

# Protection Soft Skills

Confident & effective customer conversations

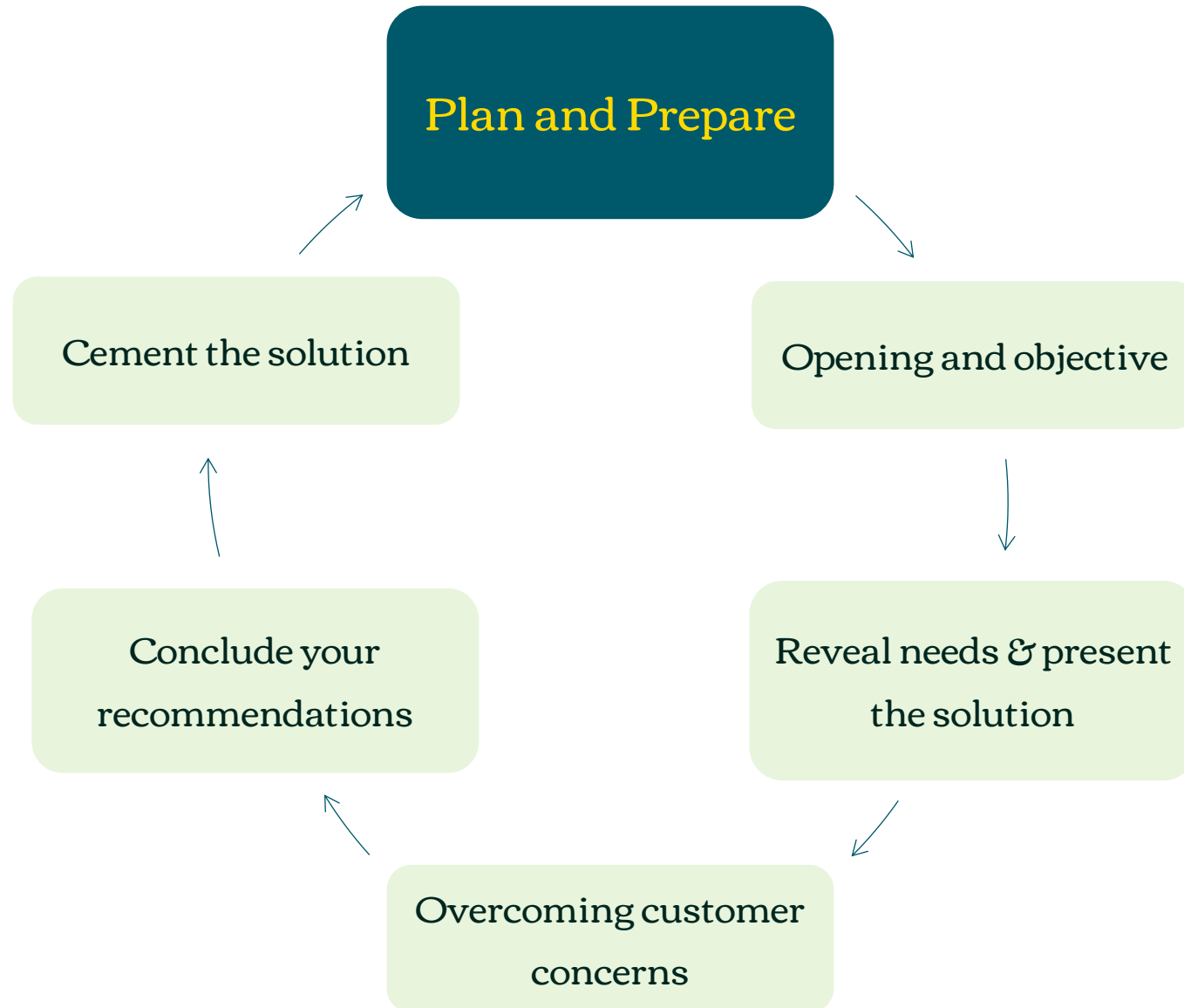


# Learning Objectives

At the end of this training module you will:

- Recognise the importance, structure and key components of a successful pre-call.
- Understand how adapting your style to suit different customers can help you engage with them.
- Be familiar with the 10/20/70 and 70/20/10 Appointment Pyramids.
- Know how to use the LIFE model to build rapport.
- Understand the different Life Stage Triggers & how to use them to engage customers
- Appreciate the value of 'Open' and 'Closed' questions and 'positive' language alternatives in revealing needs with your customers.

# The protection advice cycle



# Module 1: Plan & prepare



# Module 1: Plan & prepare

## Benefits of a pre-call

- Allow effective diary management & secures 'hot' customer appointments
- Reconfirm purpose and ensure mutual benefit from the meeting
- Build initial rapport
- Gather background information / soft facts
- Agree what they need to bring / pre-send in order to get the most from the appointment.
- Confirm the customer's agreement to a face to face meeting.

# Module 1: Plan & prepare

## Pre-call structure



Elevator Pitch



Peg



Hook /WIIFM



Meeting requirements



Re-affirm and close

# Module 1: Plan & prepare

## Customer Traits

**Major General**

be brief, be bright, be gone

**Socialiser**

involve me and make it fun

**Carer**

show me you care, listen to me

**Detective**

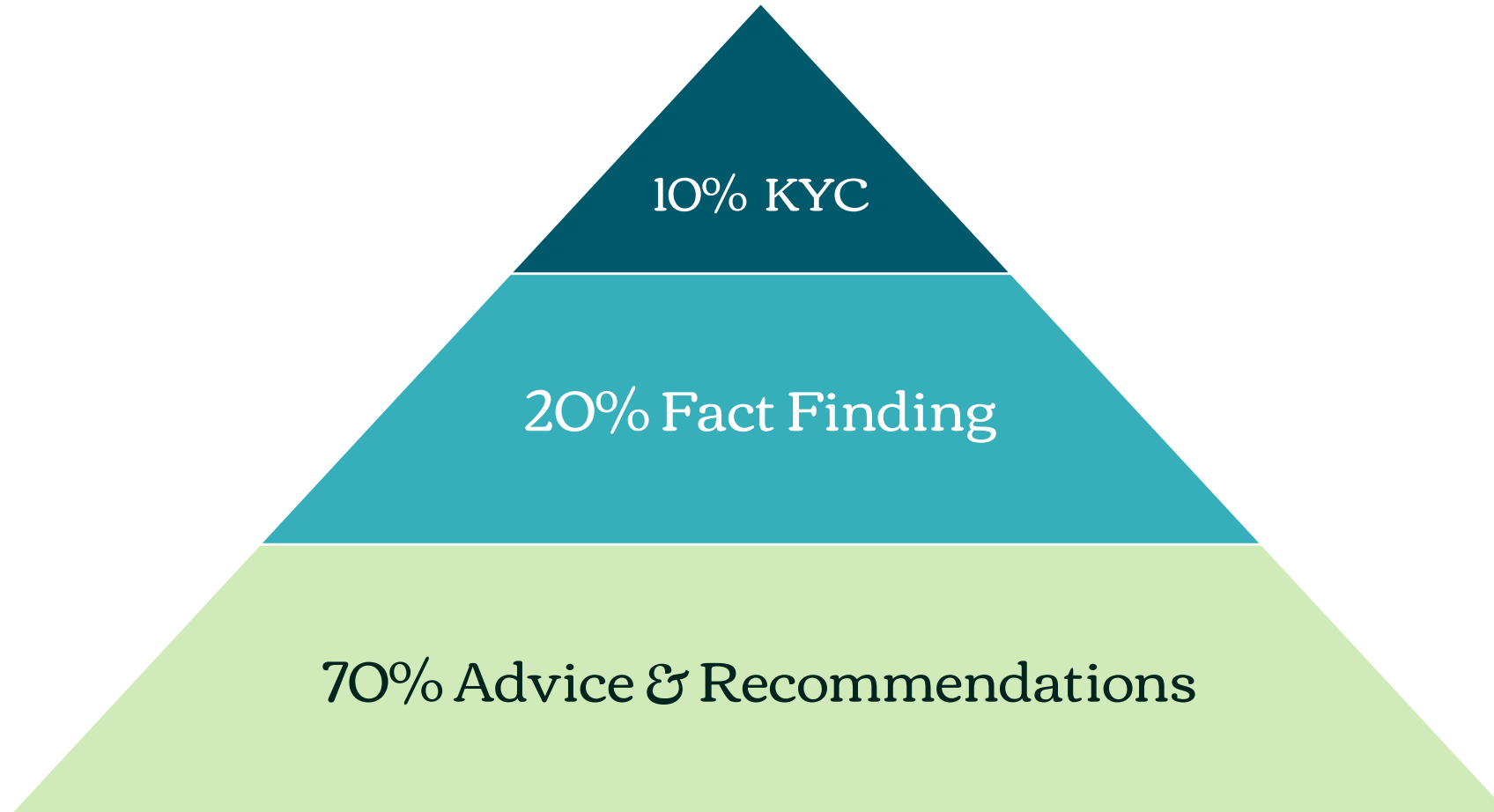
be right, be detailed, be patient

**Collaborator**

works with you to the right outcome

# Module 2: Opening & objective

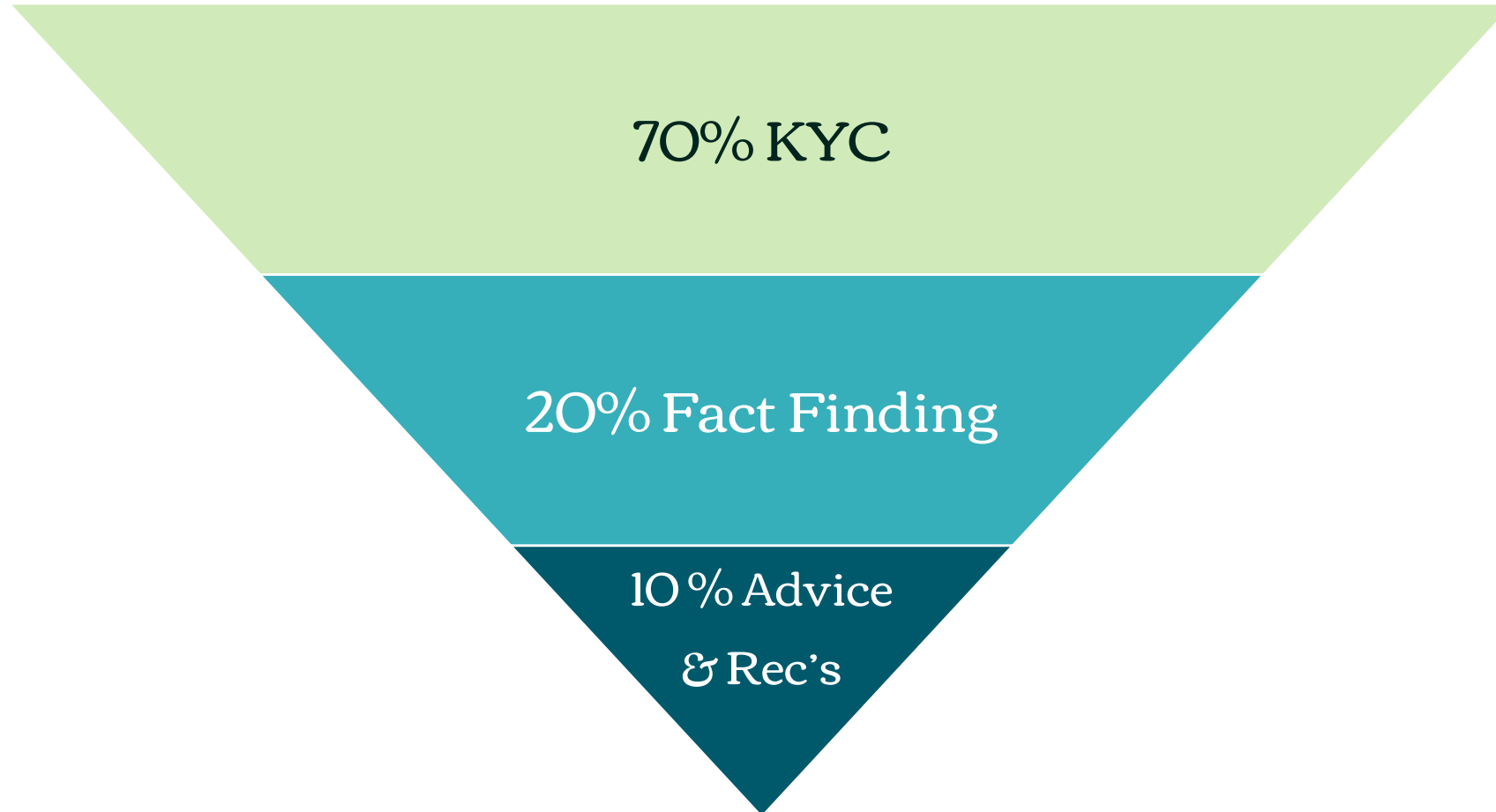
## The Appointment Pyramid





# Module 2: Opening & objective

## The Appointment Pyramid



# Module 2: Opening & objective

## Getting to know your customer

### The LIFE model

**L**ong term

**I**ncome

**F**amily

**E**njoy

# Module 2: Opening & objective

## Getting to know your customer

## The LIFE model

### Long term

- Tell me about your long term plans.
- What are your aspirations for yourself, your children and the family as a whole?
- What do you/your family look forward to the most?
- What do you want your life to look like 5 to 10 years from now?
- What are your house purchase, home move/improvement plans & aspirations?
- What are your retirement plans?

### Income

- Tell me about your work.
- What do you enjoy about your job?
- How do you expect your job to change over the next few years?
- What sort of a future do you see yourself at work?
- What benefits do you get from your employer?
- Have you considered what level of retirement income you would want?

# Module 2: Opening & objective

## Getting to know your customer

### The LIFE model

#### F amily

- Tell me about your family.
- What the best thing about your family life together?
- Who depends on you financially now, and how might this change in the future?
- What are you aspirations for your children?
- Will you want to give them financial support?

#### E njoy

- What do you do in your spare time?
- How often do you do this?
- Would you like to continue this when you retire?

# Module 2: Opening & objective

## Life Stage Triggers for protection

Non-family

Family

Pre-retired

Retired

# Module 2: Opening & objective

## Life Stage Triggers

### Non-family

Single people and couples with no children

#### Potential Triggers

- Saving for a deposit / or a home improvement
- Saving to go travelling
- Getting married or moving in together
- Getting divorced
- Getting a mortgage
- Taking out a personal loan
- Getting a job
- Giving up a job to care for parents
- Someone they know getting seriously ill or dying prematurely

Non-family clients can also be a source of referrals to their:

- Spouse or partner
- Parents
- Grandparents
- Business partners
- Friends

# Module 2: Opening & objective

## Life Stage Triggers

### Family

Single people and couples with children

#### Potential Triggers

As for non- family plus:

- Having or adopting another child
- Saving for family holidays
- Saving for school or university fees
- Giving up a job to care for children and so losing existing cover
- Changing working pattern to accommodate childcare

Family clients can also be a source of referrals to their:

- Spouse or partner
- Parents
- Grandparents
- Business partners
- Friends

# Module 2: Opening & objective

## Life Stage Triggers

### Pre-retired

Single people and couples aged over 45 with children who have left home

#### Potential Triggers

- Second Marriage.
- Saving for retirement
- Saving for travelling
- Taking out a personal loan
- Planning to give up a job so losing existing cover
- Giving up a job to care for elderly parents and so losing existing cover
- Someone they know getting seriously ill or dying prematurely
- Receiving an inheritance

Pre-retired clients can also be a source of referrals to their:

- Spouse or partner
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- Friends



# Module 2: Opening & objective

## Life Stage Triggers

### Retired

Single people and couples aged 60 and over with no dependent children. They'll either be fully retired or have chosen "part-retirement", drawing their retirement income in stages

#### Potential Triggers

- Increased awareness of own mortality.
- Arrival of grandchildren
- Desire to fund funeral costs
- Desire to leave a legacy
- Desire not to leave debts behind
- Estate planning
- Wealth preservation
- Equity release

Retired clients can also be a source of referrals to their:

- Spouse or partner
- Grown up children
- Friends

# Module 3: Revealing needs

## Customer understanding



Engage the customer emotionally and then logically



Talk about the problem and explain the available solution(s)



Help the customer prioritise their needs



# Module 3: Revealing needs

## Open & closed questions



- Tell...
- Explain...
- Describe...
- Show...



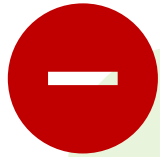
- What?
- Which?
- Why?
- How?
- Who?
- When?



- Would?
- Could?
- Should?
- Have?
- Is?
- If?
- Are?

# Module 3: Revealing needs & present the solution

## Effective language



### -/ve

- Mortgage
- Pay/budget/premium
- Quote
- Apply
- DTA
- Insurance
- House
- Life Insurance/Critical Illness/Income Protection Insurance...

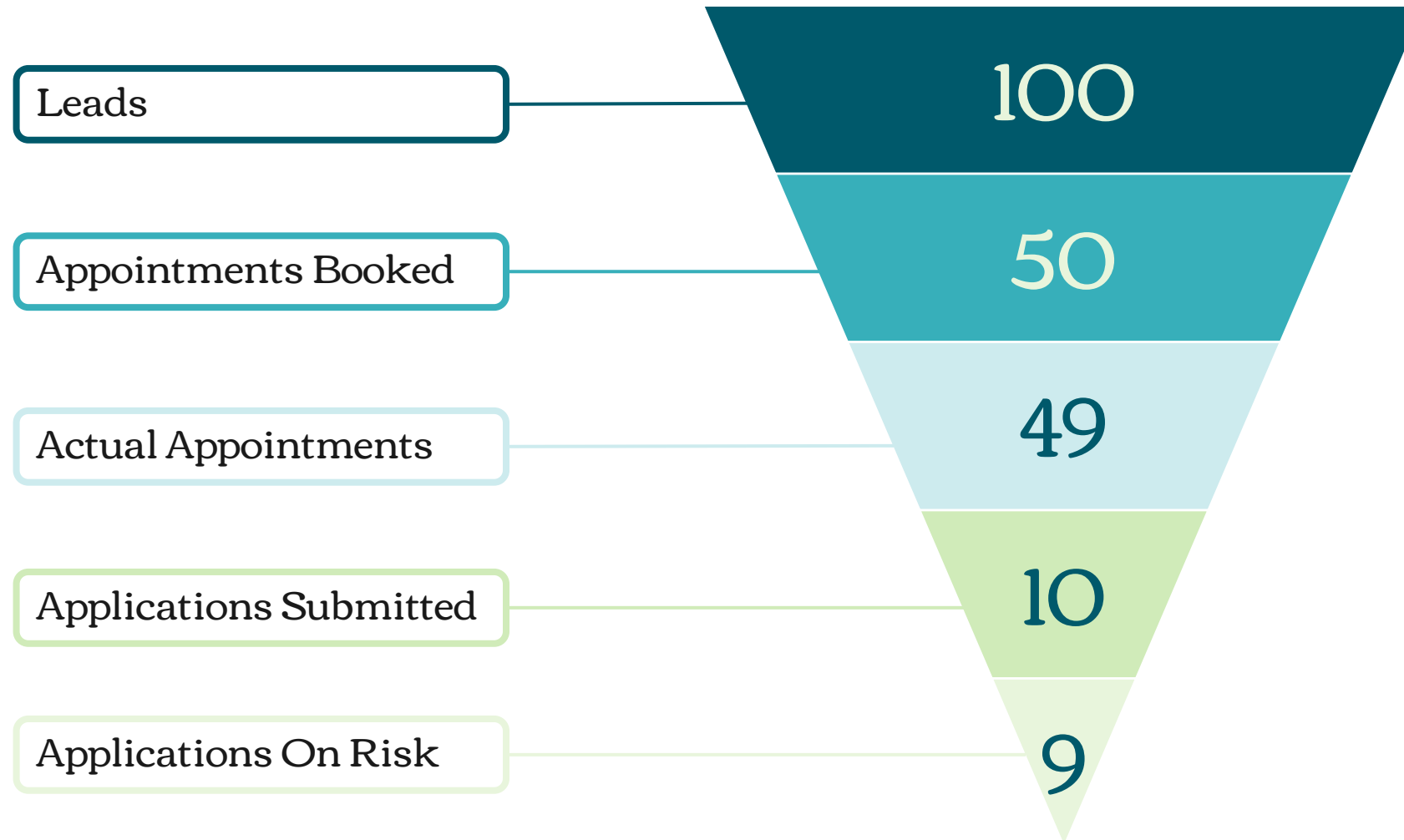


### +/ve

- + Debt
- + Allocate / set aside (£19,600p.a. for 17yrs)
- + Design bespoke solution
- + Qualify
- + Self Cancelling Debt
- + Cover
- + Home
- ...

# Module 6: Cement the solution

## Understanding your protection advice cycle



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# Thank you

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