



Empowering clients through income protection: how to make the conversation easier.

Income protection remains one of the most underused yet essential areas of financial planning. While awareness is improving, many clients still perceive it as complicated and unaffordable. This perception leaves families vulnerable and represents a missed opportunity for advisers to deliver meaningful, long-term financial value.

Advisers like you can transform how these conversations are framed. When explained with clarity, income protection becomes far more than a 'product sale'. It establishes confidence and reinforces the adviser's role as a person of trust.

Lead with the conversation, not the product.

Clients don't engage with protection if it feels complicated, they engage when it speaks to their goals, fears and priorities. Taking the time to understand what drives your clients' decisions is the first step to making protection relevant. The deeper the understanding, the more natural it feels to recommend a solution that fits seamlessly into their life.

Break down the barriers of time.

One of the most common reasons clients miss out on protection is simple: the conversation doesn't happen. Busy diaries, competing demands and even adviser hesitancy can stand in the way. The solution can be straight forward – if you can't give the discussion the time it deserves, pass it on. That might mean working with a colleague or bringing in a protection specialist. What matters is that your client isn't left financially at risk.

Champion the value, not just the cost.

The greatest misconception is that income protection is expensive. You as an adviser play a vital role in reframing this narrative. By showing how solutions can be tailored to a client's circumstances and budget, you make income protection both accessible and relatable. Income protection isn't an abstract idea; it's money that helps your clients if they can't work due to accident or illness. Something you would recommend to a friend or family member without hesitation.



Your Opportunity.

Income protection is more than a product; it is a promise. A promise that signals to your clients that their wellbeing is central to the advice you provide. By normalising these conversations, you are building confidence around value and helping more families to secure financial resilience. You have the opportunity to shift income protection from an afterthought to a cornerstone of excellent financial planning.

When you lead with clarity and conviction, income protection stops being 'a difficult sell' and becomes a natural extension of your client care. And ultimately, this is what professional advice is all about.