Phil I have just funched reading your joser on fee-based Income with considerable interest. You are no doubt aware that a major project on fels is midler way in she Retail bank. Your paper mill be a very kalhable resource in helping us with what is a considerable challenge. Phil, many thanks for referring this material. If your current I workload fermits I would be grateful of Brian Hackney could Isplied some time with you drowing on your experien hands again

KSA's etc is of obvious importance. Incentive pricing, relationship pricing, front end fees (explicit pricing) are just a few of the mechanisms which may require implementation.