



The Treasure of Hidden Needs **Helping consumers achieve financial security using your bank's products and services.**

For bankers who have completed product knowledge and sales training.

The Treasure of Hidden Needs

Bankers, who know banking, understand what clients expect from their banker. Professional and confident, they know how to look beyond obvious product needs to make a profound difference in their clients' financial well-being. And the result is stronger and deeper relationships with clients.

The Treasure of Hidden Needs – a two-day class, provides a solid foundation for today's bankers who have sales skills, but are often lacking in basic banking knowledge or experience. Consumers are looking for financial professionals who can help them achieve financial security, and they expect their banker to have the knowledge and understanding to show them the bottom-line benefits of the products their bank offers.

The facts:

The closest most clients get to a financial advisor is their banker. There is tremendous need among banking clients for basic financial information and problem solving. The Treasure of Hidden Needs teaches the essence of banking – how to identify, quantify and meet client needs in four key areas of personal finance: credit, savings and investments, education and retirement. Your bank already has the right products; your bankers just need to know how to tap into them.

Basic course concepts:

Reducing the cost of credit by refinancing or accelerating payments can create investment and other financial opportunities.

Quantifying the impact of taxes, inflation, and procrastination will motivate clients to stay on track with savings and investment goals.

Planning for the future cost of education will help clients take advantage of a closing window of opportunity.

Creating a retirement dream and clarifying the impact of inflation and delay, will motivate clients to make retirement contributions.

After attending The Treasure of Hidden Needs, bankers will be able to:

Calculate the potential savings from refinancing for tax-deductibility and rate relief.

Motivate clients to save payment differences that result from refinancing.

Encourage clients to protect their investments with lines of credit.

Set realistic investment goals after taxes and inflation, and plan ways to achieve them.

Demystify education savings plans and help clients make the best choices for their families.

Use current purchasing power to establish achievable retirement goals for clients and motivate clients to act.

Create personal action plans to practice skills and implement into the daily sales process.

The Treasure of Hidden Needs reverses the current erosion of financial skills knowledge in the banking workplace. This course is part of a comprehensive Questa program of training, coaching and on-going conference call support that gives bankers the competitive edge.



For more information call us at 425-643-3363 or visit us at www.questacorp.com