

# Valley View Consultants, Inc.

The STAR Plan® - The Total Cash Management Alternative

## Charles M. "Mark" Whitelaw

President



Mark is VVC's founder and developer of VVC's proprietary ILI access and plan administration service ... The STAR Plan®. He also coordinates VVC's support of ILI issuers, financial services professionals and 401(k) administrators across the country.

Separately, Mark is a registered representative of First Heartland Capital, Inc. Member FINRA/SIPC. Valley View Consultants, Inc. is not affiliated with First Heartland Capital, Inc.

- Mark received his B.A. degree in Economics from the University of Missouri-Columbia in 1977.
- Mark spent five years as a customer service and product manager for a large privately-held manufacturer ... where he learned the importance of workplace facilitated supplemental saving programs.
- Mark entered the life insurance industry in 1983 as an agent and manager of advanced underwriting, specializing in the selective benefit needs of key employees and business continuity planning.
- In 1985, he co-founded The Whitelaw Group, a corporate executive benefits marketing and consulting firm. That same year, he developed a proprietary system for the administration and funding of Executive Benefit Plans. Mark's administrative talents and product knowledge drew the attention of major trust companies seeking efficient administration of trust-owned life insurance.
- In 1993, he co-founded Custom Administration Services Co., L.P., (CASCO), providing fee-based administration services exclusively to businesses and trustees. In addition to training over one thousand agents in nonqualified benefit planning, Mark authored articles on life insurance administration and fiduciary liability issues for Trusts & Estate Magazine and was a featured speaker at estate planning, banking and trust industry conferences. He was a consultant to several life insurance companies in the design of institutionally priced life insurance (ILI) products and was an outsource for over a dozen insurance companies for the design of nonqualified benefit plans. He has designed over a thousand nonqualified benefit plans and business continuity plans for companies across the United States.
- In 2000 Mark's brother George purchased CASCO and as TrustBuilder Services, LLC remains the leading provider of life insurance administrative services to ILIT trustees. Mark is a consultant to TrustBuilder and TrustBuilder provides support to VVC's administrative division ... VVC Plan Services.
- In 2000, Mark assisted Rivenet.com as Chief Integration Officer. Mark was responsible for integrating the off-line design, implementation and administration of financial products and nonqualified benefit plans into Rivenet's web-based administration system. Mark's system design support was completed in late 2001 and the Rivenet.com system was sold to Wealthsense in 2002.
- In early 2002, he founded Valley View Consultants, Inc. (VVC) as President. He and his long-time creative partner, Terry White—Idea Transfer Group, Irvine, CA, promote a new era in wealth accumulation and tax-advantaged total cash management—The STAR Plan®—an employer-facilitated personally-owned ILI funded financial parity program empowering individuals performing white-collar roles to maximize wealth accumulation, emergency funds, tax-advantaged retirement income and tax-free legacy planning.
- Joyce Whitelaw, Mark's spouse, oversees VVC's administrative division ... VVC Plan Services.
- Mark and Joyce have six children and four grandchildren.