

# Valley View Consultants, Inc.

The Total Cash Management Alternative

## The STAR Plan (Strategic Talent Appreciation and Recognition)

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### 2016 CMW Allocation

As a courtesy I inform my New York Life 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 two funds and adjust the allocation to one fund.

- Reduce exposure to International markets.
- Increase domestic Value holdings.

Following is a fund summary with the changes highlighted.

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

Mark Whitelaw – President

[Mark@ValleyViewConsultants.com](mailto:Mark@ValleyViewConsultants.com)

2015	2016	Separate Account
6%	6%	Invesco V.I. International Growth Fund - Series I Shares
6%	6%	Delaware VIP® International Value Equity Series – Standard Class
6%	6%	Voya Russell Mid Cap Index Portfolio
10%	10%	Deutsche Small Cap Index VIP – Class A Shares
19%	19%	T. Rowe Price Blue Chip Growth Portfolio
9%	0%	MainStay VP T. Rowe Price Equity Income Portfolio - Initial Class
0%	19%	MFS Value Series – Initial Class
10%	10%	MainStay VP Floating Rate Portfolio – Initial Class
14%	9%	PIMCO Global Bond Portfolio (Unhedged) – Administrative Class Shares
5%	5%	UIF Emerging Markets Debt Portfolio – Class I Shares
5%	5%	LVIP SSgA Emerging Markets 100 Fund
5%	5%	PIMCO Real Return Portfolio – Administrative Class Shares
5%	0%	LVIP SSgA Developed International 150 Fund

### Valley View Consultants, Inc.

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