

Positioning Protection: Conversation starter guide

This conversation starter guide covers questions you can ask clients to frame the need for protection, to help you have more impactful conversations¹.

Starting the conversation



Start with open ended questions to explore their views of their financial situation and what financial resilience means to them.

- | What does financial security mean to you?
- | How financially resilient are you?
- | What would be the impact of being unable to work on your lifestyle?
- | What are your financial objectives?
- | **What would you rely on if you couldn't work to cover your outgoings?**

Ask them about their plan B if they can't work

We found many workers assumed they'd rely on savings, sick pay or their partners if they couldn't work due to illness or injury. The average length of an LV= Income Protection claim was **nearly 6 years in 2025** - how long could your clients depend on these fallbacks?

47% said they'd rely on savings

- | How long do you think your savings would last?
- | What was the original driver for your savings?
- | Are you comfortable with sacrificing your longer-term saving goals?

1 in 3 would rely on occupational sick pay

- | What are your current sick pay arrangements?
- | What would you turn to once this runs out?

20% would rely on a partner

- | How long would they be able to support you?
- | What would be the impact to your joint lifestyles?
- | What would you need to sacrifice?

Frame the need for protection

1 in 2

said they'd feel more financially resilient with insurance that covers their income

Position the solution first to avoid appearing too product or sales focused in your approach.

- | How many depend on your income?
- | What would be the impact if you couldn't support them?
- | Would you be able to cope with the loss of one income? What if this was the primary earner?

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

¹All data referenced comes from a survey of 2,535 nationally representative UK workers conducted for LV= by Opinium between 28 October 2025 and 7 November 2025.

Frame the need for protection (continued)

- | What do you think your risks are of being off work for 2 months or more, becoming seriously ill or dying before you retire?
- | Would having insurance in place that protects your income against illness or injury make you feel more financially resilient?



Produce a personalised risk report on your client's risk of being off work for 2 months or more due to illness or injury, becoming seriously ill, or dying before retirement age.

[Try the LV= Risk Reality Calculator](#)



For more resources, visit the Reaching Resilience hub

[LVadviser.com/protection-research](https://lvadviser.com/protection-research)

Widening the conversation

61% have had an experience in the last 3 years where protection might have supported.

As we know, protection offers more than a claim payment, with product features and value-added services to support clients throughout life.

Ask clients, have you ever experienced the below:

- | A delay in a GP appointment?
- | A fracture?
- | Continued working through long-term illness?
- | Time out of work for mental health?
- | Unpaid time out of work for illness or injury?

Review and remind clients of the benefits of their cover

4 in 10 workers who already hold protection have experienced a life event since taking out their cover, such as remortgaging, a job change or children.

- | 20% made changes to their cover.
- | 1 in 5 hadn't thought about reviewing their cover.
- | 8% didn't know reviewing their cover was an option.

Set up a review every 6 months to a year with clients

- | Have you made use of any of the additional support services included within your policy?



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