Vitality Income Protection

Positioning income protection as an educator-led conversation

A practical learning and team-training guide to support writing agents' understanding, build confidence and strengthen client conversations about protecting monthly income, matching the deferred period to available support and choosing cover that can remain meaningful for as long as the need exists.

THE CORE SHIFT
Your role is not simply to add a monthly benefit to a plan. It is to help the client understand how quickly an interruption to earnings could affect everyday life, identify the income gap and build protection around the amount, timing and duration of that need.

Protect the income. Match the timing. Sustain the household.

1. Purpose and how to use this guide

This guide is designed to be shared directly with writing agents as a practical learning and training resource. Use it to strengthen understanding of Vitality Income Protection, build confidence in educator-led client conversations and support consistent learning across the team. It includes explanations, example wording, questions, a repeatable framework, a role-play activity, a checklist and a podcast script.

Suggested learning approach

- Learn: Read each section and identify the ideas you want to remember.
- Practise: Use the example wording and questions in paired role-play.
- Reflect: Identify one change to test in your next client conversation.
- Share: Use the framework and checklist to train and support your team.
- Review: Discuss learning, successes and development needs in coaching or team meetings.

POSITIONING STATEMENT
"My role is to help you understand what would happen financially if illness or injury stopped you from working, so you can make an informed decision about how much income to protect, when support should begin and how long it should continue."

2. What Vitality Income Protection is

Vitality Income Protection is designed to provide an ongoing income when illness or injury prevents the insured person from working, subject to the plan terms, occupation definition, deferment period, payment period, financial evidence and claims criteria. It is intended to help the client continue meeting regular commitments while their earned income is reduced or interrupted.

WRITING AGENT / REPRESENTATIVE	"Before we look at a monthly benefit, let us start with the income your household relies on. Income Protection is designed to replace part of that income if illness or injury prevents you from working, so essential spending does not immediately become a savings, debt or family-support problem."

LEARNING NOTE
Income Protection is not based on a fixed list of illnesses in the way serious illness cover is. The claim assessment considers whether illness or injury meets the applicable incapacity definition and prevents the client from carrying out the relevant work duties. Always use the current plan provisions for the precise definition.

3. How the conversation works

	Step	Purpose
1	Explain	Clarify the purpose of income protection and distinguish it from life cover, SIC and sick pay.
2	Explore	Identify the income the household relies on and the costs that continue if work stops.
3	Map support	Understand employer sick pay, savings, state support and other resources.
4	Quantify	Translate the income gap into a sustainable monthly benefit.
5	Time	Match the deferred period and payment period to the client's support and need.
6	Test	Stress-test the amount, timing and duration against a realistic absence.
7	Choose	Compare sustainable options and make any remaining gap visible.

4. Make the income gap visible

Clients may assume sick pay, savings or a partner's income will be enough. The educator-led approach helps them map what would actually come in, what would continue going out and how long existing support would last. These are areas to explore, not predictions.

Income	Salary, drawings or other earned income that could reduce or stop.
Essentials	Mortgage or rent, utilities, food, transport, debt and insurance.
Family	Childcare, caring responsibilities and the effect on another earner.
Work support	Employer sick pay, group income protection and contractual benefits.
Savings	Accessible reserves, intended purpose and how long they may last.
Recovery	Travel, treatment-related costs, rehabilitation and phased return to work.
Time	The possibility that incapacity continues beyond short-term sick pay or savings.

Questions that educate rather than alarm

- "If your pay stopped, which costs would continue in the first month?"
- "What sick pay would you receive, and when would it reduce or end?"
- "How long could savings cover the shortfall without disrupting other plans?"
- "How much of your income does the household genuinely rely on each month?"
- "Would anybody else need to reduce work to support you?"
- "If recovery took longer than expected, what would happen after the first year?"
- "What would you want protected first: essentials, debt payments, family costs or financial breathing space?"

LEARNING NOTE

Use the client's own figures and verified employment benefits. Avoid overstating state or employer support. Where evidence is unavailable, make the uncertainty visible and agree what needs checking through the approved process.

5. Why the monthly benefit is key

The existence of Income Protection does not, by itself, show whether the household could remain financially stable. The monthly benefit should be tested against essential spending, available support, the allowable benefit and the client's priorities.

WRITING AGENT / REPRESENTATIVE	"Having Income Protection is valuable, but the important question is whether the monthly amount would keep the commitments you have identified manageable. Let us compare the benefit with the gap rather than simply choosing a convenient figure."

Test the amount against the purpose

- What essential costs could the benefit meet?
- What income would still be available during incapacity?
- Would the household need to use savings or borrow each month?
- Has the benefit been checked against earnings and other continuing income?
- Could indexation or changing circumstances affect adequacy over time?
- What monthly shortfall would remain?

A USEFUL CHALLENGE "If this benefit started after your sick pay ended, which bills would it cover, and what would still need to come from savings or somebody else?"

6. The deferred period: match cover to real support

The deferment period is the continuous period of incapacity before benefit becomes payable. No benefit is paid during that period. The conversation should therefore begin with when employer sick pay, savings or other support reduces, rather than using the shortest available option automatically.

WRITING AGENT / REPRESENTATIVE	"Let us map when your existing support changes. The aim is for the Income Protection benefit to begin at the point the gap appears, without paying for an earlier start that your sick pay already covers."

Consider	Educator-led focus
Employer sick pay	Confirm the amount, stages and duration from a reliable source.
Savings bridge	Test whether the client chooses to use savings and whether that is sustainable.
Self-employment	Explore how quickly income stops and check available eligible options.
Public sector	Check eligibility and use the current approved public-sector deferment guidance.
Split support	Where support changes in stages, explore whether an approved split deferment may fit.
Occupation	Use the occupation guide and approved process to check available

	deferment periods.

PRACTICE POINT
A shorter deferred period is not automatically better. The right period is the one that matches the client's verified support, affordability and chosen risk position.

7. Payment period and term: protect for long enough

The payment period determines how long benefit may be paid for an eligible claim, while the policy term determines how long the cover remains in force. A lower premium can sometimes be achieved by shortening protection, but the client should understand what happens if incapacity lasts longer or occurs later in working life.

WRITING AGENT / REPRESENTATIVE	"We should test not only when the benefit starts, but when it stops. If you were still unable to work after the selected payment period ended, what would fund the years that followed?"

- Compare short payment periods with longer-term protection in outcome terms.
- Match the policy term to expected working life and the period of financial dependency.
- Explain clearly when benefit would stop under each option.
- Test whether the client's main concern is short disruption, long incapacity or both.
- Make the uncovered period visible before discussing the premium saving.

A USEFUL CHALLENGE
"Are we reducing the premium by removing a period the client can fund, or by removing a period they cannot afford to be without income?"

8. Occupation, evidence and claims understanding

Income Protection depends on the client's occupation, duties, earnings and applicable incapacity definition. Accurate information at application and a clear explanation of how claims are assessed are essential to setting realistic expectations.

Area	Learning focus
Own occupation	Explain using approved wording that the assessment relates to the material and substantial duties of the client's occupation and the full plan definition.
Occupation duties	Select the closest accurate occupation and disclose relevant duties such as manual work, driving or overseas travel.
Earnings	Explain when earnings evidence is required and why benefit must be financially supportable.
Change of occupation	Explain that a later occupation or work-status change can affect the definition or benefit at claim, in line with plan provisions.
Claim notification	Encourage early contact and follow the required notification periods in current provisions.
Recovery support	Explain available recovery or rehabilitation support only through current approved materials.

LEARNING NOTE
Do not promise that a diagnosis automatically produces a payment. Income Protection claims are

assessed using the plan definition, medical and occupational evidence, financial information and the individual circumstances of the claim.

9. Vitality features: explain the outcome, then the feature

Vitality materials describe Income Boost and Recovery Benefit as part of the Income Protection proposition. Explain these only after the core income need has been established, and use current approved literature for eligibility, amounts, status requirements and claim conditions.

Feature	Educator-led positioning
Income Boost	Position as a potential enhancement to claim support, not as a substitute for selecting an appropriate core monthly benefit.
Recovery Benefit	Position as support intended to assist recovery and return to work, subject to the current service scope and claims process.
Guaranteed insurability	Where available, explain how approved life events may allow relevant changes without new underwriting, subject to conditions.
Indexation	Explain its role in helping cover keep pace over time, including the impact on premiums.
Premium waiver	Explain how premiums are treated during an eligible claim using current plan provisions.
Hospitalisation benefit	Explain only from current approved literature, including triggers, limits and interaction with other benefits.
PRACTICE POINT Lead with the financial problem. Features should strengthen the solution, not distract from whether the amount, deferred period and payment period are suitable.	

10. Affordability: respect it, but protect the outcome

Affordability is legitimate. The risk is allowing price to determine the shape of cover before the client understands the gap. Establish the need first, then compare sustainable trade-offs.

WRITING AGENT / REPRESENTATIVE	“Let us first understand the amount and duration that would protect the income gap. We can then compare designs and decide what feels sustainable within your budget.”

WRITING AGENT / REPRESENTATIVE	“That is completely understandable. My role is not to pressure you. It is to show what changes when we alter the amount, deferred period or payment period, so you can choose with the trade-offs visible.”

- Align the deferred period with genuine existing support.
- Compare monthly benefits and show the remaining shortfall.
- Compare short and long payment periods in outcome terms.
- Review the term against expected working life.
- Consider how Income Protection complements SIC rather than replacing it.
- Record and explain any remaining gap.

11. Common starting points and educator responses

Client's starting point	Educator-led response
"My employer will pay me."	Acknowledge the benefit, then verify how much is paid, for how long and what happens afterwards.
"I have savings."	Explore how many months they cover, what they were intended for and whether using them creates another gap.
"My partner could cover everything."	Test the partner's income, their own commitments and whether caring responsibilities could affect their work.
"I only need two years."	Explore what would fund the household if incapacity continued beyond two years.
"I am young and healthy."	Avoid arguing about likelihood. Focus on the value of future earnings and the consequences if income stops.
"SIC will cover me."	Explain that SIC can provide a lump sum for a covered condition, while Income Protection addresses ongoing income loss where the incapacity definition is met.
"I want the shortest deferred period."	Map existing support first and compare the benefit of earlier payment with its cost.
"Mental health or back pain will not be covered."	Avoid blanket assurances. Explain that claims are not decided by diagnosis alone and are assessed against the plan definition, evidence, exclusions and individual circumstances.

12. A repeatable conversation framework

1. Open: Explain the purpose: protecting the client's ability to meet regular commitments.

2. Discover: Identify the income the household relies on and the costs that continue.

3. Map: Confirm sick pay, savings, group benefits and other resources.

4. Quantify: Calculate the monthly gap and set a meaningful benefit.

5. Time: Match the deferred period, payment period and term to the need.

6. Demonstrate: Show what each option would and would not protect.

7. Resolve: Explore affordability and misunderstandings without hiding the gap.

8. Close: Summarise the selected design, why it was chosen and what remains exposed.

13. Self-reflection and team discussion

- How do you explain Income Protection before discussing price?
- What questions reveal the client's real monthly income gap?
- How do you verify employer sick pay rather than assume it?
- How do you decide when the benefit should begin?
- How do you explain the consequence of a short payment period?
- How do you distinguish Income Protection from SIC?
- How do you discuss occupation and claims definitions without creating confusion?
- How do you make a remaining gap visible without creating pressure?

TEAM TRAINING ACTIVITY
In pairs, role-play a conversation with an employed client who has six months of staged sick pay, limited savings and a long mortgage term. Compare a shorter deferred period with one matched to sick pay, then compare a two-year payment period with longer-term cover. Afterwards, identify where the conversation focused on price and where it focused on outcomes.

14. Writing agent learning and conversation checklist

☐	I explained Income Protection as protection for regular income and commitments.
☐	The client described the impact of losing income in their own words.
☐	We mapped essential spending and the household income contribution.
☐	Employer sick pay, savings and other support were checked where relevant.
☐	The monthly benefit was tested against the identified income gap.
☐	The deferred period was matched to verified existing support.
☐	The payment period and policy term were tested against the possible duration of need.
☐	Occupation, duties, earnings and claims definitions were explained accurately.
☐	Vitality features were positioned after the core need was established.
☐	Income Protection was distinguished from life cover and SIC.
☐	Affordability was explored after the need was understood.
☐	Any remaining gap was clear and the client retained ownership of the decision.

15. Take the learning forward

PROTECT. TIME. SUSTAIN.
Help the client understand the income problem, quantify the monthly gap, match the start of cover to real support and test whether protection lasts for long enough. Compare sustainable options, make every trade-off visible and keep the client in control.

This guide supports learning, confidence and team training. Product-specific explanations and options must remain within the writing agent's permissions and the relevant approved process, current literature and plan provisions.