



The STAR Plan[®] Introduction

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Strategic Talent Appreciation and
Recognition

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May 16, 2010

Practical Planning for Retirement

How much will we need to save to afford to retire?

- Hewitt (5/2010) calculates we'll need the financial equivalent of 15.7 times our final pay ... excluding healthcare expenses.
- Fidelity (3/2010) calculates a couple age 65 today will pay \$250,000 in retirement medical expenses ... excluding nursing home, long term care, over the counter medications and dental care.

A couple age 50 earning \$150,000 today earning 5% annual pay increases will need the equivalent of \$3.5 to \$4.1 million at age 65 to live through retirement without sacrificing their lifestyle.

For most mid-upper-income white-collar employees, *traditional planning* combining Social Security + 401(k) + after-tax investments is unlikely to add up to 15.7 times final pay. Saving more requires a *practical planning* approach to find the money to make up the difference. "It's not your salary that makes you rich, it's your spending habits." (Charles A. Jaffe)

Find more money today for retirement savings.

Instead of waiting until you are forced to change your lifestyle, see if some of the choices you've made in this recession are practical and sustainable once recovery arrives. Testing your retirement lifestyle today can accomplish two goals for your future.

- You will reduce the amount you need for your retirement.
- You will free up more cash for saving in the recovering economy.

You can also manage your career to retire at the most suitable time. We've got a longevity bonus to look forward to ... so stay as flexible as possible to maximize career income and retirement quality of life.

Make financial decisions today that more efficiently achieve financial goals.

Lowering the number and retiring later are good ... but not enough. You need to make financial decisions today to achieve that financial goal more efficiently.

- Continue contributions to 401(k) up to your employer's match amount.
- Save in The STAR Plan the difference between your "retirement needs" and actual income.

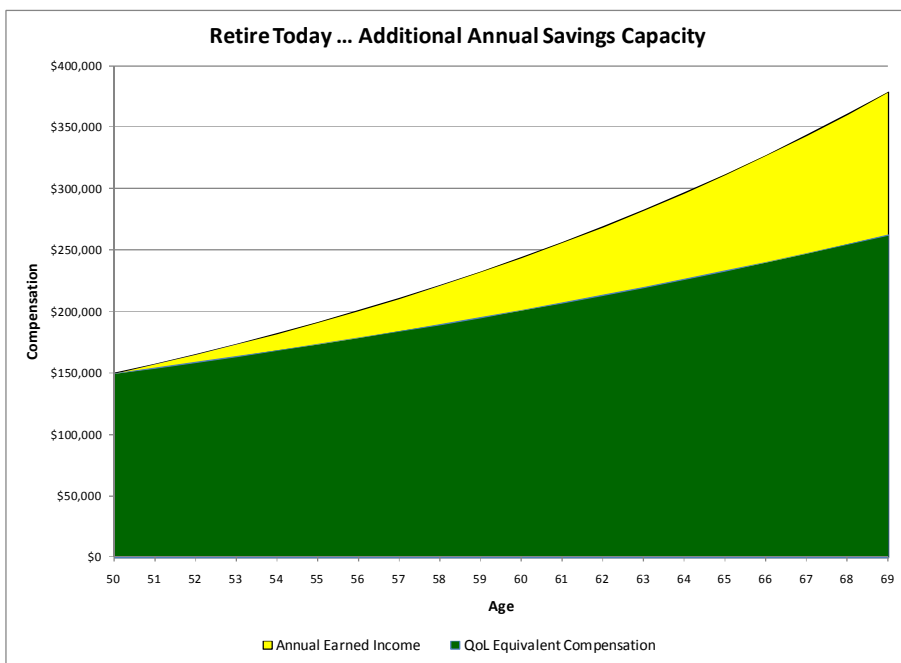
Let's say our sample couple age 50 are satisfied with their current quality of life.

- Define current income needs and adjust annually for inflation (3%) (green)
- Save the excess (yellow).

The STAR Life Events Analysis demonstrates that The STAR Plan featuring ILI is the more efficient "structure" for your excess savings capacity.

- Greater accessible cash for you plus 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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