

COMMON ADVICE MISTAKES TO AVOID

Protection

Delivering high-quality protection advice requires a structured approach and clear communication with the client. The following are some of the most common mistakes advisers should avoid during client meetings.

Avoiding these issues helps ensure that advice remains suitable, transparent and in the client's best interests.

1 RUSHING THE FACT FIND

One of the most common mistakes is moving too quickly to the recommendation stage.

Without properly understanding the client's circumstances, it becomes difficult to provide suitable advice.

Advisers should take time to explore:

- family situation
- financial commitments
- income and employment
- existing protection

A thorough fact find is the foundation of good advice.

2 NOT EXPLORING THE CLIENT'S RISKS

Some advisers focus only on products rather than helping the client understand the risks they face.

Clients should first understand why protection may be needed before discussing specific policies.

Effective advisers help clients consider scenarios such as:

- loss of income due to illness
- serious medical conditions
- financial impact on family members

3 RECOMMENDING PRODUCTS TOO EARLY

Jumping directly to a product recommendation without fully understanding the client's needs can lead to unsuitable advice.

A recommendation should always follow:

- Fact Find
- Risk Discussion
- Needs Analysis

Only then should a solution be presented.

4 NOT EXPLAINING POLICY LIMITATIONS

Clients must understand not only what a policy covers, but also its limitations.

Advisers should clearly explain:

- exclusions
- waiting periods
- underwriting considerations
- circumstances where claims may not be paid

Transparency is essential to avoid misunderstandings later.

5 POOR EXPLANATION OF POLICY FEATURES

Clients may not understand important policy features if they are not explained clearly.

Examples include:

- guaranteed vs reviewable premiums
- waiver of premium
- total permanent disability (TPD)
- additional policy benefits

Advisers should explain these features in simple, practical terms.

6 SKIPPING THE UNDERSTANDING CHECK

Before proceeding with an application, advisers should confirm that the client understands the recommendation. Clients should feel comfortable asking questions and expressing any concerns. This step helps ensure that decisions are informed and confident.

7 WEAK CLOSING OF THE MEETING

Ending a meeting without a clear summary can create confusion.

A strong closing should include:

- a recap of the client's risks
- the recommended protection solution
- confirmation of the next steps

Clear next steps help maintain professionalism and clarity.

8 LACK OF POST-SALE SUPPORT

Advice does not end once the policy is issued.

Advisers should remain available to support clients with:

- policy changes
- claims assistance
- regular protection reviews

Strong post-sale service builds trust and supports long-term client relationships.

KEY PRINCIPLE

The focus of protection advice should always be:



Products are simply the tools used to address those risks.

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