

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

Advanced Decision Support Services

- Comprehensive Financial Planning and Decision Support
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- Fiduciary Engagement
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SEA Member Benefits

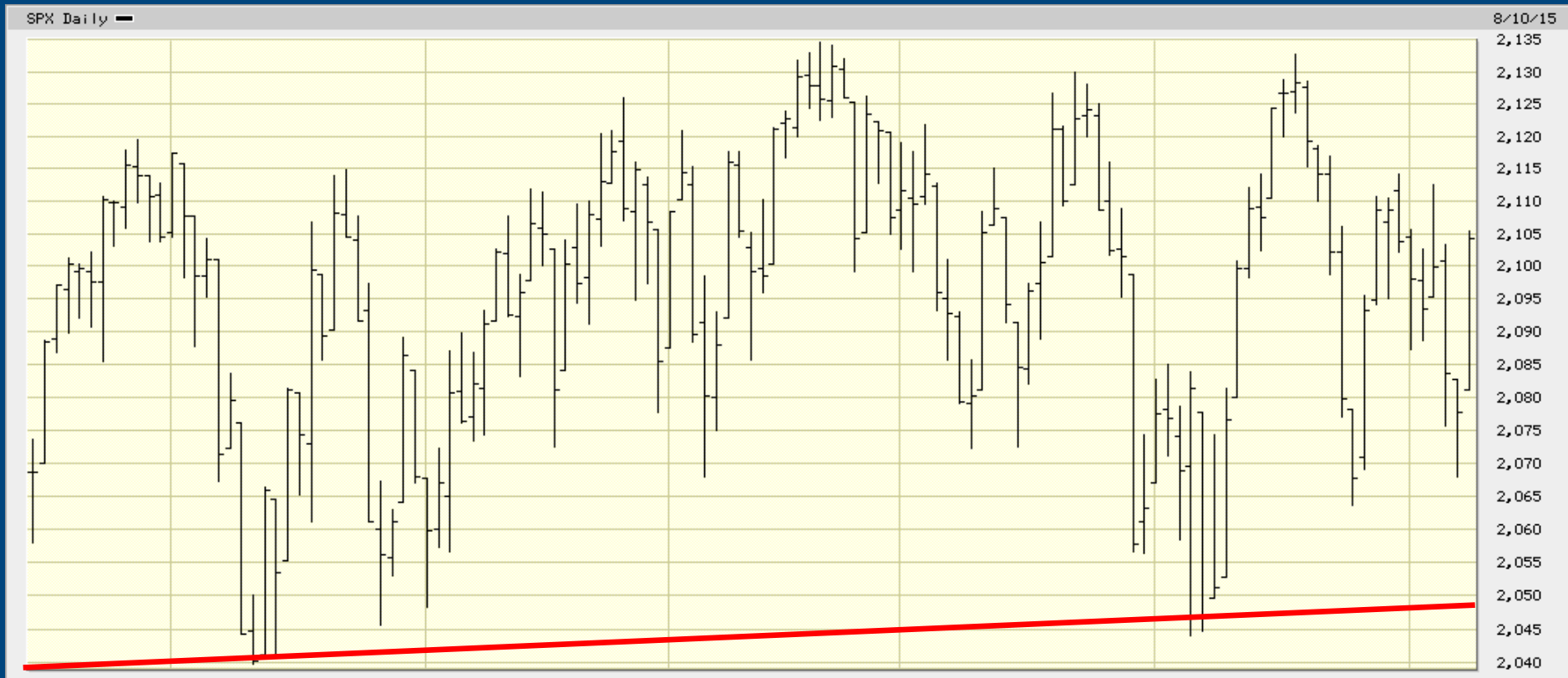
- \$49 Benchmark™ Portfolio Review – **Save \$250**
- Free Hour of Consulting / Analysis – **Save \$205**
 - \$250 Vantage Discount – **Save \$250**
- Email Questions to me at mmiles@variplan.com

Contents

1. Market Review
2. Tactical Recommendations
3. Organizing Your Portfolio
4. Questions & Answers

How to Submit Your Questions

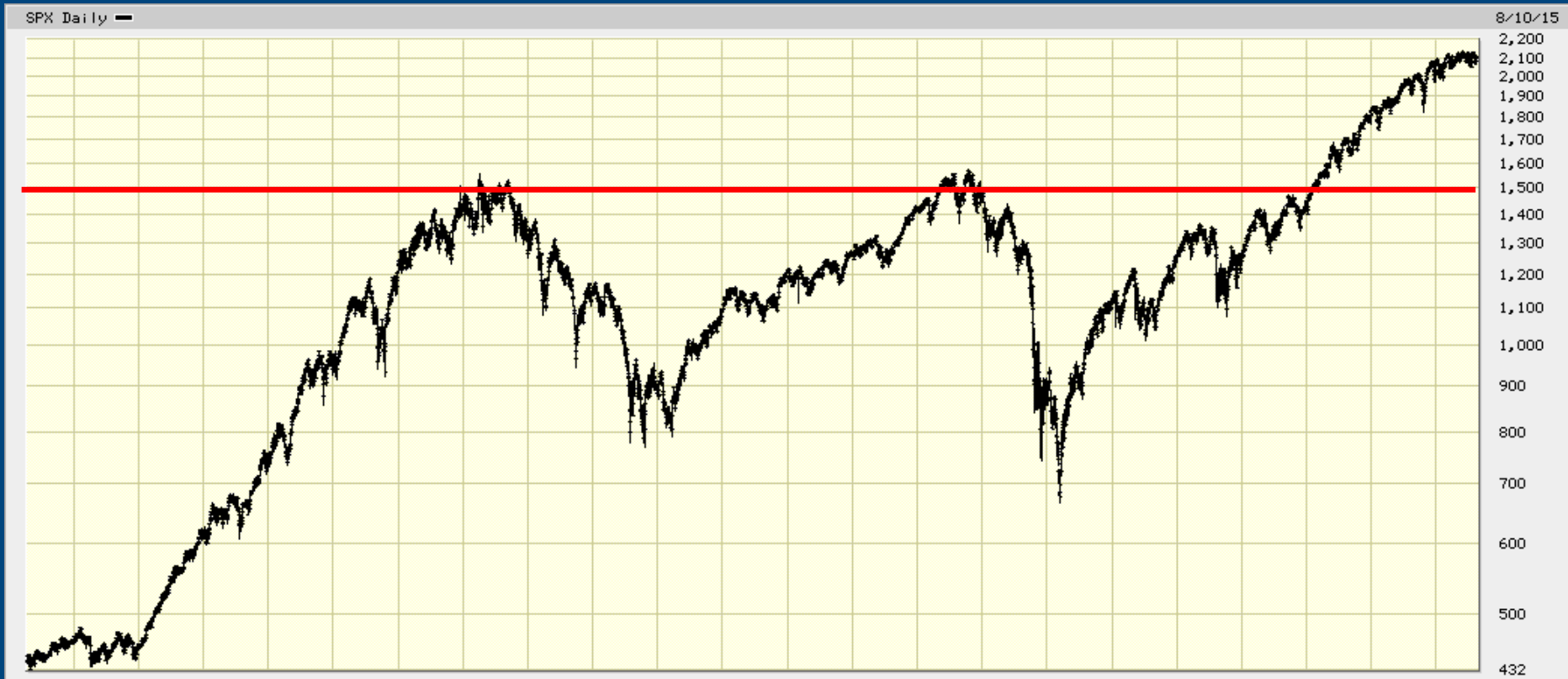
Market Review – Stocks (6 months)



Market Review – Stocks (5 Years)



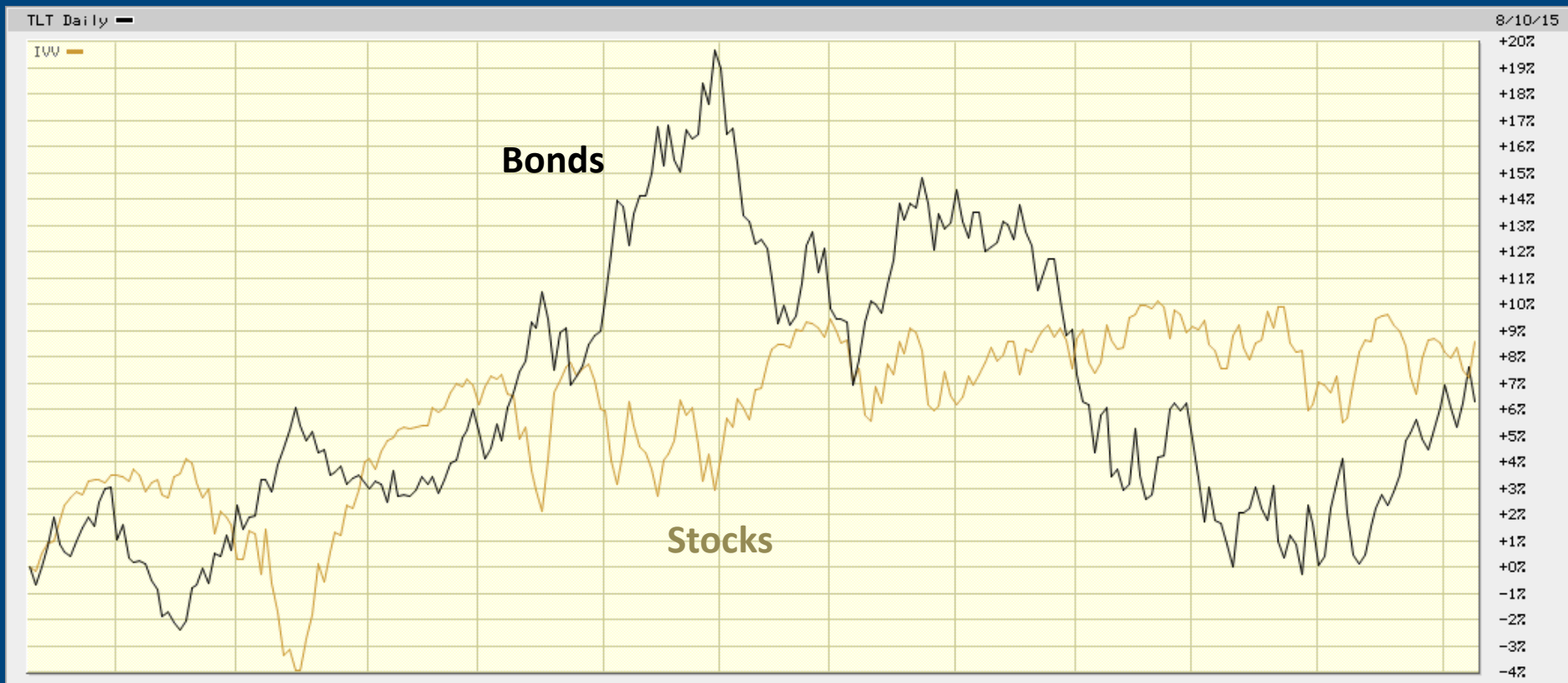
Market Review – Stocks (20 Years)



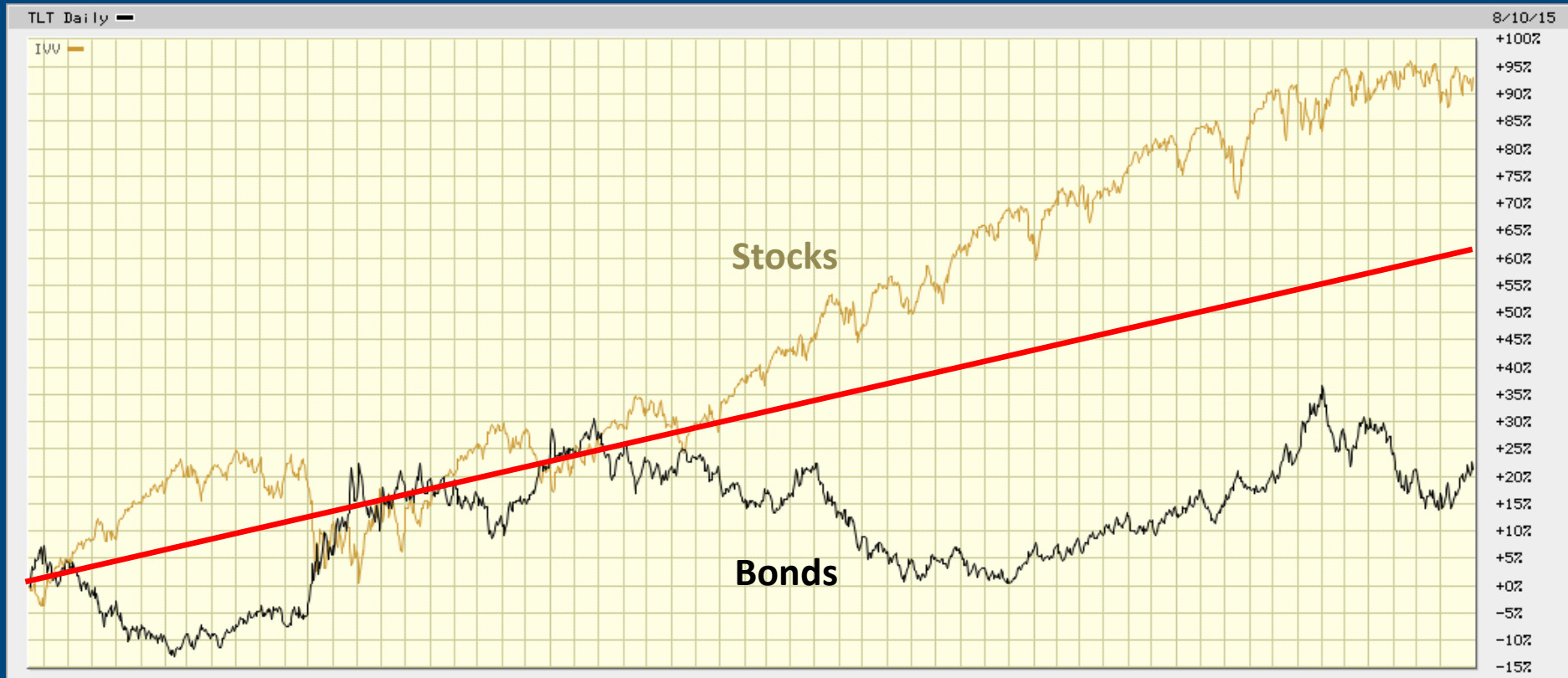
Market Review - Interest Rates (20 Years)



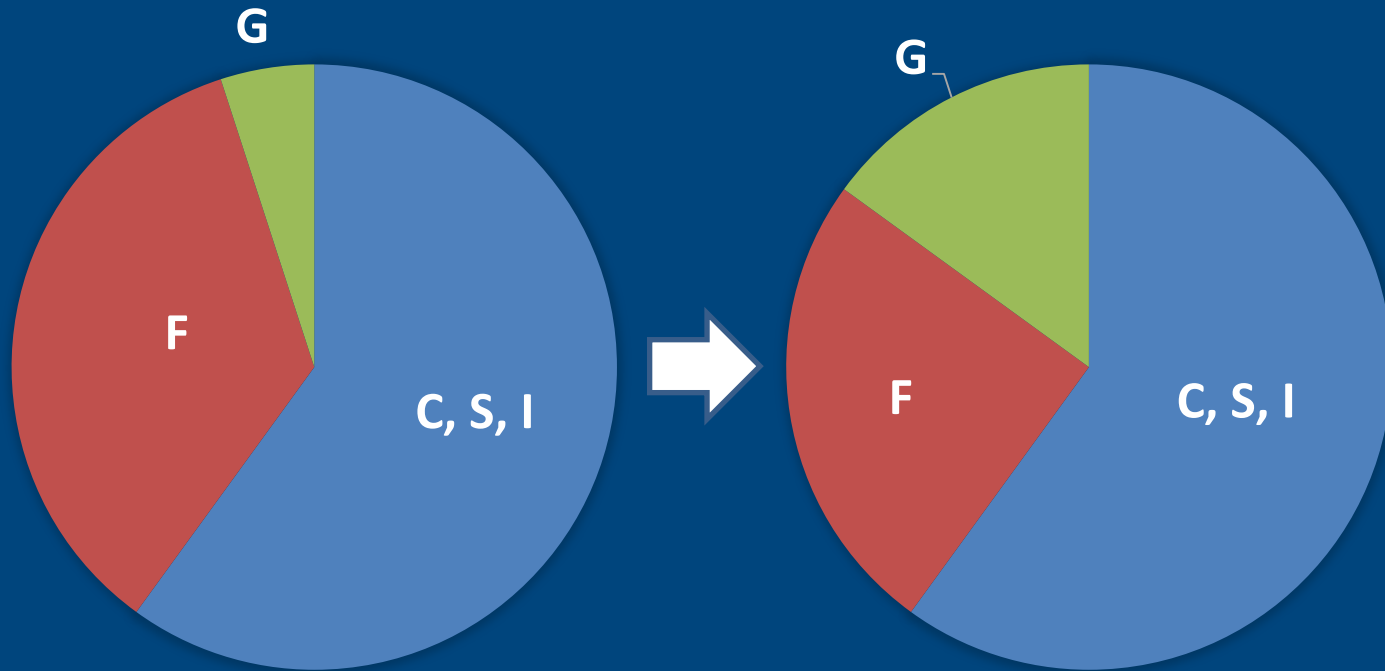
Market Review – Stocks vs. Bonds (1 Year)



Market Review – Stocks vs. Bonds (5 Years)

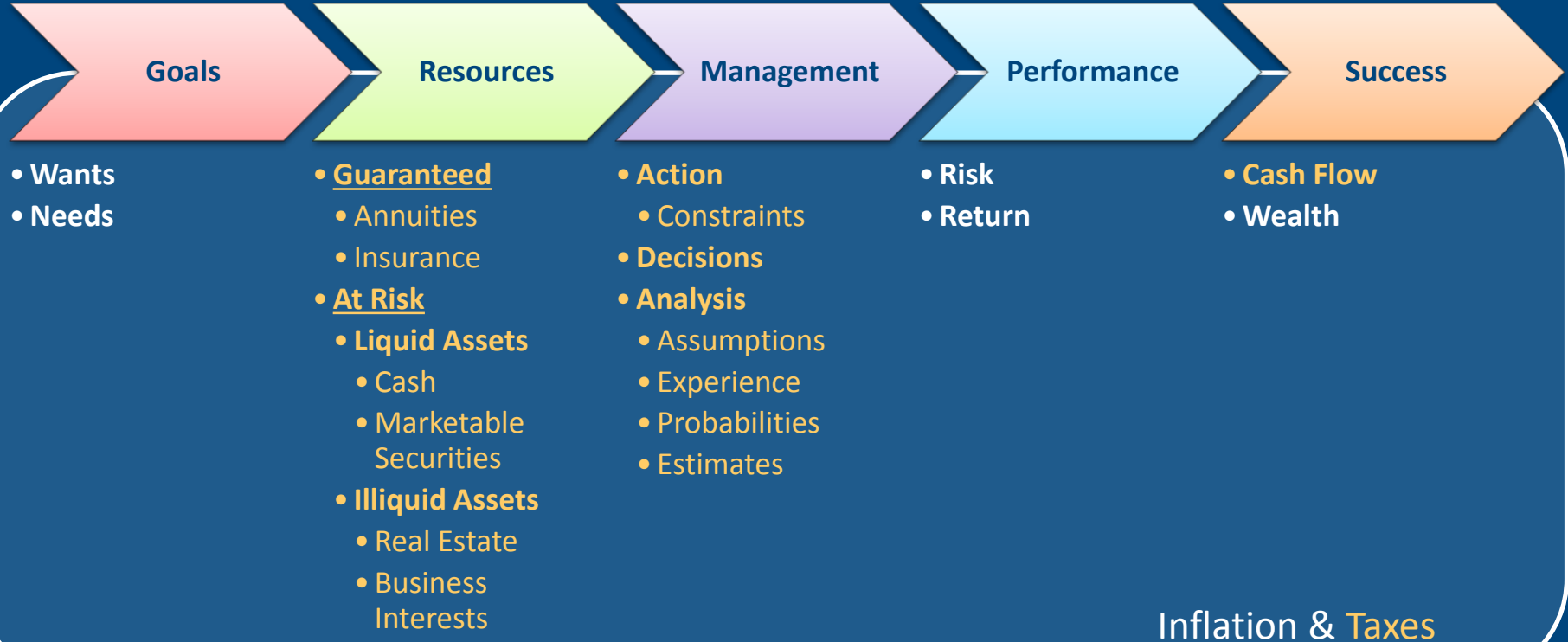


Tactical Recommendation

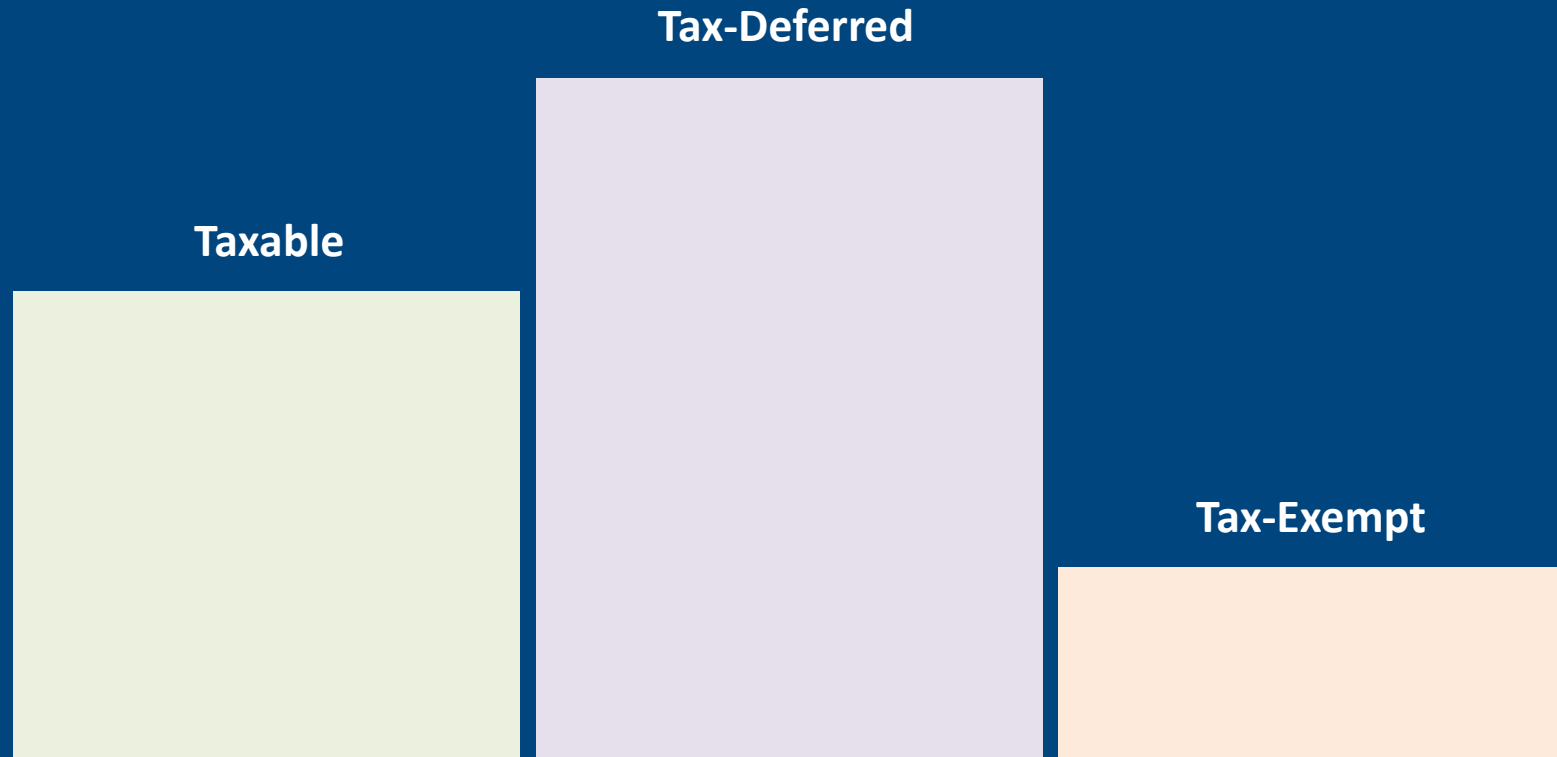


Organizing Your Portfolio

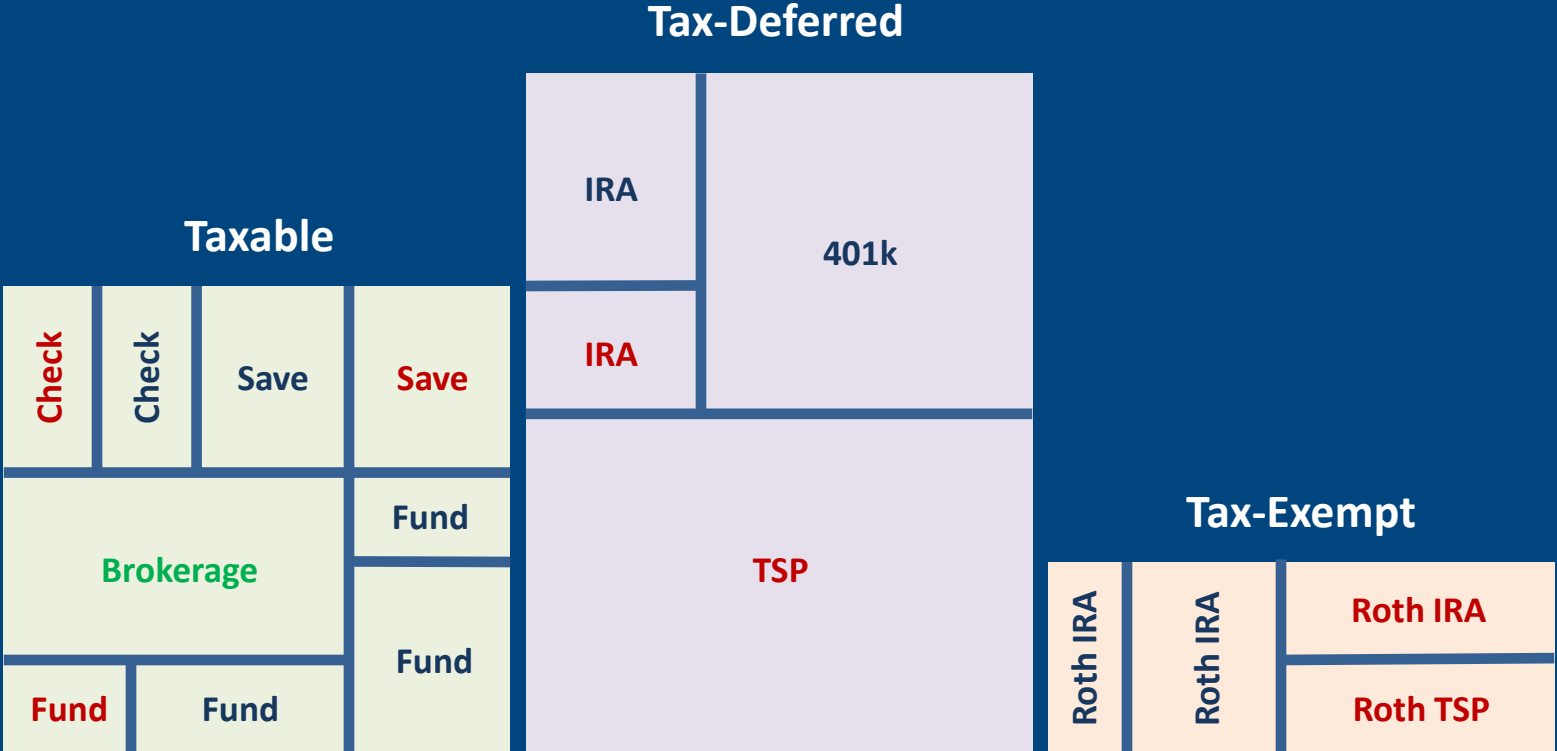
Financial Planning and Management



Portfolio Structure



Portfolio Structure



Minimize the Number of Accounts

- Easier to Analyze
- Easier to Rebalancing
- Easier to Understand and Monitor
- Fewer Trades
- Lower Costs

Investment Accounts

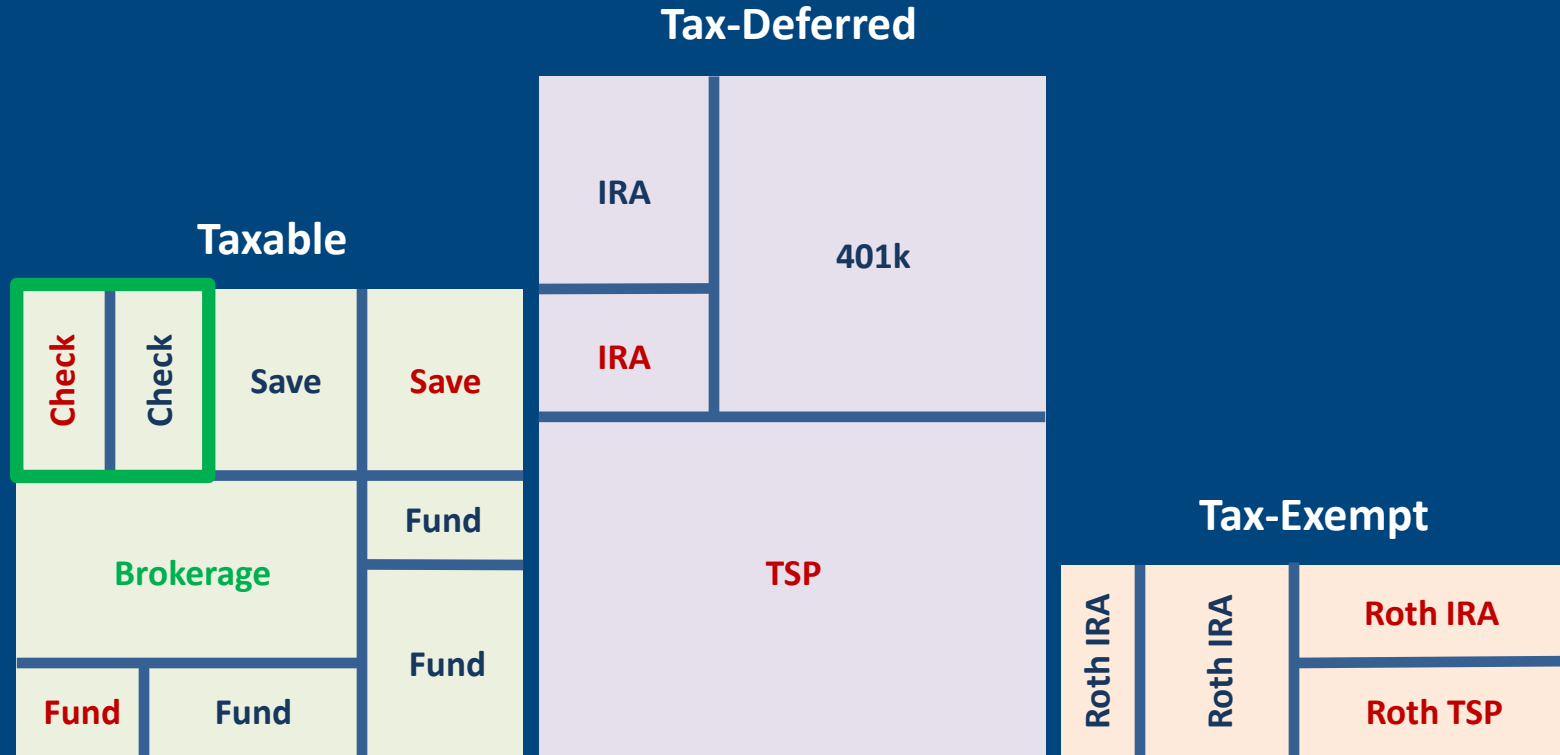
FAVOR

- Discount Brokerage
- TSP
- FDIC Insured Savings

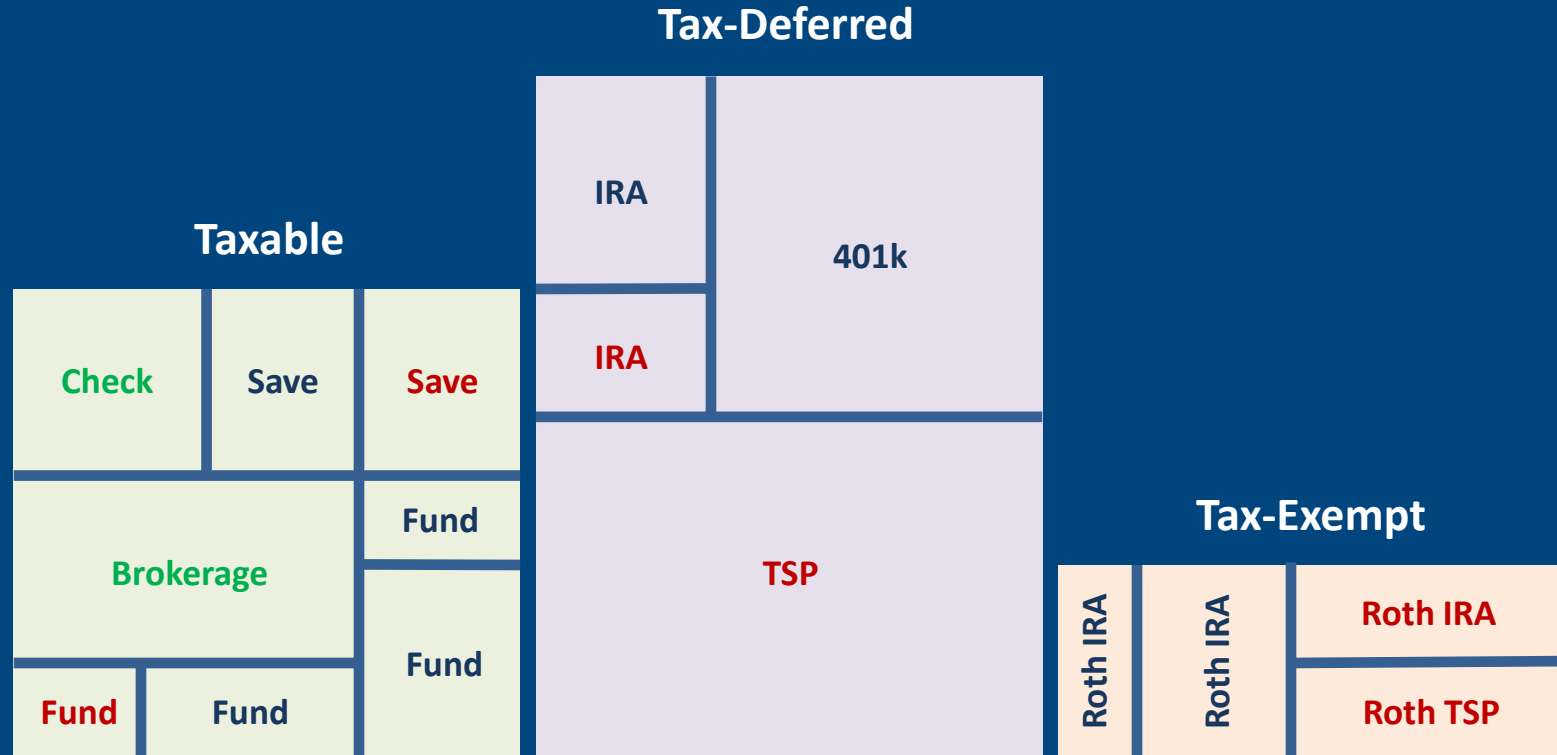
AVOID

- Full-Service Brokerage
- Mutual Fund
- Annuity
- Life Insurance

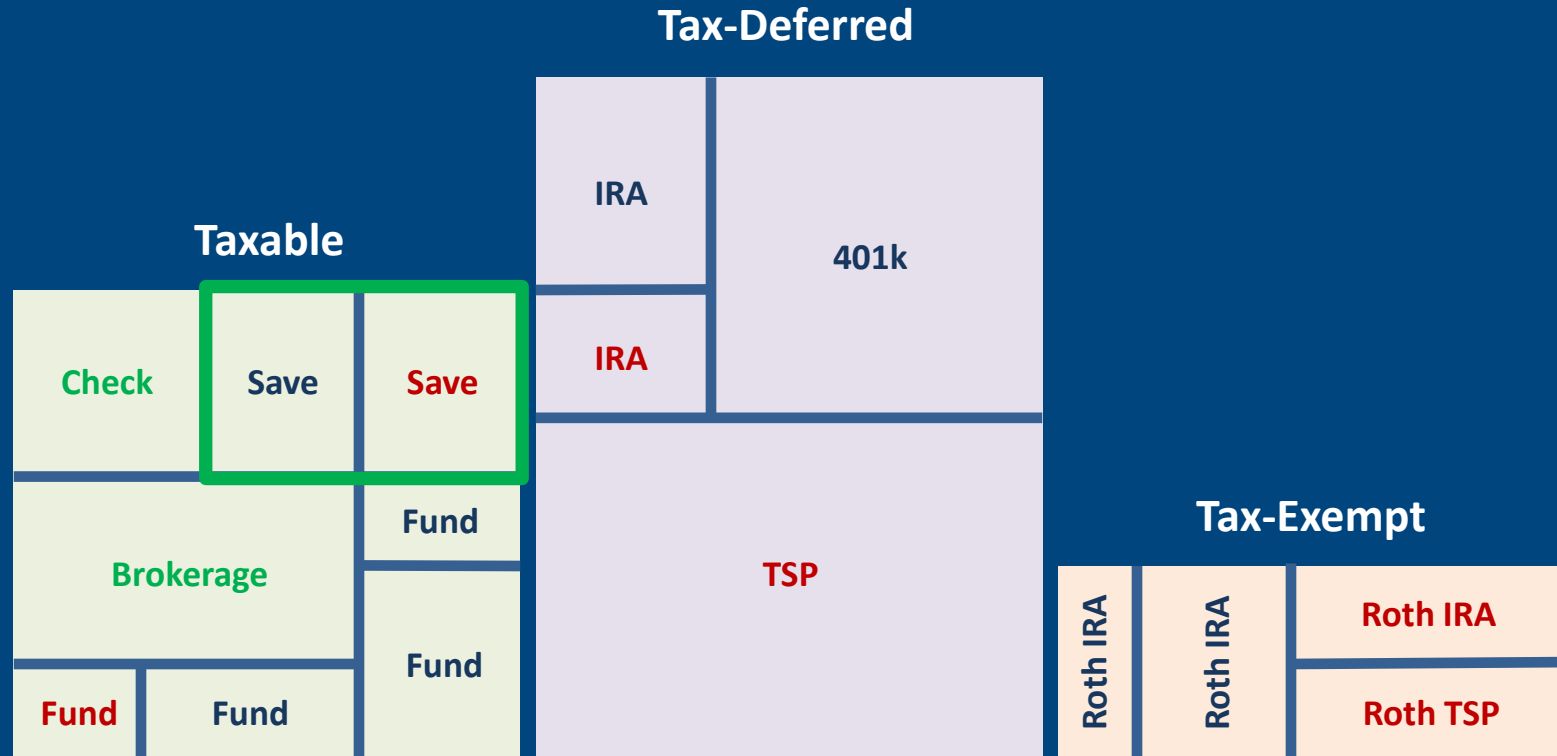
Combining Taxable Accounts



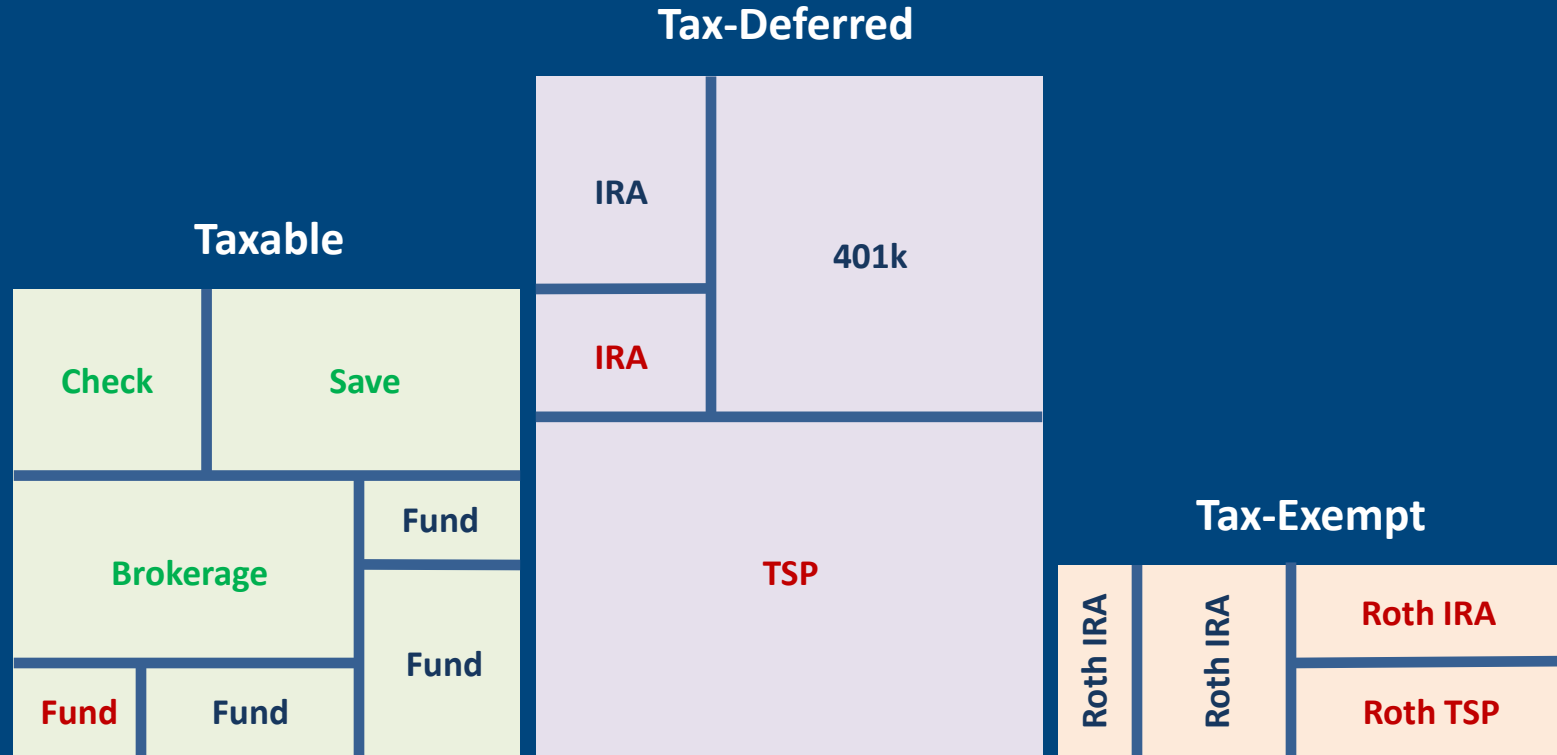
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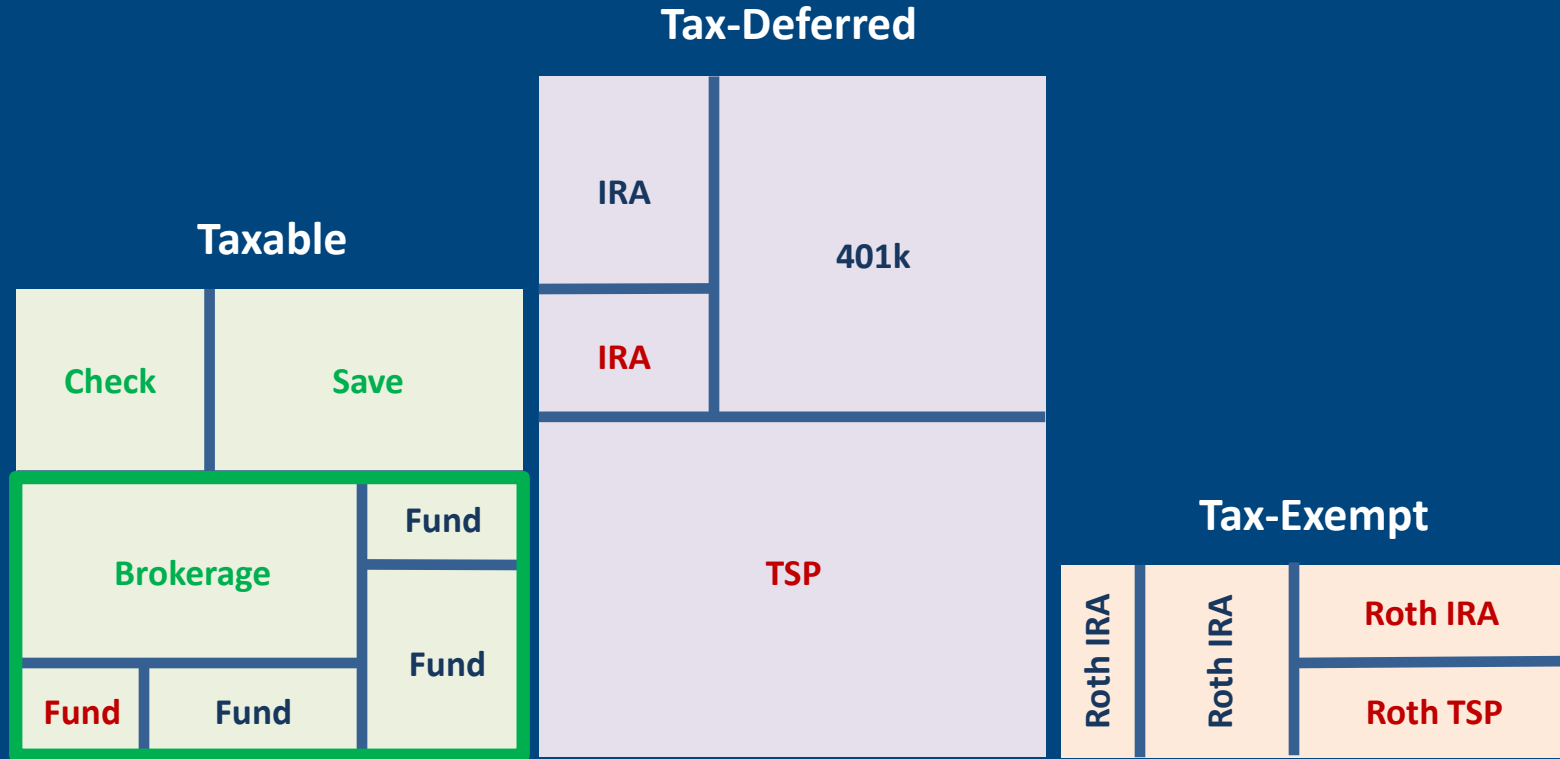
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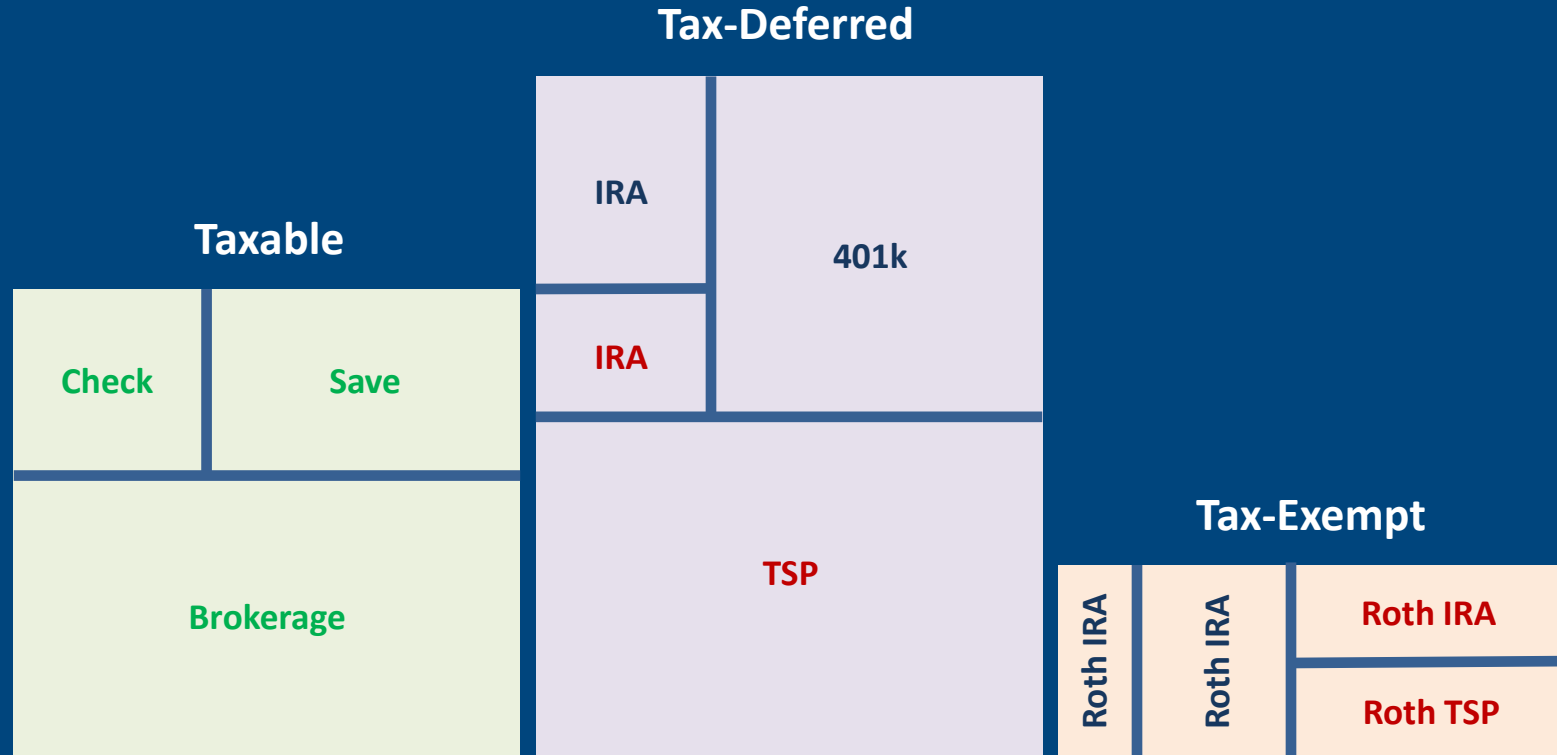
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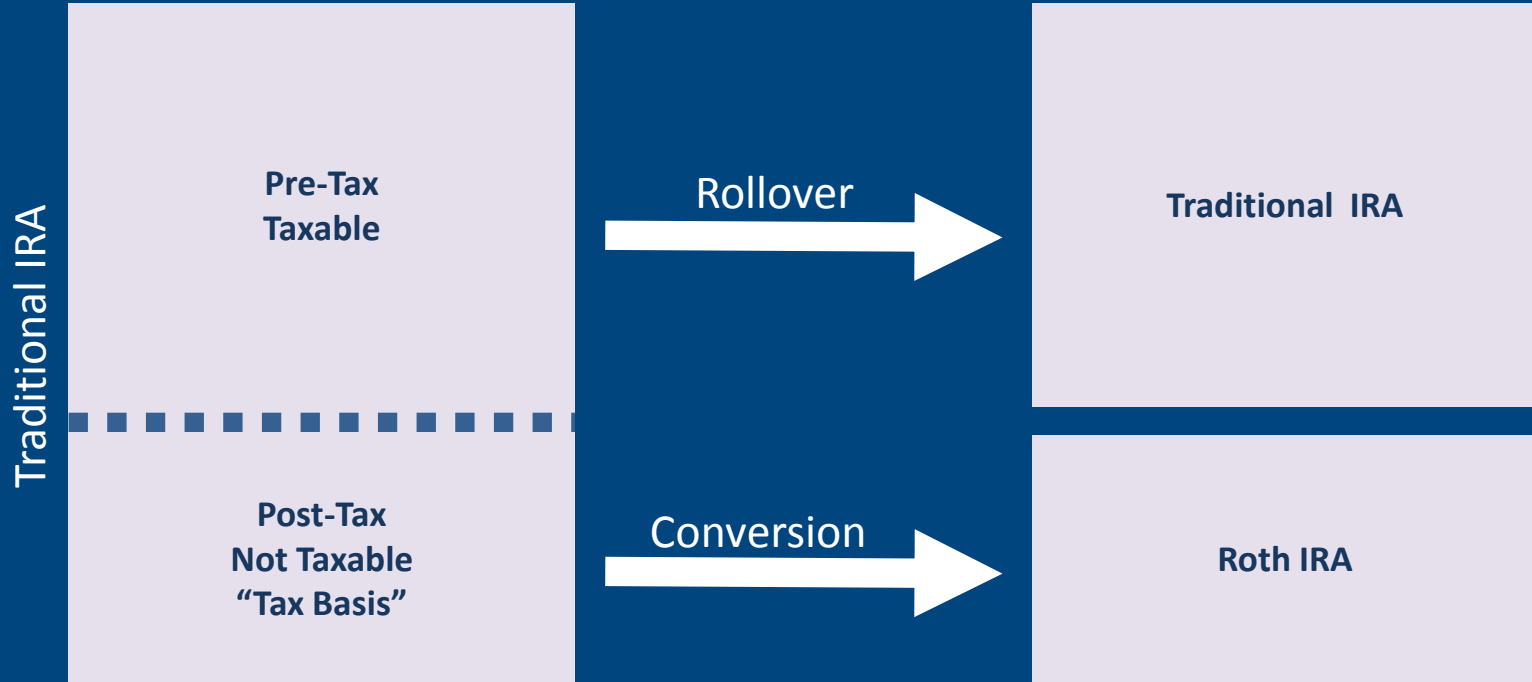
Splitting a Traditional IRA Account

Splitting a Traditional IRA Account

Non-Deductible or After-Tax Contributions Create “Tax Basis” in a Traditional IRA

- Created and Tracked on IRS Form 8606
- Affects Withdrawals for Life
- Requires Lifetime Tracking

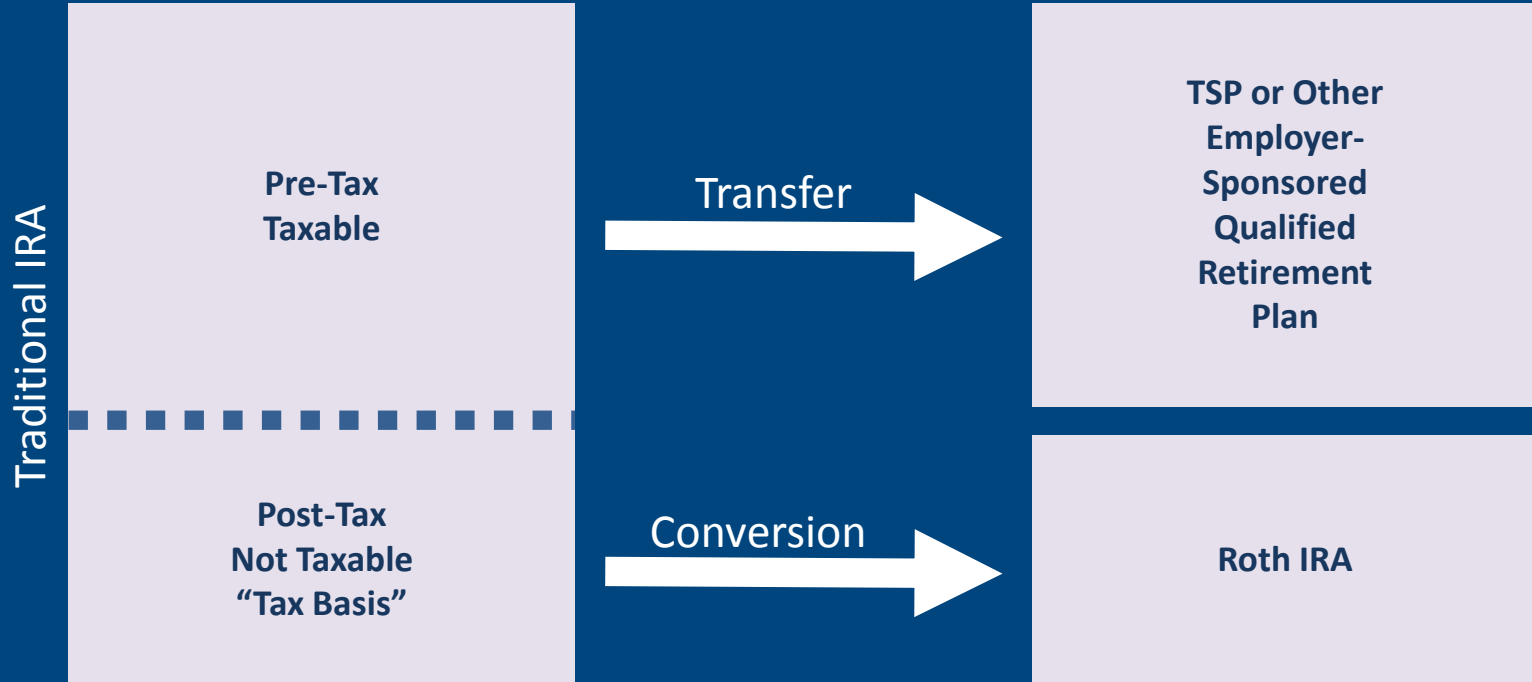
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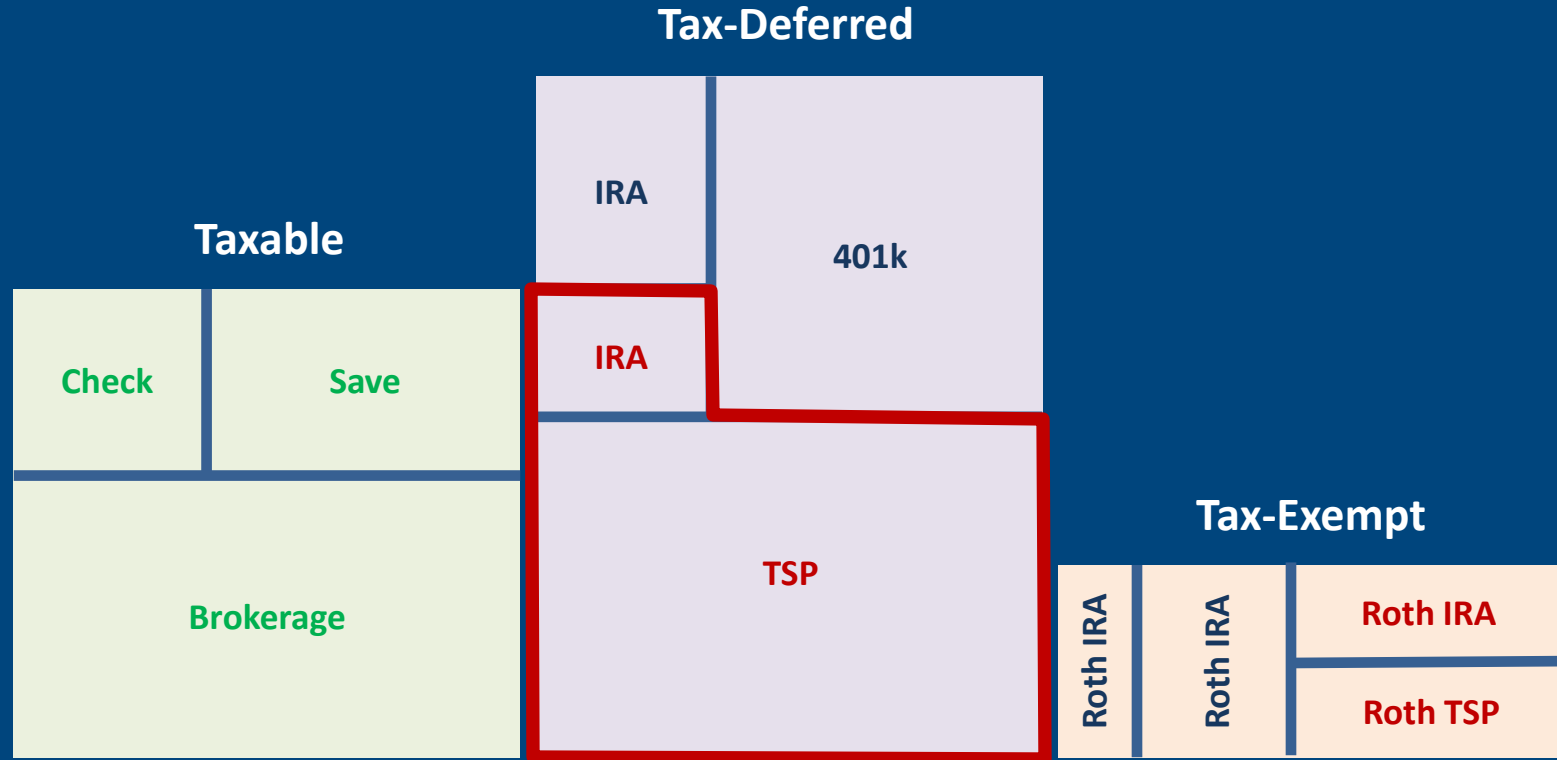
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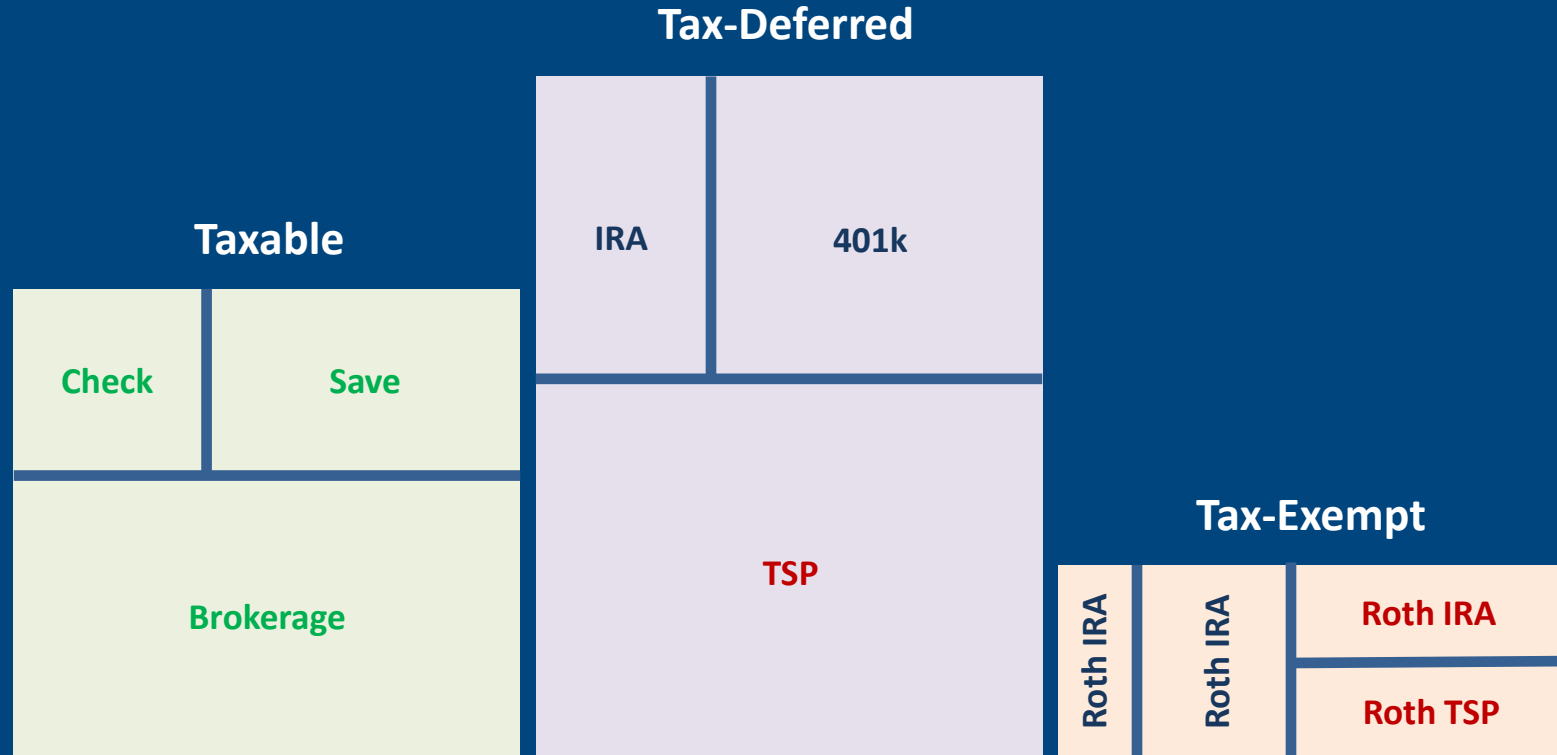
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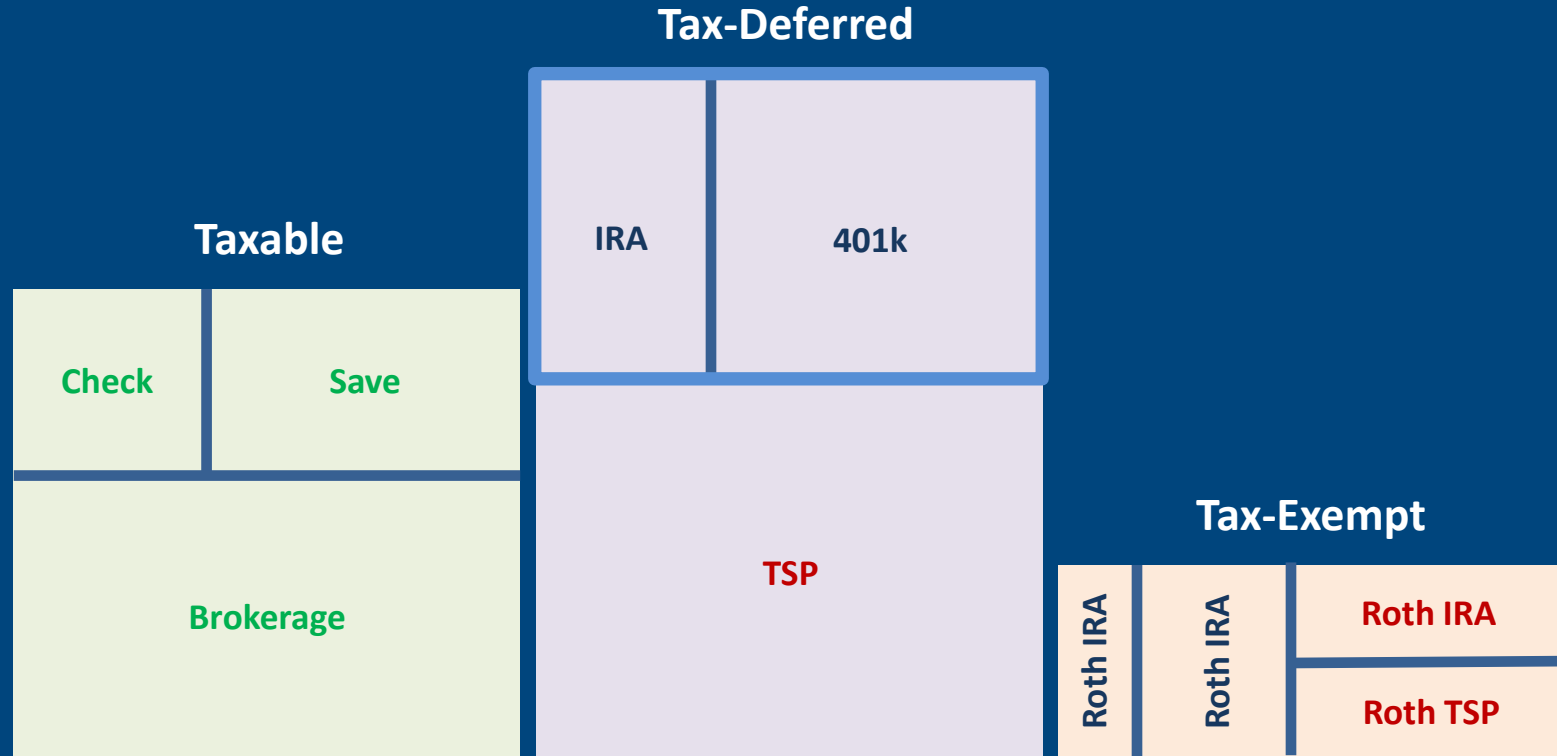
Combining Tax-Deferred Accounts



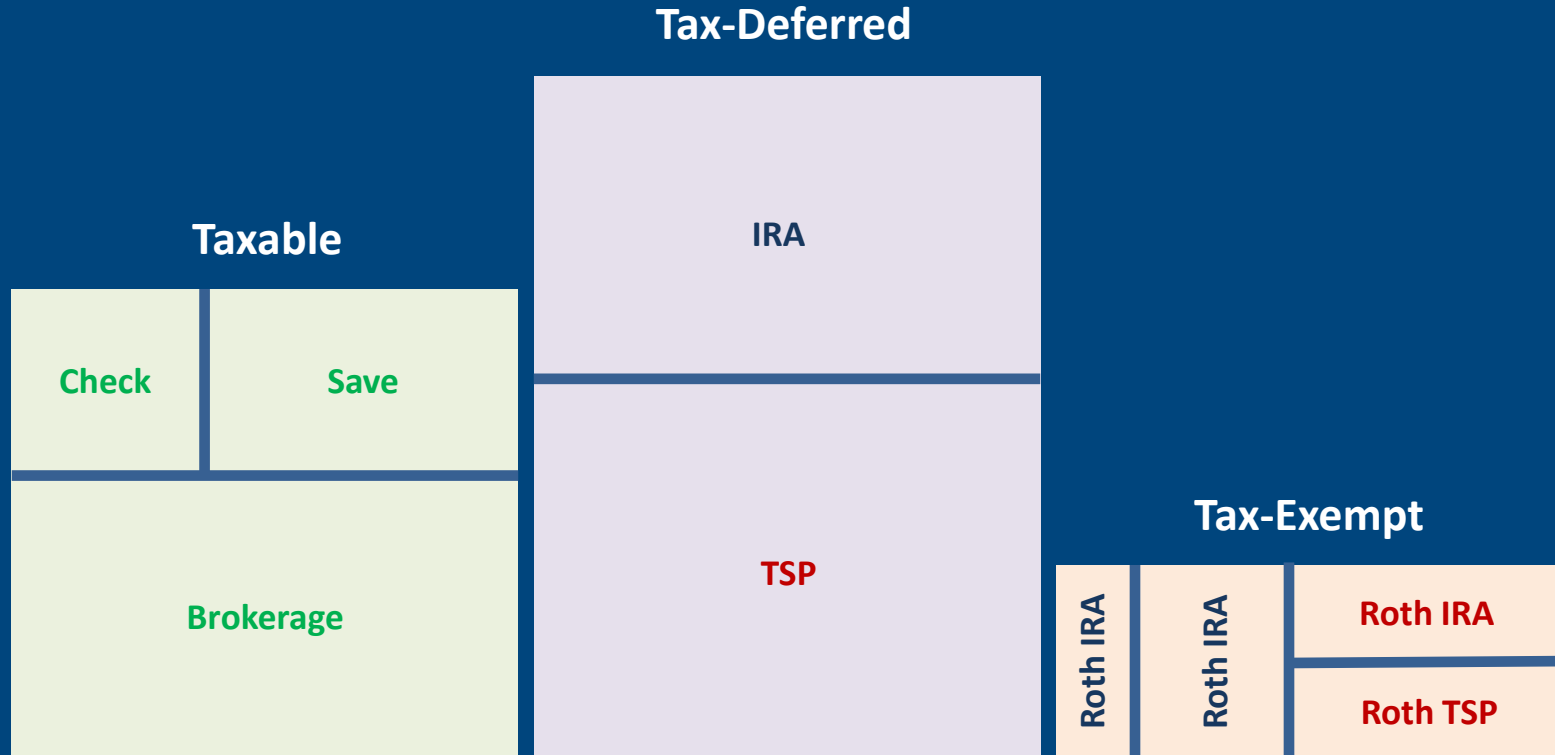
Combining Tax-Deferred Accounts



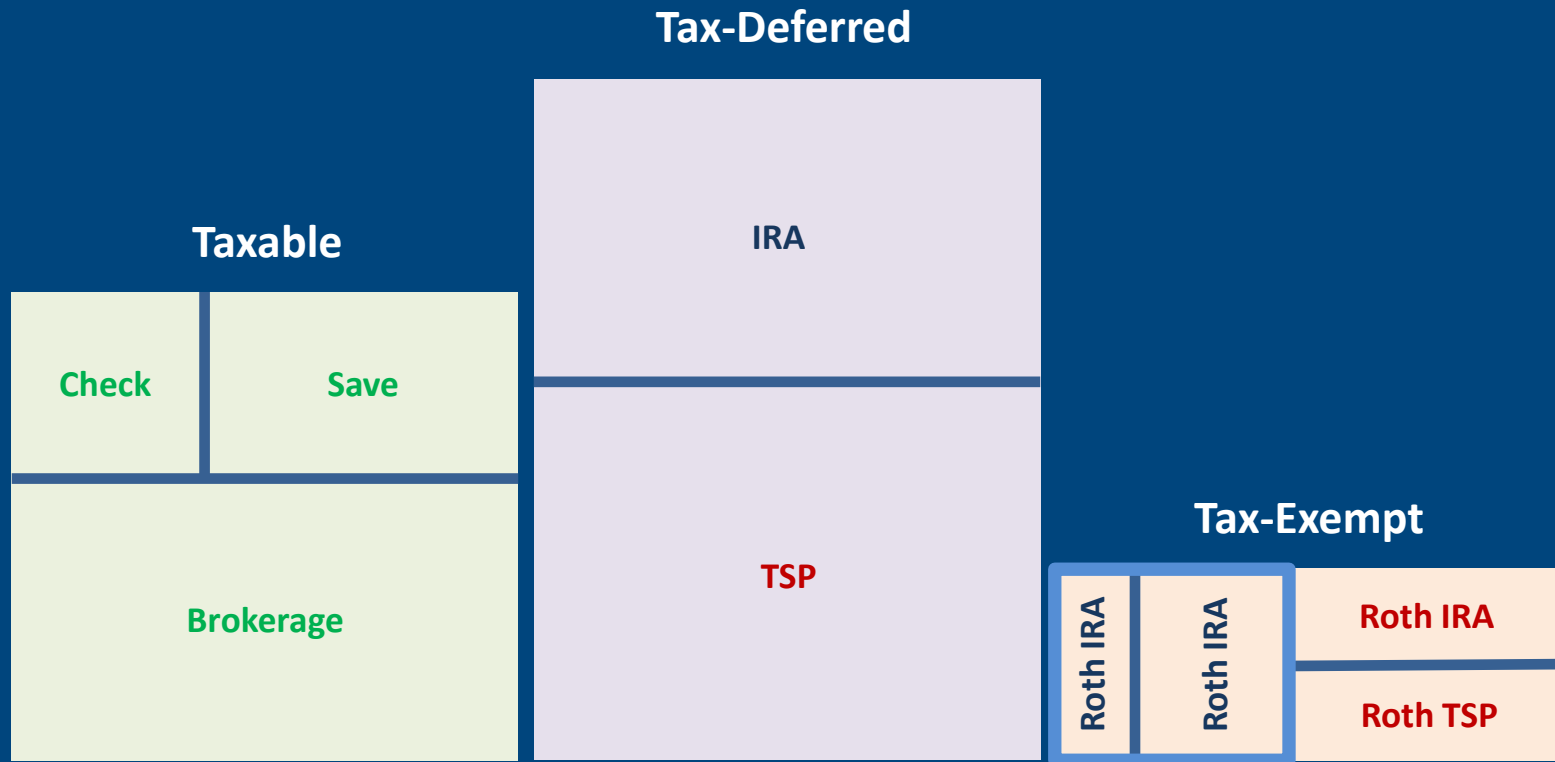
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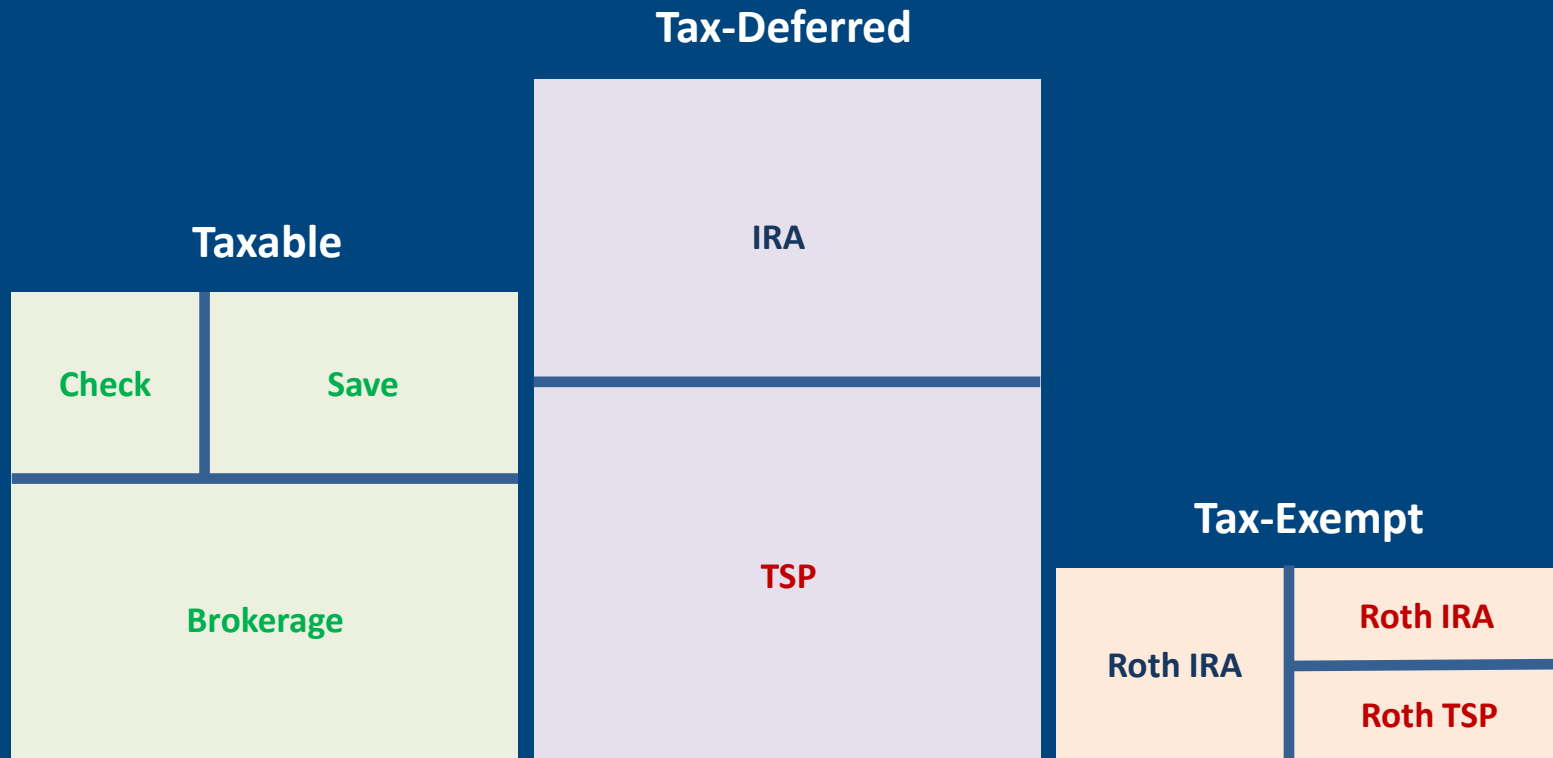
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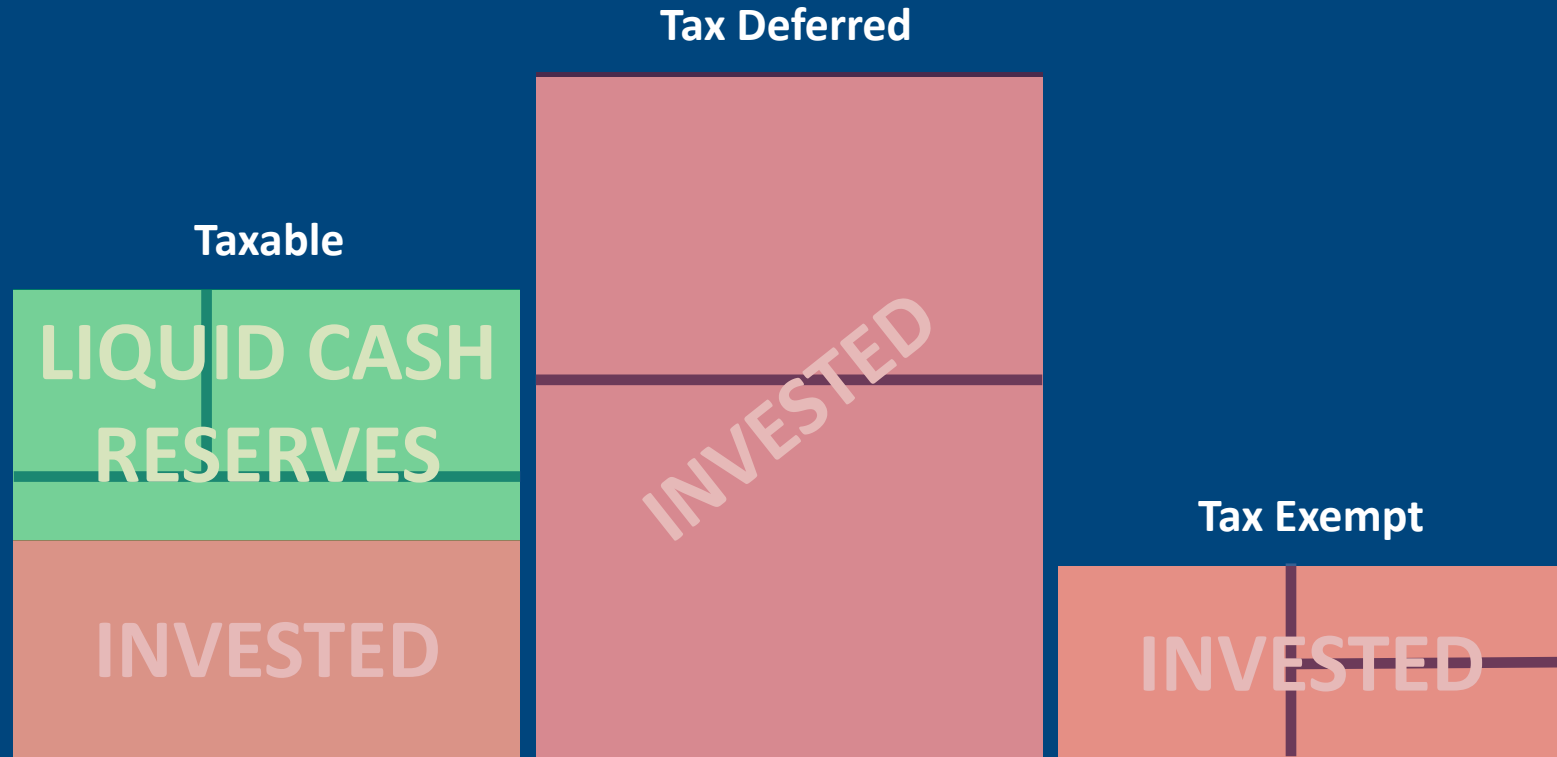
Combining Tax-Exempt Accounts



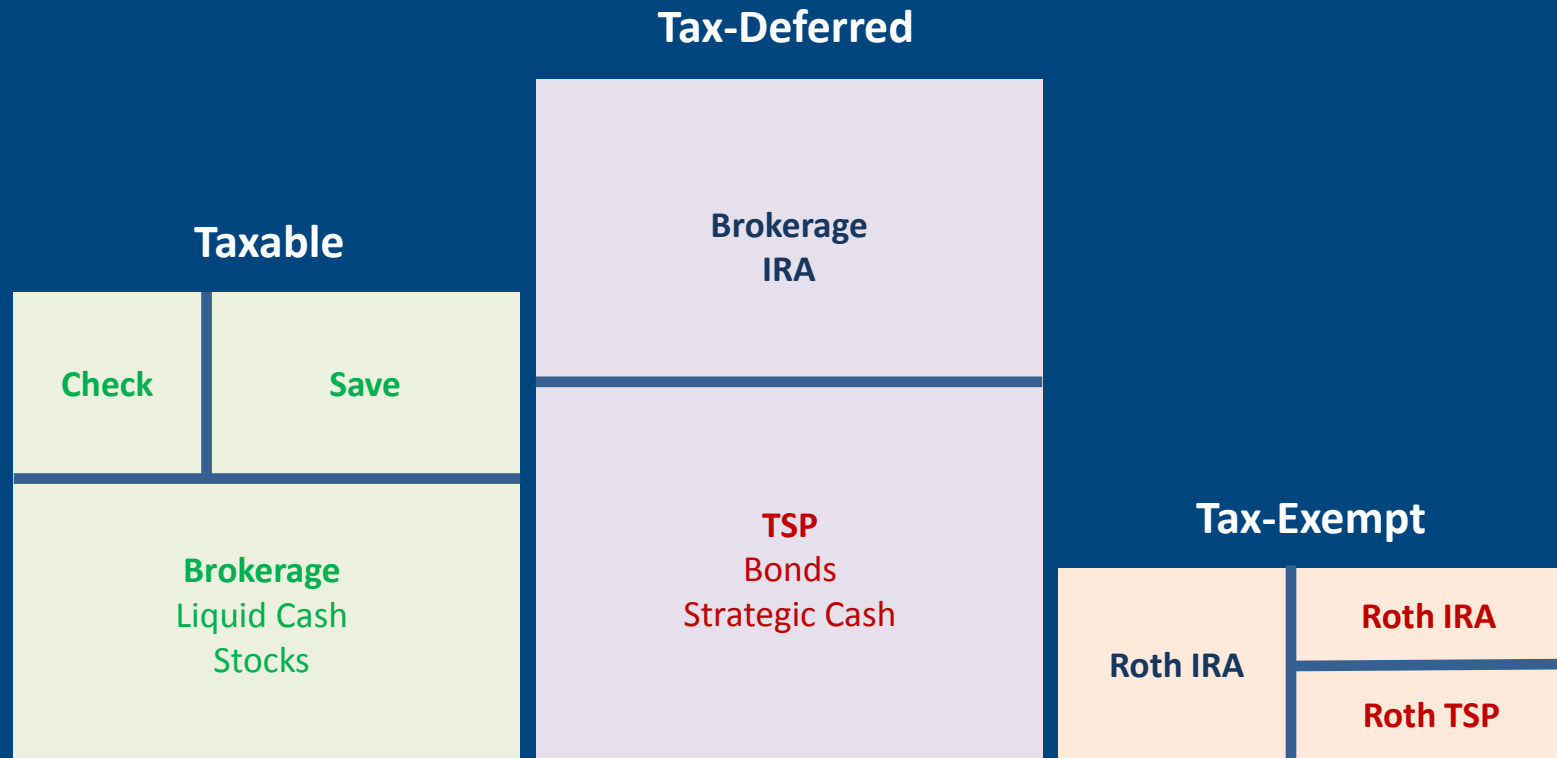
Combining Tax-Exempt Accounts



Portfolio Organization



Distributing Asset Types



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, which includes a shield with a 'P' and the text 'PALADIN' and 'SERVICES' below it, followed by five stars and the text 'AIAA OCB'.

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

CLIENT RESOURCES

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Next Month:

Annuities – The Pros and Cons
September 8 @ 12:00

Questions / Comments / Suggestions



V A R I P L A N

Advanced Retirement Planning and Management

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