

Valley View Consultants, Inc.

The Total Cash Management Alternative

The STAR Plan (Strategic Talent Appreciation and Recognition)

2016 CMW Allocation

As a courtesy I inform my policyholders of the separate account allocation being recommended to me by my investment advisor for my personal policy.

My objective is long-term appreciation (growth) with downside risk management through diversification – 10 or more funds, multiple investment categories and a combination of domestic and international funds – with annual reallocation in July, or whenever a selected fund is no longer available requiring reallocation.

For the July 2016 annual reallocation it was recommended to maintain most of the 2015 fund selection, replace one fund, and alter the allocation to two funds.

- Reduce exposure to International and Emerging Markets.
- Increase domestic Value holdings.

Following is the listing of accounts with the changes highlighted.

Please feel free to contact me if you have any questions.

Mark Whitelaw – President

Mark@ValleyViewConsultants.com

2015	2016	Separate Account
5%	5%	International Growth Stock
5%	5%	International Equity Index B
5%	5%	Mid Cap Index
5%	5%	Capital Appreciation
10%	5%	Emerging Markets Value
10%	10%	Small Cap Opportunities
20%	20%	Blue Chip Growth
5%	5%	High Yield Bond
15%	10%	Global Bond
10%	0%	Equity-Income
0%	20%	Capital Appreciation Value
10%	10%	Active Bond

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