



# Career Profile Advantage

**Confidential Report For**

**Candidate Sample**

Featuring

- Career Profile Advantage

Administrator: Coordinator One, Company One (North America)

Test Version: Career Profile Advantage -- Sales  
Test ID 3668

Questions? Contact your ExSel Coordinator, email [exsel@limra.com](mailto:exsel@limra.com), or call (0)+1 888-785-4672.

For Candidate Sample

## Making an Effective Selection Decision

A hiring manager's most critical responsibility is making the right selection decisions for his or her organization. From decades of research and experience, LIMRA knows that, to make an effective selection decision, you need to be able to answer the following questions:

- Can the candidate do the job?
- Will the candidate do the job?
- Does the candidate fit in your specific organization?

The Career Profile Advantage helps, in part, answer these questions — and the information on the following pages is presented in a way that will guide you in addressing them.

### Can the Candidate Do the Job?

The first section of the report indicates how well a candidate's background and core competencies align with the characteristics of others who have succeeded or failed in the industry. From this perspective, it helps you answer the question "Can the candidate do the job?"

If the answer to this question is "Yes, the candidate meets my requirements and seems to have the basic qualifications," you may choose to continue on to the next section of the feedback report.

### Will the Candidate Do the Job?

This section focuses on personality characteristics related to success in financial services sales, and how the motivational factors they capture are likely to impact the candidate's performance of the job. 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 a definition, the candidate's score, general qualities frequently observed in people with this score, likely sales behaviors, a summary, and coaching tips.

### Does the Candidate Fit?

The final section will help you determine if the candidate's career goals, preferences, and beliefs indicate that he or she will thrive in your organization — does your position offer the type of environment the candidate is looking for?



For Candidate Sample

## Can the Candidate Do the Job?

Test Accuracy Interpretation

This report can be interpreted with confidence.



For Candidate Sample

## Career Profile Advantage Rating: 19

The Career Profile Advantage rating indicates how well a candidate’s recent background aligns with the backgrounds of those who have succeeded or failed in the industry. From this perspective, it helps you answer the question “Can the candidate do the job?”

### Probability of Sales Success

Across all users in MLEA companies, approximately 47 out of 100 candidates with backgrounds similar to this candidate are expected to be successful. Compared with the average MLEA candidate, this individual has a 36 percent better than average chance of being a successful agent.

A “successful” agent 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 Advantage rating is a combination of two factors: predictors of first-year survival and first-year production. The chart below shows how this candidate rated in these two areas, and provides a clear picture of where the sales “risk” lies with the candidate, should he or she join your team.

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

In other words, compared with the average candidate:

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



For Candidate Sample

## Will the Candidate Do the Job?

This section focuses on personality characteristics related to success in financial services sales, and how the motivational factors they capture are likely to impact the candidate's performance of the job. 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

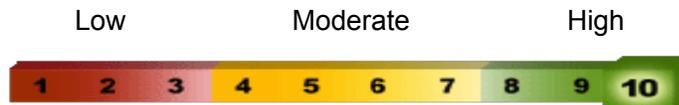
- A definition of the characteristic
- The candidate's score
- General qualities frequently observed in people with this score
- Likely sales behaviors
- A summary
- Coaching tips

*Please note that the information on Personality Characteristics does **NOT** impact the overall Career Profile Advantage rating. This section is provided for use throughout your selection process and for planning for follow-up steps, should you choose to proceed with this candidate.*

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## 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.



### Candidates who score High in Persuasiveness:

#### General Qualities

- Influence people without pressuring them
- Enjoy trying to talk people into things
- Enjoy arguments where they try to persuade others
- Have a natural talent for influencing people

#### Sales Behaviors

- Are good at selling
- Are comfortable doing business in social situations
- Work best when given freedom to choose their own approach
- Will not back down when their point of view is challenged
- Accept constructive criticism from their manager
- Use personal charm or charisma to get what they want

#### Summary

This candidate will most likely be able to effectively tailor presentations to meet the needs of whatever audience he or she is presenting to. This candidate will likely make use of effective planning, diagnosing, presenting, and closing, and enjoys persuading others to align with his or her perspectives. This candidate generally enjoys the challenges presented by skeptical audiences and is often successful at converting even the most difficult prospects.

#### Coaching Tips

Candidates who score high in persuasiveness generally enjoy persuading others to their point of view, but may run the risk of pressuring people to buy or stretching the truth to get a sale. Provide venues that allow the candidate to exercise his or her natural persuasion skills. Allow the candidate the independence to use the presentation skills he or she brings to the table, as long as he or she remains in compliance.

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## Energy

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



### 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.

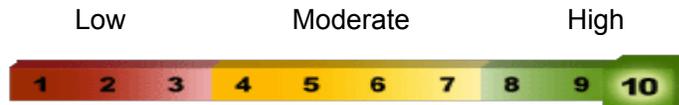
#### Coaching Tips

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 Candidate Sample

## Achievement Drive

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



**Candidates who score High in Achievement Drive:**

### General Qualities

- Like to measure their performance against challenging goals
- Strive to exceed existing standards of performance
- Are often thinking about how to improve their own or the group's performance
- Often try to find better, faster, or more efficient ways of doing things

### Sales Behaviors

- Set higher goals for themselves than their manager does
- Enjoy prospecting and do it enthusiastically
- Adapt quickly to changing schedules or priorities
- Continue to push on after formal goals are met

### Summary

This candidate is very likely to set challenging personal goals and follow through using all available resources to make sure goals are met. This candidate may prefer to work independently, although he or she will probably not hesitate to solicit assistance from others if it will help in reaching goals. He or she is likely to respond favorably to challenges that present a clear "winner" and may be frustrated in environments that don't offer competition and demanding targets. This candidate will probably be driven to identify and make convincing sales presentations to qualified prospects and will usually conduct the necessary steps to ensure success, such as developing a proposal based on thorough needs analyses.

### Coaching Tips

Generally speaking, candidates who score high on achievement drive can succeed in sales if other critical competencies are present. They perform best when provided with the freedom to pursue their goals. The following items should be considered if you continue with the candidate: Adopt a hands-off approach to goal setting, as this candidate will likely set challenging personal goals. Make sure the candidate has the necessary resources to succeed at a high level.

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## 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.



### Candidates who score Moderate in Initiative and Persistence:

#### General Qualities

- Like to finish what they have started
- Will take on new responsibilities when asked to
- Are willing to work as long and hard on a project as most people are
- Will occasionally work extra hours to complete things
- Can maintain a high level of effort for a while before losing motivation

#### Sales Behaviors

- Usually accept rejection without becoming discouraged
- Will make several attempts to overcome objections before giving up
- Sometimes procrastinate before asking for an appointment
- Require an average amount of their manager's time
- Respond to service-related calls as time permits

#### Summary

This candidate will most likely adopt goals that are set for him or her and complete whatever work is needed to meet the goals. This candidate may set even more challenging personal goals but may not maintain as high a level of effort for a continued period of time as some. This candidate may need to be consistently reminded of objectives and deadlines but will generally act as his or her own critic when evaluating progress.

#### Coaching Tips

Generally, candidates with moderate initiative and persistence perform best when they have clear goals in mind. The following should be taken into consideration if you continue with this candidate: Conduct regular meetings for the candidate to update you on progress, as procrastination may be an issue if not confronted early. Educate the candidate on the link between superior customer service and repeat business and referrals.



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## Does the Candidate Fit in Your Organization?

The following section should help in understanding key candidate characteristics and achieving optimum candidate-organization fit. It focuses on the candidate's:

- Motivators
- Concerns
- Expectations

*Please note that the information in this section does **NOT** impact the overall Career Profile Advantage rating. This section is provided for use throughout your selection process and for planning for follow-up steps, should you choose to proceed with this candidate.*



For Candidate Sample

## Motivators

*Motivators do NOT impact the overall Career Profile Advantage rating.*

The chart below shows how the candidate rated each of the following motivators. You may want to use this information to keep candidates engaged in your recruiting efforts as well as for ongoing motivation with individuals you hire.

	Not Important	Somewhat Important	Important	Very Important	Extremely Important
Independence					
Influence					
Recognition					
Prestige					
Money					
Security					
Continuous learning					
Positive impact on the community					
Leisure time					
Work/Family balance					
Advancement					

**The candidate's responses indicate:**

He or she is highly motivated by tangible rewards that are easily measured and comparable across individuals. This candidate tends to value public recognition and rewards symbolic of achievement, and enjoys situations where there is a clear "winner." He or she is focused primarily on personal and professional growth, and rewards inherent in the work itself. He or she greatly values time spent on non-work activities with family or friends.

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## Concerns

*Concerns do NOT impact the overall Career Profile Advantage rating.*

The chart below shows how the candidate rated each of the following concerns about the position.

	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 the latest technology				
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 complex financial products				
Performing well enough to meet my own standards				
Having enough time for friends and family				

**The candidate's responses indicate:**

This candidate states that he or she is mostly confident meeting the personal, technical, and sales aspects of the position. However, it is unlikely a candidate will have no concerns regarding a new sales position, and it is highly recommended to get a better understanding of the candidate's concerns if he or she progresses through the selection process.

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

As suggested above, to get a more realistic assessment of the candidate's concerns regarding the position, it will be necessary to address this area during the interview process.



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## Expectations

*Expectations do NOT impact the overall Career Profile Advantage 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 organization according to your Sales Organization Profile, if available.

	Candidate's Response	Sales Organization Profile
Number of evenings typically worked per week	<b>6 evening per week</b>	<b>4 evening per week</b>
Number of hours per week spent learning sales presentations and product information during first few weeks after licensing	<b>More than 50 hours per week</b>	<b>Less than 1 hour per week</b>
Number of hours per week spent on the telephone for business purposes	<b>More than 50 hours per week</b>	<b>Less than 1 hour per week</b>
Total number of hours worked per week	<b>60 hours or more per week</b>	<b>40 to 44 hours per week</b>
Money spent per week on out-of-pocket business expenses	<b>\$300 or more per week</b>	<b>Nothing</b>
Number of contacts needed to get one sales interview	<b>3 or 4 people</b>	<b>1 person</b>
Number of sales presentations needed to get one sale	<b>3 or 4 presentations</b>	<b>1 presentation</b>
Number of sales for a typical first-year producer in this organization	<b>400 sales or more</b>	<b>No sales</b>
Average income for a typical first-year producer in this organization	<b>\$100,000 to \$149,999</b>	<b>Less than \$10,000</b>
Amount candidate expects to earn in his or her first year in this organization	\$250,000 or more during the first	N/A
Average income for a typical third-year producer in this organization	<b>\$150,000 to \$199,999</b>	<b>Less than \$20,000</b>
Amount candidate expects to earn in his or her third year in this organization	\$150,000 to \$199,999	N/A

Although the Sales Organization Profile is not directly related to the Career Profile Advantage rating, the candidate's expectations that are different from your Sales Organization Profile are shown above in bold type. It is important that the candidate clearly understands the expectations that are typical of your organization. Candidates may leave the organization after a short period of time if they are contracted with an unrealistic picture of the work they will be expected to do.

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## Interview Questions: Sales Personality

These interview questions focus on personality characteristics related to sales success in the MLEA position.

### Persuasiveness

**Ask:** Tell me about the last time you were in a position to recommend a course of action to someone who wasn't sure what to do. Did the person follow your recommendation?

Making a major purchase (such as buying a car or a house) can involve some negotiating. Tell me about a time when you negotiated a purchase. How did you feel about the negotiation process?

**Listen for:** Signs that the candidate enjoys the persuasive process; fluency of expression; confidence

**Your Rating for Persuasiveness:**

① Poor      ②      ③ Average      ④      ⑤ Excellent

### Energy

**Ask:** Tell me about a time when you had to work quickly to get something accomplished. How did you feel about working under pressure?

In most work and school situations, there are “peaks” and “valleys.” In other words, sometimes you are much busier than at other times. Think about a time when you experienced a slow period. How did you handle it?

**Listen for:** High activity level; impatience with a slow pace; desire to schedule his or her own time and tasks

**Your Rating for Energy:**

① Poor      ②      ③ Average      ④      ⑤ Excellent

### Achievement Drive

**Ask:** 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?

Different people work best under different circumstances. Give me an example of a time when you did not perform well and explain why you think this happened. What was it about this situation that contributed to your poor performance?

**Listen for:** Love of a challenge; internal motivation to succeed; the tendency to introduce competition into

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situations

**Your Rating for  
Achievement Drive:**

① Poor      ②      ③ Average      ④      ⑤ Excellent

## Initiative and Persistence

**Ask:** Sometimes it is easier to “sit tight” and do nothing instead of tackling a difficult problem or situation. Can you tell me about a difficult situation in which you took action, even though the best response was unclear? Would you do anything differently the next time?

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

**Listen for:** Proactive nature; resilience in the face of rejection; desire to work independently

**Your Rating for  
Initiative and  
Persistence:**

① Poor      ②      ③ Average      ④      ⑤ Excellent

For Candidate Sample

## Interview Questions: Motivators

The candidate indicated the following motivators are very or extremely important:

- Independence
- Influence
- Recognition
- Prestige
- Money
- Security
- Continuous learning
- Positive impact on the community
- Leisure time
- Work/Family balance
- Advancement

Use questions such as the following to engage the candidate in a dialogue regarding these goals, and how these might be realized in a sales career with your organization. If there are clear matches with your organization, use this as a way to continuously engage the candidate in the selection process.

What does (motivator) mean to you?

Why is this important to you?

How would you hope to achieve this if you obtained this position?

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## Interview Questions: Concerns

The candidate indicated no concern with the following areas:

- Approaching people I know for business purposes
- Finding enough prospective clients
- Being able to use the latest technology
- Selling enough to make the income I need
- Keeping current with industry knowledge
- Using my own money for business expenses
- Meeting expectations of management
- Answering in-depth questions about complex financial products
- Working long hours
- Mixing business with pleasure at social events
- Performing well enough to meet my own standards
- Being able to accept rejection from potential clients
- Having enough time for friends and family
- Being accepted as a trusted advisor by clients

You may want to consider any key areas listed here that are challenges in your particular organization, and then focus on those areas in your discussions with the candidate.

Use the following questions to ask the candidate about these issues.

Sometimes new agents struggle with this area. Tell me about an experience that gives you confidence in your ability to handle this.

Are there any circumstances under which you feel this might be difficult for you?



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## Interview Questions: Expectations

As a reminder, it is a best practice to ensure that the candidate's expectations are aligned to the realities of the job in your organization. It is recommended that you refer back the candidate's responses in Expectations – and how they align to your Sales Organization Profile, if available.

Again, it is important that the candidate clearly understands the expectations that are typical of your organization. Candidates may leave the organization after a short period of time if they are contracted with an unrealistic picture of the work they will be expected to do.

## Review Process

Now is the ideal time for you to stop and reflect on all of the information you have collected thus far on this candidate. This includes the Career Profile Advantage report and any other steps you have already taken (for example, an initial interview, application form, etc.).

This guide is designed to help you synthesize your thinking and develop objectives and questions for the in-depth interview, should you decide to continue with this candidate.

Remember that this candidate's results are:

**Career Profile Advantage Rating: 19**

As you look across the steps in your selection process so far, what specific themes or concerns would you like to discuss with this candidate?

- 1.
- 2.
- 3.

If you continue with this candidate in your selection process, what objectives will you develop for the rest of your process? How will you explore these themes or concerns?

- 1.
- 2.
- 3.