


2015 Investment Program Blueprint

Key Success Drivers

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Background on the Study

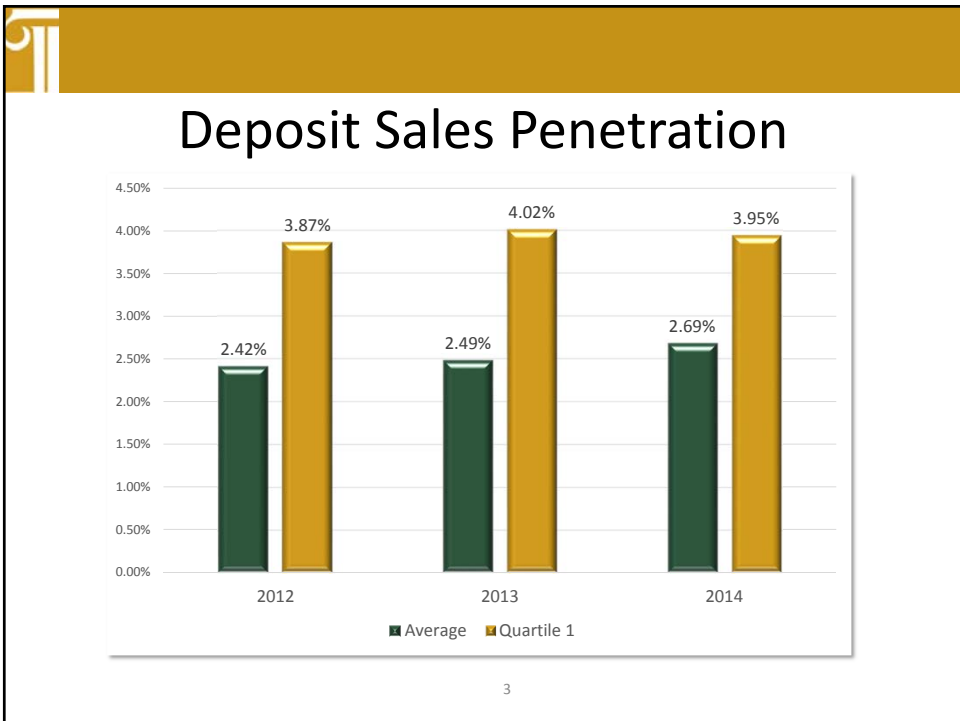
- Over 100 Program Managers participated
- Survey data is combined with FDIC and Infinex sales reporting data
- Program revenue is for calendar year 2014
- Deposit and fee income is from year-end 2014

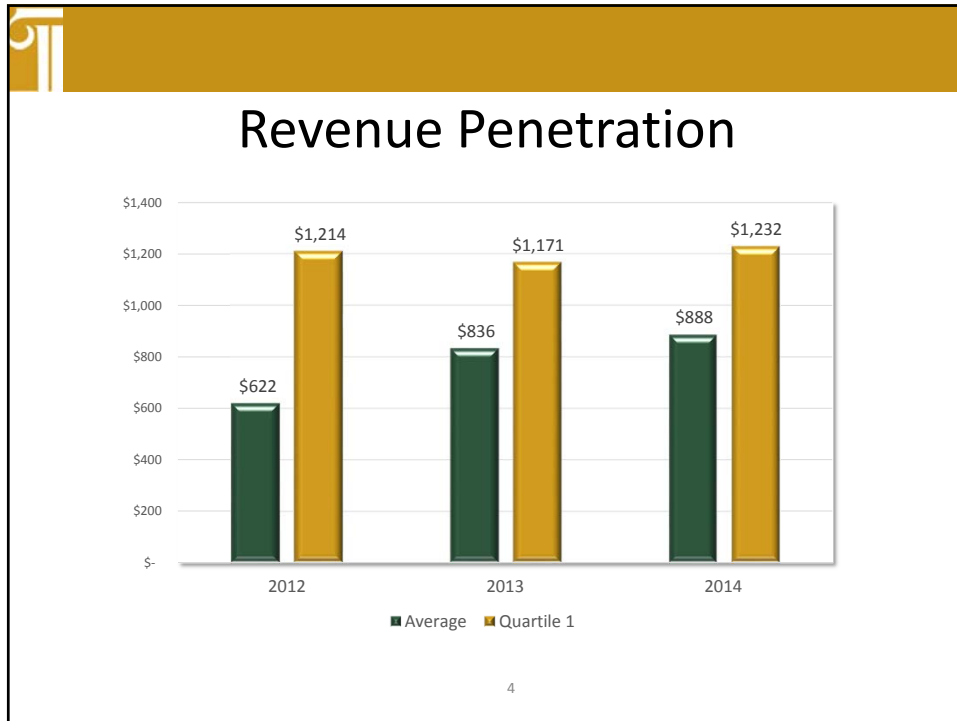
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Revenue Benchmarks

- Top advisor average productivity \$413,605
- 52% from packaged products
- 32% from recurring sources

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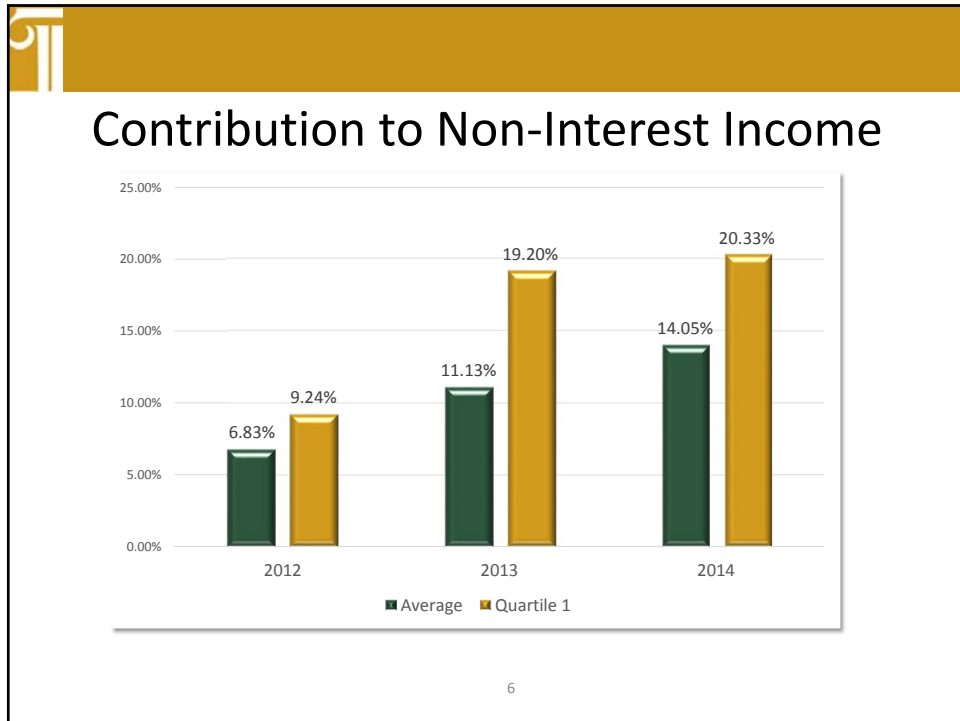


Consider this:

Based on Q1 Revenue Penetration, a \$500 million bank has the potential to average \$616,000 in total revenue.

$$\$500 \times \$1,232 = \$616,000$$


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Household Profitability 6.5% Penetration

	With Investment/ Insurance Relationship	Without Investment/ Insurance Relationship
Services Per Household	3.79	2.33
Average Bank Deposits Per Household	\$55,727	\$33,756

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Program Structure

Branches per advisor

- Advisors who cover 3 – 4 branches out-produce advisors who cover more than 7 branches
- 3 to 4 branches - \$451,294
- 5 to 7 branches - \$330,642

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Program Structure

Deposits per advisor

- Average deposit base per advisor is \$302 mm
- True for all production quartiles

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Communication/Recognition/ Accountability

Communication	Average per advisor	
To Branch Managers, Board and Senior Leadership	\$333,396	
To the Board and Senior Leadership	\$235,131	
Accountability	Top Advisors	All Others
Referrals are part of the scorecard	50%	42%
There are no goals or accountability for referrals	5%	12%

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Impact of Planning and Goals

Advisors With a
Business Plan
Out-produce
Advisors Without by
50%

Review Frequency	Top Advisors who Business Plan
Weekly	\$456,628
Monthly	\$438,141
Quarterly	\$388,641

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Generating Referrals

Source of Referrals	2012	2013	2014
Branch Staff	70%	54%	53%
Commercial Lenders	3%	6%	7%
Executives/Board	3%	3%	4%
Other (including Trust and Private Banking)	3%	9%	4%
Existing Clients	17%	22%	24%
Centers of Influence	4%	5%	8%

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Use of Sales Assistants

Sales Assistant activity	% of time each week
Processing business/paperwork	42.40%
Scheduling meetings/reviews including following up on referrals	21.35%
Client servicing	20.00%
Written communication including managing AdvisorCenter/Forefield	5.96%
Meeting with clients	5.46%
Proactive outreach to existing clients	4.85%
Conducting branch referral training	2.55%

Average Revenue with a Sales Assistant is nearly double those without: \$510,882 for advisors with an assistant

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Program Marketing

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Next Steps

- Download the Blueprint
- Decide what data points are the most important to your program's success

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About Infinex Financial Group

- An independent, full service broker dealer built for financial institutions – by financial institutions
- Our leadership team averages over 23 years experience
- Owned by over 40 financial institutions and 4 state trade associations
- Learn more at www.infinexgroup.com or email marketing@infinexgroup.com

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Q&A



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