Vitality Life Cover

Positioning life cover as an educator-led conversation

A practical learning and team-training guide to support writing agents' understanding, build confidence and strengthen client conversations about the people, commitments and future plans that life cover is intended to protect.

THE CORE SHIFT
Your role is not simply to present a sum assured. It is to help the client make the financial consequences of death visible, connect the cover to the people and commitments that matter, and make an informed choice about the amount, term and structure.

Understand the responsibility. Quantify the need. Build the right protection.

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 your understanding of Vitality Life Cover, build confidence in educator-led client conversations and support consistent learning across your team. It provides explanations, example wording, questions, a repeatable framework, role-play activity and a conversation checklist.

Suggested learning approach

- Learn: Read each section and highlight 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 support your team.
- Review: Discuss learning, success and development needs in coaching or team meetings.

POSITIONING STATEMENT
"My role is to help you understand what your death could mean financially for the people and plans that matter to you, so you can make an informed decision about the protection that feels right."

2. What Vitality Life Cover is

Vitality Life Cover is designed to provide a tax-free lump sum if the life assured dies during the policy term. Whole of life cover is designed to pay after death rather than within a fixed term. Cover may be arranged on a single-life or joint-life basis, and it may pay early where the policy terms for terminal illness are met. The exact cover, definitions, exclusions and options are determined by the selected plan and current plan provisions.

WRITING AGENT / REPRESENTATIVE	"Before we look at figures, it may help to explain what life cover is intended to do. It creates money at a time when the household may have lost a person, an income, unpaid work or practical support. The question is not only whether you have cover, but what you would want that money to protect."

LEARNING NOTE
Life cover is not only about paying a mortgage. It can help the client consider income replacement, childcare, education, debts, funeral costs, household support, business responsibilities and the time loved ones may need to adjust. Explore only what is relevant to the client.

3. How the conversation works

	Step	Purpose
1	**Explain**	Clarify what life cover is designed to do and when it may pay.
2	**Explore**	Identify who or what would be financially affected by the client's death.
3	**Quantify**	Translate the impact into debts, ongoing costs, goals, time periods and available resources.
4	**Test**	Compare the proposed sum assured and term with the outcomes the client wants.
5	**Structure**	Consider single or joint life, term or whole of life, and how the cover fits with other protection.
6	**Choose**	Explore sustainable options and make any remaining gap visible.

4. Make the financial consequences visible

Clients often start with a single debt or a convenient round number. An educator-led approach broadens the conversation before narrowing it back to the client's priorities. These areas are prompts for exploration, not assumptions about what every client needs.

Immediate costs	Funeral costs, short-term bills, travel, administration and other immediate expenses.
Debt	Mortgage, rent commitments, loans, credit and other liabilities.
Income	The household contribution that could be lost and how long support may be needed.
Family	Childcare, education, caring responsibilities and the value of unpaid household work.
Future plans	Savings goals, home plans, retirement contributions or opportunities the family wants to preserve.
Business	Ownership, key-person, loan or succession responsibilities where relevant and within permissions.
Existing resources	Savings, employer benefits, other policies, assets and support already available.

Questions that educate rather than alarm

- "Who would feel the financial impact most if you died?"
- "Which bills or commitments would continue immediately?"
- "How much of the household income or unpaid work would need to be replaced?"
- "How long would you want your family to have financial breathing space?"
- "Which debts would you want cleared, reduced or left manageable?"
- "What plans for children or other dependants would you want protected?"

- "What cover or resources are already available, and what gap remains?"

LEARNING NOTE
Remain curious and neutral. The client should describe the possible impact in their own words. The purpose is to support an informed choice, not to create fear.

5. Why the sum assured and term are key

The presence of life cover does not, by itself, show the outcome it could create. The sum assured determines the scale of the payment, while the term determines the period during which the client is protected. Both should be tested against the purpose the client has identified.

WRITING AGENT / REPRESENTATIVE	"Having life cover in place is valuable, but we should test whether the amount and term match what you want the money to achieve. Let us look at the commitments, the time they may continue and what resources are already available."

Test the number against the purpose

- What debts could the payment clear or reduce?
- How much ongoing household support could it provide?
- For how many years would that support be needed?
- Would childcare, education or caring costs be protected?
- Would the chosen term end while the need still exists?
- What would remain unprotected after the payment was used?

A USEFUL CHALLENGE
"If this amount were paid tomorrow, what would it solve first, how long would the remainder last, and what would still be exposed?"

6. Structure: help the client understand the choices

Once the need is visible, explain the available structures in clear, outcome-led language. The correct choice depends on the client's circumstances, objectives, affordability and the options available under the current approved process.

Fixed-term cover	Designed to protect a need for an agreed period, such as a mortgage term, dependant years or a defined income-replacement period.
Whole of life cover	Designed to pay after death rather than only if death occurs within a fixed term. Explore the long-term purpose and sustainability of premiums.
Single-life cover	Covers one life. The need and ownership should be considered for that person's circumstances.
Joint-life cover	Covers two lives under the selected basis. Explain clearly when the benefit would pay and what protection remains afterwards.
Level or changing need	Test whether the financial need stays broadly level, reduces with a liability or needs to keep pace with changing costs.
Life with other protection	Life cover addresses death. Serious Illness Cover and Income Protection address different living risks. Explain how the benefits complement rather than replace one another.

PRACTICE POINT
Do not lead with product labels. Start with the purpose, then explain which structure is designed to meet it. Check the client's understanding before moving on.

7. Affordability: respect it, but do not let it hide the gap

Affordability is a legitimate consideration. The risk is allowing anticipated price sensitivity to prevent a full needs conversation. Establish the need first, then compare sustainable options and make the trade-offs clear.

WRITING AGENT / REPRESENTATIVE	"Let us first understand the protection that would meet the need. We can then compare options and decide what feels sustainable within your budget."

WRITING AGENT / REPRESENTATIVE	"That is completely understandable. My role is not to pressure you into a figure. It is to show what each option could protect and what would remain exposed, so the decision is informed."

Choices to explore

- Prioritise the most important financial outcomes.
- Compare different sums assured and explain the practical difference.
- Review the term against the period of need.
- Consider whether separate needs are better understood separately.
- Acknowledge any remaining gap and record the client's decision.
- Revisit protection when circumstances or budget change, where appropriate.

8. Common starting points and educator responses

Client's starting point	Educator-led response
"I only need enough to cover the mortgage."	A mortgage may be a major need, but explore what would replace income, childcare, unpaid work and other plans after the debt is addressed.
"My partner works, so they would be fine."	Explore the surviving partner's income, caring responsibilities, working hours and the practical cost of replacing the contribution that has been lost.
"I have cover through work."	Employer benefits may form part of the plan. Clarify the amount, duration, eligibility and what happens if employment changes, using verified information.
"I am young and healthy."	Avoid debating likelihood. Bring the conversation back to responsibility, the period of need and how the household would want to be prepared.
"We can use savings."	Savings can form part of the plan. Explore how long they may last, what they were intended for and whether using them would affect other goals.
"Something is better than nothing."	Acknowledge that some cover can be valuable, then test whether the amount and term would do what the client expects and identify the remaining gap.

"I want the cheapest option."	Respect the budget, but compare what the options protect. Cheap and suitable are not always the same outcome.

9. A repeatable conversation framework

1. Open: Explain that the purpose is education and informed choice.

2. Discover: Identify who and what depends on the client.

3. Deepen: Explore debt, income, family, future plans and existing resources.

4. Quantify: Translate the impact into amounts, time periods and priorities.

5. Demonstrate: Show what different sums, terms and structures could and could not achieve.

6. Resolve: Explore affordability and misunderstandings without minimising the need.

7. Close: Summarise the chosen cover, why it was selected and any remaining gap.

10. Self-reflection and team discussion

- How do you currently explain the purpose of life cover before discussing price?
- What questions help a client identify who or what depends on them?
- How do you distinguish debt repayment from ongoing family support?
- How do you test whether the term matches the period of need?
- How do you explain single-life, joint-life, term and whole of life choices clearly?
- At what point does affordability enter your conversation?
- How do you make a remaining gap visible without creating pressure?
- What small change could you test in your next life-cover conversation?

TEAM TRAINING ACTIVITY
In pairs, role-play a life-cover conversation from opening to close. Use a client with a mortgage, a partner, children and some employer cover. Afterwards, discuss where the conversation gained or lost momentum: exploring dependency, quantifying the need, selecting the term, explaining the structure or responding to price. Share one effective question and agree one improvement to test.

11. Writing agent learning and conversation checklist

☐	I explained life cover in terms of people, responsibilities and financial outcomes.
☐	The client described the possible financial consequences in their own words.
☐	We explored debts, income, family impact, future plans and existing resources where relevant.
☐	The proposed sum assured was tested against what the client wanted it to achieve.
☐	The term was tested against how long the need may continue.
☐	The structure was explained in clear, outcome-led language.
☐	Life cover was distinguished from living benefits such as SIC and Income Protection.
☐	Affordability was explored after the need was understood.
☐	Different options and trade-offs were made clear.
☐	Any remaining protection gap was visible to the client.

☐	The client retained ownership of the final decision.

12. Take the learning forward

UNDERSTAND. QUANTIFY. PROTECT.
Build confidence through preparation, practice and reflection. Start by helping the client understand the financial responsibility, quantify the impact, compare what different levels and structures of cover could achieve, and enable an informed choice. Where the chosen cover leaves a gap, make that gap visible and keep the client in control.

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