A service of Robert H. Franke & Associates
A Pohl Consulting and Training, Inc. Company

For more information contact:

Loyd Pohl, CEO
Pohl Consulting and Training, Inc.
elpohl@pohlconsulting.com

PRICECOMPARE® is a service that compares your fee schedule to a database of Trust fee schedules. This allows you to easily analyze your current competitive situation vis a vis your trust pricing. In today's competitive environment, it is imperative to know how your fees compare to the competition's fee schedules. PRICECOMPARE reduces the amount of time your officers spend gathering and analyzing competitive information for budgeting and re-pricing studies, shifting your focus to revenue growth. PRICECOMPARE is a Trust fee comparison tool that is a companion service to TRUSTCOMPARE®.

The PRICECOMPARE Report provides a comparison of your fee schedule to our universe of fee schedules. In addition to the rate and break point comparisons, schedule variables will be outlined such as minimum fees, closing fees, administrative/base fees. The comparisons will be made against the universe and an identified group of primary trust competitors. You will provide your fee schedule and any of the competitor schedules that you have. We will endeavor to acquire schedules from identified competitors from which you lack a schedule. A sample output page is shown on the next page.

The Fee Comparison Report addresses the following types of accounts:

- Investment Management (IMA)
- Investment Management (Fixed Income Only)
- Personal Trust (Fiduciary/Administration and Investments)
- Personal Trust (Fiduciary/Administration – No Investments)
- Custody
- Individual Retirement Account(Managed)
- Retirement Plan Services
- Guardianship/Conservatorship
- Irrevocable Life Insurance Trust's
- Miscellaneous Fees

This Fee Comparison Report will require an investment of $995.

An advanced level of service is a **FEE PROJECT** for your organization. This would include the comparison described above, plus consulting and training services to help with design and implementation. Components of this project include template based schedule design, creating the "ultimate fee schedule, "what if" testing, developing a fee integrity program, and implementation training for your team. This fee project is priced based on the needs of the organization. A brief telephone conversation with one of our consultants will be necessary prior to submission of a proposal.

INVESTMENT MANAGEMENT

An account where the client has granted discretion on investment management would be a fully managed account. The assets in the account may be a mixture of fixed income and equities, securities and funds. Some integrated organizations refer to this as an Advisory Account. That is brokerage/RIA terminology, but the important point is that client has granted discretion. The client may expect communication or in some cases approval on a transaction but this is not standard. In fact, some organizations have a surcharge on this type (and other) accounts for "consultation". Sometimes the label of "Agency Account" is applied to Investment Management accounts. Sometimes they are referred to as "Investment Agencies" or "Investment Management Agencies".

	"C" Markets	"B" Markets	"A" Markets	Primary Competitors	Your Organization
Minimum Fee (Average for those that have a Minimum)	1,368	1,983	5,906	3,156	1000
Base Fee (% with a base or administrative fee per account)	36.4%	10.3%	10.3%	0.0%	100.0%
Base Fee (Average for those that have a Base)	466	633	917		500
First Break in the Tiers – Average	670,455	885,714	1,094,828	875,000	500,000
Second Break in the Tiers – Average	1,450,000	2,260,000	2,896,552	1,800,000	1,000,000
Third Break in the Tiers – Average	3,041,667	3,916,667	6,021,739	1,750,000	1,500,000
Fourth Break in the Tiers – Average	6,000,000	4,000,000	8,909,091	5,000,000	
Fifth Break in the Tiers – Average			12,500,000		
Rate on First Tier – Average	1.0%	1.1%	1.2%	1.0%	1.0%
Rate on Second Tier – Average	0.8%	0.9%	0.9%	0.7%	0.8%
Rate on Third Tier – Average	0.6%	0.7%	0.7%	0.6%	0.6%
Rate on Fourth Tier – Average	0.5%	0.5%	0.6%	0.5%	0.4%
Rate on Fifth Tier – Average	0.4%	0.4%	0.5%	0.4%	
Average Rate on a $750,000 Account (Ignoring Minimum)	0.9%	1.1%	1.2%	1.0%	1.0%
Average Rate on a $1,500,000 Account	0.8%	1.0%	1.1%	0.9%	0.8%
Average Rate on a $5,000,000 Account	0.67%	0.81%	0.82%	0.7%	0.5%

PRICECOMPARE SUBSCRIPTION FORM

___ I would like to purchase the PRICECOMPARE report. I am submitting/attaching my fee schedule and any competitors schedules I would like added to the comparison.

(An invoice for $995 will be sent upon receipt of this subscription form. The report will be mailed upon receipt of the payment.)

___ I would like to schedule a time for a telephone conversation to define the parameters of a possible fee project.

Contact Name:	
Organization:	
Phone #:	
Fax #:	
Email Address:	
Primary Competitors:	

FAX TO: 815-561-3573