

Suitability Letter

Valley View Consultants, Inc. (VVC):

- Mark Whitelaw is VVC's founder (2002) and President.
- Provides fee-based analytics and administration of life insurance funded programs.
- Is the sponsor and administrator of The STAR Plan – a fund investment and risk management alternative for higher and highly compensated individuals / families funded with investment-oriented institutionally-priced life insurance (ILI).



Mark Whitelaw entered the life insurance industry in 1983 and has specialized in the design, funding analytics, administration and risk management of executive benefit plans.

- 1983-2001 These plans are funded, directly or indirectly, with corporate-owned institutionally-priced life insurance, typically Corporate Variable Universal Life (CVUL) products.
- 1993-2000 Mark's administrative and analytical expertise were utilized to co-create the first third-party Irrevocable Life Insurance Trust (ILIT) analytics and evaluation service for trust companies.
- 2002-Today Because of medical science extending executive life expectancy reducing ILI costs, it is more effective today for the executive to personally own the ILI policy as a personal lifelong Total Protection Management container – lower lifelong total costs than taxable and non-taxable plans.
- Mark founded VVC and created The STAR Plan in 2002 to pioneer direct executive / trustee access to ILI through a professionally managed ILI based investment management program.
- Mark is a Registered Representative of World Equity Group, Inc. and is the Service Agent on all ILI policies funding The STAR Plan.
- The STAR Plan is available to the clients of other registered representatives whose broker dealer permits joint-clients with reps of another broker dealer.

Neither Valley View Consultants, Inc. nor Mark Whitelaw represents themselves as Personal Financial Planners.

Both are focused on the total planning benefits of utilizing individually-owned ILI as a fund investment and tax management container:

- Alternative to taxable fund investing.
- Complement to employer-sponsored tax-qualified and non-qualified benefits.
- Alternative protection strategies to retail cash value life insurance.

Neither Valley View Consultants, Inc. nor Mark Whitelaw provides legal or tax advice. We complement the work of professional advisors and trustees providing planning enhancements through The STAR Plan.

The most wide-spread use of ILI is by banks as an investment alternative (BOLI). The STAR Plan takes the superior ILI value proposition and makes it available "across the hall" to the Chief Fiduciary Officer of Trust companies for the similar asset diversification of funded trusts for affluent families.

In Summary:

- Medical science has allowed ILI to evolve into the more efficient fund investment container for healthy higher and highly compensated individuals and their trustee.
- The STAR Plan was created to provide direct access to ILI for those that make ILI's value possible.
- VVC provides investment analytics to demonstrate ILI's planning benefits compared to other alternatives.
- The STAR Plan provides the foundation asset for those that need added protection.

Please contact me directly about VVC's services.