



Life, Annuity and Retirement Services

## solution[s] moving beyond today's challenges

Companies in the life, annuities and retirement industries face many of the same challenges, including:

- » Adapting to the changing regulatory landscape
- » Managing capital issues that impact balance sheet and product strategy
- » Executing strategic mergers and divestitures and achieving the targeted results
- » Creating an integrated risk management framework which simultaneously addresses operations, regulatory and financial risk
- » Developing innovative and competitive products and delivering them to the market in a timely fashion
- » Evaluating available channels to maximize distribution productivity
- » Identifying top producers and aligning compensation practices
- » Increasing resources dedicated to customer retention
- » Evaluating, prioritizing and implementing technology changes
- » Aligning costs with customer needs, business strategy, and risk management

You need a business partner who can provide the independent expertise and specialized services to assist you in solving these complex and deep-rooted issues.

[www.navigantconsulting.com](http://www.navigantconsulting.com)

NAVIGANT

DISPUTES & INVESTIGATIONS • ECONOMICS • FINANCIAL ADVISORY • MANAGEMENT CONSULTING

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## Life, Annuity and Retirement Services

### Distribution & Sales

Navigant Consulting, Inc. (NCI) helps our clients reduce the cycle time for product innovation and enhance distribution productivity.

#### Services:

- » Rapid development of product requirements
- » Product and channel productivity analysis
- » Producer profitability analysis
- » Distribution support optimization

#### Benefits:

- » Speed to market
- » Effective product/channel alignment
- » Higher profitability
- » Sales growth/increased market share

### Operational Effectiveness

We work with clients to ensure operations are cost effective and are aligned with business strategy and customer needs.

#### Services:

- » Operations strategy development (Target Operating Model)
- » Operational design
- » Process reengineering
- » Business process outsourcing (BPO)
- » Benchmarking and metrics development
- » Project and change management

#### Benefits:

- » Reduced costs
- » Increased customer satisfaction and retention

- » Reduced cycle times
- » Improved quality
- » Scalability
- » Opportunities for improvement prioritized

### IT Effectiveness

Navigant helps our clients evaluate, prioritize and implement technology solutions (off-the-shelf, proprietary, or enhanced existing systems).

#### Services:

- » IT strategic analysis and planning
- » IT portfolio evaluation
- » Business case development
- » Vendor package selection analysis
- » SDLC governance and support
- » Business requirements development
- » Operational readiness assessments and training for software implementation
- » Data conversion and migration
- » Business intelligence and data warehouse development
- » IT control reviews

#### Benefits:

- » Achievement of ROI
- » Enhanced technology to better support business and processes
- » Improved reporting as a result of improved data management
- » More efficient technology platform

## Corporate Risk and Regulatory Compliance

Navigant helps clients develop a supervisory framework which addresses relevant regulations and is tailored to the activities conducted by the firm.

### Services:

- » Compliance program development incorporating industry best practices
- » Evaluation of existing programs through assessing risks in core business processes
- » Annual monitoring and forensic testing program outsourcing or co-sourcing

### Benefits:

- » Customized solutions that enhance investor and client confidence
- » Independent view of perceived and actual risks and potential conflicts of interest
- » Practical, actionable recommendations based on deep industry expertise, regulatory expectations and industry best practices

## Finance and Accounting Solutions

In this environment of increased public scrutiny of financial information, the need for effective finance and accounting processes is paramount. Our team is devoted to providing solutions to the issues facing companies today.

### Services:

- » Accounting standards policy development and implementation
- » Internal control assessments and audit co-sourcing

- » Sarbanes-Oxley and model audit rule compliance
- » Finance process and performance improvement
- » Distressed portfolio analysis
- » Independent price verification

### Benefits:

- » Improved efficiency and timeliness in financial processing and reporting
- » Stringent anti-fraud programs
- » Regulatory compliant control and accounting programs
- » Enhanced asset portfolio value
- » Increased transparency

## Mergers, Acquisitions and Divestitures

Navigant assists clients throughout the execution of a merger or divestiture to achieve targeted results.

### Services:

- » Centralized program management integration or separation office
- » Due diligence and valuation
- » Future state Target Operating Model (TOM) development and implementation
- » Post-merger and divestiture stabilization
- » Issues and risk management

### Benefits:

- » Incremental cost savings
- » Integrated risk management
- » Operations and IT aligned with business strategy

## Contact »

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## About Navigant

Navigant Consulting, Inc. (NYSE: NCI) is a specialized, global expert services firm dedicated to assisting clients in creating and protecting value in the face of critical business risks and opportunities. Through senior level engagement with clients, Navigant professionals combine technical expertise in Disputes and Investigations, Economics, Financial Advisory and Management Consulting, with business pragmatism in the highly regulated Construction, Energy, Financial Services and Healthcare industries to support clients in addressing their most critical business needs.

## Dispute Resolution/ Litigation Support

We have worked on some of the largest and most complex commercial disputes assisting clients through all phases of the dispute cycle.

### Services:

- » Damages analysis and expert testimony
- » Economic modeling and statistical, financial and accounting analysis
- » Forensic accounting and corporate fraud investigations, including responding to SEC inquiries and enforcement actions

- » Computer forensics, E-discovery and litigation management solutions

### Benefits:

- » Experts who have worked on the front line of complex, sensitive disputes and investigations
- » Proven experience and expert services on the accounting, economic, regulatory and management aspects of disputes and investigations
- » Reduced disruptive impact of business disputes

