

Summary Description

High Performance Client and Investment Product Management is a highly interactive and dynamic 2 day program that improves participants' understanding of their clients' risk profiles and investment objectives as linked to family, business and succession "life goals" and concerns as well as the economic and market outlook. Participants acquire practical experience in a more productive approach to the client through role plays and cases focusing on a consultative dialogue and using a "mental model" that will help the relationship manager touch all these necessary bases with the client, in order to formulate an investment plan that uncovers the right product needs and sales opportunities.

High Performance Client and Investment Product Management empowers the account officer to approach the client in a more professional, confident and consultative manner that will make him/her a trusted advisor to the client, building a relationship that will meet more client needs and generate more product sales for the bank.

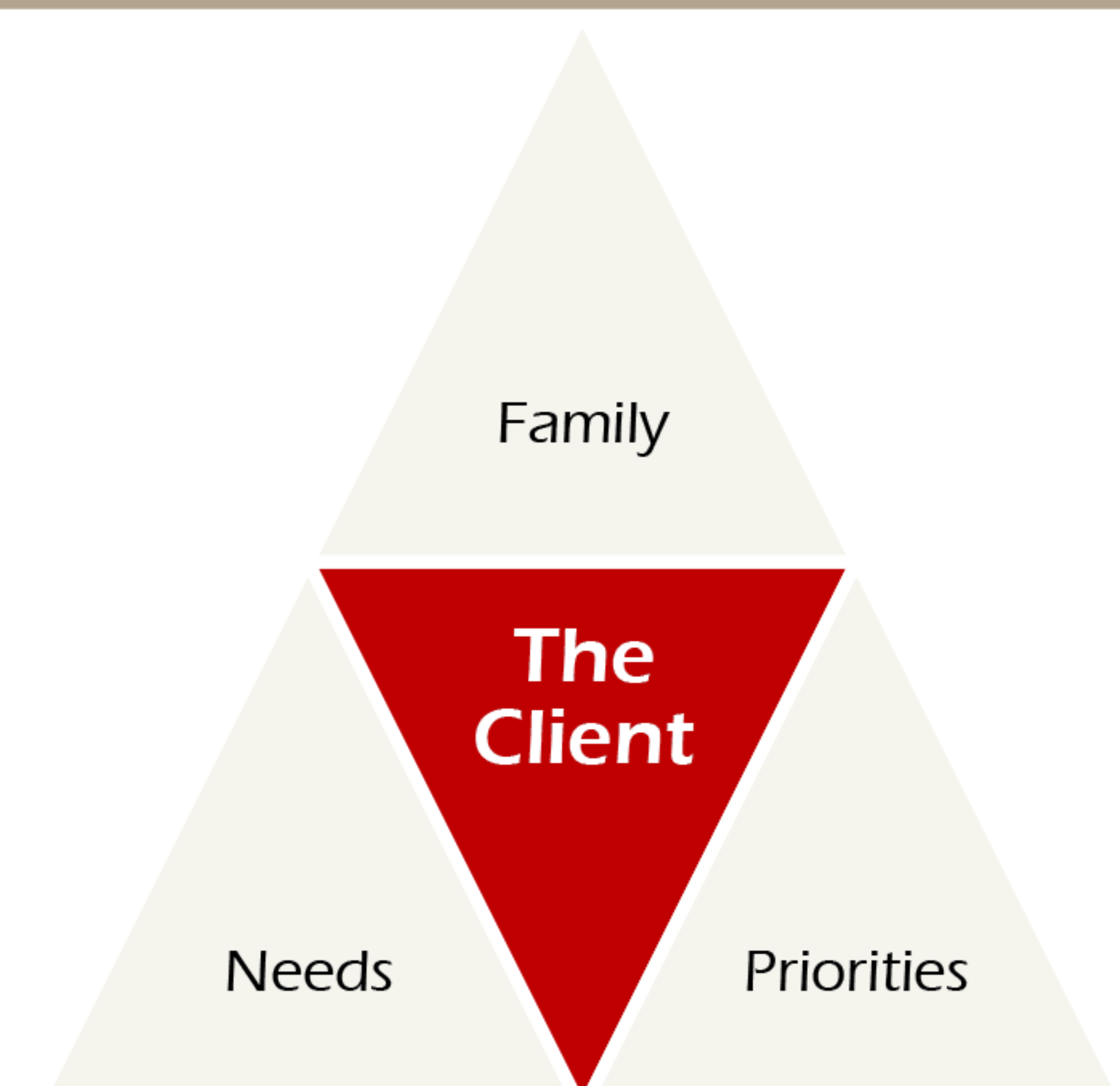
Understanding your Client

WHO IS MY CLIENT?

- Who are they and their families?
- What is their economic situation?
- What do they need?
- What are their concerns, financial priorities, life goals and risk tolerances?

DIFFERENT TYPES OF CLIENTS

- Professionals (lawyers, doctors, engineers...)
- Entrepreneurs and partners
- Business Executives
- Investors
- Heirs



THEIR FAMILY

To understand a client's needs we need to understand the family.

The family emotional dynamics often creates barriers to dialogue:

- Rivalries between children
- Rivalry or parent-child issues
- Parents favoring certain children

THEIR NEEDS

For the client, the focus is the family... and for us, too!

The need to protect and optimize family assets through:

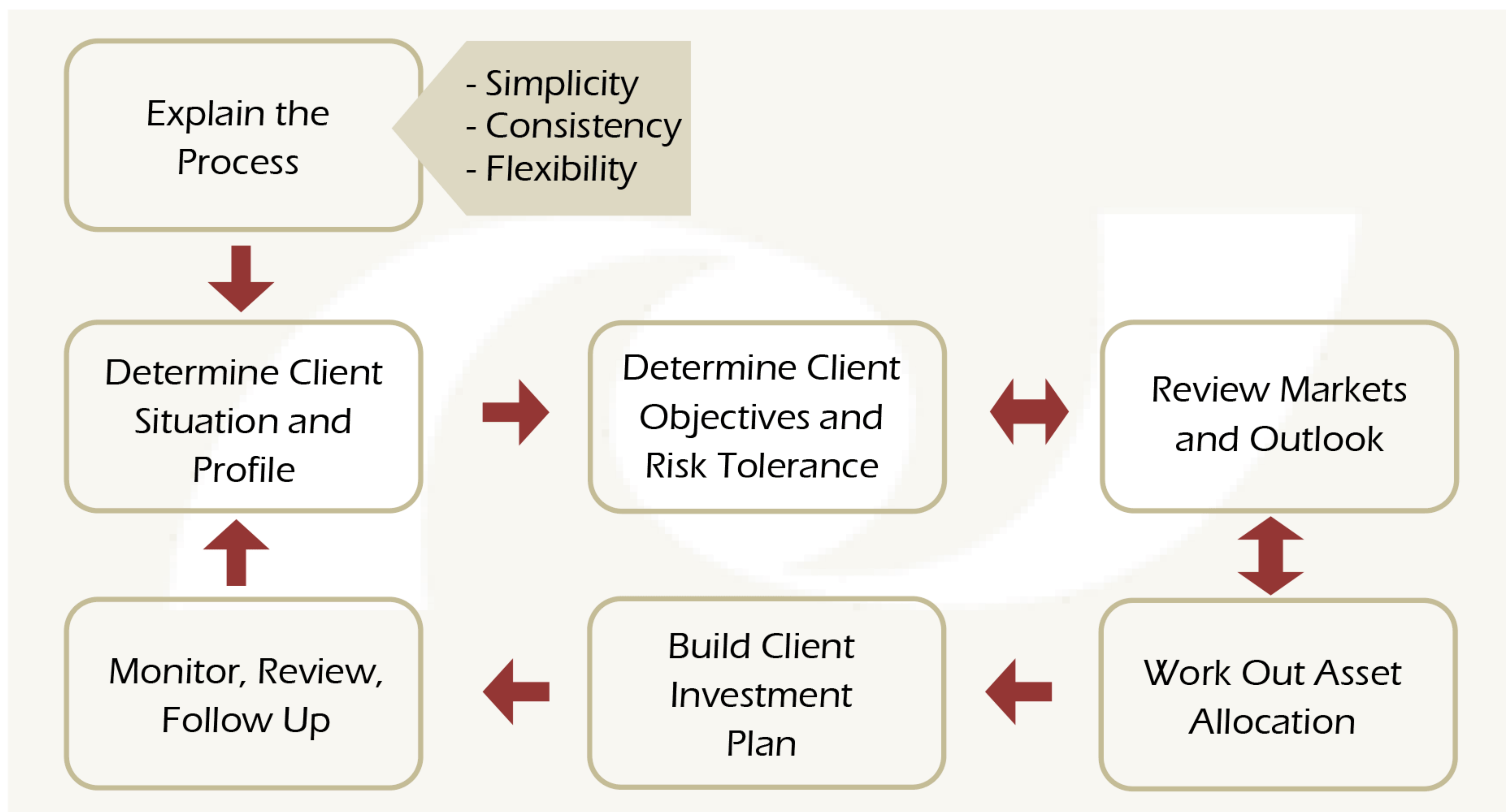
- Planning for life goals and related risks
- Solutions to achieve financial objectives and mitigate risks
- The family as the key asset for our client

THEIR EXPECTATIONS

What is important to our client?

- An institution that inspires confidence with the right products and services offer for the client and family
- The relationship manager's professionalism (knowledge and experience)
- Quality of service:
 - Punctuality
 - Courtesy
 - Empathy

The Client Advisory Process



Course Objectives and Agenda

OBJECTIVES

- Maintain a consultative sales dialogue with the client, following the advisory "mental model"
- Ask questions to identify the situation, life goals/risks and financial risks
- Define client profile based on goals, investment objectives and related risks
- Monitor market outlook and results to determine impact and solutions
- Recommend investment products suitable for risk tolerance, objectives and status
- Track markets and client needs to leverage sales opportunities

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AGENDA

Day 1

Introduction, objectives, training organization and materials
The Clients
The Advisory Process
Determining the client profile and situation
The mapping of objectives and client risk tolerance
Perspectives on investment markets and asset classes

Day 2

Perspectives on changing macroeconomic conditions and the investment advisory process/model
Portfolio asset allocation
Building the financial and investment plans
Plan monitoring and updating
Program review and post-training activities