



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

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Strategic Talent Appreciation and  
Recognition

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## Do you shop at a warehouse discount store?

**You already understand the economics driving The STAR Plan ... discounts exceed membership fees.**

Warehouse stores combine bulk packaging and more cost effective distribution methods. The result is significant savings for you so you can stretch your dollars further.

**The STAR Plan featuring ILI is based on the same financial principles.**

- ILI managed separate accounts provide access to leading fund families typically at a 50% to 65% discount from their mutual fund counterparts ....preserving for you 1.2% to 3.0% of your annual investment rate-of-return.
- Annual ILI costs of insurance protection typically equate to about .70% of your rate-of-return.
- The result is a net cost savings for you of .50% to 2.75% compared to other financial structures plus life insurance protection for your family.

**Additionally, the ILI structure offers you and your family financial advantages others don't:**

- 98% - 100% initial cash surrender values .... Greater "exit strategy" if your needs or tax laws change.
- Lifelong tax-deferral plus income tax free death benefits ... Tax advantaged value to you and your heirs at all times.
- Lifetime access of death benefits if a terminal illness ... no need to bankrupt your family if you get sick.
- Tax free cash flow alternatives not available in tax-qualified programs ... more efficient cash management.
- No load, no cost asset re-allocation options across multiple fund families and investment objectives.

**For white-collar Individuals, The STAR Plan<sup>®</sup> featuring ILI offers more effective cash management across the spectrum of life events.**

	Management Flexibility	Spendable Cash-flow	In Good Times	In Bad Times	At Death	Average Rank
<b>The STAR Plan<sup>®</sup></b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
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*.

**The STAR Plan is a Reasoned Decision.**

- ILI currently costs less than managed fund investing, or managed funds and 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<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>.

**Valley View Consultants, Inc.**

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