

The logo for NAVIGANT, featuring the word in a white, sans-serif font with a green triangle above the letter 'A'.

NAVIGANT

**CONTROL YOUR
FUTURE IN A
TURBULENT
WORLD**

SOLUTIONS FOR THE
FINANCIAL SERVICES
INDUSTRY





TAKE CONTROL OF YOUR FUTURE

The pace and impact of change facing financial services companies today is unrelenting:

- Unprecedented regulatory pressures and costs
- More varied and sophisticated global financial crime
- Severe financial and reputational penalties for even small infractions
- An unpredictable competitive environment and disruption due to new technologies
- Low interest rates driving pressure to control costs
- Increased focus on improving the customer experience

On their own, any of these changes could cause upheaval in the marketplace.

Combined, they're changing the face and pace of the industry.

NAVIGANT IS A TRUSTED ADVISOR TO MORE THAN 300 LEADING GLOBAL FINANCIAL SERVICES COMPANIES. OUR TEAM HELPS CLIENTS ADDRESS KEY ISSUES RELATED TO REGULATORY COMPLIANCE, RISK MANAGEMENT, PROCESS IMPROVEMENT, BUSINESS MODEL TRANSFORMATION, INFORMATION TECHNOLOGY, AND OUTSOURCING.

We serve clients with cross-functional teams that integrate financial services experience with industry-leading technical expertise to help our clients solve some of their most challenging and pressing business problems.

We bring both deep strategic insight and a practical approach to projects. We work closely to understand clients' particular needs and we implement pragmatic solutions. Our global presence enables us to deliver world-class capabilities anywhere we are needed.

We help clients build, manage, and protect their future by:

- Building capabilities through processes and programs that propel growth
- Managing change to improve operations and achieve stronger performance
- Protecting the future by mitigating risk, avoiding losses and liability, and strengthening their reputations

Navigant solutions

- Regulatory compliance, risk, and control solutions
- Accounting and finance solutions
- Disputes and investigations
- Operational effectiveness
- Financial technology (FinTech)
- Quantitative analytics
- Technology enablement
- Integrated solutions and business process outsourcing

NAVIGANT'S SOLUTIONS FOR THE FINANCIAL SERVICES INDUSTRY



REGULATORY COMPLIANCE, RISK, AND CONTROL SOLUTIONS

In the ever-changing regulatory environment, staying compliant is a never-ending challenge.

Navigant's team includes former regulators and experts who bring deep industry experience and specialized skills to help guide your compliance strategy. Our consultants keep pace with regulatory changes, maintain a dialogue with regulators, and employ proprietary technologies to streamline compliance programs for our clients.

Our comprehensive approach goes deep into the regulations and your business processes to find and close any gaps and help eliminate risks. We provide integrated solutions and technology through a full suite of proactive and reactive solutions to help you manage compliance and keep your firm secure.

The consumer finance industry, including mortgage banking, auto loans, education finance, and credit cards, continues to require innovation to remain competitive and to assess regulatory concerns and compliance matters. Navigant is uniquely positioned to serve these markets from origination to collateral disposition and has performed extensive work with originators, secondary market aggregators, warehouse lenders, servicers, securitizers, regulators, government-sponsored enterprises, and investors.

Navigant regulatory compliance solutions

- Anti-bribery and corruption investigations and remediation
 - Anti-corruption and investigative due diligence
 - Anti-money laundering investigations, compliance, and advisory
 - FATCA compliance
 - Public sector and monitorship solutions
 - Whistleblower investigations
 - White-collar crime investigations
- Assessments and testing
 - Compliance analytics
 - Compliance and automated testing
 - Compliance management system assessments
 - Cybersecurity/data policy risk assessments
 - Risk and control assessments
 - Third-party risk management and assessments

- Incident response and remediation
- Management support
 - Compliance business process outsourcing
 - Consent order/settlement response and monitoring
 - Pre-regulatory mock exams/readiness
 - Regulatory change management
 - Regulatory exam response support/remediation
- Training

UNPARALLELED EXPERIENCE

As managing director and head of Navigant's Financial Services Advisory and Compliance segment and its Global Investigations and Compliance practice, **Ellen Zimiles** brings more than 30 years of litigation and investigations experience, including 10 years as a federal prosecutor. She is a leading authority on fraud control, anti-money laundering (AML) programs, corporate governance, foreign and domestic public corruption matters, regulatory and corporate compliance, and monitorships.

With over 17 years of experience providing consulting services to mortgage, finance, government, and banking organizations, **Christopher Sicuranza** specializes in providing solutions that help clients optimize the use of financial and operational information to improve profitability, minimize risk capital, and address regulatory requirements. A proven engagement leader with the ability to manage large complex projects in risk management, regulatory compliance, and operational effectiveness, Chris has helped clients resolve some of the industry's most critical issues, including the largest U.S. financial restatement, the Independent Foreclosure Review, and the National Mortgage Servicing Settlement.

Salvatore LaScala is the AML leader and managing director for Navigant's Global Investigations and Compliance team. Possessing a broad range of subject matter knowledge and expertise, Sal applies his 20-plus years of hands-on experience to conduct investigations and compliance reviews on behalf of financial services clients responding to regulatory or law enforcement matters concerning AML, the Bank Secrecy Act, the USA PATRIOT Act, and the Office of Foreign Assets Control.

ADVANCED TOOLS, PROVEN METHODOLOGIES

FATCA FIND®

Navigant's approach to compliance engagements features proven yet flexible methodologies coupled with advanced tools and processes.

The Foreign Account Tax Compliance Act (FATCA) requires that tens or hundreds of thousands of accounts be reviewed for indicia of U.S. taxpayer status. These reviews are driven by the facts and circumstances unique to each account, often making the process cumbersome and time-consuming. Navigant's FATCA FIND is a web-based tool that simplifies the FATCA reporting process by helping foreign financial institutions analyze enormous volumes of account data, identify U.S. indicia, and determine next steps.

DecisionPoint®

As anti-corruption laws and regulations continue to strengthen around the globe, the challenges of utilizing sales agents, distributors, resellers, and other intermediaries and suppliers in your global supply chain are becoming increasingly significant. One misstep by one of your third-party partners could result in millions of dollars of regulatory fines, legal penalties, and considerable reputational damage. DecisionPoint, our proprietary onboarding and investigative portal, is a self-service web-based tool that supports third-party due diligence. When deeper vetting is required, this tool is backed by our consultants' extensive investigative skills and comprehensive risk-scoring methodology.



ACCOUNTING AND FINANCE SOLUTIONS

Organizations are faced with complex accounting and financial reporting challenges resulting from new accounting standards, as well as new business activities and mergers and acquisitions. Accounting and finance personnel must react quickly in a highly controlled way to ensure that transactions are not only compliant but also efficient and cost-effective.

Navigant offers a wide-range of services to address myriad accounting issues from new accounting methods to transaction issues related to mergers and acquisitions. Leveraging external expertise in complex accounting and transaction advisory can enhance the effectiveness and efficiency of your organization's accounting and finance function.

With deep industry knowledge and a proven track record of providing best-in-class services, Navigant is well-positioned to guide clients through the continuously evolving accounting landscape. Our team of accounting and finance professionals collaborates with clients to deliver leading-edge solutions and customized guidance to solve their most complex accounting challenges.

Navigant accounting and finance solutions

- Accounting review of new transactions
- Accounting staff augmentation support
- Accounting standard implementation and policy development
- Due diligence assessments
- Finance function transformation
- Financial reporting system selection and implementation support
- Forensic accounting review
- Merger and acquisition/IPO readiness
- Regulatory inquiry response support



UNPARALLELED EXPERIENCE

Paul Noring served as senior vice president of finance at Fannie Mae, responsible for financial reporting, tax, and the business unit controller's function, as well as leading key restatement efforts. He is also a former partner at PricewaterhouseCoopers where he served large financial services clients. Paul brings extensive experience in derivative risk management operations, securitization transactions, best-practice environments surrounding financial instrument accounting, fair value measurements, and allowance for loan loss methodologies.

Prior to joining Navigant, **Pete Barbera** was the director of derivatives accounting at Fannie Mae, responsible for the accounting, financial reporting, and Sarbanes-Oxley compliance of the company's derivative position, in addition to leading key restatement efforts. Pete was also a member of the Consumer Finance Group at PricewaterhouseCoopers. He has extensive experience in all aspects of accounting operations and policy, with a focus on capital market functions, including debt, derivatives, foreign currency transactions, and the application of SFAS 133, SFAS 142, SFAS 157 and FIN 46(R).

Kathryn Rock has more than 13 years of experience advising banking and government organizations and auditing various asset management clients, including hedge funds and private equity companies. She is a proven engagement leader who provides solutions to clients managing major financial, operational, regulatory, and strategic changes. Kathryn has successfully managed large, complex projects and has developed significant expertise through her experience in providing risk management, regulatory compliance, finance transformation, accounting, financial reporting, and project management consulting services.

Mike Parrinello brings extensive experience working with accounting systems of large asset managers and service providers, managing various aspects of the system development lifecycle, and providing oversight of significant technology implementation and migration projects in middle and back-office environments. He leads large and impactful change initiatives for his clients and is a seasoned project manager, facilitator, and expert communicator who frequently represents clients in front of their business partners in the investment management industry.

DISPUTES AND INVESTIGATIONS

Navigant delivers consulting and expert witness testimony services to lawyers and their clients involved in complex litigations and disputes. Our specialists combine extensive industry knowledge with experience and technical skills in accounting, finance, economics, and large-scale data analytics. They provide the objective insight and credibility needed to assess risk and produce the best possible outcome in a timely and cost-effective manner.

Our experts help clients with civil disputes and regulatory enforcement matters involving allegations or suspicions of potential fraud, misconduct, or violations of regulatory requirements. We also address questions of loss causation and damages in assessing the financial impact of discrete issues and events. Our team includes former industry, regulatory, and law enforcement professionals, certified public accountants, certified fraud examiners, economists, experts in valuation and tax, certified forensic and e-discovery professionals, and technologists with data analytics and systems expertise. Our professionals also support litigation matters with expert advisory and testimony, including both industry insights and economic analysis.

Navigant disputes and investigations solutions

- Antitrust and competition
- Bankruptcy
- Class actions
- Commercial litigation
- Expert testimony
- Insurance
- Intellectual property
- International arbitration
- Labor and employment
- Securities
- Tax controversy
- Valuations



UNPARALLELED EXPERIENCE

Jeff Nielsen leads Navigant's Financial Services Disputes practice. For 25 years he has advised law firms, companies and boards of directors on the financial aspects of commercial disputes and regulatory investigations, specifically matters involving the financial services industry and real estate. He has been retained on more than 100 banking-related matters and has extensive knowledge of fixed income, mortgage markets and products, including commercial and residential lending, as well as mortgage banking, securitizations, and servicing operations. Jeff is a frequent speaker on mortgage-related issues and securities litigation and has been quoted, or has had his work cited, in Supreme Court briefs, academic journals and publications such as *American Banker*, *National Mortgage News*, *National Law Journal*, *The Wall Street Journal*, and *The Economist*, among others. He has provided expert testimony in deposition and trial in both federal and state courts, as well as in arbitration proceedings.

Scott Paczosa has more than 25 years of global leadership and consulting experience. He works with corporate executives and attorneys to identify and understand market risks, then develop innovative solutions for these complex issues, both in domestic and international matters, and particularly in the financial services industry. As an example, Scott was intimately involved in developing Navigant's approach to assisting clients impacted by the turmoil in the credit crisis and beyond. Throughout his career, Scott has coordinated a wide array of services to clients in the financial services industry and law firms, including investigative and litigation services, expert witness testimony, restructuring, valuation, strategy, mergers and acquisition, due diligence, compliance, and innovative risk reduction.

OPERATIONAL EFFECTIVENESS

In competitive and dynamic industries, it's essential to improve efficiency while remaining responsive to market conditions. Navigant provides process engineers, technology and data experts, and organizational design consultants. We form the right team to help you streamline processes and simplify operations while aligning with the overall goals of your business.

When companies face extremely challenging financial or operating conditions, the right path back to stability often includes finding opportunities to reduce costs, eliminate manual processes and controls, and leverage data and technology to become more efficient and effective. We bring a disciplined approach and deep expertise to helping financial services companies turn around their operational performance. We use rigorous analytics and our extensive industry experience to identify the best strategy. Then, we create a cohesive plan and work side by side with our clients to help them regain their financial footing and restore normal operations.

Navigant operational effectiveness solutions

- Business analytics and management reporting
- Business model transformation and operations strategy
- Customer experience assessment
- Outsourcing and offshoring strategy analysis and development
- Process and productivity improvement
- Program management



UNPARALLELED EXPERIENCE

Specializing in complex operational and technology transformation efforts, **Jonathan Berry** assists large financial institutions in navigating the complex regulatory and economic environment. As a Project Management Professional, Jon has provided program management and analytical support to his clients in the areas of business process reengineering, systems implementation, data conversion, large scale customer and transactional remediation efforts, and operational and system control review projects. Jon has spent a significant amount of time over the last several years helping our clients understand the impact of the increased focus on unclaimed property in the life, annuity, and group insurance businesses.

With over 20 years of experience advising executives of the world's leading financial services companies and government organizations, **Mike Jones** is an expert in driving transformational change to help clients comply with regulations, improve profitability, and minimize risk. He has expertise in the Truth in Lending Act (TILA), the Real Estate Settlement Procedures Act (RESPA), the Consumer Financial Protection Bureau's TILA-RESPA Integrated Disclosure rule, and other Dodd-Frank Wall Street Reform and Consumer Protection Act requirements.

Brad Schaltenbrand advises some of the world's largest financial services companies, leading high-performing teams of up to 175 people, and complex engagements related to risk management and internal audit, operational effectiveness and strategy, and business and financial analytics. Brad's experience includes planning, managing, and executing financial, operational, and compliance audits for General Electric (GE) and Genworth Financial businesses in the United States, Europe, and Australia. Brad also contributed to projects that facilitated the initial public offering of Genworth Financial and applied GE's Six Sigma methodology to improve processes, productivity, and customer retention.

FINANCIAL TECHNOLOGY (FinTech) SOLUTIONS

Technological innovation is disrupting the global financial services arena. Challenged by new market entrants, innovation and new technologies need to be top of mind for financial services firms. Evolving systems, processes, and go-to-market strategies are key for financial services companies that want to remain relevant.

Navigant helps you understand and assess this new landscape. We advise institutions as they explore disruptive technologies. Our team helps clients understand regulatory requirements for FinTech firms, and we help them identify financial crime and regulatory risks associated with new alliances. Our experienced team of compliance consultants helps clients develop and enhance their compliance programs while taking advantage of opportunities to innovate.

Navigant offers expertise in the following key areas of innovation:

- Artificial Intelligence and machine learning
- Blockchain
- Cryptocurrency
- Digital advisory and trading systems
- Equity crowd funding
- Mobile payment systems
- Peer-to-peer lending
- Smart contracts

Strategic services that help you innovate

Our services range from pre-emptively or proactively assessing processes, programs, and systems for compliance with legal and regulatory requirements, to developing strategic roadmaps for the implementation of disruptive technologies.

They include:

- Executive training
- Operational effectiveness
- Review of the regulatory environment, including:
 - AML/BSA and OFAC/sanctions services
 - Assessment of regulatory obligations
 - Establishment of compliance programs
- Risk management
- Strategic planning
- Vendor sourcing and governance

UNPARALLELED EXPERIENCE

Before joining Navigant, **Joe Campbell** spent more than 25 years with the FBI. Most recently, he served as the assistant director of the Criminal Investigative Division, responsible for a team of 6,000 Special Agents, analysts, and forensic accountants. He also developed and led the execution of the FBI global investigative mission and strategies, and criminal intelligence. He also strengthened industry capabilities by creating new international teams to combat foreign corrupt practices, money laundering, kleptocracy, and human trafficking. As a director with Navigant's Global Investigations & Compliance Practice, he leads anti-bribery and corruption, AML and financial investigations. Joe's experience includes investigation and assessment of cross-border tax matters through review and analysis of business and financial institution international investments and transactions.

QUANTITATIVE ANALYTICS

The opportunity to garner actionable insights from data is greater now than ever, and it's growing at an astonishing pace. Robust and complex data resources can provide insights into customers' needs, and opportunities to improve service, increase retention, improve acquisition, mitigate risks, and increase sales.

Yet many financial services companies choose not to invest in the infrastructure and expertise necessary to realize that value.

Our team helps financial services clients address their data dilemma and navigate the challenges that may be limiting them from taking advantage of the valuable insights embedded within their own data.

We specialize in complex data modeling and database analysis. We can help you increase sales through uplift modeling to help you find the most likely buyers and most profitable customers through complex regression analysis, classification, and machine learning-based algorithms.

We offer deep experience with "big data," and have developed matching algorithms from hundreds of millions of records. We can provide technical and industry experience to connect internal and external customer intelligence for an insightful holistic view. Clients use our proprietary customer matching process to:

- Provide insurers with a thorough view of their customers' biographic and policy information across businesses
- Identify and fill data gaps within customer records
- Create common customer files across disparate business units
- Alert insurers to customer deaths using our continuously updated death database that includes over 100 million death records sourced from credible data sources
- Rehabilitate incorrect or outdated customer contact information to reduce returned mail

Navigant quantitative analytics solutions

- Data analytics and statistical evaluations (e.g., fair lending)
- Market/credit/liquidity risk and loan loss allowance
- Model governance, development, and validation
- Program management
- Regulatory capital analysis (Basel/CCAR/DFAST)
- Structured securities valuation



UNPARALLELED EXPERIENCE

As the leader of Navigant's Quantitative Risk Management practice, **Dr. Raman Mandapaka** brings extensive experience in the fields of mortgage finance, capital markets, data quality and integrity, data analytics, and econometric and financial modeling applications. He specializes in fair lending statistical analyses and modeling, compliance testing, credit risk management, credit and market risk methodologies, data management, and automated solutions development. Raman also conducts independent model validations and drafted validation policy and procedures in accordance with international best practices stemming from regulatory guidelines at various U.S. and international financial institutions.

TECHNOLOGY ENABLEMENT

In a competitive and rapidly changing industry like financial services, it's increasingly difficult to separate yourself from the pack. From reducing costs and driving efficiency to improving the customer experience and mitigating risk, the right technologies can help create and sustain your competitive advantage.

Yet new technologies can strain your organization, requiring untold hours to install, launch, and refine—placing extraordinary demands on your internal resources. And, they'll stretch your budgets too, by requiring substantial upfront investments in software, hardware, and implementation fees. Intentionally or not, some solutions even transform the character and culture of your organization.

Navigant is a trusted advisor to financial services companies that seek to establish a competitive advantage through technology. Our Financial Services consultants provide clients with expert independent advice and end-to-end implementation assistance in aligning and integrating information technology with their business goals.

We help clients develop a roadmap for IT initiatives to achieve business goals and objectives, recommend solutions to address inadequate software and infrastructure, provide a vision for the use of enabling technologies for business growth and risk mitigation, and offer proven program and project management services to guide complex transformational initiatives.

Navigant technology enablement solutions

- IT risk assessments
- IT strategy development, roadmap planning, and transformation
- Regulatory-related technology implementations (FATCA, AML, etc.)
- SDLC/agile implementation management
- Technical expertise litigation support
- Technology selection and implementation support

UNPARALLELED EXPERIENCE

Greg Crouse brings more than 25 years of financial services consulting experience that includes commercial and retail banking with expertise in payments, technology and business alignment, and operational performance and transformation. He has managed key strategic and operational initiatives on complex integrations for large, multinational banks. His extensive experience integrating business operations with technology is complemented by a deep understanding of core, retail, ERP, and commercial banking systems.

Tim Mueller provides business advisory and operations improvement services in commercial banking, mortgage finance, and commercial real estate. His project experience includes system selection and implementation, merger integration, e-business strategy, outsourced loan underwriting, information management, and process improvement for commercial real estate loan originators and investors. He has selected and implemented cash management, SWIFT, FX and interest rate derivative trading, and commercial loan systems.



INTEGRATED SOLUTIONS

With wide-ranging expertise, Navigant is prepared to help financial services clients with specialized solutions that are beyond the expertise of most consulting firms.

Here are a few samples of our specialized solutions.

BUSINESS PROCESS OUTSOURCING

By leveraging our professional onshore and offshore compliance experts, Navigant clients can focus on their core business processes while driving cost savings and reducing regulatory risk. Our Compliance Business Process Outsourcing unit offers experienced resources to handle many routine consumer finance compliance functions.

Navigant's full-time onshore and offshore employees are experienced compliance and operations professionals who have completed comprehensive National Association of Software and Services Companies background checks. Our team is at the front line of regulatory issues and has worked with top 20 banks and consumer finance companies. Emerging issues and regulatory interpretation are always incorporated into our training and testing.

Navigant business process outsourcing solutions

- Accounting
- Audit file support packages
- Data scrubbing/conversion accounting
- Federal and state originations and servicing compliance testing
- Home Mortgage Disclosure Act loan application register testing
- Vendor and servicer oversight, continuous monitoring, and testing



LEGAL TECHNOLOGY

Data frequently increases the potential for risk in any organization. In today's mobile and technology-enabled world, security-related incidents involving digital devices are increasingly prevalent.

For financial services professionals tasked with safeguarding their organization's key assets, our experts employ cutting-edge forensic and data-mining tools to make sense of your digital data in the event of a breach, incident, or dispute. Our team combs through all forms of digital data across the ever-growing spectrum of devices in order to interpret culpability, clarify complicated transactions, reconstruct events, and issue findings and reports for regulators and law enforcement.

Litigation, arbitration, regulation, and other data-driven events can be complex—and costly. At Navigant, we collaborate with corporations and their outside counsel to reduce discovery costs, enhance case strategy, and manage risk. Our teams are deeply experienced in commercial and regulatory-related disputes and investigations and help our clients respond to data requests rapidly, cost effectively, and securely. Our solutions include:

- Advisory services
- Early case assessment
- Feasibility appraisals, modeling, and financial advice
- Forensics and collection
- Hosted review
- Predictive coding
- Processing

UNPARALLELED EXPERIENCE

Prior to rejoining Navigant in 2010, **John DelPonti** was founder and CEO of a distressed mortgage special servicing and asset management company, where he grew annual revenues from zero to over \$25 million in less than three years. He also was Chief Risk Officer for a \$30 billion thrift bank. John has extensive experience with more than 30 years of providing consulting services in all aspects of consumer and mortgage banking-related activities, including risk assessments, strategy, and reengineering-related reviews.

With extensive residential mortgage servicing expertise, **Beji Varghese** specializes in the area of governance, risk, and compliance, and has advised multiple companies in the design and implementation of effective internal controls. He has helped several large financial institutions design and implement complex financial reporting solutions and very large data warehouses. Prior to joining Navigant, Beji was COO of a specialty residential mortgage servicer, where he was responsible for the firm's infrastructure, operations and servicing system performance.

An expert in the preservation of voluminous data sources, **Jim Vint** heads Navigant's E-Discovery practice, focusing on litigation and investigation projects for Global 500 organizations, with significant experience working in the EU and Asia Pacific and in cross-border situations. His areas of expertise include financial services, oil and gas, pharmaceutical and consumer products industries specific to Foreign Corrupt Practices Act or UK Bribery Act allegations, corruption, anti-money laundering, consumer-related allegations of improprieties, cartel investigations, and general commercial disputes and investigations. He has been retained to testify in numerous Rule 30(b)(6) depositions. Jim supports clients through database design and construction, system reconciliation, evaluation of efficiency and compliance in existing software systems, process management for the integration of multiple systems into complex financial processes, and financial and workflow performance improvement.

TRANSACTION ADVISORY SERVICES

Navigant's transaction advisory experts are attuned to strategic, legal, and regulatory issues affecting the financial services sector. Our clients rely on us to provide transaction advisory services that address their specific needs and not just "black box" solutions. Clients often leverage our services to support regulatory compliance, internal transaction and strategic planning, financial due diligence, tax compliance, financial reporting, and litigation/arbitration.

If a capital raise or an acquisition or sale strategy is selected, our wholly owned broker/dealer subsidiary, Navigant Capital Advisors, LLC (member FINRA/SIPC), will shoulder the responsibility for the acquisition or sale process.

VALUATIONS

We are experts in analyzing and valuing businesses, ownership interests, and intangible assets. Our professionals also specialize in real, personal, fee-for-service, and intellectual property valuation studies, as well as fixed asset inventory and asset management services. Clients often leverage our services to support regulatory compliance, internal transaction and strategic planning, financial due diligence, tax compliance, financial reporting, and litigation/arbitration.

When clients are seeking to raise capital or pursue mergers and acquisitions, we provide customized transaction advisory services that address their specific needs.

UNPARALLELED EXPERIENCE

Rick Hitt provides valuation and financial advisory assistance to the financial services industry. In more than 20 years of practice, he has performed hundreds of valuations for financial services companies, including banks, thrifts, leasing companies, insurance companies, insurance agencies, investment advisors, mortgage companies, mutual fund complexes, broker-dealers and other types of securities firms, trust companies, and other financial services firms. His valuation experience includes the valuation of equity interests, intangible assets, and financial instruments. These valuations have been performed in connection with mergers, acquisitions, divestitures, employee stock ownership plans, litigation, tax and financial reporting purposes (including FASB ASC 350 and FASB ASC 805). In addition, Rick has advised numerous community banks on shareholder value issues. His financial advisory experience includes buy- and sell-side advisory in banking, mortgage banking, insurance brokerage, and professional services firms.

INTEGRATED SOLUTIONS (CONTINUED)

UNCLAIMED PROPERTY SERVICES

The unclaimed property regulatory landscape continues to exhibit constant change and complexity. The changing nature of the approach that state governments are taking, particularly in the use of success-based third-party audit firms, has increased the stakes for noncompliance.

Responding to the challenges brought on by regulatory pressure involves managing multiple work streams across distinct businesses and disparate administrative platforms on an ongoing basis. Navigant is uniquely positioned to assist companies to ensure they are compliant and address differing industry and business-specific challenges.

Our knowledge and expertise in addressing unclaimed property settlement requirements allow us to provide a wide range of compliance services tailored to firms' specific needs. At the same time, leveraging our deep industry, operational and technical knowledge to provide guidance based on industry best practices.

Navigant's proprietary, multiphase solution based on regulatory requirements includes:

- Audit readiness/prep assessment
- Common customer file
- Data cleansing/rehabilitation
- Death claims optimizations
- Decedent identification
- Decedent text analytics
- Enhanced decedent identifications
- Location services and address data management
- Operational strategy and support
- Regulatory compliance (health check)

UNPARALLELED EXPERIENCE

A director in Navigant's Financial Services practice, **Jim Ouellette** is on the forefront of Navigant's Unclaimed Property services offering, where he uses his reporting, data analysis, and project management skills to help companies adhere to the changing regulatory landscape for insurers. Jim gained in-depth experience by helping multiple clients to comply with ever-changing unclaimed property regulations and implement efficient operational processes to handle increased claims volumes. His 12 years of experience includes deep knowledge of life insurance, annuity and group insurance products, and operations. He has developed keen business analysis skills and insight focused on operational efficiency, process improvement, and business transformation.

James Moore brings over a decade of consulting experience in data analytics and business intelligence to assist small, mid-sized, and large financial services companies facing complex litigation, data-intensive regulations, and operational change. He works with companies to make sense of the information that they have, fill in the gaps with the information that they need, and build the efficient processes needed to connect and garner actionable insights from disparate information sources. James specializes in business process re-engineering and automation, ad hoc analysis and querying, enterprise reporting, data visualization, and regulatory compliance.

GLOBAL REACH



In 2016, Navigant served clients in 43 countries on six continents. In total, we managed nearly 4,400 engagements from more than 60 offices around the world.

Primary office locations:

Americas

Atlanta
Boston
Charlotte
Chicago (headquarters)
Colorado
Dallas
New York
San Francisco
Southern California
Washington, DC

Europe

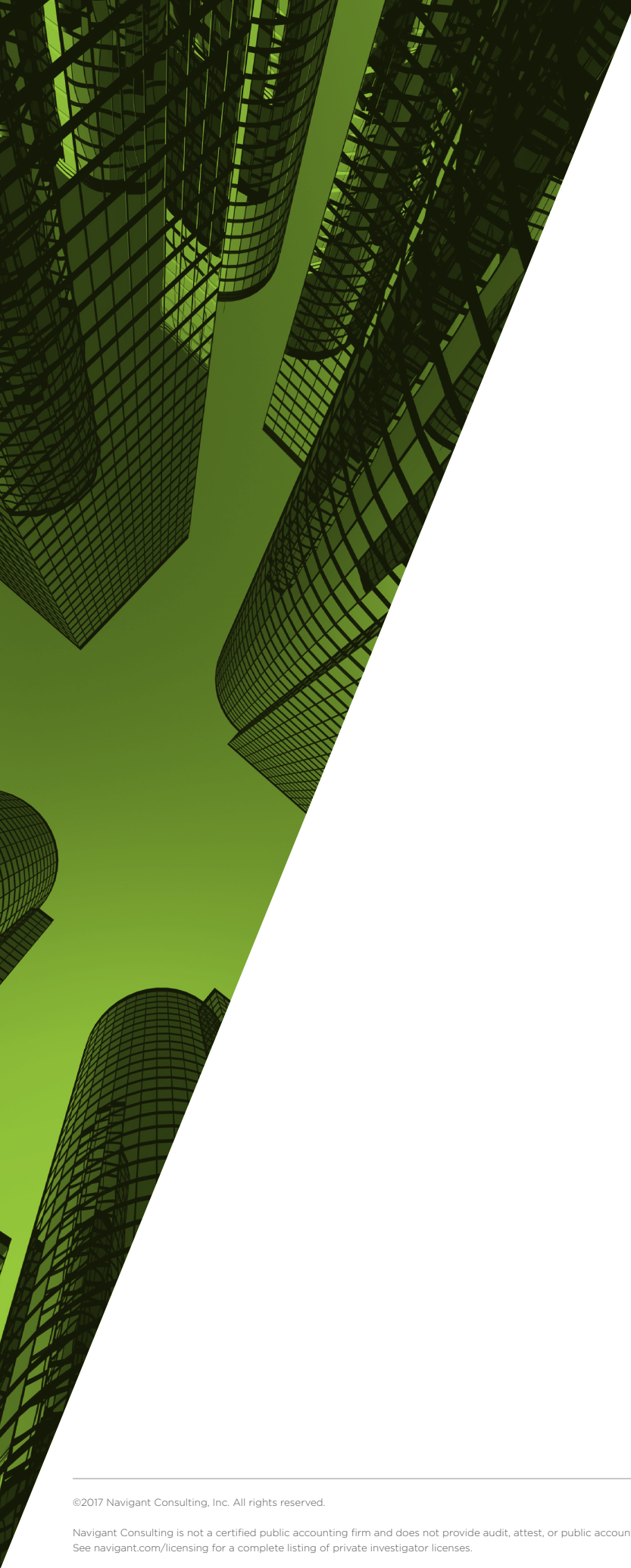
London

Middle East

Doha
Dubai

Asia

Hong Kong
Singapore
Trivandrum, India



ABOUT NAVIGANT

Navigant Consulting, Inc. (NYSE: NCI) is a specialized, global professional services firm that helps clients take control of their future. Navigant's professionals apply deep industry knowledge, substantive technical expertise, and an enterprising approach to help clients build, manage, and/or protect their business interests. With a focus on markets and clients facing transformational change and significant regulatory or legal pressures, the firm primarily serves clients in the healthcare, energy, and financial services industries. Across a range of advisory, consulting, outsourcing, and technology/analytics services, Navigant's practitioners bring sharp insight that pinpoints opportunities and delivers powerful results. More information about Navigant can be found at navigant.com.

CONTACT

To learn more about Navigant capabilities, visit Navigant.com or contact financialservices@navigant.com.

