

ARE YOU READY FOR Enterprise Shape Management™?



Is your ALM system lying to you...or at least, letting you down? If your AL solution is limited to separate economic value (EV) and income simulation analyses, at minimum, it isn't providing you with the *whole truth*. Meanwhile, unsophisticated modeling or faulty underlying assumptions might actually be providing you with *misleading information*. And aside from these minimal standards, is it doing everything for you that it *could*?

- » Have you ever turned to your ALM system to find improved earnings and wealth for your institution?
- » Has it ever been the source of new strategies, not just a check for compliance?
- » Have you ever used your system at the line-item level to select your product offerings, or to set pricing?
- » Does it empower you to interpret income simulation and EV simultaneously, to evaluate risk in the context of reward, and vice-versa?
- » In other words, is your current solution helping you to manage—or merely to comply?

We are proud to offer Enterprise Shape Management™ (ESM), a breakthrough consulting service and ALM solution that applies a disciplined methodology to combine the strengths of EV and income simulation while resolving their traditional limitations. Finally, an approach is available that can take you beyond asset liability compliance and into the realm of empowered balance sheet management.

Enterprise Shape Management™

Includes:

- » All traditional ALM measures and reports

Plus:

- » Total return-based approach to enable strategic decisions
- » Combines EV, income simulation, and time
- » Addresses risk and reward, together
- » Focuses on improving performance in all scenarios, not just high stress cases
- » New strategies generated, not merely vetted
- » Sophisticated, line-item modeling
- » Assumptions transparent and well-supported
- » Produced and delivered by ALM experts

Traditional ALM

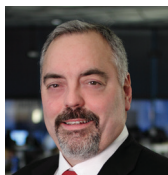
Usually:

- » Limited to instantaneous rate shocks
- » Focuses on high stress cases for compliance
- » EV does not allow the consideration of the time factor
- » Income simulation ignores certain cash flows
- » No means to consider EV and income together

Often:

- » Modeling not sufficiently sophisticated, even for traditional purposes
- » No line-item level precision
- » Little to no alternative strategy focus
- » May miss important assumption distinctions
- » No expert oversight

Strategy Team ▶



Phil Nussbaum



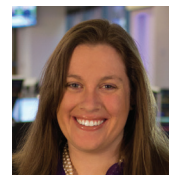
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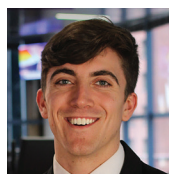


Eric C. Brown

Modeling Team ▶



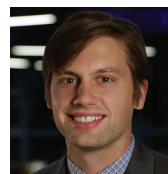
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Why not let our team help you put together a more complete picture of your reality?

Questions? Contact us at ESM@performancetrust.com or visit www.performancetrust.com