



2009 GSG Service Descriptions Investment Division

GSG is constantly reviewing best practices in the financial institution industry and listening to our clients to understand their needs for the support of their investment program. It is from these sources, we have tried to develop a comprehensive list of services. Please do not hesitate to contact us if there is an area of assistance you require that you do not see covered in this list. Our goal is to help make your investment program successful.

Diamond Level- Full Program Management

In the Diamond Level of service, for selected clients and broker/dealers GSG will be your “dedicated, outsourced” Program Manager. In this role, we are delegated the responsibility to work on your behalf to manage your financial institution’s investment program. You designate a Senior Executive to be our key contact, and we work with that individual to obtain any needed approvals, introductions and support within your financial institution. We also provide you with comprehensive management reporting and communication on GSG initiatives and progress updates.

Following is a sample of the many types of duties that will be covered in this level of service:

Diamond Level Services:

- Work with the financial institution union to assess their unique needs, their demographic focus, program history, key parties within the financial institution, etc.
- Work with the financial institution to craft an initial program budget and marketing plan
- Work with the financial institution to define decision making and approval processes with regard to their program.
- Assess current territories, personnel count, program structure, compensation, if any. Make recommendations as needed.
- Assess strengths of current program personnel and develop a coaching plan for their success
- Establish a schedule and plan for delivering ongoing coaching of program personnel to maximize their performance levels including the following areas:
 - the Red Carpet Service concept
 - Product coaching, as needed, to support diversified product mix
 - Improving penetration within the target demographic or client segments
 - Building client referrals
 - Building branch referrals
 - Improving the management of the Rep’s “practice”
 - Provide tools for organization and activity tracking
 - Support strategies for growing the business
 - Provide sales ideas and tools
- As needed, support any program recruiting efforts including :
 - Creating advertisements
 - Recommend ad placement and/or use of headhunters
 - Structure position compensation
 - Screen all resumes
 - Conduct initial interviews
 - Coordinate background checks
 - Recommend candidate finalists to financial institution for interview
 - Present/negotiate the offer with the candidate
 - Coordinating transfer of licenses
 - Coordinate orientation and B/D training
- Coordinate operational matters on behalf of program including commission tracking, change of Rep Codes, defining or changing territories, etc.
- Coordinate with B/D compliance and OSJ to support key initiatives in Rep coaching, advertisement review, branch audits, file documentation, suitability analysis, etc.
- Process and run commission reports for payroll processing, present to HR.
- Provide management reporting, including weekly production updates and monthly program performance statistics

- Coordinate with Accounting area to track program expenses for reporting
- Provide onsite visits in coordination with the key contact
- Support the implementation of all aspects of the approved business and marketing plan
- Provide training and support to program personnel using multiple channels--training teleconferences; GSG producer conferences; onsite visits; coaching
- Provide sales training support to program personnel in product expansion, case design, client management, sales skills, business development, etc
- Provide support for implementation of the marketing plan
 - Provide samples of campaigns
 - Coordinate with Marketing department
 - Support compliance approval of all advertising materials with B/D
- Communicate and support implementation of key B/D initiatives
- Coordinate between the program and OSJ, as needed
- Provide support on branch training, referral training, tracking and incentives
- Provide support on recognition and rewards programs for branch staff
- Provide ongoing interface with the broker/dealer
- Obtain access to program systems and data
- Provide any support needed on system conversion process
- Provide servicing of clients in event of Rep departure or extended leave
- Other duties as may be required for the particular program

Emerald Level-Program Manager Support

In the Emerald Level of service, GSG is providing its resources and support to an onsite licensed Program Manager. This is service is particularly helpful for Program Managers that have not functioned in this new role or who have other duties within their scope of authority.

Services Provided through the Program Manager:

- Work with PM to refine program budget
- Work with PM to create/refine program business and marketing plan
- Work with PM to evaluate and modify program structure and compensation, as needed
- Provide support on any recruiting efforts, see list of duties above
- Provide operational support on issues that arise
- Provide support to PM on working with the B/D
- Provide support on creating monthly management reporting
- Provide support to PM on marketing initiatives, including approval of materials through compliance
- Provide support to PM on branch training, referral tracking and training, and incentive options
- Act as a resource/sounding board for PM to discuss and provide resources regard to issues that arise on a day-to-day basis
- Make onsite visits as needed by the PM
- Provide access for PM and other program personnel to GSG annual conference and monthly teleconference
- Other duties as may be required to support the PM

Sapphire Level- Licensed Personnel Coaching

In the Sapphire Level of service, GSG provides a dedicated sales coach to work with selected Representatives, Licensed Associates or Assistants within a program. This service is particularly helpful for those new to the program or those that have not reached performance standards.

Services Provided:

- Provide a GSG Rep Coach to work with designated personnel
- Schedule weekly mandatory coaching sessions
- GSG Coach on call for any matters needed
- Set up initial Interview and Assessment
- Establish key activity tracking reporting to Coach
- Review Rep current activities and goals
- Review current book of business and analyze for opportunities
- Coach on holding a productive client appointment
- Coach on building branch relationships and referrals

- Coach on implementing the Red Carpet Level of Service to build client referrals
- Coach on client case design
- Coach on overcoming objections
- Coach on presentation skills
- Coach to build a diversified product mix
- Support in develop a marketing plan
 - Provide sample marketing ideas
- Provide support with resolution of broker/dealer issues
- Coach on building a meaningful business plan
- Provide networking opportunities with other GSG personnel
- Provide monthly progress reports to Program Manager or key contact
- Provide Rep assessment as needed to Program Manager or key contact

Ruby Level- Recruiting

In the Ruby Level of service, GSG provides support to a program that is interested in recruiting for new or additional personnel. This service is particularly helpful when a program has an existing program manager and is looking for specialized expertise to identify top-quality candidates. GSG provides recruiting support in the following ways:

- Candidate Identification- GSG identifies and presents qualified candidates for the financial institution to interview. The service is priced based upon the number of qualified candidates that are presented.
- Recruiting Support- GSG provides management of the recruiting process including:
 - Creating advertisements
 - Recommend ad placement and/or use of headhunters
 - Structure position compensation
 - Screen all resumes
 - Conduct initial interviews
 - Coordinate background checks
 - Recommend candidate finalists for interview
 - Attend finalist interviews to provide support
 - Present/negotiate the offer with the candidate
 - Coordinating transfer of licenses
 - Coordinate orientation and B/D training
- Retained Search- GSG will accept selected recruiting assignments for executive level positions on a retained search basis. Please contact us to discuss your particular needs.

Pearl Level- Consulting Services

In the Pearl Level of service, GSG provides customized consulting services to meet the needs of the financial institution. Following is a partial listing of the consulting services GSG is available to provide:

- Investment Program Assessment
This service is helpful for a financial institution that desires an expert, third-party analysis of the strengths and weaknesses of their program with recommendations for improvement. This service has been successfully utilized by programs not meeting financial profitability targets and those wanting to identify growth strategies.
- Insurance Product or Carrier Review
If your organization is about to do a periodic review of a current or new insurance product/carrier you know how time consuming and detailed this due diligence process can be. GSG is making its team of experience insurance experts available to work help provide support and insider knowledge in this process. We coordinate the RFP process, the review of submissions, and work with you to ensure you are getting the best outcome.
- Other Consulting Options
GSG team members have supported credit unions in providing consulting in the following areas:
 - Rep Assessment
 - Strategic Planning facilitation
 - Analysis of Licensed Banker/Platform Program
 - Speaking engagements

Please feel free to contact Judy Sandberg at 703-391-9089 or judysandberg@gsgllc.com.