

IT STARTS WITH A CONVERSATION

Did you know that only 8% of 3,000 UK working adults have income protection in place?¹ Here's some facts highlighting why it matters, along with tips to help you start the income protection conversation.



The average weekly salary in the UK is **£766.60**². With just **£118.75**³ a week in SSP, your client could have a shortfall of **£647.85** a week.



1 in 5⁴ people currently know someone who is off work with a long-term illness or injury.



1 in 6 (16%)⁵ UK adults have no savings.



40.1 million⁶ estimated working days were lost due to work-related ill health and non-fatal workplace injuries in 2024/25.

¹ AMI Viewpoint 2025

²Employee earnings in the UK: 2025 (Office for National Statistics)

³GOV.UK

⁴Our own survey conducted by Opinium Research with 2,000 UK adults (Oct 2024)

⁵UK savings statistics 2025 (Money.co.uk)

⁶Working days lost in Great Britain (HSE.GOV)

CONVERSATION STARTERS

Starting the conversation is easier than you think. Use these conversation starters to help you have relevant, meaningful discussions with your clients.

- Do you have any sick pay or protection in place?
- Do you know what support you'd receive if you couldn't work?
- What would happen to your lifestyle if your income stopped?
- What would happen to your business if you couldn't work because of illness or injury?
- If your income stopped tomorrow, how long would you and your family be able to manage financially?
- Could your household comfortably manage on one income?
- How would you cover your Direct Debits if your income stopped?

Don't forget, real-life examples will make it easier for your clients to relate to the need for income protection. Check out our Member Case Studies at www.cirencester-friendly.co.uk/about-us/case-studies.

GET IN TOUCH

Our **Sales Team** and **Adviser Services Team** are here to support you.

 Talk to us on **0800 587 5098**.

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