

BIOGRAPHY



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Prior to joining Clark Consulting in April of 2006, Robert Zerbe was the founder and president of Zerbe Consulting, LLC which provided services to banks related to the purchase and restructuring of BOLI specializing in separate account BOLI consulting, structuring and analysis of stable value wrap and separate account investment funds. Prior to starting Zerbe Consulting, LLC in April 2004, Mr. Zerbe worked three years in the Treasury Group of Wachovia Corporation where he was responsible for their \$10 billion BOLI portfolio. While at Wachovia, Mr. Zerbe coordinated all BOLI purchases, policy restructuring initiatives and interactions with bank regulators, tax and accounting reviews related to BOLI. Mr. Zerbe's BOLI experience expands across multiple insurance carriers, stable value wrap providers and insurance investment funds.

Mr. Zerbe began his career by practicing public accounting for nine years with Ernst & Young. He is a Certified Public Accountant and a member of the American Institute of Certified Public Accountants. Mr. Zerbe obtained his BSBA in Accounting from Bowling Green State University in 1993.