

Helping you talk about income protection

This step-by-step guide can help make it easier for you to talk about the need and benefits of income protection with your clients.



1. Get to know them

Before mentioning the words 'insurance' or 'protection', it's a good idea to understand your client's needs. What are their interests? What's important to them? Use this to create a detailed **fact find** about their lives.



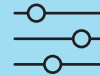
2. Create a budget

It's really important to complete a **budget planner** so you can see your client's essential outgoings. What is their 'luxury' spending? What do they have in savings right now?



3. Use our Deadline to Breadline calculator

Using your client's financial information, our **calculator** can work out how long it would take for your client to be on the breadline. They'll probably be surprised to find out that the average time period in the UK is just 19 days!



4. Choose the right cover amount

The amount of cover you could recommend to your client is derived from the budget planner. What does your client need to survive on each month? If they can't afford the full cover, then protect the essentials to ensure they keep the roof above their heads.



5. Work out their deferred period

What sick pay does your client receive from their employer? Understanding this helps you quote on the correct deferred period.



6. Choose the right product

We don't just offer one type of income protection plan. Your client can choose from either **Income Protection Benefit**, or our **Low Start Income Protection**.

Product options include:

- Choice of level or increasing products
- Limited benefit period (also known as Low Cost option)
- Stepped benefit option
- Choice of deferred periods

Plus:

- Income Guarantee automatically included
- Rehabilitation Support Service & access to Wellbeing Support* included at no extra cost

Further intermediary support:

- [Adviser Site](#) updated with news and insights
- Understanding [Occupation Classes](#)
- Income Protection [Claims](#)
- CII Accredited [workshops & webinars](#)
- Useful [sales aids, tools & calculators](#)

*Provided by Red Arc Assured Limited

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