

# 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 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 three funds.

- Reduce exposure to Emerging and International markets.
- Increase domestic Bond holdings.
- 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

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2015	2016	Separate Account
11%	6%	American Funds Insurance Series®-International Fund - Class 2
6%	6%	VY Oppenheimer Global Portfolio - Initial Class
8%	8%	Voya Russell Mid Cap Index Portfolio
10%	10%	Voya Russell Small Cap Index Portfolio - Class I
10%	5%	VY JPMorgan Emerging Markets Equity Portfolio - Inst Class
20%	20%	Voya Large Cap Growth Portfolio - Institutional Class
0%	20%	Voya Large Cap Value Portfolio - Institutional Class
10%	0%	VY T. Rowe Price Equity Income Port. - Institutional Class
5%	10%	VY Pioneer High Yield Portfolio - Initial Class
15%	10%	Voya Global Bond Portfolio - Service Class
5%	5%	Voya Intermediate Bond Portfolio – Class I

### Valley View Consultants, Inc.

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Valley View Consultants, Inc. is not affiliated with First Heartland Capital, Inc.