



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 over 25 years. It is the only comprehensive, comparative ratio system for measuring and analyzing performance, profitability and productivity. TRUSTCOMPARE analyzes performance from several perspectives. 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, expense and profits. Growth in income, fees, expenses and profit are measured and compared at both the departmental and product level.

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 by TRUSTCOMPARE 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 operates under the Robert H. Franke & Associates business name providing 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 TRUST METRICS

This is the basic level of service. Regardless of the size of your organization, you can subscribe to this level of reporting and obtain the informative key metrics.

Deliverables:

- A report in presentation format that will include an executive summary of the key metrics **with a comparison to peers by revenue size and to the universe of subscribers**. Sample report pages as well as the list of ratios can be found on the TRUSTCOMPARE.COM website.
- 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.
- A CD ROM with electronic versions of all pages of the report allowing you to extract individual's graphs for presentation to management or Trust Committee.
- If you belong or participate in one of the many affinity groups of TRUSTCOMPARE subscribers, you will get an additional comparison showing your metrics against that affinity group.

Pricing: \$1250

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.

State Association or other Affinity Group Reports

Your state Trust Association or other groups (such as a vendor group) may have negotiated an additional report that compares your metrics to those of the affinity group. There is no cost for this report.

Data Disk

This provides data from your peer group in a format that you can access and manipulate. This allows you to do your own analytics and comparisons. This add-on requires an additional investment of \$750.

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.

FAQ'S ABOUT TRUSTCOMPARE®

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 are no subscriber-identifiable data stored on the web site (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: When will the reports be available?

A: The report production process will begin in late April. After the Phase I reports are completed, new subscribers will receive their report(s) within 45 days of the completion of their data entry.

Q: What do you mean by "affinity groups"?

A: Affinity groups are organizations that have certain things in common. They may be similar in nature – Trust companies or RHF&A retainer clients. They may have affiliations – Trust Association membership or clients of various vendors. Some affinity groups are eligible for discounts and some will get an additional peer comparison to that group.

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: If I subscribed in the past, will the data I entered in those years already be in your system?

A: YES! But, we have made changes in the output and the inputs to enhance the value so there are going to be additional data points that will need to be entered for previous years.

Q: What is the role of the Data Coordinator?

A: This is the person that gathers the information that needs to be input into TRUSTCOMPARE. This person might be your head of operations but as you make that decision, be aware that the majority of the information needed for input does NOT come from your trust accounting system. Sometimes the subscriber does some or all of the data gathering and input. Sometimes there 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.

REASONS NOT TO SUBSCRIBE TO TRUSTCOMPARE®

I. 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 analytic 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 showing our website to your manager, or the CFO. Or if you need further support for your request, ask us for a sample report.

2009 - 2010 were years of financial chaos significantly affecting your revenue. You are undoubtedly going to get a lot of questions from management or your board about how you performed 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 this year) but we do acknowledge that the trust and wealth management functions are sometime 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. We have extract protocols (report templates) from most of the system vendors, which will make it easier to access the data needed from that source.

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 got me 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

TRUSTCOMPARE®

Loyd & Mike's Bank & Grille

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 Loyd & Mike's Bank & Grille. 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 far from the mean the data points tend to be—a relatively small standard deviation shows that the revenues and assets of each member of the peer group is close to the mean. With a normal distribution, 68% of the data falls within one standard deviation, 95% falls within two standard deviations, and 98% falls within three standard deviations.

Peer Group
Your peer group is comprised of nine similar-sized organizations and is based on total revenue. We believe that our grouping calculation results in a strong measure of where you stand versus your peers. The following data defines your peer group in terms of the average, minimums, and maximums for both revenue and assets.

	Revenue	Assets
Loyd & Mike's Bank & Grille	\$1,392,000	\$237,126,000
Peer Group	\$780,000	\$150,107,000
Minimum	\$1,302,889	\$242,089,444
Maximum	\$1,919,000	\$363,756,000
Standard Deviation	\$360,718	\$75,912,483

Based on the data, Loyd & Mike's Bank & Grille 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.

Date Year 2007
Loyd & Mike's Bank & Grille - Naperville, IL ©2008 TRUSTCOMPARE® A Profit Consulting and Training, Inc. Company Section 1: Summary
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TRUSTCOMPARE®

Loyd & Mike's Bank & Grille

Revenue Growth (2006 - 2007)

Category	Growth (%)
Loyd & Mike's Bank & Grille	-3.3%
Peer Group	6.4%
Universe	10.2%

Expense Growth (2006 - 2007)

Category	Growth (%)
Loyd & Mike's Bank & Grille	4.7%
Peer Group	7.5%
Universe	2.6%

Date Year 2007 - Core Metrics
Loyd & Mike's Bank & Grille - Naperville, IL ©2008 TRUSTCOMPARE® A Profit Consulting and Training, Inc. Company Section 1: Summary
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Loyd & Mike's Bank & Grille

Average Account Size

Category	Size (\$000)
Loyd & Mike's Bank & Grille	\$ 651.4
Peer Group	\$ 477.0
Universe	\$ 644.1

Fees per Account

Category	Fees (\$000)
Loyd & Mike's Bank & Grille	\$ 3.90
Peer Group	\$ 2.92
Universe	\$ 3.71

Date Year 2007 - Core Metrics
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Loyd & Mike's Bank & Grille

Allocation of Total Revenue

Date Year 2007
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Loyd & Mike's Bank & Grille

Managed Products Growth - Assets

Category	Growth (%)
Loyd & Mike's Bank & Grille	4.2%
Peer Group	19.6%
Universe	6.2%

Managed Products Growth - Fees

Category	Growth (%)
Loyd & Mike's Bank & Grille	-2.1%
Peer Group	12.5%
Universe	10.9%

Managed Products Growth - Accounts

Category	Growth (%)
Loyd & Mike's Bank & Grille	-6.4%
Peer Group	4.8%
Universe	7.0%

Date Year 2007
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Loyd & Mike's Bank & Grille

Employee Growth (2006 - 2007)

Category	Growth (%)
Loyd & Mike's Bank & Grille	12.5%
Peer Group	-10.0%
Universe	-3.9%

Date Year 2007
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Companion Services

COMPCOMPARE™

We've had this amazing marketing idea! **Listen to the market and give them what they want!** Isn't that an amazing idea? What we keep hearing is the need for **compensation** comparison data on **Trust and Wealth Management** positions. There are many reasons for this need including the need to **retain** quality people and that many of the other sources of compensation data are woefully lacking in Wealth Management industry comparisons. So... We introduced COMPCOMPARE™. This is a companion service to TRUSTCOMPARE®.

The Basic Report will encompass seven typical positions in a smaller Trust Department and the Comprehensive Report which will encompass twenty positions found in a larger Trust Department. The report will present demographically adjusted personnel pricing data.

The price is \$695 for the Basic and \$1195 for the Comprehensive Report.

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:

- I. 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, and administrative/base fees. The comparisons will be made against a peer group defined by geography and demographics and against the universe. This comparison report will require an investment of \$995.
- II. 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, "what if" testing, 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.

Other Services Available Through Robert H. Franke & Associates

Trust & Investment (Wealth Management) Development

- Development of Referral Reward Programs
- Pay for Performance Systems (Referrals, Sales, Retention and Management)
- Staff Analysis / Career Development / Job Descriptions
- Personal Coaching for Sales and Management Positions
- Sales Management Outsourcing or Supplements
- Developing the Product Solutions
- Client Surveys and other Feedback Systems
- Executive Search for Management, Business Development and Relationship Management Positions
- Managing Trust for Growth and Profit
- Strategic Planning for Growth and Profit
- Fee Schedule Review and Revisions
- Communicating with the Trust Market
- Goal Setting for Service Delivery & Revenue Enhancement
- Brokerage and Trust (and Insurance) Integration
- Retail Investment Services also available.
- Retail and Commercial Bank Services also available

Trust Fiduciary Services

- Creating Administration & Operations Efficiencies
- Developing Organizational Structure to improve Effectiveness
- Risk Assessment Projects
- Risk Management Policy and Procedure Development
- Development of Trust Policies and Procedures
- Staff Analysis / Career Development / Job Descriptions
- Assessing Outside Resources for
 - Retirement Plan Administration
 - Investment Management and Support
- Assessing Trust System Alternatives (Formal RFP process)
- Executive Search
- Strategic Planning Facilitation
- Fee Schedule Review and Revisions
- Trust Management Consulting
- Trust Fiduciary Training Services available

(An on-line subscription form is available at www.trustcompare.com)
TRUSTCOMPARE® SUBSCRIPTION FORM

Organization Name: _____

Manager (Subscriber)

Name: _____ Phone #: _____

Title: _____ Fax #: _____

Address: _____ Email Address: _____

TRUSTCOMPARE History:

First Time Subscriber _____ Most Recent Year (Data Year) Subscribed _____

I was referred to TRUSTCOMPARE by: Name: _____

Organization: _____

Affinity Groups (Check all that apply):

Robert H. Franke & Associates Retainer Client: _____	Ohio Bankers League Trust Association _____
Trust Company(Independ. or Bank Affiliated) _____	Iowa Trust Association Member: _____
Integrated Trust and Brokerage Organization* _____	SEI Trust System Client _____
Pennsylvania Bankers Association Member _____	SUNGARD Trust System Client _____
ProxyTrust _____	

* Integrated at a level where Trust officers have licenses and representatives sell and service Trust accounts.

Subscription Information:

When this subscription is received you will receive an email from the CEO introducing your Account Executive and providing you a Welcome Packet.

Please review that Welcome Packet upon receipt. The Account Executive will be contacting you to discuss your Data Coordinator decision as well as the data entry and reporting process.

_____ Core Trust Metrics (Level I) \$1250 annual subscription rate

An invoice will be submitted upon receipt of the subscription form. There are various affinity pricing options available. We will provide you the best possible pricing but discounts cannot be accumulated.

By your submission of this subscription form, you give Pohl Consulting and Training, Inc. permission to use your subscriber data and/or ratios in compiling peer group composites and range information data to be used in the TRUSTCOMPARE performance reports. Pohl Consulting and Training, Inc. agrees not to disclose the contents of the subscriber data, data accumulation materials, or identity of ratios computed there from, except to the subscribing organization. Pohl Consulting and Training, Inc. will respect the confidential nature of your information and will keep it in confidence, protecting it to the same extent that we protect our own proprietary information. Pohl Consulting and Training, Inc. will, however, use subscriber data and/or ratios in peer group composites and range information. Composite information and unidentified ratios may and will be used by Pohl Consulting and Training, Inc. Names of subscribing organizations may be shared with those in their peer group.

FAX TO 815-561-3573

TRUSTCOMPARE®

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