

October 11, 2016  
**Financial Technology Partners**

**FT Partners Research – Transaction Profile**



*acquires*



*Courtesy of:*



***The Only Investment Bank  
Focused Exclusively on Financial Technology***

[www.ftpartners.com](http://www.ftpartners.com)



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# Euronet Worldwide Acquires YourCash Europe

## Transaction Summary

### Transaction Summary

- **On October 10, 2016, Euronet Worldwide announced that it has completed its acquisition of YourCash Europe**
- **The acquisition will add approximately 5,000 ATMs across the UK, Netherlands, Belgium and Ireland to Euronet's existing network**
  - The combined businesses will operate independent ATM networks in 21 European countries
  - Euronet currently operates almost 26,000 ATMs across 50 countries and provides services for an additional 185,000 ATMs
- **YourCash provides Euronet with additional experience and resources in key Western European markets and greater access to retailers**
  - YourCash will also benefit from Euronet's leading ATM processing capabilities, operational expertise and technology platform to add more products and diversify value propositions
- **The acquisition is expected to be accretive to Euronet's adjusted cash earnings per share by approximately \$0.07 – 0.08 in the first full year of operations**

### Transaction Commentary

*"YourCash has a management team that shares our vision of bringing financial convenience to customers, and has a proven track record of delivering strong growth in new and existing markets. This is a great opportunity to leverage the benefits that each organization brings to the partnership in order to expand Euronet's ATM coverage across Europe, create additional value for all of our customers, accelerate revenue growth and achieve market synergies across the businesses."*



**Nikos Fountas**  
EVP, CEO of EFT Europe



*"We are excited to join the Euronet family. After years of excellent organic growth and expansion into new markets, we are excited to be able to leverage Euronet's global scale, value added product portfolio, technology, industry expertise and financial strength to further expand our business."*



**Jenny Campbell**  
CEO



# Euronet Worldwide Acquires YourCash Europe

## YourCash Europe Overview



### Company Overview

**CEO:** Jenny Campbell  
**Headquarters:** Milton Keynes, UK  
**Founded:** 2000

- **YourCash Europe is an independent business that operates over 5,000 cash machines across the U.K., Netherlands, Belgium and Ireland**
  - The Company is formerly known as Hanco ATM Systems and used to be part of Royal Bank of Scotland
- **The Company is dedicated to offering people easy access to cash via LiNK and Visa / MasterCard compliant ATMs**
  - Businesses receive the ATM, installation and training from YourCash for free
  - Able to choose between merchant fill or fully managed options for ATMs
- **YourCash processes millions of transactions a year and dispenses billions of pounds of euros to consumers**
- **In 2015, the Company generated £29 million of revenue (approximately \$43 million)**

### Cash Cycle



### Solutions For:

- |              |                          |
|--------------|--------------------------|
| ✓ Casinos    | ✓ Financial Institutions |
| ✓ Forecourts | ✓ Universities           |
| ✓ Hospitals  | ✓ Convenience Stores     |
| ✓ Catering   | ✓ Garden Centers         |



# Euronet Worldwide Acquires YourCash Europe

## Euronet Worldwide Overview



### Company Overview

**CEO:** Michael Brown  
**Headquarters:** Leawood, KS  
**Founded:** 1994

- Euronet Worldwide is a global provider of electronic payment and transaction processing solutions
  - For financial institutions, retailers, service providers (e.g. mobile operators) and consumers
  - Operates through three core business segments: Electronic Financial Transactions, Prepaid and Money Transfer
- In 2015, the Company processed about \$74 billion in ATM, prepaid and money transfer payments for more than two billion transactions

### Stock Performance (NasdaqGS: EEFY)



### Products & Services Overview

#### EFT (including Payment Software)

- Independent ATM Networks
- ATM Network Participation
- ATM Outsourcing
- POS Solutions
- Card Outsourcing
- Card Issuing and Merchant Acquiring Services
- Gateway Services

**26,000** **143,000** **1.3 billion** **\$32 billion**  
*ATMs POS terminals transactions cash dispensed annually*

#### Prepaid

- Mobile Top-up or Recharge Services
- Prepaid Debt Cards and e-Wallets
- Payment Services for bills, road tolls and money transfer
- Marketing and Distribution Services for gift cards, digital content, lottery and transport tickets

**303,000** **34** **\$11 billion**  
*retailer locations countries processed annually*

#### Money Transfer

- Ria Money Transfer and IME: global consumer to consumer money transfer services
- HiFX and XE: account to account international payment and foreign exchange services

**316,000** **Transfers from** **150** **\$27 billion**  
*locations 32 countries serving countries processed annually*

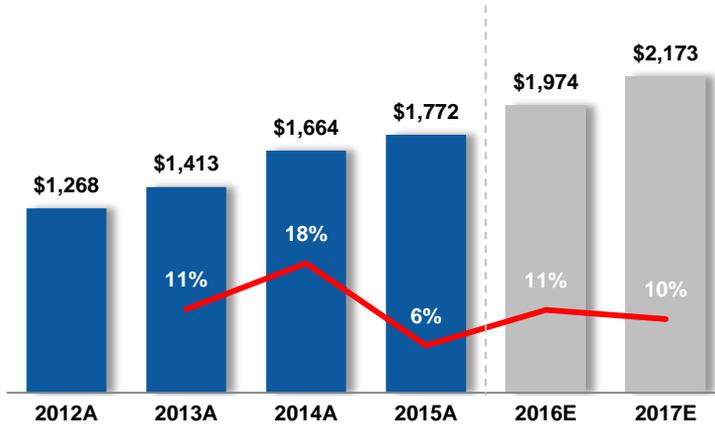


# Euronet Worldwide Acquires YourCash Europe

## Euronet Worldwide Overview (cont.)

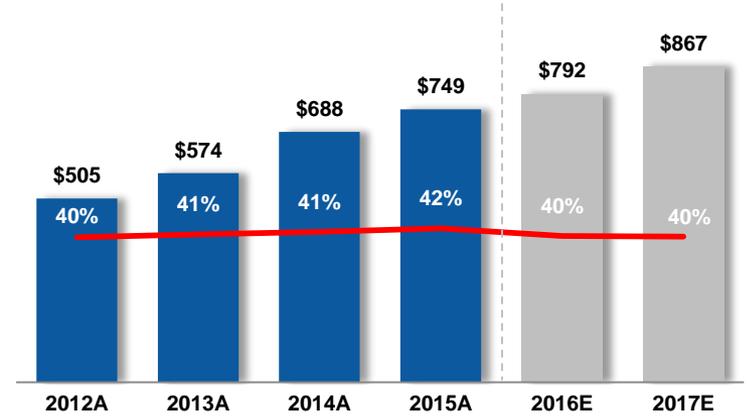
### Revenue / % Growth

(\$ in mm)



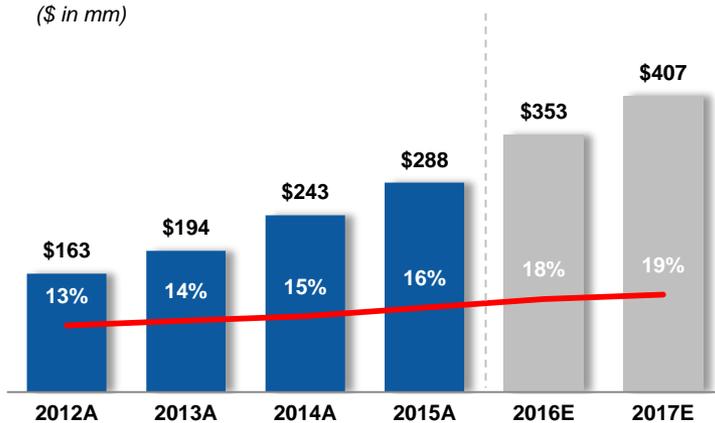
### Gross Profit / % Margin

(\$ in mm)



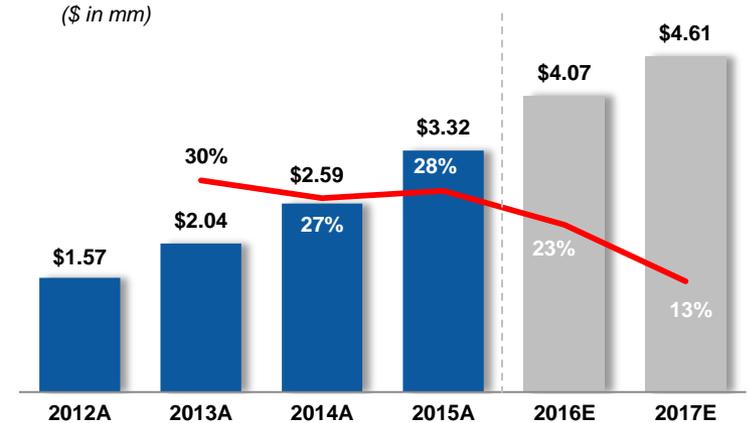
### EBITDA / % Margin

(\$ in mm)



### Adj. EPS / % Growth (1)

(\$ in mm)



FINANCIAL  
TECHNOLOGY  
PARTNERS

Source: Company website, Capital IQ.

(1) Adjusted EPS is defined as Earnings excluding exceptional items divided by the number of diluted weighted average shares outstanding.





# Euronet Worldwide Acquires YourCash Europe

## Selected Recent Transactions for Companies in the ATM Ecosystem

Announced Date	Transaction Overview	Company	Selected Buyers / Investors	Amount (\$MM)	FinTech Database
10/10/16	Euronet Worldwide Acquires YourCash	YourCash	Euronet Worldwide	na	<a href="#">Details</a>
10/03/16	DirectCash Payments has Agree to Acquire First Data's Australian ATM Asset for Approximately \$42.1 mm	First Data's Australian ATM Asset	DirectCash Payments	\$42	<a href="#">Details</a>
10/03/16	Cardtronics Agrees to Acquire DirectCash Payments for Approximately \$460 mm	DirectCash Payments	Cardtronics	460	<a href="#">Details</a>
07/25/16	Apollo Global Management Acquires Outerwall for \$1.6 bn in Cash	Outerwall	Apollo Global Management	1,600	<a href="#">Details</a>
07/21/16	MasterCard has Agreed to Acquire 92.4% Stake in VocaLink for Approximately \$920 mm	VocaLINK	MasterCard	920	<a href="#">Details</a>
07/18/16	HID Global Acquires DemoTeller	DemoTeller Systems	HID Global Corporation	na	<a href="#">Details</a>
05/10/16	Chungho ComNet has Agreed to Secure \$5.12 mm in Financing	Chungho ComNet	Undisclosed Investors	5	<a href="#">Details</a>
03/30/16	Japan Cash Machine has Agreed to Acquire Silver Denken' i Clear System Products and Notes Conveyance Machinery Products Business	Silver Denken' i Clear System Products and Notes Conveyance Machinery Products Business	Japan Cash Machine Co.	na	<a href="#">Details</a>
03/15/16	Everi Holdings Acquires ATM Portfolio	ATM Portfolio	Everi Holdings	na	<a href="#">Details</a>
03/07/16	NCR Corporation Announces \$250 mm Share Repurchase	NCR Corporation	Undisclosed Investors	250	<a href="#">Details</a>
03/01/16	NCR Corporation Acquires CimpleBox	CimpleBox	NCR Corporation	na	<a href="#">Details</a>
01/21/16	EPS Secures Financing from Apis Partners	EPS	Apis Partners	na	<a href="#">Details</a>
11/23/15	Diebold Acquires Wincor Nixdorf for \$1.8 bn	Wincor Nixdorf AG	Diebold	1,800	<a href="#">Details</a>
11/12/15	NCR Secures \$820 mm in Financing	NCR Corporation	The Blackstone Group	820	<a href="#">Details</a>
11/03/15	Outerwall has Agreed to Acquire Gazelle for \$18 mm	Gazelle	Outerwall	18	<a href="#">Details</a>
10/14/15	First Data Raises Approximately \$2.56 bn in its IPO	First Data	Undisclosed Investors	2,560	<a href="#">Details</a>
09/18/15	First Data Acquires Spree Commerce	Spree Commerce	First Data	na	<a href="#">Details</a>
07/29/15	GRGBanking Acquires 70% Stake in Creator (China) Tech for \$22 mm	Creator (China) Tech	GRGBanking	22	<a href="#">Details</a>
07/14/15	First Data Acquires Transaction Wireless	Transaction Wireless	First Data	na	<a href="#">Details</a>
07/06/15	Cardtronics Acquires Columbus Data Services for \$80 mm	Columbus Data Services	Cardtronics	80	<a href="#">Details</a>
07/06/15	Euronet Worldwide Acquires XE	XE	Euronet Worldwide	na	<a href="#">Details</a>



Source: FT Partners' Proprietary Transaction Database.



# Overview of FT Partners

## FT Partners is the Leader in Financial Technology Investment Banking

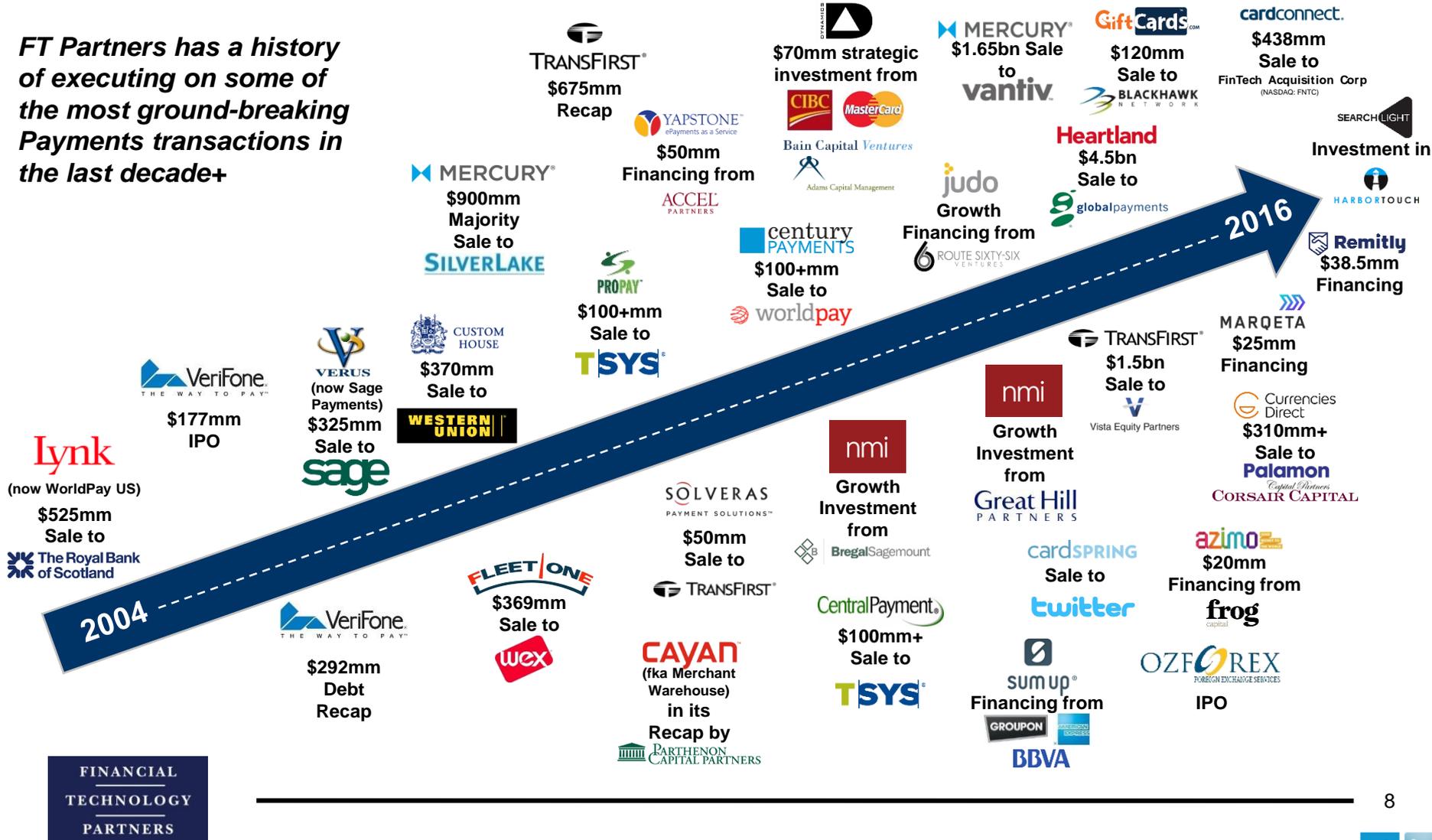
<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its role as strategic and financial advisor to</p> <p><b>Heartland</b></p> <p>in its sale to</p> <p><b>globalpayments</b></p> <p>for total consideration of</p> <p><b>\$ 4,500,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its role as strategic and financial advisor to</p> <p><b>MERCURY*</b></p> <p>in its cash sale to</p> <p><b>vantiv</b></p> <p>for total consideration of</p> <p><b>\$ 1,650,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its role as strategic and financial advisor to</p> <p><b>TRANSFIRST</b></p> <p>in its sale to</p> <p>Vista Equity Partners from</p> <p><b>WCAS</b></p> <p><b>\$ 1,500,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p><b>GiftCards.com</b></p> <p>in its sale to</p> <p><b>BLACKHAWK NETWORK</b></p> <p>for total consideration of</p> <p><b>\$ 120,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p><b>Merchant Warehouse</b></p> <p>in its Significant Growth Recapitalization by</p> <p><b>PARthenon CAPITAL PARTNERS</b></p> <p><b>\$100,000,000+</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>
<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p><b>MERCURY*</b></p> <p>in its approximately 60% Growth Investment by</p> <p><b>SILVERLAKE</b></p> <p>for a value up to</p> <p><b>\$ 900,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its role as sole strategic and financial advisor to</p> <p><b>cardsPRING</b></p> <p>in its sale to</p> <p><b>twitter</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its role as strategic and financial advisor to</p> <p><b>century PAYMENTS</b></p> <p>in its sale to</p> <p><b>WorldPay</b></p> <p>a portfolio company of Arista Investments / Bain Capital</p> <p><b>\$ 100,000,000+</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p><b>MARQETA</b></p> <p>in its Series C minority financing from</p> <p><b>COMMERZ BANK GROUP</b> Commerzbank Group</p> <p><b>83NORTH CV</b> LA CENTRE GROUP / COMMERCE VENTURES</p> <p><b>\$ 25,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p><b>YAPSTONE</b></p> <p>in its its minority investment led by</p> <p><b>ACCEL PARTNERS</b></p> <p>For total consideration of approximately</p> <p><b>\$ 50,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>
<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p><b>VERUS</b></p> <p>in its sale to</p> <p><b>sage</b></p> <p>for cash consideration of approximately</p> <p><b>\$ 325,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p><b>SOLVERAS</b></p> <p>PAYMENT SOLUTIONS™</p> <p>in its sale to</p> <p><b>TRANSFIRST</b></p> <p>valued at approximately</p> <p><b>\$ 51,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p><b>Lynk</b></p> <p>in its sale to</p> <p><b>The Royal Bank of Scotland</b></p> <p>for cash consideration of approximately</p> <p><b>\$ 525,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p><b>PROPAY</b></p> <p>in its sale to</p> <p><b>TSYS</b></p> <p>for total consideration of approximately</p> <p><b>\$ 135,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p><b>nmi</b></p> <p>in its growth investment by</p> <p><b>BregalSagamount</b></p> <p>for a total valuation of nearly</p> <p><b>\$200,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>

Unparalleled experience in Payment Processing across the entire spectrum of transaction types and dynamics, with extremely strong execution and outcomes

# Overview of FT Partners

## Timeline of Selected FT Partners Payment Processing Transactions

*FT Partners has a history of executing on some of the most ground-breaking Payments transactions in the last decade+*



# Overview of FT Partners

## Ground-Breaking Transactions Pioneered by FT Partners

<p>Financial Technology Partners LP FTP Securities LLC</p> <p><i>is pleased to announce its exclusive role as sole strategic and financial advisor to</i></p> <p><b>Lynk</b> in its sale to <b>The Royal Bank of Scotland</b> for cash consideration of approximately <b>\$ 525,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investors Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p><i>is pleased to announce its exclusive role as sole strategic and financial advisor to</i></p> <p><b>VERUS</b> in its sale to <b>sage</b> for cash consideration of approximately <b>\$ 325,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investors Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p><i>is pleased to announce its exclusive role as sole strategic and financial advisor to</i></p> <p><b>CUSTOM HOUSE</b> in its sale to <b>WESTERN UNION</b> for total cash consideration of approximately <b>\$ 370,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investors Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p><i>is pleased to announce its exclusive role as sole strategic and financial advisor to</i></p> <p><b>MERCURY</b> in its approximately 60% Growth <b>SILVERLAKE</b> for a value up to <b>\$ 900,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investors Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p><i>is pleased to announce its exclusive role as sole strategic and financial advisor to</i></p> <p><b>cardsPRING</b> in its sale to <b>twitter</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investors Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p><i>is pleased to announce its role as strategic and financial advisor to</i></p> <p><b>Heartland</b> in its sale to <b>globalpayments</b> for total consideration of <b>\$ 4,500,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investors Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p><i>is pleased to announce its role as strategic and financial advisor to</i></p> <p><b>cardconnect.</b> in its sale to <b>FinTech Acquisition Corp</b> (NASDAQ: FNTC) for total consideration of <b>\$ 438,000,000</b></p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investors Bank Focused Exclusively on Financial Technology</p>
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First sale of a U.S. merchant acquirer to a large international financial institution; became Worldpay U.S.

First sale of a U.S. merchant acquirer to an international software company; became Sage Payments

First sale of an "International Payments Specialist" to a pure-play consumer remittance provider

First large-scale transaction for an integrated merchant acquirer

First sale of a payments company to an established social media company

Largest U.S. strategic merchant acquiring acquisition in over the last decade

Sale of a payment processor to a SPAC vehicle

**Transactions demonstrate success breaking new ground across the Payment Processing sector**

# Overview of FT Partners

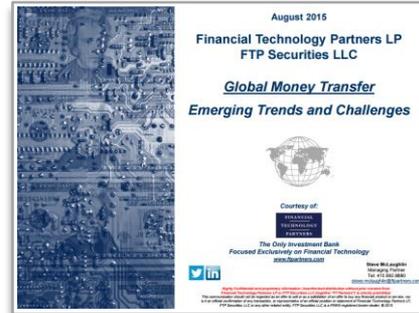
Selected FT Partners' Research (click to view)



Research Report: Transaction Security



Research Report: PayPal Spin-off Overview



Research Report: Global Money Transfer



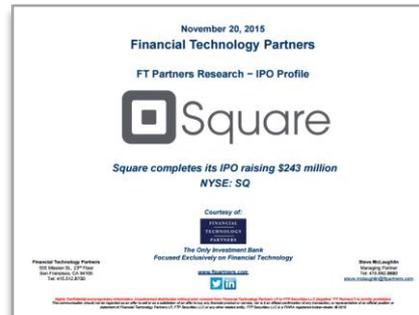
Research Report: Apple Unveils Apple Pay



Heartland's Sale to Global Payments



TransFirst's Sale to TSYS



Square Completes its IPO



First Data: Post Quiet Period Review

FT Partners regularly publishes research highlighting the most important transactions, trends and insights impacting the global Financial Technology landscape. Our unique insight into FinTech is a direct result of executing hundreds of transactions in the sector combined with over 13 years of exclusive focus on Financial Technology. Please visit our [subscription form](#) to subscribe to our exclusive monthly newsletter and receive our research reports.



# Overview of FT Partners

## Award-Winning Investment Banking Franchise Focused on Superior Client Results

*FT Partners has been recognized as Investment Banking Firm of the Year and regularly achieves Merger and Financing Deal of the Year recognition*



M&A Advisor Awards

- 2016
  - **Investment Banking Firm of the Year**
  - **Cross Border Deal of the Year**
- 2015
  - **Dealmaker of the Year**
  - **Technology Deal of the Year**
- 2014
  - **Equity Financing Deal of the Year**
  - **Professional Services Deal of the Year, Above \$100mm**
- 2012
  - **Dealmaker of the Year**
  - **Professional Services Deal of the Year, Above \$100mm**
- 2011
  - **Boutique Investment Bank of the Year**
  - **Deal of the Decade**
  - *10 Deal of the Year Nominations Across 9 Categories*
- 2010
  - **Upper Middle Market Deal of the Year, Above \$500 mm**
  - **IT Services Deal of the Year, Below \$500mm**
  - **Cross-Border Deal of the Year, Below \$500mm**
- 2007
  - **Dealmaker of the Year – Steve McLaughlin**
  - **Business to Business Services Deal of the Year**
  - **Computer and Information Technology Deal of the Year, Above \$100mm**
  - **Financial Services Deal of the Year, Above \$100mm**



- 2015
  - **Steve McLaughlin ranked #4 in Institutional Investor's FinTech 35 List**
- 2006-2008
  - **Consecutively ranked (2006, 2007 and 2008) among the top Bankers in Financial Technology**



Middle Market Financing Awards

- 2008
  - **Equity Financing Dealmaker of the Year – Steve McLaughlin**
  - **Information Technology Deal of the Year**
  - **Financial Services Deal of the Year**
- 2006
  - **Financing Professional of the Year – Steve McLaughlin**
  - *Financing Deal of the Year - Equity*
  - *Financing Deal of the Year - Debt*



Note: **Bold** represents awards that FT Partners has won, *italics* represents nominations.



# Overview of FT Partners

## The FT Partners Senior Banker Team

Name / Position	Prior Background	Experience / Education	Years of Experience
<b>Steve McLaughlin</b> <i>Founder, CEO and Managing Partner</i>		<ul style="list-style-type: none"> <li>Formerly with Goldman, Sachs &amp; Co. in New York and San Francisco from 1995-2002</li> <li>Formerly Co-Head of Goldman Sachs' Financial Technology Group (#1 market share)</li> <li>Wharton M.B.A.</li> </ul>	<b>21</b>
<b>Larry Furlong</b> <i>Managing Director</i>		<ul style="list-style-type: none"> <li>Formerly with Goldman, Sachs &amp; Co. in New York, London and Los Angeles beginning in 1995</li> <li>Wharton M.B.A.</li> </ul>	<b>21</b>
<b>Greg Smith</b> <i>Managing Director</i>		<ul style="list-style-type: none"> <li>Formerly award winning Equity Research Analyst at Merrill Lynch / J.P. Morgan / Sterne Agee</li> <li>Recent coverage included V, MA, TSS, GPN, HPY DST, ENV, FISV, FIS, JKHY, WU &amp; EEFT among others</li> </ul>	<b>20</b>
<b>Steve Stout</b> <i>Managing Director</i>		<ul style="list-style-type: none"> <li>Formerly with J.P. Morgan and UBS</li> <li>Formerly Global Head of Strategy at First Data</li> </ul>	<b>18</b>
<b>Tim Wolfe</b> <i>Managing Director</i>		<ul style="list-style-type: none"> <li>Formerly with Goldman, Sachs &amp; Co. beginning in 2000</li> <li>Started at FT Partners beginning in 2002</li> <li>40 Under 40 M&amp;A Advisor Award Winner 2013</li> <li>Harvard M.B.A.</li> </ul>	<b>14</b>
<b>Andrew McLaughlin</b> <i>Managing Director, Research &amp; Business Development</i>		<ul style="list-style-type: none"> <li>Leads FT Partners' Research and Business Development Team</li> <li>Formerly with Deloitte Consulting</li> </ul>	<b>10</b>