Top tips for supporting vulnerable customers

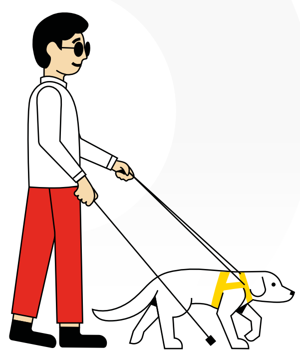
Legal & General

Embedding good practices throughout your advice process is important to help you recognise any signs of vulnerability. We've outlined some ideas below that could help you support clients with potential vulnerabilities

1

Record conversations

This will enable your client to listen to your conversations again through a recording device such as a mobile phone, tablet or voice recorder. They can do this in their own time, and recap on any key information you discussed with them.



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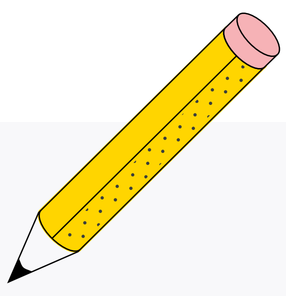
Tailor responses to individual circumstances

Providing clients with a choice of communication channels, offers greater flexibility to cater to their needs. Consider any sight or hearing impairments, physical disabilities, or even clients without internet access, to determine what channels would work best.



3

Follow up in writing

Financial products can often be complex. Providing a record of your conversation in writing gives your client the opportunity to read information in their own time, to aid their understanding. This will also provide your client with a copy they can share with family and friends, keeping them aware of any big decisions being made.

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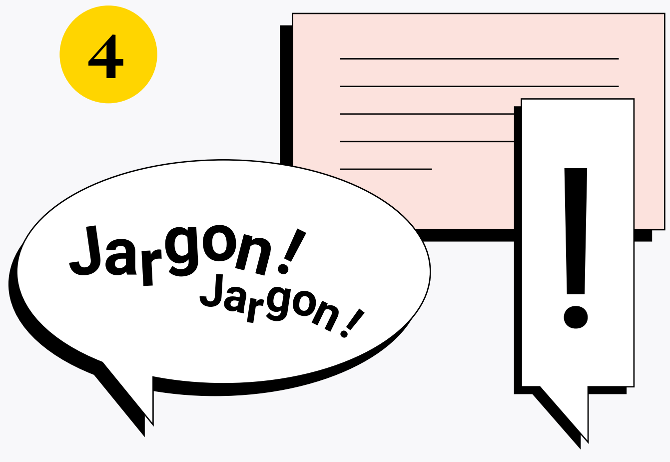
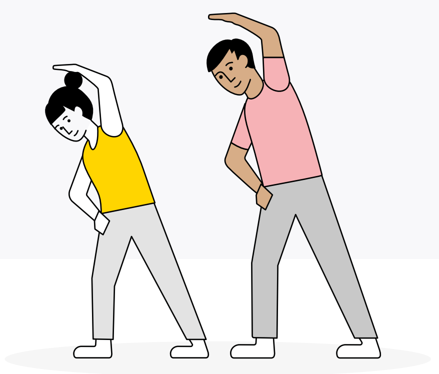


Avoid using jargon

Avoiding jargon, and replaying key aspects of any discussion you have, will ensure your client fully understands. Be patient, and suggest they take their time before making a decision based on your recommendations.



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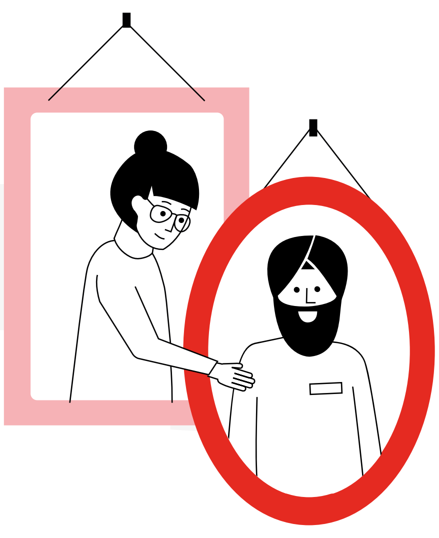
Be flexible

Try to accommodate your client's personal needs, by being flexible on timings and meeting venues.



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Consider Power of Attorney

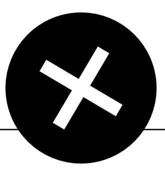
Any time is the right time to set up a Lasting Power of Attorney, and it's important your client plans ahead. This gives them an opportunity to discuss their wishes with family for how they want decisions to be made – just in case anything happens in the future.

Setting up a Lasting Power of Attorney can give your client peace of mind that someone they trust can make decisions for them, if it becomes necessary. Even when they register the Lasting Power of Attorney, they can continue to complete financial transactions.

7

Show your training

Provide evidence of your training, by showing your client your qualifications and CPD certificates. This can provide your client with reassurance that they are dealing with a trusted professional.



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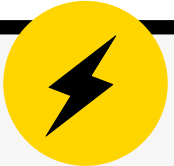
www.friendsagainstscams.org.uk

Talk about scam risks

Educating your client about the types of scam and potential fraudster they could encounter, can help protect both their wellbeing and finances. Friends Against Scams (FAS) is an initiative created by National Trading Standards. It aims to protect and prevent people from becoming victims of this type of fraud, by empowering them to take a stand.

To understand more about the different types of scam that are currently in operation, and how you can help protect your clients, you can become a SCAMchampion with FAS.

Head to **friendsagainstscams.org.uk/become-a-scamchampion** to attend a free online training session.



We're here to support you

We're here to provide you and your clients with the support they need to live a more colourful retirement. If you'd like to know more about the lifelong support we can provide to your clients, contact your Account Manager, or visit **legalandgeneral.com/VCtoolkit** to download our free scam leaflet, and guides on Lasting Power of Attorney and Bereavement.

Prefer to talk?

Contact our customer services team on:

03330 048 444

(Option 1)

Call us Monday to Friday, 8:30am to 5:30pm.
We may record and monitor calls. Call charges will vary.

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