Eversheds Sutherland’s comprehensive, nationally recognized financial services practice offers decades of experience across complex global financial markets.

Economic turbulence and regulatory upheaval have fueled rapid change across the financial services sector. Technology has fundamentally reformed the way markets operate and companies do business. A convergence of financial institutions and the products and services they sell has introduced new players, while eliminating long-standing ones. Companies in financial services need lawyers who monitor and understand the dynamic business environment. Eversheds Sutherland’s financial services attorneys understand the changes our clients face and provide creative and effective solutions.

More than 150 of our attorneys are devoted to achieving business objectives and solving complex problems for clients in the financial services industry. Our team, which includes many attorneys who formerly worked with one or more of a wide spectrum of regulatory agencies, possesses thorough knowledge and a keen understanding that, coupled with our deeply held commitment of staffing cases with the right number of lawyers, emphasizes responsiveness and accessibility.

Our diverse client base includes leading insurance companies, broker-dealers, mutual funds, exchange-traded funds (ETFs) and other types of investment companies, business development companies, small business investment companies, banking and financial institutions, employee benefits plans and products, and real estate investment trusts (REIT). Our services span the full spectrum of legal, business and compliance issues, including new products, regulatory compliance advice, distribution of financial products and services, tax, securities enforcement, litigation, arbitration, mergers and acquisitions, finance and structured finance, outsourcing and systems integration and international and offshore work.

**Why Eversheds Sutherland**

**Regulatory experience.** Our financial services team includes former senior attorneys from the SEC, FINRA, the U.S. Department of Justice and the U.S. Department of Labor. This allows us to successfully address the full range of regulatory changes and inquiries presented by those agencies and others that impact financial services companies, including the SEC, CFTC, OCC, and CFPB.
Renowned tax knowledge. A fundamental component of Eversheds Sutherland’s financial services practice is our nationally recognized tax practice. We possess decades of experience guiding financial services companies to achieve optimal tax status and treatment for themselves and their financial products.

Compliance advice. The financial services industry is one of the most highly regulated in the country and around the world, and we strive to ensure that our clients remain in compliance with the myriad laws and regulations affecting them. We create policies and procedures, provide counseling services, develop training programs, conduct internal reviews and investigations, and manage regulatory examinations, sweep requests and inquiries to ensure our clients proactively address all regulatory compliance and other compliance issues.

We keep current. Eversheds Sutherland closely follows developments that affect our clients, such as the Jumpstart Our Business Startups (JOBS) Act, Sarbanes-Oxley Act; Dodd-Frank Wall Street Reform and Consumer Protection Act; Patriot Act; and emerging regulation around privacy and data breach compliance, among others. To ensure our clients respond appropriately to the ever-changing marketplace and evolving regulatory landscape, we formed a Regulatory Reform Task Force made up of a diverse group of lawyers with experience in banking, securities, derivatives, insurance, energy regulation and enforcement.

Major and diverse client base. We represent some of the country’s premier financial services companies with their matters across the United States and around the world. We therefore understand current developments and trends affecting the various components of the financial services industry.

Nuts and Bolts
Our services span the full spectrum of legal, business and compliance issues financial services companies face, including:

- New products
  - Develop innovative insurance products, mutual funds and other collective investment vehicles, and commodity products and commodities-based exchange-traded funds
- Regulatory and compliance Advice
  - Create policies and procedures
  - Provide counseling services
  - Develop training programs
  - Conduct internal reviews and investigations
- Manage regulatory examinations, sweep requests and inquiries
  - Distribution of financial products and services
    - Advise distributors of investment products
    - Address full spectrum of distribution-related issues and the various channels in which financial products are marketed
    - Understand complex distribution arrangements, including joint ventures between insurance companies and other financial institutions
  - Tax and ERISA
    - Address international and cross-border issues
    - Advise on state and local tax
    - Oversee litigation across jurisdictions
    - Counsel on fiduciary duties
  - Securities enforcement
    - Advice on examinations, investigations, disciplinary and administrative proceedings brought by the SEC, federal and state prosecutors, self-regulatory organizations such as FINRA, Chicago Board Options Exchange (CBOE) and state securities regulators
  - Litigation and arbitration
    - Represent clients in all sectors across the country and around the world
    - Class action suits
    - Regulatory arbitrations
  - Mergers and acquisitions
    - Significant experience with complex transactions in highly regulated industries
    - Advise mutual funds, insurance companies, business development companies, separate accounts, investment advisers, broker-dealers and plan administrators and transfer agents
  - Finance/structured finance
    - Advise on implications of the Securities Act of 1933, the Securities Exchange Act of 1934, and the Investment Company Act of 1940 on financing transactions of all types
    - Counsel about mitigating reserve strains arising from Regulation XXX and AG 38
  - Outsourcing and systems integration
    - Provide customer side outsourcing, systems integration and information technology/business process support practice
  - International/offshore
    - Advise on products issued by U.S. or foreign companies
    - Counsel on the tax issues associated with offshore funds, and internationally generated income
Take Action
Financial services companies face enormous challenges in an environment fraught with continuous and dramatic change. Eversheds Sutherland’s team helps clients overcome these challenges to grow and thrive.

Experience
Counseled major broker-dealer group with a wide range of matters.

Successfully defended one of the nation’s largest banks in multiple litigations.

Helped to develop cutting-edge lifetime income products for retirement plan participants.