

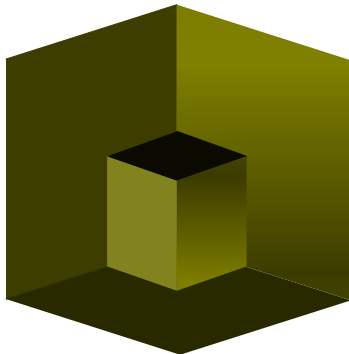
The STAR Plan®

Strategic Talent Appreciation and Recognition

The STAR Plan® featuring ILI

“Congratulations! You’ve earned it.”

Total Cash Management



Filling the void in the *financial parity* to key employees.

Securities offered through First Heartland Capital, Inc., Member FINRA/SIPC
Valley View Consultants, Inc. is not affiliated with First Heartland Capital, Inc.

Are you a mid-upper income white-collar employee?

If so ... congratulations!

- ✓ You have made the career and life choices earning you access to The STAR Plan[®].

The downside of success

Caps

- ✓ Caps in how much you can save efficiently for your future in tax-qualified plans.
- ✓ Caps in the amount of life insurance provided cost-efficiently to financially protect your family.

Equal financial opportunity workplace

Employers have no ...

- ✓ Costs.
- ✓ Liabilities.
- ✓ Administrative responsibilities.

How did we do that?

The answer

Is you!

The STAR Plan® personal planning question

If you could be in an equal or greater cash access and cash management position today, is there any reason why you would *not* want your family to have some extra financial security if you died tomorrow?

The STAR Plan Value Opportunity

- ✓ Comparable or greater cash for your life needs.
- ✓ Life insurance death benefits for your family.
- ✓ A different value opportunity for those that have made the career and life choices earning access to investment oriented institutionally priced life insurance (ILI).

A different product and risk class

- ✓ Longevity enhancements result in economic advantages for those that live the longest.
- ✓ In the 1970's non-smokers earned access to a new risk class for non-smokers.
- ✓ Now white-collar employees have earned access to a special *product* and *risk class* built around their cash management needs while also providing financial security to their heirs.

Example

Age 45 and saving \$10,000 annually to age 65.

- ✓ Male nonsmoker earning \$100,000 annually.
- ✓ Illinois resident.
- ✓ 9% market rate-of-return.
- ✓ Leading ILI issuer.
- ✓ Taxable and non-taxable structures.
- ✓ Mutual fund expenses equal to the top 10% performing funds (Morningstar 12/31/2009).

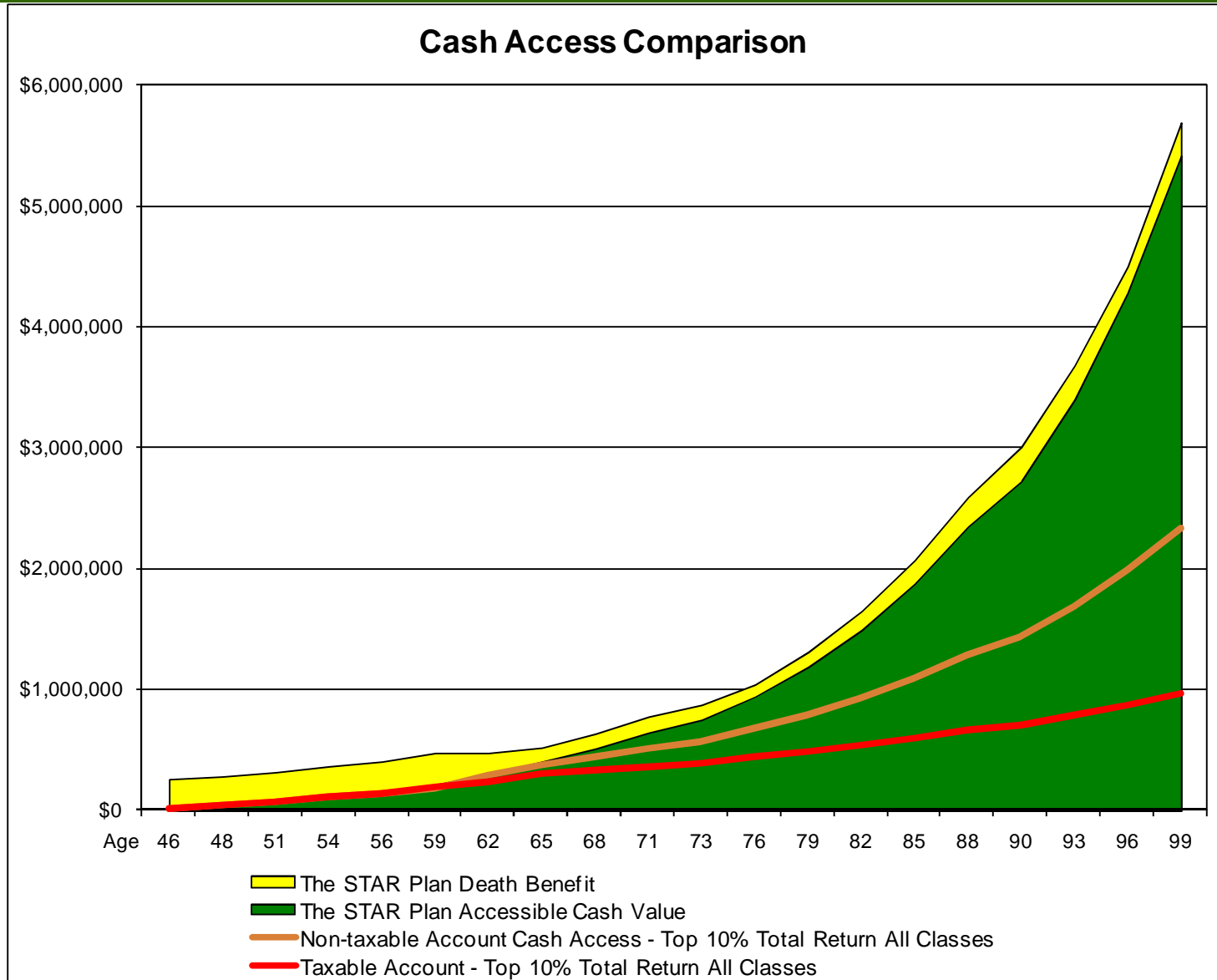
Accessible Cash Comparison

End of Year or Attained Age	Cumulative Contributions	Taxable Non-taxable Account		The STAR Plan			
		Taxable Account	Accumulated Values	Accessible Cash Values	Cash Surrender Values	Accessible Cash Values	Death Benefit
Year 1	10,000	10,245	10,362	10,225	10,392	10,282	259,362
Year 10	100,000	125,370	137,111	123,009	134,553	127,825	384,553
Age 65	200,000	316,399	382,009	382,009	427,377	406,009	521,400
Age 86 LE	200,000	765,586	1,290,554	1,290,554	2,129,135	2,022,678	2,235,592
Age 95	200,000	1,117,966	2,174,380	2,174,380	4,167,825	3,959,433	4,209,503

- ✓ Comparable or greater projected cash access for life's needs.
- ✓ Financial security for your heirs

That's The STAR Plan featuring ILI
Total Cash Management

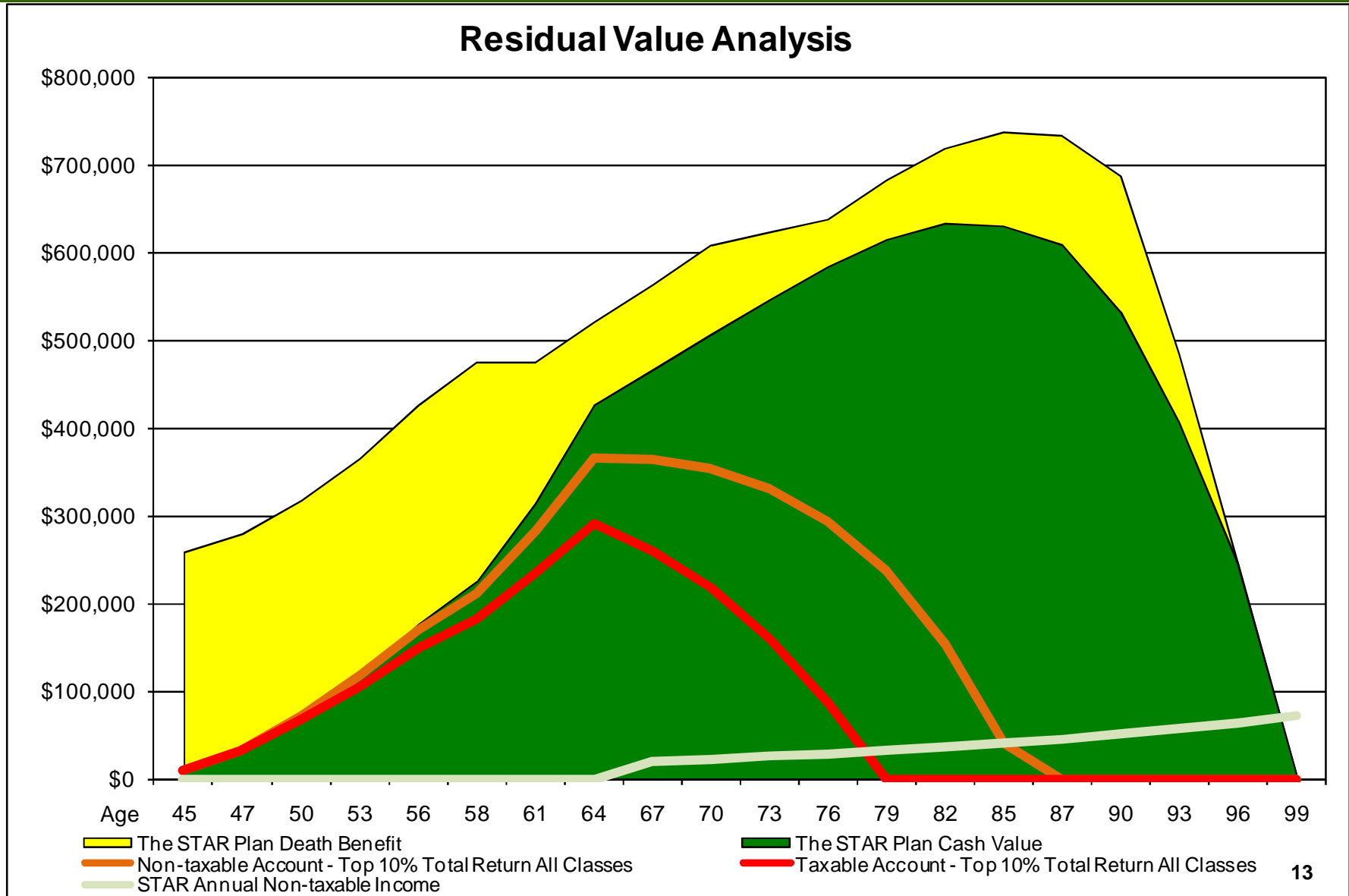
Accessible Cash Comparison



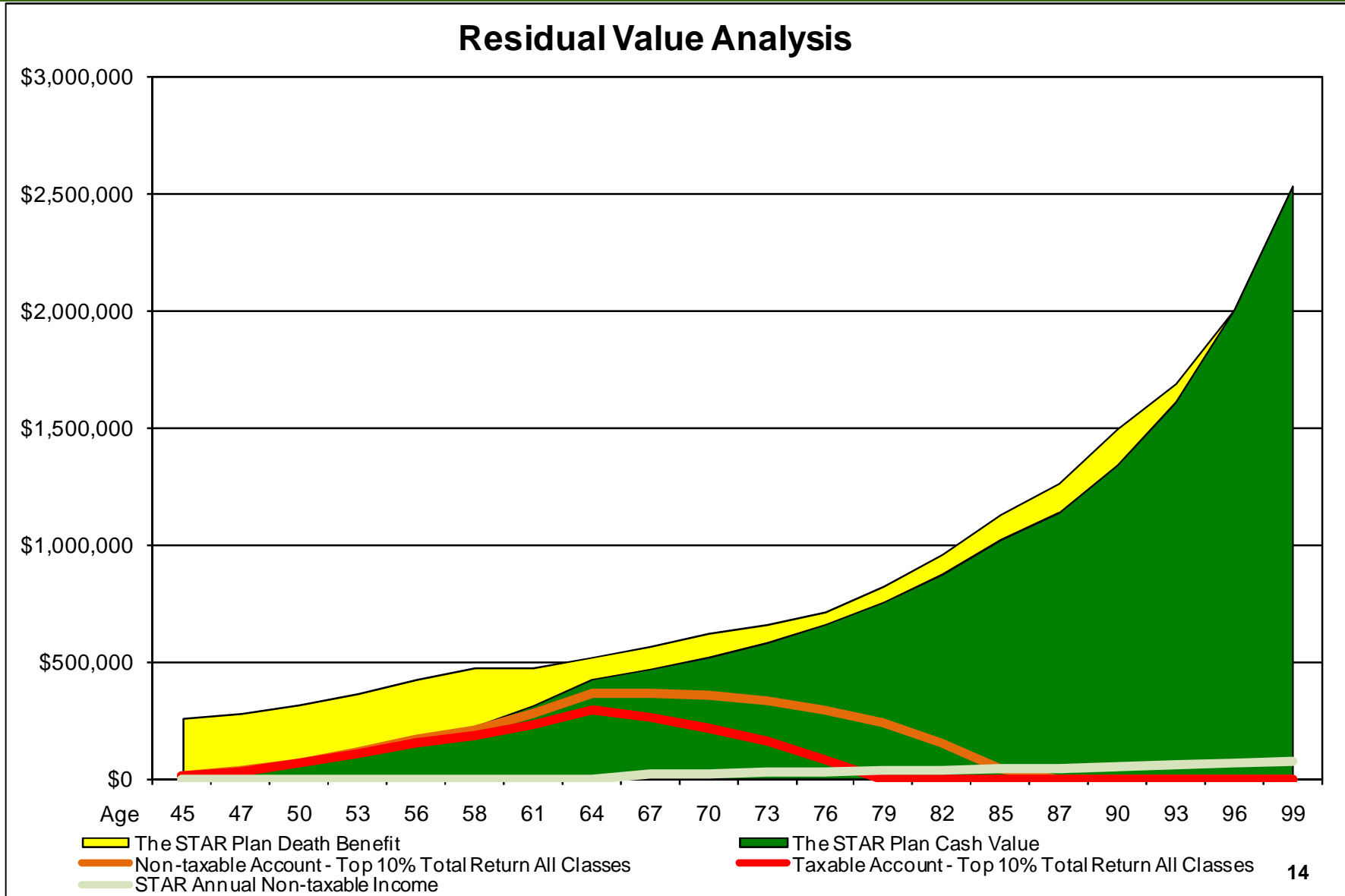
Funding life's cash-flow needs

- ✓ Let the policy grow to maximize older age emergency and legacy value to heirs.
- ✓ Utilize the policy to fund a non-taxable cash flow.
- ✓ Assume our male age 45 sample employee.
- ✓ \$19,000 cash-flow at age 65 increasing at 4% annually.
 - Taxable account to age 79.
 - Non-taxable account to age 86.
 - STAR to age 100 or age 125 depending upon the selected cash-management alternative.

STAR cash flow to age 100



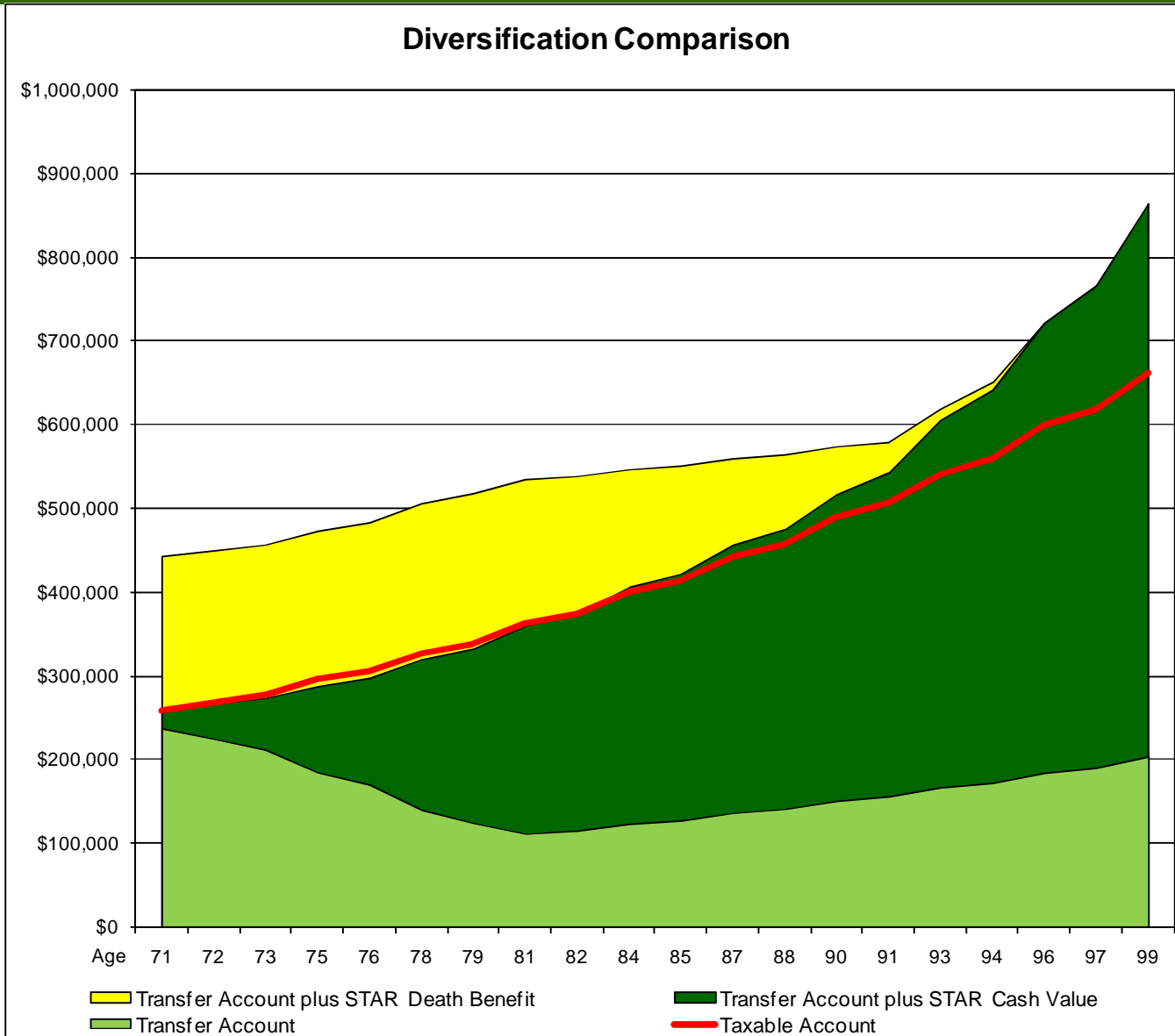
STAR cash flow to age 125



A different economic world

- ✓ No longer do we have to trade-off short-term cash access and long-term value.
- ✓ ILI's longevity driven structure trumps tax driven structures under comparable assumptions.
- ✓ ILI becomes more cost efficient the older we get.
- ✓ ILI's objective is \$0 risk expense at age 95.

Older Age Diversification



Is ILI new?

No.

- ✓ Developed over 20 years ago as a cash and risk management instrument for corporate America.
- ✓ Now through The STAR Plan[®] ILI is available to you for your personal ownership.
- ✓ Not “too good to be true”, but merely a level of financial efficiency previously not available for individual ownership outside an employer sponsored executive benefit plan.

Your employer's role

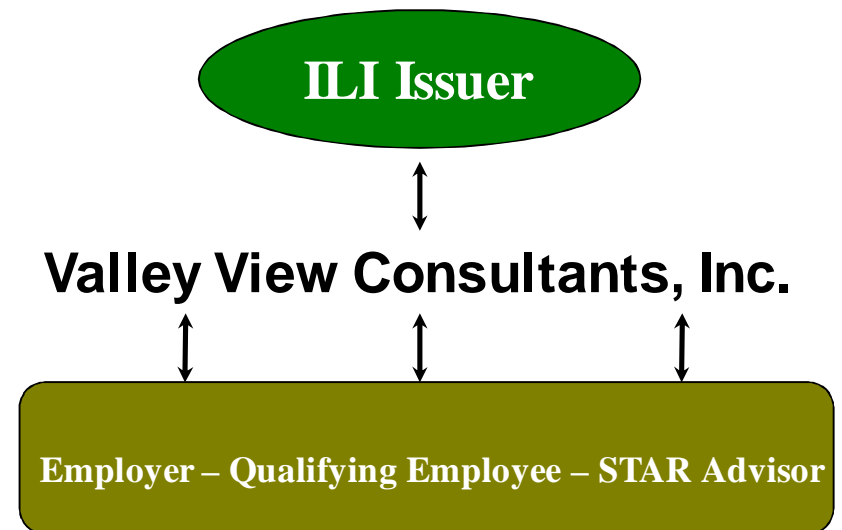
Validation for ILI Qualification

- ✓ Your employment,
- ✓ Compensation and
- ✓ Title.

VVC's role

Administrative Conduit

- ✓ Administrative conduit between the ILI issuer, you and your STAR Advisor.
- ✓ We are your one-stop resource for your lifelong ILI administrative support needs.



Why The STAR Plan®?

- ✓ We are all saving outside the workplace.
- ✓ We all need access to more efficient cash and tax management structures.
- ✓ We all need penalty free tax-advantaged cash access.
- ✓ We all need lifelong access to low-cost fund families.
- ✓ We all are concerned about the risk of living too long.
- ✓ And our heirs all need some extra cash at our death.

If this can be accomplished with no incremental cost ... why not?

Again

Congratulations!

- ✓ For your career and life choices.
- ✓ For making this personal financial value possible.
- ✓ For earning the right to choose if ILI and longevity driven cash management is a proper fit for you and your family.

You've earned it.

The STAR Plan®

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