

# CPG's Wealth Management Services

## About the Firm

Capital Performance Group is a management consulting firm based in Washington, DC. Our firm provides advisory, planning, analytic, and project management services to the financial services industry. Our professionals possess deep experience in a broad range of functional specialties including strategic planning, sales management, quality engineering, marketing and product development, market research, risk management, operations and technology, compliance and regulatory matters, mergers and acquisitions, and strategic cost management.

## What makes CPG Unique

**Experience** — We are knowledgeable industry “insiders.”

Our professionals have an average of over 20 years experience in the financial services industry.

**Focus** — We are financial services industry specialists. We have developed unique tools and methodologies to address the specific business issues and challenges of this industry.

**Practicality** — We know what it takes to implement and manage strategic initiatives. We provide hands-on assistance and actionable advice.

For more information, please contact us at 202/337-7870 or email us at [info@capitalperform.com](mailto:info@capitalperform.com).

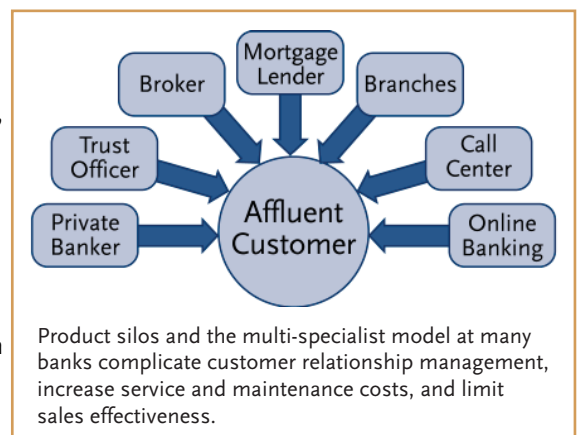
Capital Performance Group recognizes the challenges and opportunities currently faced by wealth management organizations, and in turn, has developed timely, actionable solutions that fully consider the condition of the industry today. CPG's services strategically position your institution to address immediate needs and survive and grow through focus on key areas, including:

## Managing Platform Expenses

CPG can assist your company to reduce asset management expenses as you enhance portfolio management capabilities. We help banks to evaluate, develop, and implement open-architecture, hybrid architecture, SMA and UMA platforms/models and provide strategies, tactics and tools for improving your adoption rates for existing platforms.

## Integrating Wealth Businesses

Banks — especially those distinct or multiple private banking, trust, brokerage, deposit, and investment units — often struggle to provide customer-centric wealth management services and coordinate customer relationship and portfolio management capabilities. CPG can help to meld your organization's individual wealth management units into a unified and harmonious entity to help drive expense reduction, reduce internal conflict, improve customer service, and increase productivity.



## Acquiring and Retaining Customers

Competition for key wealth customer segments was already fierce. Now, record numbers of affluent consumers need to rethink their financial plans. As a result, customers will consider switching wealth management providers. CPG can help your team to reshape customer value propositions, mine customer data and prioritize growth and retention opportunities, and develop and implement programs that distinguish you from competitors and communicate leadership, trust, value, and effectiveness to help you to hold onto, enhance, and obtain more customer relationships.

## Renegotiating Contracts

Banks should conduct competitive price analyses regularly — not just when vendor contracts are due to expire — to determine whether terms should be renegotiated. We know where vendors have offered price concessions for other institutions and can help your organization to assess your service agreements, identify and prioritize opportunities, and develop and implement plans to realize real expense relief.

## Attracting and Retaining the Best Talent

Human resources are in a state of flux with countless employees forced into career decisions. The supply and demand of talent virtually reversed overnight, favoring institutions looking to acquire talent at prices unseen in years. CPG can help you to determine and prioritize HR needs and put in place a plan to help you optimize staff costs and capabilities.

## Optimizing Compensation Plans

Understanding the changes in compensation, including retention bonuses, changes in production levels and incentive payouts is critical to remaining competitive. CPG can provide up-to-date industry insight to ensure your company does not overpay in an employment market that is experiencing unparalleled changes.

## Rightsizing Effectively

With fee and commission revenues off considerably, many institutions face the difficult task of trimming staff without disrupting current operations or sacrificing longer term growth plans. CPG provides objective, experienced guidance to the challenge of resizing your organization.

## Ensuring Compliance

Maintaining regulatory compliance has become an increasingly difficult task over recent years, and the ongoing restructuring of the financial services industry will significantly increase banks' regulatory burden. CPG can help your wealth management organization to identify and internalize new regulatory requirements and ensure core efficiency improvement and growth objectives are kept in focus and achieved on schedule.

## Our Wealth Management Services Leadership Team

### Mary Beth Sullivan, Managing Partner

Mary Beth specializes in strategic development and marketing program design for financial services companies. Mary Beth has extensive experience in strategy development, marketing segmentation and product design, distribution planning, sales program design, financial and risk analytics, and operational reengineering. Mary Beth can be reached at 202-337-7872 or [msullivan@capitalperform.com](mailto:msullivan@capitalperform.com).

### Claude Hanley, Partner

Claude has been a management consultant to the financial services industry for more than twenty years. Claude has worked extensively with financial institutions in such areas as business planning, financial advisory, and public policy and regulatory compliance. Claude can be reached at 202-337-7875 or [chanley@capitalperform.com](mailto:chanley@capitalperform.com).

### Gary Stein, Partner

Gary specializes in developing and implementing performance improvement initiatives for Capital Performance Group's clients. Gary provides consulting in the areas of delivery system analysis and design; market opportunity analysis and planning; frontline and operational process reengineering; and the development of analytical tools and models. Gary can be reached at 202-337-7876 or [gstein@capitalperform.com](mailto:gstein@capitalperform.com).

### John Shields, Consulting Associate

John is a CPA and the Founder of MainStay Consulting. John has over 30 years of asset management industry experience, including infrastructure, technology, risk management, sales and marketing, administration, distribution and portfolio management. John can be reached at 603-430-8317 or [jshields@mainstaycg.com](mailto:jshields@mainstaycg.com).

### Tom Kane, Consulting Associate

Tom is the President & CEO of Investment Program Solutions, with 27 years of experience in trust, private banking, asset management, and brokerage through integration, distribution, and efficiency enhancements. Tom can be reached at 703-690-9985 or [tomkane@solutionsllc.biz](mailto:tomkane@solutionsllc.biz).

