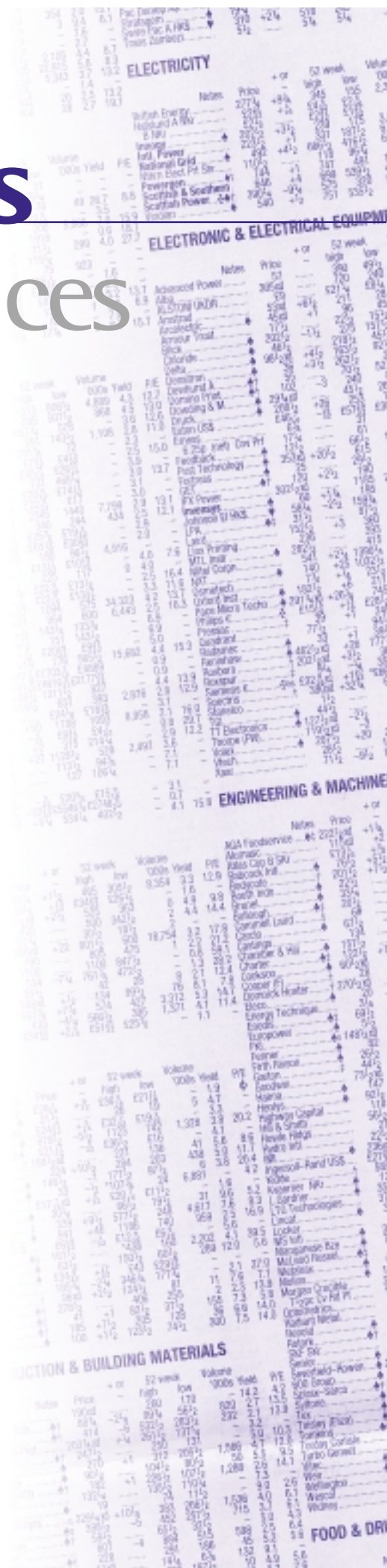


The make or break skills in Financial Services

Developing persuasive presentations and proposal writing skills – an overview



Got it! - Lost it! - Damn it!

You know the feeling. You've pitched for a major piece of business and you were confident that you would win it. You could deliver what the client needed. It would have kept you and your team busy for months. You spent ages producing the proposal - it looked really good - and the presentation was worthy of Spielberg.

And then the account relationship manager comes into your office with a hangdog expression and drops the bombshell: the business has gone to a competitor. If this is happening more often than you'd like, you may be feeling a bit confused.

Like many Financial Services organisations you've made some recent investments in the way you present yourself. Maybe a new, stronger corporate identity for your proposals. Almost certainly some sophisticated software that adds cut-and-paste techniques and special effects to your presentations.

And you're quite right - *these are important factors in promoting your company and your solutions. But they're not the only or the most important factors.*

You may have overlooked two skill sets which can make or break the tender, especially if the piece of business is very high value. Lack of these skills means that *your people stop selling effectively when they have to make presentations and proposals.*

In the complex selling process, proposals and presentations give you the best opportunities to relate the benefits of your services to the perceived needs of the entire decision-making group. Yet, in all honesty, how many of your proposals and presentations:

- Open with a detailed but unconvincing pitch about your organisation's history, size etc? (So what?)
- Focus on the features of your solution rather than the specific needs of individual decision-makers?
- Fail to make a comprehensive business case and so are unconvincing to decision-influencers who have not been closely involved in the sale?
- Meet with low or no reaction because they are unstructured, boring or difficult to follow?
- Offer detailed price breakdowns which invite analysis, comparison and negotiation?
- Fail to differentiate your offering effectively from those of your competitors?

It's ironic, but the triumph of style over content may mean that your proposal and presentation skills are now the weakest link in your sales chain. The key question is, what can you do to improve them?

The image shows a collage of financial data from a newspaper or magazine. It includes several tables and snippets of text:

- Top Table:** Lists company names and their share price changes. Visible entries include:

+1.04	Bunton	18.35	+1.36
+1.55	Alcon		
+2.13	Nesona		
+0.7	Downs	80.2	-3.8
+2.9	G'pays	100	-0.2
+0.95	Probel	90.3	-0.2
+1.25	Casine FT	83	-0.9
+1	Casine		
- Market Summary Table:** Shows indices for Oct 16 and Oct 18, along with 2001 High and Low values.

	Oct 16	Oct 18	2001 High	2001 Low
5082.6	5082.6	5067.3	6354.50	4433.70
5082.6	5082.6	5067.3	6354.50	4433.70
- CTIVITY Table:** Lists 'LSE Equity volume' and 'BIGGEST MOVERS' with columns for 'Close price', 'Day's change', and 'Wednesday Close price'.

Close price	Day's change	Wednesday Close price
167	+7	185
37	-8	18
106	-11	225
941	+28%	47%
49	+9	28
1%	+8	12%
553	+12	40%
80	+1%	25%
150	+1%	25%
778	+11%	
- Change Table:** Shows percentage changes for various items.

Change	High	Low	Est.
+278.5	7937.0	7755.0	30%
-165.0	9590.0	9210.0	30%
+11.25	468.60	458.45	30%
+36.0	6110.0	6012.0	30%
-4.50	410.50	402.60	30%
-12.00	439.50	426.00	30%
- News Snippets:** Various short paragraphs of financial news, such as 'g correction gave way to revised optimism as US...', 'broader market posted only modest gains...', 'uses in luxury goods group Richerson, and the...', 'might performance of top world chipmaker...', 'helped by hopes of new measures that could...', 'year line as the construction group issued a profit...', 'national investors were returning to the market...', 'chip foundries, following strong rally in their American...', 'in equities gave boost to market...', 'Turkcell led rise in hopes for additional foreign...'
- Bottom Table:** A large table with multiple columns of numerical data, likely representing various stock prices or market metrics.

116.25	46460.87	46307.11	96857.54	1178
528.99	3436.13	3410.94	4871.37	284
2531.76	3465.27	3203.82	4787.46	1711
753.61	737.04	725.76	1887.32	3111
800.10	802.19	796.55	1083.63	2673
795.00	797.44	792.68	1082.03	2673
88	4410.86	4382.7	5683.69	3371
1195.81	1187.88	1158.20	1545.64	2573
2732.43	2685.13	2645.11	3546.02	2971
287.02	278.43	263.61	682.69	1971
975.7*	968.1	960.9	1248.90	3111
66	228.72	227.97	298.09	172
1141.16	1117.70	1107.20	1481.37	172
177.07	173.40	170.63	229.77	172
1062.96	1063.17	1055.91	1383.24	172
1187.82	1170.42	1161.34	1538.85	2597
1286.65	1260.61	1240.50	1787.53	3111

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Win with Huthwaite

For almost thirty years Huthwaite has been researching the key success factors in the process of making complex, high-value sales.

Thousands of live sales interviews have been subjected to Behaviour Analysis, a research technique for observing and quantifying interactions between sellers and buyers.

This research revealed a set of interactive skills, based largely on questioning, which the most effective salespeople use to help the buyer work through the psychological stages of making a major purchase, while influencing the decision in favour of the seller, of course.

Huthwaite researchers also conducted hundreds of interviews with successful high-value sellers and buying teams. Using a variety of techniques ranging from focus group discussion to structured questionnaires, they explored key issues such as:

- methods used by buying teams to evaluate competing offerings
- unspoken concerns which cause buyers to reject apparently attractive offers – and the excuses they give to salespeople
- qualities that make a proposal readable, accessible and persuasive to buyers

Do Huthwaite's researched models work in Financial Services?

All market sectors like to think they're 'different', and to an extent they are – in the jargon they use and the products they sell. But the way customers make major purchases is universal.

A number of Financial Services clients have had Huthwaite conduct original research to validate that their researched sales effectiveness models work effectively in Financial Services markets. On each occasion the research showed that:

- behaviours in Huthwaite's researched Success Models occur more frequently in successful interactions with clients
- Financial Services sellers can be trained and coached to change their behaviour to follow the Success Models more closely
- when they do, the use of the Success Models results in an increase in the quantity, value and profitability of sales.

The case is proven. The word has spread. Any organisation can produce an impressive list of clients and we are no exception. Sometimes further investigation reveals that not all client lists are what they seem; some include every client who ever sent a single person on a public programme! The client list below gives a flavour of the financial services organisations we have worked with to deliver significant projects. Some projects span decades and continents.

- reactions of the buying audience to differing presentation skills, styles, structure and content.

From this huge research base Huthwaite has created skill development programmes which help salespeople apply the concepts of buyer psychology to the presentation of persuasive proposals. Presentations and Proposals can be addressed either as separate topics or through an integrated programme which capitalises on the synergy between the two skill sets.

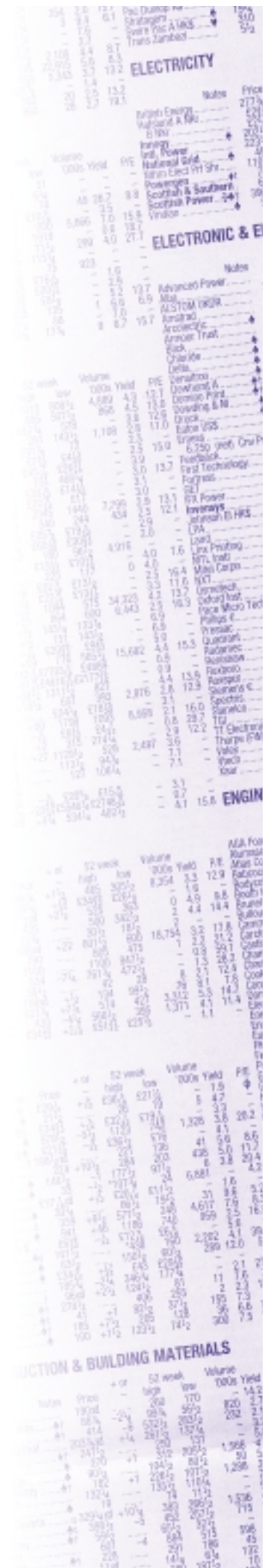
This research has been validated by the results of Huthwaite's proposal and presentation skills training with banks and insurance companies. The researched Skill Models are proven to improve sales performance in the Financial Services sector.

Huthwaite training in Effective Sales Proposals and Persuasive Sales Presentations will strengthen your late-cycle selling efforts, and help to eliminate nasty shocks. We like an adult-to-adult relationship with our clients, so we won't claim that you'll win every deal; but we'll help you win the ones you should win – and if you lose, at least you'll probably understand why.

- Alliance and Leicester Commercial Bank
- Bank of America
- Bank Leu, Switzerland
- Citibank
- First National Bank, South Africa
- Flemings Bank (now part of Abbey)
- Mandatum Private Bank, Finland
- Prudential
- Royal Bank of Scotland
- Standard Life Healthcare
- Svenska Handelsbanken
- Swiss Re Life & Health
- Zurich Financial Services

The next few pages contain overviews of Huthwaite's proposal writing and presentation programmes, together with a graphic illustrating the synergy between them. We suggest that you read the detail of either or both of the programmes and then consider whether you could benefit from combining them into one event.

The overviews are followed by a brief insight into one of the least understood but most potent weapons in the seller's armoury when proposing and presenting – the Handling of Client Concerns.



Typical programme overview

- Effective Sales Proposals

Objectives

By the end of the programme each participant will:

- have analysed one of their own proposals, brought with them to the programme, and considered its strengths and weaknesses as a persuasive document
- be able to describe the process of persuasion and the phases of buyer psychology in complex sales
- have analysed the client's decision criteria and the implications for their own competitive position
- have a model for the sequencing of content in a proposal to achieve optimum persuasiveness
- have analysed and considered how to handle client concerns which could block the sale
- have guidelines for the image and style of their proposals and have created a format appropriate to their corporate identity and their market positioning
- have guidelines for writing style and structure which will make their proposals readable and user-friendly.

Target audience

Relationship managers, business development consultants, technical specialists and any staff who contribute to the preparation of proposal or tender documents. The programme is especially valuable if 'bid teams' attend together, as this ensures that the technical content of the proposal is persuasively integrated with the client's needs.

Programme content

Persuasive content

- Describing the client's present situation, problems and their implications.
- Needs, as stated by the client.
- Client's criteria for the ideal supplier.
- Presenting yourself as the ideal supplier.
- Your solutions to meet the client's needs.
- Payoffs and value of your solutions.
- Handling client concerns about risk, costs, implementation hassles.

Image and style

- Physical presentation: how the document looks.
- Customising the proposal; personalised copies for each decision-maker.
- Titling and text style.
- Using graphics and illustrations.
- Value of client quotes and summaries.

Readability

- Preparing an executive summary.
- Contents and cross-referencing.
- Sections and headings.
- Appendices, presentation of price and technical data.
- Writing style and the Fog Index.

The image shows a collage of financial data tables. At the top, there's a table with columns for dates (Oct 16, Oct 15) and 2001 High/Low. Below that, a table titled 'LSE Equity volume' shows '5082.6' and '5067.3'. A section titled 'BIGGEST MOVERS' lists various stocks with their 'Close price', 'Day's change', and 'Wednesday' price. For example, 'Ubs' is up 86%, 'Netvest.com' is up 74%, and 'Vocalis' is up 22%. Another table shows 'Change' and 'High/Low' for various indices or stocks, with values like 278.5, 165.0, 11.25, etc. At the bottom, there's a table with columns for 'Oct 15', '2001 High', and '2001 Low', with values like 166.75, 227.87, 131.02, etc. The bottom of the image features the text 'FTSE Actuaries Share'.

Training design and methodology

This programme is structured as a workshop rather than as a training course. During the programme participants can either re-write an old proposal (to serve as a template for future proposals) or create the draft of a proposal for a current 'live case' sale.

The models and guidelines are introduced in small, logical steps. Using the Huthwaite principle that learning is doing, exercises are introduced at key points during the workshop to help the delegates apply the concept to their own financial services and clients: What problems do their clients have? What needs do they really express? What concerns do they have about the risks of change? What is the Fog Index of my normal writing style?

This methodology ensures that delegates put theory into practice, and take ownership of the proposal template they have created.

Materials

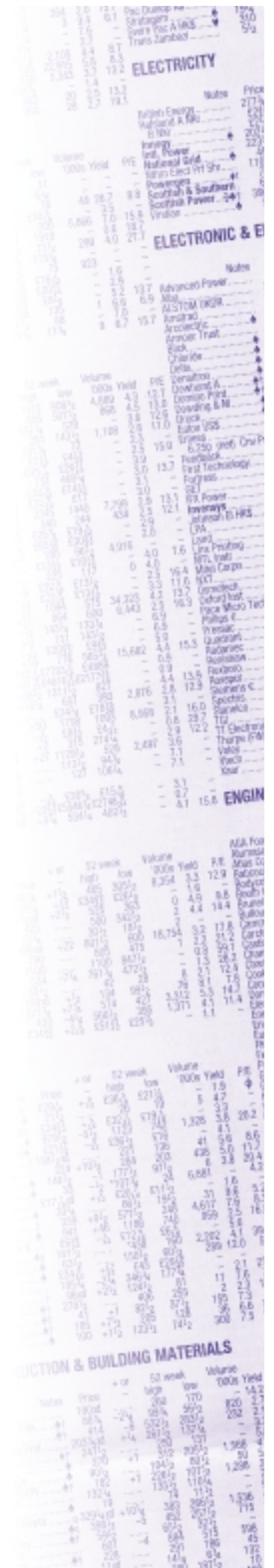
As already described, there are comprehensive exercises throughout the programme. Delegates also receive a library of user-friendly reference material giving detailed explanations of the key concepts.

Duration

Normally two days. Other timing designs are possible to suit individual client requirements. Because there is some shared training content, this programme can also be combined with Huthwaite's Persuasive Sales Presentations programme to create a synergistic three-day event.

Faculty and group size

The workshop is facilitated by a senior Huthwaite consultant experienced, whenever appropriate, in training clients in the Financial Sector. To ensure that each participant receives individual attention and feedback, group size is limited to a maximum of twelve.



Symbol	Change	High	Low
100	+1.04	18.59	+1.30
5	+1.55		
5	+2.13	40.2	-3.8
4	+0.7	100	-0.9
8	+2.8	98.3	-2.2
5	+0.55	83	-2.8
8.8	+1.25		
8.5	+1		

Symbol	Change	High	Low
100	+7	1907.0	131.02
200	-8	9500.0	121.02
700	-11	468.60	1241.28
280	+23%	6110.0	6012.0
1,150	+9	418.50	402.60
2,400	+4	519	424.00
1,870	+12		
17,990	+1%		
51,186	+1%		
51,150	+41%		

Symbol	Change	High	Low
28.0	+278.5	7937.0	131.02
15.0	-165.0	9500.0	121.02
25.00	+11.25	468.60	1241.28
295.0	+38.0	6110.0	6012.0
02.60	-4.50	418.50	402.60
024.00	-12.00	519	424.00

Symbol	Change	High	Low
7	166.75	227.87	23.6
75	334.86	615.06	1302
85	1420.78	1961.28	317
8.96	122.96	124.14	319
803.1	8488.3	9666.20	215
209.3	1285.9	1362.70	810
070.7	6821.6	8720.40	307
521.91	513.90	602.05	255
158.20	746.19	963.90	172
1643.7	7511.9	10132.00	251
458.98	489.54	477.37	1070
203.37	202.13	292.72	251
210.14	209.09	383.88	311
5893.0	5894.4	8118.00	371
4082.64	4082.97	5803.87	411
3794.96	3712.82	6104.34	192
263.42	269.06	342.56	649
864	8631.39	8577.10	12828.84
49.06	6778.42	8999.70	8329.85
116.25	46480.87	46307.11	96867.54
628.99	3436.13	3410.94	4871.37
2531.76	3459.27	3293.82	4787.46
753.61	737.04	725.76	1087.32
900.10	802.19	796.55	1083.87
795.00	797.44	792.60	1082.03
1195.91	1187.88	1180.20	1545.64
2732.43	2695.73	2645.17	2646.02
287.02	270.43	263.61	692.69
975.7*	968.1	960.0	1248.90
1141.16	1117.70	1107.20	1481.37
177.07	173.40	170.63	239.77
1062.86	1063.17	1055.91	1283.24
1187.82	1170.42	1161.34	1538.85
1286.65	1260.61	1240.50	1787.83

Synergy Savings!

The persuasive content of Effective Sales Proposals and Presentations is virtually identical. If you and your sales team would benefit from acquiring both skill sets we can deliver a tailor-made in-company programme which will save you both time off-the-job and training fees.

Effective Sales Proposals

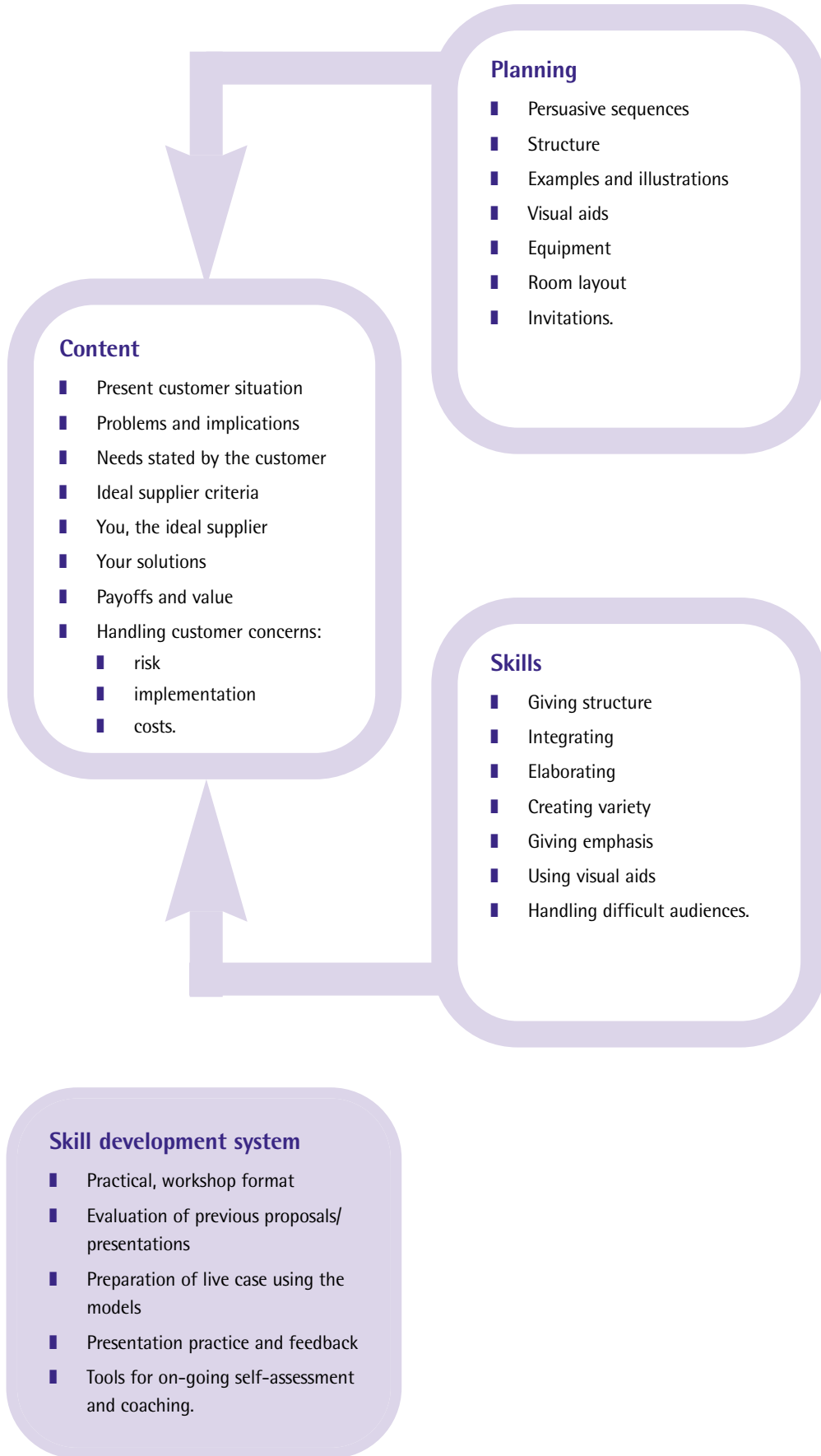
Image and style

- Customising/personalising
- Title
- Text style
- Graphics
- Illustrations
- Summaries
- Customer quotes.

Readability

- Executive summary
- Contents
- Sections and headings
- Appendices
- Writing style
- Fog index.

Persuasive Sales Presentations



Content

- Present customer situation
- Problems and implications
- Needs stated by the customer
- Ideal supplier criteria
- You, the ideal supplier
- Your solutions
- Payoffs and value
- Handling customer concerns:
 - risk
 - implementation
 - costs.

Planning

- Persuasive sequences
- Structure
- Examples and illustrations
- Visual aids
- Equipment
- Room layout
- Invitations.

Skills

- Giving structure
- Integrating
- Elaborating
- Creating variety
- Giving emphasis
- Using visual aids
- Handling difficult audiences.

Skill development system

- Practical, workshop format
- Evaluation of previous proposals/presentations
- Preparation of live case using the models
- Presentation practice and feedback
- Tools for on-going self-assessment and coaching.



Typical programme overview - Persuasive Sales Presentations

Objectives

By the end of the programme each participant will:

- have made an initial, untutored presentation and analysed the strengths and weaknesses of their current presentation style
- understand and have practised using the guidelines for planning and preparing for a presentation
- have understood and practised using a research-based model for the selection and sequencing of the persuasive content of their presentation
- be able to select and prepare appropriate graphics, visual aids, examples and illustrations to support their presentations
- understand and be able to describe the model of behavioural skills used by effective presenters
- have planned, prepared and made presentations using the guidelines and skill models taught on the programme
- have received constructive feedback based on the trainer's behaviour analysis of their performance, so that they can identify areas for continuing post-course skill improvement.

Target audience

All those who participate in making formal sales presentations, usually to the client's decision-making team, as part of the tendering process. Particularly if technical specialists are required to make part of the sales presentation, continuity of style and the persuasive message will be improved if the whole bid team attends the programme together.

Programme content

Presentation problems

- An initial presentation and exercise to allow each participant to surface weaknesses or concerns about their current presentation style.

Skills used by effective presenters (S.I.E.V.E.)

- **Structuring** in advance, indicating transition, summarizing, linking.
- **Integrating** the persuasive content with the customer's perceptions and needs.
- **Elaborating**, with illustrations, analogies, proof statements and benefits.
- **Variety**, created by jokes and asides, rhetorical questions, voice modulation, pauses.
- **Emphasis**, by repetition, importance stating, pauses, non-verbal communication.

Content of persuasive presentations

- Describing the client's present situation, problems and their implications.
- Needs, as stated by the client.
- Client's criteria for the ideal supplier.
- Presenting yourself as the ideal supplier.
- Your solutions to meet the client's needs.
- Payoffs and value of your solutions.
- Handling client concerns about risk, cost, implementation hassles.

Presentation styles

- Common mistakes.
- Achieving balance and sending the right messages.
- Techniques for handling difficult audiences.

Planning and preparing the presentation

- Selecting the persuasive content.
- Planning sequence and structure.
- Preparing examples: illustrations, visual aids and equipment.
- Options for room layout: pros and cons.

The image shows a collage of financial data tables from FTSE Actuaries Share. The tables include columns for 'Change', 'High', 'Low', and 'End'. Some rows are highlighted in blue. The data appears to be from a market report or a trading platform interface.

Training design and methodology

The training design is based on the principle that trainees learn best by *doing and reviewing*. Delegates are asked to bring two prepared presentations to the programme. A first presentation is made at the beginning of the programme to establish existing strengths and weaknesses. Guidelines for planning, preparation, persuasive content and the researched Success Model of skills used by effective presenters are then introduced in logical steps.

Delegates apply the principles in making two more presentations, each of which is reviewed in terms of structure, content, style and the trainer's Behaviour Analysis of the skills used.

This repetitive cycle of input–practice–feedback helps trainees to match their behaviour ever closer to the Success Model as the course progresses and equips them with an awareness of their own behaviour so that skill improvement can continue post-course.

Materials

During the programme trainees receive a set of documentation to assist them in planning the structure and content of effective presentations.

They also take away a comprehensive set of user-friendly reference material giving detailed explanation of key concepts.

Video recording, to give trainees a permanent record of their presentations, may be used if the client wishes.

Duration

Normally two days. Other timing designs are possible to suit individual client requirements. This programme can also be combined with Huthwaite's Effective Sales Proposals programme to create a synergistic three-day event.

Faculty and group size

This programme is delivered by a senior Huthwaite consultant experienced, whenever appropriate, in training clients in the financial sector. To ensure that each participant receives sufficient individual attention, practice opportunity and feedback, group size is limited to eight.

The background image shows a financial market data table with several sections. The top section is titled 'ELECTRICITY' and lists various energy-related stocks such as British Energy, National Grid, and Scottish Power. Below this is a section for 'ELECTRONIC & E' which includes companies like Advanced Power, Alstom, and Bunnings. The bottom section is titled 'CONSTRUCTION & BUILDING MATERIALS' and lists companies like Bunnings, M&A, and others. The table columns include stock names, prices, and other financial metrics like P/E ratios and yields.

Symbol	Change	High	Low	Est. Vol.
18.0	+278.5	7937.0	7735.0	300
15.0	-165.0	9200.0	9210.0	300
75.00	+11.25	468.00	458.45	300
295.0	+36.0	6110.0	6012.0	300
02.00	-4.50	410.00	402.00	300
24.00	-12.00	430.00	424.00	300

Symbol	Change	High	Low	Est. Vol.
186.75	227.87	23.06	131.00	300
324.86	515.06	13/2	334.78	300
1420.78	1991.28	31/1	1241.28	300
122.98	124.14	3/10	61.89	300
8482.3	9666.20	21/5	7080.00	300
1285.9	1362.70	8/10	858.00	300
6821.6	8730.40	30/1	6155.00	300
513.90	632.66	25/5	488.20	300
746.19	963.93	1/2	648.37	300
7511.9	7812.00	25/1	6406.00	300
489.54	477.27	10/10	383.4	300
202.13	292.72	25/1	177.0	300
204.09	383.88	31/1	180.0	300
5084.4	8116.00	3/1	5110	300
4082.97	5603.67	4/1	3600	300
3794.96	3712.82	6104.24	15/2	300
283.42	282.06	342.58	10/9	300
8631.39	8577.10	12828.64	3/5	300
6778.42	8699.50	8329.85	25/1	300
46480.87	46307.11	96857.54	11/8	300
3436.13	3410.94	4871.37	29/1	300
3495.27	3203.82	4782.48	17/1	300
737.04	725.76	1087.32	31/1	300
802.19	796.55	1083.87	28/1	300
797.44	782.68	1082.03	28/1	300
4410.86	4382.7	5683.60	30/1	300
1767.88	1758.28	1548.54	29/1	300
2695.73	2645.17	3546.02	23/1	300
270.43	263.61	692.69	19/1	300
968.1	960.9	1248.90	31/1	300
228.72	227.97	288.08	1/2	300
1177.70	1107.20	1481.37	1/2	300
173.40	170.63	229.27	1/2	300
1063.17	1055.91	1383.24	1/2	300
1170.42	1161.34	1539.85	29/1	300
1260.61	1240.50	1707.53	31/1	300

Handling client concerns - your secret weapon in presentations and proposals

Most sellers today are familiar with the concept of needs: that clients buy Financial Services because they have recognized a need for what the service will do for them - the benefits and payoffs they will enjoy.

So these sellers are frequently confused and disappointed when they have offered an apparently ideal solution to the client's need, only to find that the deal has gone to a competitor, or, even more confusing, that the purchase decision is delayed indefinitely as the client seems to have decided to live with the status quo.

What the sellers fail to understand is that very often the client's decision either to buy from a competitor or to buy nothing at all is motivated not by needs, but by a totally different phenomenon: Concerns.

Concerns usually arise late in the sales cycle as the client becomes increasingly aware of the consequences of making the wrong purchasing decision.

Reticence - and the polite excuse

A major problem for sellers is that clients very often don't express their concerns, for obvious reasons: it's easy to say, "Flawless implementation is crucial to us", (a Need); but much more difficult, for most people, to say directly to a seller, "We've heard rumours that a lot of your implementations are chaotic," (a Concern).

What usually happens is that, after the sale has been lost, the seller is given a face-saving excuse - and it's almost invariably price: "You were just a

Concerns can be grouped under three main headings.

- Risks - Will the system or service perform as promised? Is the supplier reliable? Is on-going support going to be adequate? What are the personal consequences of failure?
- Implementation - How much disruption will be caused? How will our staff react to new technologies and systems? Does the supplier understand all the potential difficulties?
- Costs - Can the purchase be cost justified? Will the actual costs be as the supplier has proposed? Will the promised savings really be achieved?

Concerns may be present in any high-value sale, but you are especially likely to encounter them when you are selling new concepts, complex technology and competing against larger or better-known suppliers.

bit too expensive," is acceptable to both parties. If you've ever worried you were losing too many deals on price, you're probably right, but not in the way you might think. One of our research studies showed that, when customers give price as the reason for not buying, in more than 60% of cases their real reason is not price at all, but some other concern they were not prepared to share with the seller.

Resolving concerns for competitive advantage

Presentations and proposals give you the ideal opportunity to handle the diverse concerns of the entire decision-making group.

Truly effective Financial Services sellers can recognise behaviour by the buying team which indicates that concerns may be present (we'll tell you what to watch for). Once alerted, they probe gently but persistently to uncover and understand the concern and the kind of reassurance the buyer needs. Then, in their proposal and presentations they resolve the concerns by:

- addressing directly those concerns which have been raised with proof statements, warranties and appropriate actions

- being realistic about potential difficulties and involving the client in plans to minimise or eliminate them
- covering other possible concerns indirectly, by giving sufficient detail about the proposed solution to show that any concerns are unfounded.

Resolving concerns in this way not only makes the seller's own proposal more acceptable to the client, but also raises *barriers for competitors*.

Competitors who fail to address the concerns will lose the deal; and they will probably never know why.

That's why we call concerns the secret weapon.

A brief proposal

You undoubtedly have some - possibly many - sellers who are experiencing the performance problems and frustrations outlined at the beginning of this brochure.

Because of lost business you may also be suffering from internal team stress, low morale, missed targets and damage to your own career prospects.

Assuming their early-cycle sales skills are adequate, you need to improve the effectiveness of your people's proposals and presentations in order to increase sales productivity through improvements in effectiveness.

There will be additional payoffs for you in terms of forecasting accuracy, staff retention, job satisfaction and marginal profitability.

In case previous bad experiences have given you concerns about the effectiveness of skills training, we would welcome the opportunity to explain and demonstrate how Huthwaite training and consultancy can achieve measurable skill transfer and performance improvement.

May we propose that you contact us to arrange an exploratory meeting with a Huthwaite consultant?



Your next step...

How to contact us



Call Huthwaite International on +44 (0)1709 710081



Send this form to: Huthwaite International, Hooper House, Wentworth, South Yorkshire S62 7SA, United Kingdom



E-mail us on fsinfo@huthwaite.co.uk

Personal details

Full Name (Mr/Miss/Ms/Mrs) _____

Job title _____

Company name _____

Address _____

Postcode _____

Direct tel _____ Fax _____

Mobile _____ E-mail _____

Code	Change	High	Low	Est. vol
10.00	+1.04			
11.00	+1.55			
12.00	+2.15			
13.00	+0.7			
14.00	+2.8			
15.00	+0.95			
16.00	+1.25			
17.00	+1			

Code	Oct 15	Oct 16	2001 High	2001 Low	Since start
1	5082.5	5067.3	5204.50	4433.70	6500.20
2	5082.5	5067.3	5204.50	4433.70	6500.20

Code	Close price	Day's change	Wednesday	Close price	Day's change
100	167	+7	167	167	+7
200	57	-8	57	57	-8
300	106	-11	106	106	-11
400	341	+22%	341	341	+22%
500	49	+9	49	49	+9
600	1%	+3	1%	1%	+3
700	550	+12	550	550	+12
800	80	+1%	80	80	+1%
900	150	+%	150	150	+%
1000	710	+41%	710	710	+41%

Code	Change	High	Low	Est. vol
18.00	+275.5	7937.0	7735.0	3000
19.00	-165.0	9500.0	9210.0	1500
20.00	+11.25	460.00	458.45	200
21.00	+36.0	6110.0	6012.0	100
22.00	-4.50	410.50	402.00	50
23.00	-12.00	430.50	424.00	50

Code	Oct 15	2001 High	2001 Low		
1	186.75	227.87	23.06	131.02	311
2	334.86	615.06	132	334.78	210
3	1420.78	1961.26	317	1241.28	210
4	122.96	124.14	310	81.89	200
5	8482.3	9666.20	215	7380.00	210
6	1285.9	1362.70	810	858.00	210
7	6821.6	8750.40	307	6185.00	210
8	513.90	632.05	295	488.70	210
9	746.19	963.90	112	648.57	210
10	7511.9	10132.00	251	6406.40	210
11	489.54	477.27	1210	383.40	210
12	202.13	292.72	251	177.40	210
13	209.09	303.88	311	180.00	210
14	5064.4	8116.00	31	5110.00	210
15	4082.64	4082.97	5603.67	411	3500
16	3794.96	3712.82	6104.24	152	3400
17	283.42	282.06	342.56	619	3400
18	8517.10	12828.64	315	7100	210
19	6778.42	6690.50	8329.85	251	3400
20	46480.87	46307.11	96857.54	1178	3400
21	3436.13	3410.94	4871.37	291	3400
22	3495.27	3303.82	4782.45	1711	3400
23	737.04	725.76	1087.32	3111	3400
24	802.19	796.55	1063.67	2411	3400
25	797.44	782.60	1082.05	2411	3400
26	4410.86	4382.7	5583.60	307	3400
27	1787.88	1758.20	1545.54	297	3400
28	2695.73	2645.11	3546.02	297	3400
29	270.43	263.67	652.60	197	3400
30	270.43	263.67	652.60	197	3400
31	968.1	960.9	1248.90	311	3400
32	228.72	227.97	298.09	112	3400
33	1117.70	1107.20	1481.37	112	3400
34	173.40	170.63	239.77	112	3400
35	1063.17	1055.91	1383.24	112	3400
36	1170.42	1161.34	1539.85	297	3400
37	1260.61	1240.50	1707.50	311	3400



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 Website: www.huthwaite.co.uk

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