

SUPPORT A CULTURE OF COMPLIANCE WITH CLEAR, CONSOLIDATED VIEWS OF COMPLIANCE OBLIGATIONS AT THE INDIVIDUAL AND FIRM LEVELS

Industry Challenge

FINRA continues to increase its focus on firm culture, including supervised persons’ conduct and sales practices, to ensure they comply with applicable regulations and protect investors. In this environment, it is not sufficient for reps to approach compliance on a “check the box” basis.

Among the greatest challenges faced by broker-dealers is the ability to identify potential risks among the firm’s registered population before they cause reputational or financial harm. And because compliance requirements originate from multiple sources, individual reps struggle to gain a clear view of their unique compliance obligations and associated deadlines.

To avoid unnecessary risks, firms must have a comprehensive view of compliance obligations at the firm level. To increase adherence to compliance requirements and ensure rep satisfaction, compliance teams must provide reps with a real-time view of specific compliance obligations and deadlines that is tailored to the responsibilities of each individual.

RegEd Solution

RegEd SCORE® Risk Control Center delivers a clear, comprehensive view into the status of compliance requirements at the company level or specific to the individual. This facilitates a full understanding of pending and upcoming compliance obligations, enabling users to prioritize fulfillment in alignment with critical deadlines.

SCORE provides configurable compliance dashboards that enable stakeholders to identify trends and exceptions before the firm is exposed to potential risk. SCORE enables compliance and audit professionals to make timely and informed decisions related to rep activities and supervision.

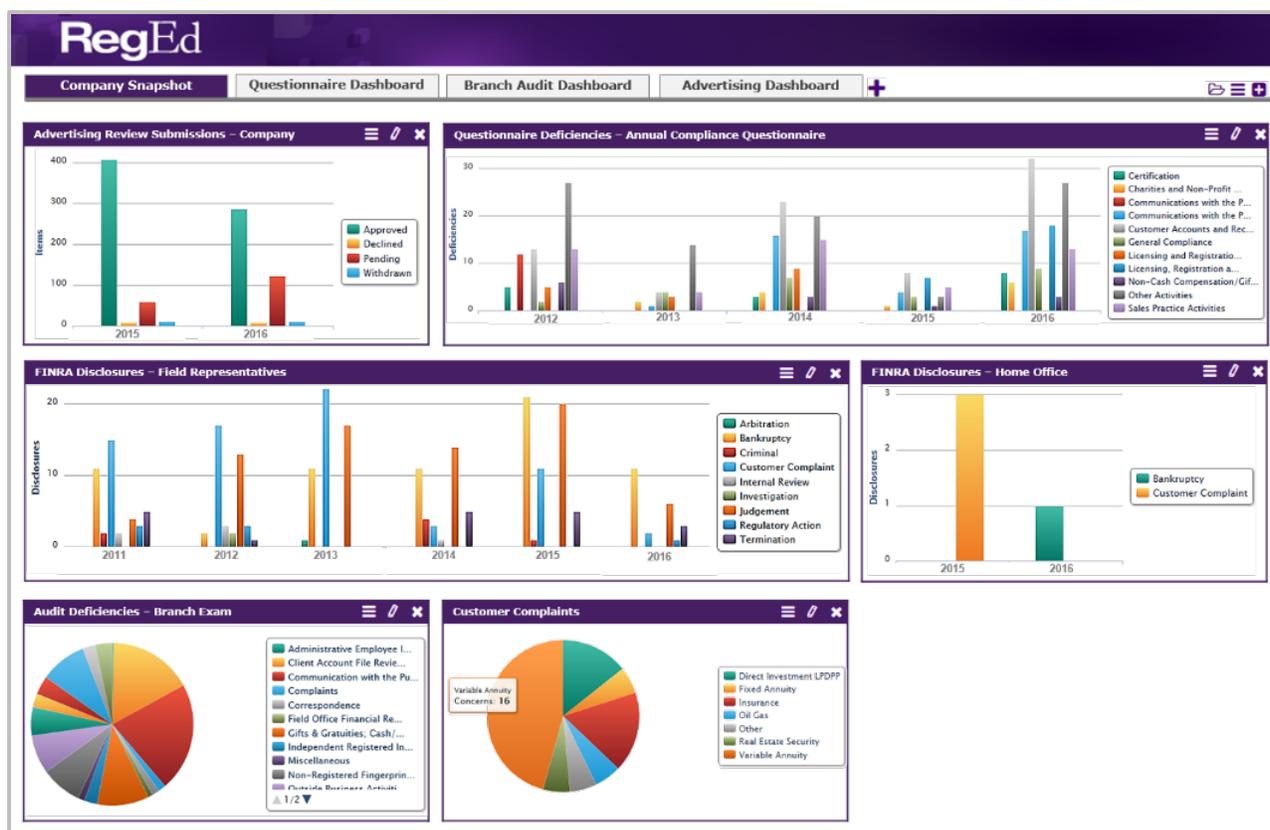
Two unique experiences are currently available for use as part of the SCORE Risk Control Center. The *Company Dashboard* enables firms to manage risk with a firm-level view, providing comprehensive compliance data across the organization. The *Individual Dashboard* aggregates compliance information and requirements from multiple sources to present a unified view of completed and outstanding tasks for individual reps.

The solution can be configured based on client-defined rules and risk thresholds to trigger task escalations and automated reminders. Alerts ensure that reps are notified of the status of their most critical requirements.



Company Dashboard View

- Create custom dashboards of key metrics and configure targeted views of specific compliance areas across your organization.
- Includes widgets driven by FINRA WebEFT and RegEd compliance program data, including: Disclosures, Customer Concerns / Complaints, Advertising Review, Compliance Questionnaire deficiencies, Outside Business Activities, and Branch Office Exam deficiencies.
- Analyze rep behavior and sales practice trends over time, by individual rep, branch or region, to isolate negative trends that warrant attention and to identify best practices related to hiring and supervision.
- Employ RegEd's embedded hierarchy to create detailed views at the firm, branch or individual level, which can be saved in the RegEd SCORE® Widget Library for later re-use.



Individual Dashboard View

- Presents a single, consolidated view of critical compliance data specific to the requirements of an individual representative. Reps can easily customize their view with widgets such as a Representative Profile, External Requirements, Timeline, FINRA Registration and Exam information, Advertisements and Notifications.
- View data at the representative level to display comprehensive compliance tasks and deadlines. Prioritize compliance needs with the aid of alert icons, notifications and email reminders.
- Each widget is fully customizable to present the desired interface, and the dashboard can be tailored to fit individual rep needs.

RegEd

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Hire Date: 3/20/2016
Business Address: 100 Peace St. Raleigh, NC 27601
Groups: The Resource Group; Chairman's Council; Gold

My Requirements

80%

- **Compliance Education**
 - **Firm Element Training**
 - The Best Interest Contract Exemption Under the DOL Fiduciary Rule (899) Due 12/31/2016
 - Sales Charge Discounts and Waivers (887) Due 12/31/2016
 - Additional Elective Due 12/31/2016
 - Additional Elective Due 12/31/2016
 - **Compliance Requirements**
 - **Outside Business Activities**
 - ⚠ Outside Business Activities Attestation Due 4/30/2016
 - **Annual Compliance Questionnaire**
 - 2016 Annual Compliance Questionnaire Due 12/31/2016
 - **Annual Compliance Meeting**
 - 2016 Annual Compliance Meeting Due 12/31/2016
- + **Completed Requirements**

[Program Status](#)

My Notifications

- Firm Element Program Now Available**

The annual Firm Element Program is now available. To view your Firm Element Program requirements, review "My Requirements" on your individual Compliance Dashboard. All requirements are due December 31.
- Reminder Regarding Residential Addresses**

Compliance reminds all registered employees that FINRA requires prompt notification of residential address changes with 30 days.

My FINRA Registrations

Regulator	Registration	Approved
FINRA	(S6) Investment Company Products/Variable Contracts Rep	3/1/2016
NC	Agent	3/1/2016
NC	(S65 or S66) Investment Advisor	6/10/2016

[View Registrations](#)

My FINRA Exams

Exam Window	Open	Close
S246	6/1/2016	9/30/2016

Exam	Status	Date
S6 Investment Co./Variable Contracts Rep	Passed	4/29/2016
S65 Uniform Investment Advisor Exam	Passed	6/5/2016

[View Exams](#)

Advertisements

Tracking #	Title	Status	Final Decision	Expiration Date
1455852	Business Card	Compliance Review		4/8/2016
1456185	Retirement Brochure	Assigned to Subject Matter Expert		3/29/2017

[View Submissions](#)

Value Proposition



Strengthen Frontline Defense Against Non-Compliance Exposure

- Consolidated dashboard enables a “single version of the truth” so that compliance teams and reps are confident that they have a current, comprehensive view of compliance obligations.
- Clearly defined requirements and simplified rep experience reduce the likelihood that individuals will overlook or disregard compliance tasks.
- Increased rate of adherence among the firm’s registered population mitigates non-compliance and reputational risks.



Demonstrate a Culture of Compliance and Commitment to Consumer Protection

- Improved rep satisfaction and more effective compliance oversight strengthen the Compliance / Sales partnership, establishing compliance effectiveness as a shared goal.
- Reporting capabilities and audit trails enable firms to readily demonstrate compliance to regulators and internal auditors.