

Why The STAR Plan? Because *Cash is King*.

The recent recession has reminded us of the importance of prudent planning to address life's cash needs:

- Cash for life's planned needs.
- Cash for life's short-term emergencies.
- Cash for life's heartaches.
- Cash for our heirs.

For most, planning requires multiple "structures" and balancing the financial trade-off between:

- Short-term cash access in taxable investing, and
- Long-term appreciation in tax deferred structures like the 401(k), Roth or 529 that impose contribution limits and / or penalties if you have early cash needs.

Individuals that have made the career and life choices enabling their access to The STAR Plan featuring ILI have a third choice ... to effectively "have their cake and eat it too":

Tax Deferred Accumulation *plus* Cash Access *plus* Death Benefits

Total Cash Management

Assume you are a married male nonsmoker age 45 with \$100,000 of total household income wanting to save \$10,000 annually to age 65. The ILI "structure" offers you greater maximum accessible cash for life's needs.

End of Year or Attained Age	Cumulative Contributions	Taxable	Non-taxable Account	Pre-tax Account	The STAR Plan				
		Taxable Account	Accumulated Values	Accessible Cash Values	Accumulated Values	Accessible Cash Values	Cash Surrender Values	Accessible Cash Values	Death Benefit
Year 1	10,000	10,219	10,345	10,214	14,411	8,935	10,392	10,282	259,362
Year 10	100,000	129,109	142,897	126,596	199,061	107,493	134,553	127,825	384,553
Age 65	200,000	337,328	418,664	418,664	583,213	361,592	427,377	406,009	521,400
Age 86 LE	200,000	919,033	1,662,984	1,662,984	2,316,590	1,436,286	2,129,135	2,022,678	2,235,592
Age 95	200,000	1,411,959	3,003,075	3,003,075	4,183,375	2,593,692	4,167,825	3,959,433	4,209,503

(9% market return before all expenses, taxes and insurance costs. Taxable, Non-taxable and Pre-tax Account mutual fund expenses equal to the top 10% performing funds – Morningstar 12/31/2009. Illinois resident. Age 86 life expectancy – LE.)

ILI (Investment Oriented Institutionally Priced Life Insurance) offers qualifying employees:

- 100%+ year one cash surrender values (no surrender charges) that can be accessed for life's needs.
- Diverse selection of no-load separate accounts (funds) managed by leading fund families.
- Tax deferred cash management and the creditor protection of the life insurance structure.
- Income tax-free death benefit protection for your heirs.
- Ability to specify the annual contribution capacity that fits your needs.
- Tax advantaged cash accessibility with overloan protection.
- Accelerated death benefits if you become terminally ill.
- The ability to cost-shift from the cost of retail funds and taxes to the lower cost of ILI.

ILI combines the more desirable cash management features into one "structure".

The STAR Plan[®]

Strategic Talent Appreciation and Recognition

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What if this individual wanted to create a lifelong non-taxable cash flow?

Let's assume at age 65 commencing a \$32,500 annual cash flow increasing at a 4% rate to offset inflation:

- The taxable account projects terminating without value at age 74.
- The non-taxable account projects terminating without value at age 77.
- The STAR Plan projects the cash flow to age 106 or 125 depending upon the selected management alternative ... while delivering a death benefit for his heirs at all time.

Doesn't it make more sense to combat the financial challenges of longevity by utilizing a financial structure that increases in efficiency as we age?

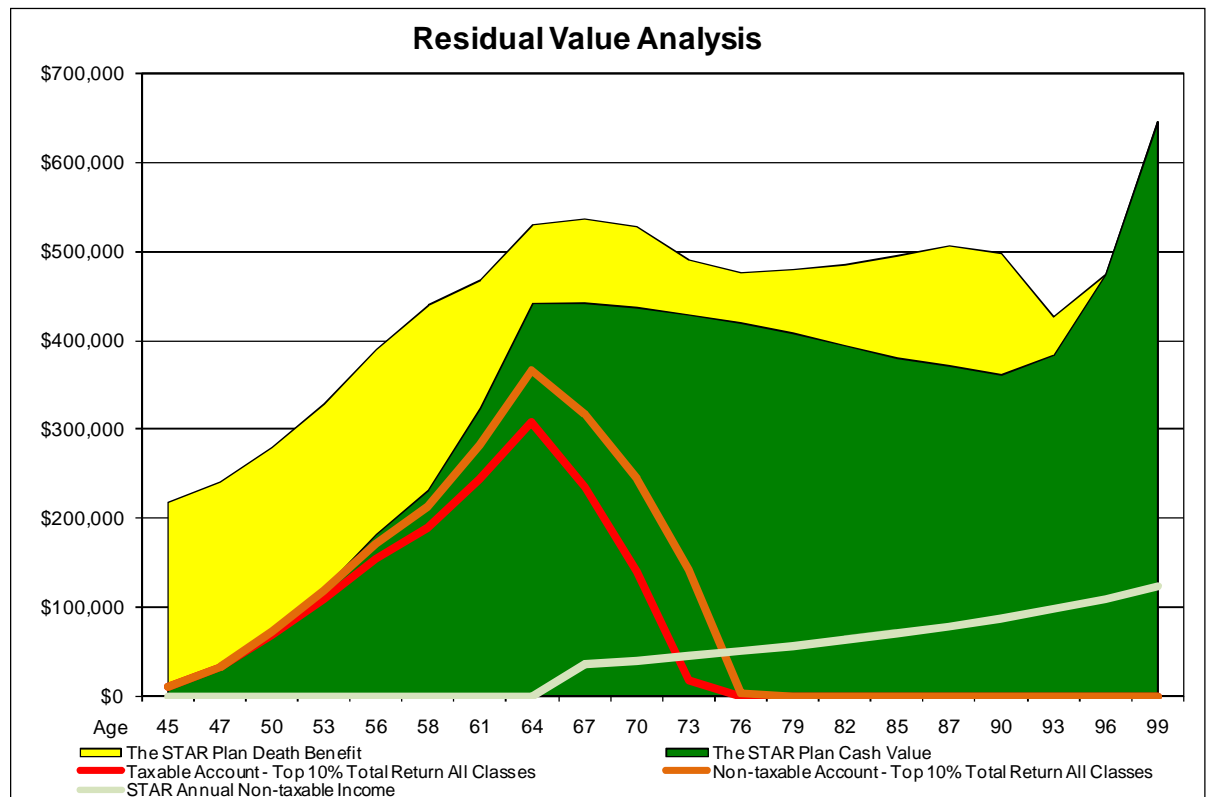
Cumulative			Taxable Account	Non-taxable Account	The STAR Plan	
End of Year or Attained Age	Premium or Contributions	Non-taxable Income	End of Year Top 10% Total Return All Classes	End of Year Top 10% Total Return All Classes	End of Year Cash Surrender Value	End of Year Death Benefit
Year 1	\$10,000	\$0	\$10,277	\$10,385	\$10,445	\$218,770
Year 10	\$100,000	\$0	\$123,575	\$134,341	\$139,897	\$348,222
Age 65	\$200,000	\$32,500	\$285,504	\$352,015	\$443,621	\$534,454
Age 86 LE	\$200,000	\$1,113,059	\$0	\$0	\$376,630	\$501,707
Age 95	\$200,000	\$1,928,171	\$0	\$0	\$436,453	\$436,453
Age 86 LE Total Income			\$317,084	\$441,281	\$1,113,059	
Age 86 LE Residual Value			\$0	\$0	\$376,630	\$501,707

Looking to the future, what do you think is more likely?

Tax relief for mid to upper income individuals.

or

Medical advances will continue to extend life expectancy resulting in even lower institutional life insurance risk rates for mid to upper income white-collar employees.



Today, ILI's *longevity* based cash management structure is the more prudent alternative.

I look forward to your thoughts and questions. Mark Whitelaw - President