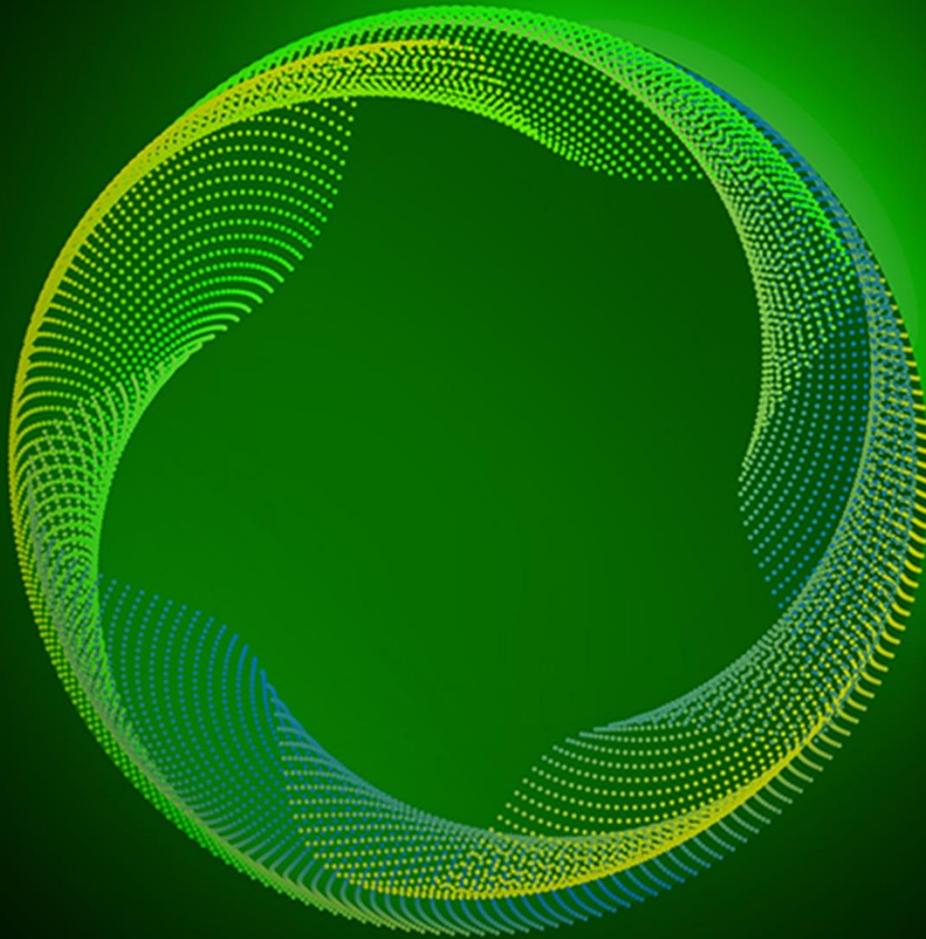


Deloitte.



Transforming Due Diligence and Inspection
Oversight: A Managed Services Approach
for Financial Services Organizations

Executive Summary

Today's financial services landscape demands more than routine due diligence or inspection oversight. In the past, both activities were often isolated, reactive, or failed to capture the full array of relevant data-limiting value and missing important insights. Moving to an iterative and risk-based cyclical process transforms these efforts, surfacing deeper insights; enabling proactive risk identification; and supporting more confident, well-informed decision-making.

By working with Deloitte, you can reimagine and strengthen your oversight activities—whether focused on due diligence, inspection oversight, or both. Our specialized teams, demonstrated methodologies, and purpose-built technology move you beyond traditional and reactive oversight processes—delivering greater visibility, enhanced risk oversight, and more agile decision processes for a competitive edge.

Why Legacy Oversight Models Struggle?

Financial services organizations have long juggled a complex mix of responsibilities, including vendor oversight, multi-channel distribution, remote teams, cross-border operations, remote branch office inspections, and ever-increasing regulatory expectations. Relying on traditional oversight models has become progressively more challenging, leading to several persistent obstacles including:

- Siloed oversight often obscures risks and issues that cross multiple products, business lines, or jurisdictions.
- Manual processes and fragmented data contribute to missed findings, inefficient use of resources, and slow response times—outcomes that boards, regulators, and clients increasingly view as unsatisfactory.
- Professionals are often tasked with evaluating risk considerations without the appropriate background and experience — often giving organizations a false sense of security.
- Legacy approaches can also perpetuate a cost center mindset, with significant time and budget devoted to chasing documentation, remediating issues after the fact, and duplicating efforts across different parts of the organization. Such inefficiencies are not only operationally burdensome and cost inefficient, they can also undermine stakeholder confidence and diminish trust in the organization.

Recognizing these obstacles, leading organizations are choosing a new path—embracing modern, data-driven solutions that transform oversight from a compliance necessity into a strategic advantage.

Compliance Reinvented: Building Resilient Foundations

Regulatory demands in financial services keep due diligence and inspections at the forefront of daily operations. Forward-thinking organizations recognize that fulfilling these obligations should be flexible and adaptable to address evolving business relationships, operational considerations, and regulatory requirements. By reimagining oversight processes, they unlock greater transparency, adaptability, and insight—transforming compliance from a “check the box” exercise into a proactive driver of streamlined workflows and strategic decision-making.

This shift requires moving beyond incremental improvements and fragmented activities. True resilience means adopting broad approaches that are proactive, scalable, and supported by technological innovation, as well as deep expertise.

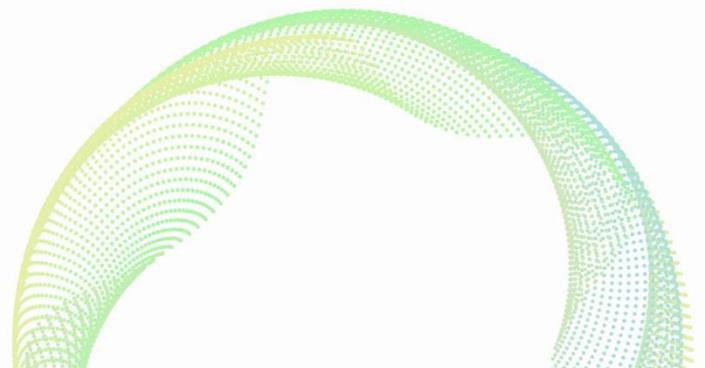
The Managed Services Advantage: Oversight as an Engine of Value

To reach this level of oversight maturity, many organizations, including asset managers, wealth managers, insurers, and broker-dealers, are adopting a managed due diligence and inspection services approach. These solutions deliver consistency, scalability, and operational efficiency by unifying people, process, and technology.

What sets managed services apart is the seamless blend of advanced technology, methodologies, and specialized talent. This integration enables firms to anticipate challenges, address findings, and strengthen confidence among stakeholders.

Organizations that persist with outdated oversight models, however, risk:

- Gaps in due diligence that miss critical red flags.
- Inconsistent inspection practices leading to audit findings or regulatory scrutiny.
- Data aggregation hurdles, making compliance and trend visibility difficult.
- Delays in issue identification, lengthening remediation timelines and increasing exposure.
- Operational and expense management inefficiencies.



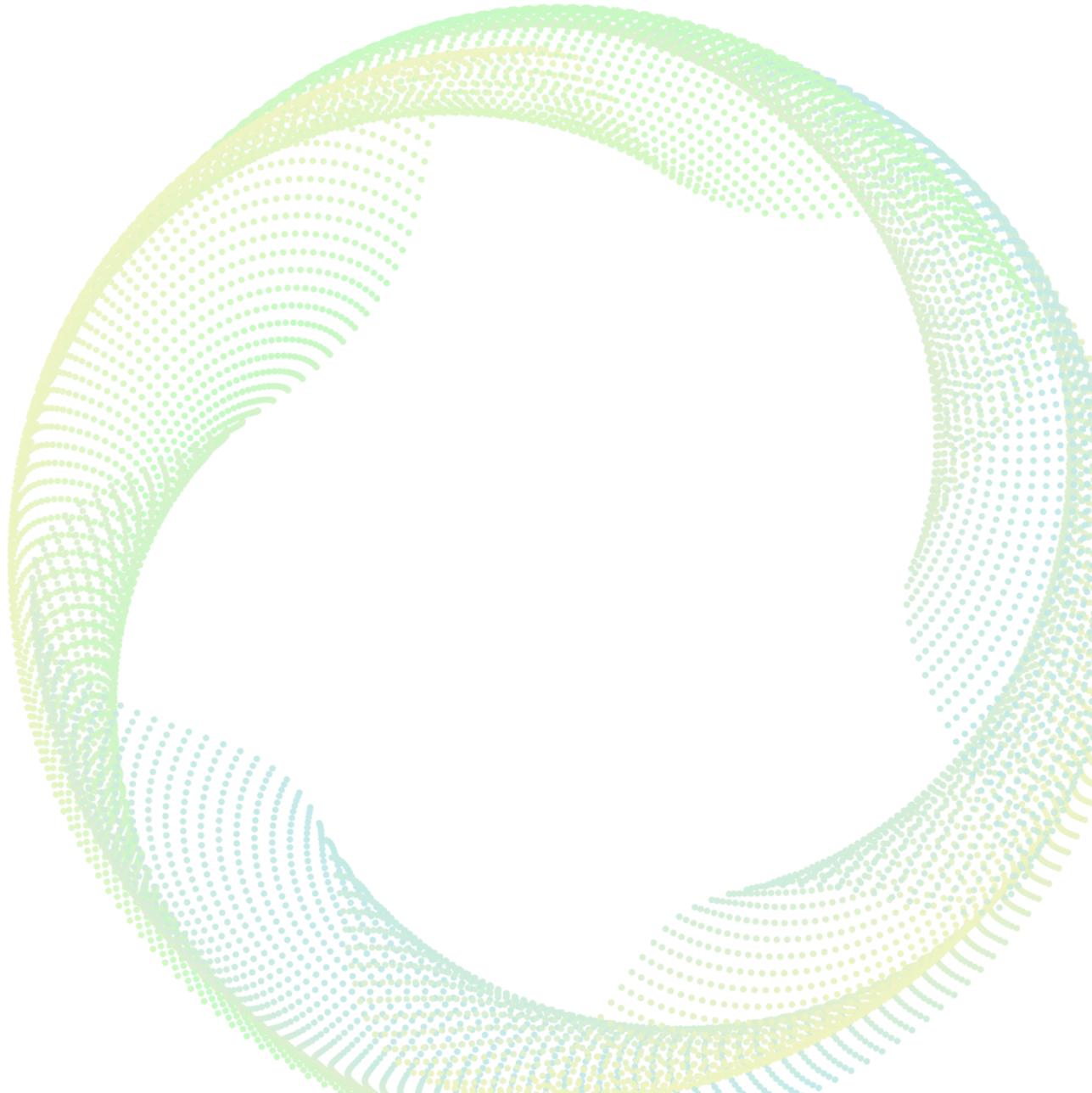
Why Deloitte: Elevating Oversight from Burden to Advantage

With decades of experience across asset and wealth management, insurance, banking, and more, Deloitte assists financial services organizations to transform oversight from a routine obligation into a strategic advantage. We drive three essential shifts:

- **From fragmented to unified:** Oversight becomes aligned across business units, third parties, and remote operations, all measured against a single, cohesive standard.
- **From reactive to insightful:** Oversight evolves beyond risk mitigation to become a source of actionable intelligence—fueling smarter, faster decisions.
- **From expense to advantage:** Experienced oversight signals trust, agility, and forward-thinking leadership to the market and regulators.

Our approach goes beyond process—it's a commitment to continuous improvement; the adoption of industry-leading standards and technology; and collaboration that delivers real, sustainable outcomes for our clients.

Oversight is no longer just a requirement—it's a differentiator. Financial services organizations that elevate their approach not only strengthen compliance and manage risk more effectively but also inspire confidence across stakeholders and unlock long-term growth and expense management opportunities. Deloitte is ready to help you set the standard—building the regulatory confidence, resilience, and forward momentum needed to lead in tomorrow's market.



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