Terry L. Burke

Financial Investigative Solutions, LLC

Financial Forensics | Litigation Support | Expert Witness Services

Stafford, Virginia | Cell: 540-571-1554 | tlburke@fis.llc | https://fis.llc

SUMMARY OF QUALIFICATIONS

Terry L. Burke is a financial forensics and investigative consultant with more than 40 years of combined experience in federal and military criminal investigations, national security matters, corporate fraud examination, and litigation-support advisory services. A Retired FBI Forensic Accountant and Retired U.S. Army Criminal Investigation Division (CID) Special Agent, Mr. Burke has led and supported complex criminal investigations, civil inquiries, and national-security matters across domestic and international jurisdictions. His career spans the full spectrum of financial crime — from hands-on field investigation and forensic analysis to executive-level advisory roles in the private sector — giving him a uniquely integrated perspective on both the investigative and organizational dimensions of financial misconduct.

Mr. Burke specializes in complex financial investigations involving fraud, money laundering, illicit finance, digital-asset and cryptocurrency matters, and cross-border asset movement. He served on the FBI's Forensic Accountant Support Team (FAST) and Corporate Fraud Response Team (CFRT) — both rapid-deployment units supporting sensitive, high-priority investigative operations — and was selected as Program Manager and Lead Instructor for the FBI's forensic accounting training program at the FBI Academy, where he shaped investigative methodology and advanced practitioner development across the Bureau. His private-sector work has included forensic audit management at HealthSouth Corporation under a Corporate Integrity Agreement and leadership of the Southeast Regional Special Investigations Unit at Nationwide Insurance, where he directed complex fraud, arson, and organized-crime inquiries.

Through Financial Investigative Solutions, LLC, Mr. Burke provides investigative and litigation-support services to law firms, corporations, financial institutions, and government agencies nationwide. His engagements encompass asset tracing, financial analysis, affidavit preparation, litigation-ready reporting, and deposition and trial support. He advises a broad range of professional stakeholders — including CPAs, internal auditors, legal counsel, security personnel, and human-resources teams — on fraud schemes, money-laundering indicators, Anti-Money Laundering / Bank Secrecy Act (AML/BSA) compliance, and financial-investigative strategy. Mr. Burke has testified as a fact witness across U.S. military courts-martial, U.S. federal and state criminal courts, and foreign criminal tribunals in Germany, Denmark, and South Korea. He has been designated and fully prepared to testify as an expert witness in financial-crime and forensic-accounting matters; those engagements were resolved prior to testimony.

He is credentialed and available to serve as both a testifying fact witness and a retained expert witness.

CORE EXPERTISE

• **Financial Forensics and complex financial-crime analysis**	• **Internal-Control Evaluation, compliance review, and fraud-risk mitigation**
• **Asset Tracing** and international funds-movement analysis	• **Multi-Jurisdictional Background Research** and enhanced vetting
• **Transactional Analysis** and cash-flow reconstruction	• **Trial Preparation** and courtroom testimony
• **AML/BSA Compliance** and illicit-finance risk evaluation	• **Litigation-Ready Reports,** affidavits, and financial summaries
• **Cryptocurrency and Blockchain** investigations	• **Case-Theory Development** and investigative consulting for legal counsel
• **Hidden-Asset and Lifestyle** assessments	• **Fraud-Prevention and Risk-Mitigation** assessments

CASE TYPES & INVESTIGATIVE MATTERS

- Complex financial fraud and white-collar crime, including corporate, executive-level, accounting, and procurement matters
- Bribery, kickbacks, public corruption, and related financial misconduct
- Healthcare fraud and healthcare-related financial investigations
- Elder financial exploitation and fraud
- Investment fraud and Ponzi schemes
- Money laundering, illicit-finance schemes, and asset concealment
- Cryptocurrency and digital-asset fraud, tracing, and concealment
- Cross-border asset movement and international funds tracing
- Hidden-asset, beneficial-ownership, and lifestyle investigations
- Procurement, contracting, and fiscal misconduct
- Insurance fraud, organized fraud schemes, and arson-related claims investigations
- Narcotics-trafficking proceeds, related money laundering, and financial investigations
- AML/BSA compliance failures and regulatory matters
- Sanctions violations and OFAC compliance matters
- Organized-crime and racketeering-related financial activity
- National-security and counterterrorism financial matters

TESTIMONY HISTORY

Mr. Burke has significant experience providing sworn testimony across military, federal, state, and international judicial forums. The following summarizes his testimony history as a fact witness and his availability as a testifying expert witness.

FACT-WITNESS TESTIMONY

- **U.S. Military Courts-Martial** — testified as a fact witness in courts-martial proceedings arising from major-felony investigations conducted during his service as a U.S. Army CID Special Agent

- **U.S. Federal Courts** — testified as a fact witness in federal criminal proceedings, including matters prepared for U.S. Attorneys and federal grand juries during CID and FBI service
- **U.S. State Courts** — testified as a fact witness in state criminal and civil proceedings arising from coordinated investigative matters
- **Foreign Criminal Tribunals** — testified as a fact witness before criminal courts in Germany, Denmark, and South Korea in connection with international investigations conducted during military and federal service

EXPERT-WITNESS ENGAGEMENTS

- Designated and fully prepared to testify as an expert witness in financial-crime and forensic-accounting matters; prior engagements were resolved before expert testimony was required
- Available and credentialed to serve as a testifying expert witness in financial fraud, money laundering, asset tracing, AML/BSA compliance, and related financial-crime matters

Expert-Witness Support Services

- Reconstructs complex financial transactions to establish timing, flow, control, and indicators of manipulation
- Identifies concealment patterns, dissipation schemes, and beneficial ownership across domestic and international financial networks
- Develops defensible financial analyses suitable for affidavits, litigation-ready reports, expert declarations, and trial testimony
- Aligns investigative findings with litigation strategy and evidentiary standards to support counsel throughout the matter

EXPERT WITNESS & LITIGATION SUPPORT EXPERIENCE

Mr. Burke provides comprehensive litigation-support and expert-witness services for civil and criminal matters, with particular depth in cases involving financial fraud, asset concealment, money laundering, and cryptocurrency. His analytical work is designed to meet the evidentiary standards of federal and state courts and to withstand rigorous cross-examination. His litigation-support capabilities include:

- Reconstructs complex financial transactions to establish timing, flow, control of assets, and indicators of manipulation
- Identifies concealment patterns, dissipation schemes, and beneficial ownership across domestic and international financial networks
- Integrates financial records and intelligence to develop evidentiary findings and well-supported investigative conclusions
- Trained in cryptocurrency-tracing methodologies and blockchain analytics frameworks; knowledgeable in analyzing digital-asset movement across wallets, mixers, and exchanges in investigative and litigation contexts
- Develops defensible financial analyses suitable for affidavits, litigation-ready reports, expert declarations, and trial testimony

- Aligns investigative findings with litigation strategy and evidentiary standards to support counsel throughout the matter
- Prepared financial evidence and analytical findings for U.S. Attorneys, federal grand juries, and federal criminal prosecutions
- Testified as a fact witness in U.S. military courts-martial, U.S. federal and state criminal courts, and foreign criminal courts in Germany and South Korea; has been engaged and fully prepared to testify as an expert witness — prior engagements resolved before expert testimony was required

FRAUD EXAMINATION

- Conducted forensic audits and internal investigations at HealthSouth Corporation under a Corporate Integrity Agreement following executive-level fraud indictments
- Managed sensitive audit areas including aviation, executive compensation, and executive travel
- Planned and managed quarterly journal-entry audits with emphasis on management override and fraudulent financial reporting
- Directed the Southeast Regional Special Investigations Unit at Nationwide Insurance, investigating healthcare fraud, arson, organized-crime activity, and complex financial schemes
- Advised senior leadership on sensitive investigative matters, fraud-risk issues, asset protection, and security concerns
- Coordinated investigative strategy with in-house counsel, outside counsel, and law-enforcement partners
- Supported complex subrogation investigations and related litigation matters
- *Recipient, Silver Eagle Award for Excellence — Nationwide Insurance*

FORENSIC ACCOUNTING

- FBI Forensic Accountant serving multiple field offices and international on-ground assignments
- Supervised and conducted complex financial-crime and national-security investigations across domestic and international jurisdictions
- Served on the FBI Forensic Accountant Support Team (FAST) — rapid-deployment unit supporting sensitive, high-priority investigative matters
- Served on the FBI Corporate Fraud Response Team (CFRT) — rapid-deployment unit for corporate fraud operations
- Program Manager and Lead Instructor, FBI Forensic Accounting Training Program, FBI Academy — responsible for curriculum development, instructional delivery, and practitioner methodology
- Coordinated multidisciplinary investigative teams in support of high-priority criminal and national-security matters
- Steering-group member, Association of Law Enforcement Forensic Accountants (ALEFA), partnering with EUROPOL to support training at The Hague and other European locations
- *Recipient: FBI Medal of Excellence; U.S. Attorney's Office Public Service Award; multiple FBI Citations for Special Achievement*

MILITARY INVESTIGATIONS

- U.S. Army Criminal Investigation Division (CID) Special Agent — served at multiple domestic field offices and extensive international assignments
- Conducted and supervised major-felony investigations ranging from homicide to complex economic-crime matters
- Executed counterterrorism and drug-suppression operations
- Conducted covert operations and threat/risk assessments for senior military and civilian personnel
- Performed protective-services missions for the Secretary of Defense and other senior military, civilian, and political leaders
- Investigated procurement fraud, fiscal misconduct, narcotics trafficking, and covert criminal activity
- Coordinated with federal, military, and foreign prosecutors on complex criminal cases
- Testified as a fact witness in U.S. military courts-martial, U.S. federal and state criminal courts, and foreign criminal courts in Germany and South Korea
- *Recipient of medals, decorations, citations, and campaign ribbons recognizing military service, overseas deployments, and commendation and meritorious-service achievements*

PROFESSIONAL EXPERIENCE

Financial Investigative Solutions, LLC (FIS LLC)
Owner & Investigative Lead | Stafford, VA

- Provides financial forensics, AML/BSA compliance consulting, and litigation-support services to law firms, corporations, financial institutions, and government agencies
- Advises legal counsel, corporate leadership, internal audit teams, CPAs, HR professionals, and investigators on fraud schemes, money-laundering indicators, and financial-investigative strategy
- Prepares litigation-ready reports, affidavits, and expert declarations; provides deposition preparation and expert-witness support in federal, state, and civil proceedings
- Applies cryptocurrency-tracing methodologies to digital-asset fraud and concealment matters; conducts hidden-asset, lifestyle, and fraud-risk assessments

Federal Bureau of Investigation (FBI)
Forensic Accountant | Supervisory Forensic Accountant | Program Manager | Various Field Offices / International Assignments

- Supervised and conducted complex financial-crime and national-security investigations across multiple domestic field offices and international on-ground assignments
- Served on the Forensic Accountant Support Team (FAST) and Corporate Fraud Response Team (CFRT) — rapid-deployment units for sensitive, high-priority investigative operations
- Program Manager and Lead Instructor, FBI Forensic Accounting Training Program, FBI Academy — developed curriculum and advanced investigative methodology Bureau-wide

- Prepared financial evidence and analytical findings for U.S. Attorneys, federal grand juries, and federal criminal prosecutions
- Steering-group member, Association of Law Enforcement Forensic Accountants (ALEFA), supporting EUROPOL training initiatives at The Hague and other European locations
- *Recipient: FBI Medal of Excellence; U.S. Attorney's Office Public Service Award; multiple FBI Citations for Special Achievement*

ELS Risk and Security Consulting, LLC

Owner / Consultant | Birmingham, AL

- Delivered forensic accounting, fraud-investigation, and compliance-advisory services to government and private-sector clients
- Supported financial investigations and risk-mitigation initiatives for corporate and institutional clients

HealthSouth Corporation

Internal Audit Investigations Manager / Consultant | Birmingham, AL

- Supported corporate remediation following executive-level fraud indictments; collaborated with executive leadership on tone-at-the-top initiatives and corporate governance reform
- Conducted forensic audits and internal investigations under a Corporate Integrity Agreement, managing sensitive audit areas including aviation, executive compensation, and executive travel
- Strengthened internal controls and compliance frameworks through SOX control-design assessments and operational-effectiveness testing
- Planned and managed quarterly journal-entry audits with emphasis on management override and fraudulent financial reporting

Nationwide Insurance

Regional Special Investigations Unit (SIU) Manager, Southeast Region | Birmingham, AL

- Directed the Regional SIU, overseeing investigations of sophisticated fraud schemes and high-exposure claims across the Southeast
- Investigated healthcare fraud, arson, organized-crime activity, and complex financial schemes
- Advised senior leadership on sensitive investigative matters, fraud-risk issues, asset protection, and security concerns
- Coordinated investigative strategy with in-house counsel, outside counsel, and law-enforcement partners; supported complex subrogation investigations and related litigation matters
- *Recipient: Silver Eagle Award for Excellence*

United States Army Criminal Investigation Division (CID)

Special Agent | Supervisory Special Agent | Multiple Field Offices / International Assignments

- Conducted and supervised major-felony investigations ranging from homicide to complex economic-crime matters across domestic and international assignments
- Executed counterterrorism and drug-suppression operations; conducted covert operations and threat/risk assessments for senior military and civilian personnel
- Performed protective-services missions for the Secretary of Defense and other senior military, civilian, and political leaders
- Investigated procurement fraud, fiscal misconduct, narcotics trafficking, and covert criminal activity; coordinated with federal, military, and foreign prosecutors on complex criminal cases
- Testified as a fact witness in U.S. military courts-martial, U.S. federal and state criminal courts, and foreign criminal courts in Germany and South Korea

- *Recipient of medals, decorations, citations, and campaign ribbons recognizing military service, overseas deployments, and meritorious-service achievements*

INSTRUCTION & TRAINING

- Lead Instructor, FBI Forensic Accounting Training Program, FBI Academy — responsible for curriculum development and instructional delivery for Bureau forensic accountants
- Adjunct Instructor in forensic accounting and financial investigations
- ALEFA steering-group member supporting EUROPOL training initiatives at The Hague and other European locations
- Guest lecturer and workshop facilitator on fraud examination, financial investigations, and cryptocurrency tracing for legal, regulatory, and law-enforcement audiences

EDUCATION

Master of Arts (M.A.), National Security Studies
American Military University

Bachelor of Business Administration (B.B.A.), Accounting
Augusta University

Bachelor of Arts (B.A.), Criminal Justice
Columbia College

CERTIFICATIONS & PROFESSIONAL CREDENTIALS

CAMS — Certified Anti-Money Laundering Specialist
Association of Certified Anti-Money Laundering Specialists (ACAMS)

CFE — Certified Fraud Examiner
Association of Certified Fraud Examiners (ACFE)

CIA — Certified Internal Auditor
Institute of Internal Auditors (IIA)

CCFC — Chainalysis Cryptocurrency Fundamentals Certification
Inactive — Training Completed

CRC — Chainalysis Reactor Certification
Inactive — Training Completed

Security Clearance

> Top Secret (TS) / SCI clearance previously held during federal service (1977–1993; 2010–2023). TS Clearance now inactive. Secret clearance (1973 – 1976)

LICENSING & REGULATORY CREDENTIALS

- Financial Investigative Solutions, LLC is a licensed private investigation firm in the Commonwealth of Virginia, Department of Criminal Justice Services (DCJS) — **License No. 11-21712**
- Terry L. Burke is a Registered Private Investigator, Commonwealth of Virginia DCJS — **Registration No. 99-745153** — in good standing and authorized to conduct private investigative services in accordance with Virginia statutory and regulatory requirements
- Conducts investigative activities in compliance with state regulatory requirements and cross-jurisdictional legal standards

PROFESSIONAL AFFILIATIONS

Professional Organizations

- Association of Certified Fraud Examiners (ACFE)
- Association of Certified Anti-Money Laundering Specialists (ACAMS)
- Institute of Internal Auditors (IIA)
- American Bar Association (ABA) — Affiliated Member
- Council of International Investigators (CII)
- National Council of Investigation and Security Services (NCISS)
- Fraternal Order of Investigators (FOI)

Service & Veteran Organizations

- Fraternal Order of Police (FOP)
- American Legion — Life Member
- Military Officers Association of America (MOAA) — Life Member

CONTACT INFORMATION

Terry L. Burke

Financial Investigative Solutions, LLC

Stafford, Virginia

Cell: 540-571-1554

Email: tlburke@fis.llc

Website: https://fis.llc

Mr. Burke is available for confidential investigative, litigation-support, and expert-witness consulting engagements.