Client Journey Overview

Protection Advice Process – Impact Financial Services

Purpose

The purpose of this document is to outline the overall process of supporting a client with protection advice.

It helps advisers understand the full client journey – from the first contact through to ongoing support after the policy is in place.

The process typically includes the following stages.

1 INITIAL CONTACT

This is the first interaction with the client.

The contact may come from:

- a referral
- a marketing lead
- a direct enquiry
- an existing client relationship

At this stage the adviser should:

- introduce themselves
- briefly explain their role and services
- arrange a protection advice meeting

The objective is to schedule a structured advice conversation.

2 CLIENT ADVICE MEETING

This is the main meeting with the client.

During this meeting the adviser will:

- understand the client's personal and financial situation
- explore potential financial risks
- identify protection needs
- provide a suitable recommendation

The structure of this meeting is explained in the following sections of this document.

3 APPLICATION PROCESS

If the client decides to proceed with the recommendation, the application process begins.

This may include:

- completing the application form
- completing the full medical questionnaire
- underwriting assessment by the insurer
- potential additional medical information or reports

The insurer will then review the information and decide whether to accept the application.

4 POLICY ISSUE

If the application is accepted by the insurer:

- the policy is issued
- policy documents are provided to the client
- the insurance cover begins

The adviser should ensure the client understands the key policy details.

5 POST-SALE SUPPORT

After the policy has been issued, the adviser remains the client's point of contact.

This may include:

- support with policy changes
- assistance with claims
- periodic protection reviews
- updating cover when the client's circumstances change

Purpose of the Meeting Structure

The meeting structure described in this document is designed to help advisers:

- conduct a structured protection advice meeting
- clearly identify the client's needs
- provide a suitable recommendation
- explain the product in a clear and transparent way

This structure is also used during Role Play assessments to evaluate an adviser's ability to conduct a professional protection advice meeting.

Client Journey at a Glance

1 Initial Contact — 2 Advice Meeting — 3 Application Process — 4 Policy Issue — 5 Post-Sale Support