

VALUATION AND RISK ANALYSIS FOR REGULATORS

- Compensation:
 - Deferred Compensation
 - Employee Stock Ownership Plan
 - Owners' Compensation Reasonableness
 - Restricted Stock
 - Stock Options

- Corporate Governance:
 - Due Diligence
 - Financial Fiduciary Training
 - Minority Shareholder Dispute

- Enhancement:
 - Performance Improvement
 - Strategic Planning
 - VIP (Valuation Insight Profile) SystemSM

- Pensions:
 - Fiduciary Breach Review of Investment and/or Risk Management Strategy Based on Modern Portfolio Theory
 - Financial Instrument Assessment
 - Derivative Instruments
 - Appropriateness of Company Stock Held in Retirement Plan
 - External Money Manager Review

- Securities:
 - Asset Allocation Optimization
 - Backtesting
 - Derivative Instruments
 - 5 C ApproachSM
 - Hedge Fund or Private Equity Value
 - Liquidity Analysis
 - Market Risk Factor Analysis
 - Market Timing Assessment
 - Model Review and Validation
 - Risk Management Consulting
 - Risk Measurement
 - Risk Management Training
 - Suitability Analysis