

Step forward with MetLife MultiProtect

The best way to protect
your clients every day



Protecting the everyday for every client

In life, sometimes the unexpected happens and interrupts the flow of the day-to-day. That's why it's important your clients have the right cover in place to protect themselves, their loved ones and the life they enjoy. But when life is so busy, it's easy for them to forget the importance of protection and push it to the back of their mind.

MetLife MultiProtect is simple, effective and great-value cover, so it gives you a great opportunity to start new conversations about protection and offer every client affordable peace of mind.

Read on to see why it's as easy as ABCDE...

For many people, the world of financial advice seems daunting and complex.

MultiProtect helps keep things simple. This guide can help you identify key client segments and how MultiProtect can be tailored to meet their needs and ambitions.

Because no two clients are the same, MultiProtect is for everyone

This next section of the guide will show you how MultiProtect can be tailored to meet the needs of your clients and help protect their everyday. From just £8 a month, it's great-value cover that's easy to say yes to.

MultiProtect in a nutshell

Available for individuals aged 18 until their 60th birthday, it offers great value with cover starting from as little as £8 per month for one unit (a maximum of five are available).

Plus, extended cover options are available for just £1 per month for Active Lifestyles, Healthcare and Child Cover. There is no health questionnaire, and with Accidental Death and funeral benefit as standard, it provides individuals with the peace of mind that support is there for them and their families, should the worst happen.

MultiProtect will resonate with three key client segments:

1. **Full-on families**
2. **Emerging entrepreneurs**
3. **Motivated millennials**



The 5 easy steps of MultiProtect

MultiProtect is a simple, versatile and effective protection product designed to suit the needs of every client.

In this section, we take a look at the A, B, C, D and E of MultiProtect, demonstrating that it's simple to understand and easy to sell.

You might be familiar with ABC models in sales, but it's the D and E of this framework which really help to set MultiProtect apart from other protection policies. Plus it's the perfect complementary product alongside Life Cover and Critical Illness Cover.

Ambitions



Living life to the full

Everyone deserves to live life to the full. Our ambition is to empower people to prepare for the future, perform at their best, work well and live happily in a changing world. So, whatever life brings, with MultiProtect, your clients will have the confidence to enjoy today without worrying about tomorrow.

Building your business



Achieving growth through MultiProtect

Finding ways to continually embrace and navigate change is challenging. So is growing your business.

This guide will help you to identify client segments to help increase sales, through the opportunities you help identify with your clients. MultiProtect works perfectly alongside Critical Illness and Life Cover.

Client need



Simple, effective support to boost wellbeing

Life insurance helps those left behind if the worst happens. Critical Illness Cover provides lump sum payments at a time of need. MultiProtect differs by offering protection and support services designed to help your clients with the everyday cost and impact of coping with illness or injury, for those unforeseen accidents which can occur as people go about their busy lifestyles.

Setting MultiProtect apart - the perfect complementary partner

Day-to-day



Helping your clients get back on their feet

When an accident happens, for example a client breaks their leg, how would your clients cope in their daily life? If they can't make their journey to work, or if they can't carry out their job and need to take time off to rest and recuperate? Life and Critical Illness Cover do not pay out in these scenarios. That's where MultiProtect delivers on the promise to **provide financial support in the short term to protect your clients' day-to-day**. Plus, emotional and practical support is available through the Wellbeing Support Centre, 24/7.

Every day, everywhere



Protection when and where it's needed

Accidents can happen anywhere and at any time. MultiProtect allows your clients to claim as many times as they need without any increase to the monthly premium paid, year on year. In fact, the longer policies are held, the greater some of the benefits can be. Plus, MultiProtect has been designed so that regardless of where in the world the event occurs (excluding hospital treatment), the claim will be valid, **covering clients every day, everywhere.**

Full-on family

Their lifestyle

Meet our full-on family. Married for 20 years with three children, they are ten years into their 25-year mortgage and have just remortgaged to get a better deal.

Dad is a keen cyclist and cycles to the station every morning to start his daily commute.

He is a middle manager at a high-street bank and receives a minimal workplace benefits package. His wife is a full-time receptionist and receives no financial benefits beyond her salary and pension. They both have Critical Illness and Life Cover in place, which they purchased when they remortgaged.

Each of their children is active and participates in a range of sporting activities after school or university. As a family they enjoy spending time together at the weekend – whether hiking, playing sports or walking the dog.

Both are very short on time and are busy juggling family and work life. They are digitally savvy and regularly use budgeting apps as well as online banking.



In summary

- Active family
- Children
- Life and Critical Illness Cover in place

Their needs

To help them protect their everyday, they need:

- Protection for their busy lifestyle should one parent be unable to work, whether through sickness or injury to themselves or their children
- Peace of mind that they have a good-value protection plan in place to suit the needs of their family

With MultiProtect, our full-on family would benefit from:

- ✓ Protection that covers broken bones for adults (up to £3,750 per bone), and children (up to £1,250)
- ✓ Additional Active Lifestyle Cover at £1 per month
- ✓ Additional Child Cover at £1 per month to cover all their children
- ✓ Access to the online Wellbeing Support Centre for practical and emotional support all year round, 24 hours a day
- ✓ Simple, cost-effective protection that pays out quickly





Emerging entrepreneur

His lifestyle

Meet our emerging entrepreneur. He rents a house with his partner and together they have a one-year-old son.

He is a self-employed plumber. His daily routine includes a lot of time in his van, driving to and from jobs. He often works long hours (including Saturdays), but he really enjoys the independence of being self-employed. From time to time, he has cash flow difficulties and relies on his credit card to pay for materials.

His wife is a full-time, stay-at-home mum. This means they currently live day to day and find it difficult to save for the future. As a family they have no protection in place to cover injury or death. That means if he needed to take time off work, his income would stop.

In summary

- The family income is not protected
- Children
- Limited savings



His needs

To help him protect his everyday, he needs:

- Protection against accidents
- The confidence that he would receive money to help his family get through the difficult time an injury could cause for the family, particularly if it resulted in him needing to take time off work
- A fixed price each month to help him manage his outgoings

With MultiProtect, our emerging entrepreneur would benefit from:

- ✓ Fixed-price monthly cover from as little as £8 per month
- ✓ Additional Child Cover at £1 per month, including cancer benefit (up to £25,000)
- ✓ The ability to claim multiple times on a policy without impacting the cost of the policy in the future
- ✓ Cover for hospital admission (up to £250 per day), as a result of accident, or sickness after one year
- ✓ Protection for accidental death (up to £200,000)
- ✓ Complementary support from the Wellbeing Support Centre, including guidance on how to resolve business issues and managing stress

Motivated millennial

Her lifestyle

Meet our motivated millennial. She is 28 and a trainee solicitor and has just bought her first flat using all of her savings. She lives alone and, now that she has a mortgage, has started to think properly about her outgoings and how to stick to a budget. She has started tracking her spending and uses voucher codes and discounts when shopping online.

She spent all of her savings buying her flat and maxed out several credit cards decorating her new home and paying for her summer holiday. She's a real fitness fan, but due to her monthly mortgage commitments, can no longer afford gym membership and yoga classes.

Her parents, who do not live nearby, would love to do more but they are retired and live on a small budget themselves.

In summary

- Main income not protected
- No savings and has debt
- Need for wellbeing support due to a hectic work and social schedule



Her needs

To help her protect her everyday, our motivated millennial needs:

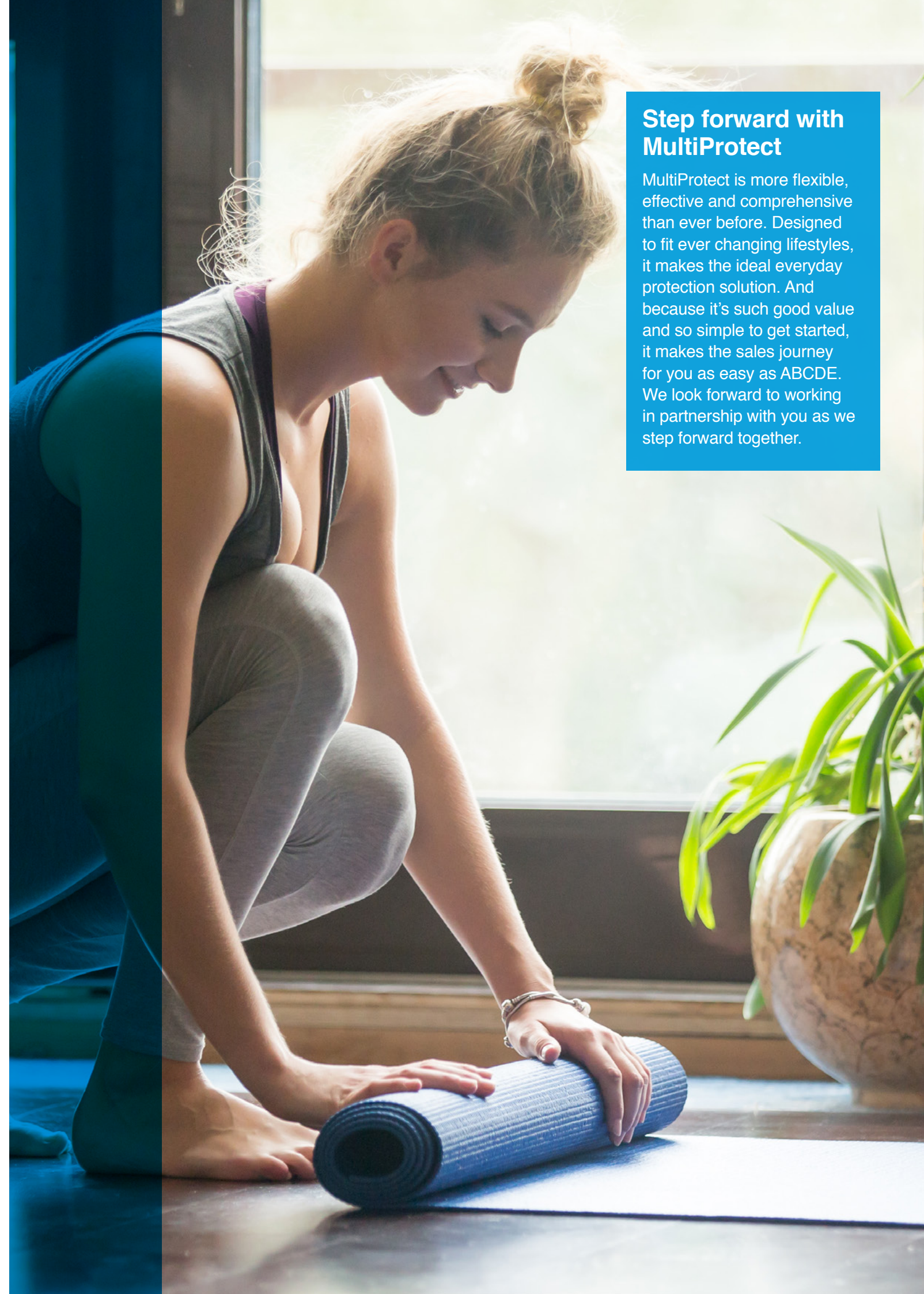
- The confidence of knowing that if she had an accident resulting in her being off work for a short time, she could keep up her mortgage payments
- The flexibility to choose a level of cover that suits her limited disposable income
- The ability to decrease her level of cover in case her circumstances change in the future

With MultiProtect, our motivated millennial would benefit from:

- ✓ Great value with a fixed monthly cost from as little as £8 per month
- ✓ Cover for broken bones (up to £3,750) and hospital admission (up to £250) as a result of an accident or sickness
- ✓ Complementary support from the Wellbeing Support Centre, including guidance on general wellbeing and how to support ageing parents
- ✓ Funeral benefit of up to £10,000 for death due to natural causes

Step forward with MultiProtect

MultiProtect is more flexible, effective and comprehensive than ever before. Designed to fit ever changing lifestyles, it makes the ideal everyday protection solution. And because it's such good value and so simple to get started, it makes the sales journey for you as easy as ABCDE. We look forward to working in partnership with you as we step forward together.



For more details on how MetLife MultiProtect can meet the needs of your clients and help grow your business, call the Protection team on **0800 917 0100** or visit **[metlife.co.uk/stepforward](https://www.metlife.co.uk/stepforward)**

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[metlife.co.uk](https://www.metlife.co.uk)

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Navigating life together