

THE MONTHLY QUEST

Quest CE Announces Hiring of James Hoehn as Vice President of Business Development

Quest CE's President & CEO, Alan Krenke recently announced the hiring of Jim Hoehn as Vice President of Business Development for Quest. Jim brings over 15 years of Sales and Relationship Management experience to Quest working previously for Principal Financial Group as Regional Director, Goldman Sachs as Regional Vice President, Curian Capital as Regional Business Consultant and Strong Capital Management as Regional Vice President.

Jim received both his undergraduate degree and MBA from the University of Wisconsin. Additionally Jim holds the Certified Investment Management Analyst (CIMA) professional designation.

Jim will be working directly with Quest's Sales and Marketing Team to aggressively expand Quest's market share in the continuing education and compliance education arena.

Open House on Thursday, October 23

To celebrate the relocation of our corporate offices Quest is throwing an Open House party for its employees, their friends and families, as well as all our clients and vendors.

We consider this event a milestone in our company's development and a way to recognize the hard work and dedication our Team, along with the support of their loved ones, has put into our success. Quest would like to reward everybody with a fun night of socializing, and dining.

Guests are welcomed to arrive at 5 and learn more about our company and treat themselves to food and complimentary Quest gifts. We hope to see you all there.

Quest's Tennessee Long Term Care Insurance Partnership Program has Been Approved for 8 hours of CE Credit

In order to sell Long Term Care Partnership policies in Tennessee, insurance producers have to successfully complete training approved by the Tennessee Department of Commerce and Insurance. This training must include basic information about TennCare eligibility as it relates to the Long Term Care Partnership Program.

Producers cannot sell, solicit or negotiate long term care insurance unless the individual is licensed as an insurance producer for accident and health or sickness or life.

The new regulation states that producers must complete a one time training course by or before June 30, 2009 and ongoing training every 24 months thereafter.

Those who are not licensed producers as of 7/1/08 must obtain the initial course before beginning to sell long term care insurance products. The initial one-time training must be no less than eight hours and the ongoing training shall be no less than four hours.

Recently Quest's Tennessee Long Term Care Insurance Partnership course was approved for 8 hours of credit, allowing producers in this state to obtain and maintain their licenses. Contact your Account Executive or go to our website (www.questce.com) for more information.

THE MONTHLY QUEST

The Importance of Communication During Challenging Markets

Broadening credit fears have triggered near-panic plunges in worldwide stock markets over the past few weeks. On Monday, October 6th the Dow closed below 10,000. It was the market's first close below 10,000 since Oct. 26, 2004.

Experts had hoped the \$700 billion rescue package would have boosted confidence, knowing it would take weeks before the Treasury could begin buying troubled banking assets directly. Still, they don't expect the economy or workers to avoid the pain of a recession.

During these challenging times, clients are contacting advisors frequently, expressing varying degrees of anxiety or concern about the markets and the products they own.

It's up to the wholesaler to keep the lines of communication open with all advisors during every market cycle, especially during more emotionally intense periods such as the current market environment where fear and uncertainty are spreading throughout the investor community.

According to the nation's top branch managers, communicating in tough markets remains a principle that's often preached but seldom practiced. And the lack of communication is costing everyone.

During these times it is more important than ever to schedule regular branch meetings. Be prepared to listen to the challenges that advisors are facing and look for ways to assist them in being better prepared to talk with their clients.

Provide performance updates and share insights from your firm's economists or portfolio managers. Below are a few other tips to help advisors:

- Be visible with client approved pieces on market history (volatility etc.).
- Share commonsense explanations with advisors on what's happening that they can pass along verbally to clients.
- Organize offsite advisors roundtables (breakfast, lunch or dinner), where reps can discuss what's going on, what's working/not working with clients and most of all get a "mental break" from the situation.
- Consider using CE or other value-add for face time. Let advisors know that you are there as a resource.
- Help advisors sponsor a "non-market" related activity in which the advisor can be visible and available but in a non-threatening environment.

Regular communications and updates can go beyond simply helping advisors to counsel clients more effectively. They can lead to a stronger relationship between wholesalers and advisors and more business for both in the future.

**Tennessee Long Term Care Insurance
Offered at QuestCE.com
Contact Your Account Executive
For More Information**