



# Vulnerable Customer Guide

## For Advisers

In 2020 we created a vulnerable customer tool for our people. The tool can help them identify a vulnerable customer or member and gives ways that they can adapt their approach to provide a better journey. We've had some great feedback from our people using the tool, which has resulted in better conversations with our customers and members.

We've adapted the vulnerable customer content especially for you and created a Vulnerable Customer Guide for Advisers\*. This guide has been developed to help you have even better conversations with your clients. It could help you identify vulnerabilities and other customer needs, along with ways to better engage with them. We've also signposted external support that you might find useful for your clients.

The FCA have outlined four key drivers of vulnerability so we've grouped the vulnerabilities in this guide.



Companies like ours, and financial advisers that we work with, need to demonstrate to the FCA that we're doing the right thing for vulnerable customers. Across LV= we're embedding vulnerable customer considerations into our culture, thinking, practices and processes. We hope this guide will help support you and your vulnerable clients, meeting their expectations and those of the FCA too.

## Our internal tool

**LV= Vulnerability Assistance Lab**

**Employee Support**

<b>All</b>	Armed Forces	Homeless	Low Mental Health
<b>Health</b>	Bereaved	Income Shock	Pregnancy/Child Birth
<b>Capability</b>	Carers	Job Loss	Physical Disability
<b>Life Events</b>	Cultural Differences	Low Income	Recovering from Illness
<b>Resilience</b>	Dementia	Low Emotional Resilience	Refugees
	Diagnosis of an illness	Learning Impairment	Relationship Breakdown
	Disengaged	Low English Skills	Severe/ Long Term Illness
	Domestic abuse	Low Knowledge of Financial Products	Vulnerable due to LV= or IFA
	Ex Prisoners	Low Literacy or Numeracy Skills	Victim of Crime
	Gender Sensitivity		
	Hearing or Visual Impairment		

**LV= Vulnerability Assistance Lab**

**Dementia**

**Signs**

- Memory loss
- Difficulty concentrating
- Getting confused over the time and date
- Struggling to follow a conversation
- Struggling to find the right words
- Mood changes

**Support**

- Be prepared to repeat information.
- Avoid using jargon
- Always check the caller's understanding
- Would they like a follow up confirmation email
- Ask the caller if they would like time to take notes
- Be patient and avoid reacting to any frustrations, irritability or even anger

**External Support**

Dementia Support: 01243 888 691  
 Alzheimer's Society: 0300 222 11 22  
 Money Advice Trust: [www.moneyadvicetrust.org](http://www.moneyadvicetrust.org)

**LV= Vulnerability Assistance Lab**

**Low Emotional Resilience**

**Signs**

- Struggling to cope with certain situations.
- Reacting very badly to news and finding it hard to find a solution to a problem.
- Finding it hard to make a decision and focus on the bigger picture.
- Sometimes this will be due to other mental health conditions, or other things going on in the person's life. People will have things going on that we don't know about. Sometimes their reactions might surprise you.

**Support**

- Keep calm – this will help reassure the caller.
- Give them time and listen to their concerns.
- Explain solutions in simple language
- Give the caller basic steps to resolve their problem.
- Offer to send a summary of your conversation via email or text.
- Be supportive and respectful

**External Support**

The Samaritans: 116 123  
 Anxiety UK: 03444 775 774  
 Website: [www.mind.org.uk](http://www.mind.org.uk)

"I like the split of sections and also the external support that can be offered."

"It looks great and very user friendly."

"What a brilliant idea! Really good, easy to use and like that it highlights each selected topic."

Don't forget that we also have a host of member benefits and support services that could help your clients now and in the future. Please visit our adviser website for full information.

[LV.com/adviser/working-with-LV](http://LV.com/adviser/working-with-LV)

\* This guide was created during the Covid-19 pandemic when it wouldn't have been possible for you to meet your clients face to face. The content is steered towards phone conversations.

If your client has been distressed, inconvenienced or is at a financial loss because of LV=, please get in touch with us as soon as possible so we can investigate and act accordingly for your client. Contact your Account Manager in the first instance.

Health		
<b>Diagnosis of illness</b>	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	<p>Your client may sound upset, confused or frustrated or even come across panicked, which is understandable. They may ask you to repeat certain parts of the call, possibly because they have a lot on their mind and are unable to give you their full attention.</p>	<ul style="list-style-type: none"> <li>You may wish to offer to call your client back another time or break the call down into bite size chunks.</li> <li>If applicable, you may wish to ask your client how their diagnosis is going to affect things going forward and whether you can do anything differently to help them.</li> </ul>
	<b>External Support</b>	
	<p><b>NHS</b> Call: 111 www.111.nhs.uk</p> <p><b>Maggie's</b> (cancer support) Call: 0300 123 1801 www.maggies.org</p>	<p><b>Macmillan</b> Call: 0800 808 0000 www.macmillan.org.uk</p>
<b>Hearing and/or visual impairment</b>	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	<p>Clients should make you aware of any hearing or sight impairments they have, so you can make necessary arrangements to support them in the best possible way. However here are some scenarios to look out for:</p> <ul style="list-style-type: none"> <li>Your client might be struggling to read policy documents and would like to go through these over the phone.</li> <li>Your client may ask you to repeat yourself a number of times. This is a potential sign of a hearing impairment.</li> </ul>	<ul style="list-style-type: none"> <li>Offer large print or braille documents.</li> <li>Follow up with an email or letter summarising the call if you feel this would help.</li> <li>If they're struggling to hear you, speak slowly and more clearly. You can also try changing your tone of voice as a higher or lower pitch may help them hear you better.</li> <li>Clients will often have a next of kin or a friend that will help them with their financial affairs, so consider this when setting up calls.</li> </ul>
	<b>External Support</b>	
	<p><b>Action on Hearing Loss</b> Call: 0808 808 0123 www.actiononhearingloss.org.uk</p>	<p><b>Sightline Vision</b> Call: 0800 587 2252 www.sightline.org.uk</p>
<b>Ill health or recovering from ill health</b>	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	<p>Often with these cases your client will make it clear that they are in ill health. Therefore your client's need or what they might be vulnerable to should be noted and considered throughout. The behaviour they display can vary depending on their emotional situation, with a client potentially showing signs of depression or panic.</p>	<ul style="list-style-type: none"> <li>If you know the call is going to be lengthy, make sure your client is comfortable and has all the information they need for you before proceeding.</li> <li>Use your expertise and knowledge to ensure your client is making the right decisions.</li> <li>Stay calm and collected and show them you have their best interests at heart – they need to feel safe and protected.</li> </ul>
	<b>External Support</b>	
	<p><b>NHS</b> Call: 111 www.111.nhs.uk</p>	

Health continued		
<b>Physical disability</b>	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	Physical disabilities can take many different forms and with contact over the phone, you may not be able to tell if any are present.	<ul style="list-style-type: none"> <li>• If a client needs more time to gather information for you during the call, or advises you that they have someone who supports them, you could ask what you can do differently to support them. Your client may then advise you of any disabilities they have.</li> <li>• Always display patience and allow your client to conduct the call at their own pace.</li> </ul>
<b>External Support</b>		
<b>Scope</b> Call: 0808 800 3333 <a href="http://www.scope.org.uk">www.scope.org.uk</a>		
<b>Poor mental health</b>	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	Clients who are suffering from mental health problems may be: <ul style="list-style-type: none"> <li>• down, upset or tearful when talking to you;</li> <li>• possibly agitated, restless or irritable;</li> <li>• unable to relate to others, have low self-confidence, suicidal thoughts or make comments about their mental health.</li> </ul> They may also mention that they: <ul style="list-style-type: none"> <li>• haven't been sleeping well;</li> <li>• have paranoia or hear voices;</li> <li>• feel empty or numb.</li> </ul>	<ul style="list-style-type: none"> <li>• Always use clear and simple language and reassure your client that you will address all of their questions.</li> <li>• Ask your client if there is anything that you can do differently to make the call easier for them.</li> <li>• Consider offering your client a call back at another time which is better for them.</li> <li>• Give your client time and show patience as the call may take longer than normal, especially if you give further opportunities for your client to say if they don't understand or ask questions.</li> </ul>
<b>External Support</b>		
<b>MIND</b> Call: 0300 123 3393 <a href="http://www.mind.org.uk">www.mind.org.uk</a>		<b>The Samaritans</b> Call: 116 123 <a href="http://www.samaritans.org">www.samaritans.org</a>
<b>Severe or long term illness</b>	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	Clients who may have a severe long term illness are more likely to discuss this due to the nature of a product they need advice on. Your client may show signs of anxiety or frustration in simply rushing the call along.	<ul style="list-style-type: none"> <li>• Show empathy when speaking to your client.</li> <li>• Remain patient and ask if you can adapt your approach or do anything differently to help them in the future.</li> <li>• Offer to send a follow up email or letter summarising the call if you feel this would help.</li> </ul>
<b>External Support</b>		
<b>NHS</b> Call: 111 <a href="http://www.111.nhs.uk">www.111.nhs.uk</a>		<b>Maggie's (cancer support)</b> Call: 0300 123 1801 <a href="http://www.maggies.org">www.maggies.org</a>

If your client has a carer, or someone else who deals with their finances, then they may call you to discuss a policy as an acting Power of Attorney. Always display patience as this person may not have all the background and policy knowledge and may be discussing something they have little to no understanding of. Use clear and simple language, avoid jargon, and ask more open questions to make sure you have met all of their expectations and that they have everything they need. Offer to send a follow up email or letter summarising the call if you feel this would help.

#### External Support

**Office of the Public Guardian**  
 Call: 0300 456 0300 [www.gov.uk/power-of-attorney](http://www.gov.uk/power-of-attorney)

Life events		
Child birth	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	<p>Your client may call to update their policy if they have just had a child. Be mindful that they might be less focussed on their conversations with you as they focus on other things.</p> <p>The baby may disturb the flow of the call and distract your client.</p>	<ul style="list-style-type: none"> <li>• Remain patient and ask if there is a better time for the call to take place.</li> <li>• Allow your client time if they need to tend to their baby.</li> <li>• If you feel your client is overwhelmed offer to follow up with an email of letter summarising the call if you feel this would help.</li> </ul>
	<b>External Support</b>	
	<p><b>Sands</b> (baby loss) Call 0808 164 3332 <a href="http://www.sands.org.uk/about-sands">www.sands.org.uk/about-sands</a></p> <p><b>Life</b> (pregnancy) Call: 0808 802 5433 <a href="http://www.lifecharity.org.uk">www.lifecharity.org.uk</a></p>	<p><b>Maternity Action</b> Call: 0207 253 2288 <a href="http://www.maternityaction.org.uk">www.maternityaction.org.uk</a></p>
Job loss	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	<p>Clients will call to update you on their occupation or may request a policy cancellation due to financial issues.</p> <p>They may be asking a lot more questions about the consequences of missing payments or be looking to make a claim.</p>	<ul style="list-style-type: none"> <li>• Please contact LV= if this is the case and we can review the circumstances to see if there is any help we can provide.</li> </ul>
	<b>External Support</b>	
	<p><b>Citizens Advice</b> (See homelessness section for Citizens Advice support information)</p> <p><b>Turn2us</b> (help and support in applying for Government funding and grants) <a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a></p>	<p><b>Government support</b> <a href="http://www.gov.uk">www.gov.uk</a></p>
Refugees	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	<p>A refugee is someone who has been forced to leave their country in order to escape war, persecution or a natural disaster.</p> <p>They may struggle to provide certain documentation or medical records.</p>	<ul style="list-style-type: none"> <li>• It's important to display patience as there may be language barriers.</li> <li>• Explain clearly what documents may be required in order to set up a policy. This will help manage their expectations of what is required from them.</li> </ul>
	<b>External Support</b>	
	<p><b>The UN Refugee Agency</b> <a href="http://www.unhcr.org/uk">www.unhcr.org/uk</a></p>	
Armed forces	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	<p>Some armed forces personnel may have a reduced support network outside of the army and may display signs of stress and anxiety when speaking on the phone.</p> <p>Due to the nature of their job, they may need to make important changes to their cover with very short notice.</p>	<ul style="list-style-type: none"> <li>• Take the opportunity to ask if they have anyone that they would like to act on their authority whilst they may be away.</li> <li>• Offer to send a follow up email or letter summarising the call if you feel this would help.</li> </ul>
	<b>External Support</b>	
	<p><b>Help For Heroes</b> Call: 0300 303 9888 <a href="http://www.helpforheroes.org.uk">www.helpforheroes.org.uk</a></p>	<p><b>Shelter</b> (homelessness) See homelessness section for Shelter support information</p>

Life events continued		
Caring responsibility	<b>Things to look out for</b> <p>If your client has a carer, or someone else who deals with their finances, then they may call you to discuss a policy as an acting Attorney.</p>	<b>How you can help support your clients</b> <ul style="list-style-type: none"> <li>Always display patience as this person may not have all the background and policy knowledge and may be discussing something they have little to no understanding of.</li> <li>Offer to send a follow up email or letter summarising the call if you feel this would help.</li> </ul>
	<b>External Support</b>	
	<b>Carers UK</b> Call: 0808 808 7777 <a href="http://www.carersuk.org">www.carersuk.org</a>  <b>Age UK</b> Call: 0800 678 1602 <a href="http://www.ageuk.org.uk">www.ageuk.org.uk</a>	<b>Office of the Public Guardian</b> Call: 0300 456 0300 <a href="http://www.gov.uk/power-of-attorney">www.gov.uk/power-of-attorney</a>
Bereavement	<b>Things to look out for</b> <p>Your client may be looking to make a claim on a policy or they could talk more generally about bereavement.</p> <p>Depending on the situation, your client may display varying levels of emotion. Grief is very personal and can come across differently for everyone.</p>	<b>How you can help support your clients</b> <ul style="list-style-type: none"> <li>Try to acknowledge the bereavement at the earliest opportunity.</li> <li>Be clear about what documents may be required to process a claim.</li> <li>Always offer a summary of your call by letter or email.</li> <li>Offer to call your client back at a later time if they get overwhelmed at any point.</li> </ul>
	<b>External Support</b>	
	<b>Cruse Bereavement Care</b> Call: 0808 808 1677 <a href="http://www.cruse.org.uk">www.cruse.org.uk</a>	<b>The Bereavement Trust</b> Call: 0800 435 455 <a href="http://www.bereavement-trust.org.uk">www.bereavement-trust.org.uk</a>
Homelessness	<b>Things to look out for</b> <p>Your client may get in touch to advise you that they are in temporary accommodation or ask you to send documents to another address due to the possibility they are now homeless.</p>	<b>How you can help support your clients</b> <ul style="list-style-type: none"> <li>Make sure that you have up to date contact information for the customer such as a telephone number or email address.</li> <li>Please let LV= know if your client is struggling or experiencing homelessness so that we can discuss options.</li> </ul>
	<b>External Support</b>	
	<b>Citizens Advice</b> England Call: 0344 411 1444 <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>  Wales Call: 0344 477 2020 <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>  Scotland Call: 0800 028 1456 <a href="http://www.cas.org.uk">www.cas.org.uk</a>  Northern Ireland Call: 028 9064 5919 <a href="http://www.adviceni.net">www.adviceni.net</a>	<b>Shelter (homelessness)</b> England and Scotland Call: 0808 800 4444 <a href="http://www.shelter.org.uk">www.shelter.org.uk</a>  Wales Call: 0800 049 5495 <a href="http://www.sheltercymru.org.uk">www.sheltercymru.org.uk</a>  <b>Housing Advice - Northern Ireland</b> Call: 0289 024 5640 <a href="http://www.housingadviceni.org">www.housingadviceni.org</a>  <b>Money Advice Trust</b> Call: 0808 808 4000 <a href="http://www.moneyadvicetrust.org">www.moneyadvicetrust.org</a>

Life events continued		
Relationship breakdown	<b>Things to look out for</b> Signs may include: <ul style="list-style-type: none"> <li>• Clients calling to update their marital status as well as their surname.</li> <li>• Removing parties from their cover and asking for passwords or additional security to be added.</li> <li>• Changing their bank account details.</li> </ul>	<b>How you can help support your clients</b> <ul style="list-style-type: none"> <li>• Offer any additional support that may be required.</li> <li>• Clearly explain the consequences of making certain changes to the policy.</li> </ul>
	<b>External Support</b>	
	<b>Gingerbread</b> (for single parents) Call: 0808 802 0925 <a href="http://www.gingerbread.org.uk">www.gingerbread.org.uk</a>  <b>Government Civil Legal Advice</b> Call: 0345 345 4345 <a href="http://www.gov.uk/civil-legal-advice">www.gov.uk/civil-legal-advice</a>	<b>Families Need Fathers</b> Call: 0300 030 0363 <a href="http://www.fnf.org.uk">www.fnf.org.uk</a>
Domestic abuse	<b>Things to look out for</b> Whilst it's unlikely that you'll see or hear signs of domestic abuse, in person or over the phone, your client may confide in you.	<b>How you can help support your clients</b> <ul style="list-style-type: none"> <li>• If appropriate ask them if they have spoken to anyone else such as a family member or friend.</li> <li>• You may wish to signpost your client to the authorities or external support services.</li> </ul>
	<b>External Support</b>	
	<b>Victim Support</b> <a href="http://www.victimsupport.org.uk">www.victimsupport.org.uk</a>  England and Wales Call: 0808 168 9111  Scotland Call: 0800 160 1985  Northern Ireland Call: 0289 024 3133	<b>Women's Aid</b> Online chat service <a href="http://www.womensaid.org.uk">www.womensaid.org.uk</a>  <b>Men's Advice Line</b> Call: 0808 801 0327 <a href="http://www.mensadvice.org.uk">www.mensadvice.org.uk</a>
Gender sensitivity	<b>Things to look out for</b> Clients will likely let you know if they feel this is relevant, enquiring as to how this may affect their policy.	<b>How you can help support your clients</b> <ul style="list-style-type: none"> <li>• Make sure that all information is noted correctly and use this information in future phone calls.</li> <li>• For pension customers, you may need to ask your client to check relevant legislation around transitioning and how their pension is calculated.</li> </ul>
	<b>External Support</b>	
	<b>Gender Identity Clinic</b> Call: 0208 938 7590 <a href="http://www.gic.nhs.uk">www.gic.nhs.uk</a>  <b>Mermaids</b> (gender diversity) Call: 0808 801 0400 <a href="http://www.mermaidsuk.org.uk">www.mermaidsuk.org.uk</a>	<b>Trans Unite</b> <a href="http://www.transunite.co.uk">www.transunite.co.uk</a>

Resilience		
<b>Income shock</b>	<p><b>Things to look out for</b></p> <p>Income shock refers to an unexpected change to a client's finances and this could be a long or short term situation for them. Possible signs might include:</p> <ul style="list-style-type: none"> <li>• missing monthly payments;</li> <li>• reducing cover to reduce their premium;</li> <li>• explaining that they're borrowing money from friends or family;</li> <li>• applying for a payday loan.</li> </ul> <p>Clients may explain that they're unable to continue with their cover, or call to discuss any payment arrears they have with LV=. They may wish to change investment plans, make withdrawals or switch fund options.</p>	<p><b>How you can help support your clients</b></p> <ul style="list-style-type: none"> <li>• Please contact LV= to let us know if you feel your client is struggling with their payments, or would like to change aspects of their policy, so that we can try and assist them as much as possible.</li> </ul>
	<b>External Support</b>	
	<p><b>Turn2us</b> (help and support in applying for Government funding and grants) www.turn2us.org.uk</p>	
<b>Low emotional resilience</b>	<p><b>Things to look out for</b></p> <p>Low emotional resilience refers to how well a client can cope with a stressful situation. People who experience low emotional resilience may:</p> <ul style="list-style-type: none"> <li>• react poorly to negative news;</li> <li>• struggle to see a solution to an issue;</li> <li>• not be able to make decisions.</li> </ul>	<p><b>How you can help support your clients</b></p> <ul style="list-style-type: none"> <li>• Remain calm and help your client to see the bigger picture by explaining what solutions are available to them.</li> <li>• Break the call up into more manageable chunks to ease their understanding.</li> </ul>
	<b>External Support</b>	
	<p><b>The Samaritans</b> Call: 116 123 www.samaritans.org</p> <p><b>Anxiety UK</b> Call: 0344 477 5774 www.anxietyuk.org.uk</p>	<p><b>MIND</b> Call: 0300 123 3393 www.mind.org.uk</p>
<b>Victim of crime</b>	<p><b>Things to look out for</b></p> <p>Being a victim of crime could be physical, cyber or financial.</p> <p>Your client may wish to proceed with a claim if they are unable to work and they may display high levels of emotion.</p> <p>They could be reluctant when asked to provide certain information or question your security processes, showing signs of mistrust if they have been a victim of cybercrime.</p>	<p><b>How you can help support your clients</b></p> <ul style="list-style-type: none"> <li>• Be patient with your client.</li> <li>• Always be open and honest about your processes to put their minds at ease.</li> <li>• If they are too upset, offer a call back at another time.</li> <li>• If any allegation is made against LV= please let us know as soon as possible.</li> </ul>
	<b>External Support</b>	
	<p><b>Victim Support</b> www.victimsupport.org.uk</p> <p>England and Wales Call: 0800 168 9111</p>	<p>Scotland Call: 0800 160 1985</p> <p>Northern Ireland Call: 0289 024 3133</p>

## Capability

	Capability	
<b>Low literacy and numeracy skills</b>	<b>Things to look out for</b> <p>If your client has low literacy or numeracy skills, this could make conversations about financial matters difficult.</p> <p>Listen to what your client is saying and observe their behaviour for any clues or indicators of a possible decision making limitation. Clients may struggle to explain their points or answer questions.</p> <p>Clients who have English as a second language may struggle with more complex terminology and sentences.</p>	<b>How you can help support your clients</b> <ul style="list-style-type: none"> <li>• Try to always use accessible language.</li> <li>• Avoid jargon or long words that might be hard to understand.</li> <li>• Try to bring to life what you're explaining by giving a scenario.</li> <li>• It's important they understand the decisions they are making so try asking if they have anyone who can help them.</li> <li>• To make sure you've correctly captured their requirements you could ask your client to repeat back information.</li> <li>• Offer to send a follow up email or letter summarising the call if you feel this would help.</li> </ul>
	<b>External Support</b>	
	<b>Princes Trust</b> Call: 0800 842 842 <a href="http://www.princes-trust.org.uk">www.princes-trust.org.uk</a>	<b>Mencap</b> (learning disability) Call: 0808 808 1111 <a href="http://www.mencap.org.uk">www.mencap.org.uk</a>
<b>Reading Agency</b> Call: 0207 324 2544 <a href="http://www.readingagency.org.uk">www.readingagency.org.uk</a>	<b>British Dyslexia Association</b> Call: 0333 405 4567 <a href="http://www.bdadyslexia.org.uk">www.bdadyslexia.org.uk</a>	
<b>Mental capacity limitations</b>	<b>Things to look out for</b> <p>Clients displaying memory problems could:</p> <ul style="list-style-type: none"> <li>• Forget your name and the purpose of the call.</li> <li>• Ask a number of questions that they should know the answer to.</li> <li>• Ask for details of their policy that they should have agreed when setting it up.</li> <li>• Take more time to process the information you provide.</li> <li>• Get confused and find it difficult to articulate themselves.</li> <li>• Display a low attention span.</li> <li>• Struggle to process complicated information with lots of numbers and terminology.</li> <li>• Repeat their questions a number of times or struggle to communicate their concerns. This could cause them to become frustrated.</li> </ul>	<b>How you can help support your clients</b> <ul style="list-style-type: none"> <li>• Adopt an understanding manner and make sure you repeat your questions clearly and slowly.</li> <li>• Offer your client some time to write down important points if this would help them.</li> <li>• Avoid using jargon or abbreviations and always double check that they're comfortable with the progress of the call.</li> <li>• Try asking if they have anyone who can help them as it's important they understand the decisions they are making.</li> <li>• Remain patient and if there is anything they are unsure about throughout the call confirm you're happy to repeat points as needed.</li> <li>• Offer to send a follow up email or letter summarising the call if you feel this would help.</li> </ul>
	<b>External Support</b>	
	<b>Dementia UK</b> Call: 0800 888 6678 <a href="http://www.dementiauk.org">www.dementiauk.org</a>	<b>Money Advice Trust</b> Call: 0808 808 4000 <a href="http://www.moneyadvicetrust.org">www.moneyadvicetrust.org</a>
<b>Alzheimer's Society</b> Call: 0333 150 3456 <a href="http://www.alzheimers.org.uk">www.alzheimers.org.uk</a>		

Capability continued		
<b>Cultural differences</b>	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	<p>Cultural differences can mean a number of different things to different people and can include:</p> <ul style="list-style-type: none"> <li>• language barriers;</li> <li>• religious differences including holidays;</li> <li>• times of prayer.</li> </ul> <p>Your client might not need a varied approach but it's always important to appreciate that clients from different backgrounds may have different expectations.</p>	<ul style="list-style-type: none"> <li>• Suggest calling at a different time if your client is occupied with certain activities (prayer).</li> <li>• Offer to send a follow up email or letter summarising the call if you feel this would help.</li> </ul>
	<b>External Support</b>	
	<p><b>Citizens Advice</b> See homelessness section for Citizens Advice support information</p> <p><b>Money Advice Service</b> Call: 0800 138 7777 www.moneyadviceservice.org.uk</p>	<p><b>Money Advice Trust</b> Call: 0808 808 4000 www.moneyadvicetrust.org</p>
<b>Learning impairment</b>	<b>Things to look out for</b>	<b>How you can help support your clients</b>
	<p>Clients with a learning impairment may only provide yes or no answers and struggle to explain what they need or want when trying to get their points across.</p>	<ul style="list-style-type: none"> <li>• Use shorter sentences and closed questions for your client to answer, to support their needs.</li> <li>• Break down jargon in to simple terms and give examples to bring to life what you're trying to explain.</li> <li>• Always display patience and reassure your client that they have as much time as they need.</li> </ul>
	<b>External Support</b>	
	<p><b>Mencap</b> (learning disability) Call: 0808 808 1111 www.mencap.org.uk</p>	<p><b>British Dyslexia Association</b> Call: 0333 405 4567 www.bdadyslexia.org.uk</p>

You can get this and other documents from us in Braille, large print or on audio by contacting us.

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