For adviser use only – not approved for use with customers

Selling Protection+ a step by step guide

This guide has been created to help your protection conversations before, during and after your client appointments. Pick and choose from the items available that will help you to have the most productive discussions. If you are short on time we have marked the key document at each stage with a ★. If you need any of the documents not listed here, you can find them on our **adviser website**.

Stage in the process	To use with your clients	For you
1 Pre-Appointment Email some of the materials to your clients to prime them for their first protection appointment.	**What is protection? video** ★ **What is protection? PDF** Send on to your clients and introduce them to what protection is and why it's important. Choose either the video or PDF version to suit your needs. **Our customer Stories** An interactive guide explaining how our products have helped people just like your clients deal with a range of challenging circumstances.	**Understanding underwriting** Find answers to some of the most commonly asked underwriting questions and understand more about the underwriting process at Aviva. **ALPS in Focus** Make sure you are making the most out of our ALPS system. This PDF will help guide you through some of the processes and show you the benefits our online system has to offer. **Technical guide to protection** A detailed look at all of our personal protection products. This is an ideal place to refresh your knowledge before discussing protection needs with your clients. **Aviva Business Accelerator** Gain CPD and knowledge of our products, learn how to engage with clients more effectively and develop your sales techniques.
2 During the appointment Use our visual and interactive guides to help explain our different products and focus on what matters to clients most.	**The Protection Shield** ★ An interactive guide to show all the elements in our personal protection suite. Help clients to better understand the need for protection, and how they can customise a solution that suits them. **Protection+ Guide** A more detailed look at all of our personal protection products as well as Global Treatment and Fracture Cover. **CIC speedy guide** A visual way of showing your clients what's included with our standard and upgraded critical illness covers. It's designed to speed up the conversation and make things simpler to understand. **The difference IP can make** Show your clients a side by side view of the financial impact that being off work due illness or injury to could have for someone with, and someone without IP. **Aviva DigiCare+ Guide** A detailed look at the variety of non-contractual benefits included with your client's policy. **Protection+ checklist** Complete during your appointments to help you and your client keep track of what's been talked about and what types of cover they select. This could be helpful to use when carrying out client reviews.	**Occupations Guide** The premiums for income protection, total permanent disability and waiver of premium will depend on your client's occupation. Use this guide to determine what level of risk we associate with their profession.
3 After the appointment Keep in contact with your client while their policy is being put in place and help confirm to them that they made the right decision.	**What happens next** ★ Help reassure your client they have made the right choice and let them know what to expect next. **Reasons why** A template to help you draft your client recommendation letters.	**Tracking information** This guide will show you how to keep on top of your business by receiving up to date information on what's happening with your cases.

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