



# The STAR Plan<sup>®</sup> Introduction

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Strategic Talent Appreciation and Recognition

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June 09, 2010

## The STAR Plan<sup>®</sup> Retirement Cash-flow Advantage

Can you think of any savings structure that increases in financial efficiency simply because you live longer? Not an IRA, 401(k) or an annuity. Only ILI.

As you live longer your ILI risk costs decrease because the life insurance protection is reduced.

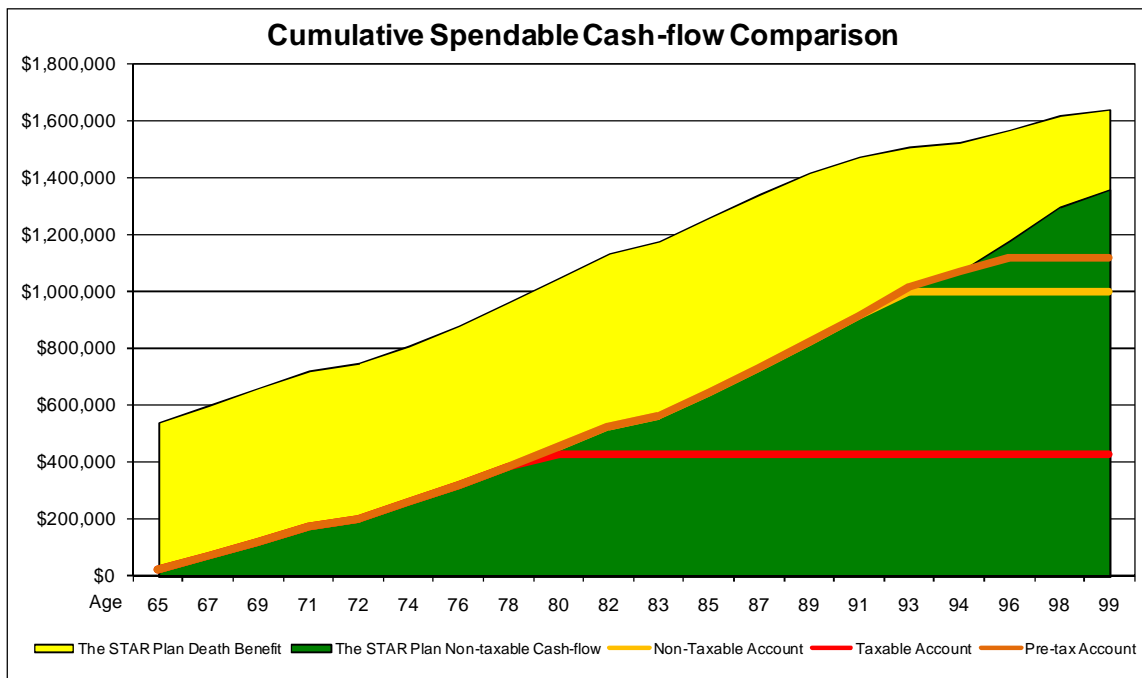
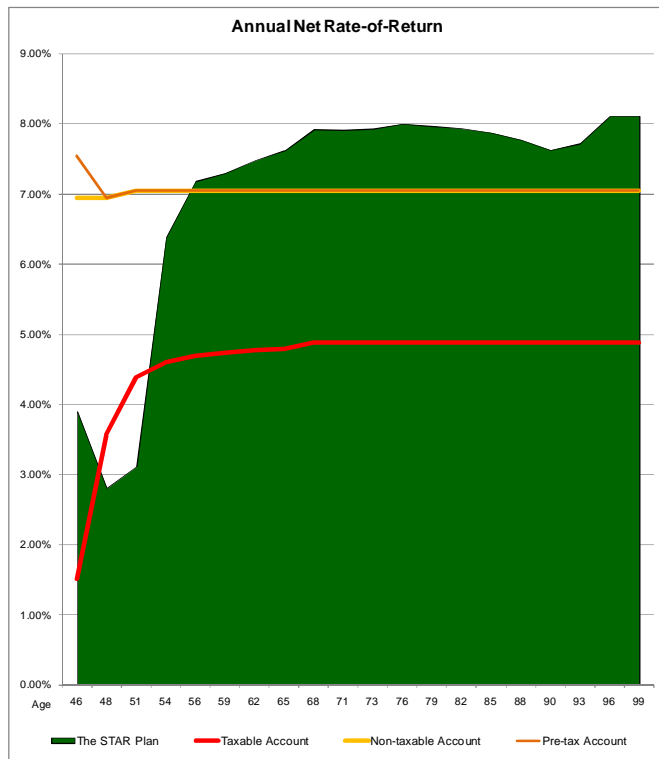
The result is an *increasing* rate-of-return as we age.

### Assume:

- Married male age 45 with \$150,000 total annual household income, \$10,000 after-tax equivalent contributions to age 65.
- Age 86 projected life expectancy.
- 9% market rate-of-return.
- Comparable managed fund access.
- Taxable account, IRA / 401(k) and ILI pricing.

### Results:

- The STAR Plan featuring ILI quickly illustrates a greater annual net rate-of-return.
- At age 65 a \$22,500 initial spendable cash-flow increasing at a 3% inflation protection rate is illustrated.
- STAR illustrates an inflation protected income to age 104 *plus* the life insurance death benefit.
- The traditional alternatives terminate 8 to 23 years earlier.



The STAR Plan illustrates a greater spendable cash-flow cushion plus additional financial protection to heirs.

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## But, The STAR Plan<sup>®</sup> can offer much more!

Life insurance offers “leverage” ... a cash management alternative not permitted with an IRA, 401(k) or an Annuity ... and not prudent with a taxable account.

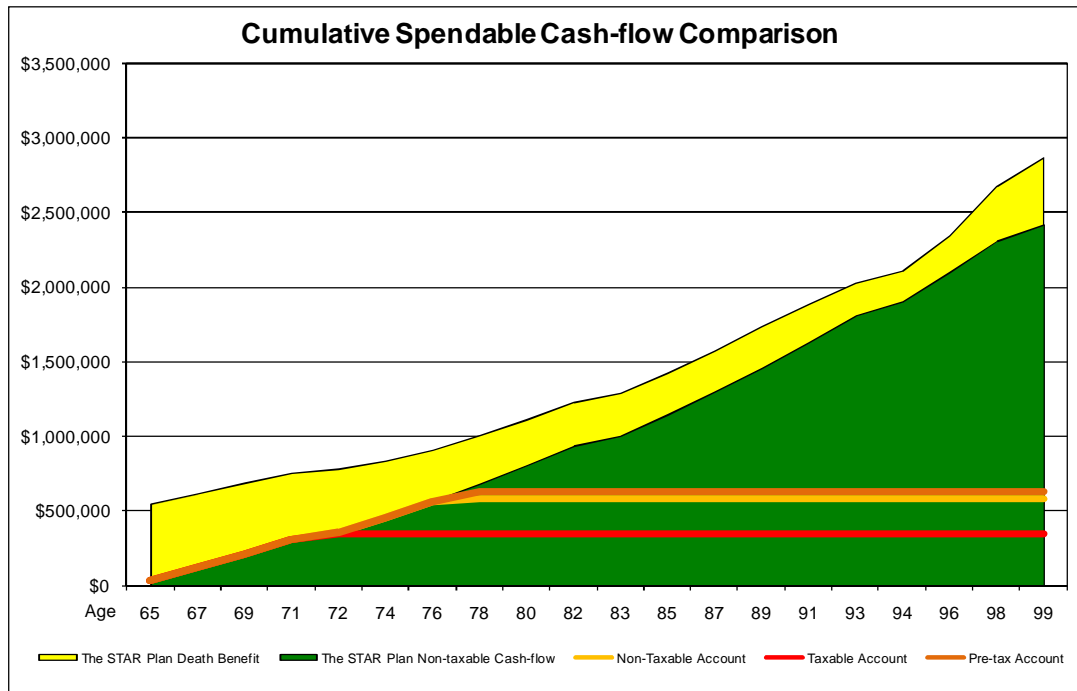
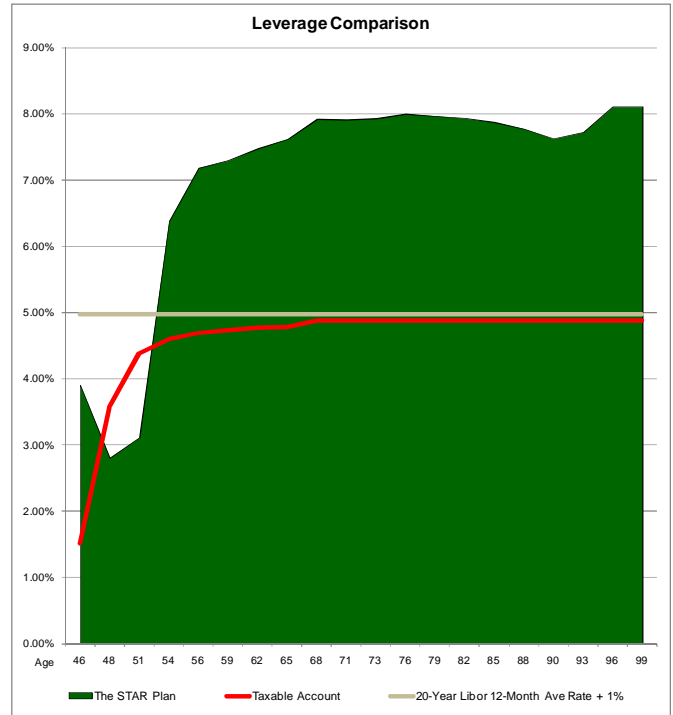
The result is an increased spendable cash-flow for our retirement.

### Assume:

- Same sample individual age 45, contributions and 9% market rate-of-return.
- A retirement loan at the 20-year Libor 12-month average rate plus 1%.

### Results:

- At age 65 a \$40,000 initial spendable cash-flow increasing at a 3% inflation protection rate is illustrated.
- STAR illustrates an inflation protected income to age 120 *plus* the life insurance death benefit.
- The traditional alternatives terminate 7 to 13 years prior to life expectancy ... 32 to 38 years prior to The STAR Plan.



By shifting the cash-flow source from the life insurance company to a third party lender, the resulting leverage illustrates a 78% (\$534,394) increase in the individual’s spendable retirement cash-flow to life expectancy and extends the longevity cash flow cushion from age 104 to age 120 plus additional death benefit protection.

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

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

This overview is for educational purposes only. Please contact [Mark@ValleyViewConsultants.com](mailto: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<sup>®</sup>.

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