Confidential Results

Individual Success Profile

Financial Sales Assessment Program (FSAP)

Results for:

John Doe
ID# 123-45-6789
July 29, 2004

Employment Technologies
CORPORATION

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Do not return this page to participant.

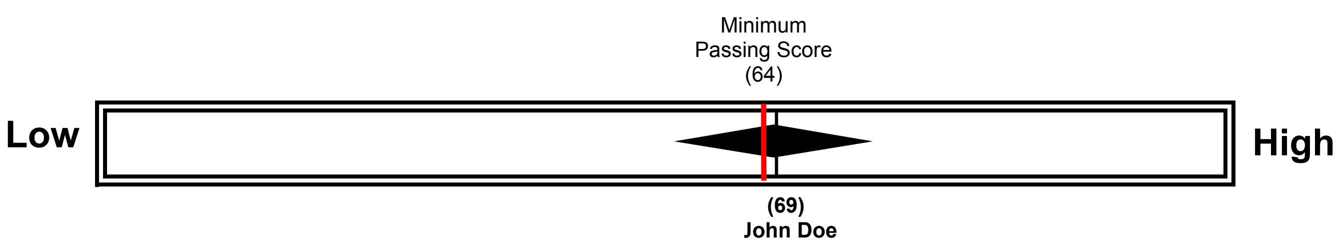
This profile can be used to make selection decisions and to identify a participant's development needs. If the purpose is for development and coaching, refer to pages 1, 2, and 3. If you elected to use the CareeR$_X$ ™ option for creating an individual performance plan, refer to the CareeR$_X$ report beginning on page 4.

The Financial Sales Assessment Program (FSAP) uses a series of videotaped job simulations to assess skill levels in eight behavioral areas essential for success as a financial salesperson. The overall assessment score shown below is a proven, accurate predictor of a participant's potential for success on the job. This prediction is based on a comparison between the participant's FSAP responses and the responses provided by a national sample of financial salespeople. The Personalized Skills Profile (page 1) lists the participant's skill rankings for the skills measured in the assessment. The Suggested Development Opportunities section (pages 2 and 3) lists the skill definitions along with bulleted statements of possible behaviors associated with the participant's level of performance. If you elected to use the CareeR$_X$ option, the CareeR$_X$ report beginning on page four will list the specific recommended developmental options available in your organization for this participant. The information on pages 1 through 3 and the CareeR$_X$ report can be shared with participants when providing coaching and performance feedback and can be used to provide insight on their specific development needs.

Because of FSAP's reliability and validity in predicting job performance, a participant's FSAP overall score should be your primary criteria when making a selection decision. Please remember, however, that factors such as previous experience, technical knowledge, motivation, and trainability should also be considered before making a final hiring or promotion decision.

Predicted Performance Level

The graph below displays the participant's *FSAP* overall score on a scale ranging from low to high. This graph not only represents the participant's score, but also indicates the likelihood of success as a high-performing financial salesperson. Specifically, the thin line running through the center of the diamond represents the participant's overall score. The bold vertical line on the graph indicates the minimum passing score established by your organization. Any participant whose overall *FSAP* score does not meet or exceed the minimum passing score has failed to display the behaviors expected from a successful financial salesperson and should not be recommended to proceed further in the selection process.



John Doe's overall score of 69 meets the minimum passing score; therefore, John Doe is recommended to proceed further in the selection process.

The following pages identify the development areas for John Doe. These were identified by comparing John Doe's responses with the typical responses given by successful financial salespersons. John Doe's specific development results can be used to provide feedback for coaching or performance planning.

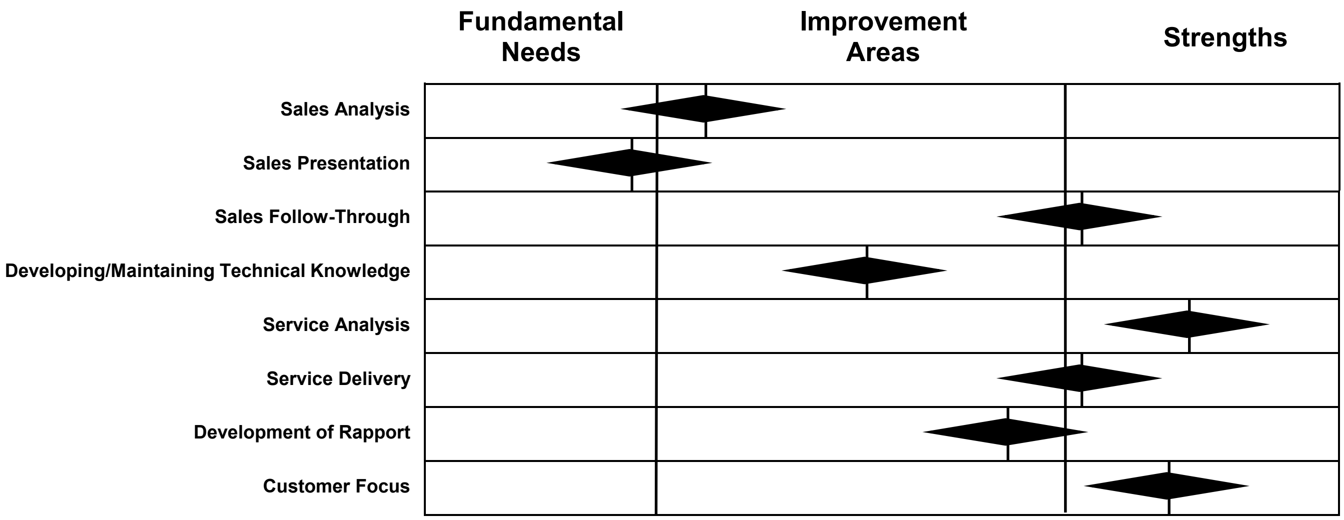
Personalized Skills Profile

Financial Sales Assessment Program *(FSAP)* is a computer-scored, video-based assessment designed to evaluate your level of development in several different skills. During the assessment, you viewed situations similar to those encountered by professional employees and were asked what you would do in those situations. The vignettes and questions were designed to allow you to demonstrate competence in eight skill areas:

- Sales Analysis
- Sales Presentation
- Sales Follow-Through
- Developing and Maintaining Technical Knowledge
- Service Analysis
- Service Delivery
- Development of Rapport
- Customer Focus

The following results outline your effectiveness in responding to the *FSAP* video questions as compared with the results of highly successful financial salespeople. Remember, you are not being compared with the average or general population. Although it has been proven that the people who perform better on this assessment most often perform better on the job, it is important to understand that each skill measured in *FSAP* can be trained, coached, and developed.

The chart below is divided into three areas: Fundamental Needs, Improvement Areas, and Strengths. Each diamond on the chart represents your score in one of the eight skills measured in *FSAP*. Specifically, the line running through the center of each diamond represents your score in a skill. It is important to understand that each skill is only one part of the entire assessment and that your overall ability is more accurately a combination of all eight skills.



Suggested Development Opportunities

Below is a description of the skills on which you were evaluated. The skills have been grouped according to your level of performance. This page presents skill definitions along with bulleted statements describing possible behaviors associated with your level of performance. This information will help you to better understand the skills and to identify the areas in which to focus your development.

Strengths

Service Analysis — Listens attentively as customers describe service requirements. Asks probing questions to determine the exact nature of customer service requirements. Communicates with other departments to collect additional information required to identify service requirements.

People at this level of performance tend to:
- Actively listen for service and support needs when speaking with customers.
- Asks insightful questions and suggest relevant solutions based upon a customer's specific needs and priorities.
- Problem solve for customers by seeking capabilities and resources from other departments.

Customer Focus — Communicates unfavorable messages (loan denial, account ineligibility) without generating negative responses from customers. Maintains control of customer interactions without offending customers. Understands the service expectations of different groups of customers (elderly, professional, etc.) and interacts with members of these groups accordingly.

People at this level of performance tend to:
- Respond to customers according to the customer's unique financial needs and background.
- Provide timely and responsive service to customers during demanding workloads.
- Effectively discuss sensitive matters so customers feel at ease and comfortable that discussions were handled appropriately.

Improvement Areas

Service Delivery — Takes appropriate action(s) consistent with organizational policies and procedures to meet service requirement(s). Correctly answers service related questions. Makes referrals to other departments to meet customers' service requirements. Sells new financial products or services to customers in response to service requirements when appropriate.

People at this level of performance tend to:
- Understand and follow the proper service guidelines and procedures when providing service to customers.
- Generally follow-up with customers to ensure service was provided and that the customer's specific needs were met.
- Suggest new products and/or services to the customer based upon continued service requirements.

Sales-Follow-Through — Thoroughly explains products purchased by customers. Provides start-up material to customers I accordance with organizational policies and procedures. Assists customers as they complete necessary forms or other paperwork required for sales transactions.

People at this level of performance tend to:
- Assist and respond to customer questions regarding the best use of newly purchased products and/or services.
- Provide and usually explain materials and policies to customers so they have an understanding of how to use bank products and/or services.
- Provide necessary paperwork, and attempt to ensure customers complete forms properly.

Suggested Development Opportunities

Improvement Areas

Development of Rapport — Asks probing questions, when appropriate, to develop rapport with customers. Greets or welcomes customers when customers enter the branch or office. Perceives and uses non-verbal communication cues.

People at this level of performance tend to:
- Greet customers in a polite and courteous manner and listen to customer cues and comments.
- Interact with customers in a style that displays competency and professionalism.
- Adapt conversation styles in response to obvious verbal and nonverbal customer cues.

Sales Analysis — Asks probing questions to determine customers' needs for financial products or services. Perceives and uses non-verbal cues that indicate customer needs. Matches implied or expressed needs of customers with appropriate financial products or services designed to meet those needs.

People at this level of performance tend to:
- Asks questions which elicit customer needs for financial products and/or services.
- Use customer background information to determine appropriate products and/or services.
- Listen to customer cues and responses to qualify the opportunity for sales.

Fundamental Needs

Sales Presentation — Describes financial products and services clearly and effectively. Responds effectively to customer questions or objections. Recommends account style or set-up to provide maximum value/satisfaction to customer. Uses printed material appropriately during sales presentation. Tactfully recommends that customers purchase financial products and services.

People at this level of performance tend to:
- Inadequately describe, or fail to discuss, the benefits or features of products and services offered by the bank.
- Not emphasize or match product and/or service features to the needs of the customer.
- Not provide, or effectively use, documents such as brochures, or financial summaries when presenting bank products or services.

Developing and Maintaining Technical Knowledge — Reads and understands technical information that describers new financial products or changes in existing products. Correctly answers technical questions posed by customers or other financial institution employees.

People at this level of performance tend to:
- Experience difficulty in learning and understanding technical information and procedures.
- Inconsistently or incorrectly apply policies, procedures, and/or technical information.
- Answer product, policy, and procedural questions incorrectly and/or defer answering questions which should be known.