



Career Profile Advantage

Confidential Report For Sample Candidate

Featuring

- Career Profile Advantage

Administrator: Admin One, Company One (North America)

Test Version: Career Profile Advantage -- Sales and Leadership
Test ID 3661

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

For Sample Candidate

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 Sample Candidate

Can the Candidate Do the Job?

Test Accuracy Interpretation

This report can be interpreted with confidence.

Total Performance Prediction: Average Potential



The Total Performance Prediction combines the Sales and Leadership Predictions and reflects the extent to which this candidate is likely to be successful at both aspects of the MLEA position.

Sales Performance Prediction: Very High Potential



Leadership Performance Prediction: Very Low Potential



For Sample Candidate

Sales Performance Prediction: Very High Potential



The Sales Performance Prediction 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 Sales Performance Prediction 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 Sample Candidate

Leadership Performance Prediction: Very Low Potential



The Leadership Performance Prediction indicates how well the candidate is likely to perform tasks related to the leadership component of the MLEA position, such as:

- Selecting and hiring agents and staff
- Training and coaching new personnel
- Managing staff performance and providing support
- Managing the business in an efficient and effective manner

This candidate is not likely to effectively perform most activities required for success in field leadership.

This assessment is based on the candidate's standing on the following set of leadership competencies.

Leadership Competencies

Belief in Self — Expresses confidence in ability to succeed and reach goals



Candidates who score in the low range on Belief in Self:

- Lack confidence in their ability to get things done
- Do not challenge themselves by setting difficult goals
- Lose motivation if a task becomes too difficult

Interpersonal Orientation — Enjoys interacting with others; has strong "people skills"



Candidates who score in the moderate range on Interpersonal Orientation:

- Enjoy working with other people, as long as they are not too difficult
- Will sometimes provide support and assistance to co-workers
- Have dealings with others that vary in quality, depending on the individual and the situation

Leadership Ability — Steps up and takes charge; motivates others to act; is looked to for direction



Candidates who score in the low range on Leadership Ability:

- Avoid situations where they would be called on to provide direction and guidance
- Lack confidence in their supervisory skills
- Are more comfortable in a supporting role than a leading role

For Sample Candidate

Innovative — Skilled at addressing problems in unique and creative ways



Candidates who score in the low range on Innovative:

- Are most comfortable with “tried and true” approaches
- Do not enjoy the process of brainstorming solutions to a problem
- View potential changes as threatening — something to be avoided

Focused — Able to work effectively in an environment with distractions and interruptions



Candidates who score in the high range on Focused:

- Have no problem working in a noisy, active setting
- Enjoy the variety of working on several things at the same time
- Manage their work load effectively despite interruptions

Amiable — Possesses a friendly and sociable demeanor that encourages trust from others



Candidates who score in the low range on Amiable:

- May be seen as cool and reserved by their peers
- Will rarely find that co-workers confide in them
- Appear uncomfortable in social situations

Flexible — Open to others’ ideas; patient and accommodating



Candidates who score in the low range on Flexible:

- Will tend to push their opinions on others in a group situation
- Are known to lose their temper with co-workers
- Will resist changing their plans in order to accommodate others

Organized — Operates in a systematic, orderly way; self-disciplined and thorough



Candidates who score in the low range on Organized:

- Are not detail-oriented
- Have a tendency to let things “fall through the cracks”
- Work in a haphazard and inefficient manner

For Sample Candidate

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

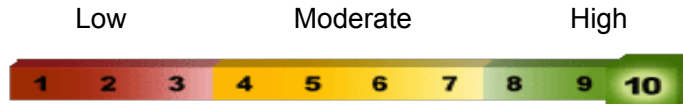
- A definition of the characteristic
- The candidate's score
- General qualities frequently observed in people with this score
- Likely sales behaviors
- A summary
- Coaching tips

*Please note that the information on Personality Characteristics does **NOT** impact the overall Career Profile Advantage predictions.* 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 Sample Candidate

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.

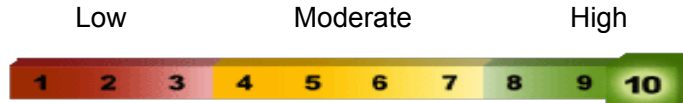
Coaching Tips

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.

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.



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.

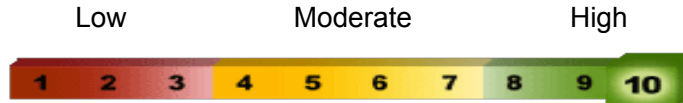
Coaching Tips

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.



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.

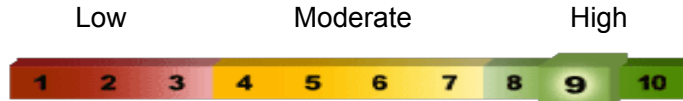
Coaching Tips

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.

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.



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 him or her.

For Sample Candidate

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 prediction. 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 Sample Candidate

Motivators

Motivators do NOT impact the overall Career Profile Advantage prediction.

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 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.

For Sample Candidate

Concerns

Concerns do NOT impact the overall Career Profile Advantage prediction.

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.



For Sample Candidate

Expectations

Expectations do NOT impact the overall Career Profile Advantage prediction.

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

Number of evenings typically worked per week	4 evening per week
Number of hours per week spent learning sales presentations and product information during first few weeks after licensing	41 to 50 hours per week
Number of hours per week spent on the telephone for business purposes	21 to 25 hours per week
Total number of hours worked per week	50 to 59 hours per week
Money spent per week on out-of-pocket business expenses	\$200 to \$299 per week
Number of contacts needed to get one sales interview	15 to 19 people
Number of sales presentations needed to get one sale	5 or 6 presentations
Number of sales for a typical first-year producer in this organization	300 to 399 sales
Average income for a typical first-year producer in this organization	\$40,000 to \$49,999
Amount candidate expects to earn in his or her first year in this organization	\$250,000 or more during the first
Average income for a typical third-year producer in this organization	\$125,000 to \$149,999
Amount candidate expects to earn in his or her third year in this organization	\$150,000 to \$199,999

For Sample Candidate

Interview Questions

Should you choose to continue in the selection process with this candidate, your next step may include an in-depth, structured interview. In this section, you will find interview questions, prompts, and evaluation criteria for content areas covered by the Career Profile Advantage assessment.

Interview Questions: Leadership

These interview questions focus on behaviors commonly used in carrying out the key leadership task components of the MLEA position.

Behaviors Related to Selecting and Hiring

Networking

Ask: Regardless of what you do in life, “who you know” is often very important. Describe a time you contacted someone at a business or in your community to establish a “useful” relationship — that is, someone who could help you accomplish a goal. Who did you contact? How did you go about it? What did you hope to gain?

Listen for: Social initiative; ability to establish relationships; willingness to utilize existing relationships for business purposes

Your Rating for Networking:

① Poor ② ③ Average ④ ⑤ Excellent

Communicating

Ask: Communicating with others is often difficult; sometimes it is hard to get your point across. Tell me about the most frustrating time you have had in trying to get an idea across to another person. What was the situation? What obstacles did you face? How did you overcome them? What was the outcome?

Listen for: Ability to convey a message; willingness to adapt one’s style or approach; comfort in dealing with different types of people

Your Rating for Communicating:

① Poor ② ③ Average ④ ⑤ Excellent

Coordinating

For Sample Candidate

Ask: Everyone has his or her own system for getting things done. Tell me about your approach to your last major project. (It can be work-related but does not need to be.) What was the project and timeframe? What needed to be accomplished? Were other people involved? How did it work out? Would you do anything differently next time?

Listen for: An organized and systematic approach; clear understanding of goals and objectives; efficient use of available resources

Your Rating for Coordinating:

① ② ③ ④ ⑤
Poor Average Excellent

Behaviors Related to Training and Coaching

Counseling

Ask: Tell me about the last time you provided feedback to help a person master a skill or improve his or her performance. What was the situation? What feedback did you provide? What was the outcome?

Listen for: Evidence that others look to the candidate for advice; the ability to provide constructive feedback; the satisfaction derived from helping others improve

Your Rating for Counseling:

① ② ③ ④ ⑤
Poor Average Excellent

Rewarding

Ask: Did you ever receive most of the recognition for something in which others played a significant role? When did this happen? How did this make you feel? How did you handle the situation?

Listen for: Willingness to give recognition to others when it is due; comfort sharing the spotlight

Your Rating for Rewarding:

① ② ③ ④ ⑤
Poor Average Excellent

Motivating

Ask: Describe a time when you made a special effort to encourage the success of another person. What was the situation? What did you do? Were you successful?

For Sample Candidate

Listen for: Enthusiasm; positive energy; insight into what motivates others

Your Rating for Motivating:

① Poor ② ③ Average ④ ⑤ Excellent

Behaviors Related to Managing Performance and Providing Support

Team Building

Ask: Describe the most difficult conflict you ever had to mediate. What was the problem? Who was involved? How did you handle it? What was the outcome?

Listen for: Facilitation skills; tact and diplomacy; willingness to deal with difficult individuals

Your Rating for Team Building:

① Poor ② ③ Average ④ ⑤ Excellent

Monitoring

Ask: Tell me about a time you needed to track the progress of others toward a goal. (This could be in a work setting or a non-work situation, such as a fundraising effort or a sports team.) What was the situation? What approach did you take? Did you encounter any problems or issues?

Listen for: A systematic approach; effective use of goal-setting; clear and specific criteria

Your Rating for Monitoring:

① Poor ② ③ Average ④ ⑤ Excellent

Supporting

Ask: Describe the most recent time when someone came to you for help with a problem. What was the situation? What did you do? What was the outcome?

Listen for: Empathy; a genuine interest in others' problems; evidence that others see the candidate as

For Sample Candidate

trustworthy

Your Rating for Supporting:

① ② ③ ④ ⑤
Poor Average Excellent

Behaviors Related to Managing the Business

Analyzing

Ask: Tell me about a time you were responsible for a project with a specific budget you needed to manage to. (This could be in a work setting or a non-work situation, such as planning a wedding or vacation.) How did you go about this? Did you run into any problems? What was the outcome?

Listen for: Attention to detail; balancing conflicting priorities; development of contingency plans

Your Rating for Analyzing:

① ② ③ ④ ⑤
Poor Average Excellent

Problem Solving and Decision Making

Ask: Tell me about the toughest problem you have ever solved. What was the situation? What was your solution? Describe your decision-making process.

Listen for: Search for relevant information; evaluation of multiple alternative solutions; logical process

Your Rating for Problem Solving and Decision Making:

① ② ③ ④ ⑤
Poor Average Excellent

Planning

Ask: Sometimes, when we are in a hurry, we tend to rush through a task and don't take as much care as we should. As a result, we end up making more work for ourselves. Tell me about a time this happened to you. What was the situation? What "shortcuts" did you take? What problems resulted? What lessons did you learn from this experience?

For Sample Candidate

Listen for: Evidence of a planning “mindset”; efficient use of time and resources; concern for quality

Your Rating for Planning:

① ② ③ ④ ⑤
 Poor Average Excellent

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 ② ③ ④ ⑤
 Poor Average 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 ② ③ ④ ⑤
 Poor Average 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?

For Sample Candidate

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 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 Sample Candidate

Interview Questions: Motivators

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

- Independence
- Prestige
- Money
- Security
- Continuous learning
- Positive impact on the community
- Work/Family balance

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?

For Sample Candidate

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?



For Sample Candidate

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:

Total Performance Prediction: Average Potential
Sales Performance Prediction: Very High Potential
Leadership Performance Prediction: Very Low Potential

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.