

# The STAR Plan<sup>®</sup>

## Strategic Talent Appreciation and Recognition

A longevity driven cash management program for employees ... just like you.

### Financial Self-reliance



If you could be in a comparable or greater cash access and cash management position today,  
is there any reason why you would *not* want your family to have extra financial security if you died tomorrow?

Examples for Males and Females Ages 35, 45, 55 and 65

That's The STAR Plan personal value opportunity.

The STAR Plan<sup>®</sup> featuring Investment oriented institutionally priced life insurance (ILI) is a lifelong personal value opportunity recognizing the career and life achievements of white-collar employees.

### Your STAR Advisor

Mark Whitelaw  
President, Valley View Consultants, Inc.  
[Mark@ValleyViewConsultants.com](mailto:Mark@ValleyViewConsultants.com)  
(618) 656-6519

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

# The STAR Plan<sup>®</sup>

## Strategic Talent Appreciation and Recognition

A longevity driven cash management program for white-collar employees ... just like you.

### Financial Self-reliance

Age 35 Male



Valley View Consultants, Inc.

**If you could be in a comparable or greater cash access and cash management position today, is there any reason why you would *not* want your family to have extra financial security if you died tomorrow?**

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**Success has a drawback. Caps in workplace and tax-qualified programs negatively impact your ability to save efficiently and financially protect your family.**

**The STAR Plan<sup>®</sup> featuring Investment oriented institutionally priced life insurance (ILI) restores those lost efficiencies ... a lifelong personal value opportunity recognizing the career and life achievements of white-collar employees.**

### ILI's financial advantage is driven by two cost-shifting opportunities

- Institutional separate account expenses are less than retail mutual funds.
- ILI costs have less impact on investment gain than capital gains or ordinary income taxes.

### The result - Greater accessible cash for life's needs *plus* death benefits

Assume you are a married male nonsmoker age 35 with \$100,000 of total household income wanting to save \$10,000 annually to age 65.

Let's also assume taxable and non-taxable account expenses equal to the top 10% performing funds in 2009.

| End of Year or Attained Age | Cumulative Contributions | Taxable         | Non-taxable Account |                        | The STAR Plan         |                        |               |
|-----------------------------|--------------------------|-----------------|---------------------|------------------------|-----------------------|------------------------|---------------|
|                             |                          | Taxable Account | Accumulated Values  | Accessible Cash Values | Cash Surrender Values | Accessible Cash Values | Death Benefit |
| Year 1                      | 10,000                   | 10,219          | 10,326              | 10,202                 | 10,454                | 10,327                 | 305,490       |
| Year 10                     | 100,000                  | 123,518         | 134,284             | 121,256                | 140,436               | 133,414                | 435,472       |
| Age 65                      | 300,000                  | 579,360         | 765,266             | 765,266                | 1,118,290             | 1,062,375              | 1,341,948     |
| Age 87 LE                   | 300,000                  | 1,382,154       | 2,536,908           | 2,536,908              | 6,451,701             | 6,129,116              | 6,774,286     |
| Age 95                      | 300,000                  | 1,896,064       | 3,922,497           | 3,922,497              | 12,202,844            | 11,592,702             | 12,202,844    |

(9% market return before all expenses, taxes and insurance costs. Top 10% performing funds – Morningstar 12/31/2009. Illinois resident. LE - life expectancy.)

### STAR is designed for the “white-collar” life profile

White-collar employees are more likely to retire in a higher tax rate than during their working career.

That is why after-tax tax-advantaged structures like the Roth and life insurance are more suitable cash accumulation alternatives.

ILI has *evolved* into the more efficient financial *structure* for white-collar employees to use for their personal cash management ... with the added advantage of life insurance protection for their heirs.

Not a life insurance benefit, but a *longevity* driven cash management program utilizing the ILI structure.

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## Financial Self-reliance

Age 35 Female



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Assume you are a married female nonsmoker age 35 with \$100,000 of total household income wanting to save \$10,000 annually to age 65.

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|-----------------------------|--------------------------|-----------------|---------------------|------------------------|-----------------------|------------------------|---------------|
|                             |                          | Taxable Account | Accumulated Values  | Accessible Cash Values | Cash Surrender Values | Accessible Cash Values | Death Benefit |
| Year 1                      | 10,000                   | 10,219          | 10,326              | 10,202                 | 10,476                | 10,343                 | 415,160       |
| Year 10                     | 100,000                  | 123,518         | 134,284             | 121,256                | 139,368               | 132,400                | 544,052       |
| Age 65                      | 300,000                  | 579,360         | 765,266             | 765,266                | 1,121,216             | 1,065,155              | 1,345,459     |
| Age 92 LE                   | 300,000                  | 1,684,096       | 3,331,124           | 3,331,124              | 9,781,523             | 9,292,447              | 10,074,968    |
| Age 95                      | 300,000                  | 1,896,064       | 3,922,497           | 3,922,497              | 12,467,045            | 11,843,693             | 12,467,045    |

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### Financial Self-reliance

Age 45 Male



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### The result - Greater accessible cash for life's needs *plus* death benefits

Assume you are a married male nonsmoker age 45 with \$100,000 of total household income wanting to save \$10,000 annually to age 65.

Let's also assume taxable and non-taxable account expenses equal to the top 10% performing funds in 2009.

| End of Year or Attained Age | Cumulative Contributions | Taxable         | Non-taxable Account |                        | The STAR Plan         |                        |               |
|-----------------------------|--------------------------|-----------------|---------------------|------------------------|-----------------------|------------------------|---------------|
|                             |                          | Taxable Account | Accumulated Values  | Accessible Cash Values | Cash Surrender Values | Accessible Cash Values | Death Benefit |
| Year 1                      | 10,000                   | 10,219          | 10,326              | 10,202                 | 10,445                | 10,321                 | 218,770       |
| Year 10                     | 100,000                  | 123,518         | 134,284             | 121,256                | 139,897               | 132,903                | 348,222       |
| Age 65                      | 200,000                  | 306,982         | 365,911             | 365,911                | 442,813               | 420,673                | 531,376       |
| Age 86 LE                   | 200,000                  | 704,040         | 1,148,801           | 1,148,801              | 2,311,681             | 2,196,096              | 2,427,265     |
| Age 95                      | 200,000                  | 1,004,745       | 1,875,687           | 1,875,687              | 4,711,875             | 4,476,282              | 4,711,875     |

(9% market return before all expenses, taxes and insurance costs. Top 10% performing funds – Morningstar 12/31/2009. Illinois resident. LE - life expectancy.)

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## Financial Self-reliance

Age 45 Female



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### The result - Greater accessible cash for life's needs *plus* death benefits

Assume you are a married female nonsmoker age 45 with \$100,000 of total household income wanting to save \$10,000 annually to age 65.

Let's also assume taxable and non-taxable account expenses equal to the top 10% performing funds in 2009.

| End of Year or Attained Age | Cumulative Contributions | Taxable         | Non-taxable Account |                        | The STAR Plan         |                        |               |
|-----------------------------|--------------------------|-----------------|---------------------|------------------------|-----------------------|------------------------|---------------|
|                             |                          | Taxable Account | Accumulated Values  | Accessible Cash Values | Cash Surrender Values | Accessible Cash Values | Death Benefit |
| Year 1                      | 10,000                   | 10,219          | 10,326              | 10,202                 | 10,439                | 10,316                 | 278,774       |
| Year 10                     | 100,000                  | 123,518         | 134,284             | 121,256                | 139,481               | 132,507                | 407,816       |
| Age 65                      | 200,000                  | 306,982         | 365,911             | 365,911                | 439,932               | 417,936                | 591,245       |
| Age 91 LE                   | 200,000                  | 857,843         | 1,508,451           | 1,508,451              | 3,462,439             | 3,289,317              | 3,600,937     |
| Age 95                      | 200,000                  | 1,004,745       | 1,875,687           | 1,875,687              | 4,767,222             | 4,528,861              | 4,767,222     |

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### Financial Self-reliance

Age 55 Male



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### The result - Greater accessible cash for life's needs *plus* death benefits

Assume you are a married male nonsmoker age 55 with \$100,000 of total household income wanting to save \$10,000 annually to age 65.

Let's also assume taxable and non-taxable account expenses equal to the top 10% performing funds in 2009.

| End of Year or Attained Age | Cumulative Contributions | Taxable         | Non-taxable Account |                        | The STAR Plan         |                        |               |
|-----------------------------|--------------------------|-----------------|---------------------|------------------------|-----------------------|------------------------|---------------|
|                             |                          | Taxable Account | Accumulated Values  | Accessible Cash Values | Cash Surrender Values | Accessible Cash Values | Death Benefit |
| Year 1                      | 10,000                   | 10,219          | 10,326              | 10,202                 | 10,438                | 10,315                 | 159,491       |
| Year 10                     | 100,000                  | 123,518         | 134,284             | 134,284                | 138,365               | 131,447                | 235,654       |
| Age 75                      | 100,000                  | 183,465         | 231,622             | 231,622                | 290,803               | 276,263                | 305,343       |
| Age 86 LE                   | 100,000                  | 283,358         | 421,708             | 421,708                | 691,865               | 657,271                | 726,458       |
| Age 95                      | 100,000                  | 404,384         | 688,539             | 688,539                | 1,392,795             | 1,323,155              | 1,392,795     |

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### Financial Self-reliance

Age 55 Female



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Assume you are a married female nonsmoker age 55 with \$100,000 of total household income wanting to save \$10,000 annually to age 65.

Let's also assume taxable and non-taxable account expenses equal to the top 10% performing funds in 2009.

| End of Year or Attained Age | Cumulative Contributions | Taxable         | Non-taxable Account |                        | The STAR Plan         |                        |               |
|-----------------------------|--------------------------|-----------------|---------------------|------------------------|-----------------------|------------------------|---------------|
|                             |                          | Taxable Account | Accumulated Values  | Accessible Cash Values | Cash Surrender Values | Accessible Cash Values | Death Benefit |
| Year 1                      | 10,000                   | 10,219          | 10,326              | 10,202                 | 10,438                | 10,315                 | 186,706       |
| Year 10                     | 100,000                  | 123,518         | 134,284             | 134,284                | 138,420               | 131,499                | 314,688       |
| Age 75                      | 100,000                  | 183,465         | 231,622             | 231,622                | 287,812               | 273,421                | 314,688       |
| Age 90 LE                   | 100,000                  | 331,882         | 524,375             | 524,375                | 940,355               | 893,338                | 987,373       |
| Age 95                      | 100,000                  | 404,384         | 688,539             | 688,539                | 1,394,221             | 1,324,510              | 1,394,221     |

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### Financial Self-reliance

Age 65 Male



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Assume you are a married male nonsmoker age 65 with \$100,000 of total household income wanting to save \$10,000 annually to age 65.

Let's also assume taxable and non-taxable account expenses equal to the top 10% performing funds in 2009.

| End of Year or Attained Age | Cumulative Contributions | Taxable         | Non-taxable Account |                        | The STAR Plan         |                        |               |
|-----------------------------|--------------------------|-----------------|---------------------|------------------------|-----------------------|------------------------|---------------|
|                             |                          | Taxable Account | Accumulated Values  | Accessible Cash Values | Cash Surrender Values | Accessible Cash Values | Death Benefit |
| Year 1                      | 10,000                   | 10,219          | 10,326              | 10,202                 | 10,422                | 10,304                 | 118,685       |
| Year 10                     | 100,000                  | 123,518         | 134,284             | 134,284                | 134,399               | 127,679                | 165,200       |
| Age 80                      | 100,000                  | 150,572         | 176,398             | 176,398                | 191,220               | 181,659                | 200,781       |
| Age 87 LE                   | 100,000                  | 198,553         | 258,283             | 258,283                | 325,611               | 309,330                | 341,892       |
| Age 95                      | 100,000                  | 272,379         | 399,351             | 399,351                | 590,794               | 561,254                | 590,794       |

(9% market return before all expenses, taxes and insurance costs. Top 10% performing funds – Morningstar 12/31/2009. Illinois resident. LE - life expectancy.)

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### Financial Self-reliance

Age 65 Female



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Assume you are a married female nonsmoker age 65 with \$100,000 of total household income wanting to save \$10,000 annually to age 65.

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|-----------------------------|--------------------------|-----------------|---------------------|------------------------|-----------------------|------------------------|---------------|
|                             |                          | Taxable Account | Accumulated Values  | Accessible Cash Values | Cash Surrender Values | Accessible Cash Values | Death Benefit |
| Year 1                      | 10,000                   | 10,219          | 10,326              | 10,202                 | 10,436                | 10,314                 | 133,900       |
| Year 10                     | 100,000                  | 123,518         | 134,284             | 134,284                | 134,229               | 127,518                | 207,621       |
| Age 80                      | 100,000                  | 150,572         | 176,398             | 176,398                | 187,558               | 178,180                | 207,621       |
| Age 90 LE                   | 100,000                  | 223,544         | 304,135             | 304,135                | 405,639               | 385,357                | 425,921       |
| Age 95                      | 100,000                  | 272,379         | 399,351             | 399,351                | 601,066               | 571,013                | 601,066       |

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### About this booklet

This booklet is designed to answer some common questions about The STAR Plan featuring ILI offered to eligible employees. It is not intended to provide a detailed description of the program and the coverage.

This booklet contains information and illustrations of sample ILI and other financial structures. This information is for educational purposes only.

Stocks, mutual funds and variable products are not suitable for all investors. Before making any purchases you should carefully read the prospectus and prospectuses for the underlying investment portfolio of variable products and other information about the investment company. In addition to carefully reviewing the prospectus you are advised to consider carefully the investment objectives, risks, charges and expenses of the investment before investing.

### Valley View Consultants, Inc. (VVC)

Valley View Consultants, Inc. is a third party administrator (TPA) specializing in helping policyholders manage their institutional life insurance coverage. We also provide financial modeling of different types of investment structures so policyholders can prudently assess the role their insurance plays in their overall financial planning.

Valley View Consultants, Inc. is paid by the insurance company to provide specialized and independent services and consultation to their policyholders.

The STAR Plan<sup>®</sup> is a Registered Trademark of Valley View Consultants, Inc. STAR is a voluntary life insurance program available to employees that have made the career and life choices qualifying to own an investment oriented institutionally priced life insurance (ILI).

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#### For more information please contact:

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### Your STAR Advisor

**Mark Whitelaw**  
President, Valley View Consultants, Inc.  
[Mark@ValleyViewConsultants.com](mailto:Mark@ValleyViewConsultants.com)  
(618) 656-6519

- Institutionally priced white-collar employee risk rates.
- Available through issue age 80.
- Multiple leading ILI issuers to select from.
- Typically 60-80 no-load separate accounts (funds) to choose from for your asset allocation.
- After-tax contributions with tax-deferred cash value accumulation and cash management.
- Penalty-free cash access on a non-taxable basis through proper policy management.
- Policy designs that maximize your “exit strategy” if your needs change.
- Ability to create a non-taxable income for life through proper policy management.
- Overloan protection eliminates the risk of policy lapse at older ages.
- Accelerated death benefits if you become terminally ill.
- Income tax-free death benefits to your heirs.
- Creditor protection in most states.

### To learn more

- Go to [www.ValleyViewConsultants.com](http://www.ValleyViewConsultants.com).
- Complete and return the confidential [STAR Select Qualifying Employee Information Form \(xls\)](#) so we can provide you your Personal Offering Package.

### Personal Offering Package

The VVC Personal Offering Package contains comprehensive information about The STAR Plan featuring ILI, the ILI issuer and product, prospectus information plus three financial models to demonstrate the flexibility and competitiveness of the ILI structure.

### Personal Consultation Meeting

Your STAR Advisor will review your Personal Offering Package with you and answer all your questions. When you are comfortable you may commence your application and enrollment process.

### Application and Enrollment

Your STAR Advisor will interview you to obtain your confidential personal and medical information. The insurers application will be executed by you and a medical examination scheduled. Policy delivery will also start your “free look period” per your state’s regulations.

### Ongoing Administrative Support

Valley View Consultants, Inc. is the administrator of The STAR Plan and your one-stop support center.