

TRUSTED LEGAL DEFENSE

WHITE-COLLAR CRIME & REGULATORY ENFORCEMENT DEFENSE

At Higgs Fletcher & Mack LLP, our White-Collar Crime & Regulatory Enforcement Defense Group represents licensed professionals, medical providers, executives, fiduciaries, and institutions facing government investigations, regulatory examinations, enforcement actions, and licensing challenges.

We understand the complex compliance, licensing, and reputational risks faced by financial advisors, registered investment advisers (RIAs), broker-dealers, mortgage brokers, lenders, banks, real estate professionals, fiduciaries, doctors, and nurse practitioners when regulators or prosecutors act. Our attorneys provide strategic, discreet, and effective representation from the initial inquiry through administrative hearings, civil enforcement proceedings, or trial.

EXPERIENCE

Our team regularly advises and defends clients in matters involving:

- **White-Collar Criminal Defense** – Defense against allegations including securities fraud, wire/bank fraud, insider trading, embezzlement, tax investigations, Foreign Corrupt Practices Act (FCPA), and Federal False Claims Act (FFCA).

- **Regulatory Investigations, Licensing, and Enforcement** – Representation before the California Department of Financial Protection and Innovation (DFPI), Securities and Exchange Commission (SEC), Financial Industry Regulatory Authority (FINRA), Commodity Futures Trading Commission (CFTC), Office of the Comptroller of the Currency (OCC), and other state/federal regulators on matters related to enforcement actions, compliance, licensing, fiduciary duties, complaints, investigations and examinations, disclosures, audits, cease-and-desist orders, accusations, suspensions, and revocations.
- **Parallel Civil and Criminal Proceedings** – Coordinated strategy for clients facing overlapping administrative actions, regulatory enforcement, and litigation.
- **Internal Investigations** – Independent investigations for corporations, boards, fiduciaries, and licensed professionals to assess exposure, respond to subpoenas and regulatory inquiries, and mitigate risk before enforcement escalates.
- **Financial-Industry Advisory** – Counseling broker-dealers, RIAs, financial advisors, mortgage lenders, banks, and other licensees on regulatory compliance, licensing obligations, examinations, reporting duties, and responses to enforcement inquiries or actions.

DISTINCTION

- **Regulator-Adjacent Insight** – John J. Rice’s extensive experience as a federal prosecutor with the United States Department of Justice (DOJ) and as counsel for clients facing criminal and regulatory investigations, combined with Jason T. Kandah’s direct engagements involving the DFPI, SEC, and FINRA, provide clients with a nuanced understanding of how regulators and prosecutors investigate, charge, and resolve cases.
- **Financial-Industry Credentials** – Mr. Kandah’s substantial background in banking, finance, and investments, together with prior licensing as a Registered Investment Adviser (RIA) and Broker (Series 7, 66; Life/Accident/Health), offer rare perspective into the operational, registration, and compliance pressures facing financial professionals, lenders and institutions.

- **Trial & Administrative-Hearing Readiness** – We treat every matter as though it will proceed to an administrative hearing or trial, preparing accordingly with proven advocacy models used at leading firms.
- **Holistic Counsel** – As part of a full-service San Diego law firm, we integrate securities, corporate, real-estate, tax, trusts & estates, and regulatory resources into cohesive defense strategies for clients facing enforcement, licensing, or litigation exposure.

REPRESENTATIVE ENGAGEMENTS

- Defense of financial advisors, RIAs, and broker-dealers in SEC and FINRA investigations and licensing matters.
- Representation of mortgage brokers, lenders, and banks in DFPI and other federal and state enforcement actions and licensing challenges.
- Defense of real-estate professionals, fiduciaries, and institutions in white-collar criminal and regulatory matters.
- Representation of Doctors and Nurse Practitioners in state and federal investigations and prosecutions, including recent telehealth prosecutions involving prescribing practices, billing, licensing, and regulatory violations.
- Conduct of internal investigations involving alleged securities fraud, insider trading, compliance failures, and licensing exposure.
- Representation of investment funds, fintech companies, and institutions in multi-year enforcement inquiries, asset-freeze actions, licensing revocation proceedings, and negotiated resolutions.

ATTORNEYS

John J. Rice

Partner

Higgs Fletcher & Mack

John J. Rice is a former federal prosecutor who represents individuals and corporations in a broad range of white-collar criminal defense and regulatory enforcement matters, including Securities and Exchange Commission (SEC) enforcement actions, anti-money-laundering (AML) and Bank Secrecy Act (BSA) investigations, public corruption cases, Foreign Corrupt Practices Act (FCPA) investigations, Federal False Claims Act (FFCA) and healthcare billing investigations. He has tried dozens of federal jury trials to verdict and argued appeals across federal circuits. Prior to private practice, he served more than fifteen years with the United States Department of Justice (DOJ), including as an Assistant U.S. Attorney in the Southern District of California and the Southern District of New York. Rice regularly defends clients in criminal matters prosecuted by the DOJ and local prosecutors as well as regulatory enforcement actions brought by the DOJ Civil Division, the SEC, the Financial Industry Regulatory Authority (FINRA), the California Department of Financial Protection & Innovation (DFPI) and the Office of the Comptroller of the Currency (OCC).

Jason T. Kandah

Attorney

Higgs Fletcher & Mack LLP

Jason Kandah is an experienced litigator. He represents individuals and companies in white-collar criminal defense and regulatory enforcement matters—including actions before the California DFPI and other governing state agencies, the SEC, and FINRA. With more than a decade in finance and banking, including service as a Vice President at J.P. Morgan Chase Bank, he brings critical industry insight and a strategic advantage to complex regulatory enforcement and licensing matters. His prior licensing as a Registered Investment Adviser (RIA) and Broker (Series 7, 66, Life/Accident/Health) further strengthens his ability to advise and defend on matters relating to licensing, complaints, investigations, regulatory oversight, and enforcement actions for financial services professionals, RIAs, securities brokers, mortgage loan officers and brokers, lenders, and institutions in high-stakes enforcement environments.