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The advantages of regularly reviewing your clients' protection

Our latest research from 2,000 customers shows that only one in five UK adults are 'very' confident their family would be financially secure if the unexpected happened¹.

Sadly, nearly a quarter (23%) aren't confident at all that their loved ones would cope if they could no longer provide financial support and more than a third (35%) believe their family could "manage for a while"¹. With just 22% feeling "very confident" their family would be fully protected, it leaves huge numbers unprotected if an unexpected period of illness or injury left them unable to work¹. And it's clear many households would struggle to cope longer-term.

Interestingly, the research highlights differing levels of confidence across age and gender. Those aged 45–54, are among the least confident, with a third (33%) saying their family would not cope financially if something happened to them¹. By contrast, three-quarters (75%) of 25–34-year-olds say they are confident their dependants would be protected, making them the most assured age group¹.

Supporting advisers in the protection sale

Increasing consumer awareness of the valuable safety net provided by protection insurance products is essential in improving the financial resilience of UK households.

Fortunately, we have a range of resources available to help advisers in their protection conversations. For example, our [Revisiting Protection Conversations tool](#) can help advisers re-approach the income protection conversation with existing clients. This could be a great starting point for those advisers who don't currently revisit protection conversations. And for those who do, but get knocked-back by clients who say they don't need protection, we have some [responses to the most common objections](#).

Perhaps you have clients whose health has changed and they now have serious or multiple health conditions? This doesn't need to be a barrier to protection.

Our life insurance provides cover for individuals with no pre-existing health conditions, as well as those with serious or multiple health issues.

For clients with a complex medical history, [our pre-sales and underwriting tool](#) makes getting a decision quick and easy for you. It gives an instant underwriting decision for most income protection and life insurance quotes with details of ratings, exclusions and medical evidence requirements.

[Our medical limits tool](#) can also help you to quickly see what evidence we might ask for when clients are looking for life insurance. Based on their sum assured and age, we'll let you know whether we'd look for a GP report, a full medical exam or nothing. And making it even easier, applicants under the age of 42 don't need to provide routine evidence at all.

Getting a payout to loved ones

In 2023, 77% of life insurance policyholders didn't specify who should receive their payout², leaving it to UK law to decide. Your clients can help make sure their loved ones receive any payout quicker by nominating beneficiaries or placing their policy in [trust](#).

[Beneficiary Nomination](#) offers flexibility and control, allowing clients to choose who receives the benefit and update it anytime. It's especially useful for unmarried couples. Whereas trusts provide added control for complex estates or where children are involved, and allow terminal illness benefits to be paid to trustees.

It's important that you speak to your clients about putting a policy in trust or nominating beneficiaries each time you speak to them. Their circumstances may have changed and their beneficiaries may need to be amended.

And because circumstances can sometimes change, and change quite unexpectedly, we are the only provider that requires consent from only one policyholder to separate joint cover into two single life policies following divorce or separation. By simplifying the process, we're actively protecting vulnerable individuals from financial abuse and post-separation control, an option rarely available from other providers.

If you want to find out more about this option, or need help setting up Beneficiary Nomination or a trust during an application, please get in touch with your dedicated new business contact.

Sources –

1 - The research was conducted among 2,000 nationally representative UK consumers between 6–8th August 2025.

2 - Source - [Swiss Re - Life Claims \(balance of risk\) 11.24 1.pdf](#)