

Protection Client Meeting Structure

Impact Financial Services

1. Purpose of the Meeting Structure

The purpose of the Protection Client Meeting Structure is to provide advisers with a clear and consistent framework for conducting client meetings.

Following a structured meeting process helps ensure that:

- client needs are properly understood
- recommendations are based on accurate information
- advice is suitable and well documented
- clients feel comfortable and confident in the advice process

This structure supports both professional advice delivery and regulatory compliance.

Overview of the Meeting Stages

Client meetings at Impact Financial Services typically follow eight stages:

- | | |
|---------------------------------------|--|
| 1 Warm-Up & Relationship Building | 2 Compliance Introduction (IDD & GDPR) |
| 3 Fact Find & Financial Understanding | 4 Needs Analysis |
| 5 Clarification of Needs | 6 Solution Design & Recommendation |
| 7 Closing & Implementation | 8 Referrals & Aftercare |

1 Warm-Up & Relationship Building

The meeting should begin with a friendly and professional introduction. This stage helps build rapport and create a comfortable environment for the client.

- greeting the client professionally
- introducing themselves
- creating a relaxed conversation before discussing financial matters

Examples of appropriate topics may include:

- how long the client has lived in the UK
- family situation
- occupation
- general lifestyle or future plans

Building trust early in the meeting helps create a positive client relationship.

2 Compliance Introduction (IDD & GDPR)

Before discussing financial solutions, advisers should explain key regulatory information. This includes:

- introducing the firm and adviser role
- explaining that Impact Financial Services is regulated by the Financial Conduct Authority
- confirming that the meeting is provided without an upfront advice fee
- explaining how client data is handled in accordance with GDPR

Clients should understand that their information will be used solely for the purpose of providing financial advice. Relevant documentation such as IDD (Insurance Distribution Directive) information should be sent to the client where required.

3 Fact Find & Financial Understanding

The adviser should gather detailed information about the client's circumstances. This stage includes collecting information about:

- personal details
- employment and income
- financial commitments
- dependants and family responsibilities
- existing financial arrangements

This information should be recorded in Pro System CRM as part of the official Fact Find process. Accurate data collection is essential for providing suitable advice.

4

Needs Analysis

After gathering information, the adviser should explore potential financial risks and protection needs. This stage focuses on understanding:

- financial responsibilities
- income dependency
- long-term financial goals
- potential risks to financial stability

Advisers may explore scenarios such as:

- what would happen if income stopped due to illness
- how the family would cope financially in the event of death
- how financial commitments such as mortgages would be maintained

This stage helps the client understand potential financial vulnerabilities.

5

Clarification of Needs

At this stage the adviser summarises the client's situation and confirms the identified needs. This may involve statements such as:

- confirming key financial priorities
- summarising responsibilities and risks
- ensuring the client agrees with the analysis

The purpose of this stage is to ensure that both the adviser and the client clearly understand the client's protection needs.

6

Solution Design & Recommendation

Once the needs are confirmed, the adviser designs a suitable protection strategy. This may include recommendations such as:

- Life Cover
- Critical Illness Cover
- Income Protection

The adviser should explain:

- how the recommended solution works
- the level of cover
- the benefits and limitations of the product

Advisers may present one or more solution options depending on the client's needs and affordability. Clients should be given time to ask questions and fully understand the recommendation.

7

Closing & Implementation

If the client decides to proceed, the adviser will begin the application process. This may include:

- completing the application
- collecting payment details
- explaining how the first premium will be collected
- explaining potential underwriting requirements

Clients may also be asked to complete a health questionnaire where required. All applications must be recorded within Pro System CRM.



8

Referrals & Aftercare

At the end of the meeting advisers may ask satisfied clients if they know anyone who could benefit from similar advice. Referrals are an important part of building long-term client relationships.

- confirming policy documentation
- ensuring the client understands their cover
- answering any follow-up questions

After the policy is arranged, advisers should provide appropriate aftercare support. Maintaining contact with clients helps ensure long-term satisfaction and relationship building.

Professional Standard

At Impact Financial Services advisers are expected to conduct client meetings in a manner that is:

- professional
- structured
- focused on client needs

Following a clear meeting structure helps deliver consistent advice standards and positive client outcomes.

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