



The STAR Plan[®] Introduction

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Strategic Talent Appreciation and
Recognition

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STAR is not a Nonqualified Roth Look-alike Plan

In 1997 the “Roth” structure was created replicating several of the features of life insurance:

- After-tax contributions.
- Tax-advantaged cash accumulation and cash management.
- Tax-advantaged cash-flow opportunities.
- Tax-advantaged values to heirs.

But the Roth has five disadvantages compared to ILI:

- Contribution limitations or restrictions.
- Early distribution penalties.
- Retirement Loans (leveraging) are not permitted resulting in significantly less potential retirement cash-flow.
- No access to death benefits if “terminal” to financially protect your heirs during a critical illness.
- No additional death benefits to financially protect your heirs.

The STAR Plan[®] and the Roth are “apples and oranges” that share several after-tax tax-advantaged features.

Let’s consider a male age 50 earning \$250,000 annually to age 65, average state tax rates, a 9% market rate-of-return and Taxable or Non-taxable Account expenses equal to the top 10% performing mutual funds ... year-to-date 2010.

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	20,000	20,471	20,885	20,438	21,034	20,615	384,949
Year 10	200,000	246,892	285,752	242,447	271,787	258,198	637,787
Yr 15 Age 65	300,000	411,392	514,532	514,532	509,107	483,652	820,514
Yr 36 Age 86 LE	300,000	930,168	1,991,224	1,991,224	2,499,360	2,374,392	2,624,328
Yr 45 Age 95	300,000	1,319,302	3,555,865	3,555,865	4,892,277	4,647,663	4,941,200
\$60,000 Annual Spendable Cash-flow at 65 to Age:		72		78		87	

- Except for a brief period after age 59½, ILI illustrates greater Accessible Cash Values in the event of a cash need.
- ILI illustrates greater residual value to heirs in all years.
- STAR offers greater alternatives to create tax-advantaged cash-flow ... any time you need it.

Additionally, The STAR Plan[®] allows employers to:

- Provide matches or incentive compensation contributions ... like a nonqualified deferred compensation plan.
- Also purchase ILI for employer cost recovery purposes ... like a nonqualified deferred compensation plan.

Today, to position yourself for a diversified tax-advantaged future:

- Utilize tax qualified and NQDC plan structures to the extent reasonable given the escalating tax environment.
- Commence diversifying unprotected assets to The STAR Plan[®] featuring ILI to minimize MAGI and maximize cash management opportunities ... while adding a measure of 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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