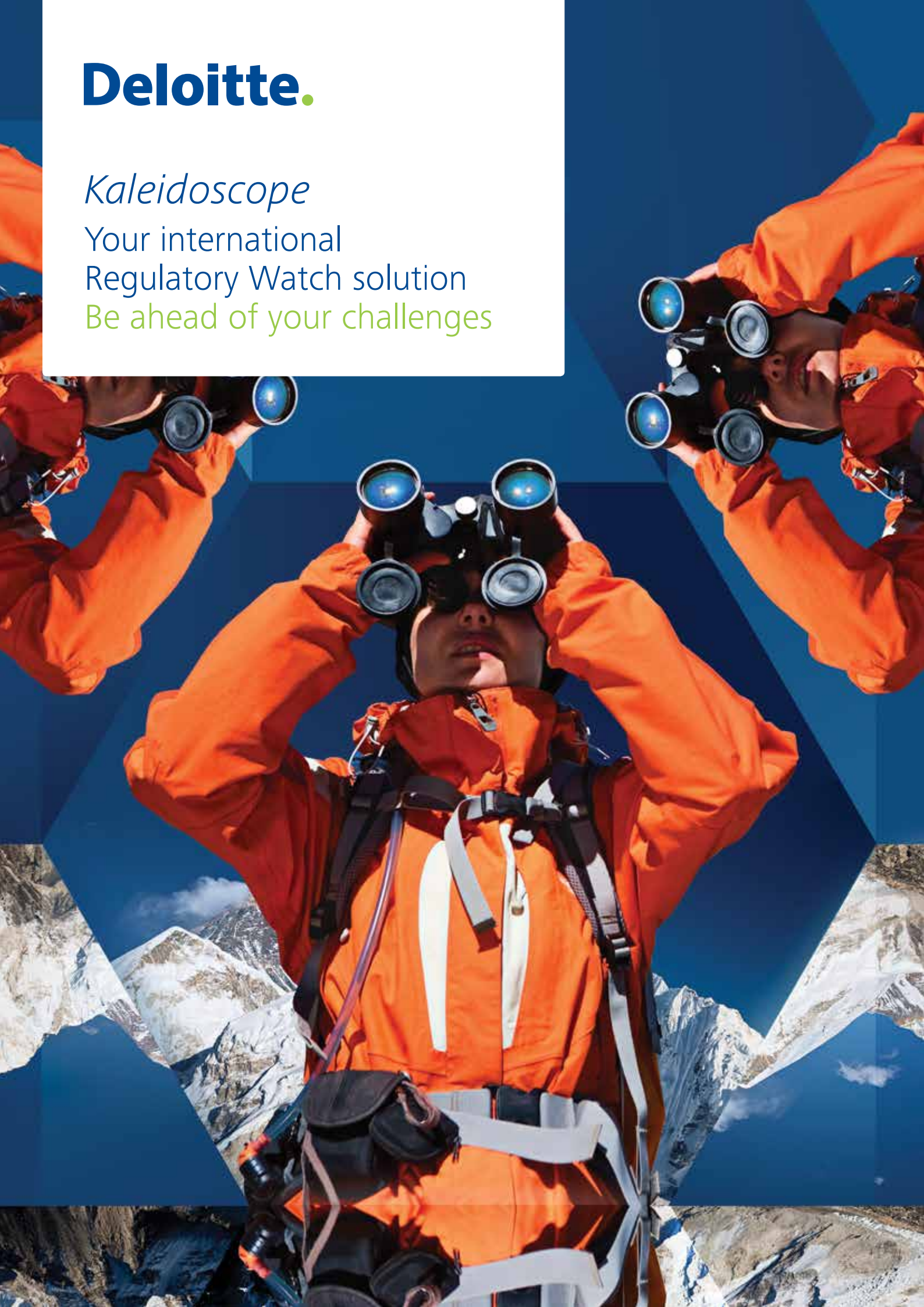


Deloitte.

Kaleidoscope

Your international
Regulatory Watch solution
Be ahead of your challenges



Overview

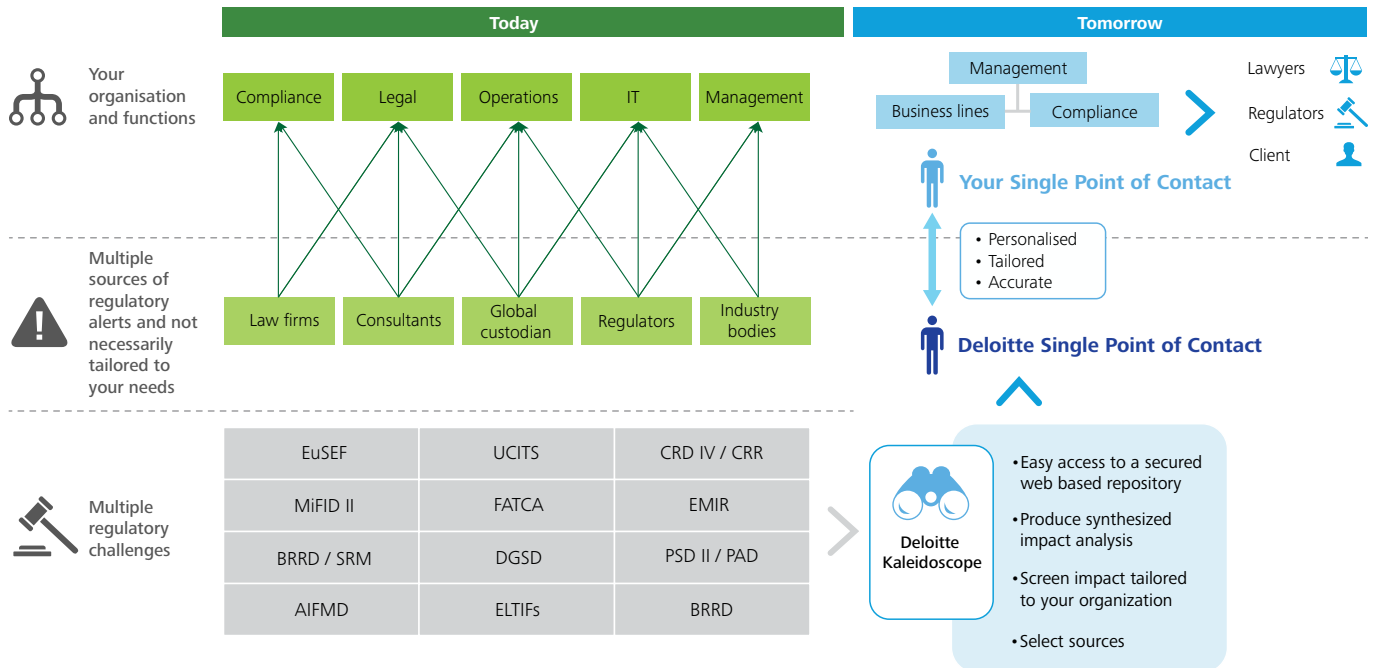
Business environment turbulence, new risk exposures, demands for greater corporate governance, combined with an unprecedented rhythm of regulatory developments, require financial institutions to relentlessly look for new ways to carry out operations and manage risks. Regulatory Watch is now a key activity, enabling Board of Directors and Executives to anticipate their challenges and opportunities.



Do you ever ask yourself?

- How to keep up with an ever-evolving and accelerating regulatory environment while effectively managing compliance costs?
- How to better and more timely be informed of new regulations that will significantly impact our business?
- Could our Compliance resources be used more effectively for the execution of our business?
- How to shift our fixed regulatory watch costs to a variable cost structure?
- Could we partner with a leader in regulatory consulting services to:
 - filter information and timely capture the regulatory evolutions relevant to our organisation?
 - assist us in analysing and understanding the practical implications of new regulations for our specific business?
 - steer our regulatory readiness projects to catch opportunities and improve our operating model?

How does **your organization** identify the important regulatory impacts for its specific activities?



Understanding the impact of regulatory changes for your specific activity

Keeping up with regulatory changes is a complex task, in most cases a task handled by Compliance teams. Throughout many organisations, Regulatory Watch, as well as Compliance functions are often wrongly perceived as a silo-driven control function rather than a solution-oriented stakeholder.

The bar is higher now

Evolving notions of corporate responsibility and reputational risk, combined with regulations that are increasingly evolving are a continued area of focus. Businesses need to be very innovative, always looking for new ways to carry out operations, new avenues for revenue, strategic partnerships, and joint ventures in emerging markets.

In a global environment, staying ahead of regulatory changes is a challenging task, and finding efficient ways to turn business challenges into competitive advantage from a business and strategic point of view is essential.

Why opting for Deloitte's bespoke solution?

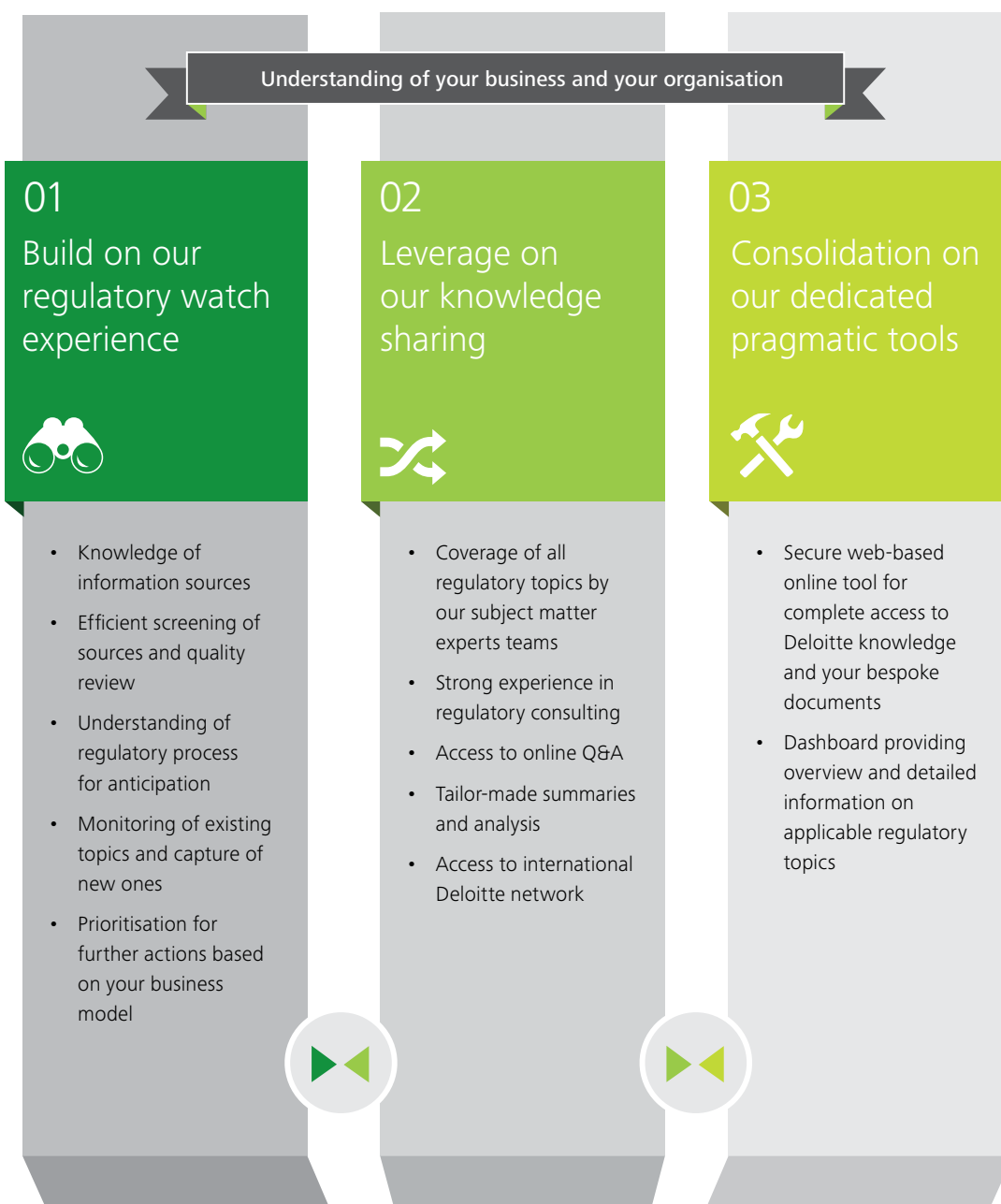
Our Kaleidoscope solution is built to understand regulation, mitigate and prevent important regulatory driven changing issues, and turn regulatory changes into competitive advantage.

Our solution is leveraging on our experience and network. Composed of local firms and three local Centres for Regulatory Strategy (EMEA, US and Asia), our Regulatory Watch helps your organisation to:

- Gather knowledge of relevant information sources
- Understand local specificities
- Anticipate impacts and implementation workload and timing, costs of watch and analysis, completeness risk and language barriers

Our 3 pillar approach

Our 3 pillars approach for an international Regulatory Watch:



Leading towards an effective and well-oriented solution for your business

Service offering

We can assist you with an array of services

Teaming up with Deloitte - not only a service but a regulatory partnership

Our **services and tools are fully adaptable and tailored to your specific industry, business and organisational needs**. The access and presentation are priced and customised according to your needs, taking into account any constraints or singularities that you may face such as group-wide regulatory watch vs. regulatory watch per host country, filtering per business line, prioritisation according to progress level on implementation. Below is a high level overview of what we can offer you.



Web based repository

Compiling public and private information, i.e. regulatory topics, heatmaps, alerts, dashboard for each topic in scope



Selected alerts and analysis

After any regulatory event relevant to your business, Deloitte produces a synthetic or detailed alert with key impacts analysis at function/department/country level.



Single point of contact with Deloitte

Periodical meetings Q&A repository



Regulatory Dashboard

After any regulatory event relevant to your business, Deloitte compiles information in the dashboard: business scope, geographical scope, deadline, status, etc.



Privileged access to regulatory experts and services on all Financial Services Industry hot topics

Preferential access to Deloitte subject matter expert resources as well as advisory and consulting services (timing and rates)



Heatmaps for Board of Directors meetings

Business risks are summarised in maps based on the timing and importance of regulatory impacts

Readers are reminded that Deloitte Luxembourg does not engage in the provision of legal advice and any matter requiring such advice should be referred to professional legal advisers.

The benefits of our offer at a glance



1

Design to cost

Our pricing model is flexible and can be adapted on a 'design to cost' basis.



2

Preferred access to consulting resources

Our model provides you access to our experts when you need it most.



3

You keep the control on the costs

You choose whether you want Deloitte to perform the analysis or not.



4

A close monitoring of our performance

Regular service meetings will ensure the quality of our services meets your expectations.



5

Tailored analysis

We tailor our analysis to your specific business profile and needs and adapt the reading angle under which we analyse a specific topic.



6

A services scope fully adapted to you

You can choose the sources and regulatory topics you want us to cover in our daily screening and analysis.



7

Always available to help you

Our experts will be ready to answer your specific questions via our hotline or using our online blog.



8

Digitally supported knowledge sharing

Your different business entities will be able to easily consult all our analysis and regulatory references via our online platform.



9

A pricing schedule that takes into account our partnership

The pricing model is flexible and can be designed depending on your budget and your needs.

Our team

Bringing the right subject matter expertise across industries to support you and ensure you remain ahead of the game

Industries



Expertise

Capital markets	Strategic advisory	Direct & indirect tax
Risk management	IT and systems	Operations
Corporate finance	Clients & Markets	Human capital
Regulatory compliance	Remuneration	Asset eligibility
Prudential and client reporting	Capital requirements	Product development and distribution



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