

Positioning Protection: Actionable insights guide

For UK financial adviser use only

This guide shares practical insights and resources you can use and put into action when approaching protection¹.

Challenge your clients perceptions...

We found the majority of workers would rely on savings if they couldn't work due to illness or injury. The average length of an LV= Income Protection claim in 2025 was **6 years**. **Ask your clients: how long do you think your plan B would last you if you couldn't work?**

47% would rely on their savings.



Ask your clients..

- | How long would your savings last?
- | What were your savings for?
- | Ask your clients to note their monthly income and outgoings, and see how these stack up.
- | Could they survive on just state benefits?

Use our [budget planner](#) to discuss your client's finances and angle the conversation towards their protection needs.



Ask who their income supports...

3 people are supported by the average worker's income.



Ask your clients..

- | How many people rely on your income?
- | How would a loss in income impact them?

Consider how different family set ups can impact your clients protection needs. Our research found that workers in households with step-children were on average supporting more people on their income.

Challenge your clients and make sure they consider everyone who relies on them – even pets!

Ask your clients..

- | What would be the impact if you couldn't support them?
- | Would you be able to cope with the loss of one income?

14%

of parents with adult children are still supporting them financially.

¹Unless stated otherwise, the data used in this report comes from a survey of 2,535 nationally representative UK workers conducted for LV= by Opinion between 28 October 2025 and 7 November 2025.

What's their risk before retirement...

64%

of workers said seeing a risk report could influence their decision to take out protection.

Produce a personalised risk report with our [Risk Reality Calculator](#), that breaks down your clients risk of one of the below happening before retirement. This can help prompt the conversation around their protection needs:

- | Being off work for 2 months or more due to injury or illness
- | Being diagnosed with a serious illness
- | Passing away

Positioning protection to your clients...

57%

of UK workers have access to a protection policy.

Instead of introducing the conversation with specific products, ask your clients...

- | Would insurance that covers your **monthly outgoings** make you feel more financially resilient if you couldn't work?
- | What about insurance that **would pay a lump sum** for a serious illness or death?

Then introduce the specific solutions available to them.



Remind you clients of the additional benefits...

61%

have experienced a life event where protection might have provided support.

- | Focus part of your conversation around **features and value-added services**, to help support your clients when it's needed the most, alongside their main cover.



Extending your client bank...

7 in 10

business owners are worried about the financial impact to themselves/their family if they can't work due to illness or injury.

Our research shows that many business owners haven't considered how their business and family would cope if illness, injury, or death occurred. **Start the conversation by asking your clients...**



- | What would happen to your business and family if you couldn't work?
- | What about if you suffered a serious illness or death?

Liverpool Victoria Financial Services Limited: County Gates, Bournemouth BH1 2NF.

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. Liverpool Victoria Financial Services Limited, registered in England with registration number 12383237 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 110035. Registered address: County Gates, Bournemouth BH1 2NF.

48487-2026 02/26

LV=
PROTECTION