

# The ATERP™

An After Tax ERISA Retirement Plan

sponsored by:



Valens Group, LLC

Protect Your Retirement™



# PROTECT YOUR RETIREMENT™

with a different kind of retirement plan. The Valens difference.

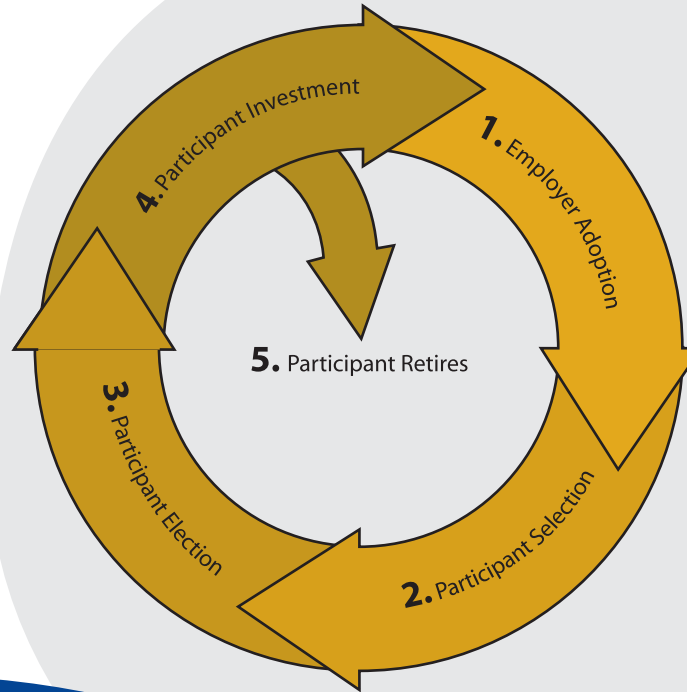
## The ATERP™ Plan:

- > Gives participants full investment control over their individual accounts.
- > Allows contributions to be determined by each participant.
- > Allows contributions to be tax deductible by the employer.
- > Allows the employer to select the owners and employees who will participate in the plan.
- > Allows participants to change their individual contributions.
- > Has no deferred compensation liabilities on the balance sheet of the employer.

## The ATERP™ Plan:

With the ATERP™ Plan, employers can provide select owners and employees with a systematic and structured method of deferring after tax income to save for and protect their retirement in an ERISA retirement plan.

The ATERP™ Plan provides your owners and employees with an opportunity to build their ATERP™ retirement benefit on a tax deferred basis in a retirement plan that allows investment control to the participants and provides death benefits to help protect their families or other beneficiaries in the event of death.



## How it works:

1. Employer adopts the ATERP™ Plan.
2. Employer selects the owners and employees to be Participants in the ATERP™ Plan.
3. Each Participant elects their individual annual contribution amount to the ATERP™ Plan.
4. Each Participant makes investment selections for their individual account in the ATERP™ Plan.
5. Distribution of the Participant's individual account to the Participant upon retirement or change of employment.





## Who Should Consider the ATERP™ Plan?

If you are looking for a way to provide select owners and employees of your company with a systematic and structured method to save for and protect their retirement in an ERISA retirement plan that allows voluntary participation, voluntary contributions and contributions in excess of traditional qualified retirement plans, then the ATERP™ Plan may be right for you.

This brochure explores an after tax ERISA retirement plan called the ATERP™ Plan sponsored by the Valens Group LLC. This brochure is for general information purposes only.

The Valens Group LLC and its Principals do not provide legal, tax or accounting advice and the plan may contain risks that should be reviewed with your legal and tax counsel. This brochure contains proprietary and confidential information belonging to the Valens Group LLC. ATERP™ is a trademark of the Valens Group LLC.

Securities to fund the ATERP™ Plan are offered through either The Keystone Equities Group, Member FINRA/SIPC or New England Securities, Corp., Member FINRA/SIPC. The Keystone Equities Group and New England Securities, Corp. are separate, unaffiliated entities.

For more information contact us by email at [aterp@valensgroup.net](mailto:aterp@valensgroup.net) or reach us by phone at **856.234.3338**.

Also visit our website at [www.valensgroup.net](http://www.valensgroup.net).



The ATERP™ Plan is funded by variable life insurance policies, subject to underwriting, as selected by the employer. **Variable life insurance is offered by prospectus only, which is available from your registered representative. You should carefully consider the products features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well other information about the underlying funding choices. This and other information is available in the prospectus, which you should read carefully before investing. Product availability and features may vary by state. All product guarantees are based on the claims-paying ability of the issuing insurance company.** Premiums required to keep a policy in force may vary with the experience of the underlying subaccounts such that additional premium payments may be required, without which the policy could lapse resulting in tax consequence. Because the ATERP™ Plan is primarily funded with variable universal life insurance policies, there are fees and expenses related to the ATERP™ Plan that exceed retirement plans that do not offer death benefit protection or variable life insurance as the funding mechanism.



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