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 200 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 |
| 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**

- Capital Markets
- Investment Management
- Banking
- Insurance
- Regulatory compliance, risk, and control solutions
- Accounting and finance solutions
- Operational effectiveness
- FinTech
- Investigations
- Integrated solutions and business process outsourcing
- Quantitative analytics
- Technology enablement
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 20 years of experience advising mortgage finance, government, and banking organizations, Christopher Sicuranza co-leads the Banking, Insurance and Capital markets practice, which helps 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 of and a managing director in 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.

Continuous Asset Monitoring (CAM)

CAM is a web platform that provides, superior asset level surveillance while simultaneously running dozens of daily automated checks to highlight compliance-related red flags. Navigant’s experienced team has developed 15 automated compliance test plans mapped to regulatory requirements, including over 98 unique tests which are executed as part of a daily monitoring program. The program identifies exceptions to regulations by process area, allowing clients to quickly identify issues with precision and take corrective action. In addition, CAM provides a full range of performance monitoring tools including credit monitoring, and operational, financial, and vendor SLA performance monitoring.
ACCOUNTING AND FINANCE SOLUTIONS

Organizations are faced with complex accounting and financial reporting challenges resulting from new accounting standards, as well as from 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.

A managing director in the Global Investigations and Compliance practice, Kevin Caulfield has more than 15 years experience in forensic accounting, fraud and financial statement audits, as well as several years expertise in compliance, risk assessment and anti-money laundering risk assessment. Kevin helped to design anti-money laundering policies and procedures for multiple financial institutions and performed various fraud investigations regarding employee misappropriation of assets.
INVESTIGATIONS

INVESTIGATIONS SERVICES

Navigant brings years of investigative experience in matters involving allegations or suspicions of potential fraud, misconduct, or violations of internal controls, policies and procedures, regulatory requirements, or criminal laws. Our team has conducted a variety of investigations in the U.S. and abroad into, for example, potential violations of U.S. economic sanctions, AML laws and regulations, anti-corruption and anti-bribery laws, fraud statutes, and FATCA. Additionally, Navigant is regularly called upon to trace assets, conduct forensic accounting reviews of books and records, conduct due diligence on persons and companies, and deliver presentations to government authorities. Our investigative approach leverages our deep law enforcement, regulatory and industry experience to apply efficient, practical and creative approaches to complex international and domestic investigations.

COMPLIANCE SERVICES

Navigant works with organizations and counsel around the globe to develop, document and implement robust, risk-based AML and sanctions and anti-bribery and corruption compliance programs, as well as comprehensive internal financial controls systems. Additionally, we can help enhance, develop and implement due diligence programs, including for third parties and during mergers and acquisitions. With Navigant’s guidance, companies are empowered to obtain the most current, accurate, and comprehensive information to make informed decision regarding critical business relationships and transactions. Our investigations experts help identify financial crime risks, conflicts of interest, indications of financial insolvency, patterns relating to regulatory or litigation concerns and other warnings of improper activity. We also provide employee training and conduct monitoring and testing to ensure the continuing compliance program efficacy.

MONITORSHIP SERVICES

Navigant is a leader in independent monitorships, and regularly serves as a monitor in the financial services sector, the construction industry, and in the public sector, including state-mandated integrity monitorships. Navigant’s monitorship team is comprised of former supervisory federal and state prosecutors, U.S. and U.K. regulators, former chief compliance officers, and forensic accountants who have participated in the selection of independent monitors and have supervised independent monitors while in the government. Together, these professionals provide a powerful combination of deep monitorship experience, regulatory and law enforcement expertise, and subject matter expertise.

INFORMATION SECURITY SERVICES

Navigant’s cybersecurity capabilities are equally robust. Navigant can conduct assessments of current security policies and procedures against the National Institute of Standards and Technology (“NIST”) Cybersecurity Framework. These assessments include reviews of policies, procedures, and practices and current security policies and procedures against the Center for Internet Security (“CIS”) 20 Critical Security Controls (“CSC”) with a review of policies, procedures, and practices to identify current privacy and security controls and assess each against the CIS CSC. Navigant’s cyber services also include pre- and post-breach client response capabilities to include risk and readiness assessments, event readiness testing, and incident response.

UNPARALLELED EXPERIENCE

A widely recognized AML consulting expert, Alma Angotti co-leads the Global Investigations and Compliance practice. She has trained and advised the financial services industry as well as other regulators and government officials worldwide on AML and combating the financing of terrorism (CFT) compliance. Alma has an extensive background as an enforcement attorney conducting investigations and litigating a variety of enforcement actions.

Claiborne (Clay) Porter is head of investigations and a managing director in Navigant’s Global Investigations & Compliance practice. Through his supervisory roles and as a trial attorney in the U.S. Department of Justice’s Money Laundering and Asset Recovery Section (MLARS), Clay gained extensive experience managing complex international and domestic financial investigations in matters relating to money laundering, the Bank Secrecy Act (BSA)/AML laws and regulations, U.S. economic sanctions, and anti-corruption and anti-bribery laws.

Tim O’Neal Lorah specializes in AML, economic sanctions, anti-bribery and corruption and financial crime compliance. He has more than 18 years of experience in the financial crime compliance arena, having served as managing director and global head of financial crime compliance at both Morgan Stanley and Barclays before joining Navigant. In his in-house roles, Tim led global financial crime programs across all product and business lines, including retail, corporate and business banking, institutional securities/investment banking, private wealth management, retail brokerage, and investment management.
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 (Jon) 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.

Jonathan Shiery is a director in the Banking, Insurance, and Capital Markets practice. He has directly advised on day-to-day execution for some of the largest consumer relief settlements in banking history, including the RMBS, NMS, IFR, and U.S. Trustee Bankruptcy Settlement. His work has included advising on oversight governance models, independent review groups, reporting and validation processes, as well as leading loan-level testing of consumer relief credits. Prior to Navigant, Jonathan held roles as a business intelligence consultant with Accenture and as the North American lead for The Boston Consulting Group’s Retail Banking Excellence data analytics offering.

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 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 in Navigant’s Global Investigations and 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.

Patrick J. McArdle, a managing director in the Global Investigations and Compliance practice, brings more than 20 years of experience in regulatory compliance, consulting and law enforcement. He specializes in Bank Secrecy Act (BSA) and anti-money laundering (AML) compliance, fraud prevention and forensic accounting investigations. Patrick was a regulatory enforcement investigator with the Federal Reserve Bank of New York, which required him to conduct sensitive and complex investigations involving violations of bank regulations, illegal activities, and suspicious transactions.
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 identify 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 assist you in finding 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. Our advisors 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

With nearly 20 years of experience, Joe Sergienko leads Navigant’s Risk Management and Analytics practice. Joe helps clients develop risk management analytics, including for capital planning and stress testing. Joe is experienced in all areas of capital planning and stress testing, including knowledge of the U.S., U.K. and European governance and reporting requirements, workflow and procedure development, and submission content creation and refinement. Before joining Navigant, while with Promontory Financial Group (an IBM company), Joe advised clients in stress testing, data governance, and capital planning.
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

**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.
INTTEGRATED 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 examples 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 origination 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.

MERGERS AND ACQUISITIONS ADVISORY SERVICES

Navigant provides both buy-side and sell-side merger and acquisition advisory services, primarily centered around operational, financial, credit, and compliance due diligence and support. We have participated in many of the most recent consumer finance deals and our team of highly talented professionals can be deployed on short notice.

VALUATIONS

We are experts in analyzing and valuing financial instruments including securities, loans, derivatives, commitments, and certain liabilities. Our clients leverage our valuation capabilities as part of their due diligence to support business purchases, accounting and regulatory issues (including both bank and affiliate transactions and/or MRAs), special reviews, control weaknesses investigations, litigation, and on-going financial reporting and impairment analyses. Our professionals have served as independent valuation advisors for highly complex and large transactions in periods of significant market stress and illiquidity. Our disputes experience ensures that our related-value findings are not only auditor and regulator ready, but also litigation ready.
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, we leverage 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/preparedness 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.

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.

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.
In 2017, Navigant served clients in 34 countries on six continents 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.