

## For Sample Candidate

Identification #: 3399147

Administrator: Kathy Reid  
Version: U.S. Financial Services

U.S. Financial (LIMRA Demo)  
Date: 11/17/2008

## Executive Summary

### Career Profile+ Rating: 18

Based on this candidate's past performance, available natural market, and employment and financial stability, compared with other candidates with similar work experience this candidate is likely to:

- Display average persistence and effort toward becoming a successful representative
- Respond positively to one-on-one coaching, although coaching tips offered in later sections of this report should be carefully considered
- Display average productivity and desire to succeed
- Have an above-average chance of staying with the company during the first contract year

#### Selection Considerations

- Provide in-depth product training. It is important that the candidate fully believe in a product before he or she is able to successfully market it. See page 6 for more information.
- Provide clear expectations on sales practices, compliance, and product suitability. See page 6 for more information.
- Actively engage this candidate in the goal-setting process so that he or she will truly "adopt" objectives. See page 8 for more information.
- Maintain consistent communication and ensure that goals become progressively more difficult. See page 8 for more information.
- It may be beneficial to explain to this candidate that, although the new position will demand a significant dedication of time, your organization understands the importance of spending time with family and friends. In fact, time with family and friends may present unique career opportunities as the candidate learns what products he or she has access to that could benefit others greatly. See page 3 for more information.

#### Career Presentation Guide

Based on what tends to motivate him or her, the following should be taken into consideration when previewing the position with this candidate:

- This candidate greatly values time spent on nonwork activities with family or friends.
- This candidate may be sensitive to positions that would leave him or her vulnerable to unscheduled time away from the family. This would definitely serve as a disincentive if he or she were to consider joining your company.

## For Sample Candidate

### Management Considerations

This candidate's personality and work styles provide insight for coaching. As a follow-up step, take this into consideration:

- Limit the use of unnecessary restrictions on the way they use their time.
- Empower the candidate to set personal objectives, as he or she may resent unnecessary restrictions.

Based on issues such as past sales history, knowledge about financial planning careers, and familiarity with the position, it is very likely that this candidate will accept the position if it is offered to him or her.

### Personality Summary (See pages 6 to 9 for details)

Personality Characteristics	Low	Moderate	High
Persuasiveness			
Energy			
Achievement Drive			
Initiative and Persistence			

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## Career Profile+ Rating: 18

### Probability of Success

Across all Career Profile+ users in financial services companies in the United States, approximately 32 out of 100 candidates who rate 18 are expected to be successful. Compared with the average financial services candidate in the United States, this candidate has a 57 percent better than average chance of being a successful producer.

A "successful" representative or planner is one who

1. survives his or her first contract year, and
2. produces in the top half of all first-year surviving producers in the company.

### Survival and Productivity

The Career Profile+ rating is a combination of two predictors: first-year survival and first-year-production. The chart below shows how this candidate rated in these two areas:

	Below-Average Production	Average Production	Above-Average Production
Below-Average Survival			
Average Survival			
Above-Average Survival			

In other words, compared with an average candidate:

- This candidate has an above-average chance of surviving his or her first contract year.
- This candidate has an average chance of being among the top producers in your company.

**It is very likely that this candidate will accept a position if you offer it.**

## For Sample Candidate

The information on Motivators, Concerns, Expectations, Work Styles, and Personality Characteristics is not directly related to the Career Profile+ rating. This information is offered for the purpose of conducting follow-up interviews and should help in the understanding of key candidate characteristics and in achieving optimum candidate-organization fit.

### Motivators

Motivators do NOT impact the overall Career Profile+ rating.

The chart below shows how the candidate rated each of the following motivators. Later in this report, you will find interview questions suggested for motivators that the candidate rated as Very Important or Extremely Important.

	Not Important	Somewhat Important	Important	Very Important	Extremely Important
<b>Independence</b>					
<b>Power</b>					
<b>Recognition</b>					
<b>Prestige</b>					
<b>Money</b>					
<b>Security</b>					
<b>Professional growth</b>					
<b>Service</b>					
<b>Leisure time</b>					
<b>Family time</b>					
<b>Reward travel</b>					

The candidate's responses indicate:

- This candidate greatly values time spent on nonwork activities with family or friends.

In presenting the career to this candidate, keep in mind the following:

- This candidate may be sensitive to positions that would leave him or her vulnerable to unscheduled time away from the family. This would definitely serve as a disincentive if he or she were to consider joining your company.

## For Sample Candidate Concerns

Concerns do NOT impact the overall Career Profile+ rating.

The chart below shows how the candidate rated each of the following concerns about the position. Later in this report, you will find interview questions suggested for concerns that the candidate rated as "not sure" or "hard to handle."

	It will be hard for me to handle this	I am not sure whether I can handle this	I can probably handle this	I am sure that I can handle this
Finding enough prospective clients				
Using my own money for business expenses				
Meeting expectations of management				
Being accepted as a trusted advisor by clients				
Being able to use a personal computer				
Being able to accept rejection from potential clients				
Working long hours				
Keeping current with industry knowledge				
Mixing business with pleasure at social events				
Approaching people I know for business purposes				
Selling enough to make the income I need				
Answering in-depth questions about products				
Performing well enough to meet my own standards				
Having enough time for friends and family				

The candidate's responses indicate:

- This candidate has concerns regarding how the financial representative career might impact his or her personal life with respect to the time devoted to the job and the social aspects often required in a sales position.

In presenting the career to this candidate, keep in mind the following:

- It may be beneficial to explain to this candidate that, although the new position will demand a significant dedication of time, your organization understands the importance of spending time with family and friends. In fact, time with family and friends may present unique career opportunities as the candidate learns what products he or she has access to that could benefit others greatly.

## For Sample Candidate Expectations

Expectations do NOT impact the overall Career Profile+ rating.

The chart below shows how the candidate responded to questions about his or her expectations of this position. It also shows what is characteristic of your office according to your office profile, if available. If an office profile is available, you will find a list of expectations that differ noticeably between this candidate's responses and your office later in this report.

	Candidate's Response	Office Profile
Number of evenings typically worked per week	2 evenings per week	5 evenings per week
Number of hours per week spent learning sales presentations and product information during first few weeks after licensing	11 to 15 hours per week	26 to 30 hours per week
Number of hours per week spent on the telephone for business purposes	31 to 35 hours per week	16 to 20 hours per week
Total number of hours worked per week	20 to 29 hours per week	45 to 49 hours per week
Money spent per week on out-of-pocket business expenses	\$50 to \$74 per week	\$100 to \$149 per week
Number of contacts needed to get one sales interview	15 to 19 people	15 to 19 people
Number of sales presentations needed to get one sale	10 to 14 presentations	10 to 14 presentations
Number of sales for a typical first-year producer in this office	20 to 39 sales	10 to 19 sales
Average income for a typical first-year producer in this office	\$40,000 to \$49,999	\$40,000 to \$49,999
Amount candidate expects to earn in his or her first year in this office	\$50,000 to \$59,999	N/A
Average income for a typical third-year producer in this office	<b>\$80,000 to \$89,999</b>	<b>\$90,000 to \$99,999</b>
Amount candidate expects to earn in his or her third year in this office	\$90,000 to \$99,999	N/A

Although the Office Profile is not directly related to the Career Profile+ rating, the candidate's expectations that are different from your Office Profile are shown above in bold type. It is important that this candidate understand that, in your office, the following expectations are typical:




- A first-year representative in this office typically works 5 evenings per week.
- During the first few weeks after licensing, a typical representative in this office spends 26 to 30 hours per week in the office or at home studying sales presentations or learning about products.
- A typical first-year representative in this office spends 16 to 20 hours per week on the telephone for business purposes.
- A typical first-year representative in this office spends 45 to 49 hours per week working, studying, and training.
- On average, a typical first-year representative in this office spends \$100 to \$149 per week on out-of-pocket business expenses.
- A typical representative in this office makes 10 to 19 sales during his or her first year.
- After subtracting business expenses, a typical representative in this office makes \$90,000 to \$99,999 during his or her third year.









The candidate may leave the organization after a short period of time if he or she is contracted with an unrealistic picture of the work he or she will be expected to do.

## For Sample Candidate Work Styles

Work Styles do NOT impact the overall Career Profile+ rating.

The chart below shows how the candidate responded to questions about his or her work preferences. It also shows work styles that are characteristic of your office according to your office profile, if available. If an office profile is available, you will find a list of work styles that differ noticeably between this candidate's responses and your office later in this report.

- Key:**
-  Represents the candidate's response.
  -  Represents the office profile.
  -  Represents agreement between the candidate and the office profile.

	Not Important or Characteristic	Somewhat Important or Characteristic	Important or Characteristic	Very Important or Characteristic	Extremely Important or Characteristic
Working in a team environment is...					
Working with a mentor is...					
Independence in setting own goals is...					
Working with minimal supervision is...					
Learning in formal training sessions is...					
Learning by observing others is...					

It is important for this candidate to understand that significant differences in your organization's and his or her preferred work styles may result in less than optimal performance if not addressed.

- Learning in formal training sessions is extremely characteristic of your organization, while learning in formal training sessions is not important to this candidate.

## For Sample Candidate Personality Characteristics

Personality Characteristics do NOT impact the overall Career Profile+ rating.

The following personality characteristics are related to success in a financial services sales/planning career. In general, the higher the score for each personality characteristic, the more likely the candidate will succeed in the career. For each personality characteristic, this report shows the candidate's score, a definition of the characteristic, general qualities frequently observed in people with this score, likely sales behaviors, and coaching tips that include developmental opportunities. Later in this report, you will find suggested interview questions for each personality characteristic.

### Persuasiveness

Persuasiveness addresses being effective at changing the opinions or perspectives of others, including persuading others with convincing arguments, effectively selling ideas, convincing and influencing others, and liking to sell and negotiate.

**This candidate's score for Persuasiveness is 5**

#### Candidates who score Moderate in Persuasiveness



#### General Qualities

- Can be convincing, under the right circumstances
- Enjoy trying to talk people into things, unless a lot of effort is required
- Sometimes enjoy arguments where they try to persuade others
- Have some talent for influencing people

#### Sales Behaviors

- Possess average sales skills
- May feel uncomfortable discussing business in social situations, but will do it if it is required
- Work best when given some freedom to operate within general guidelines
- Will attempt to defend their point of view before backing down
- Usually accept constructive criticism from their manager, but may become defensive

#### Summary:

- This candidate will likely be able to approach and market products to individuals under certain circumstances, although he or she may also avoid situations where a lot of extra effort is required.
- In certain situations, this candidate may have difficulty establishing comfortable relationships with others and actively pursuing the opportunity to make contacts.
- If he or she has a complete understanding of a product or service and truly has confidence in the product's merits, this candidate will probably have greater success marketing it.

#### Coaching Tips:

- Generally, candidates with moderate persuasiveness underperform in closing sales. They tend to perform best when they believe in the value of the product or service they are providing.
- Provide in-depth product training. It is important that the candidate fully believe in a product before he or she is able to successfully market it.
  - Provide clear expectations on sales practices, compliance, and product suitability.

## For Sample Candidate

### Energy

Energy addresses working quickly and energetically, working effectively in a fast-paced environment, and sustaining a high level of energy over time.

**This candidate's score for Energy is 8**



### Candidates who score High in Energy

#### General Qualities

- Work quickly and energetically
- Tend to do things rapidly, even when there is plenty of time
- Enjoy working in a fast-paced environment
- Feel restless when they are not keeping busy
- Enjoy work where they have to handle many competing demands at once

#### Sales Behaviors

- Manage time efficiently
- Make decisions quickly
- Make good use of office staff by delegating appropriately
- Learn complex new material quickly
- Increase effort levels for sales contests

### Summary:

- This candidate is likely to use all of his or her available resources effectively and is best suited to an environment that continually offers challenging and fast-paced workloads.
- This candidate is likely to integrate information from many sources, will respond positively to an environment full of similar people, and may become frustrated if forced to work with others who do not share his or her fast-paced orientation.
- This candidate is likely to actively prospect and displays enthusiastic energy when proposing products and closing presentations.

### Coaching Tips:

Generally speaking, candidates with high energy can succeed in sales and perform best when they are guided to use their natural liveliness as suggested by the following coaching tips:

- Limit the use of unnecessary restrictions on the way they use their time.
- Assign a wide variety of tasks/cases with increasingly challenging deadlines.

## For Sample Candidate

### Achievement Drive

Achievement Drive addresses setting challenging personal goals, striving to exceed existing standards of performance, and striving to improve performance.

**This candidate's score for Achievement Drive is 7**



#### Candidates who score Moderate in Achievement Drive

##### General Qualities

- Like to measure their performance against goals they will probably meet
- Try to live up to existing standards of performance
- Are generally motivated to do a good job
- Sometimes consider how to improve their own or the group's performance

##### Sales Behaviors

- Will work with their manager to set somewhat challenging but realistic sales goals
- May sometimes try to exceed the sales goals set for them
- Occasionally become frustrated with the difficulties of prospecting
- Are sometimes thrown off by a sudden change in schedules or priorities

#### Summary:

- This candidate may attempt to set somewhat challenging personal goals, although he or she may not go above and beyond set standards unless challenged to do so.
- This candidate is likely to respond positively to coaching and may attempt to adopt strategies that he or she feels will help raise productivity.
- This candidate will likely display an average ability to identify, qualify, and market to potential clients.

#### Coaching Tips:

Generally speaking, candidates with moderate achievement drive can succeed in sales positions if other critical competencies are present. Should you continue with this candidate, it is important to remember that he or she will often perform best when managers set clear expectations for his or her performance.

- Actively engage this candidate in the goal-setting process so that he or she will truly "adopt" objectives.
- Maintain consistent communication and ensure that goals become progressively more difficult.

## For Sample Candidate Initiative and Persistence

Initiative and Persistence address being willing to take on responsibilities and challenges, persisting at overcoming obstacles, and being willing to put in extra effort to complete things.

**This candidate's score for Initiative and Persistence is 8**



### Candidates who score High in Initiative and Persistence

#### General Qualities

- Have a strong commitment to getting things completed
- Seek out opportunities to take on new responsibilities
- Are willing to work longer and harder on a project than most people
- Will work extra hours to complete things
- Push themselves to the limits of their ability

#### Sales Behaviors

- Bounce back easily from rejection
- Persist in attempting to close when faced with objections
- Are quick to pick up the phone to ask for an appointment
- Work independently -- do not require a lot of their manager's time
- Provide responsive customer service

#### Summary:

- This candidate will often act proactively to achieve whatever goals are set for him or her, regardless of the obstacles that act as a barrier to progress.
- This candidate may view setbacks as temporary instances and is not likely to be derailed by objections.
- This candidate will likely strive to exhibit excellent customer service and production by taking the initiative to set personally challenging goals and working to meet them.

#### Coaching Tips:

Generally speaking, candidates with high initiative and persistence can succeed in sales positions. The following should be taken into consideration if you proceed with this candidate:

- Empower the candidate to set personal objectives, as he or she may resent unnecessary restrictions.
- Allow the candidate to be somewhat flexible regarding selling style, even if it is different from conventional approaches. Do not over script.

## For Sample Candidate Interview Questions

This section of the report provides suggested interview questions to ask the candidate. If an office profile is available for your office, the report also highlights areas where the candidate's expectations about the position and work style preferences differ noticeably from what is characteristic of your office.

### Motivators

This candidate indicates that the following motivators are very important or extremely important to him or her:

- Prestige
- Security
- Service
- Leisure time
- Family time

Consider asking the candidate to talk about which motivators are important to him or her. Then ask the candidate the following questions for as many of the important motivators as you feel are appropriate. We recommend that you take notes as the candidate responds to your questions.

**You have indicated these motivators are very or extremely important to you.**

**1. What does (this) mean to you?**

**2. Why is this important to you?**

**3. How would you hope to achieve this if you obtained this position?**

## For Sample Candidate

### Concerns

This candidate indicates that he or she has concerns about the following aspects of the position:

- Having enough time for friends and family

Consider asking the candidate which issues he or she is most concerned about. Then ask the candidate the following questions for as many of the concerns as you feel are appropriate. We recommend that you take notes as the candidate responds to your questions.

**You have indicated that you think it will be hard for you to handle some issues that a financial services sales representative or planner is likely to face.**

**1. Why does this concern you?**

**2. Tell me about another time when you have had a problem with this.**

**3. Tell me why you think you will have a hard time with this now, if you obtain this position.**

**4. Tell me how you might change this from a problem to an asset.**

## For Sample Candidate

### Expectations

The candidate's expectations of the position differ from your office profile in the following areas:

- Number of evenings typically worked per week
- Number of hours per week spent learning sales presentations and product information during first few weeks after licensing
- Number of hours per week spent on the telephone for business purposes
- Total number of hours worked per week
- Money spent per week on out-of-pocket business expenses
- Number of sales for a typical first-year producer in this office
- Average income for a typical third-year producer in this office



**It appears that this candidate has an unrealistic understanding of what the position involves. Consider clarifying these issues with the candidate later in the selection process.**

### Work Styles

This candidate's work styles and the characteristics of your office differ in the following areas:

- Learning in formal training sessions is extremely characteristic of your organization, while learning in formal training sessions is not important to this candidate.



**Consider discussing these differences with the candidate, if you continue the selection process with him or her.**

## For Sample Candidate

### Personality Characteristics

Consider asking the candidate the following questions about the personality characteristics listed below. Ask as many questions as you feel are appropriate.

#### Persuasiveness

It can be difficult to convince someone to accept a new idea. Tell me about a time when you successfully persuaded someone to accept a new idea. Why do you think you were successful?

We have all been in situations when we think someone else could clearly benefit from our experience or knowledge. The person may not have asked us for our advice, but we feel it is in the person's best interest for us to offer advice anyway. Tell me about a time when you were in this situation. How did you feel about offering unsolicited advice?

#### Energy

Sometimes when we are in a hurry, we tend to rush through things, perhaps not taking as much care as we should. As a result, we might end up having to do it all over again, or we live with an outcome that we are not proud of. Tell me about a time this happened to you. What could you have done differently?

Describe a situation in which you had too much to do and too little time to do it. How did you handle it?

## For Sample Candidate

### **Achievement Drive**

Tell me about a time when you decided to improve your level of performance -- for example, in school, on a sports team, or on the job. Did you reach your desired level of performance?

Sometimes we have to change our behavior in order to do a job better, faster, or more efficiently. When was the last time this happened to you? How did it work out?

### **Initiative and Persistence**

Have you ever worked harder than usual to accomplish something you really wanted? How did it work out? Were you successful?

Some difficult problems can seem impossible to solve. Tell me about a situation in which you tried to solve a problem but had to give up. How did that make you feel?

## For Sample Candidate Worksheet

Use this worksheet to organize the information in this report and the information you have gathered from the interview questions to help formulate a decision for this step in your selection process.

	<b>Rating</b>
<b>This candidate's Career Profile+ rating is...</b>	<b>18</b>

<b>Does this candidate's Career Profile+ rating fall within your acceptable range?</b>			<b>Yes</b>	<b>No</b>
<b>Motivators: To what extent is this candidate likely to be motivated by what this position has to offer?</b>	<b>Not at all</b>	<b>A little</b>	<b>Some</b>	<b>A lot</b>

List any concerns you may have:

<b>Concerns: To what extent are this candidate's concerns likely to interfere with his or her successful performance?</b>	<b>Not at all</b>	<b>A little</b>	<b>Some</b>	<b>A lot</b>

List any concerns you may have:

<b>Expectations: To what extent does this candidate have a realistic view of the position?</b>	<b>Not at all</b>	<b>A little</b>	<b>Some</b>	<b>A lot</b>

List any concerns you may have:

<b>Work Styles: To what extent are this candidate's work styles compatible with those of your office?</b>	<b>Not at all</b>	<b>A little</b>	<b>Some</b>	<b>A lot</b>

List any concerns you may have:

<b>Personality Characteristics: To what extent are this candidate's personality characteristics compatible with success in the career?</b>	<b>Not at all</b>	<b>A little</b>	<b>Some</b>	<b>A lot</b>

List any concerns you may have:

	<b>Yes</b>	<b>No</b>
<b>Continue the selection process with this candidate?</b>		

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date