



# The STAR Plan<sup>®</sup> Introduction

Mark Whitelaw - President

Strategic Talent Appreciation and  
Recognition

Valley View Consultants, Inc. (VVC)

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## Understanding Leverage in your Retirement Assets

Let's say you were buying a car that cost \$50,000. Is it better to:

- Surrender \$50,000 of funds earning 8% and pay cash?
- Finance a car loan at 5% for 72 months with the funds earning 8%?

By letting the funds continue to earn 9% and using them to make the 5% loan payments the personal would still have \$6,388 at the end ... vs having nothing.

**And that's leverage ... letting your money continue to earn market returns and funding cash needs with lower debt rates.**

Historically, market returns have exceeded debt rates 4% to 5% annually.

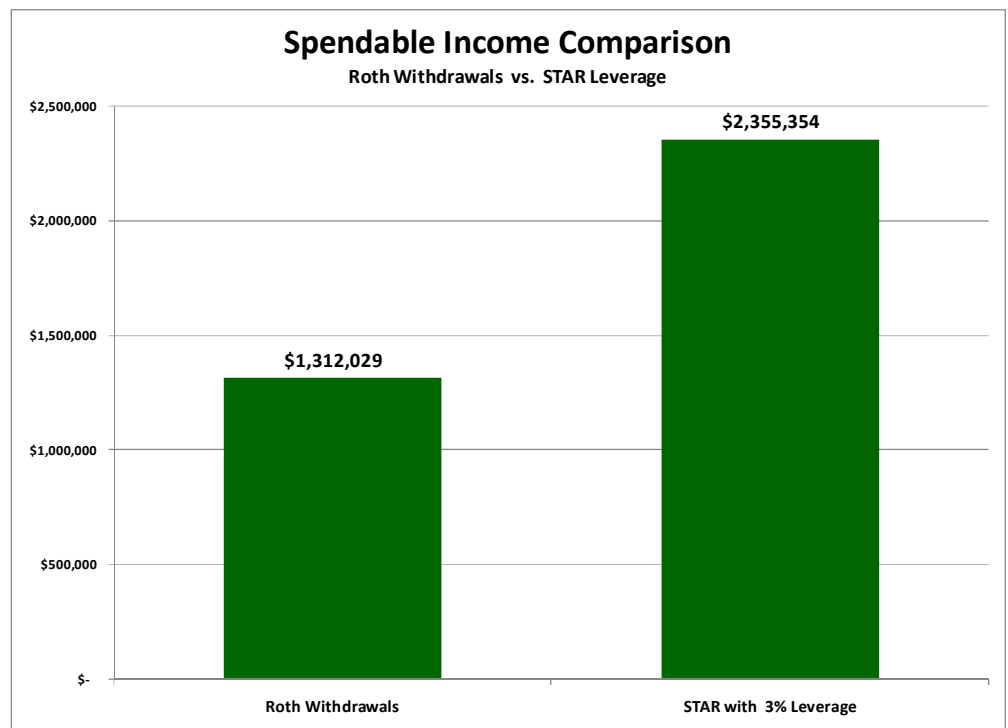
Let's say you are retiring. Is it better to have \$500,000 in a Roth or The STAR Plan?

- Tax-qualified programs (IRA, 401(k), Roth, etc.) do not permit leverage.
- The STAR Plan<sup>®</sup>, because it utilizes ILI, offers leverage as one of its management options.

**Assume an 8% rate-of-return and a 5% STAR Retirement Loan ... 3% Leverage.**

- Roth illustrates a \$3,645 monthly spendable income for 30 years.
- The STAR Plan illustrates a \$6,543 monthly spendable income for 30 years ... \$1,043,325 more ... 80% more.

- **ILI accessible cash surrender values exceed the Retirement Loan balance at all times.**
- **ILI death benefits automatically repay the Retirement Loan balance with the excess going to your heirs ... no need for your heirs to sell the family home like with a Reverse Mortgage.**



**The STAR Plan offers more cash management options for you *and* financial protection for your family.**

**We look forward to visiting with you so you can ascertain if The STAR Plan<sup>®</sup> is a practical fit for you and your family.**

This overview is for educational purposes only. Please contact [Mark@ValleyViewConsultants.com](mailto:Mark@ValleyViewConsultants.com) for your personal STAR Life Events Analysis.

Valley View Consultants, Inc. is an ILI third party administrator (TPA) and the developer and administrator of The STAR Plan<sup>®</sup>.

**Valley View Consultants, Inc.**

8522 Greenbriar Estates Edwardsville, IL 62025 (618) 656-6519

[www.ValleyViewConsultants.com](http://www.ValleyViewConsultants.com)