

Financial Services

On a quarterly basis, **EPOCH** features four to six executives with backgrounds we think are particularly strong and whose experience we believe to be of real business value to you and your organization. They are chosen based on their backgrounds and our understanding of important and relevant issues facing *financial service* organizations at this particular point in time. I am pleased to present this quarter's leaders.

Executive I

A senior marketing, business development and general management executive with significant experience gained at four Fortune 100 financial institutions, Executive I has a proven track record of achieving profitable revenue growth for the organizations she has served. The cumulative impact of Executive I's efforts across organizations is approximately \$2 billion dollars in incremental revenues, and many of the initiatives implemented by Executive I in her career are still in place and continuing to generate profitable returns. With expertise in both consumer and business-to-business client segments, Executive I has developed many groundbreaking client and distribution channel strategies, and has led large retail and financial advisory organizations to achieve substantial revenue gains from targeted product and service offerings, particularly for high-net-worth individuals. Executive I's reputation rests on her innovation and problem-solving skills and on her strong leadership abilities.

Executive II

Executive II is a financial services executive with global experience starting up, building and managing mutual fund, annuity and investment-linked products, asset-gathering operations and client service platforms. Executive II has expertise in the domestic and international defined contribution plan marketplace and broker-sold mutual fund and insurance products. Executive II has developed investment-linked insurance products and asset allocation programs for agents of affiliated insurance and broker dealer subsidiaries globally, negotiated global fee-sharing arrangements with multiple investment managers on behalf of affiliates, established a mutual fund transfer agency, sales and client services operation supporting a period of 400% growth, launched and managed numerous group retirement, marketing and record-keeping operations in various international locations.

Executive III

Executive III is an accomplished, results-driven financial services executive with a deep understanding of the retirement business. He has in-depth experience with institutional, intermediary and retail distribution channels. Executive III leads early stage, mature and turnaround situations in organizational change, growth and improvement through disciplined management, business strategy and operational excellence. His accomplishments include a proven ability to deliver growth, profitability and performance improvement in P&L and key business metrics; a track record of leading large, complex service delivery organizations and a consulting background that allows him to lead strategic marketing and product management initiatives.

Quarterly Featured Executives

Executive IV

Executive IV brings innovative, practical approaches to human capital strategy, driving lasting change, measurably improving productivity and improving the bottom line. She works with executive teams to create stronger links between people management and financial results. She has led start-ups, as well as mature HR organizations with multi-million dollar budgets and responsibility for all aspects of human resources service delivery. Her expertise includes human capital analytics, business & workforce planning, leadership assessment, development and succession, organizational design, effective decision making and governance and change management.

Executive V

A recognized innovator and senior executive leader in business to consumer services, Executive V has global expertise creating profitable growth leveraging new technologies, customer insights, results-oriented innovation processes and a general management mindset. She defines digital transformation programs, and oversees implementation leveraging leadership and communications skills to operate in complex and highly regulated businesses. She has led change management programs to accelerate adoption of innovation best practices driving significant P&L improvement. Examples include moving a legacy direct mail business from 3% of accounts acquired online to over 50%, reducing variable cost to acquire by 90%, achieving 30% online self-service penetration, and launching online collections programs with multi-million dollar short term impact.

If you are interested in seeing a complete profile on any of these professionals or in speaking with them about a specific project or mentoring engagement, please call

Linda Stewart @ 617.440.3092.