

BIOGRAPHY



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William P. Gardiner joined Clark Consulting in 2007. Prior to joining the company, Mr. Gardiner worked for a number of nationally recognized consulting firms where he gained experience in all aspects of executive and director nonqualified benefit consulting, including benefit plan design, technical research, implementation, financing, ongoing administration and administration system development. Mr. Gardiner also served as vice president of Clark Consulting's client service department for three years.

Mr. Gardiner specializes in the design and implementation of nonqualified benefit plans for officers and directors of financial institutions. He works with banks to develop an understanding of current and long-term needs; provides an analysis of existing compensation and benefit practices; and then prepares recommendations that address impact on cash flows, earnings, shareholder value, and other bank objectives to facilitate board approval. Mr. Gardiner also works with bank accountants, attorneys and consultants to provide a coordinated financial strategy utilizing bank-owned life insurance (BOLI) to minimize the impact of plan costs on earnings.

Mr. Gardiner has authored numerous articles on executive and director compensation & benefits that have appeared in publications such as *Western Banker*, *Practical Tax Strategies*, and *Journal of Compensation & Benefits*. He earned a bachelor's degree in financial management from the University of North Dakota and a master's of business administration with a concentration in finance from the University of Minnesota. Mr. Gardiner obtained his Chartered Life Underwriter (CLU) designation from the American College in Bryn Mawr, Pennsylvania and is currently pursuing the Chartered Financial Analyst (CFA) designation from the CFA Institute. He has passed the series 6 and 63 qualifying exams with FINRA and is a licensed insurance representative.