

THE ATERP™ PLAN - EXECUTIVE SUMMARY

PROTECT YOUR RETIREMENT™

The ATERP™ Plan is an Employer Sponsored Retirement Plan that provides owners and employees with a systematic and structured method to save for and protect their retirement in an ERISA covered retirement plan (ERISA covered retirement plan assets are not part of a bankruptcy estate and cannot be attached by creditors). The ATERP™ is a new form of retirement plan that combines many of the benefits of 401K Plans, Roth IRAs and Deferred Compensation Plans while removing the negative components of those plans.

I. How does the ATERP™ Plan work?

- The Employer sponsors the ATERP™ Plan by executing the plan documents.
- The Employer selects the owners and employees who are eligible to participate in the ATERP™ Plan. Those eligible then decide if they want to participate.
- The owner and employee Participants elect to have part of their employment earnings contributed after-tax to the ATERP™ Plan and the Employer makes the plan contributions to the ATERP™ Trust and withholds appropriate Federal and State tax. Each Participant can change this contribution election semi-annually.
- Each Participant directs the investments in his or her fully-vested separate account among the numerous investment options available on the ATERP™ Platform.
- Upon a triggering event (death, disability, change of employment, retirement) the fully-vested individual separate account balance is distributed tax-free in a lump sum distribution to the Participant. The Participant may then:
 - Continue to make payments into the policy;
 - Convert the policy to a lifetime annuity;
 - Take equal or unequal distributions over a period certain;
 - Withdraw cash up to basis in policy without income taxes; and
 - Take loans from the policy to be repaid from the death benefit.

II. Is my ATERP™ Plan individual separate account protected?

- The ATERP™ is an Employer Sponsored Retirement Plan that satisfies the requirements to be an ERISA covered plan.
 - The Participant's ATERP™ Plan Assets are not subject to the creditors of the Employer.
 - The Participant's ATERP™ Plan Assets are ERISA protected from personal creditors while in the plan.

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III. What are the selection, participation and contribution restrictions?

- Selection – The Employer selects the eligible Participants - not all owners and employees need to participate in the Plan.
- Voluntary Participation – Eligible Participants decide whether to participate - there is no requirement to participate.
- Voluntary Contributions:
 - Participants decide how much to contribute each year;
 - Contribution amounts can vary among Participants;
 - Contributions can be changed semi-annually;
 - No contribution limit unlike tax qualified plans; and
 - Contributions are fully-vested and held by a Bank as Trustee in a separate account for each Participant.
- Employer - No deferred compensation liabilities on balance sheet and Plan funding is currently tax deductible to Employer.

IV. How is the ATERP™ Plan funded?

The ATERP™ Plan is funded with an institutionally priced variable universal life policy. This product, offered through the ATERP™ Plan, is not available to individuals. Some of the benefits this product provides are as follows:

- Institutional Pricing,
- Positive First Year Cash Value,
- No Surrender Charges,
- Broad Investment Selections,
- Asset Allocation Investment Models,
- Tax Free Growth Inside Policy,
- Tax Free Withdrawals in Retirement, and
- Tax Free Death Benefit.

The product to fund the ATERP™ Plan is the Enterprise Executive Advantage VUL policy issued by New England Life Insurance Company (NELICO), Boston, MA 02116 and distributed by New England Securities, Corp.(NES)(member FINRA/SIPC).

To learn more about the ATERP™ Plan, contact us by email at aterp@valensgroup.net or by phone at 856.234.3338 x208.

DISCLOSURE

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, the Valens Group LLC and New England Securities, Corp. are separate unaffiliated entities. 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.

The presentation explores an after tax retirement plan strategy called the ATERP™ Plan offered by The Valens Group LLC. The ATERP™ is owned and trademarked by The Valens Group LLC. The Valens Group LLC and its Principals do not provide legal, tax or accounting advice. Recommendations should be reviewed with appropriate counsel.