
R. Scott Richardson, JD



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In 2007, Scott joined Executive Benefit Options (EBO), which specializes in the design, implementation and funding of nonqualified executive and director benefit plans, and the funding of broad-based employee benefit liabilities.

Scott brings over 20 years of experience in the financial services and life insurance industries. Immediately prior to joining EBO, he was a leading consultant and former head of Legal Services with Clark Consulting. Scott has had extensive contact with bank regulatory agencies, and was involved in the development of customized benefit plans for dozens of banks throughout the country. This unique background provides Mr. Richardson with considerable expertise in the legal aspects of compensation, nonqualified benefits and bank-owned life insurance (BOLI)/corporate-owned life insurance (COLI) plan design.

Scott Richardson has addressed numerous groups on the topics of executive compensation, nonqualified benefits and BOLI. In addition, he has been quoted in various banking trade publications including *North Western Financial Review*, *Illinois Banker*, *Hoosier Banker* and *Wisconsin Community Banking News* regarding the impact of OCC Bulletin 2004-56.

Scott has a law degree from William Mitchell College of Law, St. Paul, Minnesota. He is a member of the Association for Advanced Life Underwriting (AALU) and is past president of the Twin Cities Society of Financial Services Professionals.

Scott Richardson has earned designations as a Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC), and holds Series 6, 7, 63, 65 and 24 licenses.

Scott resides in Elgin, Illinois, with his family.

Scott Richardson is an agent of The Northwestern Mutual Life Insurance Company and can offer Northwestern Mutual's insurance products. For more information about Northwestern Mutual and its product offerings, see scottrichardson.nmfn.com/Professional.htm.

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