

# Enhancing your personalised protection approach

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Additional questions you  
could ask your clients





# Life is full of twists and turns,

and it's those unexpected bumps in the road that your clients need to prepare for, by making sure the things that are important to them are protected. Sometimes there are gaps in a client's protection package, so regularly checking it's still right for them is really important, especially as their needs change and new stages of their lives begin.

Of course, no one can predict the future, but asking your clients the right questions can help you identify any gaps in their protection. And, as every client is different, these questions can also help you plan a more robust and tailored roadmap that suits their individual needs.





- 18% Buying a house**
- 15% Sickness (myself)**
- 12% Sickness (a loved one)**
- 10% Accident (myself)**
- 10% Having a child**
- 10% Getting a new job**

# Plotting those roadmap points

As you know, big life events trigger consideration of individual protection. Our research\* showed which events have the most significant impact.

**The questions you ask** should help you build a picture of your clients' individual needs. As well as help you find out whether they're covered for the eventualities they feel would most disrupt their lives. We've outlined some additional questions you may want to add to your appointments, which will help you understand the opportunities available to you and your clients.

\*MetLife consumer research conducted in May 2021 with 3,000 individuals aged 18+

# Questions you could ask

Here are five questions that you could include in any client conversation, whether that's at the start of a relationship or when revisiting plans. The first focuses on trying to understand their day-to-day worries:



# Do you worry about losing your job, house, or good health?



This question opens the door for your clients to talk to you about specific situations and worries – for example, our most recent research\*\* showed that some of the top financial concerns for individuals right now include not being able to pay their utility bills (26%) and the rising cost of fuel impacting their ability to travel (30%). It may also reveal that a lot of their worries could be alleviated by exploring protection options. However, if they feel fairly content and aren't too worried in general, asking some further questions may help them see the hidden benefits of protection. For example...

\*\*MetLife consumer research conducted in April 2022 with 3,000 individuals aged 18+

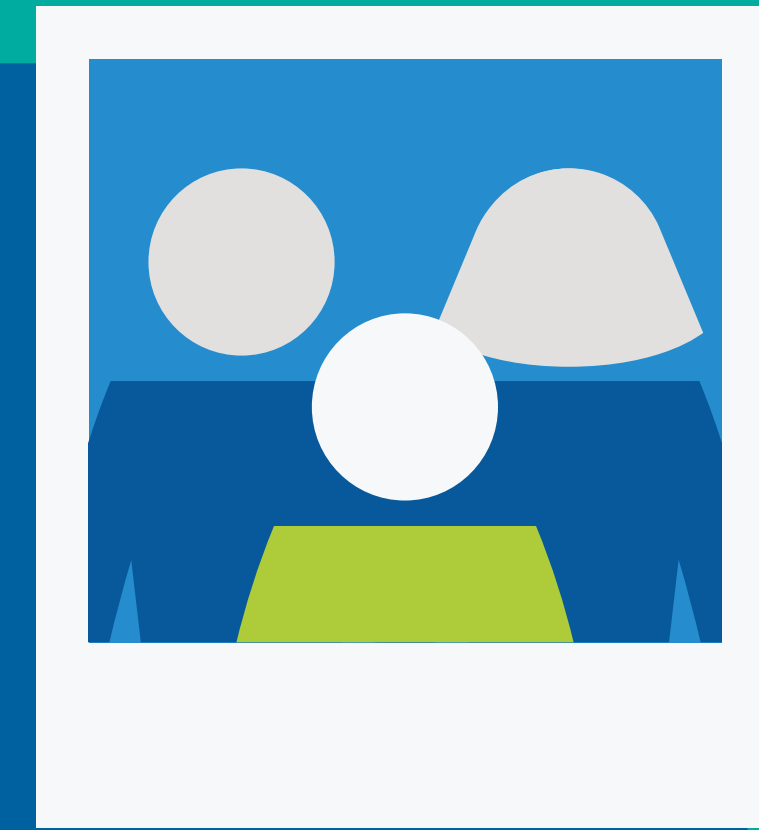
# What keeps you busy when you're not at work?



Some people may not be aware of how their day-to-day activities could pose a risk to their health, so knowing what their hobbies are could reveal a previously hidden need for an everyday protection policy. Our research\* showed that 35% of people had taken up a hobby within the prior 12 months, including going to the gym (15%), running (14%), cycling (12%), dance (9%) and team sports (7%). For clients, it may not be immediately obvious why they need cover for their hobbies, so it's definitely worth bringing up. Of course, it's also not just their own health they may need to think about, so another question could be...

\*MetLife consumer research conducted in May 2021 with 3,000 individuals aged 18+

# How would you feel if something were to happen to your dependants or partner?



Our research\* indicated that some of the biggest stresses in life included worrying about a partner's health (70%) or their child's health (67%). This shows just how important family is and why it's imperative everyone has the right protection for themselves and their loved ones should something unexpected happen. With that in mind, you might want to follow this question up with...

\*MetLife consumer research conducted in May 2021 with 3,000 individuals aged 18+

# **If something unexpected happened to you or your loved ones and you had to take time off work, could you continue to cover your living costs?**



38% of UK adults\*\* say that thinking about the impact of their current financial situation on them and their loved ones makes them anxious, and 1 in 3\*\* admit it makes them lose sleep. And with 43%\*\* of people saying that they're in a worse financial position now than during the pandemic, highlighting the unexpected costs resulting from accident or illness may help to pinpoint where protection could be of benefit. But what about those who feel secure today but have plans for the future that could be disrupted? You could ask...

\*\*MetLife consumer research conducted in April 2022 with 3,000 individuals aged 18+



# What's your next big goal or milestone?



Understanding every client's immediate situation should guide every conversation, but it's also a good idea to get them to look ahead too. Asking them to consider what big plans they have on the horizon, whether that's buying a new home, starting a family, or going on a long-distance trip, can help them to understand the changing nature of their lives and illustrate the importance of longer-term protection.

Our research\*\* showed that the biggest financial concern for people was not being able to save any money; savings which had undoubtedly been set aside for those future milestones. What's more, 17%\*\* say that they're least likely to give up holidays in order to save money. Long-standing plans often need to be put aside, as sudden health issues or accidents can derail them in an instant, but protection can offer peace of mind in case of those eventualities.

\*\*MetLife consumer research conducted in April 2022 with 3,000 individuals aged 18+

# Being direct could help

The questions above are a gentle way to approach the subject of protection and help clients see if there is a clear need for it. But in some cases, being direct could reveal worries that are much closer to home, so it may be worth considering phrasing the questions differently:

- Have you ever spent time in hospital, and if yes how did you manage financially?
- You mentioned you are in a Sunday league team. Have you ever suffered an injury from this, or know anyone who has?
- What protection do you have for your children in case anything happens to you?

And you could always wrap up any appointments with a direct reference to taking out a policy if it feels like your client would be receptive, for example:

- Would you be interested in protecting yourself in case something similar happened in the future?



You could also add a bit more engagement to your meetings by using a visual aid or case study, which helps to communicate the benefits of protection in a simple way. Real-life anecdotes are a great way to show the positive effects of having a good protection policy in place too, so have some to hand.



# What you can do now

Everyone's needs are different, but we're here to help your clients find the protection they're looking for. If you'd like to know more or if you have any questions, please **get in touch with a MetLife representative today.**



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