

ROBUST, SCALABLE, PROVEN TECHNOLOGY POWERS THE FIRM'S COMPLIANCE PROGRAM

Industry Challenge

Financial services firms are subject to regulation that is broad, deep and continuously evolving. Firms must effectively implement, manage and refresh their compliance program; ensure the proper credentialing of all supervised persons; efficiently administer comprehensive audits; drive swift resolution of audit deficiencies; monitor, identify and remediate conflicts of interest; and ensure that advertising content and all communications with customers, across print, digital and social channels is fully compliant with regulatory requirements.

These challenges must be met against a backdrop of increasing regulatory enforcement, often under a corporate edict to do more with less. This places pressure on organizations to identify highly effective and cost-efficient strategies to manage compliance across the enterprise. The technology enablement of the firm's compliance program is central to driving the level of operational efficiency and effective oversight that enables firms to shift from "managing non-compliance" to creating a culture of compliance that withstands the most rigorous regulatory scrutiny, while supporting business growth.

RegEd Solution

RegEd's *Enterprise Compliance, Audit and Conflicts Management Platform* solutions enable firms to effectively and efficiently meet compliance obligations, proactively, manage their compliance program and identify and mitigate risk.

Applications present in a common interface, optimizing usability across the application suite. Compliance data is reused across multiple solutions and presented in consolidated dashboards that enable efficient execution of work processes and management by exception.



The platform comprises a suite of integrated applications which can be implemented individually or together:

- **FINRA Compliance Program Automation** streamlines FINRA compliance processes including Annual Compliance Meeting, Rep Attestations, Complaint Management and other compliance obligations.
- **Branch Audits** enables firms to fully plan, schedule, conduct, resolve and report on branch audits while facilitating a seamless and efficient end-to-end process for audit reviews.
- **Conflicts of Interest Management** drives effective oversight and exception management of outside business activities, personal securities accounts, gifts and gratuities and political contributions.
- **Customer Communications Surveillance and Archival** enables the efficient review, approval and exception management of advertising review, customer communications, email and social media content.
- **Enterprise Contracting, Licensing and Registration** delivers robust, rule-driven capabilities, data reuse and data reconciliation streamline end-to-end contracting, licensing, registration and renewal processes.

Distinguishing Capabilities

Each solution suite leverages RegEd's powerful platform capabilities which include complex hierarchy and workflow-directed task management, real-time exception management, business process automation, detailed audit trails and data integration and reconciliation.

- Transactions or approval requests are captured via a user-friendly interface and directed along firm-defined workflow sequences.
- Robust tracking capabilities enable submitted requests to be tracked associated to individuals, a specific population or all supervised persons.
- Platform applications capture full audit trails of requests, submissions, approvals, exceptions and other information, providing the firm with ready documentation for internal and external regulatory reporting.
- Enterprise reporting capabilities provide reporting, both on-demand and using pre-defined report formats.

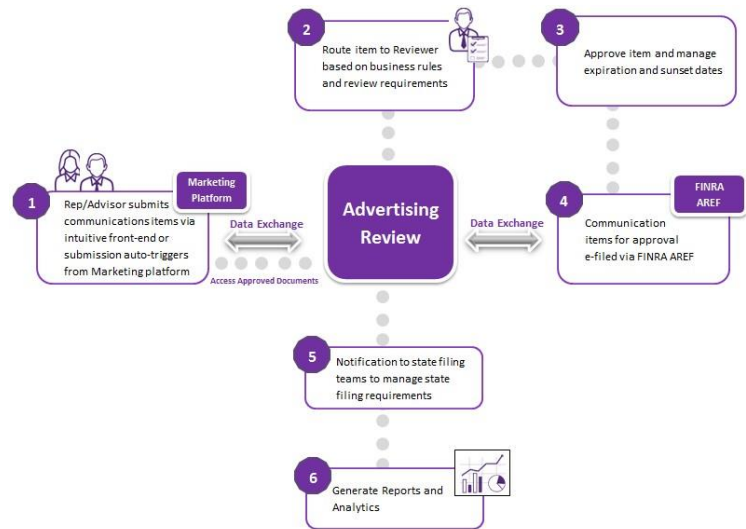
Platform Solution Suites

The leading choice of compliance, operations and technology stakeholders across hundreds of financial services firms, RegEd's Enterprise Compliance Platform and applications deliver proven, robust, compliance-optimized capabilities that enable extraordinary efficiency and strong compliance oversight, dramatically reducing the risk of non-compliance and related consequences.



FINRA Compliance Management

- Automate and streamline FINRA compliance operational processes including Annual Compliance Meetings, Rep Attestations, Complaint Management and more.
- Fulfill compliance education and product training requirements including Firm Element, Insurance CE and Annuities Product Training to build critical knowledge and satisfy industry, state and federal regulation as well as requirements to maintain professional designations.
- Automate critical compliance oversight of representatives and efficiently manage the collection, analysis and reporting of critical representative's compliance information required by FINRA.





Conflicts of Interest

- Robust platform capabilities enable self-service approval requests and workflow-directed routing, comprehensive monitoring and real-time alerts to exceptions.
- Fully integrated Conflicts of Interest modules including *Outside Business Activities*, *Personal Securities Accounts*, *Gifts and Gratuities* and *Political Contributions*, capture an audit trail of requests, approvals, exceptions and remediation to provide ready documentation for internal and external regulatory reporting.
- The unified solution suite enables quality supervision, dramatically reducing the risk of non-compliance and delivering extraordinary efficiency.



Audit Management

- Powerful tracking capabilities, task management and real-time notifications enable effective oversight and drive unparalleled efficiency in the firm's audit program.
- Audit Findings integrated with the Audit Response Service improves the speed and effectiveness of issue resolution, reducing the risk of non-compliance.
- Automated finding letters and Audit Response Service capabilities allow firms to improve issue resolution with decreased turnaround times and increased response rates.



Customer Communications

- A centralized solution empowers marketing teams to promote, monitor and control a firm's online brand while compliance seamlessly conducts advertising review and social media and email archival.
- Automated review processes eliminate the manual, paper-driven methods that drain marketing and compliance resources, while significantly decreasing the risk of non-compliance.
- *Social Media and Email Archiving Surveillance*, coupled with RegEd's *Advertising Review* solution, streamline the management of communications compliance and ensures review consistency and full documentation.



Contracting, Licensing and Registration

- Fully automated, workflow and compliance rules-driven capabilities streamline new hire contracting and on-boarding.
- Producers can self-service licensing, appointments, other transactions. Renewals are auto-generated based on key events. JIT automatic transaction creation and NIPR PDB data reconciliation embed compliance.
- Firm-defined workflows simplify contracting, licensing and registration processes while ensuring requirement accuracy and efficiently supporting ongoing representative compliance.
- Fully configurable solution can be integrated with the firm's producer database. Robust data reconciliation capabilities ensure up-to-date and accurate records.

Value Delivered

Strengthens the Firm's Compliance Program and Reduces Risk Exposure

RegEd's enterprise compliance technology and powerful platform capabilities drive more effective oversight and supervision, enable management by exception and ensure that supervised persons' compliance information is actively reconciled with the official regulatory record. The platform modules capture a full audit trail of requests, submissions, approvals, exceptions and associated documentation, providing ready documentation for internal stakeholders, regulators and examiners. The aggregate enables unparalleled operational efficiency and embeds best-practices in the firm's compliance program to significantly reduce reputational risk and risk stemming from non-compliance.

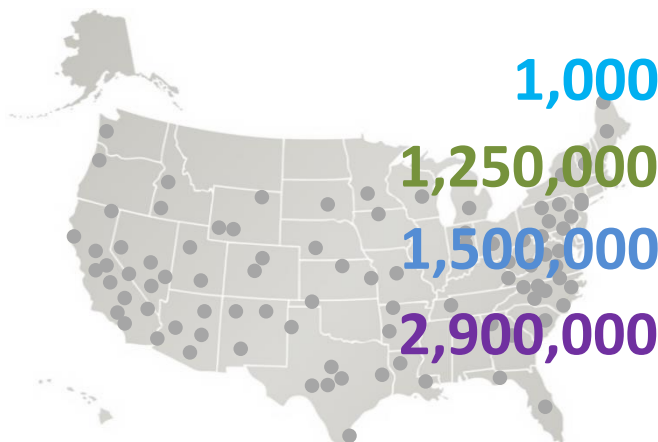
Maximizes Return on Investment

An investment in RegEd technology translates into extraordinary long-term value. Firms can start with one or more applications and cost-effectively build on their initial investment as their compliance needs expand and evolve. The platform integrates comprehensive, enterprise-grade capabilities specifically designed to effectively automate compliance work processes, reducing operational costs. Additional cost savings can be realized by the ability to consolidate and replace disparate compliance point solutions. This maximizes the return on the firm's compliance spend, reduces cost of ownership, streamlines vendor relationship management and enables the firm to gain greater scale of economy, all while maintaining high-watermark compliance.

Why Choose RegEd?

RegEd is the leading provider of compliance management, licensing and registration and compliance and product education solutions to the financial services industry. Our solutions deliver unparalleled levels of operational efficiency and enable firms to cost-effectively comply and manage risk associated with state, FINRA and SEC regulation.

- An investment in RegEd technology translates into extraordinary long-term value. Firms can cost-effectively build on their initial investment as their needs evolve, maximizing the return and value for their compliance spend.
- RegEd solutions are continuously expanded using input from solution-specific client advisory boards.
- Clients view RegEd as an extension of their organization. They are assigned an experienced implementation project team and have a dedicated support team, including a relationship manager, product support experts, and experienced, engaged customer service professionals.



1,000 Clients, including 400 enterprise clients, encompassing the nation's top financial services firms

1,250,000 CE courses and insurance certs delivered annually

1,500,000 End users in broker-dealers, insurance companies and brokers

2,900,000 Insurance and securities transactions processed annually