



## The Benefits of Minimizing STAR's Death Benefit Protection Increased Investment Performance and Lifelong Policy Survivability

The STAR Plan's primary objective is lower-cost investment management.

- Lower total costs than taxable or tax-qualified fund investment alternatives.
- Supplemental financial protection at \$0 incremental cost.

**Institutionally-priced Life Insurance (ILI) is a "Fund and Manage" investment management container:**

- Fund your program via payroll, asset transfers, non-qualified plan distributions, inheritances, etc.
- Manage down the death benefit protection to the minimum required to accept you planned contributions.

**Example – Age 50 Enrollment – Now ten years later.**

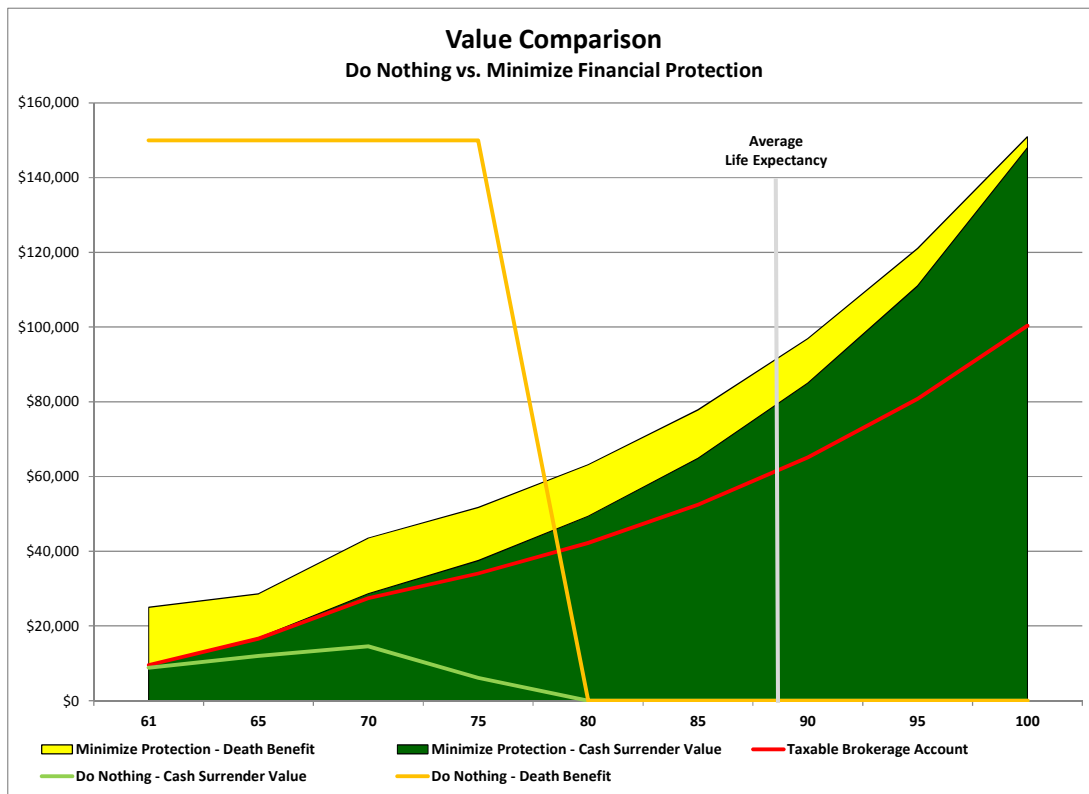
- Recession and weak employment recovery has resulted in significantly reduced contributions than planned.
- Participant is in good health – No need to retain death benefit at current level.

**Do Nothing**

- Policy expenses overwhelm the cash values.
- Policy is expected to lapse at age 76 – eleven years prior to his age 87 average life expectancy.

**Minimize Death Benefit Protection**

- Investment gains exceed policy expenses which increases both cash values and death benefits.
- Compared to taxable investing, the ILI policy expense have less impact on investment gains than today's tax rates.
- Restores The STAR Plan objectives – increased cash reserves plus financial protection.



**Please contact me directly with any questions.**