



DEFINING FINANCIAL SUCCESS

Find more information at:

www.trustcompare.com

WHY CONSIDER SUBSCRIBING TO TRUSTCOMPARE®?

Trustcompare was created in 1977 with a group of trust managers from the New York Trust association. The service was developed over the years in conjunction with managers who realized they needed to know the financial condition of their business and the financial consequences of their decisions. Ownership changed hands a couple of times over the decades before being purchased by Pohl Consulting and Training, Inc. in 2007.

Trustcompare has been the Wealth Management industry's leading performance measurement system for almost 40 years.

The Core Metrics Report is the only comprehensive, comparative ratio system for measuring and analyzing performance, profitability and productivity. It considers the financial results of an organization as a whole, including its contribution to the bank or holding company. Results are measured and compared by assets, income, expenses and profits. Growth in income, fees, expenses and profits are measured and compared to peers. The Growth and Productivity Report (for small departments) provides metrics on growth, conversion ratios, staffing models and productivity.

Are you asking or **being asked** any or many of the following questions?

“How did I do last year compared to others?”

“What do I need to change to improve my organization's performance?”

“Are my staffing costs in line with the industry?”

“Am I converting assets to revenue at a rate consistent with the industry?”

“Is the overhead I'm being allocated reasonable based on my peers?”

Trustcompare is used to define financial success for many departments and companies. The data provided will be of tremendous value as you develop your business and strategic plans which will set the stage for defining financial success.

Pohl Consulting and Training, Inc. also provides organizational development support to financial institutions nationwide. We are an industry leader in providing sales, service and sales management training, executive search and management consulting services.

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CORE METRICS REPORT

Intended for organizations with greater than \$1,000,000 in revenue, the Core Metrics version of the Trustcompare report features 90+ pages of profitability, productivity, and efficiency metrics. The report also breaks out data by product line. Data for assets, accounts, revenues, expenses, and FTEs are collected to build the report, as well as some select organizational information. The Core Metrics report provides invaluable information for analyzing, planning, and managing your organization.

For **new** subscribers, a teleconference will be provided after the report is received. During this conversation, we can answer questions from the department manager, management team and those raised by bank executives or Trust committee members.

Pricing: **\$1250**

GROWTH AND PRODUCTIVITY REPORT (Small Departments Only)

This version of the Trustcompare report was specifically designed for those organizations with less than \$1 million in revenue, who generally have smaller staffs and not enough time for the data collection and entry process. Instead, we load your call report data into our system for you, requiring only that you enter your FTE data. The Growth & Productivity version report features 45+ pages of metrics, and includes product line detail data and historical trend information. Although the data collection and entry requirements are reduced with the Growth & Productivity version, the value of the final report is substantial, providing you with the data you need to successfully understand and manage your organization.

For **new** subscribers, a teleconference will be provided after the report is received. During this conversation, we can answer questions from the department manager, management team and those raised by bank executives or Trust committee members.

Pricing: **\$695**

ADVANCED BUSINESS ANALYTICS

Advanced Business Analytics is designed generally for organizations with 20 million annualized Trust revenue or more. Contact TRUSTCOMPARE for pricing and product information if your organization is larger than 20 million revenue.

TRUSTCOMPARE®

FAQ'S ABOUT TRUSTCOMPARE®

Q: What is the difference between the Growth and Productivity Report and the Core Metrics Report?

A: The Growth and Productivity Report is only available for departments with less than 1 million Trust revenue. Most of the data is extracted from the FFIEC call reports that are filed. Subscribers have to provide their staffing metrics and a, in some cases, revenue breakdown by line of business. The Core Metrics Report is a comprehensive report that encompasses virtually all the key metrics a manager or department needs. The source data on the department is entered by the subscribing organization.

Q: What are you doing to protect my data?

A: We are very serious about data security. Our data entry website is accessed using a username and an encrypted password. Passwords are not stored online except as encrypted data. In addition, there is no subscriber-identifiable data stored on the website (subscribers are identified only by a number, while all identity information is saved on a server located behind our corporate firewall). Our data entry site features SSL encryption on all transactions; your browser will display a lock icon when you are at the site.

Your data is only presented to other subscribers in the aggregate, as part of a peer, affinity, or universe group. We will not reveal your data to another subscriber in a non-aggregated form. We treat your data with the same care and concern that we handle our own proprietary data-our success depends on your confidence in our ability to keep your data private and secure.

Q: I have integrated my retail investment area into the Wealth Management area. I have true dual employees. How relevant will my comparisons be?

A: Very relevant! We have provided for fully integrated organizations in the data input process that will allow comparisons of key metrics within this model.

Q: I am an independent Trust Company. How relevant will the comparisons be?

A: Very relevant! We have data points and output just for Trust Companies.

Q: Who will be included in my peer group?

A: All participants will be compared to their peers as well as the entire universe. Your peer group will be composed of organizations of similar size based on revenue. The first screen for your peer groups is size based on revenue. The second screen will allow us to omit from your peer group any organizations we deem significantly dissimilar in model or market. In addition, there may be further comparisons to affinity groups.

Q: What is the role of the Data Coordinator?

A: This is the person that gathers the information for input into Trustcompare. Sometimes it is a CFO-type person within the Trust or Wealth Management Division. The data coordinator should have a good overall knowledge of the operation and the different data types that are available, including the Trust Accounting and Financial systems.

Q: How much work is involved in entering the data?

A: If you are a new subscriber, it will take some time to gather and enter all the historical data. If you are a current subscriber, we have found that the core metrics level data entry only takes about 30 minutes. Of course, that assumes you have already gathered all the information.

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REASONS NOT TO SUBSCRIBE TO TRUSTCOMPARE®

I. I didn't budget for Trustcompare.

Our pricing level of only \$1250 (for the Core Metrics Report) is a modest investment that, for most organizations, does not have to be specifically budgeted. It has been our experience that organizations can find resources to obtain such valuable analytical tools. We are sure you will find the core metrics valuable enough to offset the expense. If you are not sure about the budget, consider reviewing our website with your manager or the CFO. If you need further support for your request, ask us for a sample report.

The last few years were dynamic financial years that affected your revenue and profit. You are undoubtedly going to field a significant amount of questions from management or your board regarding your performance compared to others in the industry. What better time to subscribe to Trustcompare?

II. I am not sure I will like the numbers it shows me.

Sometimes it is like going to the doctor knowing you could get bad news. Seeking a diagnosis or an opinion is the first (and most important) step toward the prescription and the plan for recovery. You go to get the prescription, not just the diagnosis. Trustcompare will help you prescribe solutions that will enhance your performance.

III. My boss doesn't care about such information.

We doubt this is the situation (especially given the current realities) but we do acknowledge that the trust and wealth management functions are sometimes not "on the radar" of senior management. However, a stronger unit with better awareness of their circumstances and the comparable organizations might get their attention. Even if your boss doesn't care about your department's performance, you do – so subscribe!

IV. It's a lot of work to enter all that data and we have a lot going on right now.

Our secure, web-based, data entry site has stream lined the process, but it still takes a resource commitment to gather the key data from various sources in your organization including your accounting system. But you don't have to do it yourself – your operations manager, your CFO or even your assistant can do most of the work!

V. I get similar data from other sources.

We respectfully submit that no other source provides the in-depth detail and peer comparisons provided by Trustcompare. We would be pleased to provide you a sample report that shows the range of data provided for you to compare to your other source.

VI. I won't use the information it gives me.

Ok, you've got us there. If you aren't going to use the data to assess your performance and plan for improvement, it would indeed be a waste of time and money.

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SAMPLE PAGES

Anytown Trust Company

Peer Group Methodology and Comparison

In order to make the TrustCompare report meaningful, your data is compared to your peer group, comprised of subscribers with similar characteristics or size. The calculation of the peer group range is based on identifying subscribers with revenue both lower and higher than your organization. Our goal is to group your organization in the middle of the range of values for the peer group, as close to the mean as possible. If your data is at the extreme ends of the spectrum of revenue or assets, your values might not be as close to the mean, but we believe the comparison to your peer group is still a valuable tool for analysis.

The peer group calculation is an average of the results provided by all members of the peer group, and only includes those data points that have non-zero values. If, for example, a member of your peer group did not enter prior year information, then the calculation for a growth chart in the report has been adjusted to take into account only those who entered a non-zero value for that data element. In this manner, the average is truly the average of those who entered data rather than the total amount divided by the total number in the peer group.

The information presented below shows basic revenue and asset data for the peer group, including a calculation of standard deviation. Standard deviation measures how close data points are to the mean of the entire data set. If the standard deviation calculation is relatively small compared to the mean, the revenues and assets for each peer group member are close to the average value of the peer group. The smaller the standard deviation, the greater the likelihood that the peer group members are all similar with respect to size. With a normal distribution, 65% of the data falls within one standard deviation, 95% falls within two standard deviations, and 99% falls within three standard deviations.

Peer Group

Your peer group is comprised of five similar-sized organizations and is based on a variety of factors. We believe that our grouping calculation results in a strong measure of where you stand versus your peers. The following data defines the peer group in terms of

	Revenue	Assets
Anytown Trust Company	\$9,410,000	\$853,835,000
Peer Group		
Minimum	\$4,175,000	\$781,985,000
Mean	\$6,372,200	\$1,199,135,300
Maximum	\$9,965,000	\$1,851,143,000
Standard Deviation	\$2,017,792	\$522,758,678

Based on the data, Anytown Trust Company is within one standard deviation of the mean for revenue, and within one standard deviation of the mean for assets. These results show that your results are statistically significant with respect to the composition of your peer group.

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Anytown Trust Company

Overview / Executive Summary

This overview provides a brief summary of the key metrics of your organization compared to peers and the universe of TrustCompare subscribers. A more in-depth analysis of the ratios may be found in the body of this report. Each ratio has a descriptor, a summary of your results and observations about this ratio from the perspective of our trust consulting division. The three categories of key metrics are Results, Leading Indicators and Management Factors.

Results Metrics

Revenue Growth

This metric is calculated as year over year growth in revenue. Your revenue growth rate for the last year was 19.7%, compared to your peer group results of 4.4% and the universe calculation of 10.4%. Your 5-year compound average annual growth rate is 12.5%, compared with the peer group 5-year average growth rate of 1.9% and the 5-year average growth rate for the universe of 10.2%.

This simple ratio must be reviewed in tandem with the profit metrics below. An organization should not focus on one to the exclusion of the other. The exception might be a start-up organization focused largely on revenue growth and only evaluating profitability at the account level.

Operating Profitability

This is calculated as net income before overhead and tax, into gross income. This is the industry standard profitability measurement and provides a way to annually compare your organization's performance to previous year's results and to other organizations' performance. Your operating profitability ratio is 39.9%, compared to the peer group's performance of 35.8%, and the performance of the universe at 34.2%.

As a comparison, your operating profit margin for the 2013 data year was 32.7%. Your 5-year average operating profit margin is 34.0%, the peer group's 5-year average margin is 34.9%, and the 5-year average margin for the universe is 31.5%.

Net Profitability

This is calculated as net income after overhead and tax, into gross income. Wide variations in overhead allocation methodology may affect the validity of this comparison. This calculation was based on the tax rate of 21.5% entered into the TRUSTCOMPARE system. Your net profitability ratio is 22.9%, the peer group's ratio is 22.5%, and the universe ratio was 20.3%.

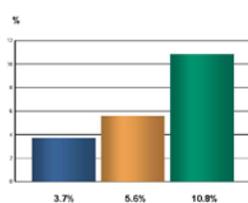
For comparison, your net profit margin for the 2013 data year was 19.0%. Your 5-year average net profit margin is 21.4%, compared with the 5-year net profit margin for the peer group of 22.9%, and the 5-year net profit margin for the universe of 18.4%.

The larger your organization is the more profitable it can become on a percentage basis. However, we believe that an excessive profit ratio creates three risks caused by inadequate reinvestment in staffing—compliance risk, service/retention risk, and growth risk.

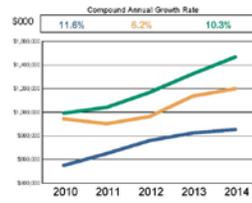
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Anytown Trust Company

Asset Growth (2013 - 2014)



Total Assets 2010 - 2014



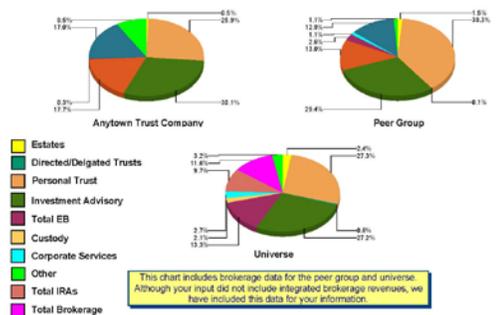
Annual Asset Growth

	2010	2011	2012	2013	2014
Anytown Trust Company	---	19.2%	16.9%	8.4%	3.7%
Peer Group	---	-4.4%	8.9%	19.0%	5.6%
Universe	---	9.9%	12.1%	13.4%	10.9%

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Anytown Trust Company

Revenue by Type as % of Total Revenue

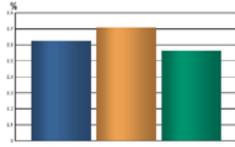


This chart includes brokerage data for the peer group and universe. Although your input did not include integrated brokerage revenues, we have included this data for your information.

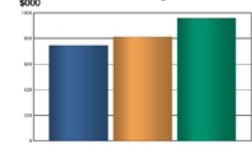
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Anytown Trust Company

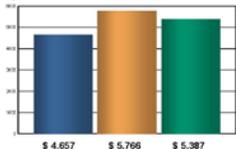
Personal Trusts - Conversion Ratio



Personal Trusts - Average Account Size



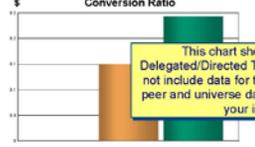
Personal Trust - Fees per Account



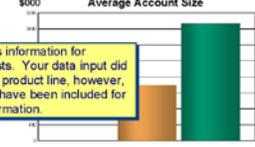
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Anytown Trust Company

Directed/Delegated Trusts - Conversion Ratio

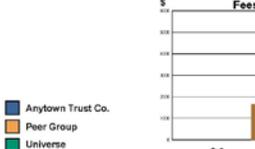


Directed/Delegated Trusts - Average Account Size



This chart shows information for Delegated/Directed Trusts. Your data input did not include data for this product line, however, peer and universe data have been included for your information.

Directed/Delegated Trusts - Fees per Account



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Add – On Services

Top Performer Report

This report compares your metrics to those of top-performing organizations. The top performers are those with both a high revenue growth rate and a high profitability rate. This add-on requires an additional investment of \$250.

Trustcompare® Consultations

Expanded on-site consultation with one of our regional TRUSTCOMPARE® business consultants to work with the Wealth Management manager and team to interpret the results and discuss how to use those results to improve departmental performance. One-day Consultative Visit - \$1250 per day (normal one-day consultative price \$1950) plus travel costs.

Companion Services

COMPCOMPARE™

The need for comparative **compensation** data on **Trust and Wealth Management** positions is greater than ever. There are many reasons for this demand including the need to **retain** quality people, and many of the other sources of compensation data are woefully lacking in Wealth Management industry comparisons. So, we offer Compcompare, a companion service to Trustcompare. The Basic Report encompasses eight typical positions in a smaller Trust Department and the Comprehensive Report includes twenty-eight positions found in a larger Trust Department. The report will present demographically-adjusted personnel pricing data.

Inquire at www.pohlconsulting.com for more information.

PRICECOMPARE™

Pricecompare is a service that compares your fee schedule to a database of fee schedules and analyzes our 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 companion service to Trustcompare. The Pricecompare service has two levels. 1) A **comparison** of your fee schedule to our universe of fee schedules. 2) A **fee project** for your organization.

Inquire at www.pohlconsulting.com for more information.

Trustcompare Quarterly insight Report

The Trustcompare Insight(TM) Industry Analysis report provides a detailed quarterly analysis of trust industry performance, based on data submitted by each Trust organization. The report presents illuminating metrics, such as growth rates and averages, for ease of analysis. Each quarter's report features one of the data categories for detailed analysis (assets, accounts, revenues, and net income). The data in the report is broken out into 4 market segments to differentiate between organization of various sizes, and further broken down by quartiles to allow you to precisely see where you fit within your market segment and the total industry. Top performing organizations are also identified within each data category. In addition to the metrics, a detailed written analysis is prepared to highlight the trends within the data, as well as an overview by Loyd Pohl.

The Insight Industry Analysis report is a valuable tool for your organization as it provides trust and bank leadership with a detailed quarterly review of industry performance.

TRUSTCOMPARE®

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Provided by Pohl Consulting and Training, Inc.

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