

# A Pohl Consulting and Training, Inc. Service

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Pricecompare® is a service that compares your fee schedule to our database of Trust fee schedules. This allows you to easily analyze your current competitive situation vis a vis the pricing of your Trust and Investment Management services. 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 identified groups of primary trust competitors. A sample output page is shown on the next page. "C" markets are rural communities, "A" markets are metropolitan cities and "B" are those in-between.

You will provide your fee schedules and will share any of the competitor schedules that you already have. We will work together to acquire schedules from identified competitors that are not in our database.

## The Fee Comparison Report addresses the following types of accounts:

- Investment Management (IMA)
- Investment Management (Fixed Income Only)
- Personal Trust (Trustee Accounts)
- Personal Trust - Directed
- Personal Trust - Delegated
- Guardianship/Conservatorship
- Special Needs Trusts
- Institutional Investment Management
- Custody
- Individual Retirement Account (Managed)
- Individual Retirement Accounts (Custodial)
- Retirement Plan Service - Custodial
- Retirement Plan Services - Directed
- Retirement Plan Services - Managed (3(21))
- Retirement Plan Services - Managed (3(38))
- Retirement Plan Services - Recordkeeping/Administration Fees
- Irrevocable Life Insurance Trust's
- Estate Settlement Fees
- Individual Retirement Accounts (Mutual Fund Models)
- Unique Asset Fees
- (Residential and Commercial Real Estate, Closely Helds/LLCs, Farm Management, Oil, Gas and Minerals)

**This Fee Comparison Report** will require an investment of \$1295.

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. An outline of a possible Fee Project is shown on page four of this brochure.

# Personal Trust

## Fiduciary/Administration and Investments

This is an account where the organization provides full investment management services and trust administrative services. This would include testamentary trusts and irrevocable trusts where the bank acts as a trustee/administrator.

	C Markets	B Markets	A Markets	Local Firms	National Firms	Your Org.
<b>Admin Fees:</b>						
<i>Minimum Fee</i>	\$1,157	\$2,619	\$5,582	\$2,100	\$3,033	\$1,000
<i>*Base Fee %</i>	20.59%	14.67%	10.57%	0.00%	0.00%	
<i>Base Fee \$</i>	\$342	\$761	\$1,527			

<b>Tier Breaks:</b>						
<i>First Break</i>	\$765,909	\$1,029,586	\$1,904,959	\$900,000	\$3,125,000	\$1,000,000
<i>Second Break</i>	\$1,733,468	\$2,244,099	\$4,394,068	\$2,200,000	\$8,333,333	\$3,000,000
<i>Third Break</i>	\$3,011,364	\$3,869,658	\$6,781,250	\$2,000,000	\$5,000,000	\$5,000,000
<i>Fourth Break</i>	\$4,942,308	\$5,857,843	\$12,932,203	\$5,000,000	\$10,000,000	
<i>Fifth Break</i>	\$9,000,000	\$7,852,941	\$19,588,235			

<b>Rates on Tiers:</b>						
<i>First Tier</i>	0.99%	1.14%	1.31%	1.07%	1.46%	1.00%
<i>Second Tier</i>	0.79%	0.90%	1.02%	0.90%	1.19%	0.85%
<i>Third Tier</i>	0.62%	0.71%	\$1	0.67%	0.98%	0.65%
<i>Fourth Tier</i>	0.51%	0.57%	0.67%	0.48%	0.68%	
<i>Fifth Tier</i>	0.40%	0.48%	0.64%	0.60%	0.80%	

<b>Rate on Account Size:</b>						
<i>\$750,000</i>	0.97%	1.12%	1.31%	1.04%	1.45%	1.00%
<i>\$1,500,000</i>	0.87%	1.04%	1.23%	0.95%	1.40%	0.95%
<i>\$5,000,000</i>	0.68%	0.84%	1.02%	0.74%	1.27%	0.80%
<i>\$10,000,000</i>	0.61%	0.74%	0.87%	0.64%	1.15%	0.72%

\* % with a fee

Based on the effective dates provided, the average age of the fee schedules in this category is 6.1 years.

# Trust Fee Projects

**The goal of a Fee Project is usually rather simple: Increase revenue while minimizing client reaction.** We can help you with both of those challenges! Sometimes a Fee Project is more focused on structuring a Fee Schedule to fit your new perspective on the market. Sometimes a Fee Project is largely focused on increasing revenue. Either way, we can help!

## **The process of enhancing your Fee Income involves: Assessing the Market, Developing a Plan and Defining the Process/Timeline**

Your current fee schedule and fee integrity will be reviewed and assessed. Structure and format options will be discussed and the direction of your document determined. We will provide a Pricecompare™ report as part of this assessment stage.

## **Develop the Ultimate Fee Schedule**

We will help you develop the “ultimate” fee schedule document. We identify products that need to be added or expanded, special services pricing that needs to be added, and generally create a comprehensive fee schedule document. We will provide additional Pricecompare reports as part of this step in the process.

## **Define the Phase-In Process**

We will help you determine how and when the new fee schedule will be applied. In this process, we will establish the system and protocol for monitoring and managing the implementation process, including developing the fee exception report and incorporating the fee schedule review into the annual account review.

## **Utilizing our assistance in this project will:**

- Speed the process by not “reinventing the wheel.”
- Allow you to focus your management attention on other, more urgent matters.
- Provide a step-by-step implementation process that is rational and likely to be accepted by your team.
- Maximize the odds of minimizing the client reaction.

## **Implement the New Schedule for New Clients and Certain Existing Clients**

The phase-in plan usually starts with immediate implementation for new clients. The plan may call for moving certain client segments to the schedule immediately.

## **Phase-In with Existing Clients**

The components of this step are:

- 1) Selling the new schedule to the team
- 2) Selling the new schedule to the clients



# 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. I understand I may be involved in obtaining schedules from competitors where Pricecompare does not have current fee schedules.

(An invoice for \$1295 will be sent upon receipt of this subscription form. The report will be mailed when the competitors fee schedules are acquired and 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 Information

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Contact Name:	
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Primary Competitors:	

SCAN and email to [elpohl@pohlconsulting.com](mailto:elpohl@pohlconsulting.com)

or FAX TO: 815-561-3573

or go online: <https://pohlconsulting.com/pricecompare/>

Pohl Consulting  
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