

SUPPORT A CULTURE OF COMPLIANCE WITH CLEAR, CONSOLIDATED VIEWS OF COMPLIANCE OBLIGATIONS AT THE EMPLOYEE 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.

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. Given that many compliance obligations are applicable across the organization, firms must also ensure that non-registered employees fulfill their compliance responsibilities. Because requirements often originate from multiple sources, both registered representatives and other firm employees 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 employee satisfaction, compliance teams must provide employees with a real-time view of specific compliance obligations and deadlines that is tailored to the responsibilities of each individual.

New for 2017

- **New Licensing and Registration widget lists** including Continuing Education, Appointments and Licensing
- **Enhanced Requirements widget** can display RegEd-hosted and non-RegEd requirements.
- **New Obligations widget** to ensure awareness of client-defined policies
- **Configurable User Profile** enriched with client-defined fields
- **New Employee Lookup** to quickly lookup dashboards of direct reports

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 employee. This facilitates a full understanding of pending and upcoming compliance and licensing and registration obligations, enabling users to prioritize fulfillment in alignment with critical deadlines.

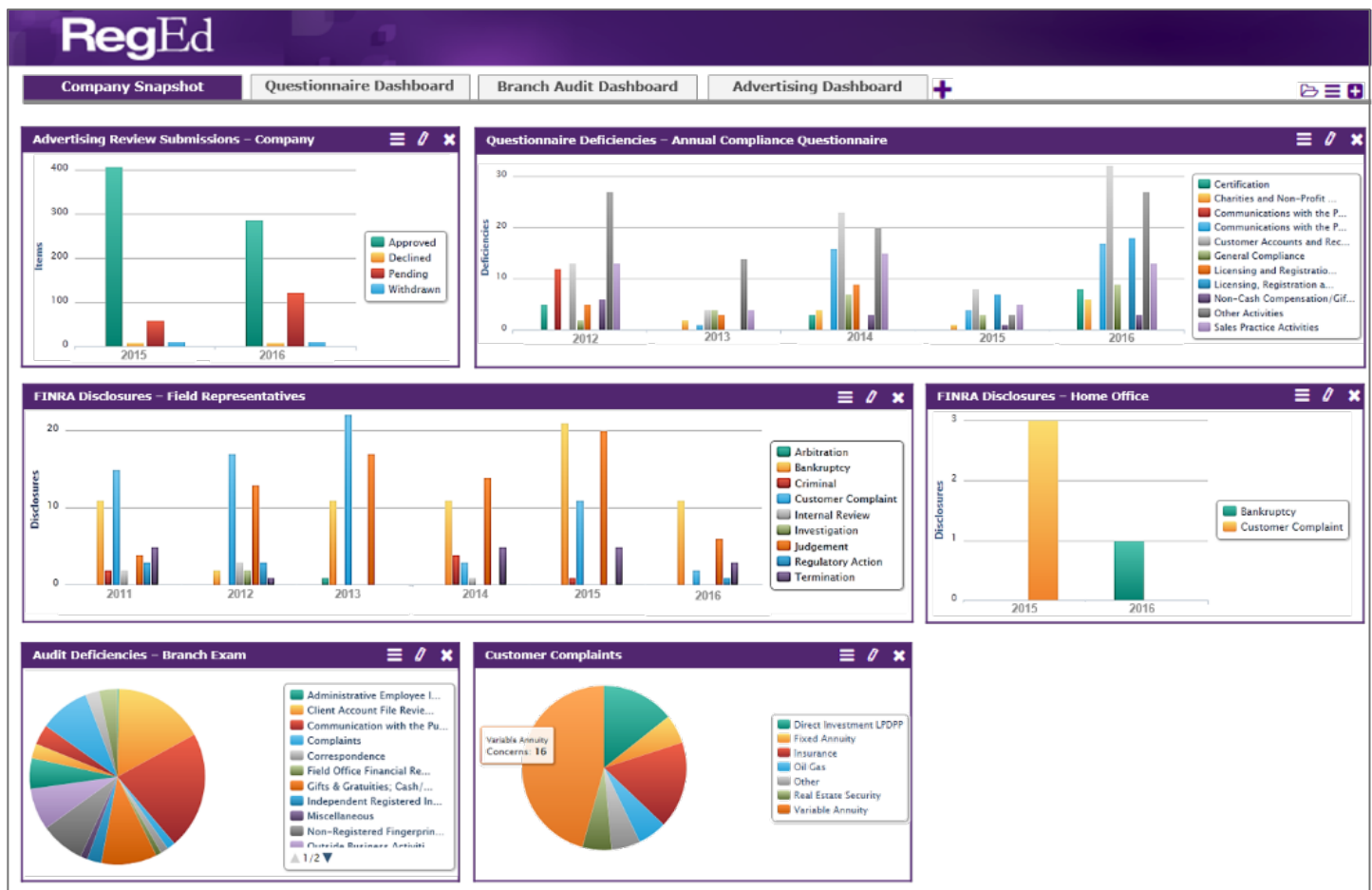
SCORE provides configurable compliance dashboards that enable stakeholders to identify trends and exceptions before the firm is exposed to potential risk. Using SCORE, compliance and audit professionals can make timely and informed decisions related to employee activities and supervision.

Two unique SCORE solutions are available for use as part of the SCORE Risk Control Center, the Enterprise Compliance Dashboard and the Employee Compliance Dashboard.



Enterprise Compliance Dashboard View

- Create custom dashboards of key metrics and configure targeted views of specific compliance areas across your organization, branch or region.
- Includes widgets driven by FINRA Web EFT™ and RegEd compliance program data, including: Disclosures, Customer Concerns/Complaints, Advertising Review, Compliance Questionnaire deficiencies, Outside Business Activities trends and Branch Office Exam deficiencies.
- Analyze employee behavior and sales practice trends over time, by individual, 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.


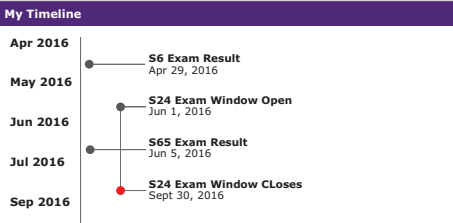


*Mockups are for illustrative purposes. Inquire regarding availability of specific widgets. Widgets may require subscriptions to other RegEd applications.

Employee Compliance Dashboard View

- Presents a single, consolidated view of critical compliance data specific to the requirements of an individual. Employees can easily customize their dashboard with widgets such as a customizable Representative Profile, External Requirements, Timeline, Licensing and Appointments, Continuing Education, 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.
- New employee lookup feature enables managers to quickly search and view the dashboards of employees within your span of control to evaluate compliance and perform maintenance.
- Each widget is fully customizable to present the desired interface, and the dashboard can be tailored to fit individual needs.

RegEd

<p>Name: Doe, Jane CRD: 5565987 Phone: (919) 653-5200 Email: sales@reged.com UNID: EMPID44567 Hire Date: 3/20/2016 Business Address: 2100 Gateway Centre Blvd., Suite 200 Groups: The Resource Group; Chairman's Council; Gold</p>	<div style="background-color: #4a4a8a; color: white; padding: 2px;">My Requirements</div> <div style="text-align: center; margin-bottom: 10px;">  <p>25% Complete</p> </div> <ul style="list-style-type: none"> - Compliance Education - Firm Element Training <ul style="list-style-type: none"> The Best Interest Contract Exemption Under the DOL Fiduciary Rule (889) Due 12/31/2016 Sales Charge Discounts and Waivers (887) Due 12/31/2016 Additional Elective Due 12/31/2016 - Compliance Requirements - Outside Business Activities <ul style="list-style-type: none"> ▲ Outside Business Activities Attestation Due 4/30/2016 - Annual Compliance Questionnaire <ul style="list-style-type: none"> 2016 Annual Compliance Questionnaire Due 12/31/2016 - Annual Compliance Meeting <ul style="list-style-type: none"> 2016 Annual Compliance Meeting Due 12/31/2016 <p>+ Completed Requirements Program Status</p>	<div style="background-color: #4a4a8a; color: white; padding: 2px;">My Notifications</div> <ul style="list-style-type: none"> 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 within 30 days. 																													
<div style="background-color: #4a4a8a; color: white; padding: 2px;">My FINRA Registrations</div> <table border="1" style="width: 100%; border-collapse: collapse; font-size: 0.8em;"> <thead> <tr> <th>Regulator</th> <th>Registration</th> <th>Approved</th> </tr> </thead> <tbody> <tr> <td>FINRA</td> <td>(S6) Investment Company Products/Variable Contracts Rep</td> <td>5/1/2016</td> </tr> <tr> <td>NC</td> <td>Agent</td> <td>5/1/2016</td> </tr> <tr> <td>NC</td> <td>(S65 or S66) Investment Advisor</td> <td>6/10/2016</td> </tr> </tbody> </table> <p style="text-align: right; font-size: 0.8em;">View Registrations</p>	Regulator	Registration	Approved	FINRA	(S6) Investment Company Products/Variable Contracts Rep	5/1/2016	NC	Agent	5/1/2016	NC	(S65 or S66) Investment Advisor	6/10/2016	<div style="background-color: #4a4a8a; color: white; padding: 2px;">My Timeline</div>  <p>Apr 2016: S6 Exam Result (Apr 29, 2016)</p> <p>May 2016: S24 Exam Window Open (Jun 1, 2016)</p> <p>Jun 2016: S65 Exam Result (Jun 5, 2016)</p> <p>Jul 2016: S24 Exam Window Closes (Sept 30, 2016)</p>																		
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Value Proposition



Strengthen Frontline Defense Against Non-Compliance Exposure

- An unmatched choice of firm-level or employee-level compliance dashboards to enable a “single version of the truth.” Compliance teams and employees can be confident that they have a current, comprehensive view of compliance obligations.
- Clearly defined requirements and simplified, intuitive user experience reduce the likelihood that individuals will overlook or disregard compliance tasks.
- Increased rate of adherence among the firm’s registered and non-registered population mitigates non-compliance and reputational risks.



Demonstrate a Culture of Compliance and Commitment to Consumer Protection

- Improved employee 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.

Why choose RegEd?



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