Works for you

Building better business quality, together

This is for financial adviser use only and shouldn't be relied upon by any other person.

Getting the fundamentals right at each stage of the protection journey can help strengthen your business, deliver better client outcomes and keep more clients protected for the long term. And we're here to help you every step of the way.

In this guide, we walk through the protection journey, highlighting the key points where your client conversations can make the biggest difference – from smoother applications to fewer issues at claim. We'll also signpost practical tools and support that can help you reduce rework, avoid surprises and improve retention across your protection business.

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Our business quality core principles

These four principles run throughout this guide. They show where your actions have the biggest impact on client outcomes and the ongoing health of your protection business.

Risk

Encouraging clients to provide complete and accurate information, and setting clear expectations from the start, can reduce the risk of problems later, from amended terms to declined claims. It can also help **reduce risk** to your business by lowering the likelihood of complaints, regulatory challenge and financial impacts, such as commission clawback.

Retention

Clients who understand their cover and stay engaged are more likely to keep it in place. Early engagement and ongoing conversations can help **improve retention**, strengthening client relationships and supporting better persistency over time.

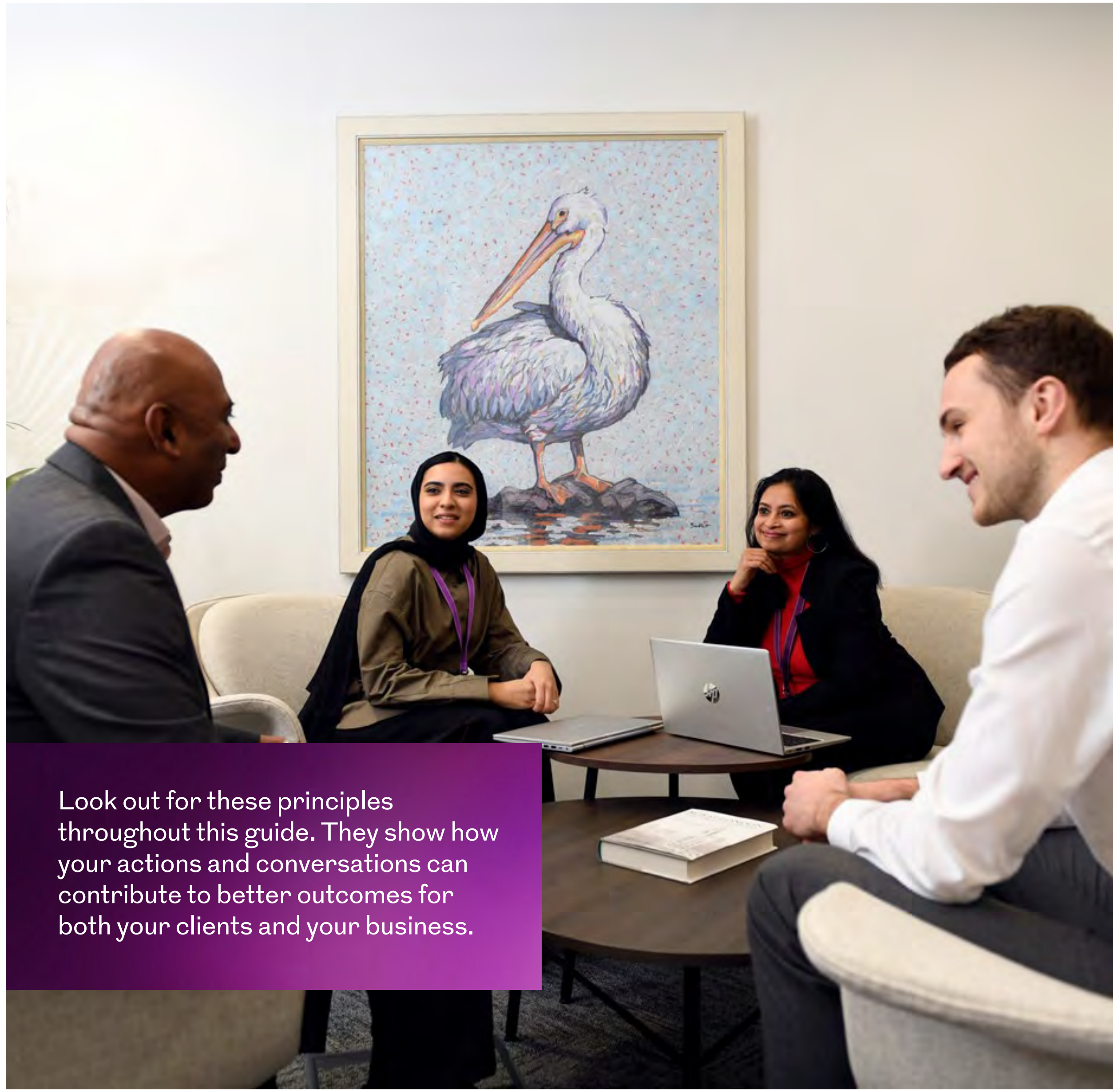
Reputation

Helping clients understand their cover and what to expect can help **protect your reputation** and build trust in your advice.

Positive client experiences reinforce the value you add and can lead to referrals and recommendations.

Revenue

Reducing the number of cases falling away before they go on risk and improving retention once cover is in place helps you **grow revenue** through a more reliable and sustainable income stream. Regular reviews also create natural opportunities to revisit protection as client needs change.



Look out for these principles throughout this guide. They show how your actions and conversations can contribute to better outcomes for both your clients and your business.

Engaging clients early – setting expectations from the start

A positive protection journey starts with clear conversations upfront. When clients see the value of your recommendation – and what the process will involve – they're more confident, more committed and less likely to disengage later.

20% of protection applications never go on risk.*

Early engagement is your chance to fully understand your clients' needs, priorities and budget. It also helps you set expectations around underwriting, timescales and the importance of answering application questions fully and accurately.

- Value-led planning tools help clients understand the cover you're recommending, make informed decisions and build confidence in your advice – helping you **grow revenue** and **protect your reputation.**
- Setting realistic expectations early helps reduce misunderstandings, keep applications on track and make cancellations less likely – **improving retention** and **reducing risk.**

Bring your advice to life

Use simple, visual tools to show your clients how different types of protection work together and why you've chosen them for your clients' circumstances. This supports meaningful conversations and helps clients see the value of the cover you're recommending.

Risk report

Create tailored risk reports using a few client details. Risk-based conversations help bring protection to life. When clients see the value, they're more likely to proceed and stay covered – driving better client outcomes together with stronger, more sustainable business outcomes.

Value of menu tool

Use our Value of menu tool to create a tailored protection menu that reflects your clients' needs, priorities and budget. You can show how the plan fits together and flex cover where needed, without losing what matters most – helping you strike the balance between risk and affordability for your clients.

Create clarity from the start

Protection applications can involve more detailed questions than clients expect. Explaining upfront why accurate information matters and how underwriting works helps avoid misunderstandings and makes later conversations easier.

Pre-sale underwriting tool

See how your clients' existing medical conditions may affect terms, so you can flag potential issues early and set realistic expectations before applying. With our pre-sale underwriting tool, you can get an indicative underwriting decision in minutes, with over 3,600 medical conditions built in.

Outline the protection journey

Talk clients through the application journey using our step-by-step guide so they understand what will happen and when. Clients who know what to expect are more likely to stay engaged from start to finish.

*Source: Royal London, April 2026

Getting applications right first time – helping protect clients at claim

Misrepresentation

is one of the most common causes of declined claims.*

Taking the time to get this right helps clients secure the right cover, reduces the risk of issues later and improves the likelihood of a claim being paid if it's ever needed. It can also help protect your professional reputation.

The risk of getting it wrong

When applications aren't completed accurately or expectations aren't set clearly, the consequences may only emerge much later – often when a client needs support most. Claims can be delayed or declined, plans amended or cancelled, and client trust lost. Over time, this can have a lasting impact on your professional reputation. Getting it right first time helps protect both your clients and your business from avoidable risk.

- Building rapport early and helping clients feel at ease encourages openness and engagement – helping **improve retention.**
- Complete and accurate information, supported by clear conversations, can help reduce the risk of issues at claim stage while building trust in your advice – **reducing risk** and **protecting your reputation.**

What you can do

Help clients share sensitive information

Some clients may feel uneasy discussing medical or personal details. Acknowledge this openly, explain why accuracy matters and reassure them that information is kept confidential and shared securely. This can help build trust, encouraging clients to answer application questions fully and accurately. The more accurate the information provided, the smoother the process is likely to be if they ever need to claim.

Review the terms we offer

When you receive terms for your client, link them back to their original needs. If the price changes, talk through options to adjust cover without losing protection altogether – helping more cases progress to completion.

We may also offer cover with exclusions or amend features of the plan, such as the length of term, occupation class or deferred period. It's important that your client understands exactly what this means, including what would and wouldn't be covered, so they're clear on the potential impact if they need to make a claim in the future.

Tools to support you

Send to client

Our send to client feature allows your clients to share sensitive medical information directly and securely with us at a time that suits them. It can be used at any stage of the application journey, giving clients the flexibility to review and complete their information in their own time and reducing the need to discuss detailed medical information during your client meetings. Improving the accuracy of the information collected can help reduce the risk of misrepresentation and minimise the need for later risk-based changes.

Client Review Form

When we receive an online application, we'll securely email your clients a Client Review Form. Encourage them to check their answers carefully, provide complete information and avoid guessing details such as height and weight. They should also include any medical conditions, even those they feel are minor. Once they're happy everything is correct, they should return the form to us, even if no changes are needed. This helps make sure we have the right information and reduces the risk of issues later – improving the likelihood of a future claim being paid.

*Royal London, Protection business claims paid, 1 January to 31 December 2025

Supporting better client outcomes through post-issue sampling

Post-issue sampling is a routine check we carry out on a small proportion of applications shortly after a plan has started. If selected, we will ask your client's doctor for a report and compare it with the information provided in the application.

If everything matches, the plan will continue on the same terms. If the report shows that any application questions should have been answered differently, we may amend the plan terms to reflect the decision we would have made at the time.

Being selected for post-issue sampling doesn't mean there's a problem with your clients' application. It's a standard part of our underwriting process and plans remain in force while we review the information provided.

- Setting clear expectations and encouraging complete and accurate information helps minimise the likelihood of issues later in the customer journey - helping to **reduce risk.**
- Helping clients understand the purpose of post-issue sampling supports positive experiences - helping **protect your reputation.**

Why it's important

Post-issue sampling helps us make sure that the information used to assess an application is complete and accurate.

In most cases, the original decision will be confirmed, giving clients confidence that their cover is in place on the right terms.

If the review shows that terms need to change, it's better to address this early so the client's cover accurately reflects their circumstances and is less likely to create issues at claim stage.

Preparing your clients

It's important that clients understand they may be selected for post-issue sampling as part of our normal underwriting process. Setting expectations early can help avoid confusion or concern if we contact them after their cover has started.

You should encourage clients to:

- answer application questions fully and accurately
- provide all relevant medical information, and
- avoid making assumptions or guesses.

Explaining why we ask these questions and how the information is used can help clients understand the process and the role accurate information plays in supporting future claims.

Ongoing engagement – supporting clients after cover starts

Ongoing engagement plays an important role in helping clients stay appropriately protected over the long term. Regular communication creates opportunities to check that cover still meets their needs and remains fit for purpose as their circumstances change.

For example, changes to salary, sick pay arrangements, employment status or personal circumstances could affect the suitability of their protection cover. Reviewing protection needs regularly can help identify where cover may need to be updated, helping you reassure your clients that their cover remains relevant.

Client contact strategy

Regular check-ins can help keep clients engaged and improve retention. They also create opportunities to discuss how their protection needs may be changing over time.

We would suggest contacting clients a few weeks after their cover goes on risk to check they've received their plan information and understand their cover. This can also be a good opportunity to remind them about post-issue sampling and answer any questions they may have.

Regular reviews help reinforce the value of your clients' cover and makes sure it remains appropriate as their circumstances change - **reducing risk** and **improving retention.**

Helping Hand

Keeping in touch also gives you the opportunity to remind clients about the support available through Helping Hand. Whether they need help with physical or mental wellbeing, support returning to work, or guidance on health and lifestyle matters, these services can help clients get more value from their cover throughout the life of their plan.

Discussing Helping Hand with your clients can keep protection front of mind and reinforce the benefits available to them beyond a claim - helping to improve retention.

Our Helping Hand services are provided by third parties which are not regulated by the Prudential Regulation Authority or Financial Conduct Authority. They aren't part of our terms and conditions, so can be withdrawn or changed at any time. For full details, visit adviser.royallondon.com/helpinghand

Trusts and beneficiary nominations

Regular reviews are also a good opportunity to discuss trusts and beneficiary nominations. This could involve reviewing existing arrangements to check they're still appropriate or highlighting the role they can play in helping benefits reach the right people.

Life events such as marriage, divorce, having children or changes in family circumstances may mean existing arrangements need updating. Revisiting these conversations regularly can help make sure your clients' wishes continue to be reflected and their arrangements remain appropriate to their circumstances.

1 in 10 protection plans will be cancelled within the first year.*

*Source: Royal London, UK intermediary protection business, 1 January-31 December 2025

Support tailored to your business

We can offer a range of support to help you improve quality and strengthen your protection business. All our insights and recommendations are tailored to your business, rather than generic, one-size-fits-all guidance.

Insight reports

Once you've submitted 25 protection applications with us, you'll gain access to our insight reports. These reports bring together data from your own protection activity, using clear visuals to make patterns and trends easy to spot. They highlight areas such as persistency, business mix,straight-through processing rates and claims experience, alongside early warning signs such as lapses and non-take-up (NTU) rates.

This can help you identify opportunities to strengthen your business, spot potential issues earlier and focus your time where it can make the biggest difference.

Consultancy support

We can work closely with you, to help you get more value from your insight report. Using insight from your own protection business, we can help you identify what's working well, where improvements could be made and how changes could support better outcomes for both your clients and your business. These reviews can help you spot emerging trends and identify new ways to support and grow your business.

Insight reports and tailored consultancy help you identify opportunities, spot issues early and reduce financial and reputational risk – helping you **improve retention**, **grow your revenue** and **protect your reputation**.

For more information about the personalised reports and reviews we can offer, speak to your usual Royal London contact, or request a call back from one of our team.

Building stronger business quality, together

Partnering with us gives you practical tools, insights and support to help you strengthen your protection business, deliver better client outcomes, and keep more clients protected over the long term.

- Use our simple, visual tools to help bring your advice to life and help clients understand the cover you're recommending.
- Walk clients through the application journey and use our pre-sale underwriting tool to set realistic expectations early to help improve retention.
- Our tailored consultancy service provides you with hands-on, practical support and guidance to help you turn insights into action.
- Using our 'send to client' feature and encouraging clients to return their Client Review Form can help improve the accuracy of application information, reducing the risk of issues later and supporting a smoother claims experience.
- Receive personalised insight reports tailored to your protection business, helping you spot trends early, identify opportunities and focus your time where it can make the biggest difference.

We're here to help you improve your protection business and deliver consistent outcomes for your clients. Speak to your usual Royal London contact to get started, or request a call back from one of our team.