

Valley View Consultants, Inc.

Retirement self-reliance for employees caught in the middle.

The STAR Plan - Allocation Acknowledgement

I acknowledge that:

1. I have chosen an asset allocation strategy designed for Charles M. Whitelaw with the objective of 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.
2. The allocation I have chosen is an allocation recommended to Charles M. Whitelaw by his personal investment advisor based upon Mr. Whitelaw’s long term growth objectives and suitability.
3. I have reviewed the allocation objectives and have found them to be consistent with my objectives and suitable for my policy(s). I choose to follow the same allocation as Charles M. Whitelaw.
4. Periodically Charles M. Whitelaw will email me alerting me to a change he is making to his personal allocation model, the reasons for the reallocation and provide a link to the fund prospectuses for my review prior to me granting reallocation authority.
5. It is my responsibility to affirmatively reply to each of these email alerts and grant authority to reallocate my policy(s) as needed.
6. I will receive an email copy of the executed “Request for Change of Premium Allocation or Transfer” form for my records.
7. I have chosen to follow Charles M. Whitelaw’s personal allocation model because I believe it meets my objective and is a policy administration convenience. I can reallocate to another asset allocation at any time.

I agree that neither Valley View Consultants, Inc., Charles M. Whitelaw, the policy issuer nor World Equity Group, Inc. will be liable for any loss, liability, cost, or expense for acting upon such instructions.

Print Name

Authorization

V11-01-18

Date

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Securities offered through World Equity Group, Inc., Member FINRA/SIPC
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