

# **CUYAHOGA COUNTY DEPARTMENT OF WORKFORCE DEVELOPMENT CONTRACT**

**THIS CONTRACT** made and entered into this \_\_\_\_ day of \_\_\_\_\_, 2013 by and between the County of Cuyahoga, Ohio (the "County") and **EQUITY ADMINISTRATIVE SERVICES, INC.** with principal offices located at **343 W. Bagley Road, Berea, OH 44017** (the "EMPLOYER").

## **WITNESSETH:**

**WHEREAS**, the United States Congress has established and the President has signed into law, the Workforce Investment Act of 1998 (Public Law 105-220), hereinafter referred to as "The Act"; and has charged the Governor of the State of Ohio with the establishment of Local Service Areas for the express purpose of implementing The Act; and

**WHEREAS**, the Governor of the State of Ohio has created the Ohio Department of Job and Family Services (ODJFS) to administer The Act in the State of Ohio through its Division of Workforce Development; and

**WHEREAS**, the Mayor of the City of Cleveland and the County, as the Chief Local Elected Officials representing Cuyahoga County, have determined and formed a Local Service Area (LSA) and appointed members to a Workforce Investment Board for the purpose of conducting programs and providing services under The Act; and

**WHEREAS**, the Ohio Department of Job and Family Services (ODJFS) has officially certified the City of Cleveland/Cuyahoga County Workforce Investment Board for Local Service Area #3 effective July 1, 2009; and

**WHEREAS**, the City of Cleveland/Cuyahoga County Workforce Investment Board (WIB), in partnership with the County, has identified the City of Cleveland/Cuyahoga County Department of Workforce Development (the "DEPARTMENT") as Grant Recipient and Administrative Entity for programs under The Act in Cuyahoga County; and

**WHEREAS**, the County is desirous of having the EMPLOYER provide various employment and training services under the Act and the EMPLOYER is willing to provide such services.

**NOW, THEREFORE, IT IS AGREED TO**, by and between the parties hereto as follows:

## **I. SCOPE OF SERVICES:**

The EMPLOYER will implement an Incumbent Worker Training Program for an estimated thirty (30) employees, to accomplish the following:

- Improve the skills of the employers' workforce (including workplace literacy);
- Increase retention in employment;
- Help employees continue their skill building and maximize their potential;
- Help the workers understand new technologies.

Equity Administrative Services, Inc. will provide training for up to 30 employees. The training will focus on a mix of overall knowledge of the retirement plans and self-directed accounts, as well as job specific skills required to best assist clients calling into Equity Trust Company's Call Center. There will be job shadowing and mentoring. Individuals will be partnered with a mentor for shadowing and reverse shadowing. During reverse shadowing, the individuals will take calls as they would independently with their mentor observing their conversations and system navigation. The mentor is expected to provide feedback and additional tips that will help the individuals in their role. The skills and competencies to be provided will be in accordance with Attachment B.

The total training program budget is estimated to be \$45,640.00. The EMPLOYER will contribute \$35,640 and the COUNTY will reimburse up to \$10,000.00.

## **II CONFIDENTIALITY:**

In signing this Agreement, the EMPLOYER understands that the information provided on the public assistance and disadvantaged population in this COUNTY is confidential and subject to Ohio State Laws regarding client confidentiality. As an agent of the COUNTY, by virtue of this Agreement, the EMPLOYER will be subject to the same confidentiality guidelines that govern the COUNTY as stated in Rule 5101:1-1-03 of the Ohio Administrative Code. This rule shall govern under what conditions information on all clients of the Department of Job & Family Services can be released. The EMPLOYER agrees to adhere to the conditions of this rule as part of this Agreement.

## **III TIME OF PERFORMANCE:**

The period of performance under this Contract shall be from May 1, 2013 through December 31, 2013. Under this timeframe, the EMPLOYER and the DEPARTMENT will carry out their respective responsibilities at times mutually agreed upon.

## **IV COMPENSATION and METHOD OF PAYMENT:**

For the services to be provided, the EMPLOYER shall be reimbursed for an amount not to exceed \$10,000.00 for the costs of Training. The EMPLOYER will be compensated on a cost reimbursement and performance basis in accordance with Attachment A – Payment Schedule and Budget Summary.

**V        TERMINATION OF AGREEMENT:**

The COUNTY, the DEPARTMENT and the EMPLOYER shall have the right to terminate this Agreement for any reason, including failure to make adequate progress toward project deliverables, subject to the conditions defined in this section. In the event that this Agreement is terminated by the COUNTY, written notice shall be given to the EMPLOYER. The EMPLOYER shall provide all services and products required by the agreement to the date of termination. Under no circumstances shall the COUNTY be responsible for any type of penalty payment upon cancellation of this Agreement. The EMPLOYER shall, however, be paid for the cost of all materials and services rendered and unreimbursed to the date of termination by either party.

**VI       INDEMNITY:**

The EMPLOYER will protect and save the COUNTY and the DEPARTMENT, harmless from any and all loss, claims, expenses, actions, causes of actions, costs damages and obligations, final or otherwise, arising from any and all acts of the EMPLOYER, its agents, employees, licenses, clients hereunder, or invitees that result in injury to persons, damage to property or loss, either directly or indirectly, to the COUNTY and the DEPARTMENT, arising from the performance of this Agreement, as those injuries, damages or losses relate to any person, corporation, partnership or any other entity.

**VII      ANTI-DISCRIMINATION:**

The EMPLOYER recognizes and hereby agrees that in the employment of labor, skilled or unskilled, under this Agreement, there shall be no discrimination exercised against any person because of race, color, sex, age, religion, national origin, handicap or political affiliation or belief as provided in Title VI of the Civil Rights Act of 1964. Violations thereof shall be deemed a material breach of the Agreement.

**VIII    EMPLOYMENT RELATIONSHIP, JOINT VENTURE OR PARTNERSHIP:**

Nothing in this Agreement shall constitute an employment relationship, a partnership or joint venture between the parties. The EMPLOYER shall be solely responsible for his/her employees, including the payment of all Federal and State employment taxes and payroll insurance, insurance premiums, contributions to benefit plans, workers and unemployment compensation costs and similar expenses.

**IX       PROVISIONS CONCERNING WAIVERS:**

Subject to applicable law, any right or remedy which the COUNTY may have under this Agreement may be waived in writing by the COUNTY, if in the judgment of the COUNTY, this Agreement, as modified, shall still conform to the terms and requirements of the pertinent laws.

**X        COUNTY NOT OBLIGATED TO THIRD PARTIES:**

The COUNTY shall not be obligated or liable to any other party other than the EMPLOYER.

**XI WHEN RIGHTS and REMEDIES NOT WAIVED:**

In no event, shall the making by the COUNTY of any payment to the EMPLOYER constitute or be construed as a waiver by the COUNTY of any breach of covenant or default which may exist on the part of the EMPLOYER, and the making of any such payment by the COUNTY while any such breach or default exists, shall in no way prejudice any right or remedy available to the COUNTY in respect to such breach or default.

**XII MODIFICATIONS:**

By the mutual consent of the COUNTY and the EMPLOYER, this Agreement may be modified whenever such modifications are deemed necessary. Any such modifications to this Agreement shall be reduced to writing and signed by both parties.

**XIII NOTICES:**

Any notices, bills, invoices, reports, etc. required by this Agreement shall be sufficient if sent by the parties in the United States Mail, postage paid, to the addresses noted as follows:

**COUNTY: EMPLOYMENT CONNECTION  
ATTENTION: CHIEF FINANCIAL OFFICER  
1020 BOLIVAR ROAD  
CLEVELAND, OHIO 44115**

**EMPLOYER: ELIZABETH AHMED, VP HUMAN RESOURCES  
EQUITY ADMINISTRATIVE SERVICES, INC.  
343 W. BAGLEY ROAD  
BEREA, OH 44017**

**XIV REPORTING AND EVALUATION:**

The EMPLOYER agrees to provide a final Activity Report that documents activities and progress of the Services offered under this Contract. The report will identify employees trained and progress made. The EMPLOYER agrees to produce the final report no more than sixty (60) days upon termination of the contract describing the overall effectiveness of the project with recommendations for future replication.

THE EMPLOYER agrees to be interviewed and help facilitate interviews for their new workers trained for the evaluation of this project.

The COUNTY may require more information, and/or may require any information be submitted in a format which will be provided to EMPLOYER. All required reports should be to the attention of:

Employment Connection  
Attention: Chief Financial Officer  
1020 Bolivar Road  
Cleveland, OH 44115  
(216) 698-2363

**XV EMPLOYEE ELIGIBILITY:**

The EMPLOYER assures that all employees trained are eligible to work in the United States and are eighteen (18) years of age or older. In addition, the EMPLOYER assures that all employees subject to Selective Service registration have in fact registered.

**XV EXTENT OF AGREEMENT:**

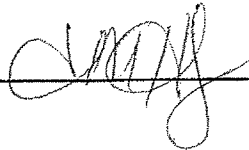
All other provisions of performance are contained herein. This Agreement, with all EXHIBITS and attachments hereto, represents the entire and integrated Agreement between the COUNTY and the EMPLOYER and supersedes all prior negotiations, representations or agreements either written or oral. This Agreement shall be amended only upon a written instrument executed by both the COUNTY and the EMPLOYER.

**XVI ELECTRONIC SIGNATURE:**

By entering into this CONTRACT, EMPLOYER agrees to conduct this transaction by electronic means by agreeing that all documents requiring county signatures may be executed by electronic means, and that the electronic signatures affixed by the county to said documents shall have the same legal effect as if that signature was manually affixed to a paper version of the document. EMPLOYER also agrees to be bound by the provisions of chapters 304 and 1306 of the Ohio revised Code as they pertain to electronic transactions, and to comply with the electronic signature policy of Cuyahoga County.

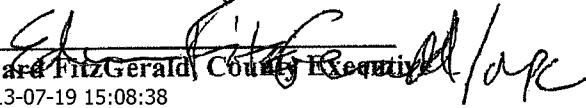
IN WITNESS WHEREOF, the COUNTY and the EMPLOYER have executed this Agreement as of the date first written above.

**EQUITY ADMINISTRATIVE SERVICES, INC.**

BY: \_\_\_\_\_

**COUNTY OF CUYAHOGA, OHIO**

Edward FitzGerald, County Executive

BY: \_\_\_\_\_  
Edward FitzGerald, County Executive  
2013-07-19 15:08:38

## **PAYMENT SCHEDULE & BUDGET SUMMARY**

Payments will be made on a cost reimbursement basis. EMPLOYER may request reimbursement for their actual training costs incurred in accordance with the following limitations:

- At no time may the amount requested exceed the employer contribution to-date;
- To receive payment, the PROVIDER agrees to submit invoices in accord with Attachment C, which details expenditures made by the PROVIDER in accordance with the approved budget summary.
- EMPLOYER will be reimbursed on a Cost Reimbursement basis. The EMPLOYER will be reimbursed for the first \$5,000 of contract costs upon submission of an invoice in accordance with Attachment C. Costs in excess of \$5,000 will be reimbursed when the following minimum benchmarks are received:
  - 1) At least twenty three (23) new Workforce Investment Act (WIA) eligible and registered employees will be hired and trained during the contract period; and
  - 2) At least ten (10) of the WIA registered employees will retain full-time employment for at least ninety (90) days. Full-time employment is defined as scheduled for at least thirty-two (32) hours of work per week.

Upon achievement of both the above performance benchmarks, the employer will be reimbursed for all costs incurred over and above \$5,000 up to an amount not to exceed **\$10,000.00.**

Payment shall be made by the City of Cleveland/Cuyahoga County Department of Workforce Department upon receipt of a completed and signed invoice containing appropriate documentation. Appropriate documentation shall consist of, but is not limited to:

- Time records of Employer's staff providing training;
- Type of training;
- Individuals trained and training dates.

The final request for payment reimbursement by the EMPLOYER must be received by the City of Cleveland/Cuyahoga County Department of Workforce Development within 30 calendar days following the end of this Contract. Any request for payment received after this date may not be honored for reimbursement.

The EMPLOYER shall comply with fiscal management guidelines for allowable costs as established for all expenditures made under this Contract for which reimbursement is requested. The EMPLOYER assures that the financial management systems used for such expenditures will provide the necessary internal controls, accounting records and reporting systems to meet

the prescribed standards. At a minimum this would include the following:

1. Internal controls which provide for separation of duties such that no one individual has control over all aspects of any transaction.
2. Payroll accounting records that reflect hours worked, gross wages, payroll deductions, and net wages, must be maintained for each person performing services under this Contract.
3. All wages and/or payments must be made by check.
4. All payroll taxes must be accounted for and paid in a timely manner to the appropriate government agency.
5. Responsibility for authorizing expenditures and making payments must be separated.
6. All expenditures must be supported by proper documentation. Supporting documents must be verified for completeness and accuracy before any payment shall be made to the EMPLOYER.
7. All invoices will be compared with the Contract or other authorizing documents for propriety and validity before payment.
8. The EMPLOYER's accounting procedures and internal financial controls shall conform to Generally Accepted Accounting Principles (GAAP).
9. Only those costs incurred or payments earned during this Contract period may be charged to this Contract (i.e., there must be a proper matching of revenues and expenses).
10. Obligations may not be incurred without specific written authorization from the Cuyahoga County Department of Workforce Development, nor may they be incurred before such authorization. Any obligation greater than the Contract Budget in Attachment A to this Exhibit is the sole responsibility of the EMPLOYER.
11. The EMPLOYER shall submit for written approval, to the DEPARTMENT, a modification request when the cumulative transfer of funds among budget line items is expected to exceed the total planned budget (Exhibit 1 to this Attachment).



## BUDGET SUMMARY

<b>BUDGET CATEGORY</b>	<b>EMPLOYMENT CONNECTION ASSISTANCE REQUESTED</b>	<b>EMPLOYER CONTRIBUTION</b>	<b>TOTAL</b>
<b>Instructor Wages</b> (Break out costs for individual programs including total hours and instructor wages)	\$4,823.28		\$4,823.28 88 hours per class 18.27 = 1607.76 x 3 classes = \$4,823.28
<b>Materials/Supplies</b> <b>Textbooks</b> (itemize)	\$375.00		Binders: \$2 per binder X 30 employees = \$60 Tabs: \$6.50 per person X 30 = \$195 Folders: \$2 per folder X 30 = \$60 Highlighters: \$2 per person X 30 = \$60 Total= \$375
<b>Other Costs</b>	\$4,801.72		Mentoring costs which include: mentoring and job shadowing activities
<b>Travel</b>			
<b>Trainee Wages*</b>		\$35,640	Trainee Wages: 88 hours X \$13.50 X 30 trained = \$35,640
<b>Total</b>	<b>\$10,000</b>	<b>\$35,640</b>	<b>\$45,640</b>

Customized Trg

Attachment B

**EMPLOYMENT CONNECTION**  
**Customized Occupational Skills /Incumbent Worker Training Application**  
Client Service Level

Company/Association Name Equity Administrative Services Inc.  
Federal Tax ID Number [REDACTED] NAICS Code 523991  
Address 343 W. Bagley Road City Ellettsville Zip 44017  
225 Burns Rd City Berea Zip 44035  
Contact Person Jessica Hunley Title Corporate Trainer  
Phone 440-323-5491 Ext 256 Fax 440-366-3750 Email J.hunley@trustetc.com

1. Briefly describe your business/association:

Equity Trust is the nation's leading provider of self-directed IRAs and 401ks, with over 130,000 clients in all 50 states and over \$11 billion dollars of retirement plan assets under administration. Truly self directed IRAs and other retirement plans allow you to create lasting wealth by investing in areas where an individual has knowledge, expertise, and comfort. In addition to traditional retirement investments such as stocks and mutual funds, clients at Equity Trust can diversify their retirement plans into assets such as real estate, private placements, notes, deeds of trust, tax liens, foreign currency and much more. As a passive custodian Equity Trust has no conflicts of interests, as it does not offer investments or investment advice. Equity Trust, a highly regulated financial institution, is made up of a staff of experienced professionals who truly care about serving our clients.

2. Briefly describe proposed training project:

This training is intended for the development of new hires for Client Services Level 1 Representatives. This training will focus on a mix between overall knowledge of the retirement plans and self-directed accounts we service; as well as job specific skills required to best assist clients calling into Equity Trust Company's Call Center

3. Attach training outline(s) and/or curriculum.

4. Attach list of employees to be trained (complete spreadsheet).

5. Training Occupation (s):

Customer Service

Last Name, First Name	Gender	Birth Date	Job Title (Employee)	Hourly Rate	Hours	Total Wages	19 on File
ANDRYSCO, DEBBIE	Female	11/19/1957	CLIENT SERVICE REP I	\$13.50	9.5	\$128.25	Yes
BOSLEY, MELANEY	Female	05/12/1980	CLIENT SERVICE REP I	\$13.55	9.5	\$128.73	Yes
BROWN, KAREN	Female	05/18/1958	CLIENT SERVICE REP I	\$12.50	9.5	\$118.75	Yes
CHATHAM, JOSHUA	Male	03/03/1989	CLIENT SERVICE REP I	\$13.50	9.5	\$128.25	Yes
COE, DEBORAH	Female	12/28/1953	CLIENT SERVICE REP I	\$12.50	9.5	\$118.75	Yes
DEAN, JOHN	Male	12/25/1960	CLIENT SERVICE REP I	\$13.00	9.5	\$123.50	Yes
DOBROWOLSKI, ANNMARIE	Female	01/03/1955	CLIENT SERVICE REP I	\$13.50	9.5	\$128.25	Yes
FACIANA, KRISTEN	Female	03/08/1983	CLIENT SERVICE REP I	\$12.75	9.5	\$121.13	Yes
HANNIGAN, GARETH	Male	10/04/1985	CLIENT SERVICE REP I	\$13.50	9.5	\$128.25	Yes
HEIDECKER, ADRIENNE	Female	08/13/1972	CLIENT SERVICE REP I	\$12.00	9.5	\$114.00	Yes
HILLBERRY, ROBIN	Female	10/07/1960	CLIENT SERVICE REP I	\$13.50	9.5	\$128.25	Yes
HOFF, DIANA	Female	07/18/1946	CLIENT SERVICE REP II	\$13.25	9.5	\$125.88	Yes
HURST, DEBRA	Female	03/17/1975	CLIENT SERVICE REP I	\$13.00	9.5	\$123.50	Yes
MANI, SONYA	Female	05/17/1970	CLIENT SERVICE REP I	\$12.50	9.5	\$118.75	Yes
MERRITT, SHECONNA	Female	07/30/1972	CLIENT SERVICE REP I	\$13.50	9.5	\$128.25	Yes
REY, HEATHER	Female	02/06/1987	CLIENT SERVICE REP I	\$12.50	9.5	\$118.75	Yes
SOMRAK, DAVID	Male	01/25/1958	CLIENT SERVICE REP I	\$12.50	9.5	\$118.75	Yes
STEC, RYAN	Male	04/27/1983	CLIENT SERVICE REP I	\$12.50	9.5	\$118.75	Yes
WADE, BRITTANY	Female	05/10/1984	CLIENT SERVICE REP I	\$13.52	9.5	\$128.39	Yes
ZAHNKE, AMANDA	Female	03/17/1984	CLIENT SERVICE REP I	\$11.85	9.5	\$112.53	Yes
					Total Wages	\$2,459.65	

Note:  
Ten more employees will be hired & added to the list above for a total of 30 employees.

## Introduction

Equity Trust Company is committed to the development of its employees. This training proposal will outline a specific training program intended for employees to Equity Trust Company for the Client Service Level 1 Representatives.

The goal of the training is to develop the skills of employees for the Client Service Level 1 Representatives. The training will focus on a mix between overall knowledge of retirement plans and self-directed accounts; as well as job specific skills required to best assist the client calling into Equity Trust Company's Call Center.

## Training Offering

### Training Curricula

The training curriculum that will be included in the Client Service Level 1 Employee Training will include:

Timing	Title	Description	Format	Hours
Week 1, Day 1	About the Client Service Department	This training will provide an overview of the client service department to the employees. Specifically, the goals of the department and overview of department measurements. Provide an introduction to the career path for the CST representatives. During this time we will also review the training plan for the position and the requirements for training completion in order to progress through the different CST levels. The goal is to introduce the employee to the culture of the department and the company.	Classroom	
	System Overview	The system overview will outline the different systems used by the CST representatives and give a first look at the systems.	Classroom	
	Mentoring	Mentoring/shadowing time will be used throughout training to provide the employee prospective to how the job works, how the information being taught is applied, and in general some of the core skills that can only be taught through being in the position and environment.	Mentoring	
	Mentoring based Activity	During mentor time the employee will be expected to keep notes of the calls and an activity will be created to reinforce the concepts that could be seen while on the phone. (Activity idea: Scavenger hunt)	Classroom	
	Metrics and Position Expectations	This will provide in depth look at the metrics and measurements of the CST position including monthly, quarterly, annual scorecards and performance process. This training should be lead by the leadership team within CST.	Classroom	

# CST Level 1 -Training Outline



	Customer Service Basics	Customer Service Basics training will cover the customer service standards that Equity Trust Company has for supporting our clients.	Classroom	
<b>Week 1, Day 2</b>	Introduction to: Outlook, TrustConnect, Training Resource Library	An introduction to Outlook (emailing, attachments, calendar invites, reserving rooms), TrustConnect and additional training resources.	Classroom	8
	Retirement Plans	The retirement plans topic will include: <ul style="list-style-type: none"> <li>• Tax Environment</li> <li>• General Definitions</li> <li>• Terminology</li> </ul>	Classroom	
	Fees	Review of fees to open an account, the annual maintenance fee and special service fees.	Classroom	
	Individual Retirement Accounts	Deep dive into Individual Retirement Accounts including: <ul style="list-style-type: none"> <li>• Traditional</li> <li>• Roth</li> <li>• Spousal</li> </ul> Including eligibility requirements to open and contribute, contribution limits, and distribution rules and penalties. This training will also review the application needed to open an IRA.	Classroom	
<b>Week 1, Day 3</b>	Moving money in IRAs	Training on Money Movement including: <ul style="list-style-type: none"> <li>• Contributions</li> <li>• Distributions</li> <li>• Transfers</li> <li>• Distribution Rollovers</li> <li>• Conversions</li> <li>• Recharacterizations</li> <li>• Reconversion</li> </ul> This training section will also review the required documentation and the forms for each of the different types of movement and any deadlines that apply to the movement.	Classroom	8
	Mentoring	Mentoring/shadowing time will be used throughout training to provide the employee prospective to how the job works, how the information being taught is applied, and in general some of the core skills that can only be taught through being in the position and environment.	Mentoring	
<b>Week 1, Day 4</b>	Small Business Retirement Accounts	Review of information regarding small business retirement accounts: <ul style="list-style-type: none"> <li>• SEP</li> <li>• SIMPLE</li> <li>• High-level of QRPs</li> </ul> Including eligibility requirements to open and contribute, contribution limits, distribution rules, penalties, and applications.	Classroom	8

# CST Level 1 -Training Outline



	Other Accounts: CESA and HSA	Review of information regarding additional types of plans established at Equity Trust to allow clients to invest in nontraditional investments. <ul style="list-style-type: none"> <li>• CESA</li> <li>• HSA</li> </ul> Including eligibility requirements to open and contribute, contribution limits, distribution rules, penalties, and applications.	Classroom	
<b>Week 1, Day 5</b>	Investment Overview	The investment overview will cover different investment options and general process for investing. A brief description of each different type of investment options.	Classroom	8
	Prohibited Transactions	In depth training on IRA rules for investing in alternative investments in the IRA including disqualified individuals, self dealing, commingling, collectibles, and 50% rule.	Classroom	
	Client Service and Investment Team Structure	Provide an understanding of the levels within CST and the Investment team for supporting clients' calls and provide instructions on how, when, and to whom to transfer calls to different positions.	Classroom	
	Mentoring	Mentoring/shadowing time will be used throughout training to provide the employee perspective to how the job works, how the information being taught is applied, and in general some of the core skills that can only be taught through being in the position and environment.	Mentoring	
<b>Week 2, Day 1</b>	Investment Expenses	Complete review of Bill Pay. How to submit, processing, fees, and FAQs.	Classroom	8
	eVantage	Walkthrough of eVantage including: account maintenance, cash transactions, DOIs, Bill Pays, printing coupons. Also include the eVANTAGE portal for viewing clients accounts real time when they are on the phone.	Self Study	
	Client Quarterly Statements	Overview of statements sent to clients and how to locate the statements in the different systems.	Self Study	
	Salesforce	How to search for accounts, entering notes, submitting escalations to Team Leads, and fee disputes within Salesforce.	Classroom	
	Mentoring	Mentoring/shadowing time will be used throughout training to provide the employee perspective to how the job works, how the information being taught is applied, and in general some of the core skills that can only be taught through being in the position and environment.	Mentoring	
<b>Week 2, Day 2</b>	Spark	This training will review the basic navigation and information stored in Spark including the primary tabs located within the account screens, cash transactions, and how to submit and track	Classroom	8



# CST Level 1 -Training Outline



		RFAs and IDOs. A special focus on settling assets and original documents required and where to locate that information in Spark.		
	Asset Values	Training to review maintaining assets, submitting FMV, Promissory Note modification and maturity.	Classroom	
<b>Week 2, Day 3</b>	Express	Review of Search Activities, Customer Service Role, and Customer Call Back sections in Express. Review examples of looking at statuses, reviewing deficiencies and clearing verbal verifications. Also, cover the process for submitting a CIM, as well as the forms required for Account Maintenance and Security Designation.	Classroom	8
	Mentoring	Mentoring/shadowing time will be used throughout training to provide the employee prospective to how the job works, how the information being taught is applied, and in general some of the core skills that can only be taught through being in the position and environment.  At this point in the training since all the systems have been covered the employee should be driving the systems while their mentor is talking with clients.	Mentoring	
<b>Week 2, Day 4</b>	Review of Systems	Revisit all system as a refresher to tie the systems together.	Classroom	8
	Practice Scenarios	Practice scenarios for employee to navigate all systems together and piece together realistic situations for researching client requests.	Classroom	
	Mentoring	Mentoring/shadowing time will be used throughout training to provide the employee prospective to how the job works, how the information being taught is applied, and in general some of the core skills that can only be taught through being in the position and environment.	Mentoring	
<b>Week 2, Day 5</b>	Review	All the information covered in the previous 2 weeks will be reviewed.	Classroom	8
	Assessment	One full assessment will be provided to the employees to evaluate their knowledge on plans, general investment topics; as well as some systems and customer service specific concepts. A required minimal score will need to be determined and agreed upon by CST Leadership, Executive Leadership, Human Resources, and the Training Department Suggested score of 85%, open book open note.	Classroom	
<b>Week 3, Day 1</b>	Review of expectations and audit training	Revisit the expectations of the role; outline the specifics of the next few weeks. Complete call audit training, so that the CST representatives have clear understanding of the importance of quality and things to keep top of mind in their calls.	Classroom	1
<b>Week 3, Day 1-3</b>	Mentoring	Mentoring/shadowing time will be used throughout training to provide the employee prospective to how the job works, how the information being taught is applied, and in general some of the	Mentoring	24

# CST Level 1 -Training Outline



		core skills that can only be taught through being in the position and environment.		
<b>Week 3, Day 4-5</b>	Reverse Shadowing	The reverse shadowing time will enable the employee to take calls, as they would independently with their mentor observing their conversations and system navigation. The purpose of this time is to provide feedback and additional tips to build the confidence of the employee.	Mentoring	16
<b>Week 3, Day 4</b>	Customer Service Training – Working with Other Departments	CST works very closely with Operations, Sales, and other departments; this training will provide the employee more in-depth information about the relationships and structure of these departments. Outline the specifics of how, when to transfer calls to the various departments.	Self Study	1
<b>Week 4, Day 3</b>	Customer Service Training – Managing Escalated Calls	Training on of how to manage escalated calls based on best practices at ETC; including service recovery, asking questions, listening skills, providing a solution, etc. Including a refresher Salesforce for escalation documentation.	Classroom	1
<b>Week 6, Day 4</b>	Customer Service Training – Confrontation and Conflict	This training will provide tips how address clients that are being difficult or are upset. It will discuss defusing clients feelings, and handling the compliant.	Self Study	1
<b>Week 7, Day 3</b>	Force closure	Provide the CST representatives insight to what force closure is, why ETC would force close an account, and how to address clients calling regarding these accounts.	Classroom	1
<b>Week 9, Day 4</b>	Safekeeping	Safekeeping documents are required to settle an asset. The safekeeping training will outline the specifics of documents required, how to navigation Spark to located requested documents for the specific client, and how clients can send these originals to ETC.	Classroom	1
<b>Week 10, Day 3</b>	Beneficiary Accounts	A review of beneficiary accounts and clients opinions if they are receiving an account on behalf of someone that has passes away.	Self Study	1
<b>Week 12, Day 4</b>	Mid Ohio/ETC Brokerage	Overview of MOSC/brokerage options available and relationship of the accounts between MOSC and ETC. Review of Streetscape system and documentation for setting up account, and purchasing process.	Classroom	1



## INVOICE - EMPLOYER CUSTOMIZED TRAINING WORKER PROGRAM

INVOICE PERIOD

EMPLOYER NAME:

CONTRACTOR ADDRESS:

CATEGORY	Employment Connection Budget	Total Expenses To- Date	Total Invoice Request	Employer Contribution To- Date
Tuition/Instructor Wages				
Curriculum Development				
Materials/Supplies				
Training Equipment				
Other Cost (Itemize)				
Travel				
Trainee Wages				
TOTAL	-	-	-	-

I certify that to the best of my knowledge and belief, this report is accurate, that the costs incurred are valid and consistent with the terms of the contract.

NAME: \_\_\_\_\_

TITLE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_