



ESSENTIAL EDGE

COMPLIANCE OUTSOURCING SERVICES, LLC

EXPERIENCED PROFESSIONALS, BETTER COMPLIANCE

Accounting

Marketing

Compliance

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HR

Technology

BDs have outsourced for 20 years.

Are all of your outsourced vendors in compliance with FINRA rules?

Essential Edge has been helping clients for over a decade.

Unique Value Model and Flexible Pricing Options

Flat fee pricing enables budgeting and avoids surprise overages

In emergency situations, Essential Edge's temporary staffing model frees firms up to focus on pressing matters and growing their businesses, without the administrative burdens of in-house staff

A national network of over 25 compliance and supervisory professionals

Better use of limited human resources so firms can assign teams to higher value projects

Essential Edge Provides Efficient And Cost-Effective Services By Eliminating Multiple Pain Points



Eliminate In-House Employee Costs and Benefits

- Salary
- Office, hardware, software and tools
- Insurance
- 401k
- Accounting
- Supervision
- Vacation pay
- Absenteeism
- Severance



Eliminate Hiring and Training Costs

- Average in-house inspection only stays for 2-3 years; turnover is high due to burnout.
- Hiring, termination and training costs are incurred with each new hire.
- Learning curve of new hire decreases productivity and increases error rate



Increase Labor Productivity

- 10 road trips of 1 week each is approximately 1 month (20 days) of flying
- Keep staff in-house rather than paying them for 1 month of flight time
- 2 -4 hours of work turns into 20-24 personnel hours due to road trips



Reduce Travel Costs

- Flights, meals, transportation, hotels, accommodation, etc.
- Eliminate expense report induced headaches and related accounting and travel supervision



Gain Quality

- Essential Edge's experienced consultants are more likely to detect deficiencies than less knowledgeable in-house reviewers

Win/Win Solution

Essential Edge provides an alternative to conducting branch inspections in-house by offering an outsourcing solution which increases quality of reviews and decreases costs.

Cost

- Eliminate all in-house employee costs
- 20%-30% less than in-house
- Flat rate (most popular option)
 - All costs are included in a fixed price: set it and forget it
 - Avoid variable and unpredictable plane, hotel, food, and other costs

Experienced Experts

- Essential Edge's experts have an average of 20 years of professional compliance experience in compliance and supervision
- Essential Edge serves the insurance, RIA, BD (wholesale and retail) and bank channels

Labor

- No costly travel to empty OOC offices for inspections which should take 20 minutes to review, not all day
- Standard branch inspections take 2-4 hours, not 24 hours
- Gain 100s of hours of productivity by keeping employees in offices and off planes during business hours

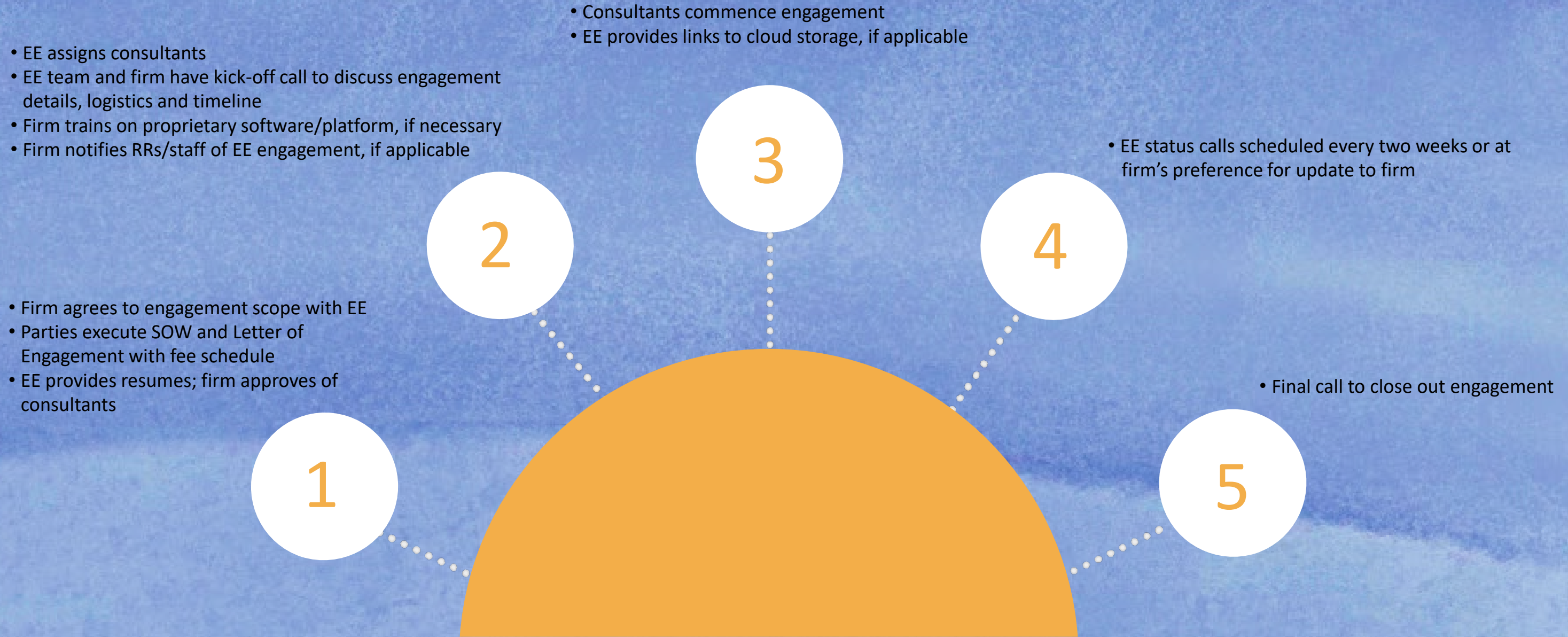
Singular Focus

- Essential Edge is Your 911 Compliance Response Team
- Management is available 24/7, 365 days/year
- No project too small – no minimums
- No monthly retainer or other reoccurring costs



As a virtual firm, Essential Edge takes pride in passing our cost savings on to our clients, enabling us to work on a project of any size within our clients' budgets.

Engagement Process Overview



Reduce cost of branch inspections and other compliance costs by up to 30%



FINRA Remote Branch Inspection Pilot Program

Essential Edge can help whether you opt in or opt out!

Essential Edge Support to Firms Who Opt-In

1. Conduct remote branch inspections
2. Assist with building and maintaining risk assessment (initial and ongoing)
3. Assist with creating or revising supplemental WSPs for conducting remote inspections
4. Assist with gathering FINRA required data
5. Assist with drafting the FINRA quarterly reporting requirement

Essential Edge Support to Firms Who Opt-Out

1. Conduct branch inspections (remote or on-site)
2. Eliminate in-house employee costs
3. Increase quality of reviews, decrease costs with experienced professionals
4. Save travel costs, gain productivity in office
5. Avoid expense reports and receipt supervision
6. Assign home office personnel to higher value projects

The Essential Edge Difference



Responsiveness

Clients rely on Essential Edge's management team to be there 24/7/365.



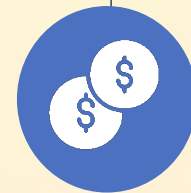
Customer-centric

Essential Edge provides outstanding customer service and uniquely designed services.



Experienced Professionals

Consultants have an average of 20 years of compliance experience.



Best Value

As a virtual firm, Essential Edge takes pride in passing the cost savings on to clients, enabling us to work on a project of any size within a clients' budget.



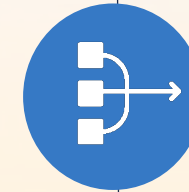
Full Team of Resources

All clients have access to Essential Edge's team of professionals specializing in compliance and supervision. You have a trusted partner during emergencies and every day.



Flexibility

Client needs may change throughout an engagement. Essential Edge's nimbleness makes adapting easy.



Simplicity

Essential Edge keeps its process simple and aims to reduce administrative burden. For example, Essential Edge often works on a flat rate reducing unexpected budget overruns.



Family

We view our clients as family. A client's emergency is our emergency.

Meet the Essential Edge Management Team



Sander J. Ressler

Co-Owner and Managing Director

Sander Ressler, Managing Director of Essential Edge Compliance Outsourcing Services, LLC, has broad and deep expertise in compliance, supervision and operations – including more than 30 years of hands-on, frontline experience with broker-dealers and registered investment advisers. Sander served in senior compliance positions for financial services firms including American Express, American General Life Insurance, AIG, ING, and Société Générale S.A.

Since launching his own consulting company, Sander has assisted financial institutions with outsourced compliance services, such as branch inspections, independent AML and 3130 exams, and advertising and email review.

Sander has been sought out by numerous industry publications, including InvestmentNews and wealthmanagement.com. He is a Regulatory & Compliance Affairs Columnist with Wealth Solutions Report. Sander has held the Series 3, 4, 7, 8, 9, 14, 24, 53, 63 and 65 licenses.



Kate Gambino-Irby

Project Manager

Kate manages Essential Edge outsourcing projects from conceptualization through development, implementation and close out, while building strong relationships through exceptional client service.

In addition, she onboards and oversees consultants.

Kate brings 10 years as a legal assistant at law firms to Essential Edge.

She obtained a Paralegal Certificate from the University at Buffalo.



Jamie Schlag

Director

Jamie Schlag, Director of Essential Edge, brings over 12 years of senior level experience and regulatory expertise at broker-dealers and investment advisers.

At Essential Edge, she partners with firms on a wide range of compliance-related services, including improving compliance programs, development and implementation of policies and procedures, regulatory requirements, conducting branch exams, marketing, operations, supervision, AML and 3130 exams, regulatory, third-party, and internal exams, remediation, and CCO services.

Jamie holds Series 7, 24, 52, 53, 55, and 66 licenses, CRCP® and CAMS designations.

Meet Essential Edge's Key Consultants



Cathy Cucharale

Cathy manages numerous consulting projects from AML exams to advertising reviews to Reg BI audits and so much more.

Previously, she was COO and CEO of an investment services firm for 20 years. Cathy served on FINRA's Small Firm Advisory Committee and District 9 Committee. She was appointed to the FINRA Regulatory Advisory Committee. Her registrations held are Series 7, 14, 24, 99 and SIE.



David MacNair

David performs independent AML inspections and authors reports in compliance with FINRA

Rule 3310 (c). He has deep expertise in BD AML and market abuse issues, having directed Financial Crime Compliance Surveillance and Investigations at Credit Suisse (USA), LLC.

David obtained a Cybersecurity Certificate from Google. His registrations held are Series 3, 7, 9/10, 14, 24, 63 and SIE.

Meet Essential Edge's Key Consultants



Sophia Ohanessian

Sophia consults on a variety of compliance projects. She is a compliance attorney with more than 15 years of financial industry experience including as CCO. She obtained her B.A. from New York University and J.D. from Hofstra University. She is a FINRA Arbitrator. Her registrations held are Series 7, 24 and 66.



Douglas Hall

Douglas has consulted for Essential Edge on a fintech software platform. He is engaged on a broker-dealer home office review and an independent AML exam. He has more than 25 years of experience in the independent broker dealer industry. Douglas obtained a Bachelor of Business Administration from Ohio University. His registrations held are Series 4, 7, 14, 24, 52, 53, 66 and 99.

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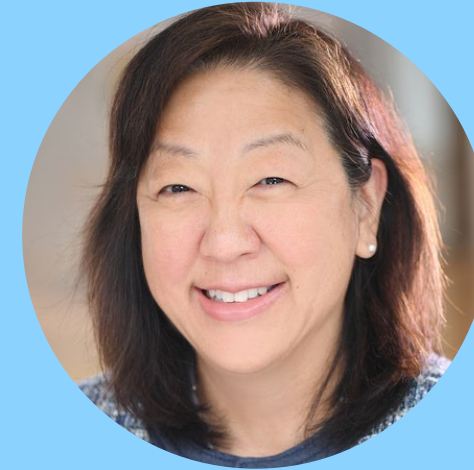
Norbert PJ Gilbert

PJ is engaged in a variety of compliance functions, primarily branch inspections. Prior to joining Essential Edge, he had supervisory responsibility for nearly 300 branches at multiple firms including for the then second largest U.S. discount brokerage firm. PJ obtained his J.D. from Barry University. A CFP candidate, registrations held are Series 4, 7, 24, 52, 53, 63 and 65.



David Monaco

David conducts branch inspections. He is CFE Certified Fraud Examiner and a Certified Anti-Money Laundering Specialist. David is a member of the Association of Certified Anti-Money Laundering Specialists Central Florida Chapter and the Association of Certified Fraud Examiners Tampa Bay Chapter. He holds a Florida Resident Health & Life (Including Annuities & Variable Contracts) Agent License. David's registrations held are Series 4, 7, 24, 66 and 99.



Vivian Lee

Vivian focuses on a variety of compliance functions, including branch inspections, WSP review and email review. She previously served as a CCO at an RIA. In addition, as CCO at 2 startups, she proved instrumental in the Membership Application Program Group process. Vivian obtained her B.A. from Rutgers University. Her registrations held are Series 7, 24, 63, 79, 87, 99 and SIE.



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