

# The secrets of protection success

Techniques for better outcomes.  
From advisers, for advisers

Read on for top tips



**#winningformula**



# What's inside

Click the titles to navigate

Introduction →

About the research →

Key insights →

5 secrets from top advisers →

The pathway to success →

Supporting you beyond the sale →

## Introduction



“When we began this research, our goal was to give you a set of best practice hints, tips and actionable insights to support your client conversations.

The advisers we interviewed had different backgrounds, learning styles and clients. So while we share lots of common ground, there's so much we can learn from one another.

In my experience as a mortgage broker, I improved my process over time. Learning from others, understanding what works, and picking up a tip here and there. When I worked in a Network, there were some advisers that sold no protection at all, while others had 100% coverage. During this time, I've seen first-hand that sharing solid tips, best practice and advice really can turn the dial and change perspective for those that don't find it easy.

We know that having conversations can be particularly tricky due to the financial challenges faced by your clients. Here we'll share the tools and resources you need to have great conversations that lead to better customer outcomes. Developed from the insights shared by your fellow protection advisers, we've compiled key techniques that you can start using today.

Many of the advisers we spoke to said they believed it was their mission to educate clients about the value of protection. We believe it's our mission to help you achieve just that.”

### **Jeff Woods**

*Head of Intermediary Development,  
Legal & General Retail*

# What's inside

Click the titles to navigate

Introduction →

About the research →

Key insights →

5 secrets from top advisers →

The pathway to success →

Supporting you beyond the sale →

## About the research

We interviewed some of the industry's top protection advisers to understand what approach, techniques, or attributes they have when selling protection.

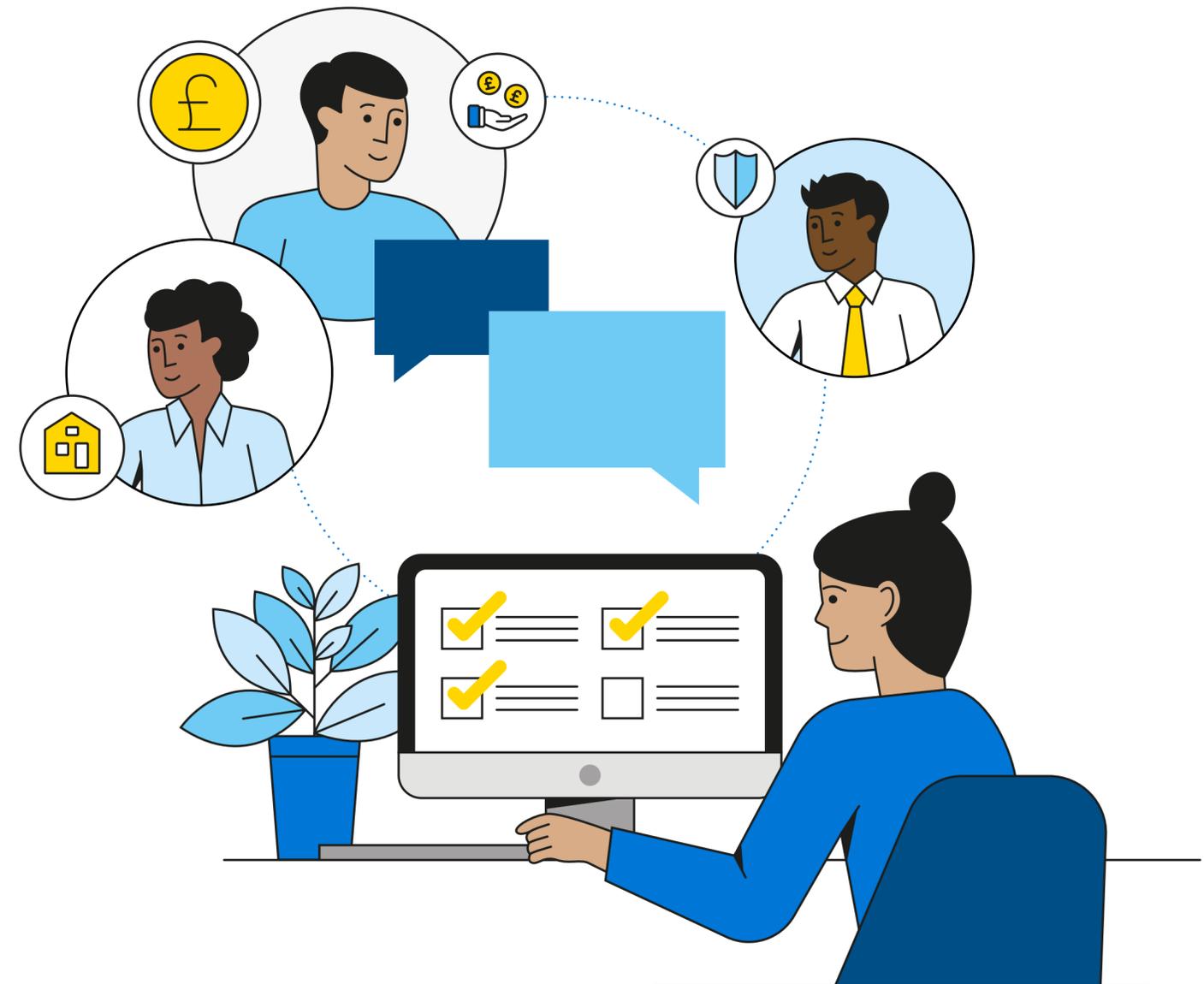
### Who we spoke to:

- Wealth advisers
- Mortgage and protection advisers
- Protection specialists

### We asked questions around 4 key areas:

- How and when advisers introduce protection in client conversations
- What weight advisers give to protection products in the broader conversation
- The common client barriers and objections, and how they overcome them
- What defines a successful protection adviser and what makes them a top adviser?

**We're now sharing these techniques, which lays the foundations for those who want to enhance their skills, and to achieve better outcomes.**



# What's inside

Click the titles to navigate

Introduction →

About the research →

**Key insights** →

5 secrets from top advisers →

The pathway to success →

Supporting you beyond the sale →

## Key insights

What's stopping advisers from selling protection?

Research results showed that top advisers see many potential barriers that may hold advisers back, and often witness struggles early on in careers.

Some advisers sell the product, rather than the solution. Protection can be complex, the process can seem onerous, and it's sometimes difficult for advisers to retain depth of knowledge.

However, ultimately these challenges are all surmountable with the right mindset and process in place.

**Lack of understanding**  
Advisers may be selling the product, rather than the solution

**No time or incentive**  
Leading to superficial protection conversations or miss them out entirely

**Unexciting**  
Lacking the appeal that other products seem to have

**There's no process**  
For many, the protection conversation just doesn't happen

**It's complicated**  
Protection can be too complex, which could make it a difficult sale

**Conversations can be difficult**  
It can be uncomfortable raising difficult subjects and discourage future sales



# What's inside

Click the titles to navigate

Introduction →

About the research →

Key insights →

**5 secrets from top advisers** →

1. Passion and stories →

2. Assertive conversations →

3. Cycle of confidence →

4. Process →

5. Repositioning protection →

The pathway to success →

Supporting you beyond the sale →

## 5 secrets from top advisers

Our research has revealed that top protection advisers display 5 traits in their advice process. These traits underpin the adviser's skills and contribute to their overall approach and performance.



### The winning formula:

- 1 Passion and stories
- 2 Assertive conversations
- 3 Cycle of confidence
- 4 Process
- 5 Repositioning protection

# What's inside

Click the titles to navigate

Introduction →

About the research →

Key insights →

5 secrets from top advisers →

1. Passion and stories →

2. Assertive conversations →

3. Cycle of confidence →

4. Process →

5. Repositioning protection →

The pathway to success →

Supporting you beyond the sale →

## 1. Passion and stories

Top advisers are real advocates for protection, and this passion comes across to their clients.



### Passion is informed by their own life experiences

Advisers draw on lived experiences of friends, family, and even their own.



### Highlight 'out of the blue' moments

These personal stories have 'out-of-the-blue' moments in common, which helps the client relate to the adviser.



### Stories bring the conversation into reality

Stories add authenticity to the adviser, and are more powerful than statistics or illustrative examples.



### The belief that protection underpins all financial planning

This gives advisers confidence to tackle protection head-on, combining logic and passion.

#### Top adviser insight

“ I've always found that most clients, when you explain it in a logical fashion, they understand it – but logic is not enough – it needs the emotional dimension. ”

#### How we can help

If you're just starting out or are fortunate enough not to have any first-hand claims experience, take a look at our customer stories to help bring your client conversations to life.

[Find out more](#)

# What's inside

Click the titles to navigate

Introduction →

About the research →

Key insights →

**5 secrets from top advisers** →

1. Passion and stories →

**2. Assertive conversations** →

3. Cycle of confidence →

4. Process →

5. Repositioning protection →

The pathway to success →

Supporting you beyond the sale →

## 2. Assertive conversations

Top advisers always have the protection conversation. They're confident they'll succeed but are prepared to fail – without denting their confidence or enthusiasm. This seems to be because of attitudes they have towards protection.



### It's fundamental

It's seen as part of the holistic financial planning process.



### It's integrated

Protection forms part of the whole advice journey.



### They're comfortable with the uncomfortable

Protection is seen as important enough to raise issues early on.



### It's engaging

Include clients in identifying gaps and working on solutions.



### They're practiced

Have a bank of recent similar conversations to refer to.



### They feel secure

Believe in their message and rely on their tried and tested process.

### Top adviser insight

“ **I show them what their liabilities are, show them where their shortfall is, and I've got questions. I'm putting questions in their head that they probably would never have thought of before.** ”

### How we can help

Get advice on how to turn your protection sales into a holistic financial planning process by speaking to your Business Development Manager.

[Find out more](#)

# What's inside

Click the titles to navigate

Introduction →

About the research →

Key insights →

**5 secrets from top advisers** →

1. Passion and stories →

2. Assertive conversations →

**3. Cycle of confidence** →

4. Process →

5. Repositioning protection →

The pathway to success →

Supporting you beyond the sale →

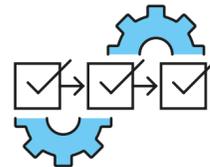
## 3. Cycle of confidence

Top advisers see confidence as an important part of their advice and sale of protection, and view themselves as on a 'mission' to educate clients.



### Belief

Convinced of the value and importance of protection.



### Process

Have a client process for the advice and sales journey that they know works.



### Knowledge

A detailed knowledge of providers, products, and how they can be tailored to fit client needs.

### Top adviser insight

“ **It's knowing that your clients are protected, isn't it? So in the event of anything going wrong you can feel satisfied that you've done the right job... You come away satisfied that you've helped them get their home, and now you're going to help them maintain their home.** ”

### How we can help

Designed to build your confidence through **product** knowledge and sales skills, our CII webinars and workshops are ready and waiting to help.

[Find out more](#)

# What's inside

Click the titles to navigate

Introduction →

About the research →

Key insights →

5 secrets from top advisers →

1. Passion and stories →

2. Assertive conversations →

3. Cycle of confidence →

4. Process →

5. Repositioning protection →

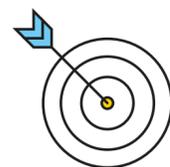
The pathway to success →

Supporting you beyond the sale →

## 4. Process

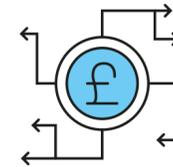
Advisers who are committed to their process see it as the most important part of their success. Having a process ensures that the conversation happens, that the 'breadcrumbs' of protection are laid out early in the conversation and that it's kept separate from initial conversations introduced by the client (for instance, a mortgage). This means clients become emotionally invested in the outcome.

The top adviser process has 3 key stages:



### Focus on financial goals

Get into the details of the client's life and financial wishes. Listen closely and show genuine care about their client's circumstances and goals.



### Establishing the gaps

Take clients through 'what if, then what?' scenarios to understand what's important to them, illustrate the implications of having or not having protection, and explore other financial resources the client could access to fund what's important to them.



### Building a framework

Focus on a solution to address these mutually discovered needs and outcomes – they don't focus on products, costs and pay outs. If the 'ideal' isn't affordable, work with the client to keep it in budget while still basing it on priorities.

### Top adviser insight

“ Last month, I had a 100% conversion rate. I sold to everyone that I saw. I'd say we typically sell to nine out of 10 people in protection. It's to do with the process and how we bring it up, where we bring it up. And also listening to the client.” ”

### How we can help

Whether you already have a process or are looking to put one in place, our protection workshops help you improve.

[Find out more](#)

# What's inside

Click the titles to navigate

Introduction →

About the research →

Key insights →

**5 secrets from top advisers** →

1. Passion and stories →

2. Assertive conversations →

3. Cycle of confidence →

4. Process →

**5. Repositioning protection** →

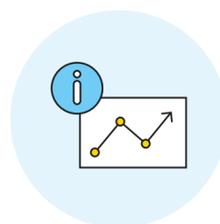
The pathway to success →

Supporting you beyond the sale →

## 5. Repositioning protection

Successfully repositioning and reframing protection is what ultimately wins clients over. By placing protection within the bigger financial picture, top advisers turn protection into a buy, rather than a sell. This helps clients see protection as an investment in their future, and their income as an asset.

How top advisers reposition protection to help make it an integral part of financial planning:



- ✓ It's a cushion against losing what clients have gained.
- ✓ It can be life changing for the better if it's needed.
- ✓ It's one less thing to worry about at a bad time.

- ✓ It's less expensive and more important than many other regular expenses.
- ✓ Benefits extend beyond the immediate need and into life and financial planning.

### Top adviser insight

“ I wouldn't class myself as a salesperson. I would class myself as protecting people and protecting their families. You are technically selling them something, but it's something that they definitely need. ”

### How we can help

Understanding how to reframe protection requires seeing the bigger financial picture. See how our product and market webinars and workshops can help.

[Find out more](#)

# What's inside

Click the titles to navigate

Introduction



About the research



Key insights



5 secrets from top advisers



**The pathway to success**



Supporting you beyond the sale

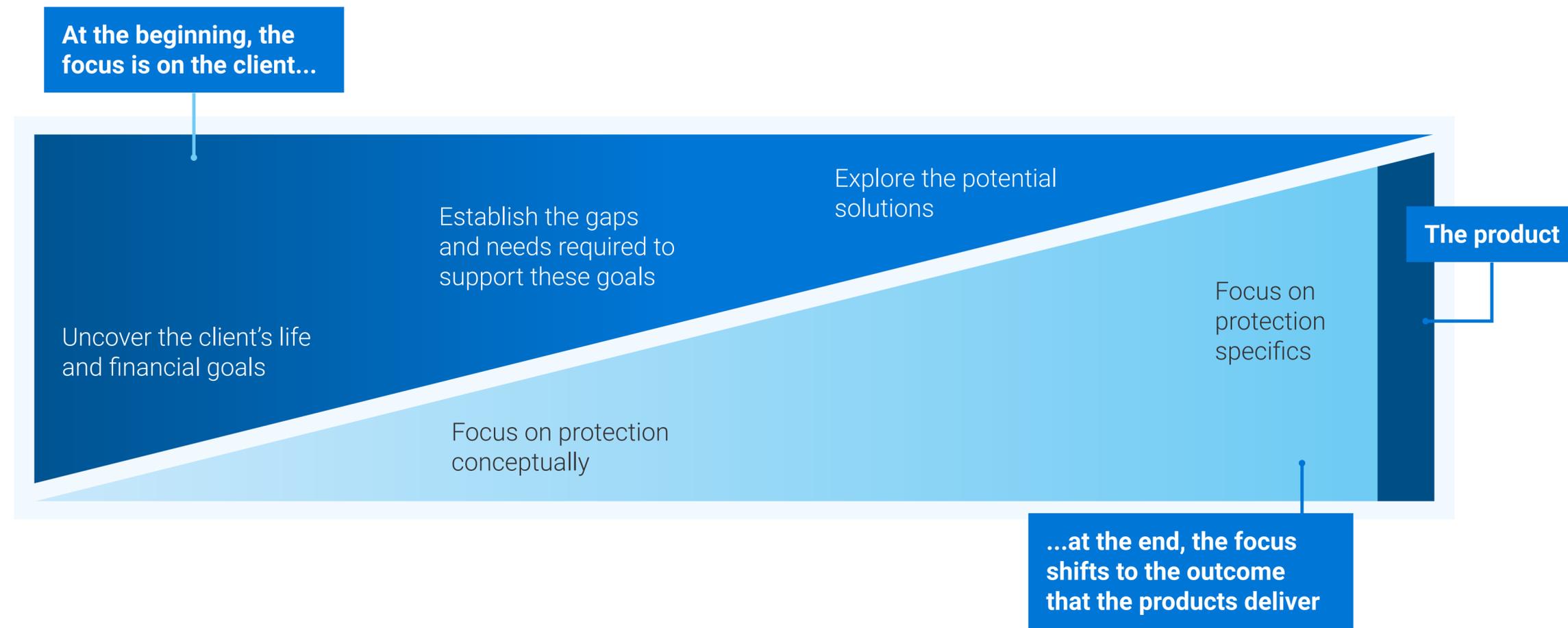


## The pathway to success

With the 5 secrets revealed, the next step is applying them to the path that holds them all together.

Being a top adviser starts with having the protection conversation in the first place. It's where you can follow clear steps to establish the need and engage with clients.

Top advisers introduce the concept of protection over several conversations, but the balance shifts from emotional to rational as the relationship progresses. The product itself only has a small part in the whole process.



# What's inside

Click the titles to navigate

Introduction →

About the research →

Key insights →

5 secrets from top advisers →

**The pathway to success** →

Supporting you beyond the sale →

## The pathway to success

Top advisers also rely on soft skills throughout the conversation process in different ways. This approach takes time and is an investment by the adviser. But the result is clients who actively choose protection and ultimately own their decision to take it out.



### Engaging with client (Authenticity and caring)

Top advisers encourage clients to talk about themselves, their family, and their goals. This helps advisers identify their clients' hopes and aspirations.



### Engaging the client with protection (Sensitivity and confidence)

Clients are asked to consider 'what if, then what?' scenarios, and to think about their current arrangements with this in mind. This involves clients in identifying needs and gaps.



### Engaging the client with solutions (Illustrating product outcomes)

The focus is on the need and benefit, rather than specific products, to build a protection framework. Top advisers look beyond the financial benefits and how it translates into practical outcomes.

“ To be a good protection adviser, you have to believe in it. ”



# What's inside

Click the titles to navigate

Introduction →

About the research →

Key insights →

5 secrets from top advisers →

The pathway to success →

**Supporting you beyond the sale** →

## Supporting you beyond the sale

Just as you want to do the right thing by your clients, we're here to do the right thing by you. That means we're here to support you with selling protection, and attracting and retaining more clients.

**Speak to your usual Legal & General contact, on how we can support you to succeed.**



### CPD academy

CII-accredited adviser protection training, webinars, and workshops

[Click here](#)



### Research and insights

Expertise and market trends to help you and your business grow.

[Click here](#)



### Adviser Toolkits

Supporting you with practical tools for your client conversations.

[Click here](#)



### Our claims

Find out about our latest protection claims statistics, case studies and claims process.

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