Pohl Consulting
and Training, Inc

Defining Financial Success

Find more information at: 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 50 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: $1750

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

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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 date 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 $1750 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! In addition, several Trust Accounting systems have built custom reports that help with data extraction for Trustcompare.

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.

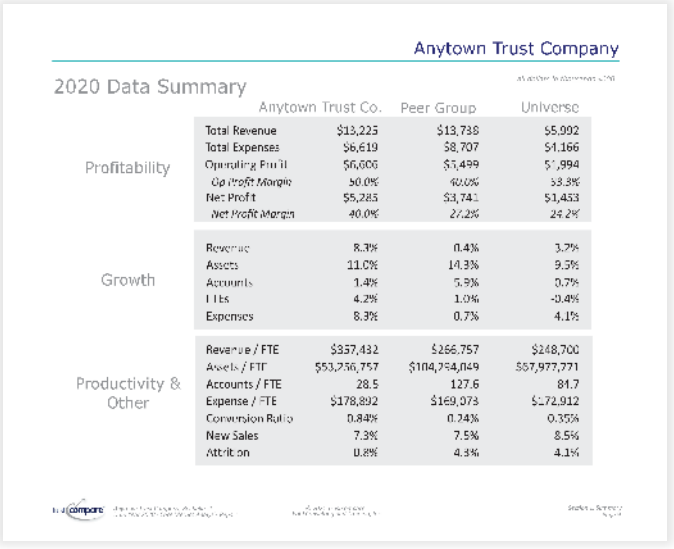
Sample Pages

Anytown Trust Company

Peer Group Demographics

	Revenue	Assets
Anytown Trust Co.	**$13,225,000**	**$1,970,500,000**
Peer Group		
Minimum	$11,530,000	$1,771,654,000
Mean	$13,738,000	$5,371,143,500
Maximum	$18,304,000	$12,204,017,000

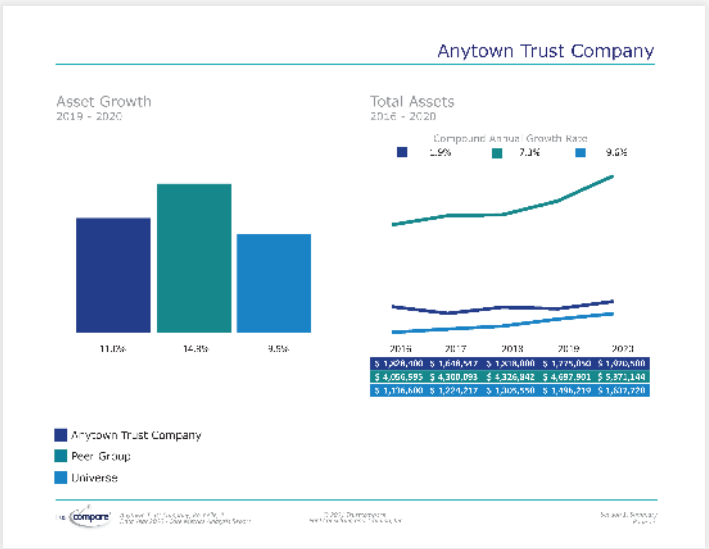
Peer Groups are based primarily on revenue, under the assumption that institutions of the same size will use roughly the same level of staffing and expenses to generate a similar amount of revenue. Other factors, such as operations model and investment model, are also considered in order to ensure a good match. Our goal is to group your organization with both higher and lower revenue peers, so your data is as close to the mean as possible. We believe this provides the best possible match for your data. As peers are matched based on revenue, asset values could show more of a variance, but this difference reflects other factors such as product mix or account acceptance criteria.



Anytown Trust Company

2020 Data Summary

		Anytown Trust Co.	Peer Group	Universe
Profitability	Total Revenue	$13,225	$13,738	$5,992
	Total Expenses	$6,619	$8,707	$4,166
	Operating Profit	$6,606	$5,499	$1,994
	Op Profit Margin	*50.0%*	*40.0%*	*33.3%*
	Net Profit	$5,285	$3,741	$1,433
	Net Profit Margin	*40.0%*	*27.2%*	*24.2%*
Growth	Revenue	8.3%	0.4%	3.7%
	Assets	11.0%	14.3%	9.5%
	Accounts	1.4%	5.9%	0.7%
	FTEs	4.2%	1.0%	-0.4%
	Expenses	8.3%	0.7%	4.1%
Productivity & Other	Revenue / FTE	$357,432	$266,757	$248,700
	Assets / FTE	$53,256,757	$104,754,049	$67,977,771
	Accounts / FTE	28.5	127.6	84.7
	Expense / FTE	$178,892	$169,073	$172,912
	Conversion Ratio	0.84%	0.74%	0.35%
	New Sales	7.3%	7.5%	8.5%
	Attrition	0.8%	4.3%	4.1%

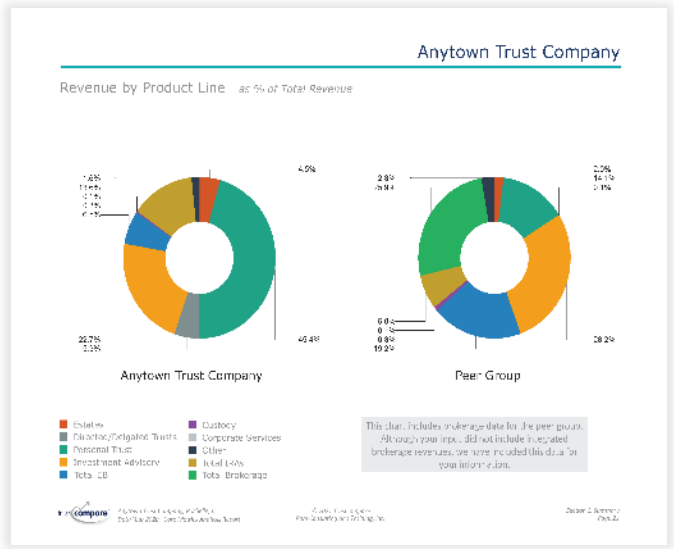


Anytown Trust Company

Asset Growth
2019 - 2020

Total Assets
2016 - 2020

Anytown Trust Company
Peer Group
Universe



Anytown Trust Company

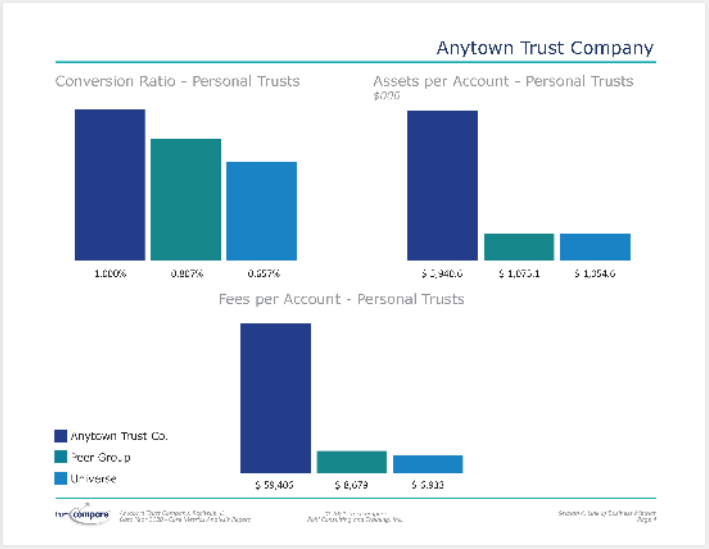
Revenue by Product Line *as % of Total Revenue*

Anytown Trust Company

Peer Group

Estates
Charitable/Delegated Trusts
Personal Trust
Investment Advisory
Total AUM
Custody
Corporate Services
Other
Total Fees
Total Brokerage

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



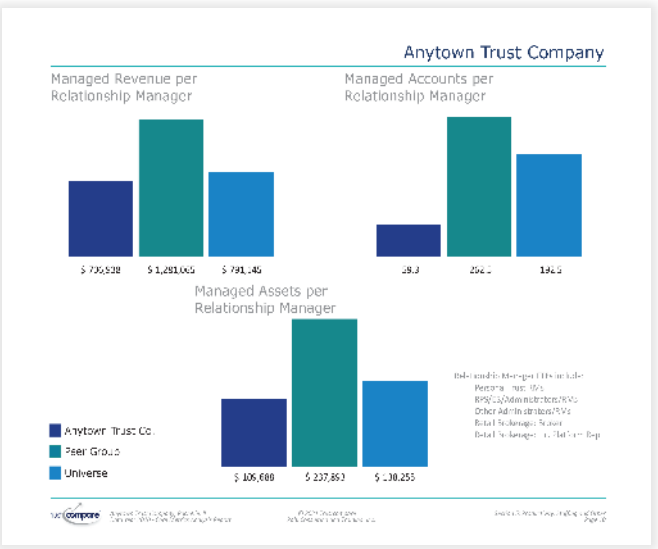
Anytown Trust Company

Conversion Ratio - Personal Trusts

Assets per Account - Personal Trusts
$000

Fees per Account - Personal Trusts

Anytown Trust Co.
Peer Group
Universe



Anytown Trust Company

Managed Revenue per Relationship Manager

Managed Accounts per Relationship Manager

Managed Assets per Relationship Manager

Anytown Trust Co.
Peer Group
Universe

Companion Services

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.

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.

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.

Inquire at www.pohlconsulting.com for more information.

Contact Information

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