

POST-SALE & RETENTION GUIDANCE

Ongoing Client Support

Providing protection advice does not end when the policy is issued. Ongoing client support is an important part of professional advice and helps ensure that the client continues to receive appropriate protection as their circumstances change.

Strong post-sale support also helps build long-term relationships and improves policy retention.

1 POLICY CONFIRMATION

After the policy has been issued, the adviser should confirm that the client has received the policy documents.

The adviser should ensure the client understands:

- the type of cover in place
- the sum assured
- the policy term
- the premium amount and payment frequency
- how to make a claim if needed

This helps avoid misunderstandings and ensures the client knows how the policy works.

2 WELCOME FOLLOW-UP

It is good practice to contact the client shortly after the policy starts.

This conversation can include:

- confirming the policy is active
- checking if the client has any questions
- reminding the client how to contact the adviser if needed

This reinforces trust and strengthens the adviser-client relationship.

3 ONGOING CLIENT SUPPORT

Advisers should remain available to assist clients throughout the life of the policy.

This may include:

- helping with policy changes
- updating personal information
- supporting clients during claims
- explaining policy documents

Clients should feel comfortable contacting their adviser whenever they need support.

4 REGULAR PROTECTION REVIEWS

Clients' circumstances may change over time.

Advisers should encourage periodic reviews, particularly when the client experiences:

- changes in income
- a new mortgage
- marriage or partnership
- the birth of a child
- career changes

Regular reviews help ensure the level of protection remains appropriate.

5 SUPPORTING CLIENTS DURING CLAIMS

If a client needs to make a claim, the adviser can assist by:

- explaining the claims process
- helping with documentation
- guiding the client through communication with the insurer

Providing support during a claim is one of the most valuable services an adviser can offer.

6 BUILDING LONG-TERM RELATIONSHIPS

Strong client relationships are built through:

- clear communication
- ongoing support
- regular reviews
- professional service

Satisfied clients are more likely to maintain their policies and recommend the adviser to others.

7 RETENTION AWARENESS

Advisers should understand that maintaining policies is an important part of responsible advice.

Good retention often reflects:

- suitable recommendations
- clear explanation of policy features
- good post-sale support

Helping clients understand the value of their protection can reduce the likelihood of policies being cancelled.

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