

Protection Client Questions Framework

Impact Financial Services

This section provides examples of questions advisers may use during protection client meetings.

The purpose of these questions is to help advisers:

- understand the client's situation
- identify financial risks
- explore protection needs
- guide the client through the advice process

Advisers should always ensure conversations remain natural and client-focused.

1 GENERAL BACKGROUND QUESTIONS

These questions help build rapport and understand the client's situation. Examples may include:

- How long have you been living in the UK?
- What type of work do you currently do?
- Do you enjoy your current role?
- Do you plan to stay in the UK long term or eventually return to another country?
- Do you have children or other dependants?

These questions help the adviser understand the client's lifestyle and responsibilities.

2 FINANCIAL SITUATION QUESTIONS

These questions help assess the client's financial position. Examples:

- What is your current employment situation?
- How stable is your income?
- Do you have any financial commitments such as a mortgage or loans?
- Do you currently have any savings or emergency funds?
- Does your employer provide any sick pay or financial protection benefits?

This helps the adviser understand financial resilience and potential risk exposure.

3 LIFE COVER NEEDS QUESTIONS

These questions help explore the need for life insurance. Examples:

- Who financially depends on your income?
- If something happened to you, how would your family manage financially?
- Do you have any financial obligations that would need to be repaid?
- How long would you like your family to be financially supported?
- Would it be important to ensure your children's future education or living costs are protected?

These questions help identify family protection needs.

4 CRITICAL ILLNESS COVER QUESTIONS

These questions explore the potential impact of serious illness. Examples:

- Have you ever thought about what might happen financially if you were diagnosed with a serious illness?
- Do you know anyone who has experienced a serious illness such as cancer or a heart condition?
- How do you think a serious illness could affect your finances or ability to work?
- Would having a financial lump sum during recovery be helpful for your family?

These questions help highlight financial risks related to health conditions.

5 INCOME PROTECTION QUESTIONS

These questions explore risks related to loss of income. Examples:

- If you were unable to work for several months due to illness, how would you manage financially?
- How long could your savings support your current lifestyle?
- Would your employer continue paying your salary if you were unable to work?
- Which monthly expenses would still need to be paid if your income stopped?

These questions help identify the client's income dependency.

6 MORTGAGE AND DEBT PROTECTION QUESTIONS

If the client has a mortgage or other financial commitments, the adviser may explore:

- How long do you have remaining on your mortgage?
- Would your family be able to continue paying the mortgage if your income stopped?
- Would it be important to ensure the mortgage could be repaid in certain situations?

These questions help determine whether debt protection solutions may be appropriate.

7 RETIREMENT AND FUTURE PLANNING

Advisers may also explore long-term plans. Examples:

- At what age would you ideally like to retire?
- What financial responsibilities do you expect to have in the future?
- How long would you want financial protection to remain in place?

This helps determine policy term and protection duration.

8 CLOSING THE ADVICE CONVERSATION

Towards the end of the meeting advisers may confirm client priorities. Examples:

- Based on what we discussed, which areas of protection feel most important to you?
- Would you like me to show you some possible options based on your situation?
- Is there a monthly budget you would feel comfortable allocating to protection?

This helps guide the conversation towards a suitable recommendation.

Important Note for Advisers

Questions should always be asked in a natural and respectful way.

The purpose of these questions is not to pressure the client, but to help them understand potential financial risks and make informed decisions.

Advisers should always focus on providing clear, suitable and responsible financial advice.

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