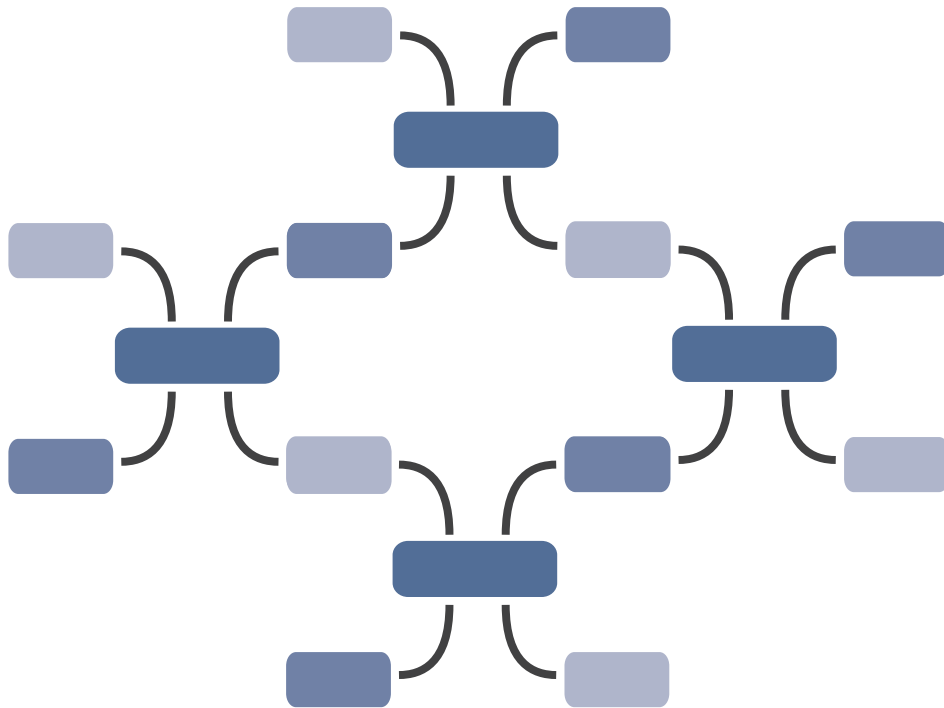


The Support Experience™



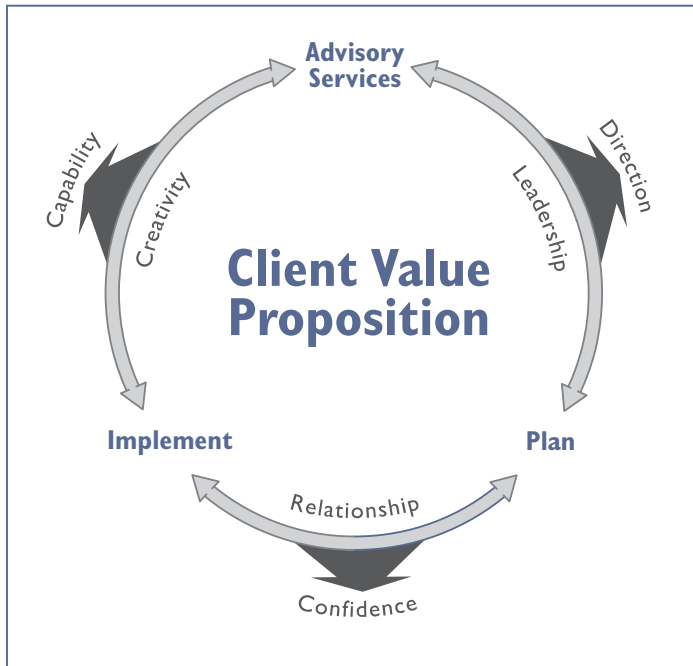
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Overview

We live in very exciting times. The speed of the microchip and the expansion of the Internet have opened many doors for the delivery of financial services. So much so that many advisors are confused as to which door to open, or what service to provide, or how to be paid for these new services. For advisors who are prepared, the opportunities are there for the taking.

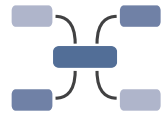
Exhibit A



The 2008-2009 financial crisis has made taking action even more important. Advisors who depend entirely on providing Assets-Under-Management (AUM) services for a fee are being questioned about the relevance of their services. Are they agents of the market? Everyone else lost the same amount of money. How do advisors differentiate themselves? Are advisors presenting a clear client value proposition? (Exhibit A) Are AUM fees being commoditized? Now that the veil has been lifted on Wall Street, don't all investment advisors look the same? Interesting times.

Let us take a step back to view how we came upon The Support Experience™ and The Mind Map Illustrator™. The financial services industry has been experiencing major fundamental changes since the 1970s. The financial planning industry, which had its roots in the early 1970s, has morphed and

changed over the past three decades. Many firms are now charging fees for all services. The financial services commission-based business has also changed dramatically during the same time period. (Exhibit B) Commissions have reduced dramatically, making it almost impossible to earn a living on commissions alone.



Many financial advisors have slowly added other wealth management services. Some of these services are loosely related to money management, while others are clearly non-financial in nature. A growing number of advisors have moved from a sales approach to a consultative approach. They are now client-centered, rather than product-centered. They are building long-term family relationships, which expand into the future generations. They talk about meaning, values and principles, in addition to volatility, risk and reward. (Exhibit C)

During the 1990s, these changes were largely ignored because the market was growing at a rate that provided large increases and money management fee revenue. This appeared to cover the cost of these value-added services. But when the dot com bubble burst at the beginning of this century, and again near the end of the decade, financial advisors were left scratching their heads about how to be paid for this "shadow work."

Exhibit B

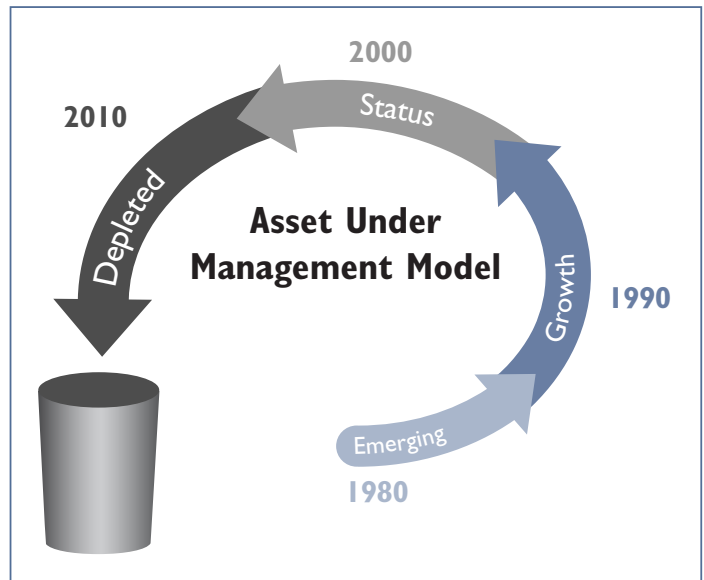
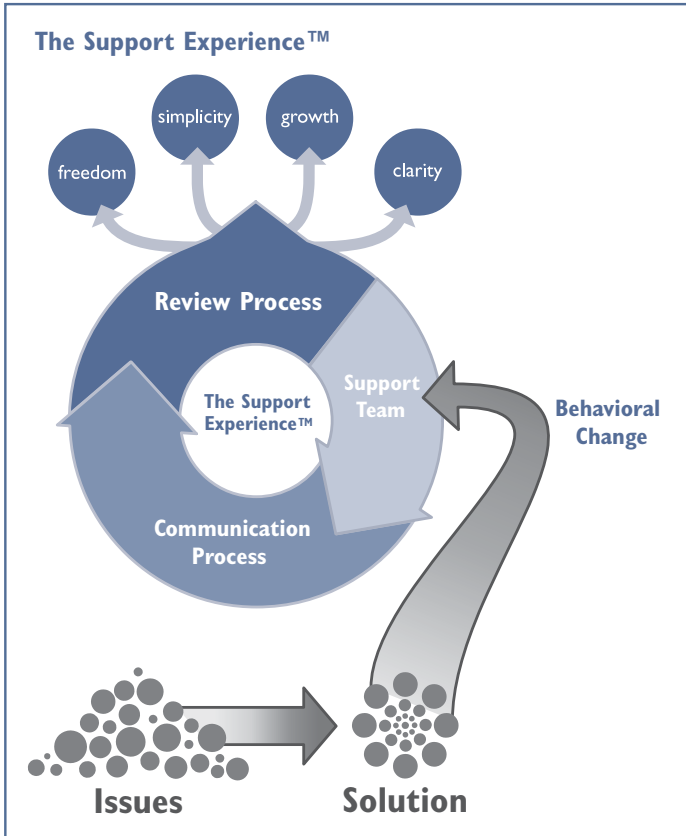


Exhibit C



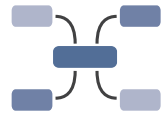
As we sit here today at the dawn of a new decade, it is tough managing the financial advisory business. Fee revenue is down, expenses have increased, and the economic outlook is not rosy. Yet there is always great opportunity when bad news seems to be everywhere. Entrepreneurs and innovative businesses have always found a way to make lemonade out of lemons.

We began addressing this fee for asset management services versus fee for shadow work after the first bubble burst in 2001. First, a little background.

As a firm, we initially were exposed to shadow work in 1989. Long story short, we could not deliver value-added services for a fee because the technology was not available to make these services cost-effective and efficient. Everything was MBFA (manual brute force aggregation). We waited and kept a lookout for how to communicate, educate and make fundamental substantive changes in our clients' lives.

We are in the service business. More precisely, our clients are looking for direction

and for a continual generational relationship. Therefore, our core service offering must be one of servant leadership. Everything we do is centered on our clients' financial well-being, growth, and ultimately peace of mind.



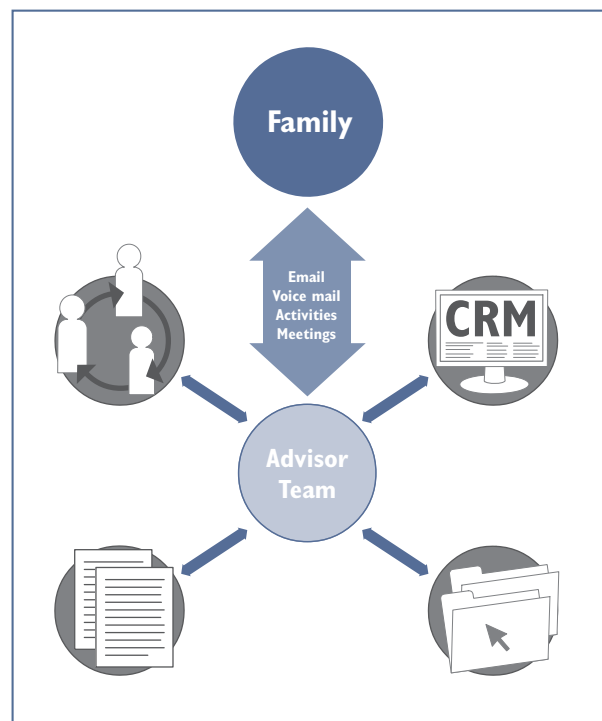
And there is the rub.

A financial services firm that provides continual increases in value-added services based on an assets-under-management fee is doomed to failure. The AUM fee model is untenable and unsupportable. Profit margins are squeezed, overhead becomes bloated, and the business starts to become less fun and more work.

We believe that the financial advisor who is coach, consigliere, ombudsman and family CFO is here to stay. These advisors are a bunch of do-gooders. At times they seem more like social workers than financial advisors. They become high paid gophers who keep the client's body economically together and functioning. The problem is: They ARE NOT BEING PAID for their very valuable services. (Exhibit D)

And if their clients were to take notice, they would be mortified, or at least conclude that their advisor is a very poor business owner!

Exhibit D



From 1991 until 2006 we looked for some way to better communicate the financial and estate strategies put in place for our clients.

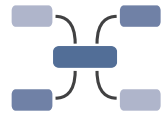
- Some way to help them better understand how their financial lives were organized.
- Some better way to help them connect the financial to the non-financial.
- How to bring clarity to a complex situation.
- How to spend more time on meaning, values, principles and the legacy they want to leave to their future generations.

We first tried using a real estate financial program, with lukewarm results. We then tested critical path method from the construction industry for a few yawns. We used Powerpoint, Excel, estate diagrams and portfolio management programs to illustrate and communicate the financial picture, with mixed results.

Nothing seemed to move our clients toward a place of understanding and clarity.

During the spring of 2006, while attending a seminar, I met David Bachelor. David is a financial advisor from England. I observed him writing in a large journal with colored pencils. The pages were completely blank. He was drawing a "mind map," based on

our two-day-long seminar, rather than using traditional notes.



The mind map was very colorful, linking idea to idea to idea. At the end of the second day, I asked him what he planned on doing with the mind map. After all – it looked like a work of art suitable for being framed!

He said that when he returned to his office on Monday, this would be handed off to his staff. They would read, then interpret and complete all actions from the mind map without any verbal communication with David. (Exhibit E)

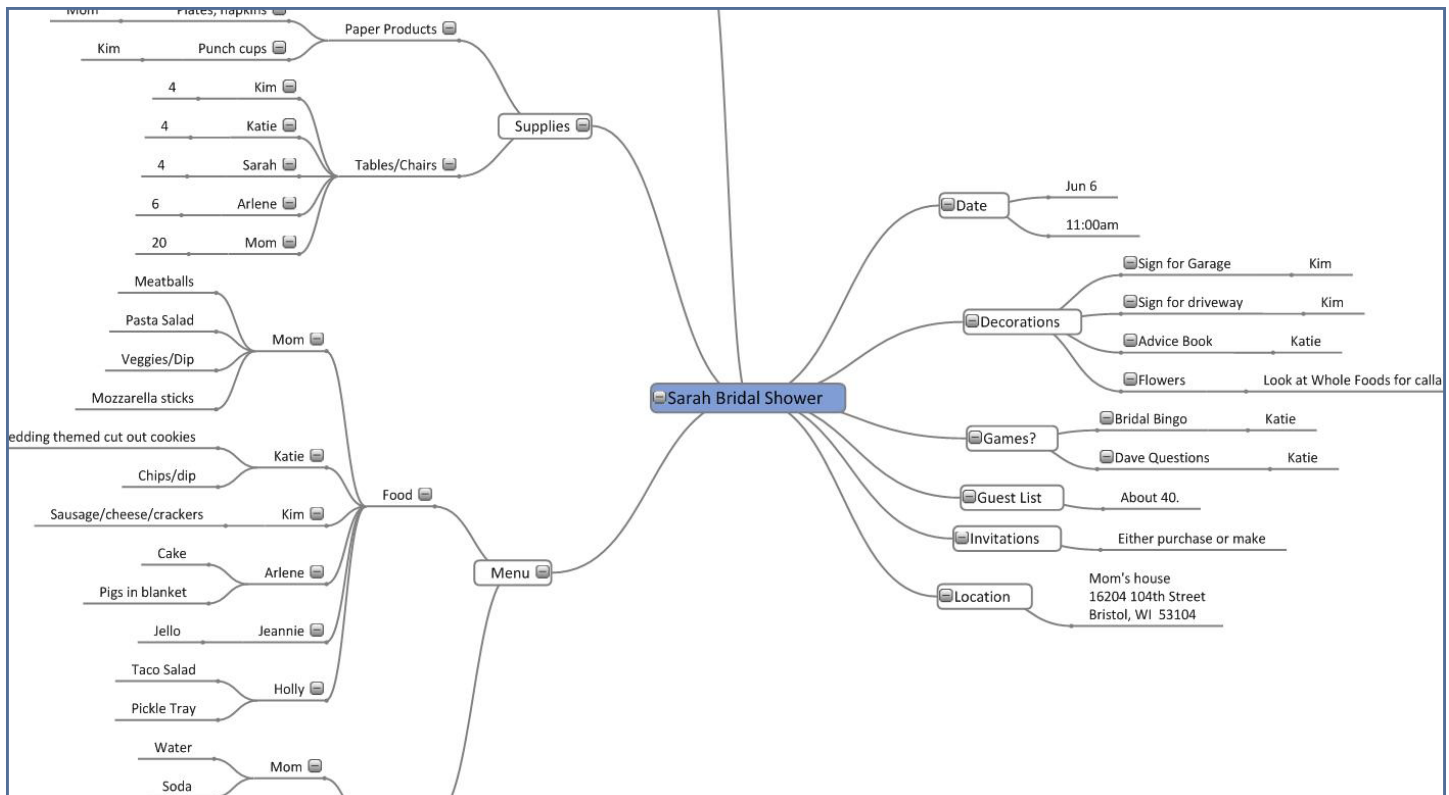
I was intrigued.

How could this be? That his staff would understand everything? There was both technical industry information and back office tasks to complete. After all – staff typically do not have the education or experience.

Then it hit me.

I wonder if our clients would understand everything about their finances from a Mind Map? I wonder if my staff would understand complex financial, asset, tax and estate

Exhibit E



strategies easily? I wonder if our clients could actually “see” the non-financial work we performed on a daily basis for them? I wonder if outside advisors could see the relationship of their services to our clients?

Was this the missing link? (Well, let’s not go quite that far!)

The answers all came back “yes.”

We had found and implemented a program that easily illustrates complex strategies and connections to those strategies in clear terms that our clients, our staff and our clients’ other advisors understood. The big leap came when we realized clients could now CLEARLY SEE THEIR STUFF and CLEARLY SEE OUR WORK.

Before Mind Maps, we were faced with hourly fees or non-recurring project work, both difficult to automate or scale.

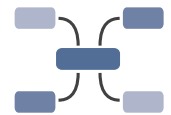
Using Mind Maps, the most important element and critical connection is a fundamental behavioral change. This behavioral change goes very deep. Let me try to illustrate.

Upon starting a client relationship, the initial meeting is greatly different. Instead of first collecting financial data, we initially collect non-financial data. Instead of speaking in short time periods, we focus on three generations into the future. Instead of concentrating on managing assets, we focus on managing relationships, educating the family, and passing the family leadership torch.

Some of this may sound very foreign, but there is a reason why this naturally occurs. There is MORE TIME. There is time to focus on meaning, values and principles in lieu of documents, transactions and complicated strategies. Clients look forward to meetings. They are more engaged. They clearly see that the focus is on them, not a big \$ on their foreheads. (Exhibit F)

Behavioral change – the way a financial firm operates – is key. Essential. Critical. Absent that, mind-mapping software is just another tool that is bound for the technology junk-

yard of “seemed to be a good idea.” The technology dump.



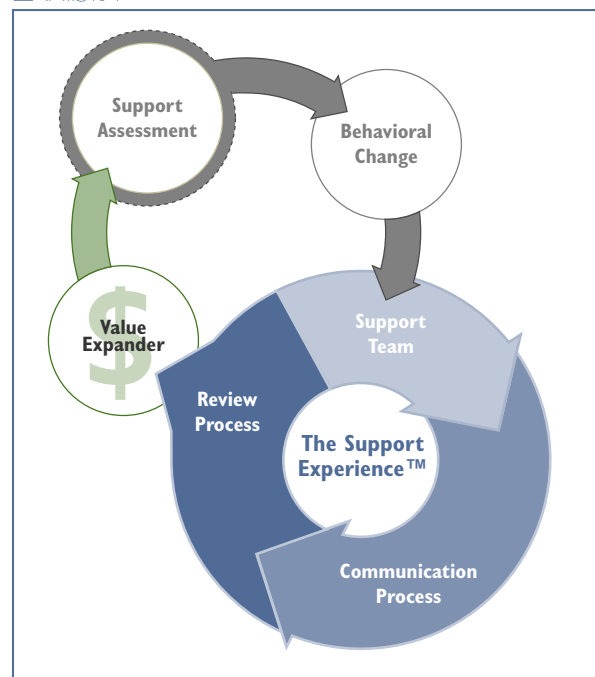
This training workshop will focus on the theme of behavioral change supported by Mind Map software, techniques, strategies, and a Mind Map library.

Change – unavoidable, unstoppable, unremitting, unwavering – is now a way of life for all advisors. Either one embraces change early on or ends up slowly losing clients, staff and one’s business. Today’s discussion is about anticipating and managing change intelligently and conceptually to provide greater mutual benefits for our clients and our businesses.

Our registered investment advisor, Coyle Asset Management, began charging fees for financial planning and money management in 1981. We have specialized since then on comprehensive financial planning and investment consulting. More recently, we have provided expanded services into the multi-family office space.

The principals of the firm, Gary Klaben, Kevin Coyle and Edward Kelly, have worked together since 1988. We track assets under advisement as well as assets-under-management. Approximately 35% of our revenue is generated in the form of project fees and retainers.

Exhibit F



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