

Contents

Assignment 1			
Introduction to Personal Financial Planning	1.1	Financial Elements of Variable Deferred Annuities	3.9
Overview of Personal Financial Planning	1.3	Comparing Annuities and Life Insurance	3.16
Personal Financial Planning Techniques	1.8	Using an Annuity to Fund a Structured Settlement	3.20
The Role of Insurance in Personal Financial Planning	1.12	Selecting an Annuity	3.22
Applying the Personal Financial Planning Process	1.17	Summary	3.26
Summary	1.25		
Assignment 2		Assignment 4	
Life Insurance	2.1	Disability and Health Insurance Planning	4.1
Premature Death Loss Exposures	2.3	Disability and Health-Related Personal Loss Exposures	4.3
Determining the Amount of Life Insurance to Own	2.7	Disability Income Insurance	4.6
Life Insurance Concepts	2.12	Health Insurance Plans	4.15
Term Life Insurance	2.20	Government-Provided Health Insurance Plans	4.21
Traditional Whole (Ordinary) Life Insurance	2.27	Long-Term Care Insurance	4.27
Universal Life Insurance	2.35	Summary	4.34
Variable Universal Life Insurance	2.41	Assignment 5	
Using Life Insurance to Enhance the Value of a Business	2.43	Postsecondary Education Funding	5.1
Selecting a Life Insurance Plan	2.48	Funding Postsecondary Education	5.3
Summary	2.55	Determining Need-Based Financial Aid	5.6
		Sources of Funding for Postsecondary Education	5.13
Assignment 3		Developing a Postsecondary Education Funding Plan	5.20
Annuities	3.1	Summary	5.29
Introduction to Annuities	3.3		
Characteristics of Annuities	3.5		



Assignment 6		Assignment 9	
Retirement Planning	6.1	Investment Basics	9.1
The Financial Impact of Retirement	6.3	Investment Basics	9.3
The Retirement Planning Process	6.6	Types of Investment Risks	9.9
Determining Retirement Savings Needs	6.11	Investment Strategies	9.17
Applying the Retirement Planning Process	6.19	Types of Investments	9.22
Summary	6.27	Recommending an Appropriate Investment Strategy	9.29
		Summary	9.40
Assignment 7		Assignment 10	
Retirement Funding	7.1	Income Tax Planning	10.1
Introduction to Retirement Funding	7.3	Personal Federal Income Tax Concepts	10.3
Categories of Employer-Sponsored Retirement Plans	7.7	Life Insurance and Annuity Taxation	10.6
Comparing Employer-Sponsored Retirement Plans	7.13	Postsecondary Education Funding Taxation	10.14
Comparing Individual Retirement Accounts	7.20	Retirement Plan Taxation	10.20
Nonqualified Annuities	7.26	Taxation of Transferred Property	10.26
Social Security Program (OASDHI)	7.28	Income Tax Minimization Case	10.31
Retirement Income Choices	7.33	Summary	10.35
Recommending a Retirement Savings and Income Strategy	7.39		
Summary	7.46	Index	1
Assignment 8			
Estate Planning	8.1		
Overview of Estate Planning	8.3		
The Estate Planning Process	8.5		
Federal Gift and Estate Taxes	8.8		
Estate Planning Tools	8.16		
Estate Planning Case	8.23		
Summary	8.27		

