



The STAR Plan[®] Introduction

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Strategic Talent Appreciation and
Recognition
Valley View Consultants, Inc. (VVC)

Stretching Nonqualified Benefit Plan Distributions

Let's assume you are age 65 and about to commence receiving \$100,000 supplemental retirement benefit from your employer for the next ten years.

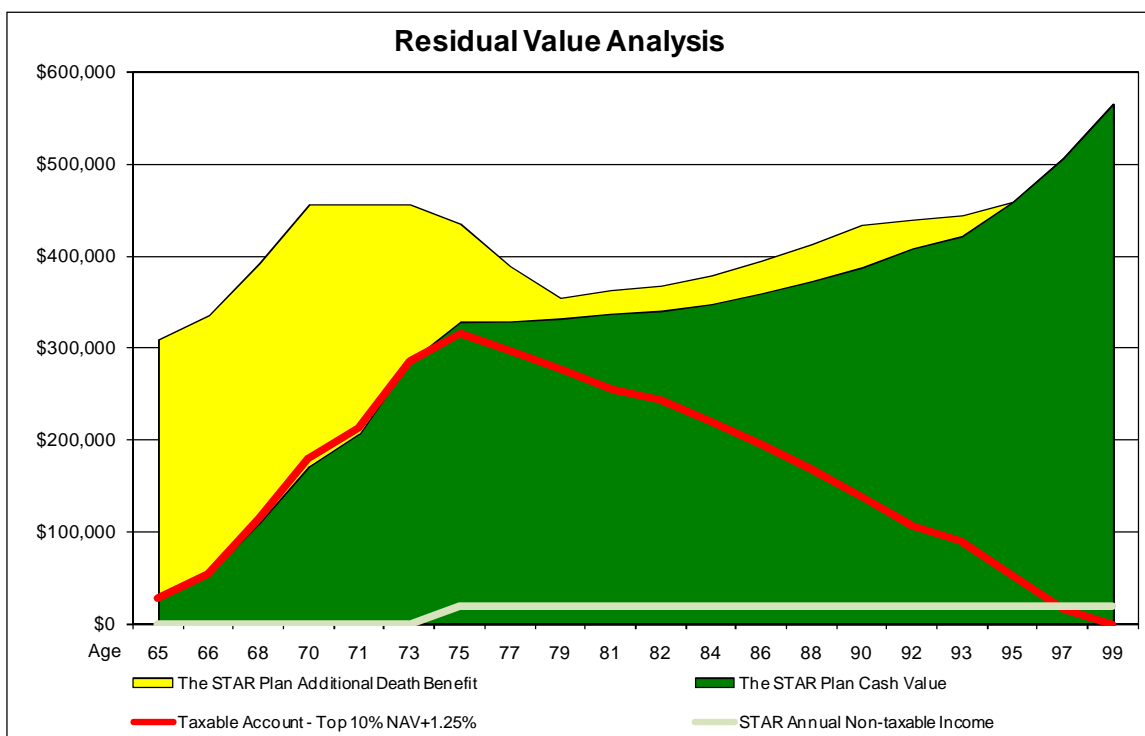
Challenge: Ten years of distribution and you have a 23 year (male) to 25 year (female) average life expectancy.

Planning Strategy: Take the \$66,360 after-tax dollars received each year, spend \$20,000 and invest \$26,360 for ten years to pre-fund \$20,000 of spendable income commencing in year eleven to at least life expectancy.

Funding Choices: Taxable Account or The STAR Plan. Let's assume:

- Male age 65 nonsmoker in good health.
- \$26,360 annual contribution for ten years ... \$20,000 annual distributions commencing in year eleven.
- 8% market return before all taxes, transaction fees, fund fees, separate account fees or ILI policy expenses.
- Taxable Account fees are the mutual fund NAV expense averages for the top 10% performing funds in 2009 plus 1.25% advisor fee.
- ILI separate account weighted average fees.

Analysis: The Residual Value Analysis compares hypothetical illustrations of a Taxable Account balance (red), the STAR Cash Value (green) and additional STAR Death Benefit (yellow) after all distributions.



The STAR Plan[®] illustrates comparable or greater cash reserves *plus* additional financial protection to heirs.

The STAR Plan illustrates greater cash value and death benefits from day one because the cost of ILI is less than the cost of taxable investing and taxes ... ILI risk rates have less impact on investment gain than today's tax rates.

We look forward to visiting with you so you can ascertain if The STAR Plan[®] is a practical fit for you and your family.

This overview is for educational purposes only. Please contact Mark@ValleyViewConsultants.com for your personal STAR Life Events Analysis.

The STAR Plan[®] - The Total Cash Management Alternative

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