

# Defining Financial Success

Find more information at: [Trustcompare.com](http://Trustcompare.com)



## Why Consider Subscribing to Trustcompare?

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?"*

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.

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.

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.

Pohl Consulting and Training, Inc. 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.

## Core Metric Report

The Trustcompare Core Metrics report features 100+ pages of profitability, productivity, and efficiency metrics.

The report 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**

## Advanced Business Analytics

**Advanced Business Analytics** is designed generally for organizations with 40 million annualized Trust revenue or more. Contact Trustcompare for pricing and product information if your organization is larger than 40 million in revenue.

Pricing: Please contact us at [elpohl@pohlconsulting.com](mailto:elpohl@pohlconsulting.com)

# FAQ'S About Trustcompare

**What are you doing to protect my data?**

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.

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

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

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

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

**Who will be included in my peer group?**

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 and business model. 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.

**What is the role of the Data Coordinator?**

This is the person that gathers the information for input into Trustcompare. 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.

**How much work is involved in entering the data?**

If you are a first-time subscriber, it will take some time to gather and enter all the historical data. If you are a returning subscriber, previous data you entered is saved and data entry takes approximately 30 minutes.

# Reasons NOT to Subscribe to Trustcompare

**I didn't budget for Trustcompare.**

Our pricing level of only \$1250 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 number of questions from management or your board regarding your performance compared to others in the industry. What better time to subscribe to Trustcompare?

**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.

**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!

**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!

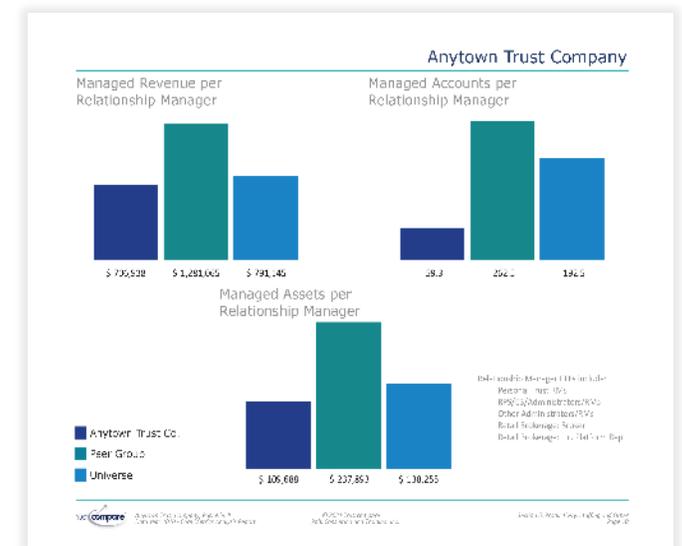
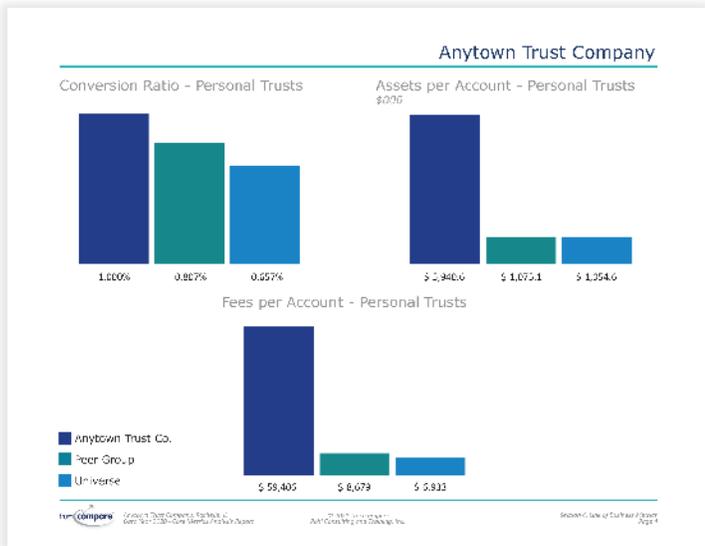
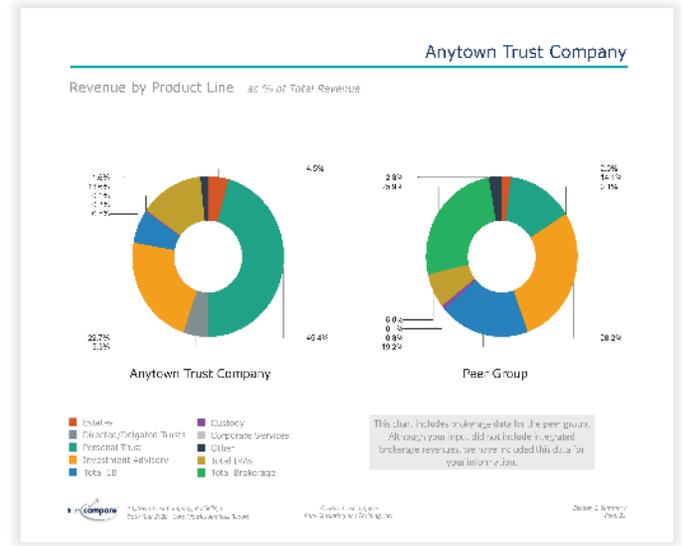
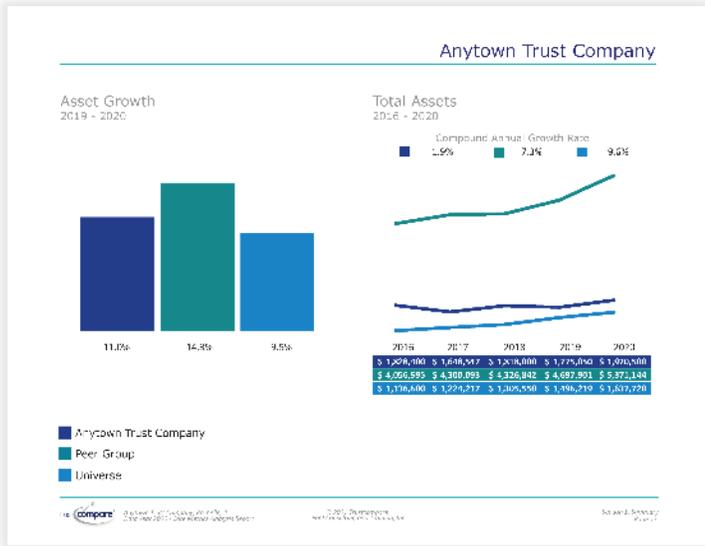
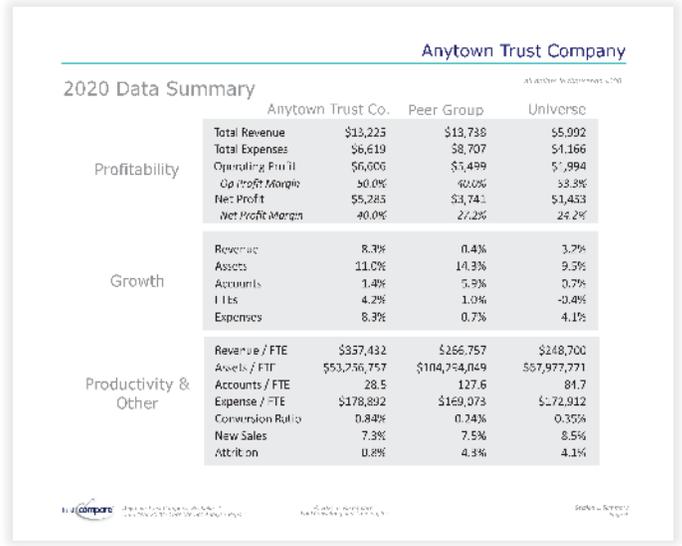
**I get similar data from other sources.**

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.

**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.

# Sample Pages



# 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.

## 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.

# Contact Information

info@pohlconsulting.com

(800) 677-7432

pohlconsulting.com

# 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 nine positions found in a larger trust department. The report will present demographically-adjusted personnel pricing data.

## 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.

## Trustcompare 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.

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.

Inquire at [www.pohlconsulting.com](http://www.pohlconsulting.com) for more information.

Pohl Consulting  
and Training, Inc