

GAMA Foundation

Executive Summary

Systems for Success: Keeping the Right People

Financial Services Version

Sponsored by the GAMA Foundation

Study Conducted by The University Team

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**GAMA Foundation
Executive Summary**

Keeping the Right People
A Systems for Success Study

**Executive Summary
Financial Services Version**

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Executive Summary—Financial Services Version

Keeping the Right People

A Systems for Success Study

Project Overview

According to LIMRA statistics, the industry's average four-year retention remained at 11 percent in 2003, a 2 percent drop from 2001. On the positive side, the continued decline in the number of associates is being offset by increases in agent productivity, particularly among experienced associates. In 2003, associates with five or more years of experience had a 10 percent increase in annualized new premiums from 1999.

There is no substitute for experienced, top-performing advisors. In addition to their financial contribution to a firm's bottom line, senior advisors provide stability and leadership to the firm and serve as joint-work and mentoring partners to help elevate new advisors' markets. Plus, their participation in the community enhances the firm's reputation and market reach. Retention of high-performing advisors is a critical success strategy for field leaders and home offices.

Growing a field force by recruiting experienced associates is shortsighted. There is no doubt, however, that as the field force continues to decline, the temptation to boost short-term results by recruiting experienced people increases. Field leaders and home offices that do not provide value to their top advisors are in danger of losing them.

To help home offices and field leaders increase the retention of their high-performing advisors, the GAMA Foundation commissioned The University Team to conduct a comprehensive study of the factors impacting experienced advisor retention. The study explored these questions:

- Which types of personal and job-related support add value to experienced advisors?
- What are the leadership qualities of the field leader that build loyalty?
- How does the home office add value to the high-performing advisor?
- What causes a high-performing advisor to leave a firm?
- What is the sequence of events that leads to a top performer's departure?

The result of that study is *Keeping the Right People*, which is part of the GAMA Foundation's *Systems for Success* research series. As the study shows, retention of top performers demands a high degree of flexibility, creativity and compassion. Because there is no such thing as a "typical" top producer, there is no single answer to providing value. Instead, field leaders who are excellent at retaining top producers are adept at understanding each advisor's professional and personal goals and at creating support and infrastructure to help advisors meet those goals.

We hope that you will benefit from this practical, applications-oriented report on the structure and support that high-retention field leaders use to retain their top performers.

Job-Related Support That Aids Retention

BUSINESS SUPPORT

Business support here is great. That was one of the reasons why I came back. You can see how easy it is for me to do business. I mean, I'm like the general—go here, go there. I feel like Napoleon.

Financial Services Advisor

High-performing advisors are targeting sophisticated, affluent clients. They require and expect sophisticated levels of business

support to match their market. Because the length of time required for each sale in the affluent market is longer than in other markets, high-performing advisors value business support that allows them to focus on income-generating activities and to offload less productive activities. High-performing advisors also expect a firm to capitalize on its economies of scale to provide client recognition and marketing experiences that they cannot replicate on their own.

Marketing Support

High-performing advisors often market themselves as members of a team of financial professionals to succeed in affluent markets. Field leaders who excel at retaining these advisors initiate firm-level alliances with CPAs, attorneys and other professional groups to create this team approach. Within the firm, they develop teams of specialists to serve affluent clients.

Firm-level reputation is important to financial services advisors. To increase their firm's reputation and prestige in the local community, high-retention field leaders work with their home office to have nationally recognized experts conduct seminars with senior advisors and their affluent clients, sponsor large-scale marketing and client recognition events and get involved in charitable work in the community. High-retention field leaders are willing to invest financially in their high-performing advisors' marketing activities and campaigns.

Sales Support

Top advisors define high-quality sales support as the support that maximizes their time in front of clients. High-retention field leaders add value by encouraging joint-work teams and mentoring relationships to help top advisors alleviate prospecting and focus on practice growth. These field leaders and their home offices provide technology-driven solutions, including call centers, for low-productivity sales work. Whenever possible, they minimize paperwork and reporting requirements.

Above all else, field leaders who excel at retention serve as a personal troubleshooter for their top advisors. These field leaders are on call 24/7, and once an advisor describes a concern surrounding a case, the field leader takes responsibility for solving the issue. If resources are needed to close a big case, the field leader finds them.

Service Support

Few areas are more frustrating to top advisors than poor service support. The larger cases being written by high-performing financial advisors increase the risks of failure or disappointment for all concerned. The key to adding value is to decrease the amount of time needed to process cases. High-performing field leaders encourage strong relationships between underwriters and top performers, and they advocate assigning high-level underwriting teams to serve their top advisors specifically. To ensure effective and efficient processing of paperwork, these field leaders design incentives for the firm's service staff that are tied to the field's performance. As needed, high-retention field leaders help their advisors hire, train and license their own support staff.

Technology Support

High-performing advisors require sophisticated software to track their clients' portfolios. Field leaders who are excellent at retaining high-performing advisors provide in-house computer support. They also provide sales and industry training to their software people to ensure that these support staff can communicate effectively with the advisors. These field leaders use the firm's economies of scale to provide equipment and systems.

Physical Facilities and Cues

As high-performing advisors' practices evolve, there is a natural transition to seeing clients inside rather than outside the office. Physical space becomes important as a signal of the quality of the firm. High-performing field leaders provide an office space and location that are appropriate to an advisor's market and encourage a culture of professionalism within

the firm. At a higher level, these field leaders provide services such as gyms and concierge services to enhance the quality of time advisors spend in the office.

TRAINING

They invited me to join a group of top producers, and I attend that annually. That has really been beneficial. We have guest speakers. We have different members present. A lot of the members there are making well in excess of one million dollars. I learn from them.

Financial Services Advisor

High-performing advisors resist spending long hours in training classes that are geared to the lowest common denominator. Because top financial services advisors are frequently on the leading edge of marketing and market-development trends, they place high value on practice-development ideas that are delivered through study groups and mentoring relationships with other high performers. Field leaders who excel at retaining experienced advisors emphasize informal, just-in-time learning networks to support their advisors' growth. They use industry resources such as MDRT and home office advanced training to supplement firm-level marketing.

COACHING

Give me the tools to get to the next level.

Financial Services Advisor

Top performers frequently need coaching to take their practice to the next level of success, but the type of coaching they need may vary depending on the advisors' level of success. "Middle top" advisors—individuals who are in or near the top 10 percent of the firm and who may be *successful* but not *peak* performers—often need coaching on how to evolve from generalist to specialist. "Top top" advisors frequently need coaching to further develop their area of specialization and to create the business infrastructure needed to sustain high levels of production. In addition to providing personal coaching, high-retention field leaders encourage advisors to work with personal coaches and outside consultants to grow their practices.

While peak performers get to spend a lot of time being coached by their field leaders, "middle top" advisors often do not perceive that they are receiving the coaching and support they need to move to the next level. These individuals are at risk if they perceive that another firm will provide them the support they need to advance to a higher level of success.

Personal Support That Aids Retention

CULTURE OF COLLEGIALITY

One of the main reasons that I came here is because I liked the people. I cannot work in an environment where I do not like the people or I cannot relate to them.

Financial Services Advisor

Despite a reputation for independence, top performers enjoy and draw energy from being part of a team. High-retention field leaders create a culture of collegiality by encouraging senior advisors to interact with new advisors through mentoring, joint work, informal networking, training and team contests. High-retention field leaders link high-performing female and minority advisors with their counterparts to help build their support networks. They extend the firm's collegiality to spouses and children and include them in social and recognition events.

CULTURE OF PARTNERSHIP AND ENTREPRENEURSHIP

He treats top reps as partners. If he weren't doing that, we'd be gone.

Financial Services Advisor

High-retention field leaders recognize that their top-performing advisors are entrepreneurs who are building their own practices. Frequently these field leaders refer to their advisors as clients, and they make it clear that the field leader's and the firm's purpose is to support the advisors' business growth. Acknowledging the stake that top advisors have in the growth and development of the firm, high-

retention field leaders involve interested advisors in planning for the firm.

RECOGNITION

They recognize and reward performance. We went to San Diego for five days. We go on cruises. They include the spouses, too. The other agency thought treating you well was giving you a brown-bag lunch in a parking lot in New Jersey.

Financial Services Advisor

Appreciation is one of the keys to loyalty. Field leaders who are excellent at retaining advisors understand that despite their success, top producers still thrive on praise, so they devise situations to ensure that their top performers receive frequent public recognition.

Top-performing advisors need to know that the field leader is personally aware of and appreciates their contribution to the firm. High-retention field leaders select recognition items that reflect the advisor's tastes, and they include spouses and family in recognition events. They also make sure advisors are congratulated in person and with e-mail, handwritten notes and phone calls. These field leaders often send flowers and recognition notes to the home so that the spouse and family can share in the rewards. They also share top advisors' achievements with other influential people in the firm and home office and ask these individuals to congratulate the advisor as well.

How Field Leaders Add Value

LEADERSHIP ATTRIBUTES THAT BUILD LOYALTY

They know I care. They are not just a number. I learn what's important to them, what stage of their life they are in, what drives them. I try to get in their heads and understand the issues on both personal and professional levels. Once I understand that, then I know how I can add value.

Financial Services Field Leader

As top performers' practices grow more sophisticated and successful, their business and personal lives can become more complex, too. Top-performing advisors must be able to

trust their field leader to provide counsel and advice to navigate this increasing complexity. The following are among the attributes that top-performing advisors value.

Integrity

Top advisors must know that the field leader will always act in their interest. They must see their field leader demonstrate integrity in personal and professional conduct. High-retention field leaders always keep confidences and deliver on promises of service and support.

Respect

Top-performing advisors must be able to respect their field leader's industry credentials. High-retention field leaders have a proven track record of success in sales, and they can and will work side-by-side with their advisors as needed.

Role as a Troubleshooter

Top-performing advisors are under constant pressure. High-retention field leaders are willing to serve as troubleshooters for their top advisors around the clock. These field leaders often serve as a buffer between the home office and their top advisors. They also manage compliance issues in a way that ensures minimum distractions from their top associates' practices.

Role as a Visionary

High-retention field leaders create a clear vision of the firm and its future. This vision allows top performers to feel confident in the growth and future direction of the firm, allowing them to focus on the long-term success of their practice.

Consideration

High-retention field leaders treat *all* advisors with respect, not just the peak performers. These field leaders are sensitive to changes in an advisor's personal life, not just in production status. They encourage a culture of consideration and concern throughout the firm.

Communication Style

High-performing field leaders use weekly, systematic and purposeful communication with their top advisors so that potential problems

can be addressed before they become issues. This communication involves more than walking by an individual's office and waving; it means sitting down and carefully listening to the advisor's needs. Often top advisors don't like to complain. If a usually complacent advisor is voicing an issue, high-retention field leaders recognize that either the issue is an important one or the comment may be masking a deeper issue.

When time becomes short, field leaders can unintentionally neglect communication with their "middle top" performers. These "middle top" advisors often feel that so much of the field leader's time is spent with peak performers and new recruits that there is little time left for them. High-retention field leaders use systems to ensure that they contact these "middle top" performers regularly, either through personal contact or through delegation of this contact to other members of the leadership team.

Relationship With Top Sales Advisors

The relationship I have with the key people makes me stay. It's a genuine relationship. If it were just from a business standpoint and not more than that, you'd be able to tell.

Financial Services Advisor

High-performing field leaders develop relationships with their top advisors that are both personal and professional. They have a strong emotional commitment to their high-performing advisors, and both parties frequently use the word "love" to describe the bond. High-retention field leaders socialize with the families of their top performers and remember and celebrate important occasions in their personal lives. If an advisor is experiencing a personal trauma, the field leader supports that individual with psychological, social and financial assistance.

How the Home Office Adds Value

I missed having the ability to pick up the phone and call anyone in the home office and they would know who I was and do their best to help me out.

Financial Services Advisor

PRODUCT SCOPE

While most top advisors don't believe that any one company can deliver all the products their clients will need, they look for a primary carrier with whom they can place the majority of their business. Top-performing advisors expect their home office to provide a core offering that meets the needs of their primary market and to continue to develop new, financially sound products that meet the changing needs of the market.

FLEXIBILITY

To position themselves as objective in the marketplace, financial services advisors must have flexibility in placing products outside of their primary company. High-performing advisors resent company policies that restrict product placement and often view these as a challenge to their credibility in the field. Home offices add value by balancing the company's product restrictions against the advisors' need for flexibility.

CONTRACTS AND COMPENSATION

While it appears that most top performers don't aggressively shop the competition, they will if they perceive unfairness from their carrier, a lessening of support for the field distribution channel or a change in advisors' compensation for specific products. Home offices can add value and aid retention by communicating changes clearly and with advance notice so that advisors have ample time to adjust their practices.

BRAND AND REPUTATION

Although the reputation of the local firm is critical, a strong company brand name and

reputation make it easier for top advisors competing in a crowded marketplace. Top-performing advisors expect a company brand name that is recognizable and corporate financial stability that is reflected in external ratings.

UNDERWRITING

Underwriting is a major source of concern for top-performing advisors. Their larger and more complex cases often require specialized underwriting support and attention. Home offices create value by fostering improved communications between advisors and senior underwriters, by offering top advisors specialized access to a team of experienced underwriters and by using expedited and advanced underwriting tools to encourage top advisors to place business with their primary company.

RECOGNITION

Top performers are sensitive to quality. They notice when home offices are cutting corners on incentive trips for high-level advisors. As important as the quality of the event is the quality of *recognition* given to high-performing advisors during the event. Home offices can add value by ensuring that top performers are personally recognized by influential home office leaders at company events and by facilitating ongoing relationships with top home office leaders.

Why High-Performing Advisors Leave

Right now, I'm getting my needs met so much here that when head-hunters call, I don't even talk to them.

Financial Services Advisor

Top performers don't leave organizations on a whim. Their decision to leave is often the result of a long, painful decision-making process. Before the decision can be finalized, the advisor needs to surmount tremendous natural resistance to change. The following are common reasons why top-performing advisors leave a firm.

MONEY

Top-performing advisors see themselves as revenue-generating machines contributing greatly to the success of the local firm and the home office. At a certain point, the advisors' business becomes large enough that they are forced to reconsider their relationship with the local firm. High-retention field leaders are able to articulate the monetary and non-monetary benefits of being affiliated with the firm. They are willing to renegotiate the financial arrangements of a top performer as needed.

CHANGE IN COMPANY EMPHASIS

When home office policies change, it causes anxiety for advisors. When a company shifts its emphasis on specific products or distribution channels in a way that is counter to a top advisor's desires, it is often difficult to salvage the situation. High-retention field leaders communicate a clear vision that affirms that, despite home office shifts, the firm will remain stable.

CHANGE IN FIELD LEADERSHIP

Because the relationship between a top-performing advisor and the field leader is so close, changes in leadership can leave a top-performing advisor adrift. Even the most carefully planned leadership succession can lead to feelings of isolation and concern. Home offices should manage their relationships with top performers closely during this time and provide them with direct lines of communication into the home office so that concerns can be reported and addressed easily.

OUTGROWING THE LOCAL FIRM

When advisors look around their firm and can't find anyone who comes close to matching their production levels or market savvy, they are at risk. High-retention field leaders grow with their top advisors. These field leaders hire specialists and other professionals to optimize market opportunities. They connect top advisors with other high performers in the company or the community through study groups and informal networking.

DEPARTURE OF ANOTHER TOP ADVISOR

Word travels fast when a top advisor leaves the firm or the company. High-retention field leaders acknowledge the departure of a top performer and allow for open, honest discussion regarding the reasons for the departure. Because disgruntled advisors have often been complaining behind the scenes for weeks prior to their departure, these field leaders initiate communication early with those who remain to make sure that they hear the firm's side of the story.

UNSOLICITED OFFERS

Unsolicited offers rarely cause advisors to leave. Successful advisors receive them frequently and usually ignore them. What should be a trigger to a field leader, however, is when an advisor mentions receiving an unsolicited offer, no matter how casual the reference is. The field leader should find out why the advisor is treating this offer more seriously than the myriad of other offers he or she has received in the past. Usually, the advisor is harboring some discontent or concern that must be addressed or the relationship will be at risk.

Home offices and firm leaders often perceive industry meetings as hotbeds of proselytizing activity. It is important to note, however, that in this study, associates did not cite industry meetings as a significant source of unsolicited offers.

Sequence of Events Leading to an Advisor's Departure

Despite some appearances, top advisors are not capricious. The decision to leave their local firm is not made lightly. Advisors usually pass through a number of stages and overcome tremendous natural resistance to change before making their final decision. By recognizing the sequence of events that leads to an advisor's departure, field leaders can better retain high-performing advisors.

PERIOD OF VULNERABILITY

Top advisors who eventually leave begin to feel underappreciated at some point. This unhappiness builds over a period of months or years. Typically, the advisor has voiced his or her concerns to the field leader, but perhaps not in direct terms. Many field leaders have good instincts for distinguishing when advisors are blowing off steam and when they are voicing genuine discontent. The danger occurs when field leaders are distracted by other priorities and unintentionally neglect their top people. High-retention field leaders listen carefully when advisors complain to ensure that they understand, then address, the complaint and the root of the problem.

TRIGGERING EVENT

At some point, a triggering event causes the advisor to decide to leave. High-retention field leaders recognize these triggers and use them as an opportunity to reconnect and re-establish the value of their relationship with their top performers, especially those who have been showing signs of discontent. The following are common triggers:

- A change in management
- Departure of a top advisor
- Having a huge case fall through—or having another company underwrite business that the primary company passed on
- A personal crisis
- An act of dishonesty by the field leader
- Changes in the compensation package

SEPARATION BEHAVIORS

Once high-performing advisors have decided to leave, they begin to get their affairs in order. At this point, they still have not informed their field leader of their decision to leave. A field leader still has time to reach out to the advisor and save the relationship, if he or she is good at recognizing changes in the normal patterns of the advisor's business, such as the following:

- Getting current in commissions; minimizing trailers
- Writing a larger proportion of their business with other (not primary) companies.

- Contacting inactive clients
- Moving their practice out of the field office

FORMAL NOTICE

The last phase is to formally resign from the firm. Because the advisor is quiet during the separation phase, a field leader may be taken by surprise. At this point, because the advisor has already overcome his or her internal resistance to change, it may be possible to save the relationship—but it will take a counteroffer.

POST-SEPARATION COMMUNICATION

Sometimes the grass *isn't* greener on the other side of the fence. Field leaders who are good at retaining experienced advisors maintain personal relationships with their departed advisors in case there is a chance to rehire the individual at a later date.

Suite of Keeping the Right People Products

The GAMA Foundation offers the following products to help you apply the results of this research to your own organization:

- A comprehensive Guidebook that details the research results and includes insightful quotes from field leaders and associates;
- An Audio Guidebook that contains the research results on a set of audio CDs;
- An Applications Booklet that contains an extra set of the Worksheets and Action Plans to help you and your managers brainstorm and implement the results as a team; and
- An Online Assessment Tool, which is a Web-based survey that reveals how your successful associates rate your organization on the factors most important to retention.

To order these and other GAMA Foundation research studies, please call (800) 345-2687. Or visit www.gamaweb.com and click on “GAMA Foundation.”

Links to Additional Research

The GAMA Foundation is committed to providing a body of knowledge to advance the art and science of field management. In addition to the *Keeping the Right People* project, the following studies provide additional insight on topics related to retaining experienced associates.

In 2004, the Foundation released the first *Systems for Success* study, titled *Building the Right People*. It focuses on how top-performing agencies and field leaders get their new associates off to a fast start. It also stresses the importance of building an agency culture that helps develop and retain associates. The same product suite is available for both the *Building the Right People* and the *Keeping the Right People* studies.

For information on increasing marketing support and services, or creating sales teams within an organization, *A Study of Agency Marketing Models Applications Guide* details four basic processes for client acquisition and provides a model for an unbundled sales process.

Collaborative Database Marketing offers a comprehensive guide to creating a firm's database marketing system and a process for evaluating an existing database structure. Insight into the impact of virtual office technology can also be found in *A Study of Agency Marketing Models*.

The GAMA Foundation's *Navigator Series: Building High-Performance Field Organizations in the New Financial Era* offers insight into serving the affluent market and the evolving focus on diversified product portfolios, particularly among financial services organizations.

A Study of Leadership Competencies and the accompanying Applications Guide outline the essential competencies of high-performing field leaders. Many of the competencies identified directly relate to the attributes of the field leader that build loyalty among high-performing associates.

Summary of Survey Methods

The GAMA Foundation believes that our contributors benefit most fully from the sharing of best practices. Therefore, with the new *Systems for Success* series of studies, the Foundation made a strategic decision to invest in qualitative in-depth research rather than quantitative, statistics-based studies.

Our *Keeping the Right People* study began with a comprehensive scan of existing research on high-performing-associate retention and with the creation of a detailed model of the factors that impact retention. Home offices identified field leaders who are experts in retaining high-performing associates. The University Team then contacted those field leaders and asked them to identify associates in their firm with five or more years of experience who were in the top 10 percent of their field organization. Field leaders were also asked to identify associates who had joined their organization from another firm, as well as those who had left their firm for another insurance and financial services firm, so that the research team could more clearly probe why experienced associates join or leave a firm. Sixty interviews were conducted nationwide—42 with high-performing associates and 18 with high-retention field leaders—to determine how high-performing field leaders are successfully retaining their high-performing associates.

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