Request For Proposal

Issued by:

Office of the State Auditor
Jackson, Mississippi

Stephanie Palmertree
Director, Financial and Compliance Division

Submitted by:

BKD, LLP

Original

BKD LLP
CPAs & Advisors

190 E. Capitol Street, Suite 500 // Jackson, MS 39201-2190
601.948.6700 // fax 601.948.6000 // bkd.com

April 19, 2018

Ms. Stephanie Palmertree
Director, Financial and Compliance Division
Mississippi Office of the State Auditor
501 North West Street // Suite 801
Jackson, MS 39201

Re: Mississippi Affordable College Savings Program/Mississippi Prepaid Affordable College Tuition Program

DEAR MS. PALMERTREE:

With a responsibility to independently assess each Mississippi state agency, including the Mississippi Affordable College Savings Program/Mississippi Prepaid Affordable College Tuition Program (MACS/MPACT), the Mississippi Office of the State Auditor (SAO) stands as an advocate to protect the trust and resources of the citizens throughout our state. SAO and MACS/MPACT recognize it is important these agencies demonstrate fiscal responsibility through accountability of funds. As SAO works to identify qualified outsourced external audit options, you need the expertise of a reputable, experienced CPA and advisory firm that understands your operations, processes and reporting requirements to help you have confidence in MACS/MPACT's financial statements. With our existing experience working with the SAO and MACS/MPACT, **BKD, LLP** can continue offering the quality audit needed to help you reinforce your dedication to economic accountability without needing to first expend time and resources in understanding your requirements and processes.

BKD National Governmental Group works with hundreds of governmental clients nationwide. This industry experience, as well as our involvement with national and state associations, including the American Institute of CPAs Governmental Audit Quality Center, Government Finance Officers Association and Association of Government Accountants, allows us to understand the specific issues the public sector faces. In addition, we are committed to helping our clients stay informed of these issues through frequent articles, webinars, roundtables and other updates, including opportunities for continued professional education for your staff. This can translate into further opportunities for you to be on the forefront of industry change and effectively navigate the ever-changing governmental regulatory environment.

Our commitment to the SAO and MACS/MPACT does not end when the final audit report is delivered—we want to be the advisor you can count on to remain in touch with you throughout the year, available to help and answer questions when you need us. In addition, we can leverage our strong history of serving Mississippi state agencies to share best practices and facilitate a well-coordinated, efficient engagement that does not place undue burden on your personnel.

MACS/MPACT and the SAO are important clients for BKD, and we place great value on extending our working relationship, while continuing to maintain our independence. We believe our proposal will help you select our firm for timely, efficient and objective services delivered by experienced professionals. We will call you soon to answer questions you may have about this proposal, or you may reach us at 601.948.6700 or by email as provided below.

Sincerely,

Timothy T. Burns, CPA
Partner
tburns@bkd.com

Wilkins M. Crawford Jr., CPA
Director
wcrawford@bkd.com

Praxity MEMBER
GLOBAL ALLIANCE OF INDEPENDENT FIRMS

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Our acceptance of this engagement is subject to completion of our normal client acceptance procedures. Upon acceptance, the actual terms of our engagement will be documented in a separate letter to be signed by you and us. All information contained within this proposal is proprietary and confidential. The information provided in this proposal is intended for informational purposes only and may not be copied, used or modified, in whole or in part, without BKD's prior written approval. All information in this proposal is as of May 31, 2017, unless otherwise noted.

RFP RESPONSE

For the Mississippi Affordable College Savings Program/Mississippi Prepaid Affordable College Tuition Program's (MACS/MPACT) and the Mississippi Office of the State Auditor's (SAO) convenience, **BKD, LLP** has structured our proposal according to the requirements in your Request for Proposal (RFP). We believe our proposal will demonstrate our qualifications to serve MACS/MPACT and SAO.

FIRM QUALIFICATIONS

1. A description of the Firm's qualifications for performing professional auditing services.

2. The length of time the Firm has been performing such services. A listing of previous governmental audits completed should be included in the proposal.

GOVERNMENTAL ACCOUNTING EXPERTISE

BKD National Governmental Group works with approximately 500 governmental clients nationwide, including federal and state agencies, municipalities, counties, public utilities, airports and transportation authorities. Our advisors can help MACS/MPACT address the numerous financial considerations of governmental entities, including fiscal accountability and resource management, as well as performance management, budgeting and debt administration.

As part of our commitment to remaining at the forefront of the public sector, leaders across our national governmental practice created the BKD Center of Excellence for Government. This group of professionals meets regularly to discuss important developments, legislative updates and challenges affecting governmental entities similar to MACS/MPACT.

In addition, our public sector involvement has enabled us to establish connections with numerous regulatory and auditing organizations, including:

- American Institute of CPAs (AICPA) Governmental Audit Quality Center, as a member
- Government Finance Officers Association
- Governmental Accounting Standards Board (GASB)
- Office of Management and Budget (OMB)
- U.S. Government Accountability Office

AICPA Governmental Audit Quality Center

We look forward to communicating best practices and forward-looking strategies to help MACS/MPACT thoughtfully consider the areas important to fulfilling your fiduciary responsibilities.

KNOWLEDGE OF GASB REQUIREMENTS

BKD offers a team of professionals that can bring expertise in the application of GASB accounting and reporting requirements relevant to your industry. Your proposed engagement team will include professionals who routinely work with clients who follow GASB standards.

We will work closely with you in evaluating the effect of pending GASB pronouncements on MACS/MPACT. We strive to address these matters well in advance so you have adequate time to prepare for and apply the pronouncements. Our audit approach is based on understanding the requirements of the standards, understanding your application of the requirements and evaluating the results. We commit to a continued dialogue with you on significant pronouncements both prior to and during the implementation process.

A STRONG HISTORY OF PERFORMANCE

Because of our past working relationship and knowledge of Mississippi state agencies and their operations, you can have confidence in BKD's understanding of the issues and challenges the SAO and MACS/MPACT face. We are committed to being the service provider you can trust for quality deliverables and unmatched client service.

If engaged, we will not rely solely on this strong historical performance. Our team remains dedicated to proactively identifying opportunities to offer sound professional advice and help increase the value of your investment.

PROVEN CLIENT EXPERIENCE

REPRESENTATIVE CLIENTS

BKD is proud to work with Mississippi governmental entities, including:

Delta Regional Authority
Hinds County Board of Supervisors
Jackson Convention Complex
Mississippi Department of Corrections
Mississippi Department of Employment Security
Mississippi Department of Information Technology Services
Mississippi Department of Marine Resources
Mississippi Department of Public Safety
Mississippi Department of Transportation
Mississippi State and School Employees Life and Health Plan
Mississippi State Department of Health
Mississippi Surplus Lines Association
Municipal Energy Agency of Mississippi
Municipal Gas Authority of Mississippi
Office of the Mississippi State Treasurer

BKD also is proud to audit governmental entities, including:

Arkansas Development Finance Authority
Cherokee Nation and Cherokee Nation Entertainment
Choctaw Nation Housing Authority
Choctaw Nation of Oklahoma
Citizen Potawatomi Nation
City Utilities of Springfield
Colorado Water Resources Development & Power Authority
Denver Health & Hospital Authority
Denver Urban Renewal Authority
Fayetteville Public Library
HoosierFund
Indiana Education Savings Authority and Upromise Investments, Inc.
Indianapolis Airport Authority
Minneapolis/St. Paul Metropolitan Airports Commission
Nebraska Lottery
Pikes Peak Library District
State Universities Retirement System of Illinois

REFERENCES

Our clients are our best ambassadors, and we encourage you to contact them about their satisfaction with our services. The following clients have consented to discussing BKD's services and service delivery with you at your convenience.

Mississippi State School Employees Life and Health Plan
Mr. Richard Self
State Insurance Administrator
601.359.5557
Jackson, MS

Mississippi Department of Employment Security
Ms. Jackie Turner
Chief Financial Officer
601.321.6346
Jackson, MS

Mississippi State Department of Health
Ms. Sharon Dowdy
Chief Financial Officer
601.576.7354
Jackson, MS

TAX I.D. NUMBER

3. The Firm's tax I.D. number.

Our tax identification number is 44-0160260.

INDEPENDENCE

4. An affirmative statement that the Firm is independent of MMD as defined by generally accepted auditing standards generally accepted in the United States of America and Government Auditing Standards.

BKD is independent with respect to SAO and MACS/MPACT as defined by the Code of Professional Conduct of the AICPA and the United States Government Accountability Office's *Government Auditing Standards*. We are not aware of any relationship that would impair our independence.

experience
professionalism

"Having financial statements completed by the Authority's statutory deadline is crucial for us. BKD has met or exceeded our scheduled completion date every year with audit reports that are timely and professionally done."

Justin Noll
Controller
Colorado Water Resources & Power Development Authority
Denver, Colorado

"BKD has been a great resource for the City of Lincoln in accomplishing our financial reporting goals. They have provided us with prompt and sound technical and accounting guidance throughout our affiliation. The BKD audit teams have always been professional, friendly and accessible."

Peggy Tharnish
City Controller
City of Lincoln, Nebraska

PEER REVIEW

5. A copy of the report of its most recent external quality review, including a statement indicating whether that quality review included a review of specific government engagements.

BKD is committed to providing quality audit services to our clients. We submit our work to external reviewers, who challenge our approach and findings. We are proud of the findings from these reviews, which indicate that our process works.

Our most recent AICPA peer review included, among others, engagements performed under *Government Auditing Standards*. A copy of our most recent peer review report is included in the Appendix.

YOUR INVESTMENT

6. A Schedule of Professional Fees and Expenses.

BKD knows our clients do not like fee surprises. Neither do we. Our goal is to be candid and timely, and we want to answer your questions about fees upfront. We determine our fees by evaluating a number of variables: the complexity of the work, the project's scope, the time we will spend and the level of professional staff needed.

PROPOSED FEES

Mississippi Affordable College Savings Program			
For the Years Ending June 30	**2018**	**2019**	**2020**
Financial Statement Audit in Accordance with *Government Auditing Standards*	$39,900	$41,000	$42,500

The above fees are all-inclusive and include an administrative fee of 4 percent to cover items such as copies, postage and other delivery charges, supplies, technology-related costs, such as computer processing, software licensing, research and library databases, and similar expense items. Our fees may increase if our duties or responsibilities change because of new rules, regulations and accounting or auditing standards. We will consult with you should this happen.

HOURLY RATES

Any work outside the scope of this engagement will be priced according to our hourly rates.

Staff Levels	Hourly Rates
Partner	$300–$400
Senior Manager, Director	$200–$295
Associate, Senior Associate, Senior Associate II, Manager	$95–$195

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> **Unmatched client service isn't just a slogan at BKD; it's the backbone of our culture.**

Theodore D. Dickman, CPA
Chief Executive Officer | **BKD, LLP**

APPENDIX

FUTURE NEGOTIATIONS

Upon being selected as the successful bidder, BKD may require modification to the terms and conditions, as referenced in the RFP, to comply with professional standards and/or BKD's policies. As BKD has successfully resolved similar terms and conditions with the SAO previously, BKD is confident the parties can successfully negotiate a mutually acceptable agreement.

AICPA PEER REVIEW LETTER

AICPA® Peer Review Program
Administered by the National Peer Review Committee

American Institute of CPAs
220 Leigh Farm Road
Durham, NC 27707-8110

October 26, 2017

Theodore Dickman
BKD, LLP
201 N Illinois St Ste 700
Indianapolis, IN 46204 4224

Dear Theodore Dickman:

It is my pleasure to notify you that on October 26, 2017, the National Peer Review Committee accepted the report on the most recent System Review of your firm. The due date for your next review is November 30, 2020. This is the date by which all review documents should be completed and submitted to the administering entity.

As you know, the report had a peer review rating of pass. The Committee asked me to convey its congratulations to the firm.

Thank you for your cooperation and support of the profession's practice-monitoring programs.

Sincerely,

Michael Fawley
Chair - National PRC
nprc@aicpa.org 919-402-4503
National Peer Review Committee

CC: Candace Wright, L Bennett

Firm Number: 900010002800 Review Number: 552103

T: 1.919.402.4502 | F: 1.919.402.4876 | nprc@aicpa.org

P&N
Postlethwaite & Netterville

8550 United Plaza Blvd., Ste. 1001 – Baton Rouge, LA 70809
225-922-4600 Phone – 225-922-4611 Fax – pncpa.com

Postlethwaite & Netterville and Associates, L.L.C.

Report on the Firm's System of Quality Control

To the Partners of
BKD, LLP
and the National Peer Review Committee

We have reviewed the system of quality control for the accounting and auditing practice of BKD, LLP (the firm) applicable to engagements not subject to PCAOB inspection in effect for the year ended May 31, 2017. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a System Review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing a system of quality control and complying with it to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported in conformity with professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of the system of quality control and the firm's compliance therewith based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including compliance audits under Single Audit Act; audits of employee benefit plans, audits performed under FDICIA, an audit of carrying broker-dealers, and examinations of service organizations [SOC 1 and SOC 2 engagements].

As part of our peer review, we considered reviews by regulatory entities as communicated to the firm, if applicable, in determining the nature and extent of our procedures.

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of BKD, LLP applicable to engagements not subject to PCAOB inspection in effect for the year ended May 31, 2017, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)* or *fail*. BKD, LLP has received a peer review rating of *pass*.

Postlethwaite & Netterville

Baton Rouge, Louisiana
October 6, 2017

YOUR BKD ENGAGEMENT MANAGEMENT TEAM

The most critical factor in providing high-quality service is choosing your engagement team. We take team selection seriously and have the appropriate team of advisors to meet your needs.

ENGAGEMENT TEAM EXPERIENCE

Timothy T. Burns, CPA

Partner
Engagement Role: Lead Engagement & Audit Partner

Tim has more than 30 years of experience serving as an auditor and a consultant for a number of industries, including governmental, not-for-profit, higher education and commercial entities, including telephone companies and other utilities, such as wireless telephone and cable television. His consulting experience in the utility field includes representation and testimony before various public service commissions on a diversity of ratemaking and other matters, including cost of capital, rate design and development of rate base and revenue requirements. Tim's additional experience includes being in-charge auditor of fieldwork for the audit of several municipal utilities, including Single Audits. Tim serves as the governmental and not-for-profit team leader for the BKD Jackson office.

He is a member of the American Institute of CPAs and Mississippi Society of Certified Public Accountants.

Tim is a graduate of Mississippi State University, Starkville, with a B.S. degree in accounting.

Wilkins M. Crawford Jr., CPA

Director
Engagement Role: Audit Director

Wil has more than 10 years of experience providing audit and accounting services to telecommunications, governmental, not-for-profit, higher education and health care clients. Wil also serves as the accounting and auditing assistant director for BKD's Jackson, Mississippi, office.

He has served as the in-charge, manager and engagement executive for Single Audits under OMB Circulars for various hospitals, universities, governmental and not-for-profit agencies, as well as **Yellow Book** financial statement and Rural Utilities Service compliance audits for telecommunications entities. Within BKD, he has assisted with audit staff training and creating advanced virtual Single Audit compliance training.

Wil is a member of the American Institute of CPAs and Mississippi Society of Certified Public Accountants (MSCPA). He was awarded the Silas M. Simmons Bronze Medal for the 2007 CPA Exam. He also has served as president of the MSCPA Young CPAs, chair of the MSCPA Governmental A&A Committee, millennial chair of the MSCPA Long Range Planning Committee, an MSCPA board member and was the 2015 winner of the MSCPA Rising Star Award. He is a member of the Association of Government Accountants and a reviewer for the United States and Canada's Government Finance Officers Association's Certificate of Achievement for Excellence in Financial Reporting Program.

He previously served as treasurer on the board of directors of the Central Mississippi Chapter of the Mississippi State University Alumni Association and currently serves on the Madison United Methodist Church finance committee. He currently serves on the board of directors for Habitat for Humanity Mississippi Capital Area.

Wil is a *summa cum laude* graduate of Mississippi State University with a B.S. degree in accounting and an M.Acc. degree.

Jerry M. Goolsby, CPA

Partner
Engagement Role: Concurring Reviewer

Jerry has more than 25 years of experience providing audit and consulting services to a wide spectrum of industries, including manufacturing, distribution, construction, hospitals and telecommunications. Jerry also has developed expertise in mergers and acquisitions as well as the preparation of financial forecasts and projections. He also serves as the leader of BKD National Manufacturing & Distribution Group for BKD's Mississippi practice.

Jerry is a member of the American Institute of CPAs, Mississippi Society of Certified Public Accountants (MSCPA) and has served as president of Central Mississippi Chapter of the MSCPA.

He has served as chairman of the Metropolitan Jackson YMCA and treasurer of Friends of Children's Hospital at the University of Mississippi Medical Center. Jerry also is a graduate of both Leadership Rankin and Mississippi Economic Council's Leadership Mississippi.

Jerry is a 1987 graduate of Mississippi State University, Starkville.

1:6

Experience attention from a firm with a partner-to-staff ratio lower than the average found in other large national firms.

SERVICE DESCRIPTION

FINANCIAL STATEMENT AUDIT IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

BKD's audit approach focuses on areas of higher risk—the unique characteristics of MACS/MPACT's operating environment, the design effectiveness of your internal controls and your financial statement amounts and disclosures. The objective is to express an opinion on the conformity of your financial statements, in all material respects, with accounting principles generally accepted in the United States of America.

Our audit will be performed in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States.

These principles make up the foundation of BKD's audit approach:

- The staff working on your engagement have been trained in the public sector. MACS/MPACT will not have to train our people on audit areas or risks specific to the industry.
- We provide a high level of engagement executive involvement so you receive high-quality service with little interruption. We recognize we have to be flexible because not all audits go as planned. Because our partners and managers are in the field, we can adapt quickly to circumstances that arise.
- Communicating the results of our audit procedures and sharing ideas to help accounting processes are integral parts of the engagement. In addition, you will find communication does not end when the audit is completed. We strive to keep in contact with management throughout the year. Continued communication means you can receive an efficient and effective audit.

Using our five-phase approach, we will work with you to develop an audit plan tailored to your specific circumstances and risks.

PHASE 1: PLANNING

BKD will work closely with the audit committee and management team early during the audit, as required by auditing standards, giving the group an overview of the scope and timing. We ask that the audit committee and management team let us know about any risk issues, any areas where they would like us to perform additional procedures or anything else material to the audit.

During the planning phases of the audit, we will:

- Review predecessor auditors' workpapers
- Meet with management to examine changes that have occurred during the current year
- Discuss expectations of the audit process and team members
- Document and test internal controls
- Perform a comparison of prior-year audited financial statements with current-year interim financial statements to gain an understanding of the current-year activities

OUR FIVE-PHASE APPROACH TO FINANCIAL STATEMENT AUDITS

1 » Planning

2 » Risk Assessment

3 » Fieldwork, Testing & Further Audit Procedures

4 » Report & Communications Delivery

5 » Presentation

- Read board of directors minutes to understand events occurring during the year
- Obtain permanent file information, such as organizational charts, bylaws, debt and lease agreements
- Design a timetable for the audit procedures that meets your reporting deadlines and is specifically tailored to your entity's accounting process and transactions

Materiality

BKD has a defined methodology for governmental clients that does not simply consider net income, but focuses on other metrics, such as total assets, total revenue or other meaningful metrics to scope our audit approach, to evaluate actual or potential errors and to develop audit samples. In addition, we will seek the input of the audit committee and management team to further direct our testing procedures prior to finalizing our scope.

PHASE 2: RISK ASSESSMENT

BKD will follow standards established by the Auditing Standards Board of the AICPA. These auditing standards affect the amount and type of information BKD will gather to perform your audit.

We will:

- Obtain an understanding of the business and business environment, significant risks MACS/MPACT faces and how those risks and mitigated. This will include examining how MACS/MPACT measures and manages financial performance, as well as internal controls over financial reporting.
- Evaluate where the financial statements might be susceptible to material misstatement due to error or fraud.
- Consider whether internal controls have been implemented and assess the general controls around IT systems.
- Assess risk of material misstatement for the most significant financial statement amounts and disclosures.

To help facilitate the testing of internal controls, we use questionnaires specific to the public sector, which expedite gathering your control information. Based on the documentation of controls, we will test the key controls of the organization.

We expect to interview MACS/MPACT personnel and review prior board meeting minutes as part of our information-gathering process.

PHASE 3: FIELDWORK, TESTING & FURTHER AUDIT PROCEDURES

Based on our assessment of risks of material misstatements and determination of further audit procedures to be performed, we will design audit tests that take advantage of strengths in your internal control system.

During fieldwork, we will:

- Perform substantive tests on material account balances
- Evaluate significant unusual transactions
- Ask management to further explore and clarify any identified potential misstatements
- Evaluate the materiality of those misstatements, if applicable
- Conclude whether all identified risks of material misstatement have been addressed
- Test compliance with certain provisions of laws, regulations, contracts and grant agreements
- Hold a formal exit conference with management to share findings and preliminary deliverables

BKD also will perform some tests from these alternatives:

- Key item testing – Some items within an account may be large enough by themselves to involve significant risk of material misstatement. These key items can be audited individually.
- Sampling – A detailed audit of representative individual items (a sample) selected from a population.
- Analytical procedures – Taking a closer look at a grouping of information by examining it as it relates to other accounts, historical trends or other measures.
- Computer-assisted auditing techniques (CAAT) – BKD uses ACL as one of the primary tools to apply CAAT. The use of ACL allows us to analyze data electronically, handle large amounts of data and increase the effectiveness and efficiency of audit procedures.

As needed, our firmwide industry partners serve as technical resources with expertise to deal with particularly challenging or unique situations that may arise in the course of your audit.

We know a great deal of audit information often comes from third parties. Sometimes information from those parties is not received on time. To keep your report on schedule, we will keep you informed of the status of outstanding items.

PHASE 4: REPORT & COMMUNICATIONS DELIVERY

A cornerstone of the quality of our audits is the use of a concurring reviewer before the issuance of any reports. Another member of our assurance team, who has otherwise not been involved in the engagement, reviews the financial statements and workpapers before issuing the report.

Generally accepted auditing standards establish requirements and provide guidance on our communication with those charged with governance. In addition, if applicable, we will issue a report to management and those charged with governance of any significant deficiencies or material weaknesses identified during the audit.

Our commitment to a smooth engagement also includes the timely delivery of our audit report. A draft of the audit report, management letter and any other deliverables will be provided to you for your review and comments.

PHASE 5: PRESENTATION TO THOSE CHARGED WITH GOVERNANCE

You may want to formally share your audit results with your board of directors and audit committee. We can help make a presentation to your board of directors and audit committee and answer their questions.

TIMING

We will coordinate the scheduling of your audit with you to both accommodate your schedule and to allow for the timely completion of deliverables.

BKD PRIDE VALUES

WHAT'S IMPORTANT TO YOU? // A commitment to excellence? Independence and objectivity? A broad skill set? Exceeding expectations? At BKD, these are all essential. That's why every day you can see our partners and employees "living the PRIDE." These values—passion, respect, integrity, discipline and excellence—are the hallmarks of BKD and guide us as we provide solutions for your business and financial needs. Experience what BKD PRIDE values can mean for you.

P

PASSION

- For service to others
- For making tomorrow better than today

Experience how our dedication and enthusiasm for making tomorrow better than today can help you make informed decisions to help improve business and financial outcomes.

R

RESPECT

- For the differences that make our team strong
- For our legacy and the benefits of change

Experience how our respect for diversity can provide a variety of skills and talents to meet your needs. Respecting the lessons of our legacy and yours, we can help you capitalize on the opportunities change inevitably offers.

I

INTEGRITY

- To do the right thing
- To be objective and independent

Experience how our integrity and objectivity can help you make smart business decisions. You want an advisor to tell you what you need to know, not just what you want to hear.

D

DISCIPLINE

- In process and innovation
- To balance professional and personal commitments

Experience how our well-established protocols and low-risk approaches can help resolve issues and advance your goals.

E

EXCELLENCE

- In skills and competencies
- In our quest to be the best

Experience how our ambition, knowledge, commitment to lifelong learning and drive to improve technical and analytical skills can work to consistently surpass your expectations.