



## Power up your protection conversations

### Life events checklist

Things change. Life moves on. It's what happens.

If your clients' had big changes since you last caught up, there are things you might want to review to help to make sure their lifestyle is financially protected.

Whether it's a new job, a new baby, or a new relationship, our handy life event checklist helps you ask the right questions, so their cover is there for them when they need it.

Life event	Things to review with your clients	How Guardian can help
Changed job	Do they need to update their Income Protection? How does it fit with their new employer sick pay (if they have any)?	We offer flexible deferred periods: 4, 8, 13, 26 and 52 weeks.
Moved house	Do they need more cover?	With our Guaranteed Increase Option, your clients can increase their cover without further underwriting.
Off work (not due to choice)	Do they have the option to waive their premiums?	Our Premium Waiver comes as standard on all policies, starting from either 4 weeks or 26 weeks. For some of our covers, we'll also waive their premium if they're made redundant or are on maternity or paternity leave.
Had a child	Do they need cover for their children?	Our optional Children's Critical Illness Protection can be added to any adult policy at any time.
Lifestyle changes	Have they stopped smoking, lost weight or changed job?	Our Lifestyle Promise means we may be able to reduce their premiums.
Relationship change	Do they need to update their beneficiaries?	Our Payout Planner means the money can go to the right people without waiting for probate.
Health conditions	Is their condition serious enough to make a claim? Do they know about their value-added benefits?	<p>If they need to claim, they can benefit from our HALO claims support service. And every policy has access to Guardian Anytime, which offers GP24/7, second medical opinion, emotional and wellbeing consultations, and aches and pains consultation from day one.</p> <p>HALO and Guardian Anytime don't form part of your client's contract with us, and we can change or remove the benefits included at any time.</p>



Guardian Financial Services Limited is an appointed representative of Scottish Friendly Assurance Society Limited.  
All products are provided by Scottish Friendly.