



The STAR Plan[®] Introduction

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Strategic Talent Appreciation and
Recognition

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Overview - ILI Separate Accounts

ILI Separate Accounts are funds selected by the insurer that are managed specifically for insurance products.

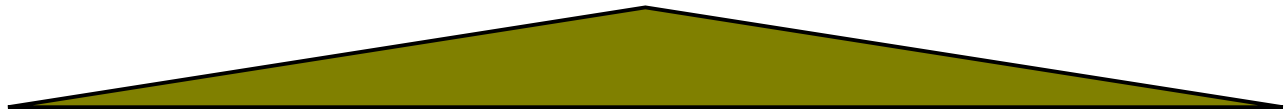
The objective is to offer policy owners a professionally managed diversified portfolio of fund categories, sub-categories and allocation strategies for the asset allocation of their ILI policy.

Separate Accounts:

- Have no minimum initial investments.
- Have no front-end or deferred sales loads.
- Typically have lower expenses than their retail counterparts.
- Offer access to funds typically not available to individuals.

Separate Accounts can offer cost savings because the insurance company is coordinating the policy / account level recordkeeping, not the fund provider, and executing a single daily transaction only behalf of all its policyholders. These fund provider expense savings are passed onto the ILI policy owner.

Separate Account



Insurer Coordinates All Policy Cash Flows Into a Single Transaction

The Separate Account economic value to you is delivered in three ways:

- Access to funds that have no retail counterparts.
- Access to funds, often at a discount, that have very high minimum initial contributions (\$1 to \$5 million) ... funds most of us would never be able to access.
- Access to retail funds, but with all sales loads waived and at a lower expense rate ... typically an average of .80% to .90% lower, or a discount of 40% to 60%.

ILI policy costs impact investment gain about 5% to 10% ... effectively like cost-shifting into a 5% to 10% tax rate assuming a 9% market rate-of-return (9.4% fifty year S&P 500 Average),.

When you add the economic value of utilizing ILI separate accounts to the equation:

- **Index Investor** – Is cost-shifting from the heavily weighted cost of capital gains to the lower cost of ILI.
- **Managed Fund Investor** – The separate account discounts exceed the costs of ILI resulting in a greater value than if you could invest in retail funds at a 0% tax rate.

The result is a more efficient Total Cash Management structure.

The STAR Plan offers more cash for you and additional 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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