



The STAR Plan[®] Introduction

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Strategic Talent Appreciation and
Recognition

Valley View Consultants, Inc. (VVC)

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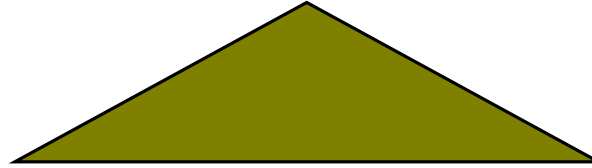
Today's Life Insurance Solutions

Today's life insurance products allow planning professionals to address three different financial needs.

Total Cash Management

The STAR Plan featuring ILI

Immediate Cash Management supplemented with Death Benefits
Individuals performing white-collar roles in the workplace



Asset Qualify Internal Rates-of-Return on Death Benefits

Death Benefits supplemented with Retirement Income

For white-collar Individuals, The STAR Plan[®] featuring ILI offers more effective cash management across the spectrum of life events ... why The STAR Plan[®] provides Total Cash Management.

	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

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 Washington will not reduce its dependence on individuals for tax revenue.
- Medical advances will continue to help us live longer and further enhance the ILI value opportunity.

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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