

Valley View Consultants, Inc.

Retirement self-reliance for individuals caught in the middle.

The STAR Plan 2021 Report to Participants

2020 was a year we all are happy is over. 2021 will not be a cakewalk on many levels, but market forecasts are positive for now as vaccines allow America to get back to work.

The STAR Plan's primary role is to serve as an investment, cash, tax and risk management alternative to taxable fund investing in Taxable Brokerage Account (TBA) or nonqualified Variable Annuity (NQ-VA).

Why fund invest through institutionally-priced life insurance (ILI)? Because ILI costs less than taxes.

- Assume a STAR participant age 55 with \$250,000 of Account Value, \$834,168 Death Benefit.
- Assume an 8.00% market return and different total costs of taxes (Income tax / Capital Gains blend + Medicare Tax + State Tax).

Death Benefit	Account Value	8.00%	STAR Policy Costs	Taxable Brokerage Account		
		Market Gain		20% Tax Cost	27.5% Tax Cost	35% Tax Cost
\$834,168	\$250,000	\$20,000	\$2,899	\$4,000	\$5,500	\$7,000
The STAR Plan Costs vs. Cost of Taxes				-\$1,101	-\$2,601	-\$4,101
				-28%	-47%	-59%
Incremental Cost for \$566,988 added Protection				\$0	\$0	\$0

28% to 59% lower cost-of-investing plus added death benefit protection at \$0 added cost.

How did the CMW Allocation do in 2020 vs. the S&P 500 and asset allocation benchmark?

2020 Returns		Current CMW Allocation		
S&P 500 Total Return	CMW Allocation Benchmark	John Hancock	New York Life	Voya
18.40%	11.19%	18.65%	15.00%	18.24%

Your choice to follow the allocation being recommended to me (CMW) or specify your own fund allocation.

ILI remains the more efficient fund investment management container for a healthy individual to maximize their selected contribution capacity and invest outside a retirement plan.

Be safe and please contact me with any questions about the program or your policy management options.

Take care – Mark Mark@ValleyViewConsultants.com

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