

Can non-advised and advised work together?

Protection Review 2016

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Giving advice

"You give advice when you make a personal recommendation to the customer and in doing so you are required to explain why the particular product and/or provider would meet his or her demands and needs. This will be specific and individual advice to the customer and should not be generic."

Selling on a non-advised basis

"A non-advised sale is when no personal recommendation is made to the customer. The customer must receive sufficient information on the product + service to make an informed decision as to whether it meets their own demands and needs."

Do we need non-advised sales????

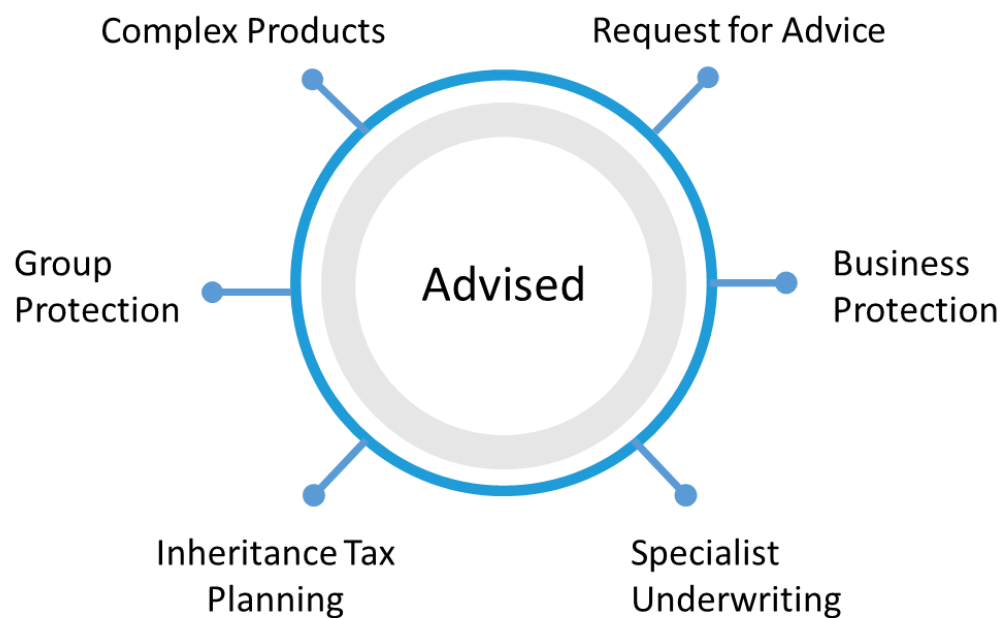
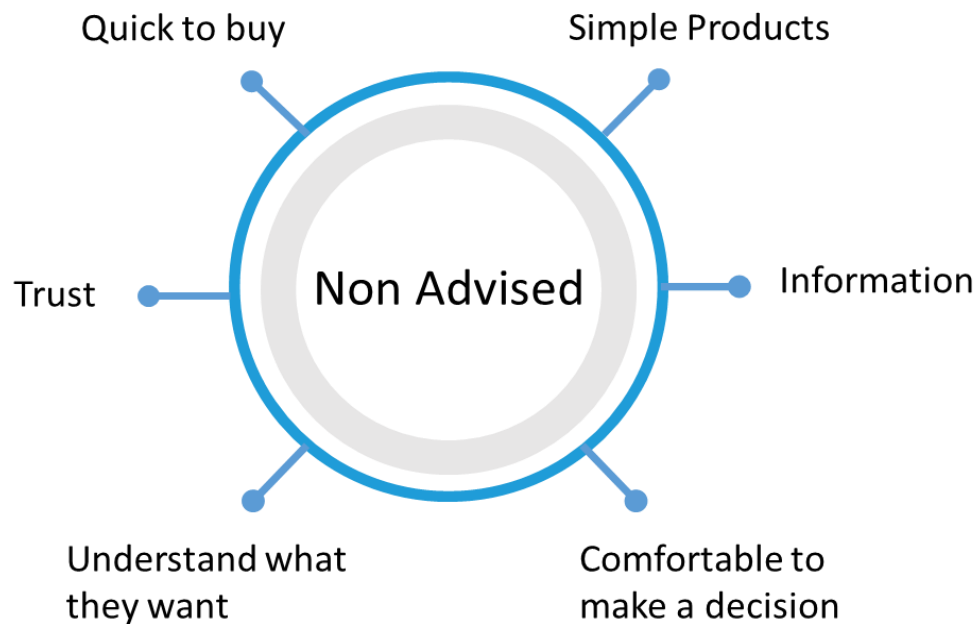
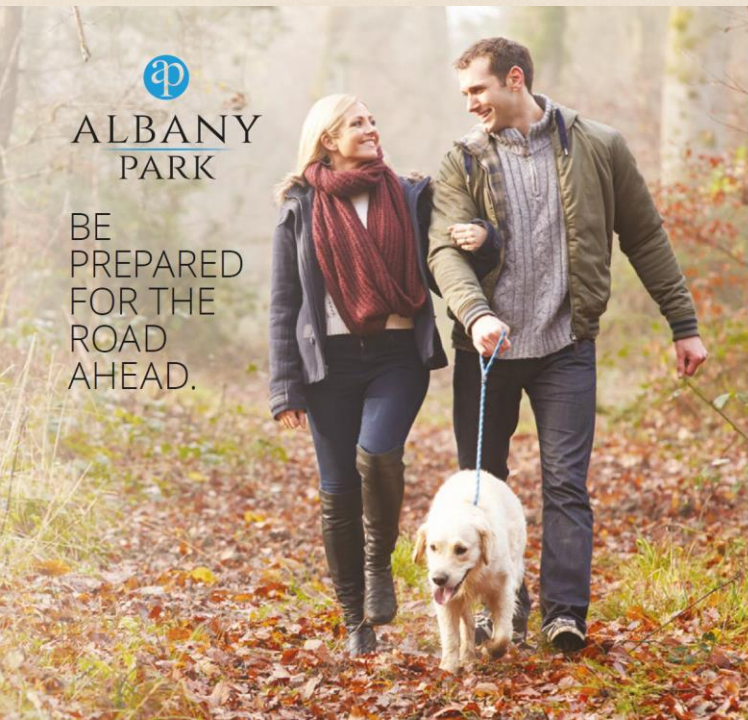
BetterProtect

WE'VE
GOT YOU
COVERED.

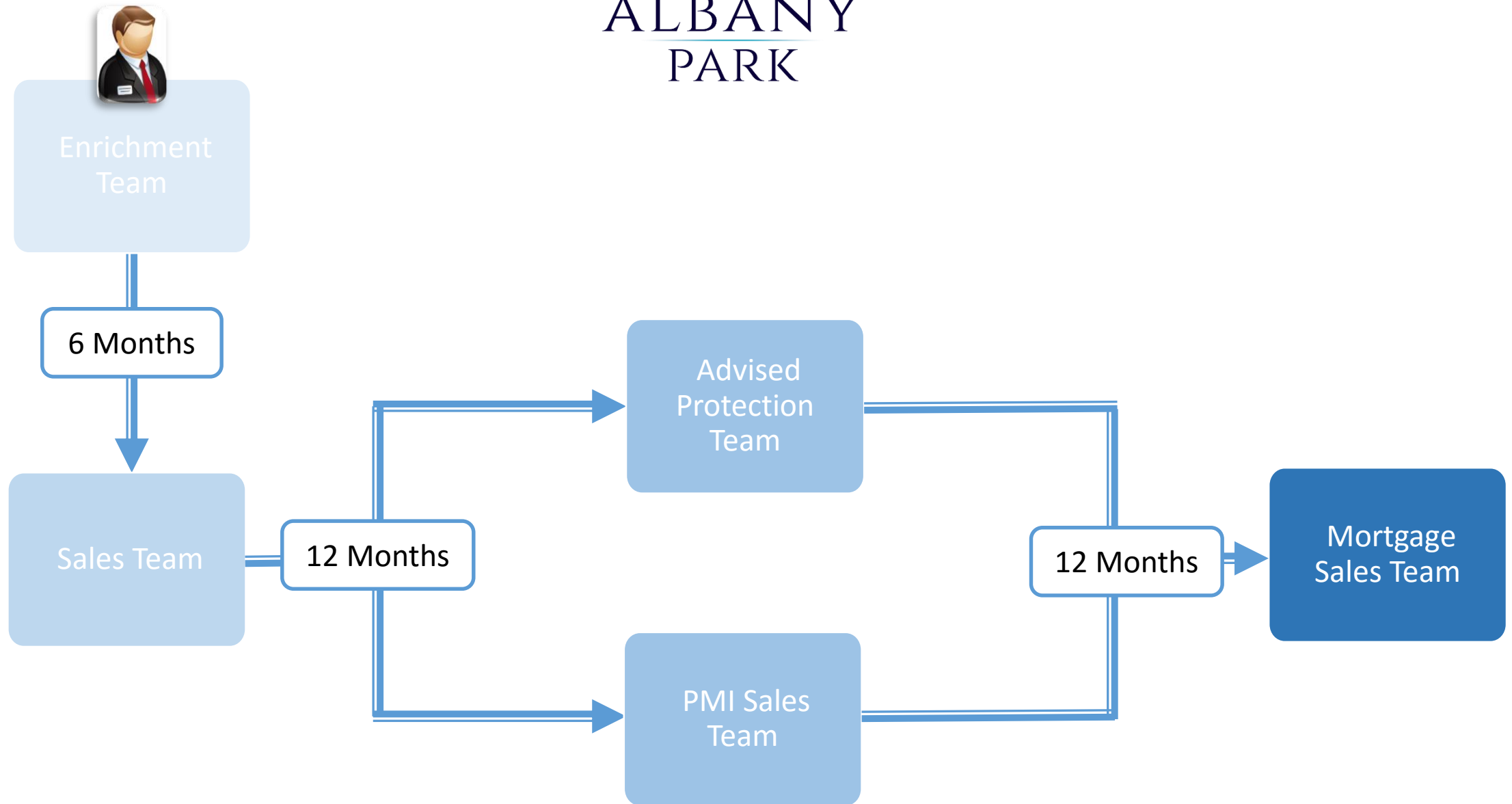



**ALBANY
PARK**

BE
PREPARED
FOR THE
ROAD
AHEAD.



- Enhanced service to the consumer
- Increase Margins
- Less Risk
- Reduce cancellations
- Career Progression



The need to modernise the Protection infrastructure

- Lack of real innovation
- Make distribution easier to match modern day purchasing behaviour
- Engage and understand distribution channels
- Remodel commission structure



THANK YOU
