

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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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. To the right of the logo is a vertical list of navigation links, 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. In the bottom right corner of the navigation area, there is a yellow 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, the text 'SERVICES', and five stars with the text 'AIAA OCB' below them.

VP
VARIPLAN
Advanced Retirement Planning and Management

- WHO WE ARE
- WHAT WE DO
- HOW WE DO IT
- OUR CLIENTS
- CONTACT US
- ARCHIVE

CLIENT RESOURCES

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PALADIN
SERVICES
★★★★★ AIAA OCB

Federal Money Matters Blog
<http://money.federaltimes.com>

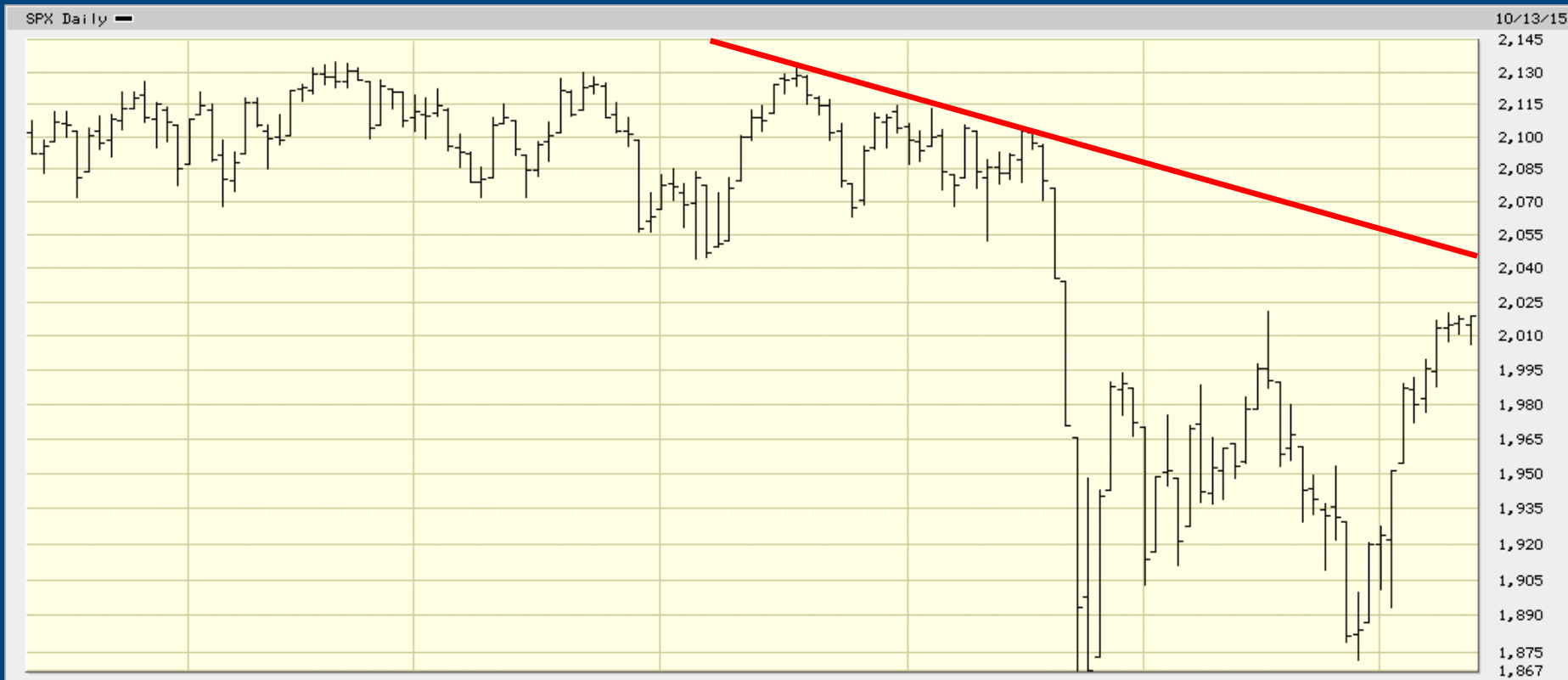
Federal Retirement University
www.federaltimes.com/retirement

Contents

1. Market Review
2. Tactical Recommendations
3. Life Insurance
4. Questions & Answers

How to Submit Your Questions

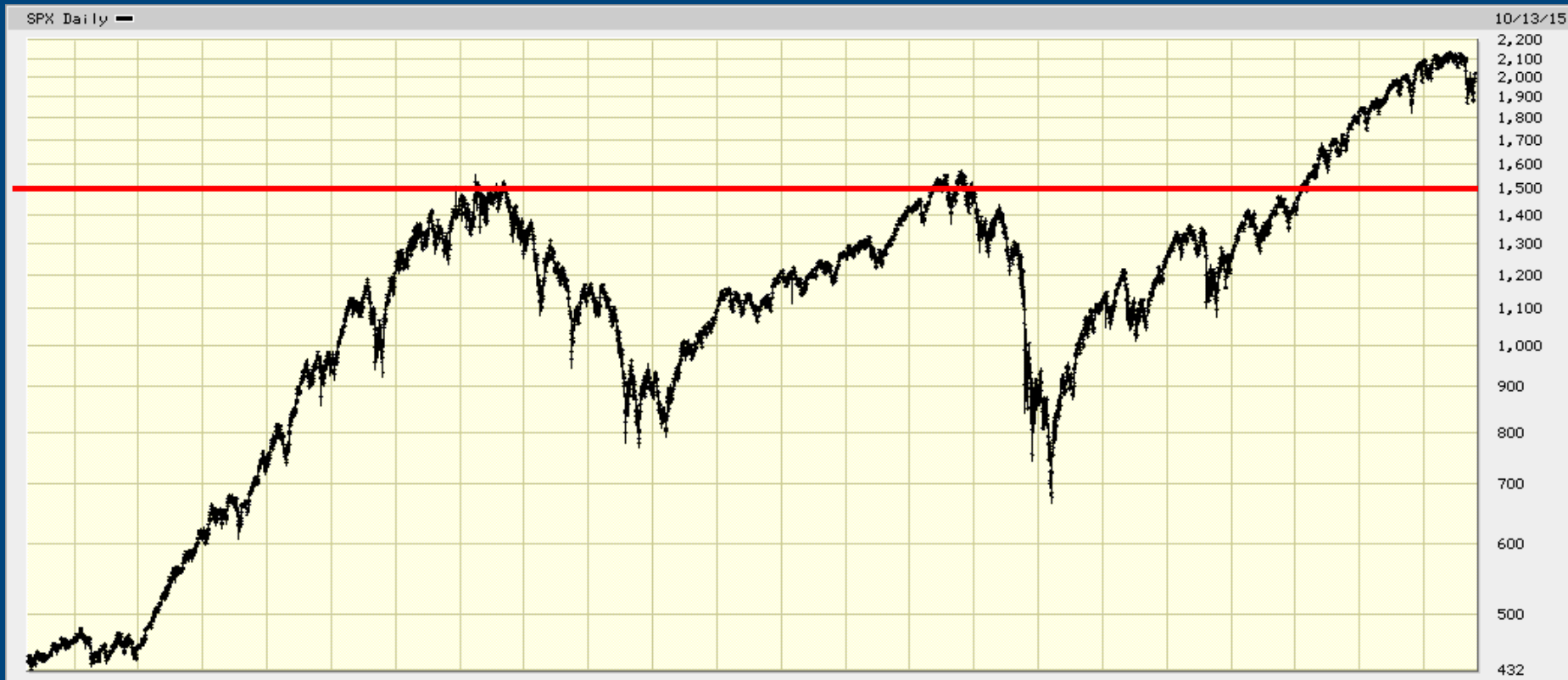
Market Review – Stocks (6 months)



Market Review – Stocks (5 Years)



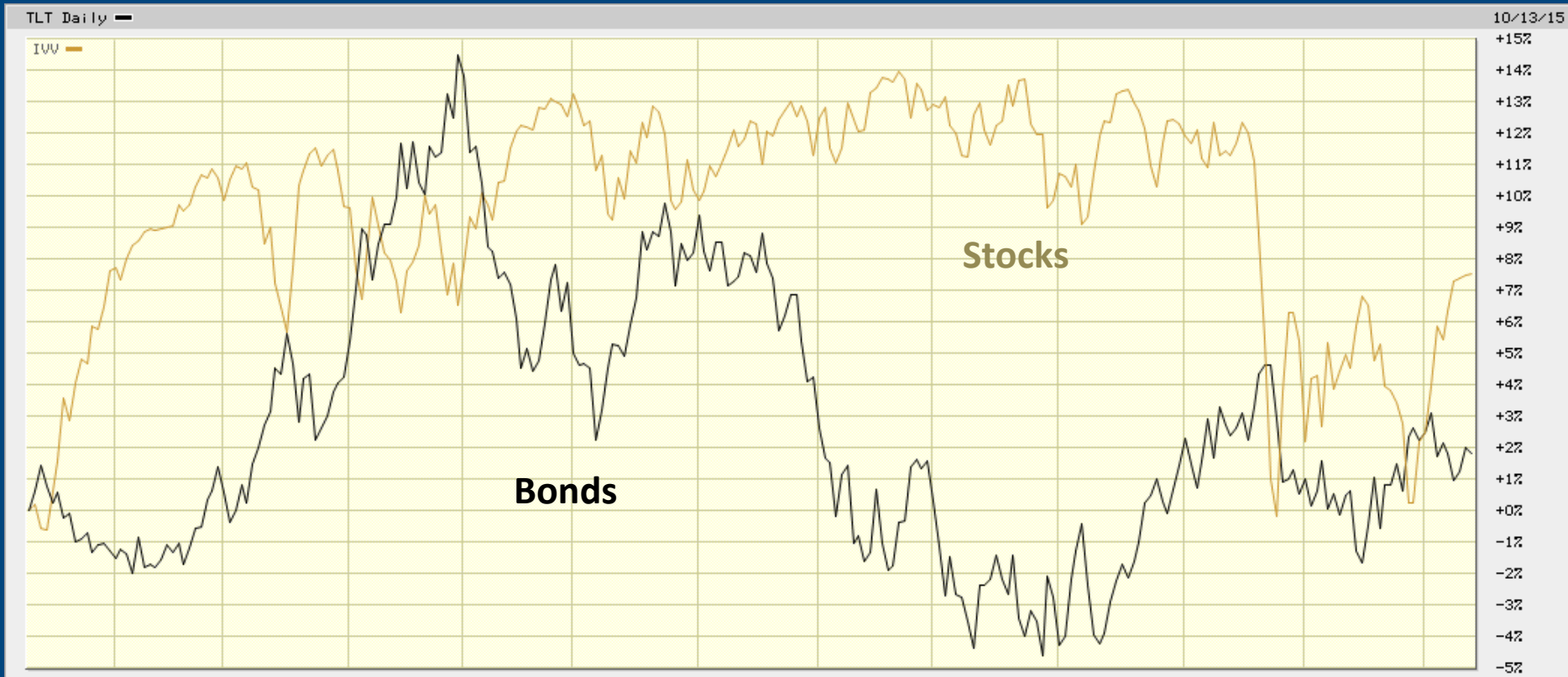
Market Review – Stocks (20 Years)



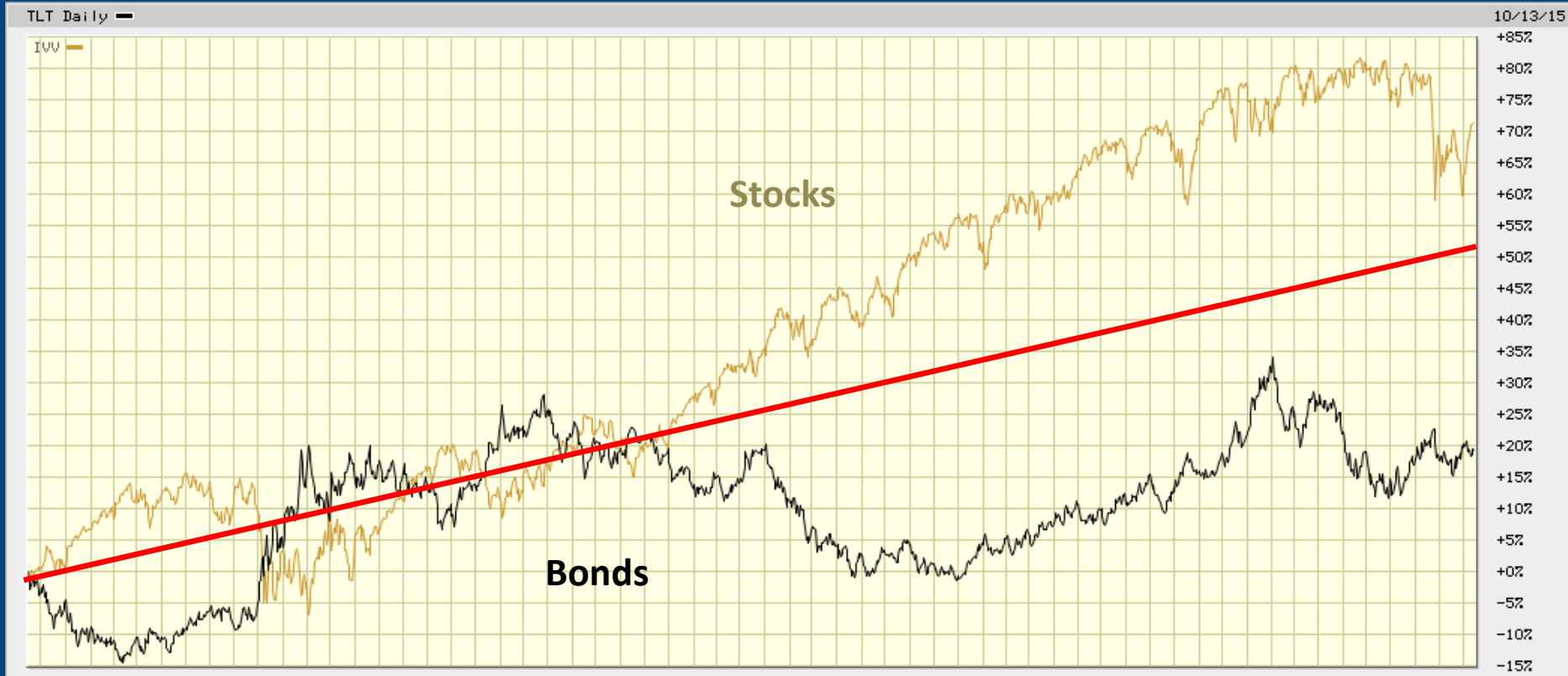
Market Review - Interest Rates (20 Years)



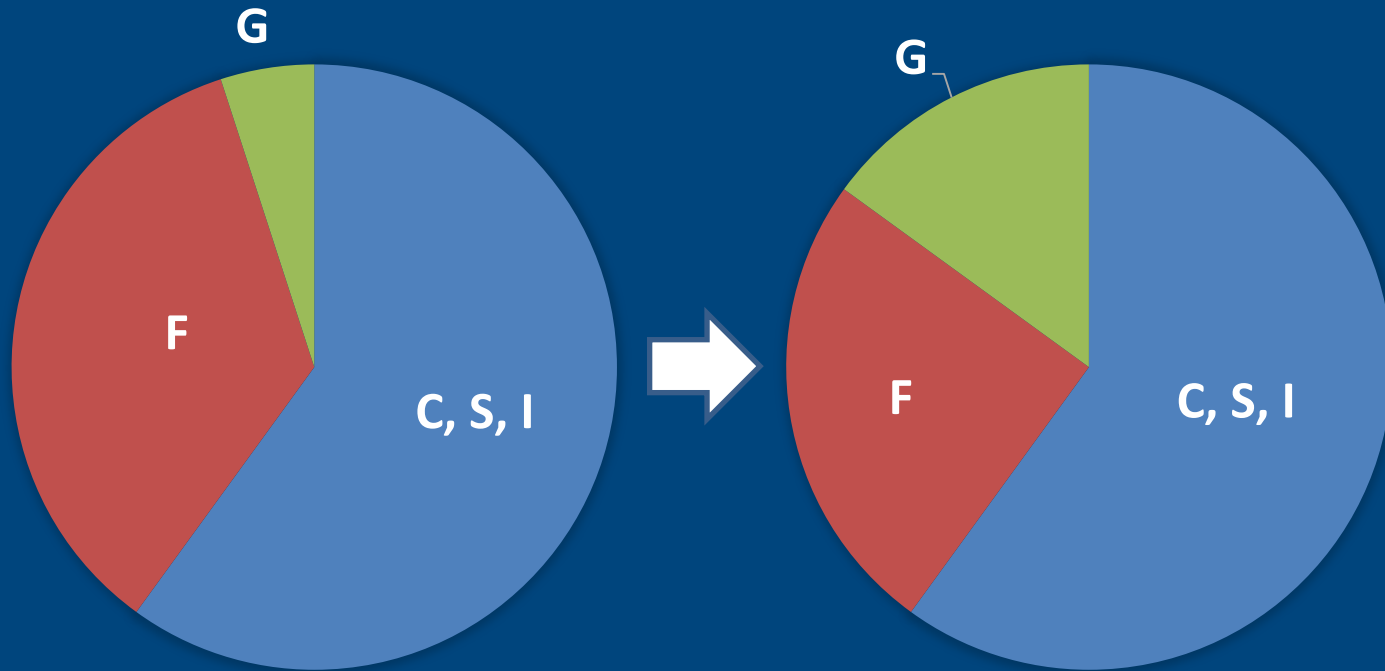
Market Review – Stocks vs. Bonds (1 Year)



Market Review – Stocks vs. Bonds (5 Years)

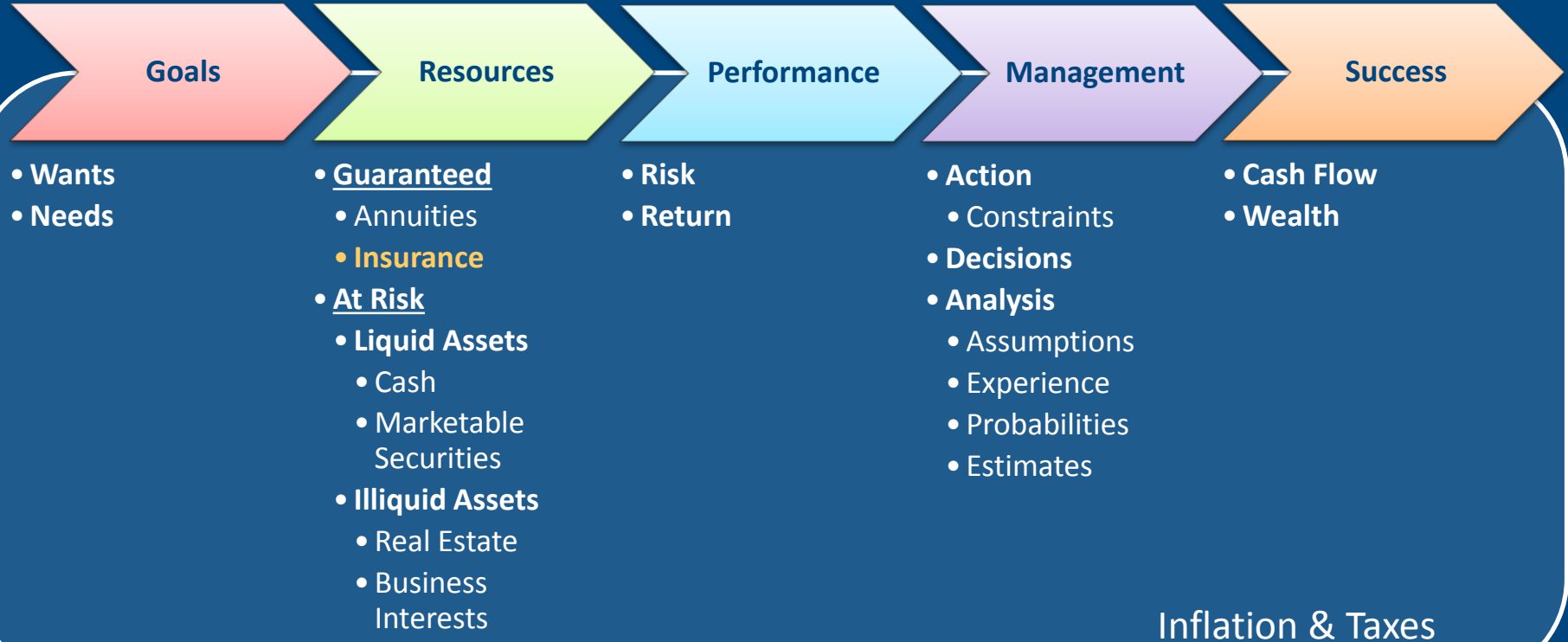


Tactical Recommendation

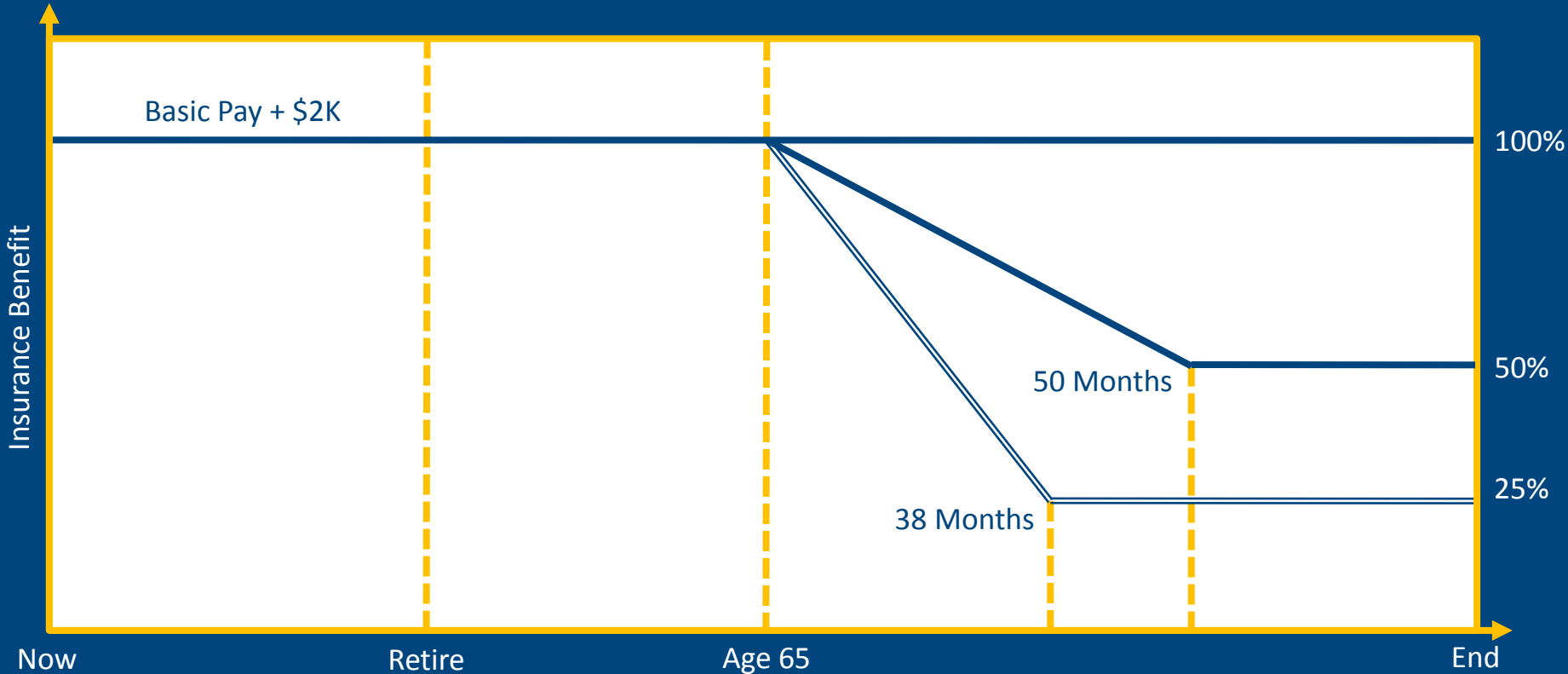


Life Insurance

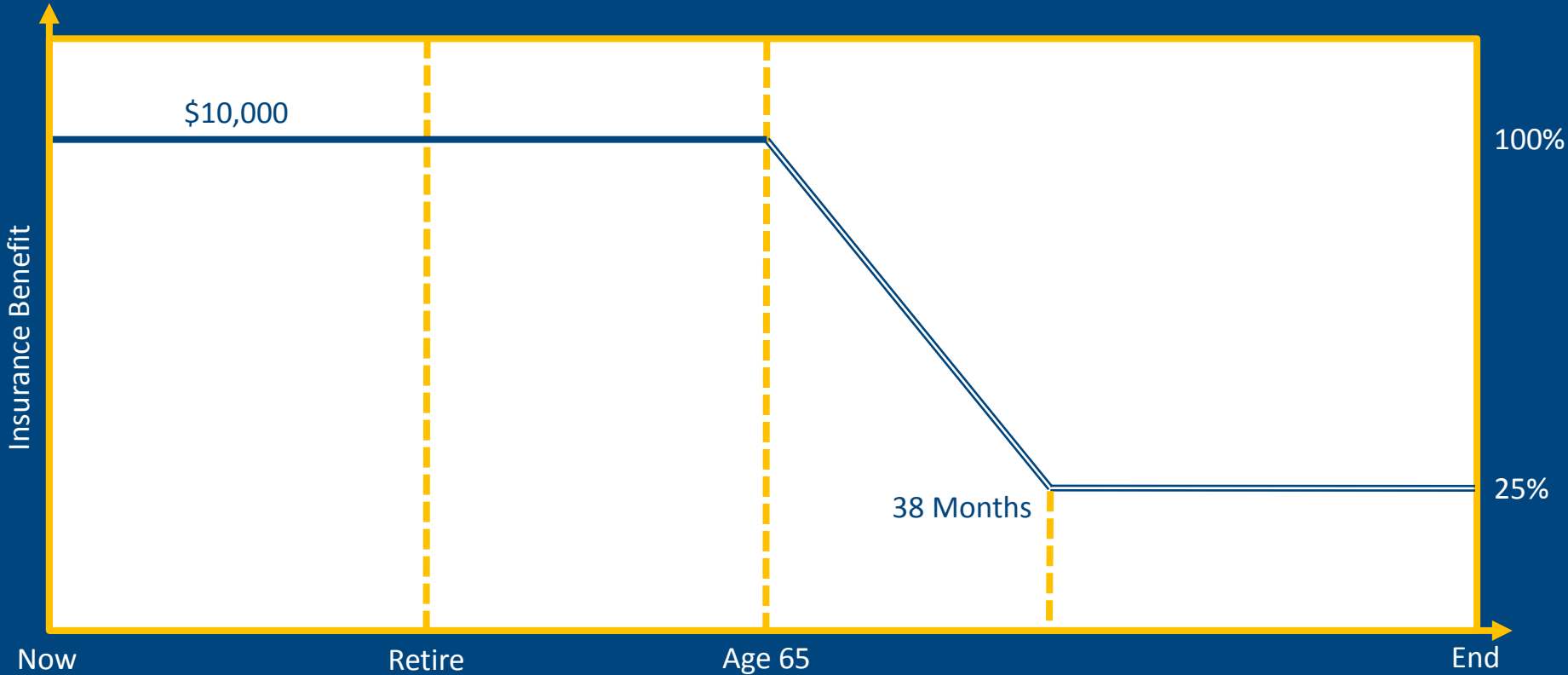
Financial Planning and Management



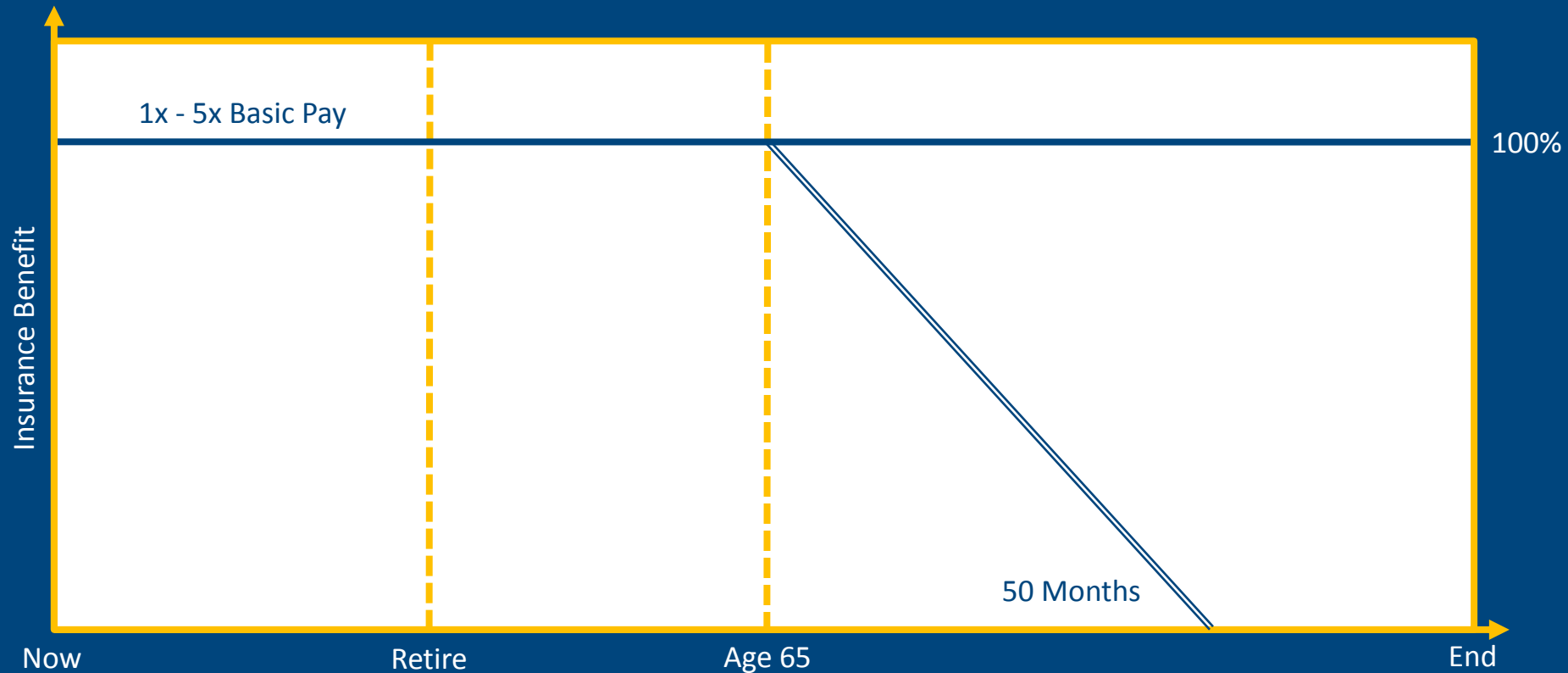
FEGLI Basic



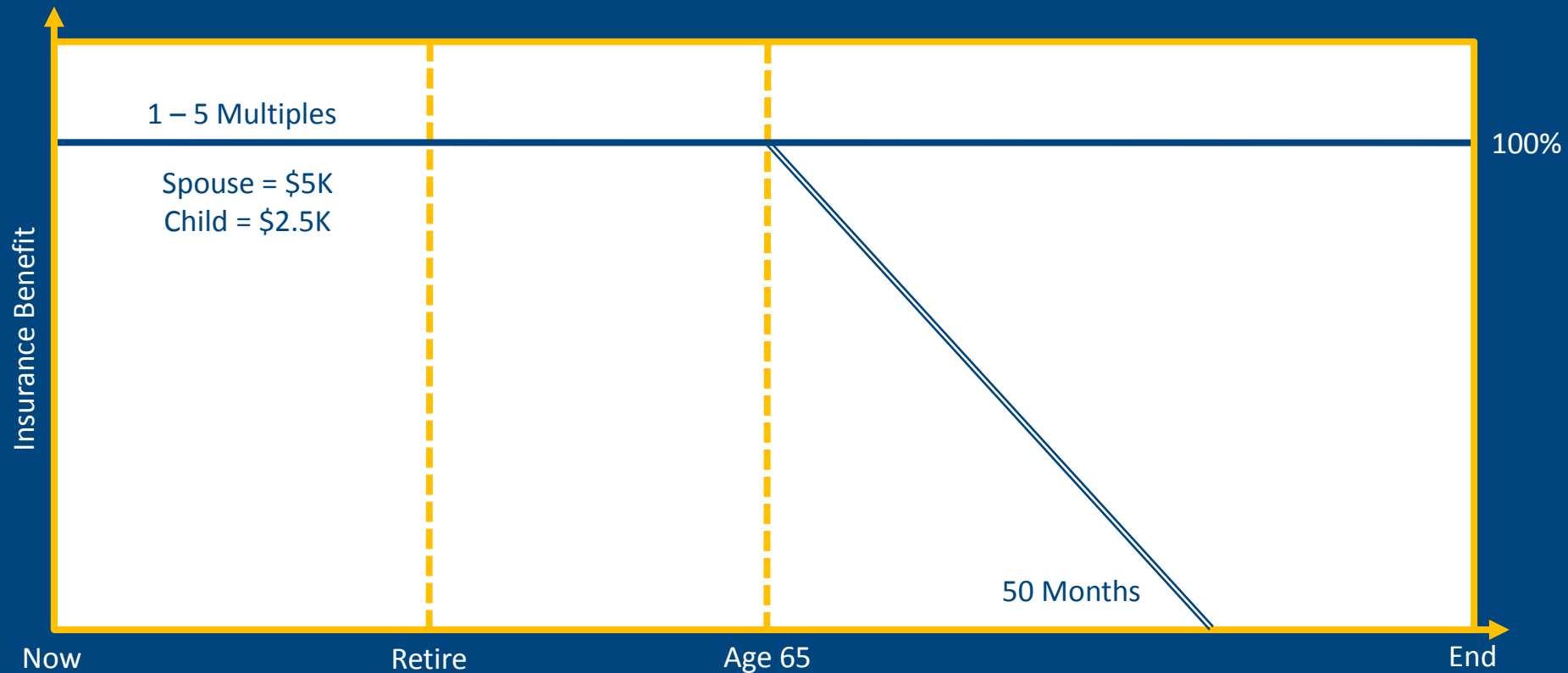
FEGLI Option A - Standard



FEGLI Option B - Additional



FEGLI Option C - Family



www.fegli.gov

1. Click Reference Materials in left navigation bar
1. Click FEGLI Program Booklet for Federal Employees (.pdf) in right navigation bar

Group Life Insurance in General

- No Direct Contract with Insurer
- Subject to Change
- Cross Subsidization
- Underwriting Concessions

Types of Individual Life Insurance

TERM

ANNUAL

GUARANTEED

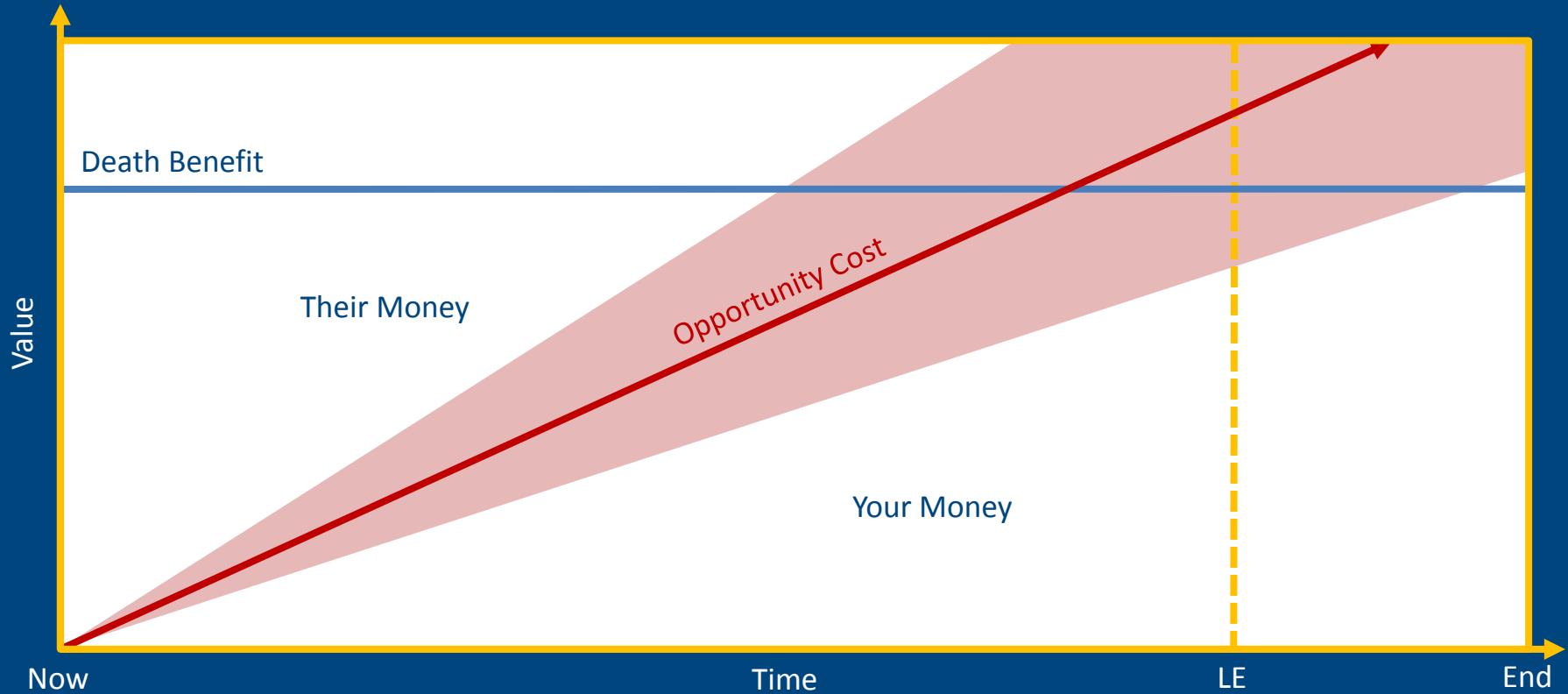
PERMANENT

WHOLE

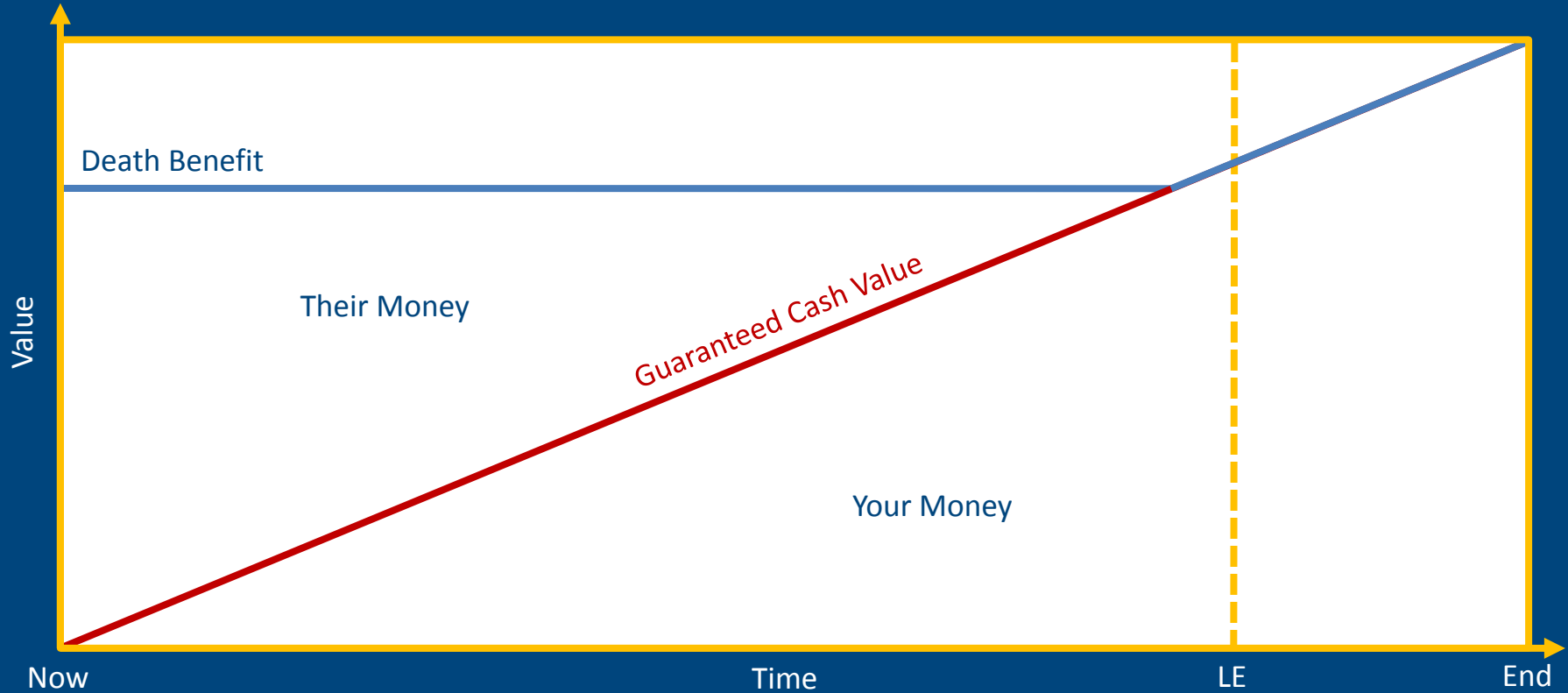
UNIVERSAL

VARIABLE

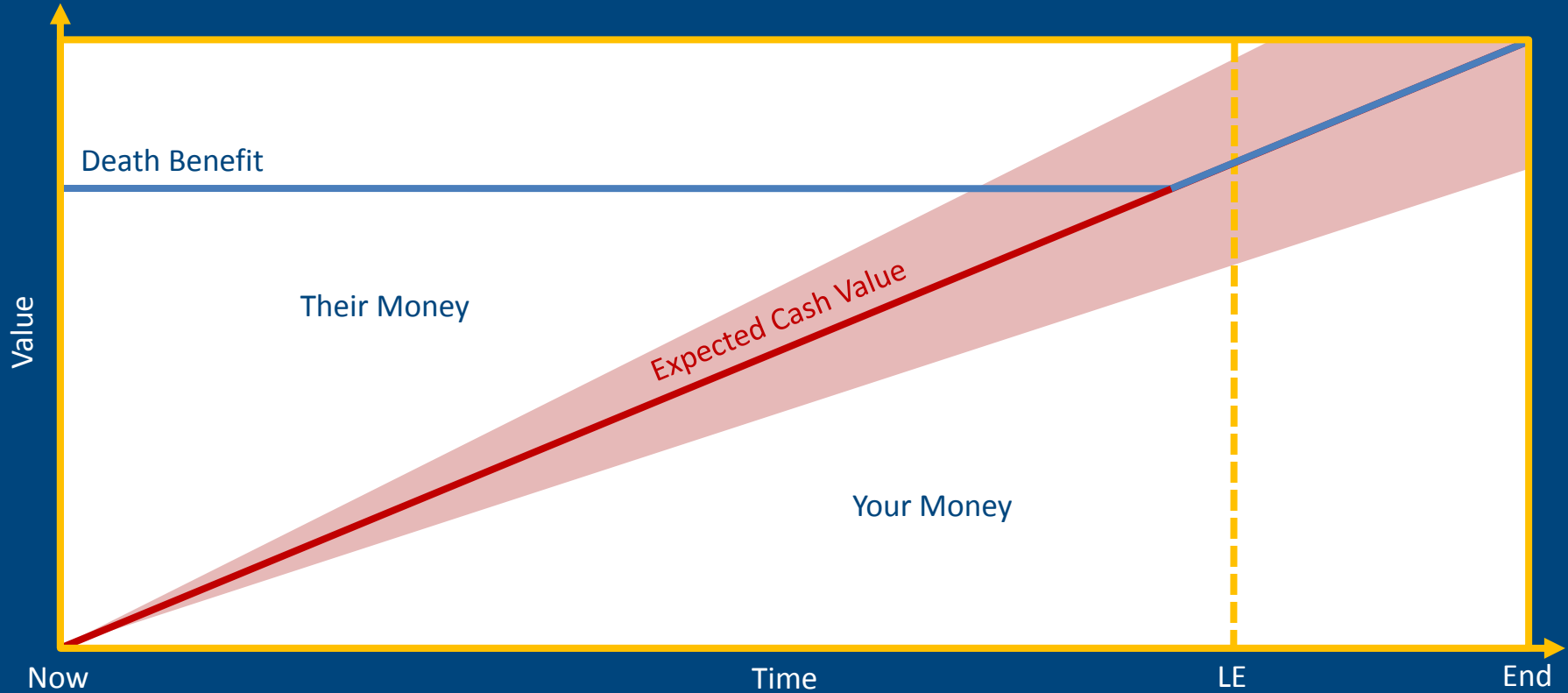
Individual Term Life Insurance



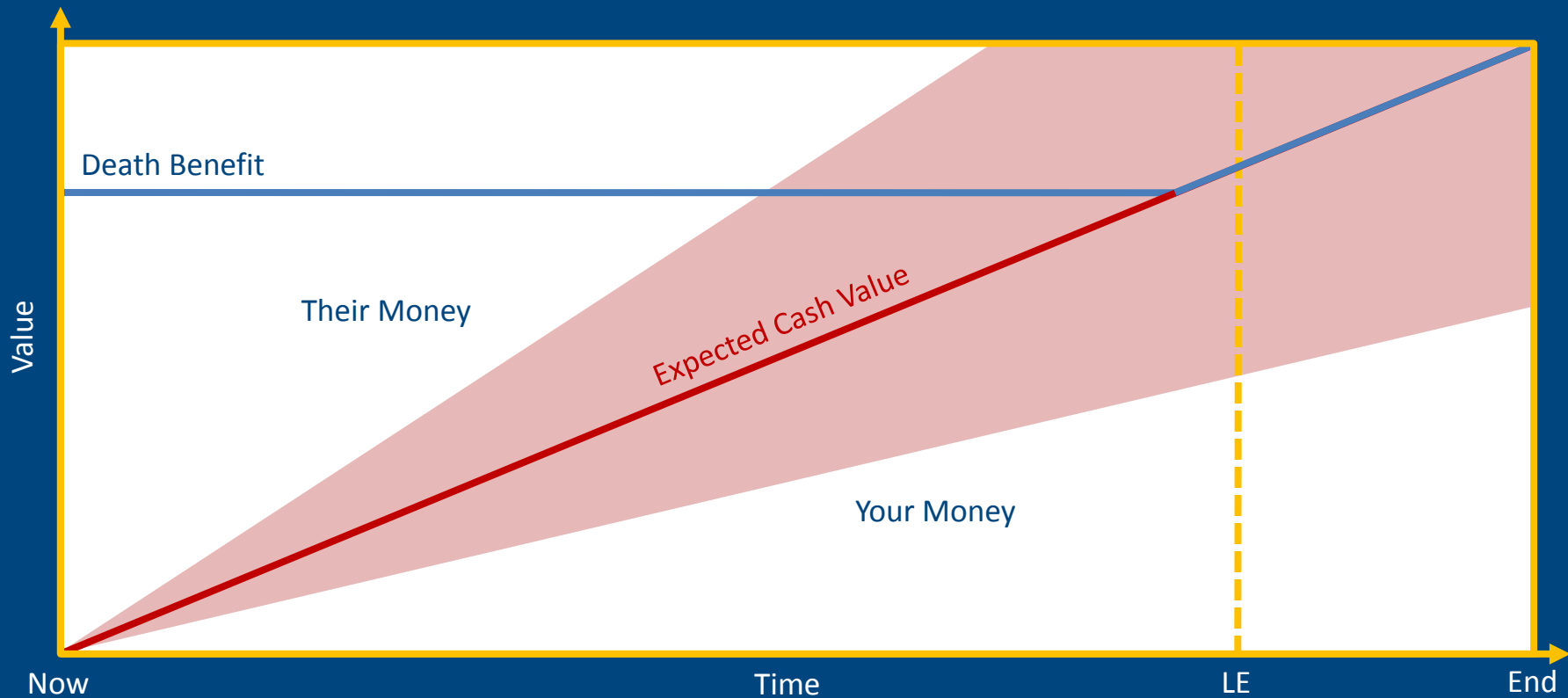
Individual Whole Life Insurance



Individual Universal Life Insurance



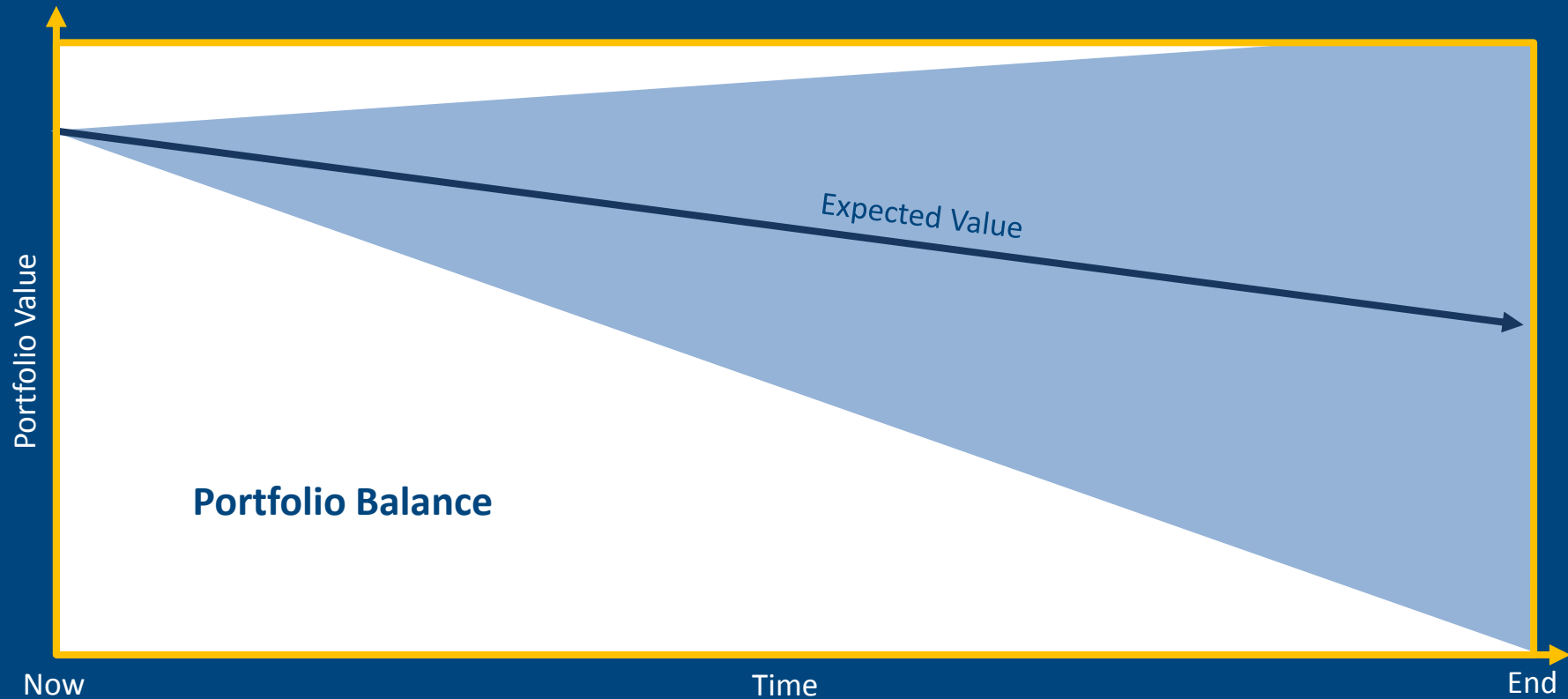
Individual Variable Life Insurance



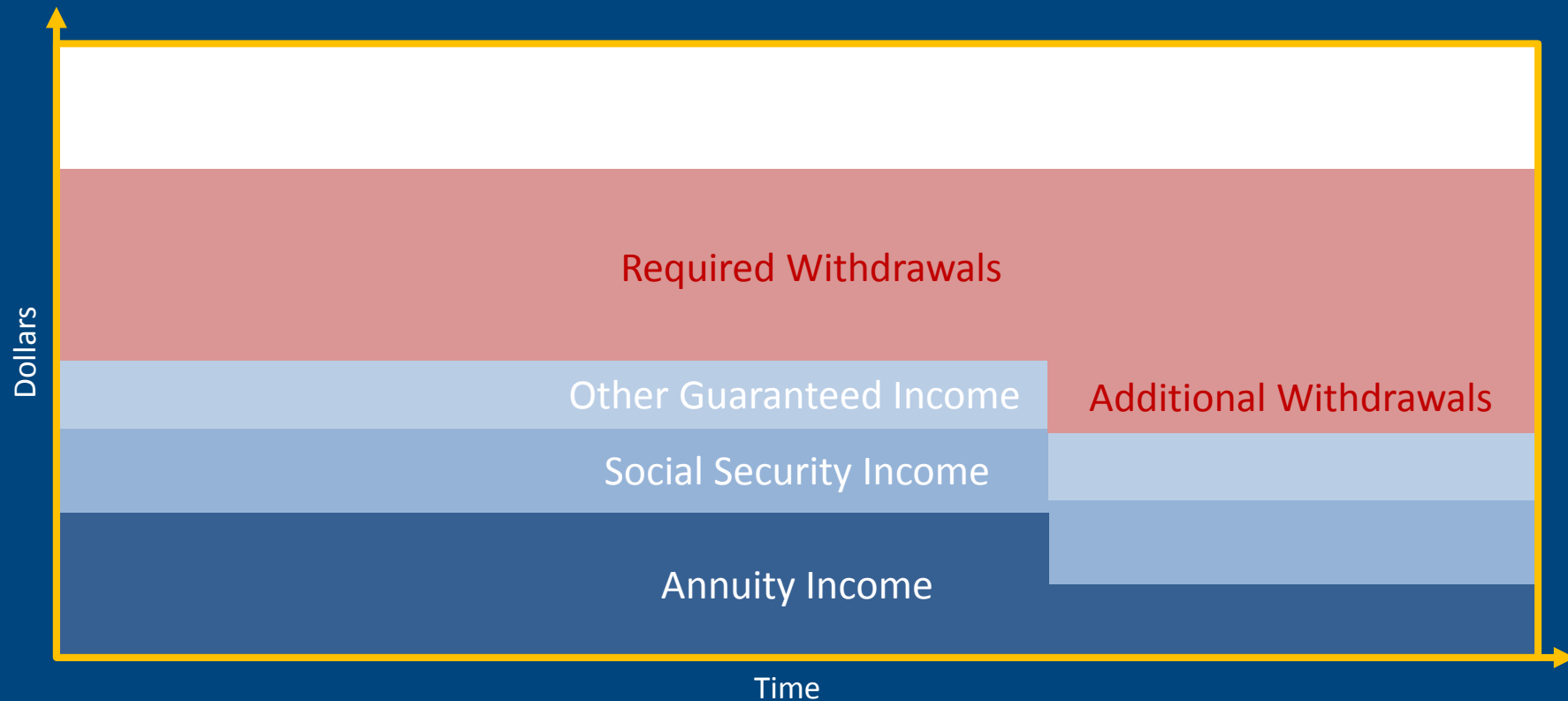
Impact on Planning – Expected Mortality



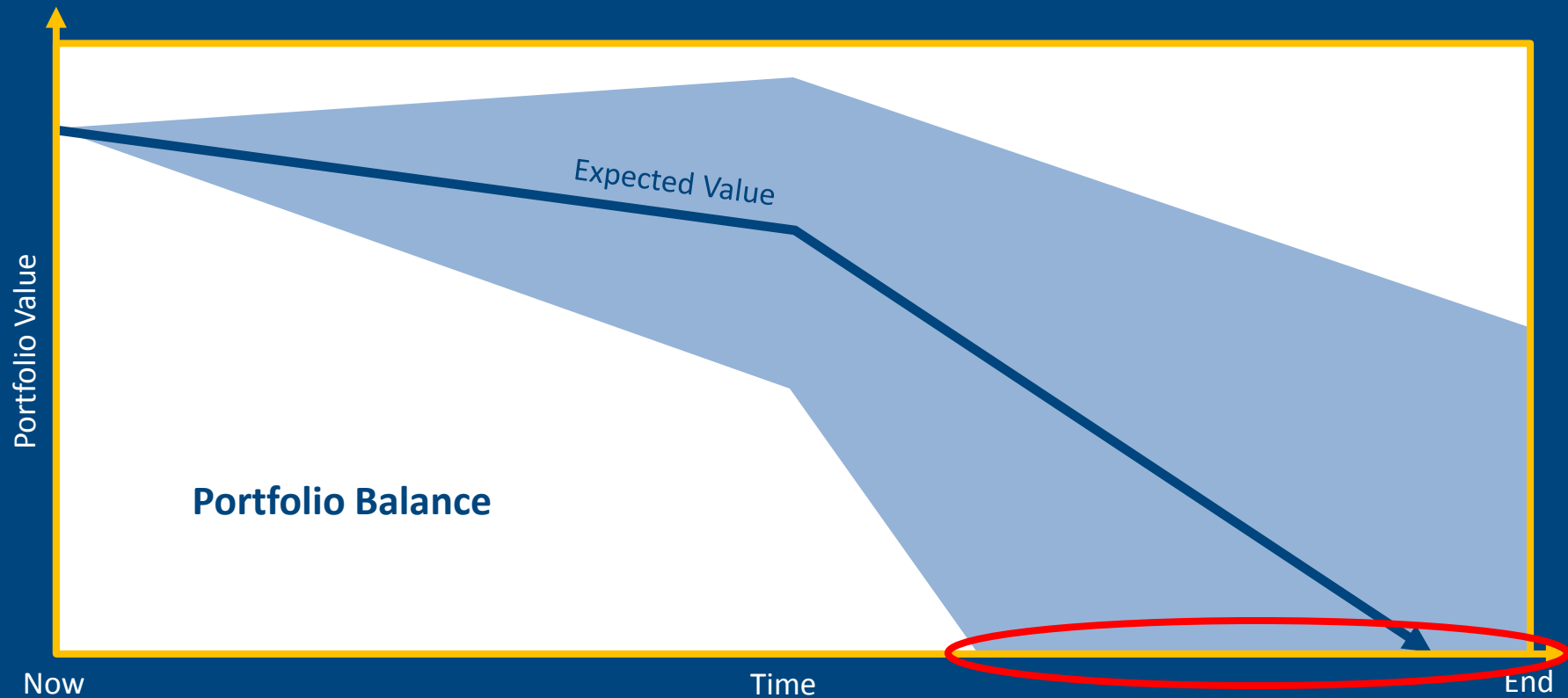
Impact on Planning – Expected Mortality



Impact on Planning – Early Death



Impact on Planning – Early Death



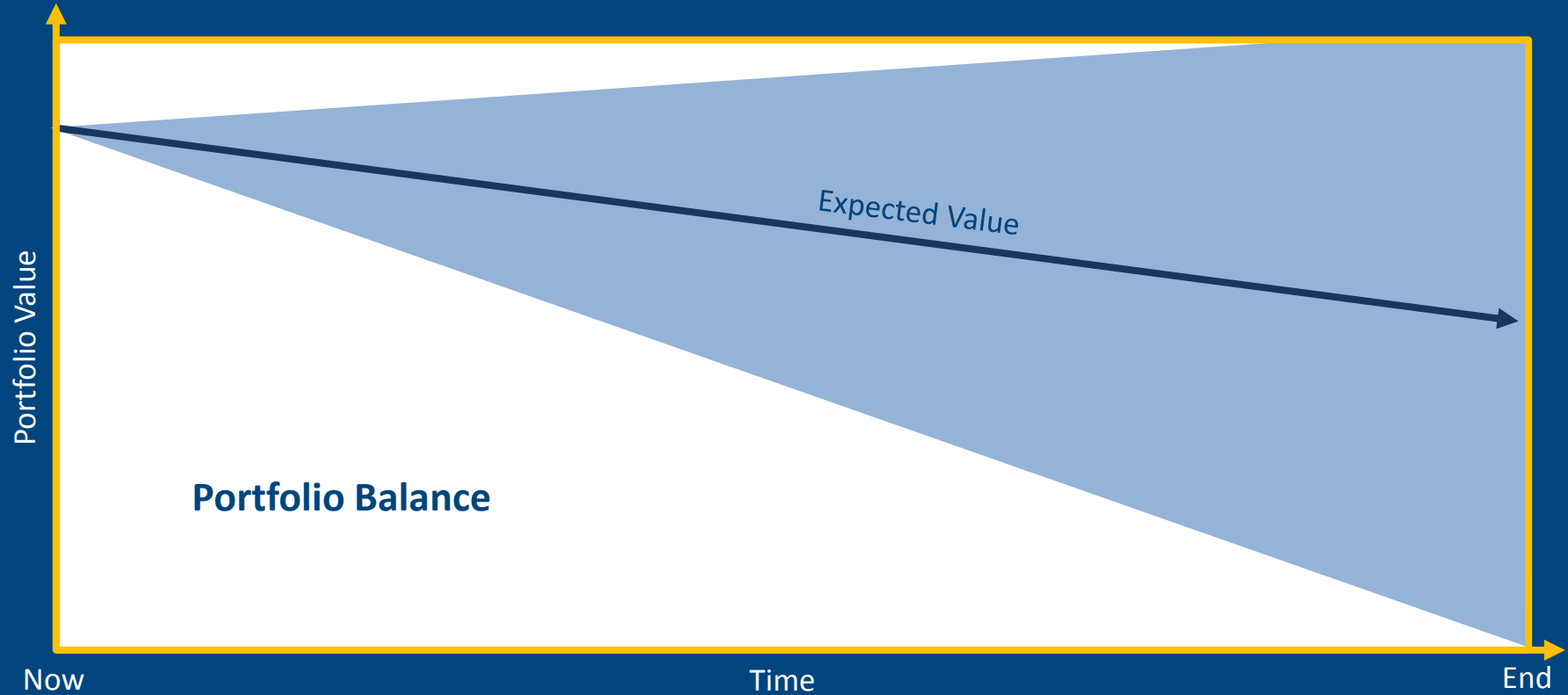
Impact on Planning – Early Death



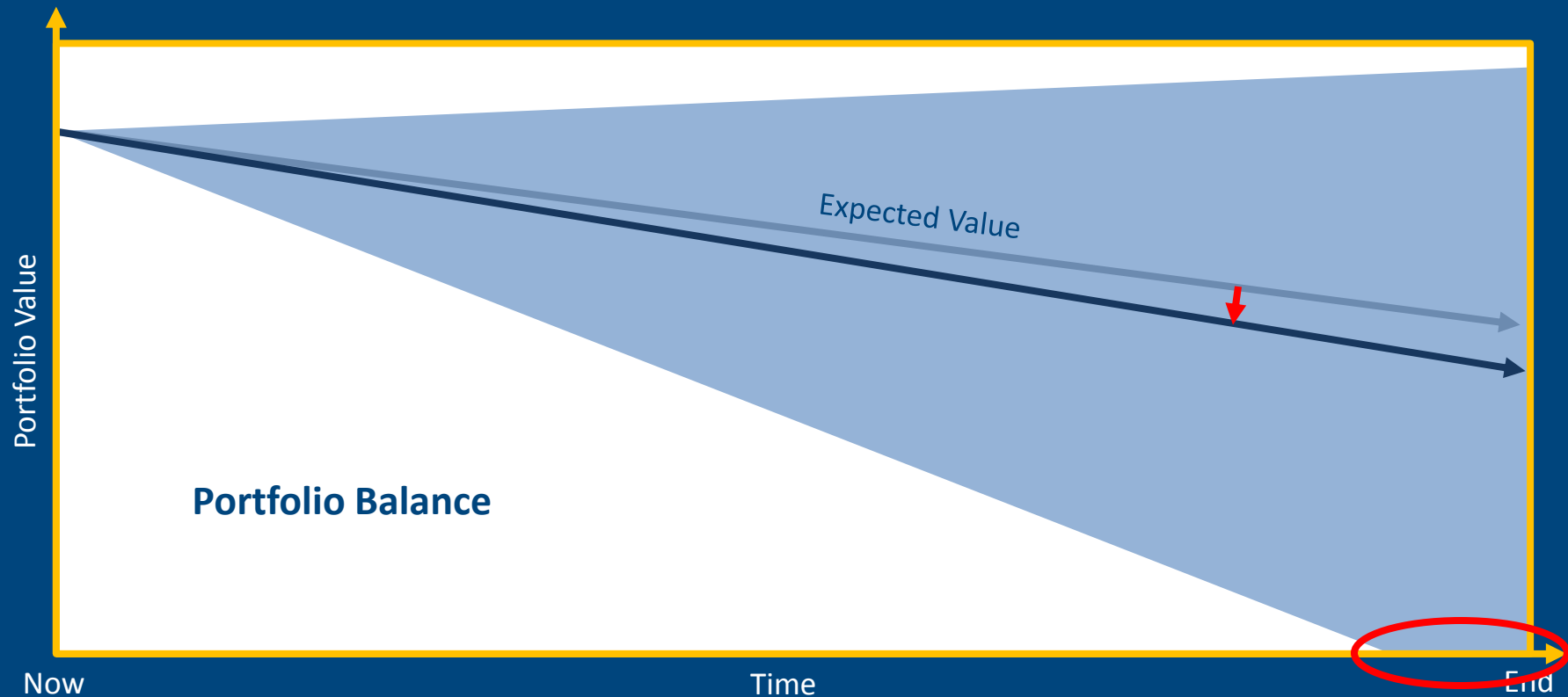
Impact on Planning – Early Death



Impact on Planning - Cost of Insuring



Impact on Planning - Cost of Insuring



Assessing the Need – Essential Elements

- ✓ Financial Need
 - ✓ Early Death
- ✓ Unmet by Other Resources

Assessing the Need – Analytic Approach

- How Much Capital is Needed to “Fix the Plan”?
- Trial and Error
- Need for Capital Changes as the Plan Changes
- Need Should Diminish As Life Expectancy Declines
- How Much of Capital Need is Unfunded by Other Resources?
- Match Type of Insurance to Duration of Need

Next Month:

Long-Term Insurance
November 10 @ 12:00

Questions / Comments / Suggestions



V A R I P L A N

Advanced Retirement Planning and Management

mmiles@Variplan.com • www.Variplan.com