

Roy V Washington

CAPITAL FORENSICS INC, 2003 CONSULTANT, EXPERT WITNESS

Capital Forensics provides expert analysis and expert testimony in securities and ERISA related matters. Roy Washington serves CFI in the capacity of expert witness and consultant to cases primarily involving securities compliance, annuities, mutual funds, and various other facets conducive to securities litigation support and consulting. To date, Roy Washington has been retained by respondents and claimants as either a consultant or expert in legal matters with issues that include: churning, compliance, ERISA, employment, dram shop, fiduciary duty in trust management, limited partnerships, market manipulation, options, over-concentration, suitability, supervision, unit trusts, and damages.

As a result of Mr. Washington's expertise in compliance, he is suited to provide tactical opinions based on his 10+ years of industry experience.

AMERICAN GENERAL CORPORATION, Houston, TX 2000 -2002 SENIOR VICE PRESIDENT AND CHIEF COMPLIANCE OFFICER, LIFE DIVISION

Managed a Compliance Department of 70 geographically dispersed compliance professionals and support staff, an annual budget just under \$6,000,000, providing compliance support and monitoring services to the Division's nine insurance companies, two broker-dealers, a registered investment adviser, and distribution channels.

- Investigated reports of violations of the Company's policies and procedures and reported such violations to the appropriate regulatory bodies as required by law.
- Reviewed changes in applicable laws and regulations, updated Compliance Department policies and procedures and assisted the Company in updating its policies and procedures as appropriate.
- Reviewed reports from the Consumer Affairs Management System, LIMRA CAP and any other relevant internal audit findings or other compliance-related reports to ensure compliance.
- Review (and approve where appropriate) proposed payments to complainants.
- Oversaw the development of the Quality Assurance Procedures Manual.
- The review and approval of sales material to ensure compliance with applicable laws and regulations, the Company's policies and procedures, and the IMSA Principles and Code of Ethical Conduct.
- Direct and supervise the Compliance Department's activities in responding to in established performance standards.

LINCOLN NATIONAL CORPORATION, Fort Wayne, IN 1996-2000 VICE PRESIDENT AND CHIEF COMPLIANCE OFFICER, LINCOLN LIFE COMPANIES

- Developed a start-up compliance department and program.
- Developed a regional compliance-training program.
- Managed all compliance aspects of SEC/NASD examinations.
- Revised the compliance supervisory procedures manual.
- Implemented a manufacturing/operations compliance review program.
- Managed the compliance component of DOI examinations.
- Managed the NASD OSJ/BO audit program of 60 offices annually.
- Provided compliance expertise to the company's first e-commerce annuity product marketing effort.
- Implemented the companies Crime Bill compliance procedures program.
- Revised the Producer Disciplinary Review Committee program and procedures.
- Managed the life companies' customer complaint handling uniformity project.

LINCOLN NATIONAL CORPORATION, Fort Wayne, IN 1995-1996 ASSOCIATE COUNSEL

- Completed the merger of mutual funds A and B.
- Conducted investment company post-effective amendment filings for variable life and annuity products and underlying funds.
- Served as expert counsel on litigation team managing regulatory enforcement investigations of sales practice violations of former producers.
- Provided legal counsel and support to subsidiary insurance and investment companies, financial advisors, broker-dealers, and financial planners.
- Obtained SEC no-action relief for VUL confirmation processing.

LINCOLN NATIONAL INVESTMENT MANAGEMENT, FW, IN 1994-1995 DIRECTOR OF COMPLIANCE

- Implemented the first comprehensive compliance program for the debt instrument portfolio management group.
- Revised Code of Ethics procedures under section 17j of the Investment Company Act.

LINCOLN NATIONAL CORPORATION, FW, IN 1989-1994 SENIOR SECURITIES COMPLIANCE CONSULTANT

- Documented compliance OSJ/BO audit program procedures.
- Served as project leader on compliance OSJ/BO audit outsourcing program.
- Developed and documented SEC examination protocol procedures.
- Enhanced compliance support and monitoring services to the registered investment advisers' compliance program.

RVW CONSULTING GROUP, INC, Houston, TX 2002- Present PRESIDENT

Managed all aspects of a compliance-consulting firm that provided insurance companies, investment companies, broker-dealers and investment advisory firms and their respective distribution channels with compliance support services.

EDUCATION

Bachelors Degree (Sociology)
Indiana University

Juris Doctor
University of Louisville

Indiana Executive Program
Indiana University

CERTIFICATIONS AND REGISTRATIONS

Admitted to Indiana Bar
Admitted to State Bar of Texas
FLMI (Fellow Life Management Institute)
Series 4, 7, 24, and 65
Negotiation and Conflict Management (Lincoln Management Institute)

MEMBERSHIPS

ACLI Market Conduct Committee, IMSA Member Companies Standards Committee, Insurance Affiliated Broker-Dealer Forum, National Society of Compliance Professionals, the Indiana State Bar Association, the State Bar of Texas, the American Bar Association, and the Houston West Chamber of Commerce.