

This document outlines the structure of a protection client meeting. Its purpose is to: prepare the adviser for the meeting, ensure a logical flow of conversation, and support the manager in evaluating the Role Play.

1 OPENING THE MEETING

Objective: Build rapport and present the purpose of the meeting.

The adviser should:

- greet the client warmly
- introduce themselves and their role
- briefly introduce the firm
- present the range of products (Life Cover, Critical Illness Cover, Income Protection, Accidental Cover)
- explain the terms of engagement (IDD / GDPR)
- outline the meeting agenda

The client should understand the purpose of the conversation and what they will learn during the meeting.

"Today I'd like to better understand your situation, discuss potential risks, and show you solutions that could help protect your family. At the end we'll go through the key terms so your decision is fully informed."

2 FACT FIND – UNDERSTANDING THE CLIENT

Objective: Understand the client's personal and financial situation.

The adviser should ask about:

Family situation

- partner / spouse
- children
- financial dependants

Financial commitments

- mortgage
- other liabilities

Income

- employment status
- income stability

Existing cover

- life cover
- death in service
- other policies

3 RISK DISCUSSION

Objective: Help the client understand potential financial risks.

The adviser discusses scenarios: death, serious illness, loss of ability to work.

"What would happen to the household budget if your income stopped?"

"How long could the household manage without an income?"

4 NEEDS ANALYSIS

Objective: Identify the client's protection needs.

The adviser determines: what needs to be protected, the required level of cover, and the client's priorities.

- family protection
- mortgage protection
- income protection
- lifestyle protection

5 PRIORITISATION

Objective: Establish the client's most important needs.

Must Have

essential elements of protection

Should Have

important elements

Nice to Have

optional elements

Additionally, a comfortable monthly budget is agreed upon.

6 MEDICAL PRE-SCREENING

Objective: Preliminary identification of potential health concerns.

The adviser explains to the client that these are general questions and that a full medical questionnaire will only appear during the application process.

"At this stage I'll ask a few general health questions. The full medical questionnaire will only come up during the application."

Example questions:

- have there been any serious health issues
- does the client take regular medication
- have there been any hospitalisations
- are any procedures or tests planned

7 RECOMMENDATION

Objective: Present a tailored solution.

Recommendation structure:

1. Client need

2. Solution

3. Rationale

4. Sum assured

5. Cost

"Because the most important thing is to protect the family and cover the mortgage, I recommend a life policy with a sum of X and critical illness cover."

8 POLICY WALKTHROUGH

Objective: Thoroughly explain how the policy works.

The adviser should explain:

Scope of cover – in what situations a payout is triggered

Waiting / deferral periods – when cover becomes active

Policy term – duration of cover

Cancellation / cooling-off – right to cancel

Exclusions – situations where the policy does not pay out

Premium – amount and payment frequency

Claims procedure – how to submit a claim

9 POLICY FEATURES EXPLANATION

The adviser explains the key product features:

Guaranteed Premium

The premium remains the same throughout the entire policy term.

Reviewable Premium

The premium may be changed in the future by the insurer.

Waiver of Premium

If the client is unable to work, the insurer pays the premium.

Total Permanent Disability (TPD)

Benefit payable upon total and permanent inability to work.

Fracture / Accidental Benefits

Additional benefits for specified injuries or accidents.

10 KEY FACTS DOCUMENT

Objective: Explain the most important product information.

The adviser should explain what the Key Facts Document is and what information it contains:

- scope of cover
- costs
- limitations
- exclusions

11 UNDERSTANDING CHECK

Objective: Ensure the client understands the cover.

"Is everything clear?"

"Would you like me to explain anything further?"

✓ Good practice:

Ask the client to describe in their own words how they understand the policy.

12 CLOSING THE MEETING

Objective: Make a decision and agree on next steps.

Possible outcomes:

- proceed to application
- send a summary
- arrange a follow-up meeting

The adviser summarises: risks, recommendation, cost, and next steps.

⚠ Important for Role Play

During the Role Play the following will be assessed:

- meeting structure
- quality of questions
- identification of client needs
- logical recommendation
- product explanation
- client understanding check

✓ Good Practice

- Clear introduction of yourself and the firm at the start
- Full explanation of IDD and GDPR before the conversation
- Asking open-ended questions that allow the client to speak
- Identifying all risks – not just the obvious ones
- Prioritising needs together with the client
- Preliminary health questions before the recommendation
- Recommendation with a clear rationale
- Explaining exclusions, waiting periods and policy terms
- Explaining key features (guaranteed vs reviewable, waiver)
- Checking understanding – client describes in their own words
- Clear summary and agreement on next steps
- Documenting findings in Pro System throughout

✗ Poor Practice

- Skipping compliance introduction (IDD / GDPR)
- Asking only closed questions (yes/no)
- Focusing on a single risk (e.g. life cover only)
- No prioritisation – recommending everything at once
- Skipping medical pre-screening
- Recommendation without explaining why the product is suitable
- Omitting exclusions, waiting periods or policy terms
- Not explaining the difference between guaranteed and reviewable premiums
- Not verifying the client's understanding
- Not discussing cost or the client's budget
- Ending the meeting without clear next steps
- Pressuring the client for an immediate decision

📄 Summary – 12 Meeting Stages

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| <p>1. Opening</p> <p>4. Needs Analysis</p> <p>7. Recommendation</p> <p>10. Key Facts</p> | <p>2. Fact Find</p> <p>5. Prioritisation</p> <p>8. Policy Walkthrough</p> <p>11. Understanding Check</p> | <p>3. Risk Discussion</p> <p>6. Medical Pre-Screening</p> <p>9. Policy Features</p> <p>12. Closing</p> |
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