



The STAR Plan[®] Introduction

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Strategic Talent Appreciation and
Recognition

Valley View Consultants, Inc. (VVC)

April 1, 2010

Status Report for Higher Income Individuals and Families

Since the health care reform legislation was signed, employers and individuals have heightened awareness of the increasing tax implications on higher income individuals and families.

- The Bush tax cuts are due to expire the end of this year.
- In 2011 capital gains increase to 20% for single filers earning \$200,000 and joint filers earning \$250,000
- The new healthcare bill adds a 3.8% Medicare tax on investment income in 2013 including interest, dividends, rents, royalties, annuities and capital gains on single filers earning \$200,000 and joint filers earning \$250,000.
- ILI cash accumulation, policy loans and death benefits are not subject to these taxes.

For white-collar Individuals, The STAR Plan[®] featuring ILI (investment oriented institutionally priced life insurance) offers more effective cash management across the spectrum of life events.

	Management Flexibility	Spendable Cash-flow	In Good Times	In Bad Times	At Death	Average Rank
The STAR Plan [®]	1	1	1	1	1	1
Roth	4	2	2	3	2	2.6
401(k)	5	3	3	5	3	3.8
Annuity	3	4	5	4	4	4
Taxable Account	2	6	6	2	5	4.2
NQDC	6	5	4	6	6	5.4

Mid to upper income individuals are capped in their 401(k) contributions or restricted from participating in the Roth IRA. The STAR Plan makes the financial discrimination against these individuals and families "moot".

We live in a different economic world today. One where individuals performing white-collar roles are living so long, reducing ILI costs so low, that ILI has *evolved* into the more efficient cash management *structure*. A very different insurance opportunity only available to individuals that have made the career and life choices to qualify to access the ILI risk pool.

The STAR Plan is a Reasoned Decision.

- ILI currently costs less than taxes ... that's a mathematical fact.
- It is reasonable to assume (1) Washington will not reduce its dependence on individuals for tax revenue and (2) that medical advances will continue to help us live longer and further enhance the ILI value opportunity.

Age 35 and 50 Example. Following are illustrations of a male age 35 and 50 with \$200,000 single filer income or \$250,000 total marital household income, average 2011 U.S. federal and state tax rates and the 2013 Medicare tax (40.64% income, 29.44% capital gains). We have illustrated a sample ILI policy and taxable fund investing assuming the 2009 average expenses for the top 10% performing funds and a 9% market return before all fees, expenses, taxes or insurance expenses.

The result is more cash for you *and* additional life insurance death benefits for your family.

- Accessible cash values for life's needs.
- Comparable or greater cash accumulation assuming comparable financial assumptions.
- Supplemental financial protection for your family.

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.

Valley View Consultants, Inc. is an ILI third party administrator (TPA) and the developer and administrator of The STAR Plan[®].

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STAR Life Events Analysis

April 1, 2010

Cash Access Comparison - New Money Analysis for Sample Age 35.

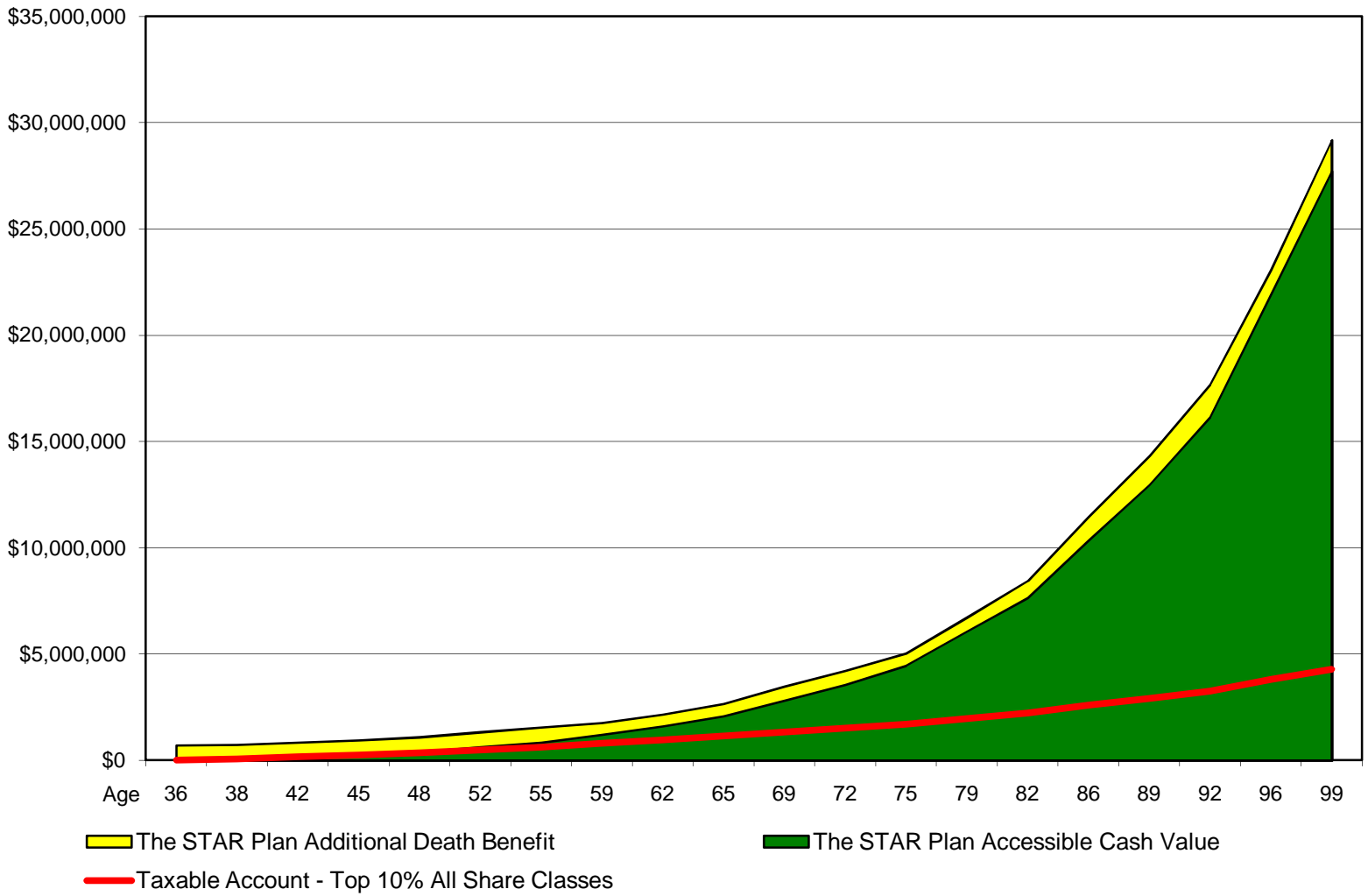
The net values after taxes of a Taxable Account and the ILI accessible cash values.

Taxable Account assumes Top 10% All Share Classes average expenses.

End of Year or Attained Age	Total Premium or Contributions	Taxable		The STAR Plan			Accessible Cash Value Gain	Death Benefit Gain
		Taxable Account	Cash Surrender Values	Accessible Cash Value	Death Benefit	Death Benefit		
Year 1	\$20,000	\$20,367	\$21,141	\$20,679	\$700,046	\$312	\$679,679	
Year 10	\$200,000	\$246,233	\$275,577	\$261,798	\$956,577	\$15,564	\$710,343	
Yr 30 Age 65	\$600,000	\$1,144,843	\$2,184,441	\$2,075,219	\$2,665,018	\$930,376	\$1,520,175	
Yr 52 Age 87 LE	\$600,000	\$2,688,371	\$11,750,341	\$11,162,824	\$12,337,858	\$8,474,452	\$9,649,486	
Yr 60 Age 95	\$600,000	\$3,666,724	\$21,342,191	\$20,275,081	\$21,555,613	\$16,608,357	\$17,888,889	

This comparison assumes the same contributions and 9.00% gross market rate-of-return prior to taxable fund expenses, taxes, separate account or life insurance policy expenses.

Cash Access Comparison



STAR Cash Surrender Values are tax deferred amounts. Through proper policy management (withdrawals to basis and policy loans against gain) most of this amount may be accessed non-taxable without terminating the policy.

Note: This illustration does not factor the potential tax savings on other income from potentially being in a lower tax bracket resulting from shielding these assets in the ILI structure.

STAR Life Events Analysis

April 1, 2010

Cash Access Comparison - New Money Analysis for Sample Age 50.

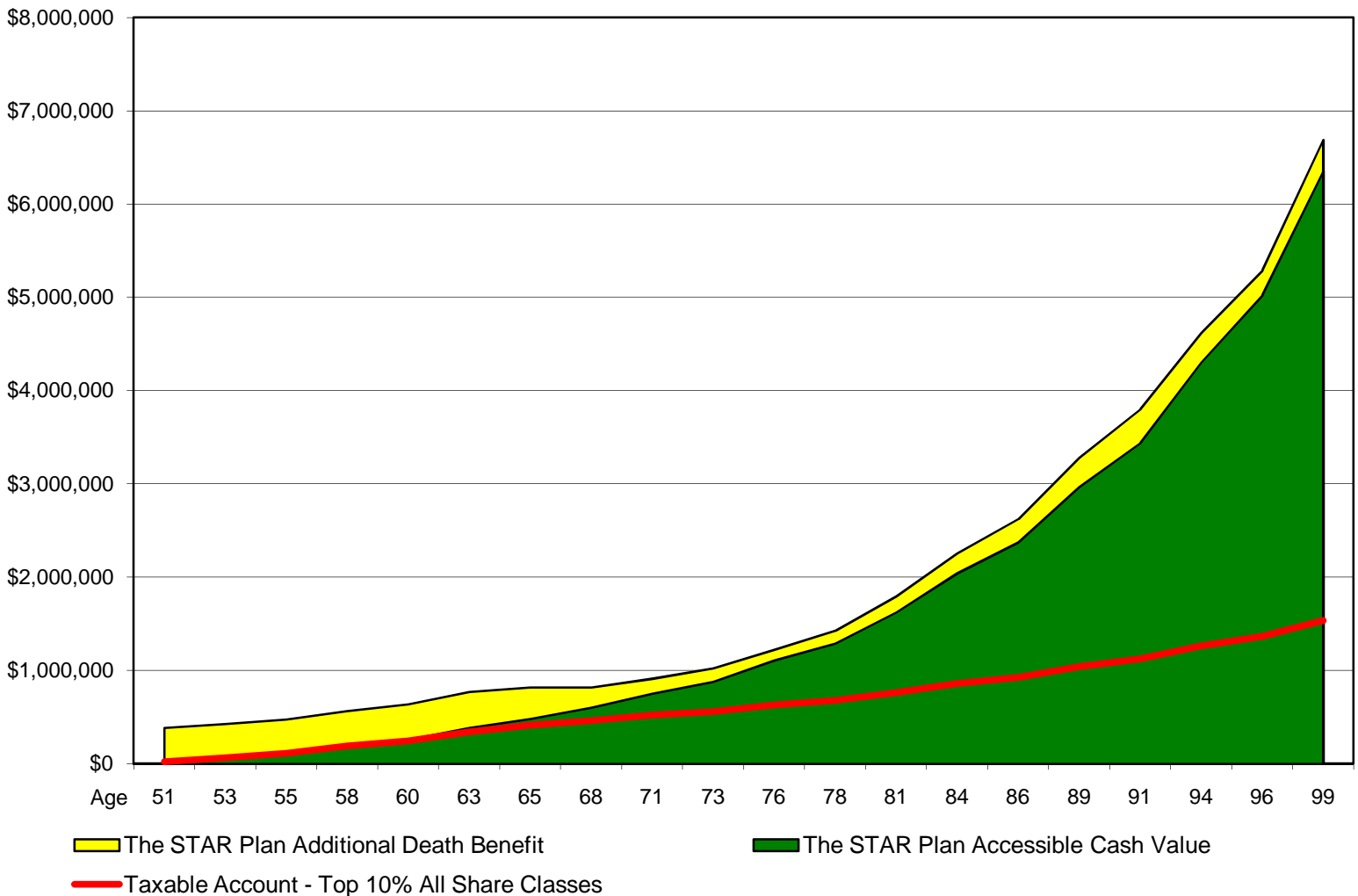
The net values after taxes of a Taxable Account and the ILI accessible cash values.

Taxable Account assumes Top 10% All Share Classes average expenses.

End of Year or Attained Age	Total Premium or Contributions	Taxable		The STAR Plan			Accessible Cash Value Gain	Death Benefit Gain
		Taxable Account	Cash Surrender Values	Accessible Cash Value	Death Benefit	Death Benefit		
Year 1	\$20,000	\$20,367	\$21,034	\$20,615	\$384,949	\$248	\$364,582	
Year 10	\$200,000	\$246,233	\$271,787	\$258,198	\$637,787	\$11,964	\$391,554	
Yr 15 Age 65	\$300,000	\$410,287	\$509,107	\$483,652	\$820,514	\$73,365	\$410,227	
Yr 36 Age 86 LE	\$300,000	\$927,073	\$2,499,360	\$2,374,392	\$2,624,328	\$1,447,319	\$1,697,255	
Yr 45 Age 95	\$300,000	\$1,314,472	\$4,892,277	\$4,647,663	\$4,941,200	\$3,333,191	\$3,626,728	

This comparison assumes the same contributions and 9.00% gross market rate-of-return prior to taxable fund expenses, taxes, separate account or life insurance policy expenses.

Cash Access Comparison



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