



REGULATORY ACTION PROGRAM

Planning, training and communications for the new financial services environment

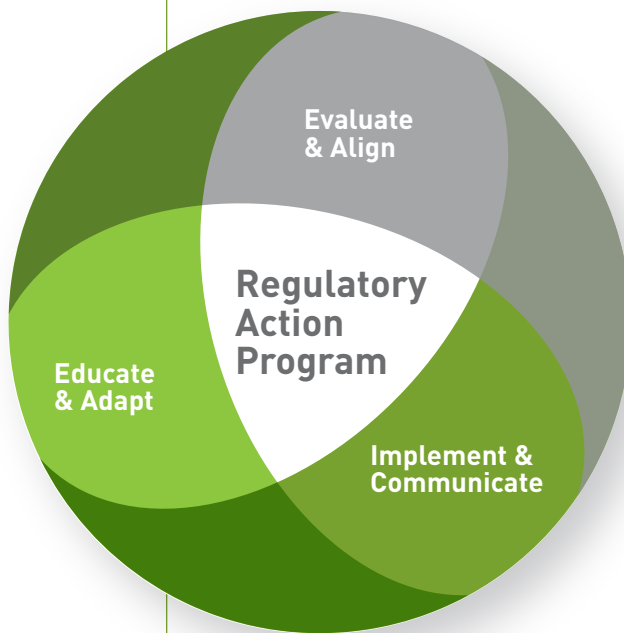
A collaboration of Carpenter Group and DALBAR, Inc.

With the proliferation of new rules and regulations, the changing mindset of investors and an evolving market environment, the Regulatory Action Program was created by Carpenter Group and DALBAR, Inc. to help investment-related distributors and product providers understand and anticipate change—and adapt strategically. This unique collaborative

venture provides a range of services to help firms restructure, reposition and rebrand their businesses through strategic planning, Registered Fiduciary™ advisor training, and brand messaging and communications. The program seeks to help financial services firms succeed by getting ahead of the curve while further improving how investors are served.

Three areas of consultative expertise

The program covers three distinct, but related elements to help you develop action plans, train personnel and reposition the firm to adapt to the changing environment and build competitive advantage.



EVALUATE & ALIGN

Business Assessment & Planning

- Understand current regulatory environment & its ramifications
- Assess impact on current business model
- Assistance in working through specific business & organizational change

EDUCATE & ADAPT

Registered Fiduciary™ Training & Accreditation

- Dalbar-approved curriculum and certification for executives and advisors
- Built on the 2010 fiduciary standard-of-care established the Foundation for Fiduciary Studies
- Led by one of the country's pre-eminent experts on fiduciary responsibility

IMPLEMENT & COMMUNICATE

Branding, Marketing & Strategic Communications

- Review and assess relevant communications
- Modify marketing programs & brand messaging
- Review and revise advisor & wholesaler materials, websites and other key tools

A unique collaboration of industry leaders

Joining the resources and expertise of Carpenter Group and DALBAR, Inc. the Regulatory Action Program brings together experienced financial services leaders in a unique consultative venture.



BRUCE C. LONG

Bruce consults extensively on contemporary business issues and management challenges in the financial service industry. Previously, he was EVP, Equity Products at The Guardian Life Insurance Company, and served in a variety of other roles including President of both Guardian Investor Services LLC and The Guardian Insurance and Annuity Company, Inc.



JOANNE MACK

Joanne is a high impact financial services executive with particular expertise in individual retirement, life insurance and retail broker-dealer businesses. She has been Head of IRA Products and Services at AllianceBernstein Investments, President of Park Avenue Securities and President and Chief Operating Officer of Companion Life Insurance Company.



LOUIS S. HARVEY

Louis is the President and founder of DALBAR, Inc.. He has been at the forefront of major changes facing the retirement plan business, including Social Security reform, disclosure reform, participant advice, qualified default investment alternatives and the transition from plans that require “elections by participants” to ones that make “elections for participants.”



POLLY CARPENTER

Polly is President and founder of Carpenter Group, and has managed the firm for over 30 years. She has worked with the country's best known financial services and insurance brands in areas such as asset management, retail distribution, advisor platforms, wealth management, alternative investments, retirement and annuities.



For more than three decades, Carpenter Group has helped financial services organizations grow their businesses and improve profitability through objective business advice, branding and marketing solutions, and creative services.



DALBAR, Inc., the nation's leading market research firm focusing on insurance and investment companies, continues its three-decade commitment to raising the standards of excellence in the industry. www.dalbar.com.

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