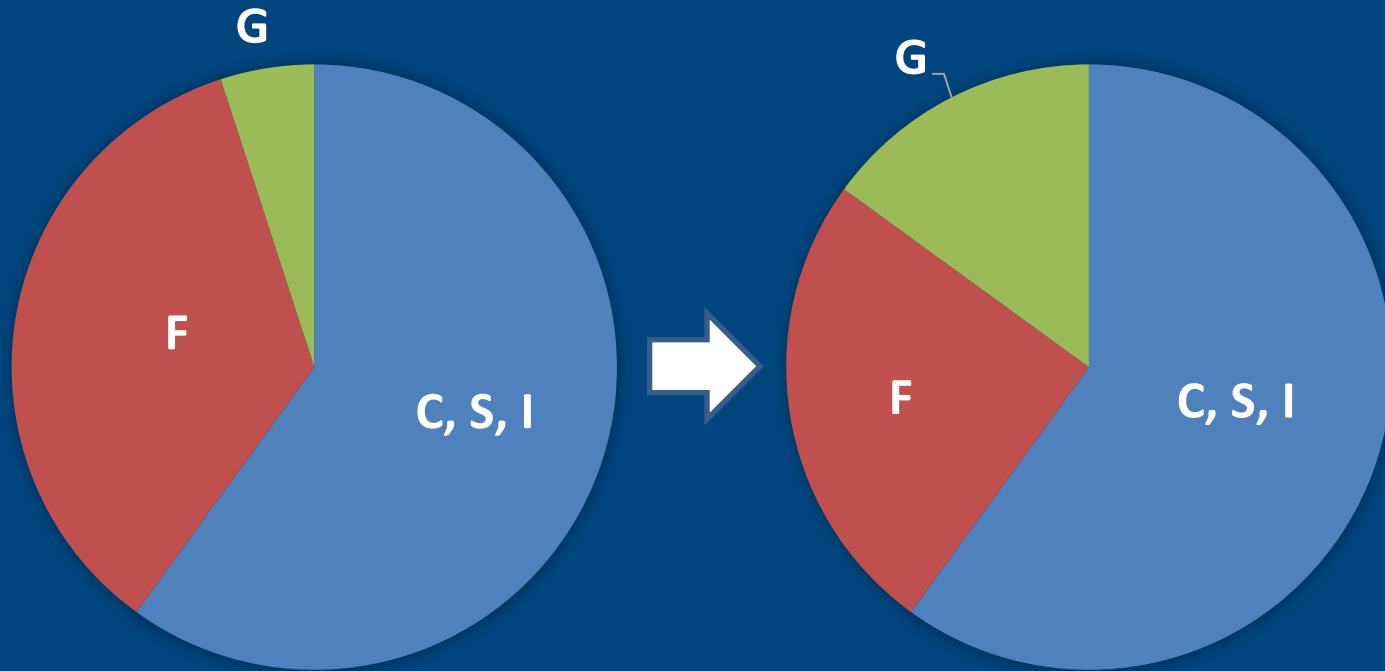
Market Review - Interest Rates (20 Years)



Market Review – Stocks vs. Bonds (5 Years)

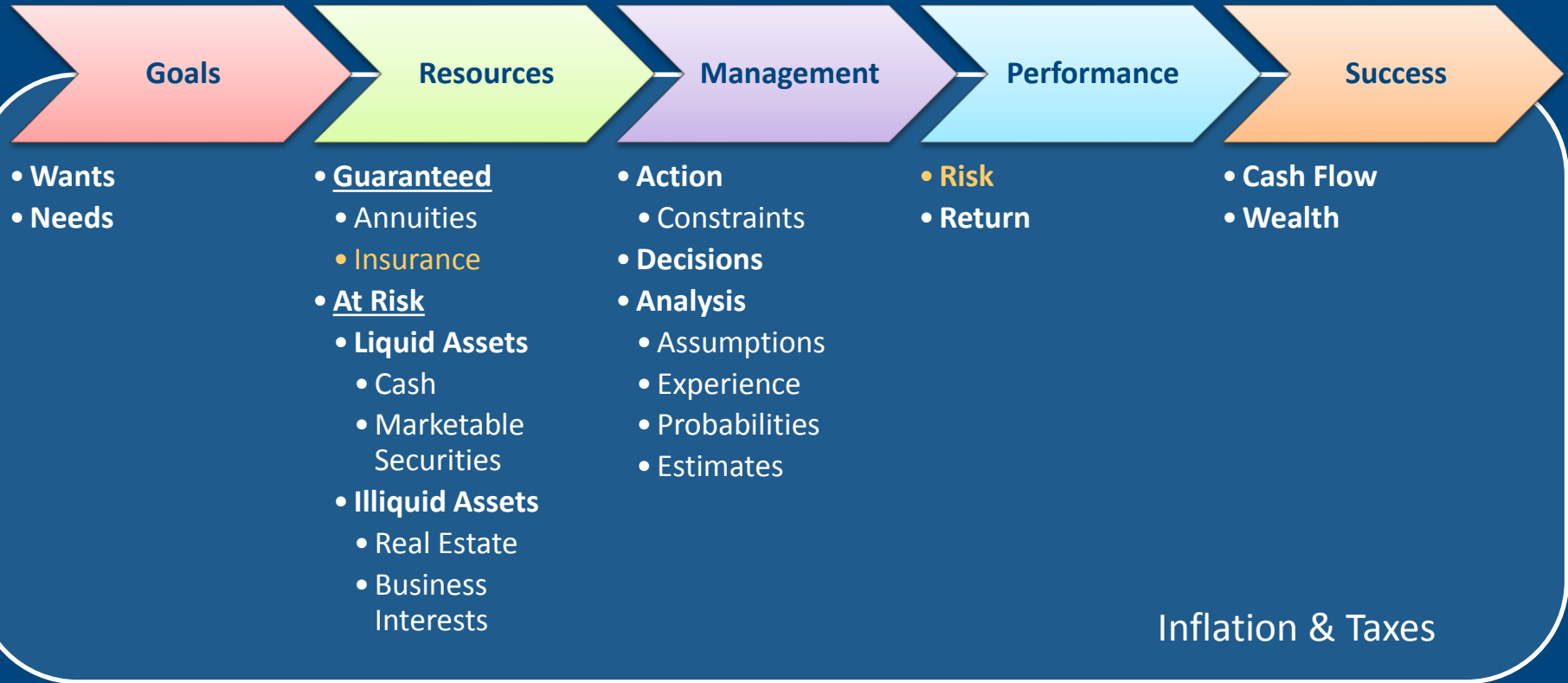


Tactical Recommendation



Long-Term Care Insurance

Financial Planning and Management



What is Long-Term Care?

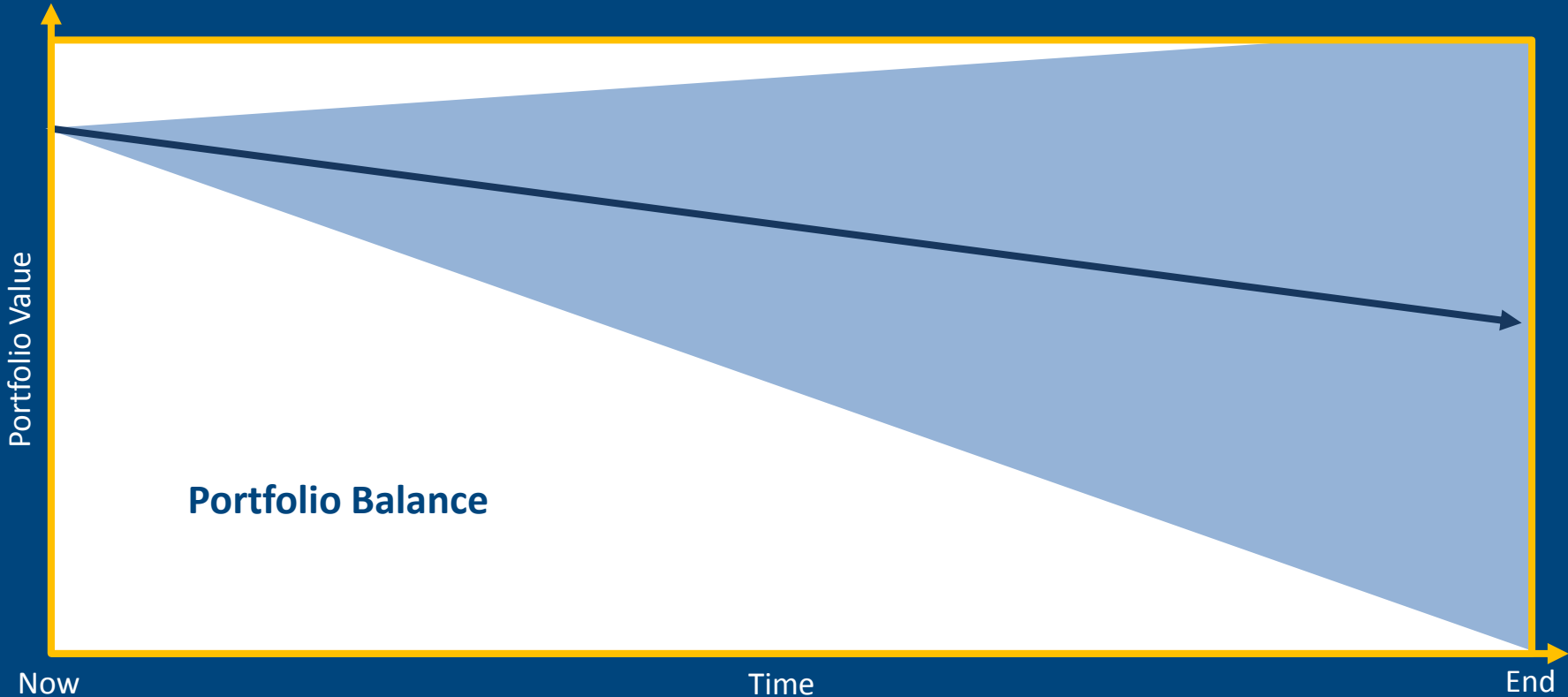
- **Custodial Care**

- Dressing
- Bathing
- Eating
- Transferring
- Toileting

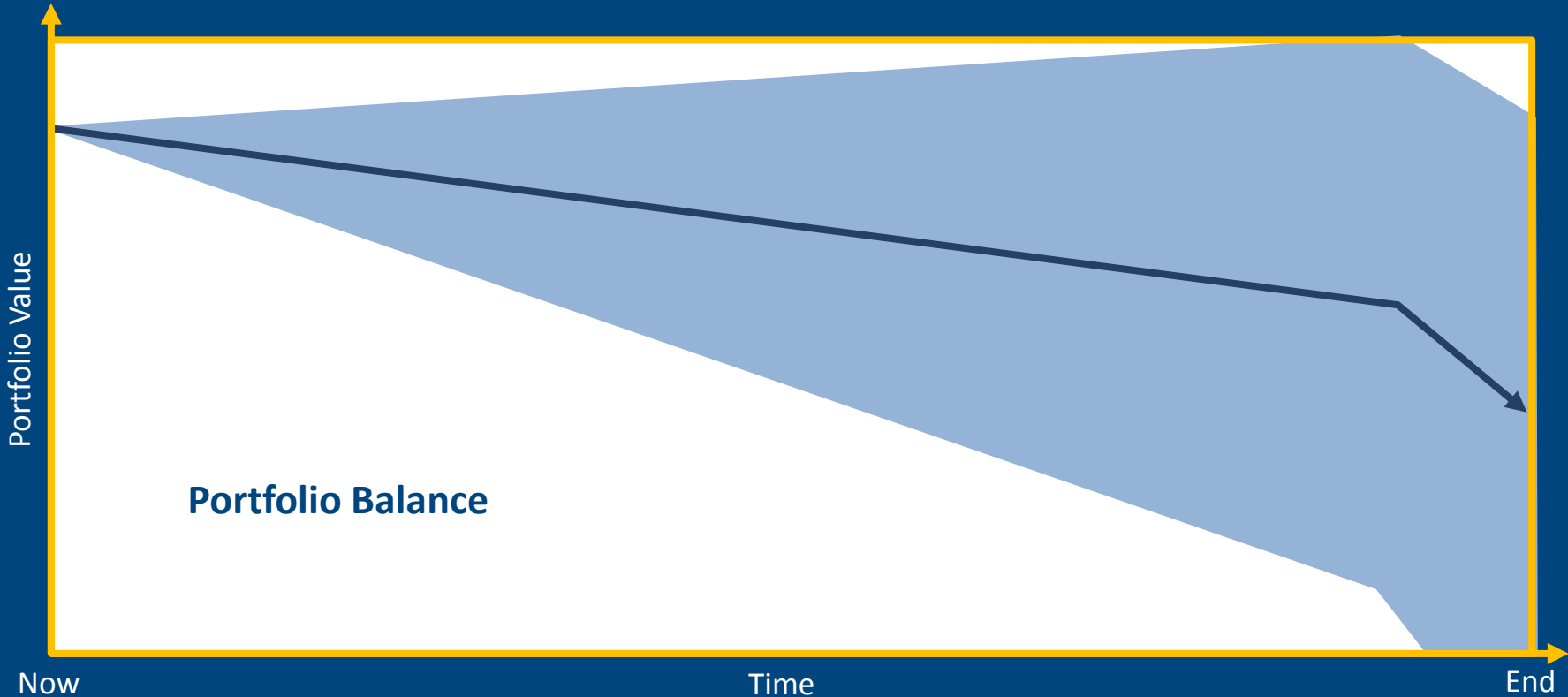
What is the Risk?

Long-Term Care Need	Probability
More than 5 years	Less than 10%
More than 3 years	Less than 20%

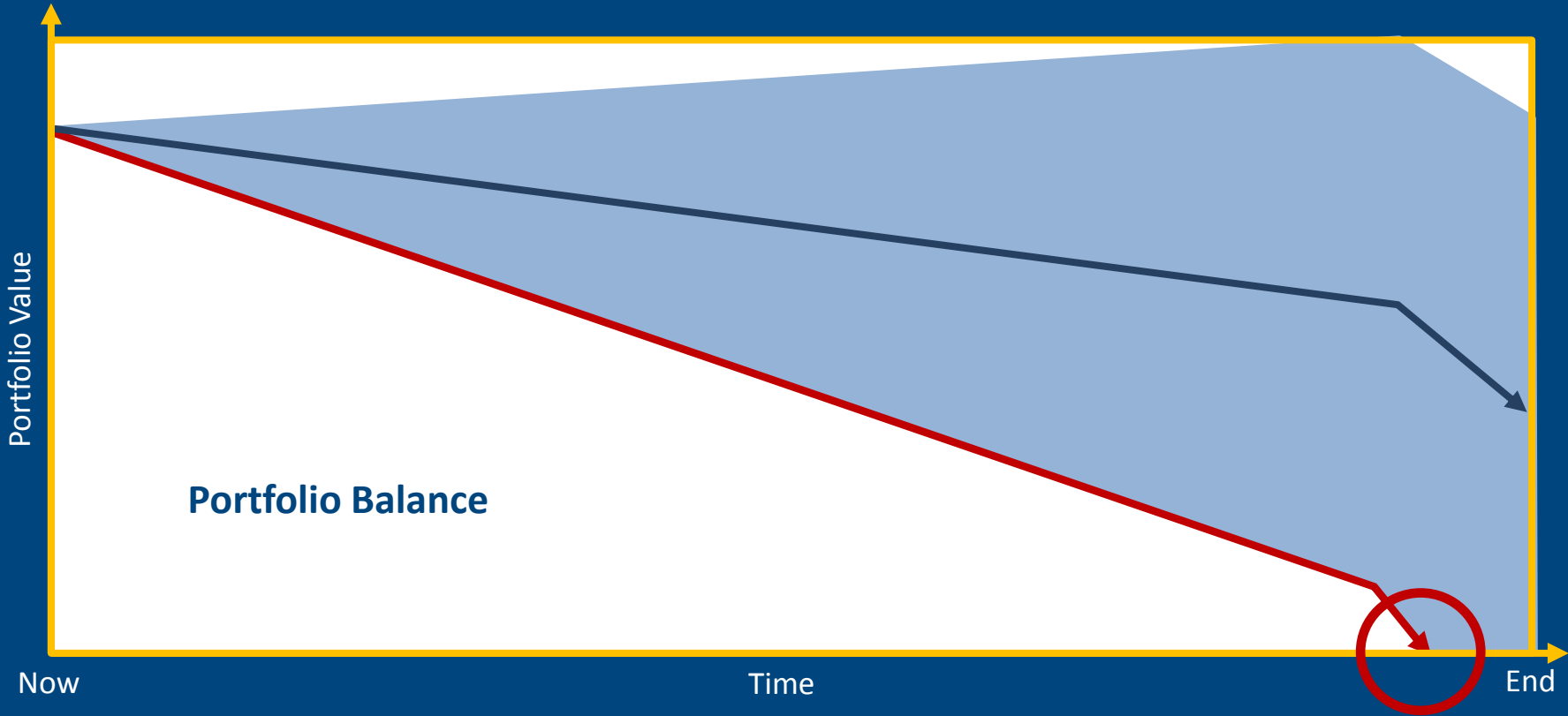
Do You Need Insurance?



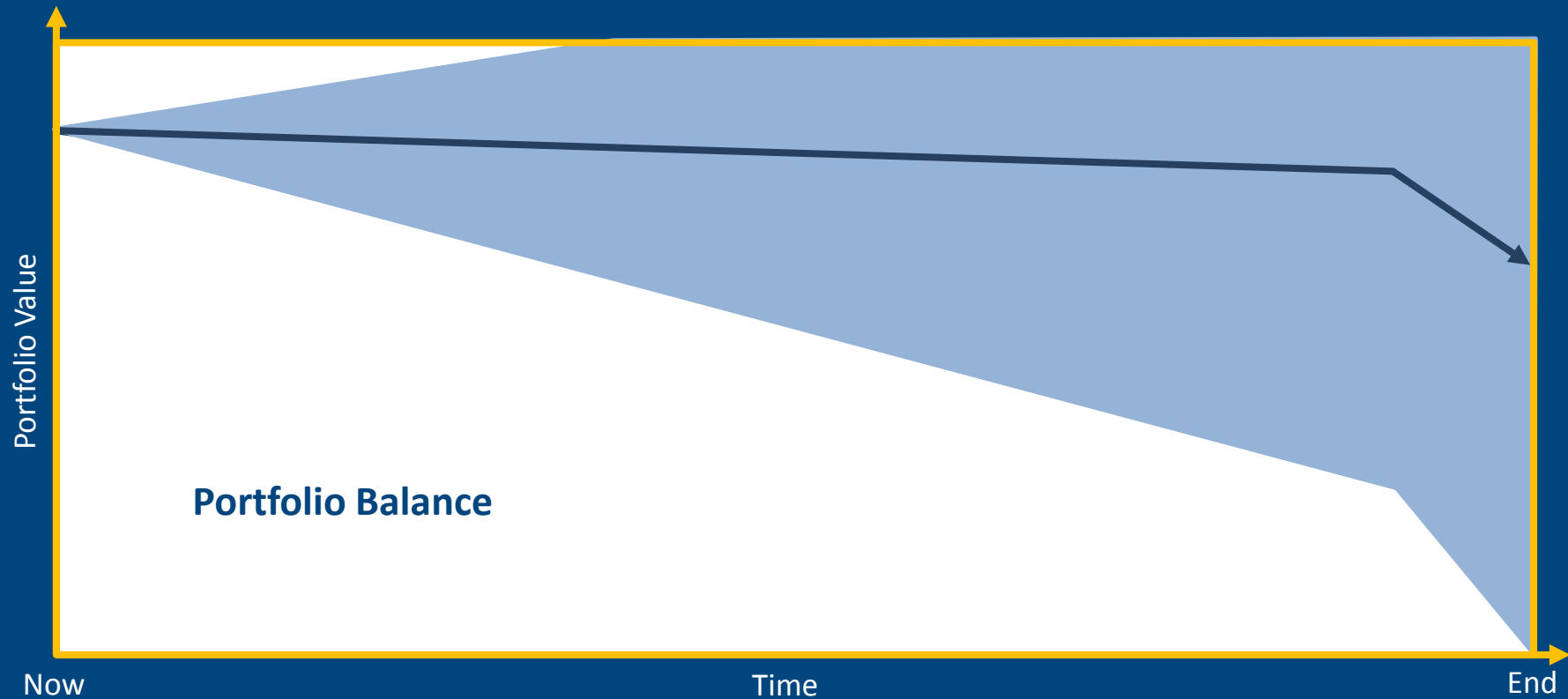
Do You Need Insurance?



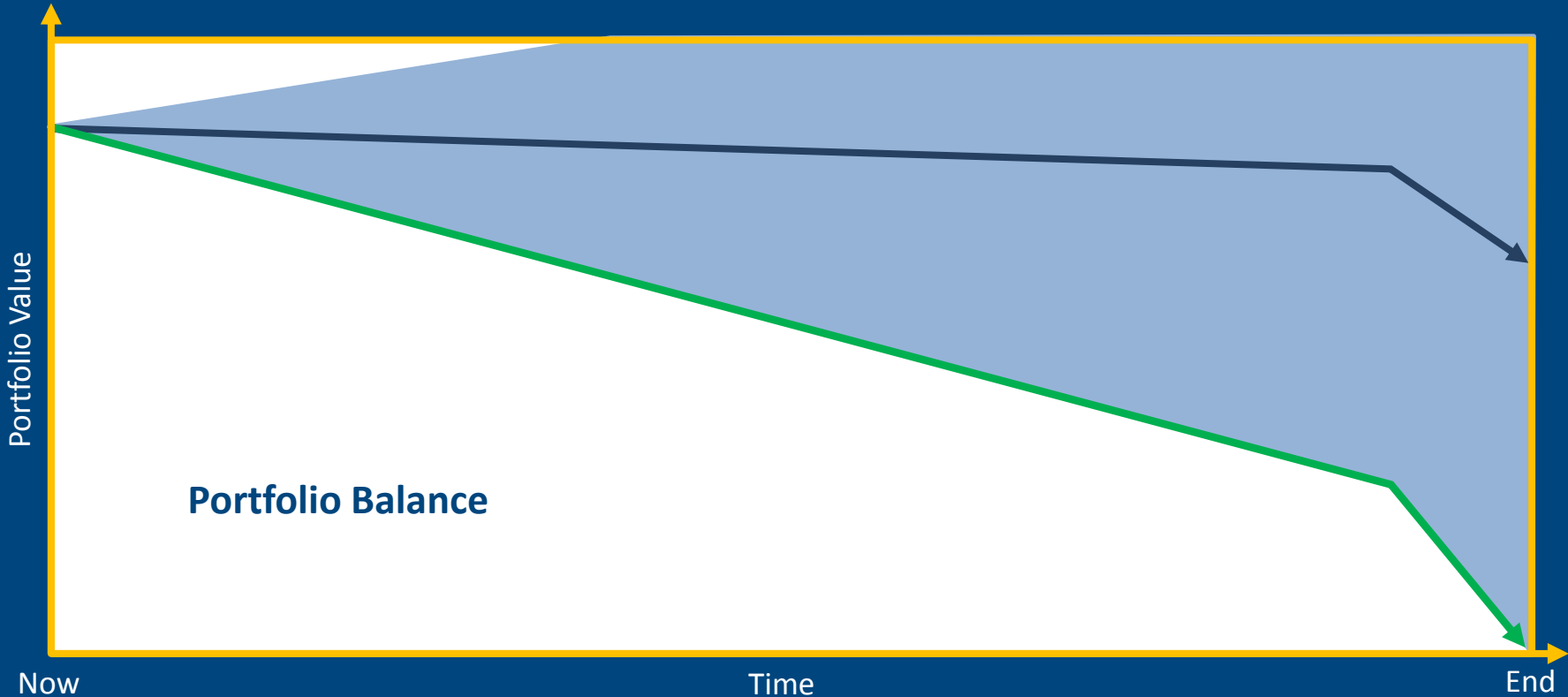
Do You Need Insurance?



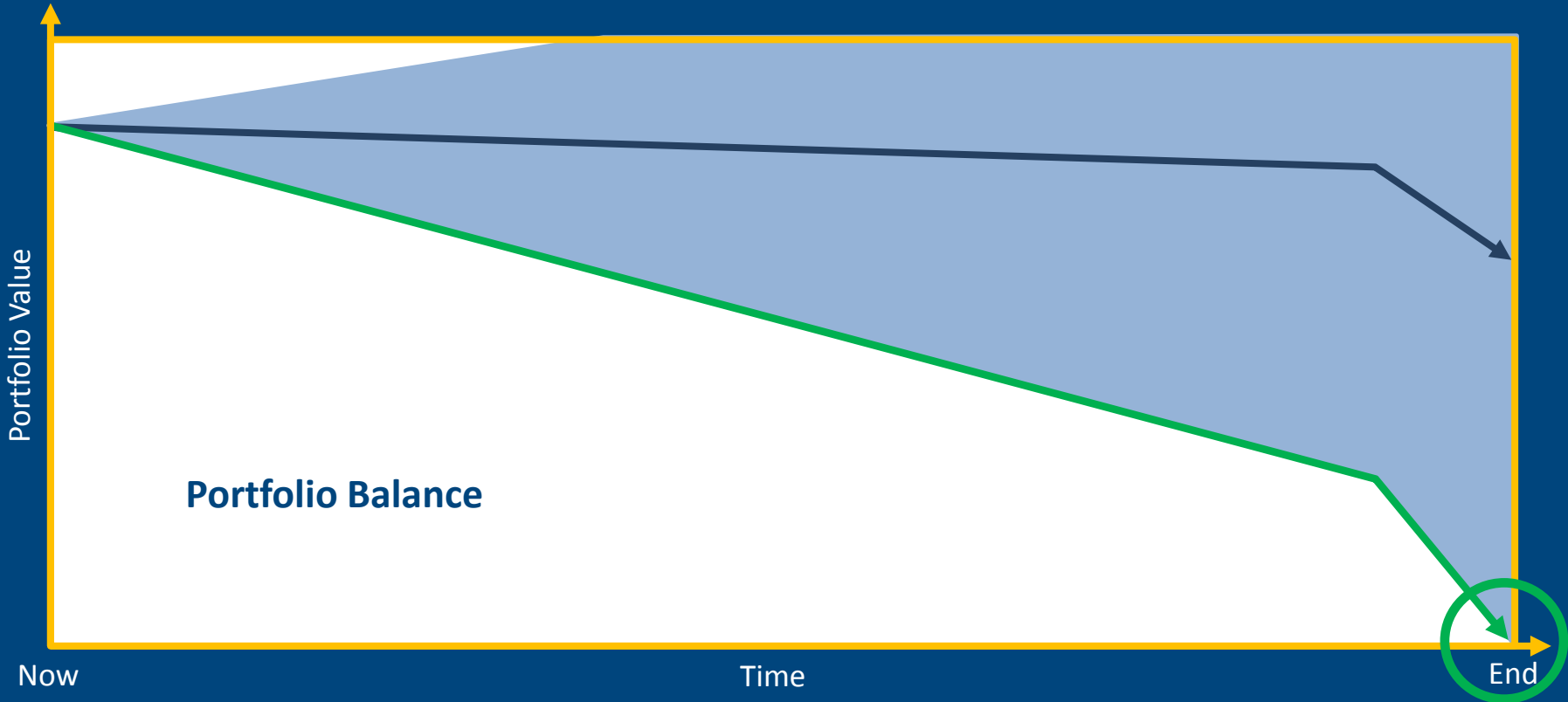
Do You Need Insurance?



Do You Need Insurance?



Do You Need Insurance?



What is Long-Term Care Insurance?

- Term Insurance
- Pays for custodial care

What is Long-Term Care Insurance?

- Usually reimburses incurred expenses
 - Elimination Period
 - Daily Benefit Limit
- Benefit Period or Policy Limit
 - COLA

- Premiums might go up
- Benefits might not be paid

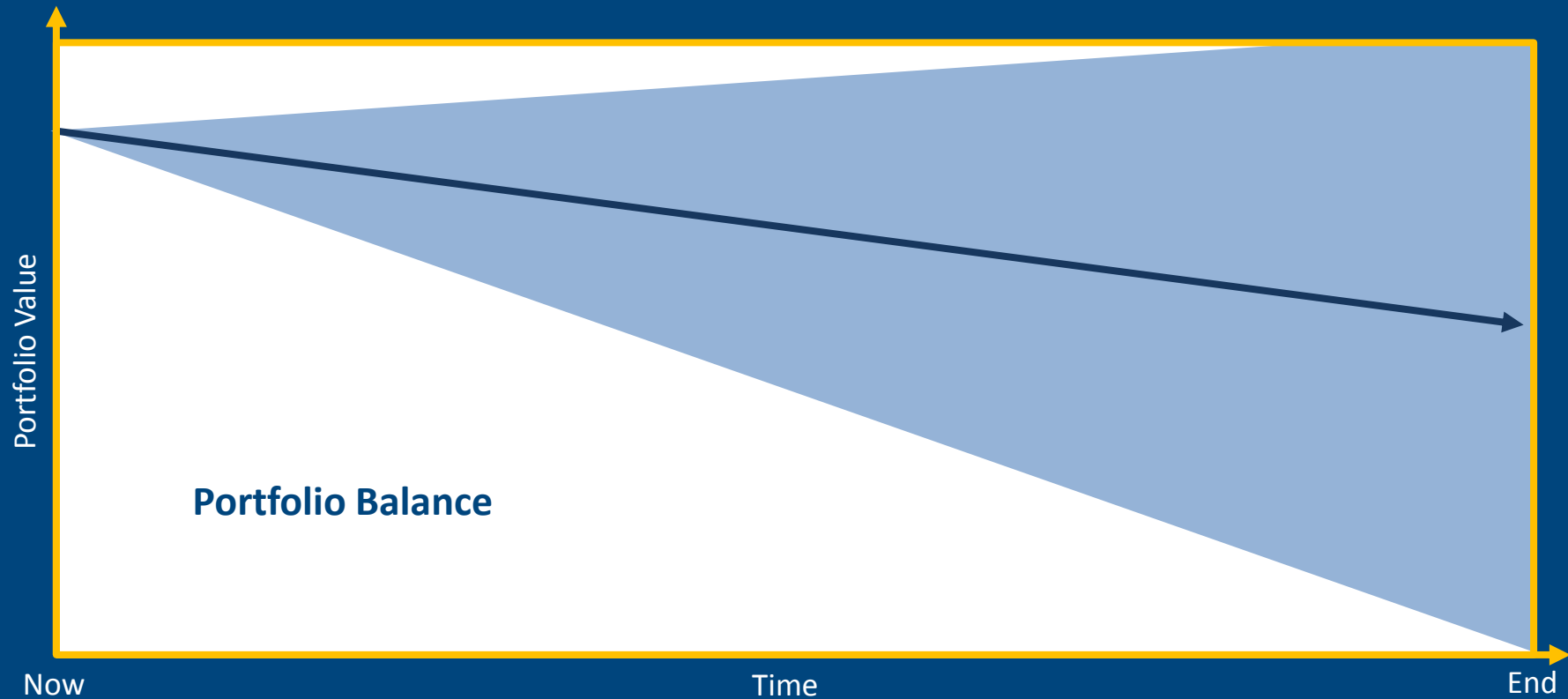
Information About Long-Term Care Insurance

www.ltcfeds.com

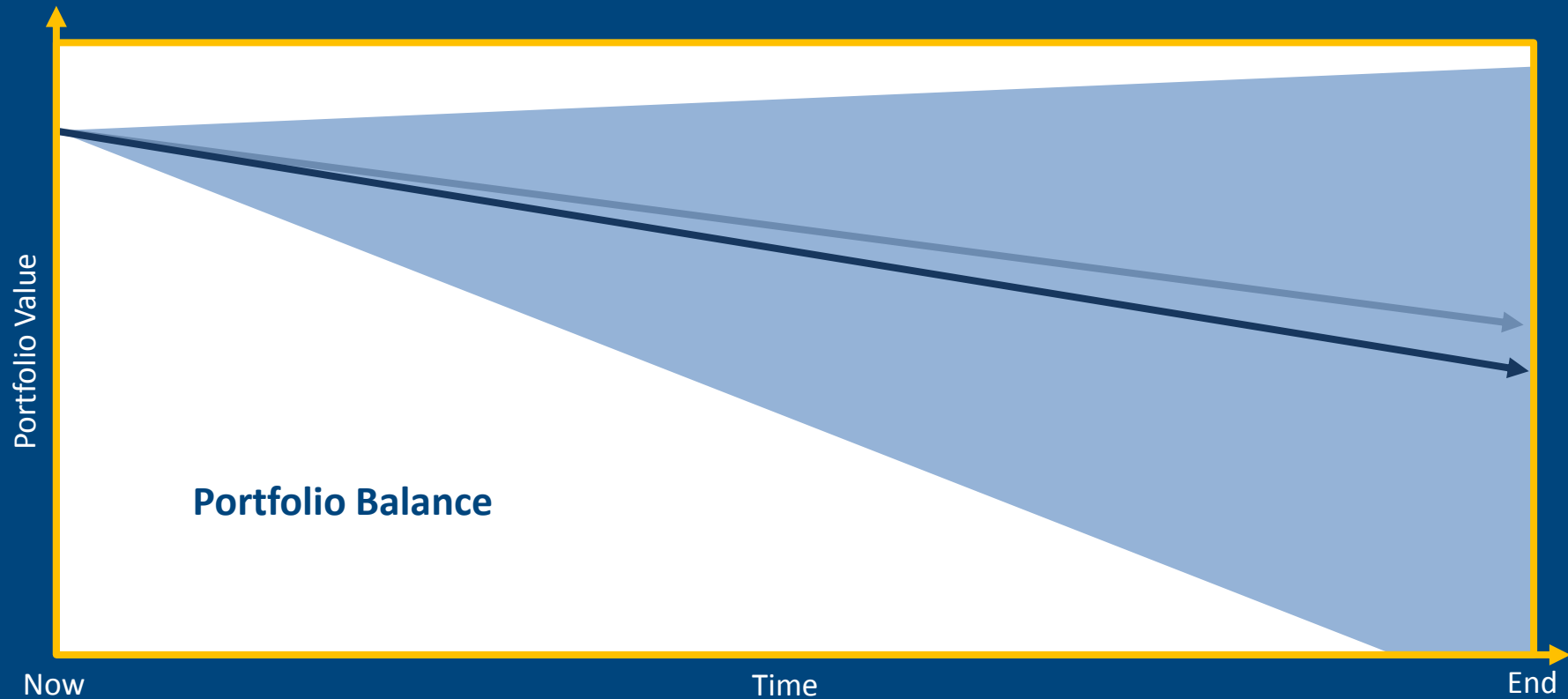
Assessing the LTC Risk

Worst case scenario is usually one spouse requiring full-time care while the other spouse remains at home.

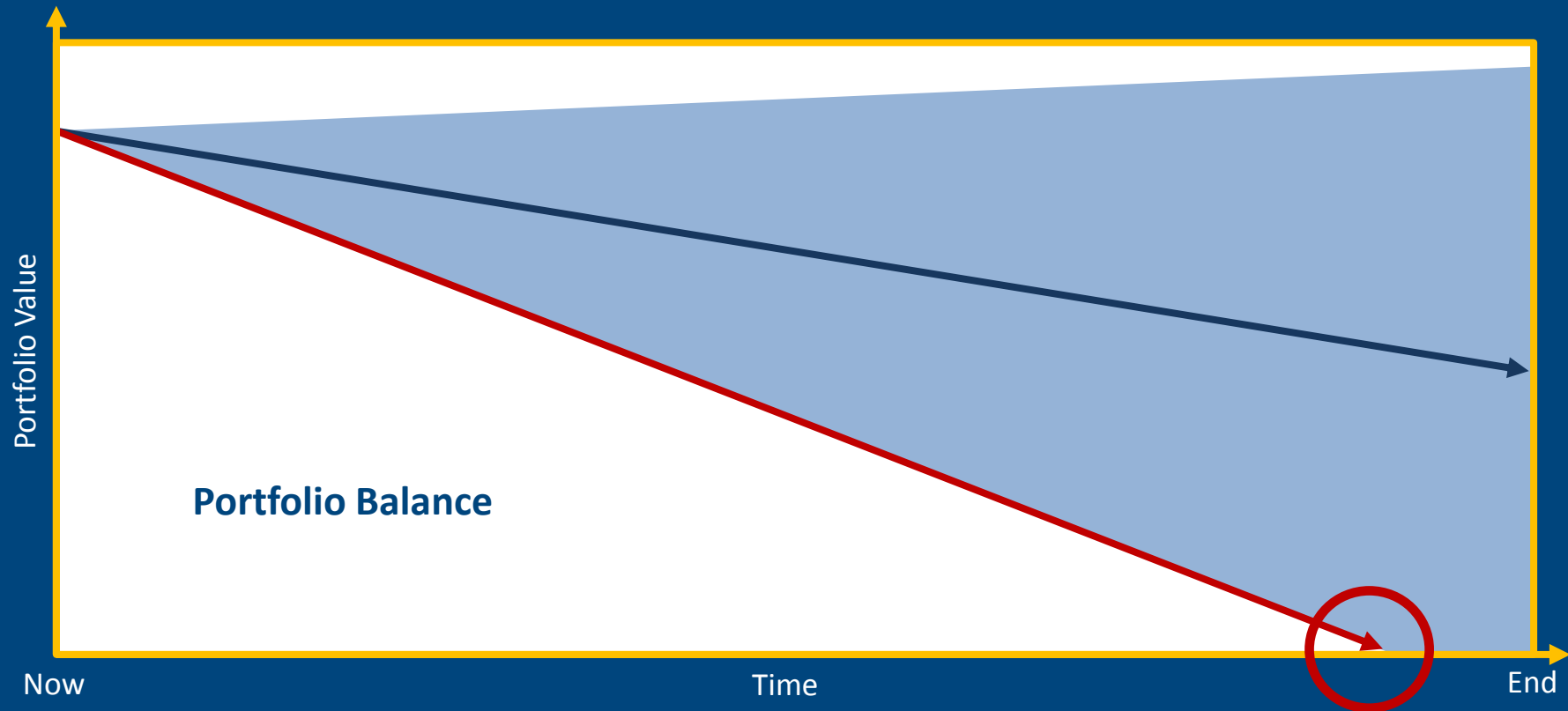
Can You Afford Insurance?



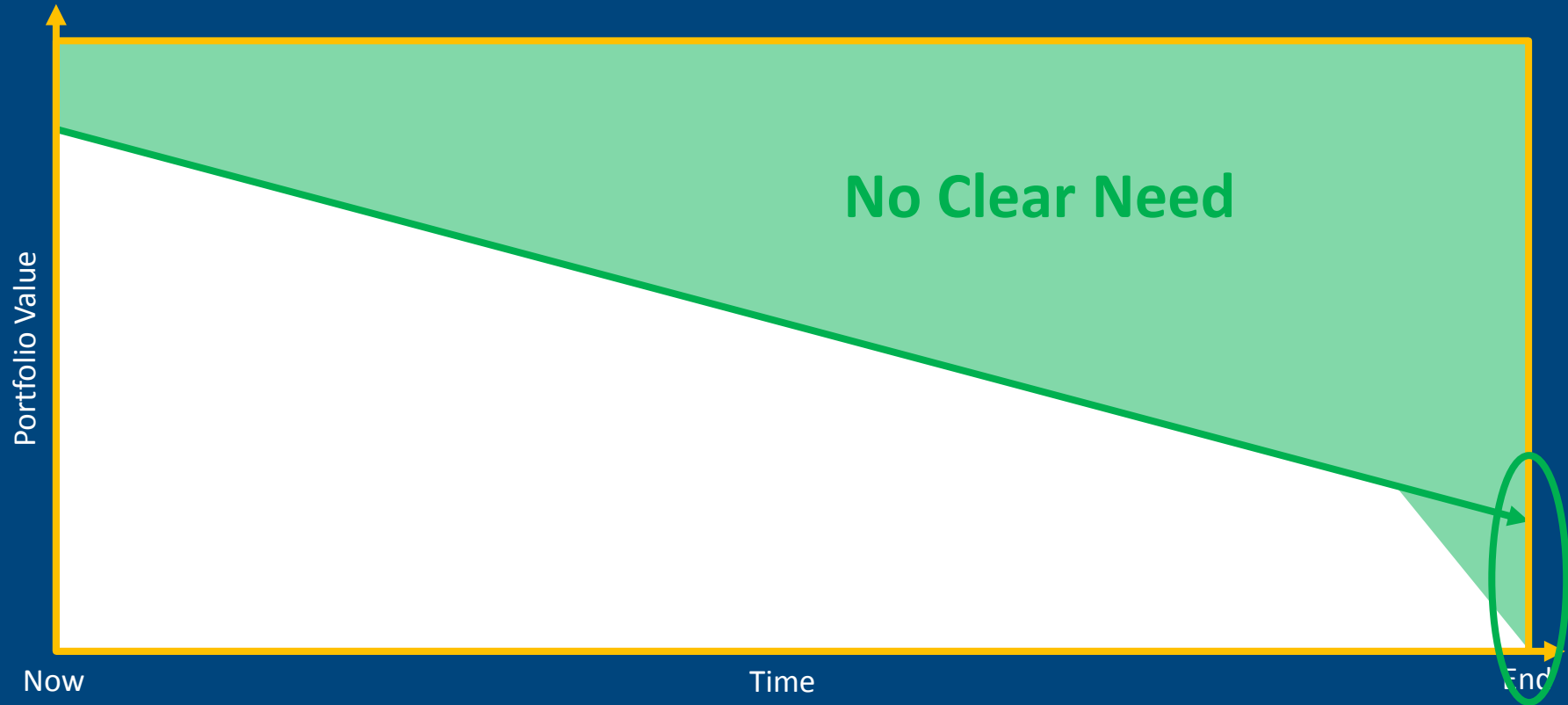
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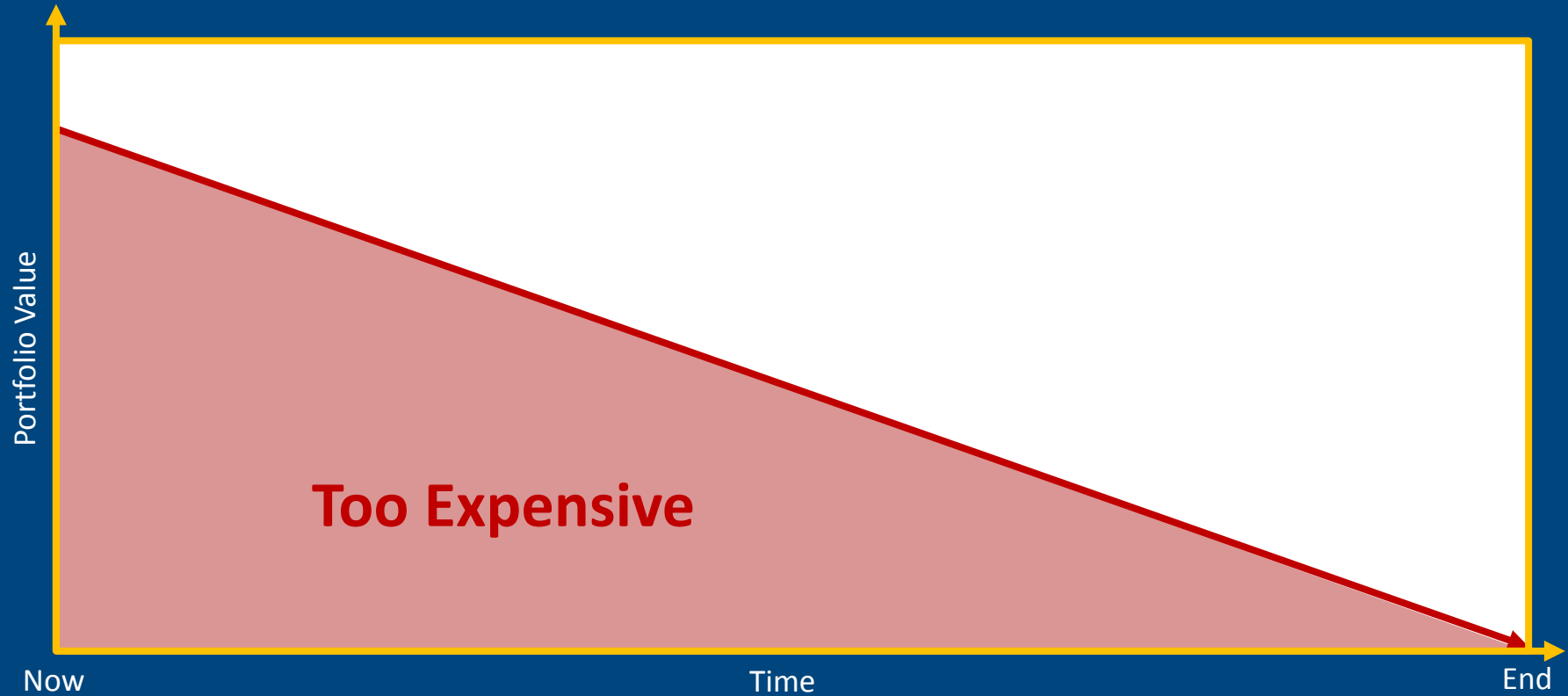
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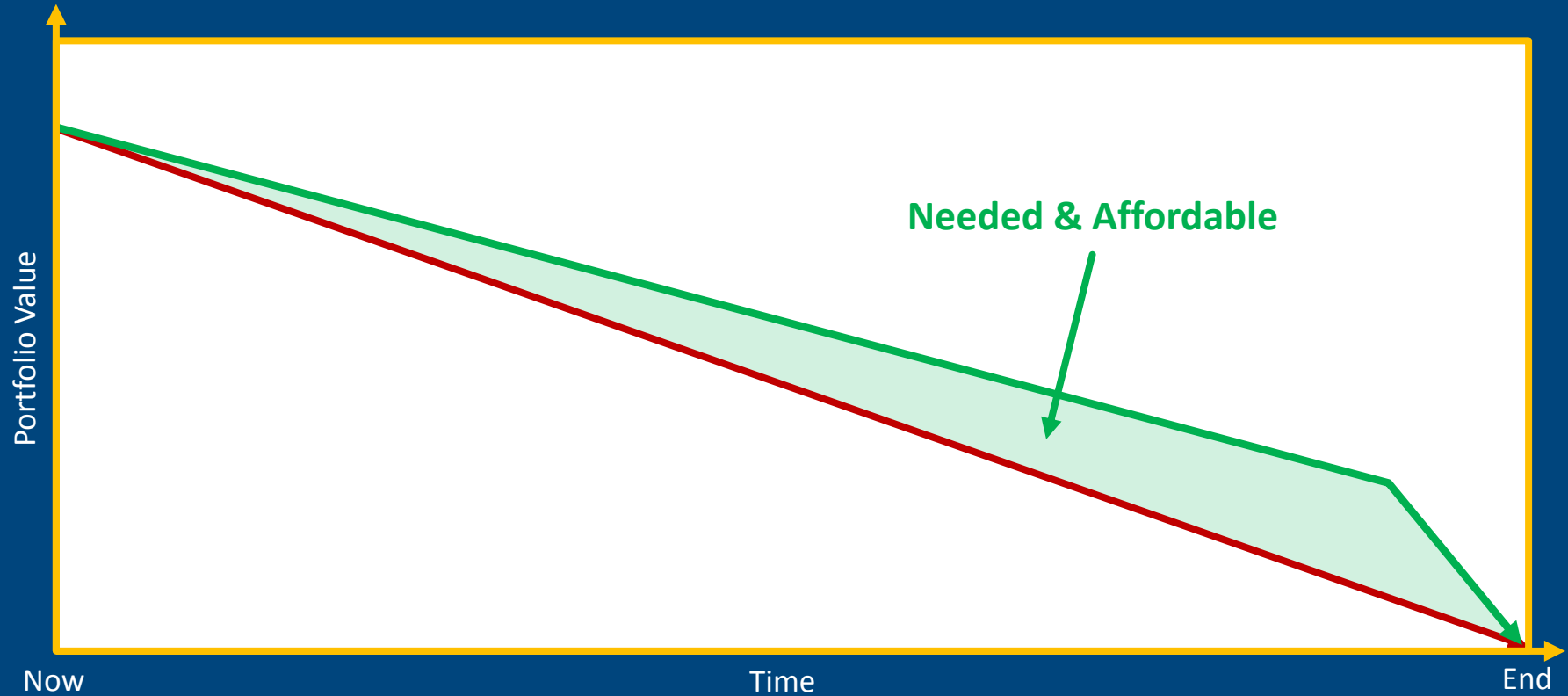
Is Insurance Appropriate?



Is Insurance Appropriate?



Is Insurance Appropriate?



Long-Term Care Insurance Tips

- Stick to the FLTCIP
- Favor Daily Benefit Limit over Additional Benefit Period
 - Account for Inflation Risk
- Leave Room for Higher Premiums
- Insure against Catastrophic Risk
 - Avoid Over-Insuring
 - Wait Until Age 60

Variplan Article Database



The image shows a screenshot of the Variplan website's navigation menu. The background is dark blue with a large, faint 'VP' logo. On the left, the Variplan logo is displayed in white, consisting of a stylized 'VP' above the word 'VARIPLAN' and the tagline 'Advanced Retirement Planning and Management' below it. On the right, a vertical list of navigation links is shown, each preceded by a small yellow square icon. The links are: 'WHO WE ARE', 'WHAT WE DO', 'HOW WE DO IT', 'OUR CLIENTS', 'CONTACT US', and 'ARCHIVE'. The 'ARCHIVE' link is circled in red. At the bottom right of the navigation area, there is a yellow-bordered box containing the text 'CLIENT RESOURCES'. At the bottom of the page, there are two columns of logos and text. The left column features the CFP® logo, the text 'CERTIFIED FINANCIAL PLANNER', and a paragraph of text: 'Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP® in the U.S.'. The right column features the PALADIN logo, which includes a shield with a sword and the text 'PALADIN' and 'ADVISORS', along with five stars and the text '4.9/5.0'.

Questions / Comments / Suggestions



V A R I P L A N

Advanced Retirement Planning and Management

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