



# Pure Protection Market Study

## Consumer Research Technical Report

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January 2026



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## Quantitative Research

This section details the quantitative approach and describes survey design, sampling, weighting and data processing.

The quantitative stage comprised two studies:

- An online study of 14,226 UK consumers aged 18 and over with online access
- A boost of 100 in person interviews with Over 50s Guaranteed Acceptance Plan holders

The quantitative fieldwork was conducted in September and October 2025.

The research approach was designed by the Big Window on behalf of the FCA, with the online fieldwork carried out by Dynata and Indiefield and data processing by Omnisis.

### 1.1 Design and Sample Size

This was the first time this bespoke study was fielded. The 14,326 interviews allowed for analysis by 6,104 respondents who held pure protection insurance either purchased privately or held as an employee benefit, of whom 4,876 held pure protection insurance which they had purchased privately and 640 holders who had purchased pure protection privately in the last 12 months (recent purchasers).

An in-person boost of 100 interviews with Over 50s Guaranteed Acceptance Plan holders was conducted to ensure that nothing of importance to older consumers was overlooked by conducting the survey online. The data from the in-person interviews was combined with the online data and was weighted to the nationally representative profile with a total weighted sample of 14,326.

The **online fieldwork** was managed by Dynata using their proprietary panel along with their partners. This element of the study used a non-probability sampling technique with quotas designed to be nationally representative of the UK. The 2021 Census for England and Wales and Northern Ireland alongside the 2022 Census for Scotland was used to set targets.

The **in person fieldwork** was conducted in-street by Indiefield. To achieve a representative sample of Over 50s Guaranteed Acceptance Plan holders, quotas were set based on Financial Lives 2022 data by gender and age. Four fieldwork locations were selected across the UK.

Based upon the predicted incidence rate of 30% for UK holders of pure protection products, it was originally estimated that a nationally representative sample of 10,000 would be needed to complete a target of 3,000 interviews with holders and a separate boost would be needed to generate a robust sample of those who had purchased in the last 12 months.

However, the incidence of recent purchasers was higher than expected and it was not necessary to complete the boost. The total sample achieved was 13,326 interviews which generated a sample of 640 recent purchasers as well as obtaining data on the incidence and profile of the protection gap. The sample continued to be quota controlled in line with nationally

representative proportions. Not doing the boost allowed us to generate a larger nationally representative sample for analysis of protection needs and holding.

## 1.2 Panel sampling and the digitally excluded population

In summary, an online survey was carried out using an online panel, with respondents targeted to meet selected demographics quotas.

Although online penetration has reached very high levels (97.8%<sup>1</sup>), with the UK having one of the largest online populations worldwide, the online approach still underrepresents groups who are digitally excluded, such as older consumers. Financial Lives survey data shows that digital exclusion is higher among the over 50s, which influenced the decision to run a separate in person boost with Over 50s Guaranteed Acceptance Plan holders.

Differences in methodology, fieldwork timings and question design between this and other surveys can be responsible for any differences in estimated incidences of certain products or behaviours. For example, this survey found the incidence of Income Protection to be 14%, whereas the [Financial Lives 2024](#) survey reported that 6% of all UK adults held income protection.

## 1.3 Questionnaire Design

The qualitative research was conducted prior to the quantitative research so that the findings could input into the design of the questionnaire. The questionnaire was co-designed between the project team at the Big Window (tBW) and the FCA. During the questionnaire design process, it was decided to take the opportunity to include questions around the protection gap. Although not forming part of the report, the insight gained will help further understanding at the FCA.

Prior to full field a pilot study was conducted to ensure the survey was working as it should. Following the pilot, small changes were made to the questionnaire, and the pilot interviews have not been included within the overall sample.

The questionnaire was designed to uncover the needs, attitudes and behaviours of holders and non-holders of different types of protection products and deep dive into recent purchase behaviour (those who had taken out a protection policy in the last 12 months). Hence a significant proportion of the questions were not relevant to a large proportion of respondents and were skipped.

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<sup>1</sup> Statista: <https://www.statista.com/statistics/1124328/internet-penetration-uk>

The sections of the questionnaire were:

<b>Screening</b> – Screening Demographics – Protection product holding / type – Last purchase / review	Designed to ensure respondents are only asked relevant questions and to unpick pure protection product holding and high-level behaviour
<b>Financial profile and knowledge</b>	Designed to uncover what products people hold (level of savings / investment or debt) that may mitigate the need or drive for protection
<b>Product knowledge and understanding</b>	Designed to uncover current product knowledge and understanding, main benefits and perceived knowledge when obtaining the product
<b>Over 50s Guaranteed Acceptance Plan holders</b>	To ascertain whether those taking out Over 50s Guaranteed Acceptance Plans considered any options. If so, which options were considered and why they chose an Over 50s Guaranteed Acceptance Plan
<b>Deep Dive into those who have purchased in the last 12 months (recent purchasers)</b>	Deep dive into those who have purchased an individual or joint policy privately in the last 12 months (recent purchasers), uncovering their propensity to take advice, their journey and evaluation of the process. Respondents could answer about more than one product
<b>Post sale</b>	To understand how all holders review their protection needs, the process they go through and how well their protection needs are being met, and the value they receive from the products they have taken out
<b>Full Demographics</b>	To build a full profile of product holders and non-holders including personal income, marital status, family composition and questions to determine characteristics of vulnerability

## 1.4 Estimating Monetary Amounts

To estimate monetary amounts, a two stage approach was adopted:

### Stage 1

Respondents were asked to enter open numeric information for:

- Q2: Amounts held in savings, investments, pensions, and other types of investments
- Q5: Amounts owed on mortgages, credit cards, store cards, and other loans

However, entering this type of information can be problematic. Some respondents may not know the exact figures or may prefer not to share them. Moreover, it can be prone to errors such

as typos / missing zeros. Controls were added to the open box to ensure the information added was numeric.

### Stage 2

To improve the quality of the data, a follow-up question was included after the numeric question. This was done for two main reasons:

- For respondents who had entered a number: To check if their response was accurate and ensure they were placed in the correct numeric band.
- For respondents who said ‘Prefer not to say’ or ‘Unsure’: To give them the opportunity to select the appropriate band themselves.

This 2-stage approach provides several benefits:

- It allows the use of correct numeric responses to create proxy estimates for each band (in order to calculate the mean and median). This provides a more reliable estimate of means and medians compared with simply applying mid-points for each band.
- It helps respondents who may have mistyped to be placed in the right band.
- It reduces the number of ‘Unsure’ responses by giving people a chance to choose a band rather than leaving the answer blank.

Overall, this process helps ensure the survey captures more complete and accurate numeric data, improving the reliability of the results.

The tables below give the assigned values used to estimate the level of savings, assets, mortgages and other credit, for respondents that had only indicated their response via a banded category. These values have been calculated by taking the mean value of the data provided by those giving a numeric response for each banded category. Importantly, these mean values are consistently lower than the mid-point of the band. For the £1,000,000+ band the value assigned was fixed at £1,000,000, to reduce the impact of outliers on overall mean values.

**Assigned Values – Assets**

Band	Savings/ current account	Investments	Pension	Other Investments
<b>£0</b>	0	0	0	0
<b>£1 to £999</b>	£287	£289	£298	£301
<b>£1,000 to £4,999</b>	£2,134	£2,067	£2,418	£2,139
<b>£5,000 to £9,999</b>	£6,054	£5,756	£6,292	£5,769
<b>£10,000 to £19,999</b>	£12,342	£12,169	£12,746	£11,942
<b>£20,000 to £29,999</b>	£22,207	£22,240	£22,511	£21,563
<b>£30,000 to £39,999</b>	£31,770	£32,025	£32,130	£31,151
<b>£40,000 to £49,999</b>	£41,868	£42,045	£42,499	£41,972
<b>£50,000 to £74,999</b>	£55,704	£55,583	£56,694	£54,910
<b>£75,000 to £99,999</b>	£82,680	£82,732	£82,118	£82,056
<b>£100,000 to £149,999</b>	£110,425	£110,040	£112,211	£107,343
<b>£150,000 to £249,999</b>	£178,960	£182,087	£182,114	£184,312
<b>£250,000 to £499,999</b>	£312,216	£320,934	£318,673	£321,959
<b>£500,000 to £999,999</b>	£614,219	£604,663	£629,662	£607,673
<b>£1,000,000 or more</b>	£1,000,000	£1,000,000	£1,000,000	£1,000,000

**Sample sizes to calculate assigned values – Assets**

	Savings/ current account	Investments	Pensions	Other investments
<b>£0</b>	762	45	110	65
<b>£1 to £999</b>	1367	455	279	161
<b>£1,000 to £4,999</b>	1675	522	333	225
<b>£5,000 to £9,999</b>	907	370	307	124
<b>£10,000 to £19,999</b>	1059	434	442	156
<b>£20,000 to £29,999</b>	755	339	326	128
<b>£30,000 to £39,999</b>	399	177	222	59
<b>£40,000 to £49,999</b>	324	160	164	50
<b>£50,000 to £74,999</b>	683	362	409	138
<b>£75,000 to £99,999</b>	306	154	186	54
<b>£100,000 to £149,999</b>	442	302	291	138
<b>£150,000 to £249,999</b>	403	332	332	144
<b>£250,000 to £499,999</b>	283	260	348	194
<b>£500,000 to £999,999</b>	177	195	171	128
<b>£1,000,000 or more</b>	n/a	n/a	n/a	n/a

### Assigned Values – Mortgages and Other Credit

Band	Mortgage	Other credit
£0	£0	£0
£1 to £499	£157	£186
£500 to £999	£722	£607
£1,000 to £1,999	£1,218	£1,205
£2,000 to £4,999	£3,130	£2,760
£5,000 to £9,999	£6,770	£6,179
£10,000 to £14,999	£11,310	£10,942
£15,000 to £19,999	£16,565	£15,856
£20,000 to £29,999	£23,075	£21,929
£30,000 to £39,999	£32,717	£32,059
£40,000 to £49,999	£43,385	£41,919
£50,000 to £59,999	£52,514	£50,710
£60,000 to £79,999	£67,498	£65,909
£80,000 to £99,999	£86,087	£90,000
£100,000 to £149,999	£118,382	£107,179
£150,000 to £249,999	£182,729	£175,910
£250,000 to £499,999	£310,007	£327,500
£500,000 to £999,999	£627,710	£539,765
£1,000,000 or more	£1,000,000	£1,000,000

### Sample sizes to assigned values Mortgages and Other Credit

Band	Mortgage	Other credit
£0	22	3113
£1 to £499	25	1588
£500 to £999	12	846
£1,000 to £1,999	16	945
£2,000 to £4,999	41	1134
£5,000 to £9,999	44	692
£10,000 to £14,999	64	326
£15,000 to £19,999	49	145
£20,000 to £29,999	126	210
£30,000 to £39,999	106	65
£40,000 to £49,999	91	31
£50,000 to £59,999	130	62
£60,000 to £79,999	208	22
£80,000 to £99,999	212	8
£100,000 to £149,999	363	28
£150,000 to £249,999	424	19
£250,000 to £499,999	210	16
£500,000 to £999,999	31	17
£1,000,000 or more	9	6

## 1.5. Product Holders

One of the aims of this study was to understand how well people know and recognise the protection products they hold. This is a market where consumers can be unsure about the exact type of cover they have or what their policies do.

To reflect this, the survey didn't just ask simple Yes / No questions about whether respondents held a product. Instead, we included an additional 'Unsure' option for every product type to capture uncertainty and better reflect real consumer understanding.

The questions were structured to first identify whether respondents held any of the following products:

- Life Insurance
- Critical Illness Cover
- Income Protection
- Over 50s Guaranteed Acceptance Plans

Respondents who said they held Life Insurance were then asked a follow-up question to find out which specific type they had - Term Insurance, Whole of Life (WoL), Death in Service, or Over 50s Insurance.

Over 50s Insurance Plans were deliberately shown in both the initial and follow-up questions to make sure all policyholders were correctly identified. Those who said they were unsure whether they held a particular product were then asked the following question:

*S10. You said you're not sure whether you hold the policy / policies below.*

*Do you currently have any insurance that would help in one of the following situations?  
Please select all that apply.*

1. *A policy that pays a lump sum to your family if you died [Life Insurance]*
2. *A policy that would pay you money if you were diagnosed with a serious illness (e.g. cancer) [Critical Illness]*
3. *A policy that would pay you a proportion of your income, if you couldn't work due to illness or injury [Income Protection]*
4. *I know I have some protection insurance, but I'm unsure what it covers*
5. *None of these apply*

If a respondent selected any of options 1 to 3, they were treated as a 'Tentative Holder' of that product. Meaning they may have the cover, but they are not completely certain. These respondents then completed the survey as if they were a holder of that product.

The analysis identified how many respondents fell into the 'Tentative Holder' group for each type of protection product. This helped pinpoint the extent of uncertainty and misunderstanding

among consumers. Although they completed the survey, because they were unsure / unclear of what product they held, these respondents were included in the non-holders' category for analysis.

## 1.6 Quotas: Online

Quotas were set to be nationally representative, according to the latest [Census](#) figures (England, Wales and Northern Ireland 2021 and Scotland 2022).

Quotas were set by Gender, Age, Employment Status, Ethnicity and Region. Given the large sample size of the study and that online panels were becoming exhausted, not all the quotas, particularly older consumers, were achieved. The profile of the online survey respondents versus the quotas is given in the table below:

Quota	Quota %	Quota #
<b>TOTAL</b>	100%	14226
<b>A. Gender</b>		
<b>Male</b>	48%	6849
<b>Female</b>	52%	7348
<b>B. Age</b>		
<b>18-24</b>	11%	1525
<b>25-34</b>	17%	2367
<b>35-44</b>	16%	2362
<b>45-54</b>	17%	2420
<b>55-64</b>	17%	2447
<b>65-74</b>	14%	1970
<b>75-84</b>	8%	1144
<b>85+</b>	1%	91
<b>C. Employment status</b>		
<b>Employed or self-employed</b>	58%	8266
<b>Unemployed or not working (including students, looking after home/family, long-term sick, other)</b>	19%	2754
<b>Retired / semi-retired</b>	22%	3159
<b>D. Ethnicity</b>		
<b>White</b>	87%	12437
<b>Ethnic minority</b>	12%	1737
<b>E. Region</b>		
<b>South East</b>	14%	2056
<b>London</b>	13%	1847
<b>North West</b>	11%	1612
<b>East England</b>	8%	1097

<b>West Midlands</b>	9%	1291
<b>South West</b>	9%	1286
<b>Yorkshire and the Humber</b>	8%	1201
<b>Scotland</b>	9%	1224
<b>East Midlands</b>	8%	1096
<b>Wales</b>	5%	700
<b>North East</b>	4%	583
<b>Northern Ireland</b>	2%	333

## 1.7 Quotas: Face to Face

For the face-to-face fieldwork, quotas were set to meet the profile of Over 50 Insurance Plan holders. The profile of age and gender was taken from the Financial Lives 2024 survey.

Quota	Quota %	Quota #
<b>TOTAL</b>	100%	100
<b>A. Gender</b>		
<b>Male</b>	41%	41
<b>Female</b>	59%	59
<b>B. Age</b>		
<b>50-54</b>	5%	5
<b>55-64</b>	30%	30
<b>65-74</b>	40%	40
<b>75+</b>	25%	25

## 1.8 Fieldwork

Panellists were invited to complete the survey between 8<sup>th</sup> September and 7<sup>th</sup> October 2025.

Panellists' login into their panel portal to access a survey. Once they click to begin their session, the system identifies which surveys someone cannot qualify for (e.g, quota is closed for their age group) and removes them from the selection set. If they choose to take a survey and pass any further qualifying information, they will then complete the survey. If not, then they are offered another survey, or they are done with that session.

Having people regularly log in to the panel sites to take surveys means the right people reach the surveys.

This response rate of approximately 18% is typical for this panel which tends to see a response rate of 15-20% across all surveys.

The survey was piloted to 500 initial respondents and was then paused for the Big Window and the FCA to review the raw data and confirm the survey and data collection was functioning correctly.

Towards the end of fieldwork, we again reviewed the data. This provided an opportunity to determine whether a boost was needed for those who had taken out a protection policy in the last 12 months. It was decided, given the incidence being achieved, to increase the overall sample size rather than boost this group, mitigating the need for more complex weighting strategies.

Interview lengths are estimated based upon the number and types of questions asked and the routing. The average length of interview varied greatly, with the interview length being dependent upon both product holding and recency of purchase – outlined in the table below.

Quota	Median	Mean
<b>Non-Product Holders</b>	8	14
<b>Pure Protection Holders</b>	13	26
<b>Pure Protection Holders who had taken out a product in the last 12 months</b>	21	57
<b>Overall</b>	10	19

## 1.9 Data Validation and Cleaning

In total 2,690 completes were removed due to poor quality data concerns, representing 16% of the overall sample – This is in line with market norms

During fieldwork, 238 interviews were removed as failing to meet several automated quality assurance checks which were applied to the survey by Omnisys.

The checks involve:

### **System & Device Fingerprinting**

A hidden-variable fingerprinting system collects technical system data such as operating system, browser version, screen size, frames per second, processor speed, and memory.

This helps to identify duplicate or suspicious respondents by recognising repeated or inconsistent device profiles.

### **Behavioural / Response Pattern Analysis**

This tracked respondent behaviour and interaction data, including:

- Dwell time and mouse movement
- Patterns like always selecting the first answer, only selecting one option in multi-choice, or giving “flat line” grid responses
- Completion speed (e.g. bottom 10% fastest completions flagged).

A probability score was then calculated to assess data quality, with thresholds that automatically screen out low-quality respondents.

### **Hidden “Honey Trap” Questions**

A hidden question is included which is visible only to bots, and invisible to human respondents. The question appears mandatory for bots to complete, triggering automatic exclusion.

### **Prevention of AI-Assisted Responses**

Copy-paste functionality is disabled for open-ended questions to prevent use of AI tools (e.g. ChatGPT) or external text generators to fill in responses automatically.

### **Machine Learning-Based Bot Detection**

A machine learning model trained on historical “known bot” data:

- Learns from flagged bot responses and detects similar behaviour in new data
- Monitors interaction patterns such as mouse movement vectors, dwell time, and navigation speed
- Continuously improves through iterative learning as more data (including confirmed bot examples) is processed

### **Open-Ended Responses**

Open-ended responses that are inconsistent or out of context with the rest of the survey

Post survey, 2,452 interviews were manually removed in post-survey checks (please note, the reasons below are not mutually exclusive, and respondents could have been flagged for more than one).

### **Inconsistent Responses**

- 103 as they gave ‘straight-line’ answers to one or more grids (i.e., selecting the same answer for all statements such as ‘strongly agree’)
- 630 as their answers across questions were inconsistent (e.g., they entered that they had no savings at S1 but then entered large sums in PO6)
- 162 for ‘speeding’ through the survey at below 7 minutes, suggesting they were paying insufficient attention
- 1,206 as they typed nonsensical answers to quality check open ended questions, including where they were asked to input the day of the week or the word quality/attention, or if they would prefer an increase in household income or a holiday
- 345 as they entered 0 or repeated random numbers throughout (like 2)

- 6 due to duplicate IP address

## 1.10 Weighting

As the sample was designed to be representative of the UK, each respondent is given an individual weight. This adjusts for differences between the people who took part and the overall population we want to represent. For example, fewer older people participated in our survey than expected and we needed to make each older respondent's answers were given a bit more weight to make sure the final results reflect the real UK population demographic. We used the 2021 Census for England, Wales and Northern Ireland and the 2022 Census for Scotland as our reference.

To ensure a nationally representative socio-demographic profile, we weighted the sample by:

- Age and Gender
- Employment and Region
- Ethnicity
- Tenure

Because this survey focused on products which can be offered through an employee benefits package, it was important that the results properly reflected people's employment status (whether they're working, self-employed, unemployed, retired, etc.)

To achieve a representative socio-demographic profile, Random Iterative Method (RIM) weighting was used. In simple terms, this process adjusts the results so that the mix of respondents matches the actual profile of the population. In this case the UK population.

The weighting efficiency is a measure of how much the weighting affects the usable sample size. On this sample it was 87%, which is very good. Anything above 80% is generally considered strong.

This means that after weighting, the total sample was only slightly altered, increasing marginally from n=14,326 to n=14,338. This small difference reflects the fact that the weighting adjustments applied were minimal and well balanced, while still ensuring a representative view of the audience. In terms of the total weighted base, weighting does not change the number of interviews conducted but does change the influence each interview can have on the data. In this instance some respondents were given slightly more weight because they were underrepresented in the achieved (unweighted) sample and some were given slightly less.

## 1.11 Age by gender

For this study, age and gender were used together to make sure the survey results accurately reflect the UK population. We included eight age groups and two gender categories (male and female) in the weighting process.

Because Over 50s guaranteed acceptance plans were an important focus of the research, the 65+ age group was split into three smaller bands:

- Aged 65–74
- Aged 75–84
- Aged 85+

This ensured that older age ranges were represented in more detail and that differences within the older population were properly captured in the analysis.

The survey also included a third gender option “Prefer not to say.” However, only 29 respondents selected this option, so they were assigned the average (mean) weight for their corresponding age group to maintain balance in the data.

The table below shows the proportion of men and women in each age group across the UK population:

United Kingdom			
	Female	Male	Total
<b>Aged 18-24</b>	5.2%	5.3%	10.5%
<b>Aged 25 -34</b>	8.7%	8.2%	16.9%
<b>Aged 35 to 44</b>	8.4%	8.0%	16.3%
<b>Aged 45 to 54</b>	8.5%	8.2%	16.7%
<b>Aged 55 to 64</b>	8.2%	7.9%	16.0%
<b>Aged 65 to 74</b>	6.5%	6.1%	12.6%
<b>Aged 75 to 84</b>	4.3%	3.6%	7.8%
<b>Aged 85 and over</b>	1.9%	1.1%	3.1%
<b>Grand Total</b>	51.7%	48.3%	100.0%

## 1.12 Ethnicity

Ethnicity	Total
<b>White</b>	85.1%
<b>Asian</b>	8.0%
<b>Black</b>	3.4%
<b>Mixed</b>	1.8%
<b>Any Other Ethnic Background</b>	1.8%
<b>Total</b>	100%

## 1.13 Employment by Region

Because Group Protection policies are closely linked to people's working lives, it was important that the survey results reflected the national employment profile (whether they're working, self-employed, unemployed, retired, etc.) as accurately as possible, since pure protection products which can be offered as an employee benefit as well as purchased privately.

However, the way we asked about employment status in the survey was slightly different from how it is asked in the Census, so we needed to adjust the data before we could apply the correct weights.

For example:

- The Census includes several different student categories, depending on whether someone is economically active (working or looking for work) or not. Our survey, by contrast, only had one general "Student" option.
- The Census also separates "Unemployed – Available for work" from "Economically inactive – Long-term sick or disabled," while our questionnaire combined these under two broader unemployment options.
  - Unemployed - Looking and available for work
  - Unemployed - Not looking for work

To align the survey data with the Census and create suitable weighting targets:

- All student categories from the Census were grouped into one combined category, assuming that students would have selected the single "Student" option in the survey.
- The Census categories for "Unemployed – Available for work" and "Economically inactive – Long-term sick or disabled" were combined to match how the survey asked about unemployment (both "looking for work" and "not looking for work").
- Smaller response categories, such as "Other," "Unsure," and "Looking after home/family or carer," were merged since only a small number of respondents selected these options. these then matched the following categories within the Census
  - Economically inactive – Looking after the home / family
  - Economically inactive – Other

The final table below shows how these categories were matched to form the employment status weighting groups used in the analysis.

The table below illustrates how these groups were matched to create the weighting groups.

Weighting group	Census England and Wales	Census Northern Ireland	Census Scotland	Questionnaire
<b>Employment (full time, part time, self-employed)</b>	Economically active (excluding full-time students): In employment	Economically active: Employee: Full-time	Employed part time	Full-time employment (30+ hours per week)
		Economically active: Employee: Part-time	Full time	Self-employed or freelance full-time (30+ per week)
		Economically active: Self-employed with employees: Part-time	Self-employed with employees - Part-time	Part-time employment (less than 30 hours per week)
		Economically active: Self-employed with employees: Full-time	Self-employed with employees - Full-time	Self-employed or freelance part-time (less than 30 hours per week)
		Economically active: Self-employed without employees: Part-time	Self-employed without employees - Part-time	
		Economically active: Self-employed without employees: Full-time	Self-employed without employees - Full-time	
<b>Not in employment: unemployed, looking for work and not looking for work; long-term sick or disabled</b>	Economically active (excluding full-time students): Unemployed: Seeking work or waiting to	Economically active: Unemployed	Unemployed - Available for work	Unemployed - looking and available for work

	start a job already obtained: Available to start working within 2 weeks			
	Economically inactive: Long-term sick or disabled	Economically inactive: Long-term sick or disabled	Long term sick or disabled	Unemployed - not looking for work
<b>Student (not working, working or unemployed)</b>	Economically inactive: Student	Economically active: Full-time student	Full-time student - Employee - Total	Student
	Economically active and full-time student: In employment	Economically inactive: Student (including full-time students)	Full-time student - Self-employed with employees – Total	
	Economically active and a full-time student: Unemployed: Seeking work or waiting to start a job already obtained: Available to start working within 2 weeks		Economically Active full-time student - Self-employed without employees - Total	
			Full-time student – Unemployed	
			Student	
<b>Retired + semi-retired</b>	Economically inactive: Retired	Economically inactive: Retired	Retired	Retired
				Semi-retired (drawing a pension or other income but still working)
<b>Looking after the home or family / carer, other and Unsure</b>	Economically inactive: Looking after home or family	Economically inactive: Looking after home or family	Looking after home/ family	Looking after the home or family / carer

	Economically inactive: Other	Economically inactive: Other	Other	Other
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The weighting targets are shown in the table below

	Employment / Self Employed (full/ part time)	Unemployed (Looking / Not looking for work)	Student	Looking after the home or family / Carer, Other and Unsure	Retired / Semi Retired	Grand Total
<b>UNITED KINGDOM</b>	<b>56.9%</b>	<b>7.2%</b>	<b>5.6%</b>	<b>7.9%</b>	<b>22.4%</b>	<b>100.0%</b>
<b>England</b>	48.2%	6.0%	4.6%	6.8%	18.6%	84.2%
<b>Wales</b>	2.5%	0.4%	0.3%	0.3%	1.2%	4.7%
<b>Scotland</b>	4.7%	0.6%	0.6%	0.5%	2.0%	8.4%
<b>Northern Ireland</b>	1.5%	0.3%	0.2%	0.2%	0.6%	2.8%
<b>North East</b>	2.1%	0.4%	0.2%	0.3%	1.0%	4.0%
<b>North West</b>	6.1%	0.9%	0.6%	0.9%	2.5%	11.0%
<b>Yorkshire and The Humber</b>	4.5%	0.6%	0.5%	0.7%	1.9%	8.2%
<b>East Midlands</b>	4.1%	0.5%	0.4%	0.5%	1.7%	7.3%
<b>West Midlands</b>	4.8%	0.7%	0.5%	0.8%	2.0%	8.8%
<b>East of England</b>	5.5%	0.6%	0.4%	0.7%	2.2%	9.4%
<b>London</b>	7.9%	1.0%	1.0%	1.4%	1.7%	13.0%
<b>South East</b>	8.2%	0.8%	0.6%	1.0%	3.2%	13.8%
<b>South West</b>	4.9%	0.5%	0.4%	0.6%	2.3%	8.7%

## 1.14 Trimming

Sometimes, when weighting data, a few respondents end up with very large or very small weights. This means their answers count far more or less than others. When this happens, it can make the results less stable and more sensitive to small variations in those respondents' answers.

To reduce this, the largest weights are **trimmed**, meaning a limit is applied on how high they can go. This slightly increases the potential for small bias (because the balance is being adjusted slightly) but makes the overall results much more reliable and consistent.

It is a trade-off - a tiny amount of precision is given up gaining a lot more stability within the results. The weights were trimmed at a maximum of 4.

We checked the size of the weights and found that:

- The average weight was 1.0083
- The largest weight was 4.0851
- The smallest weight was 0.3305

The number of respondents who needed their weight to be trimmed was 3.

In summary, by trimming the weights:

- No single respondent has too much influence on the results.
- The overall findings become more stable and representative of the wider population.
- The analysis remains accurate while avoiding distortions caused by a small number of unusually high weights.

This set of weights is used for all analysis involving the total sample (a nationally representative sample of 14,226 adults aged 18 years with online access plus 100 in person interviews with holders of Over 50s Guaranteed Acceptance Plans). Aside of weighting the overall sample to a nationally representative profile, no other weighting was applied, and sub-groups were allowed to fall out naturally.

## Qualitative Methodology

### 2.1 Overall

The qualitative stage comprised 53 one-to-one depth interviews. Fifty were video depth interviews and 4 were in person. Three of the in person depth interviews were conducted with Over 50s guaranteed acceptance plan holders and one with a term assurance policy holder. Depth interviews lasted up to one hour. Participants were paid a cash gift as a thank you for taking part in the research.

### 2.2 Sample

The 53 interviews were distributed as follows:

- 9 were with holders of Over 50s Guaranteed Acceptance Plans
- 11 each were with holders of Critical Illness and Income Protection, 12 Term holders and 10 with holders of Whole of Life insurance.

In some cases, respondents held more than one pure protection policy.

The qualitative sample included the following five groups of interest:

Recent purchasers: those who had privately set up a new protection policy in the last 6 months. For all policy types, except over 50s, we had a representation of those who had bought direct and those who had bought via an intermediary

**Switchers:** those who had privately set up a new pure protection policy in the last 6 months and switched the policy from another provider

**Lapsers:** those who does do not currently hold a pure protection policy which they set up themselves privately but have held a policy in the past which they set up themselves and which they cancelled or for which they stopped paying the premiums

**Longer term policy holders:** those who have held a pure protection which they set up themselves privately for longer than six years or more for Critical Illness and Income Protection, ten years or more for Over 50s Guaranteed Acceptance Plans, Term Insurance and Whole of Life Insurance

**Claimant:** policy holder who, in the last 12 months, has claimed on a pure protection policy they set up themselves privately or an individual who has, in the last 12 months, claimed as a beneficiary of a policy set up privately by the policy holder

The sample structure for the qualitative stage is set out in the table below:

	Over 50s	Critical Illness	Income Protection	Term	Whole of Life	Total
<b>Recent purchasers:</b>						
Bought via intermediary	0	2	2	3	1	<b>8</b>
Direct from insurers	2	1	1	1	1	<b>6</b>
<b>Recent lapsers</b>	0	1	1	3	1	<b>6</b>
<b>Recently switched via an intermediary</b>	3	3	3	3	3	<b>15</b>
<b>Recent claimants</b> (policy holders and family of policy holder)	2	2	2	0	2	<b>8</b>
<b>Longer term policy holders</b>	2	2	2	2	2	<b>10</b>
<b>Total</b>	<b>9</b>	<b>11</b>	<b>11</b>	<b>12</b>	<b>10</b>	<b>53</b>

The qualitative research was conducted in two stages:

Stage 1: comprised 24 depth interviews – 14 with recent purchasers and 10 with longer term policy holders.

Stage 2: comprised 29 interviews and was conducted concurrently with the quantitative research. Of the 29 interviews, 15 were with switchers, 8 were with claimants (both those who claimed on their own policy and those who were beneficiaries) and 6 were with lapsers.

## 2.3 Recruitment

Recruitment was carried out by our fieldwork partner, Viewpoint. Viewpoint Field is a highly respected recruitment agency. As evidence of this, they won the 2024 MRS Recruitment Excellence award.

Included within their processes are rigorous quality controls (which we require of them) and include:

- Independently pre-checking respondents
- Annual inspections by external auditors
- Training of all recruiters
- Annual appraisals of all interviewers

The recruitment process for this project was:

- A personal briefing of the Viewpoint team by the tBW project manager
- Via their nationwide team who have their own databases Viewpoint identified applicants for the research based on availability and interest in the project. Potential respondents completed a basic survey online
- This data was then filtered by the relevant criteria including age, gender and products held
- Potential respondents were then called by telephone and screened fully against the recruitment script agreed with the FCA and contained within the recruitment screener
- Viewpoint conducted the relevant checks and then potential respondents' details were sent for independent pre-checking, conducted by telephone
- The tBW project manager then reviewed the sample in detail prior to confirming appointments

We were fully aware of the sensitivity involved in recruiting and interviewing those who have recently claimed on a life policy which, in this project, included those who had experienced bereavement in the last 12 months. Conducting research on sensitive issues requires careful planning to minimise potential harm and upset. The steps we took included:

- Fully explaining the purpose of the research, the benefits of participation and the right to withdraw and / or reconvene
- Assuring participants that their responses will be kept confidential and only used for research purposes
- Creating an environment where participants feel comfortable expressing their feelings and recounting their experiences
- Being aware that the interviews may cause emotional distress and having plans in place to address this such as information on support resources

*A copy of the recruitment screener can be found in the [Appendix](#).*

## 2.4 Research Materials

Discussion guides were designed in conjunction with the FCA. There were individual guides for the five groups of interest. The coverage of each guide is shown in the table below.

Each guide covered the same introductory areas before diverging to cover in detail the specific customer journey of interest. The interview lasted approximately 60 minutes and those conducted online were audio and video recorded. Those conducted in person were audio recorded and video clips were taken.

Recent Purchasers	Longer term policy holders	Recent Switcher	Recent Lapsers	Recent Claimants
<b>Introduction</b>				
<b>Respondent context</b>				
<b>Perception of and attitudes towards pure protection products</b>				
<b>Triggers to purchase</b>	The purchase journey	The purchase journey	The purchase journey	Experience of claiming:
<b>The decision-making process</b>	Value attached to product	Value attached to product	Value attached to product	Reporting
<b>Reflecting on their decision</b>	Experience of holding product	Triggers and experience of switching	Triggers and experience of lapsing	Communications throughout claim
				Settlement
<b>Summing up</b>				

A copy of the guide for Recent Purchasers can be found in the Appendix.

## 2.5 Analysis and Reporting

Following fieldwork, we transcribed and reviewed the interviews and analysed the outputs to identify salient and recurring themes as they relate to key project questions and key respondent groups – recent purchasers, switchers etc. These were shared with all team members so that each was aware of the findings overall as well as the interviews they conducted themselves.

The whole team then brainstormed the qualitative findings. Following the brainstorming, we debated, distilled and refined these into a topline summary. This was then developed into a qualitative presentation with focused and actionable conclusions and recommendations.

To illustrate key points and to bring the findings to life, we used respondent quotations and detailed participant case studies.

## Appendix

- Quantitative Questionnaire
- Depth Interview Discussion Guide
- Depth Interview Recruitment Screener

## Quantitative Questionnaire

### SCREENING:

#### BASE: ALL RESPONDENTS

S1. In which region do you live?

#### RANDOMISE

1. Scotland
2. North-East
3. North-West
4. Yorkshire & Humberside
5. West Midlands
6. East Midlands
7. Wales
8. East Anglia
9. Greater and Central London
10. South-East
11. South-West
12. Northern Ireland

#### BASE: ALL RESPONDENTS

S2. What is your sex?

1. Male
2. Female
98. Prefer not to say

#### BASE: ALL RESPONDENTS

S3. What is your current age?

NUMERIC

RANGE 0 to 110

111. Prefer not to say

**BASE: THOSE WHO PREFER NOT TO PROVIDE AGE (S3/111)**

S4. Please rest assured the survey is confidential, so if you are comfortable providing an indication of your age, please select one of the age brackets.

**CODE TO BANDS BELOW**

1. Under 18	THANK AND CLOSE
2. 18 to 21	
3. 22 to 24	
4. 25 to 29	
5. 30 to 34	
6. 35 to 39	
7. 40 to 44	
8. 45 to 49	
9. 50 to 54	
10. 55 to 59	
11. 60 to 64	
12. 65 to 69	
13. 70 to 74	
14. 75 to 79	
15. 80 to 84	
16. 85 or over	
98. Prefer not to say	THANK AND CLOSE

**BASE: ALL RESPONDENTS**

S5. Which best describes your ethnic group?

1. White / White British
2. Asian / Asian British
3. Black / African / Caribbean / Black British
4. Mixed/multiple ethnic groups
5. Arab
96. Other ethnic group
98. Prefer not to say

**BASE: ALL RESPONDENTS**

S6. Which of the following **best describes** your current working status?

*If you are temporarily away from your work, on parental leave, ill or on holiday, please count yourself as still working for an employer or self-employed.*

1. Full-time employment (30+ hours per week)
2. Part-time employment (less than 30 hours per week)
3. Self-employed or freelance full-time (30+ per week)
4. Self-employed or freelance part-time (less than 30 hours per week)
5. Semi-retired (drawing a pension or other income but still working)
6. Retired
7. Looking after the home or family / carer
8. Unemployed – looking and available for work
9. Unemployed – not looking for work
10. Student
96. Other (please specify)
99. Unsure

**BASE: ALL RESPONDENTS**

S7. Which of the following best describes how you occupy the property you currently live in?

**RANDOMISE BY BLOCKS [1,2], [3, 4,5]**

1. I own it outright (**no mortgage**)
2. I own it with a **mortgage** (including lifetime mortgage or shared ownership)
3. I **rent** from a private landlord
4. I **rent** from the council, local authority or housing association
5. I live **rent-free**, e.g. with my parent/s, with my partner, or in another relative's or a friend's property
96. I occupy it in some other way (please specify) FIX
99. Unsure

## SCREENING: PRODUCT OWNERSHIP

### BASE: ALL RESPONDENTS

S8. Which of these insurance policies do you currently hold **in your own name or in joint names**? Please select all that apply.

**Include** any policies that are provided via a third party, e.g. by your employer

### SHOW AS GRID

1. Life insurance: this might be for a limited period (often sold alongside a mortgage) or for the whole of your life
2. Critical illness cover: cover where you will receive a lump sum cash payment, if you are diagnosed with certain illnesses
3. Income protection insurance: cover which pays a monthly benefit, if you are incapacitated and unable to work due to illness or accident
4. [SHOW IF S3/9-16 (AGED 50 OR OVER)] Over-50s insurance plan, also known as guaranteed acceptance life insurance: provides a guaranteed tax-free lump sum payment when you die. This can be useful if you wish to put it towards funeral costs or leave it to someone. Only available to people aged 50 and over

**Do not include** pre-paid funeral plans, which allow you to arrange and pay for your funeral in advance

5. Pre-paid funeral plan: this allows you to arrange and pay for your funeral in advance, generally for a fixed cost. You may have paid for this in full when you took out the plan, or it is possible to pay in instalments

**Do not include** Over-50's plans / guaranteed acceptance

### SCALE:

1. Yes, I have this
2. No, I don't have this
3. Unsure

## HIDDEN QUESTION

### DPRODUCT: ALLOCATES PURE PROTECTION PRODUCTS HELD

**BASE: HOLD LIFE INSURANCE (DPRODUCT/1)**

S9. Thinking about the **life insurance** you hold in your own name or in joint names, which of the following types of life insurance do you hold? Please select all that apply.

**RANDOMISE**

1. **Term life insurance** – provides cover at a fixed rate of payment for a limited period of time (often sold alongside a mortgage, or part of an employee benefits package)
2. **Whole of life insurance** – remains in place for your entire life
3. **Death in service (via employer)** - a tax-free lump sum paid to your beneficiary if you die while employed, usually worth a multiple of your salary and can be provided as part of your workplace benefits, for example alongside a pension
4. [SHOW IF S3/9-16 (AGED 50 OR OVER)] **Over 50s insurance plan**, also known as guaranteed acceptance life insurance
96. Other (please specify)
99. Unsure

**NB. The aim of the following question is to see if any have the benefits of particular products so we can tag as Life, IP or CIC.**

**HIDDEN QUESTION**

**DUNSURE: CAPTURES THOSE UNSURE OF WHAT PRODUCTS HELD**

**BASE: THOSE UNSURE OF PRODUCT HELD (S8.1-4/99)**

S10. You said you're not sure whether you hold the policy / policies below.

[INSERT DUNSURE]

Do you currently have any insurance that would help in one of the following situations? Please select all that apply.

**RANDOMISE**

1. A policy that pays a lump sum to your family if you died
2. A policy that would pay you money if you were diagnosed with a serious illness (e.g. cancer)
3. A policy that would pay you a proportion of your income, if you couldn't work due to illness or injury
4. I know I have some protection insurance, but I'm unsure what it covers
5. None of these apply

**BASE: HOLD LIFE INSURANCE (S10/1 AND DPRODUCT/n1)**

S11. Thinking about the policy that pays a lump sum to your family if you died, which of the following types of life insurance do you hold? Please select all that apply.

**RANDOMISE**

1. **Term life insurance** – provides cover at a fixed rate of payment for a limited period of time (often sold alongside a mortgage, or part of an employee benefits package)
2. **Whole of life insurance** – remains in place for your entire life
3. **Death in service (via employer)** - a tax-free lump sum paid to your beneficiary if you die while employed, usually worth a multiple of your salary and can be provided as part of your workplace benefits, for example alongside a pension
4. [SHOW IF S3/9-16 (AGED 50 OR OVER)] **Over 50s insurance plan**, also known as guaranteed acceptance life insurance
96. Other (please specify)
99. Unsure

**BASE: THOSE WHO HOLD TERM INSURANCE (S9/1 or S11/1)**

S12. You mentioned you hold **term life insurance** does this policy cover you if you were diagnosed with a serious illness like cancer or a stroke or heart attack etc?

This would mean receiving a lump payment if something serious happened to your health.

1. Yes, it would pay out if I became seriously ill
2. No, it only pays out if I die
99. Unsure

**BASE: THOSE WHO HOLD A WHOLE OF LIFE POLICY (S9/2 OR S11/2)**

S13. You said you hold a **Whole of life Policy**. Thinking about what the policy does, which if any of the following, best describes your situation?

**RANDOMISE**

1. I have a life insurance policy where the payout depends on how investment funds perform (unit linked)
2. I have a life insurance policy that pays out whenever I die and may include bonuses based on how the insurer's investments do (with profits)
3. I have a life insurance policy that pays out a fixed amount whenever I die, with no investment element
99. Unsure

**HIDDEN QUESTION**

**DPRODUCT-DETAIL: CAPTURES DETAIL OF PURE PROTECTION PRODUCT HELD**

**BASE: THOSE UNSURE WHAT PRODUCTS THEY HOLD (S10/1-4)**

S14. Based on what you have told us, we believe you hold the following protection policy / policies:

[SHOW DPRDUCT-DETAIL]

**BASE: HOLD TERM/WHOLE OF LIFE, CIC, IP PRODUCT (DPRODUCT-DETAIL/1, 2,4,5,6)**

**LOOP IF: DPRDUCT-DETAIL /1, 2,4,5,6**

S15. Thinking about the **[DPRODUCT-DETAIL]** you hold, whether held in your own name or jointly. Did you get this through your employment, or did you purchase the cover privately?

**FLIP**

1. I / we set it up ourselves – by me or someone on my behalf
2. It was arranged by my employer
3. I have a mix - some are via my employer, and others I / we purchased ourselves
99. Unsure

**HIDDEN QUESTION**

**DPURCHASE: ALLOCATES PURE PROTECTION PRODUCTS PURCHASED**

**BASE: THOSE WHO HAVE PURCHASED PROTECTION PRODUCT (DPURCHASE/1-6)**

S16. Thinking about the policy / policies you hold below, is it a single / individual policy or a joint policy you hold with someone else?

[IF S13.1-6/3 'Please answer this question based on the policy/polices you purchased yourself/privately]

**LOOP DPURCHASE**

**INSERT DPURCHASE**

1. Single / individual policy
2. Joint policy which I hold with someone else
99. Unsure

**HIDDEN QUESTION**

**DJOINT-POLICY: ALLOCATES JOINT PROTECTION PRODUCTS PURCHASED**

**BASE: THOSE WHO PURCHASED A JOINT POLICY (DJOINTPOLICY/1-6)**

S17. When it comes to household decisions about protection insurance, what's your role?

**Protection insurance** includes policies like life insurance, income protection, or critical illness cover, which are designed to support you or your family financially if something serious happens (like illness, injury, or death).

[LOOP FOR EACH DJOINTPOLICY]

1. I make decisions for myself
2. I make decisions jointly, shared with someone else
3. Someone else makes the decisions, but I have input
4. I don't make these decisions

**BASE: THOSE WHO HAVE PURCHASED PROTECTION PRODUCT (DPURCHASE/1-6)**

S18. Thinking about the last [DPURCHASE] policy you bought, when did you purchase the policy?

[LOOP FOR EACH DPURCHASE PRODUCT IN RANDOMISED ORDER]

1. In the last 3 months
2. More than 3 months but less than 6 months ago
3. More than 6 months but less than 12 months ago
4. More than 12 months but less than 2 years ago
5. More than 2 years but less than 4 years ago
6. More than 4 years but less than 6 years ago
7. More than 6 years but less than 8 years ago
8. More than 8 years but less than 10 years ago
9. More than 10 years ago
99. Unsure

FIX

**BASE: ALL RESPONDENTS**

S19. When did you last review your overall protection needs?

For example, reviewing how you or your loved ones would manage financially if you became seriously ill, were unable to work, or passed away.

1. In the last 3 months
2. More than 3 months but less than 6 months ago
3. More than 6 months but less than 12 months ago
4. More than 12 months but less than 2 years ago
5. More than 2 years but less than 4 years ago
6. More than 4 years but less than 6 years ago
7. More than 6 years but less than 8 years ago

8. More than 8 years but less than 10 years ago
9. More than 10 years ago
10. I've never reviewed them or thought about this
99. Unsure

**BASE: ALL RESPONDENTS**

S20. In the past 2 to 3 years, have you **reduced or cancelled any insurance that would protect your income, your health, or your family** if something happened to you?

**FLIP SCALE**

1. Yes, I cancelled a policy
2. Yes, I reduced my level of cover or benefit
3. Yes, I did both
4. No, I haven't reduced or cancelled anything
5. I've never privately held any of these types of insurance
99. Unsure

**BASE: THOSE WHO CANCELLED OR REDUCED LEVEL OF COVER OR BENEFIT (S20/1-3)**

S21. What was your main reason for reducing or cancelling your cover?

**RANDOMISE**

1. I couldn't afford the premiums
2. I found a better or cheaper policy elsewhere
3. My financial situation changed
4. I wasn't sure it was worth the cost
5. Have other employer cover / protection in place
6. Have other privately held cover / protection in place
7. Decided to use my savings instead of insurance
8. It was tied to something else that ended (e.g. job, mortgage)
9. I didn't understand the benefits
10. I no longer needed it
96. Other (please specify)
99. Unsure

**BASE: ALL RESPONDENTS**

S22. Overall, to what extent have you thought about your protection insurance needs **in the last 5 years?**

**Protection insurance** includes policies like life insurance, income protection, or critical illness cover, which are designed to support you or your family financially if something serious happens (like illness, injury, or death).

1. A lot
2. A little
3. Not at all

**BASE: DO NOT HOLD ANY PURE PROTECTION PRODUCTS AND HAVE THOUGHT ABOUT PROTECTION A LOT OR A LITTLE (DPRODUCT-DETAIL /n1-7 AND S22/1,2)**

S23. You've mentioned that you've thought about your protection insurance needs **[INSERT S22]**. Which of the following is the main reason that best explains why you don't have any cover?

**RANDOMISE**

1. I don't think I need it
2. No one has brought it to my attention or encouraged me to look into it
3. I haven't got around to it
4. I've been declined before
5. I don't know where to start
6. I've had other financial priorities
7. I don't think I'd be eligible
8. It is confusing and hard to compare
9. I'm not confident I will choose the right product
10. It is too expensive
11. I don't trust insurers to pay out
12. I couldn't find a provider willing to insure me
96. Other (please specify)
99. Unsure

**BASE: ALL WHO HAVE BEEN UNABLE TO GET COVER (S20/4, 7, 12)**

S24. Why do you think you would not be able to get cover for your protection needs? Please provide as much detail as possible.

[TEXT]

**HIDDEN QUESTION**

Q150. INITIAL QUALIFICATION – HOLD A PURE PROTECTION PRODUCT AND DECISION MAKER FOR PURCHASED POLICIES

1. QUALIFIED
2. NOT QUALIFIED

*The following hidden question identifies whether a product was bought in the last 12 months on its own or alongside another pure protection product.*

**HIDDEN QUESTION**

DTIME – IDENTIFYING LAST PRODUCTS BOUGHT AND WHEN

1. Product purchased on own in last 12 months
2. Product purchased within last 12 months, at the same time as another product
3. Product purchased within last 12 months, but after another product
4. Product purchased over 12 months ago
5. Bought in last 12 months answer conflict

**HIDDEN QUESTION**

Q152. ALLOCATE TO QUOTA GROUPS

1. QUOTA A – HOLDERS OF PURE PROTECTION PRODUCT
2. QUOTA B – BOUGHT PURE PROTECTION PRODUCT
3. QUOTA C- BOUGHT PRODUCT IN LAST 12 MONTHS

## MAIN QUESTIONNAIRE

### SECTION 1: FINANCIAL PROFILE

*Designed to uncover what products people hold (level of savings / investment or debt) that may mitigate the need or drive a need for protection alongside their propensity to receive take advice and financial knowledge and confidence. The reason for asking this first is to ensure that when we ask about whether they feel there is a need to review, it is a more considered response.*

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#### BASE: ALL RESPONDENTS

Q1. We are going to show you a further list of different types of financial products you may hold.

For each product, please tell us if you have this type of product or not. **If you aren't sure, we'd like you to select 'no'.**

Please think across all the different providers you have savings, pension or investment products with and include any products you own jointly e.g. a savings account.

#### GRID

1. Bank / current or e-money account
2. Any type of cash savings account, including cash ISA or cash Lifetime ISA (LISA) etc
3. Investments (i.e. Stocks and Shares ISA, investment funds, bonds, trusts, stocks & shares etc.)
4. Workplace pension that is not a final salary / career average pension (i.e. defined contribution pension)
5. Workplace pension that is a final salary or career average pension (i.e. defined benefit pension)
6. Personal pension (i.e. a pension that you set up yourself / with an adviser, e.g. a SiPP)
7. Other investments (e.g. investment property, a business, art, wine, antiques etc.) FIX

  

1. Yes, I have this
2. No, I don't have this

#### BASE: THOSE WHO HOLD A CURRENT ACCOUNT OR HAVE ASSETS (Q1/1-3,4,6,7)

Q2. Approximately, how much do you hold across your...?

#### CAROUSEL

1. [SHOW IF Q1/1,2] Cash savings account(s) / current account(s)
2. [SHOW IF Q1/3] Investments (i.e. Stocks and Shares ISA, investment funds, bonds, trusts, stocks & shares etc.)
3. [SHOW IF Q1/4,6] Any pension that is not a final salary / career average pension, such as a workplace defined contribution pension or personal pension

4. [SHOW IF Q1/7] Other investments (e.g. investment property, a business, art, wine, antiques etc.)

**[SHOW FOR CURRENT ACCOUNT OR SAVINGS (Q1/1, 2)]**

Please give the amount you consider to be savings rather than living expenses.

Please give your best estimate, even if you haven't checked recently.

This can be a rounded number.

£ OPEN NUMERIC

98. Prefer not to say
99. Unsure

**BASE: THOSE WHO HOLD A CURRENT ACCOUNT OR HAVE ASSETS (Q1/1-3,4,6,7)**

Q3. [IF Q2.1-4/98,99]

Would you be able to select from the bands below the approximate amount you hold in...?

[IF Q2.1-4/NUMERIC RESPONSE]

You just said you have [Q2: NUMERIC] across....

**CAROUSEL**

1. [SHOW IF Q2.1/98,99] Your cash savings account(s) / current account(s)
2. [SHOW IF Q2.2/98,99] Your investments (i.e. Stocks and Shares ISA, investment funds, bonds, trusts, stocks & shares etc.)
3. [SHOW IF Q2.3/98,99] Your pensions (Any pension that is not a final salary / career average pension, such as a workplace defined contribution pension or personal pension)
4. [SHOW IF Q2.4/98,99] Your other investments (e.g. investment property, a business, art, wine, antiques etc.)

[IF Q2.1-4/NUMERIC RESPONSE]

Have we allocated you to the correct range? If not, please select the correct range

**IF Q2 NUMERIC ANSWERED – AUTOFILL INTO BANDS**

1. £0
2. £1 to £999
3. £1,000 to £4,999
4. £5,000 to £9,999
5. £10,000 to £19,999
6. £20,000 to £29,999
7. £30,000 to £39,999
8. £40,000 to £49,999

9. £50,000 to £74,999
10. £75,000 to £99,999
11. £100,000 to £149,999
12. £150,000 to £249,999
13. £250,000 to £499,999
14. £500,000 to £999,999
15. £1,000,000 or more
98. Prefer not to say
99. Unsure

**BASE: ALL RESPONDENTS**

Q4. Which of the following types of credit or borrowing do you currently use?

[INSERT IF MORTGAGE (S7/2): Apart from your mortgage, which of the following types of credit or borrowing do you currently have?]

**GRID**

**RANDOMISE**

1. Credit card(s)
2. Store card(s) (e.g. for places like Argos, Very, or department stores)
3. Buy Now, Pay Later (e.g. Klarna, Clearpay, PayPal Pay in 3)
4. Overdraft on a current account
5. Personal loan (e.g. from a bank or online lender)
6. Car finance (e.g. PCP, hire purchase, lease)
7. Secured loan (a loan secured against your home or other assets – do not include your mortgage)
8. Payday loan or short-term high-cost loan
9. Borrowing from friends or family (with the intention to repay)
96. Any other type of credit or borrowing (please specify)
  1. Yes, I have this
  2. No, I don't have this

**BASE: THOSE WITH DEBT (Q4/1-9,96 or S7/2)**

Q5. In total, approximately, how much credit / borrowing do you owe on your...?

**CAROUSEL**

**RANDOMISE**

1. [SHOW IF S7/2] Mortgage
2. [SHOW IF Q4/1-9, 96] Credit card(s), store card(s), loan(s) etc. and any other forms of credit

Please give your best estimate, even if you haven't checked recently. This can be a rounded number.

£ OPEN NUMERIC

98. Prefer not to say
99. Unsure

**BASE: THOSE WITH DEBT (Q4/1-9,96 or S7/2)**

Q6.

[IF Q5.1, 2/98,99]

Would you be able to select from the bands below the approximate amount you owe?

[IF Q5.1, 2/NUMERIC]

You just said you owed approximately [Q5: NUMERIC] ....

**CAROUSEL**

**RANDOMISE**

1. [SHOW IF S7/2] On your Mortgage
2. [SHOW IF Q4/1-9, 96] On Credit card(s), store card(s), loan(s) etc. and any other forms of credit

[IF Q5.1, 2/NUMERIC RESPONSE]

Have we allocated you to the correct range? If not, please select the correct range

**IF Q5 NUMERIC ANSWERED – AUTOFILL INTO BANDS**

1. £0
2. £1 to £499
3. £500 to £999
4. £1,000 to £1,999
5. £2,000 to £4,999
6. £5,000 to £9,999
7. £10,000 to £14,999
8. £15,000 to £19,999

9. £20,000 to £29,999
10. £30,000 to £39,999
11. £40,000 to £49,999
12. £50,000 to £59,999
13. £60,000 to £79,999
14. £80,000 to £99,999
15. £100,000 to £149,999
16. £150,000 to £249,999
17. £250,000 to £499,999
18. £500,000 to £999,999
19. £1,000,000 or more
20. £1,000,000 or more
98. Prefer not to say
99. Unsure

**BASE: ALL RESPONDENTS**

Q7INTRO.

READ OUT: The next questions are about your general attitudes to life and financial affairs, to help us understand what is important to you. There are no right or wrong answers to these questions. We would simply like to have your opinions.

**BASE: ALL RESPONDENTS**

Q7. How knowledgeable would you say you are about **financial matters**?

Answer on a scale of 0 to 10, where 0 is 'not at all knowledgeable' and 10 is 'very knowledgeable'.

1. 0 - Not at all knowledgeable
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 - Very knowledgeable
99. Unsure

**BASE: ALL RESPONDENTS**

Q8. How much do you agree or disagree with the following statements?

**RANDOMISE STATEMENTS**

1. When it comes to financial services and products, I would consider myself to be a confident and savvy consumer
2. I find the information literature around life and protection insurance difficult to understand

**FLIP SCALE**

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
99. Unsure

**SECTION 2: PRODUCT KNOWLEDGE & UNDERSTANDING**

*Designed to uncover current product knowledge and understanding, main benefits and perceived knowledge when obtaining the product. For those who purchased products in the last 12 months we will also clarify if they were bought together or at a different time*

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**BASE: ALL PURE PROTECTION HOLDERS (Q150/1)**

Q9. How well do you understand what your [DPRODUCT- DETAIL] covers and when it would pay out?

**[DPRODUCT-DETAIL IN A LOOP]**

**FLIP SCALE**

1. I understand it fully, what it covers, when it pays and what's not included
2. I mostly understand it, but there are a few details I'm unsure of
3. I have a rough idea, but I'm not confident
4. I don't really understand it at all

**BASE: ALL PURE PROTECTION HOLDERS (Q150/1)**

**CAROUSEL**

Q10. You mentioned that you hold [DPRODUCT- DETAIL], what events or situations does your insurance policy cover you for?

Please select all that apply.

**RANDOMISE**

1. Serious illness
2. Death
3. Losing my income due to illness or injury
4. Disability or long-term health problems
5. Financial difficulty with loan or mortgage repayments
6. Needing help with long-term care
7. Future funeral or end-of-life costs
96. Other (please specify)
98. None of the above
99. Unsure

**BASE: THOSE WHO HAVE PURCHASED PROTECTION PRODUCT (DPURCHASE/1-6)**

Q11. When you took out [DPURCHASE], what were you mainly looking to protect or cover?

Please select all that apply

**CAROUSEL**

**[SHOW DPURCHASE IN A LOOP]**

**RANDOMISE**

1. My mortgage or other loans
2. My family or dependants' financial security
3. My regular income, if I couldn't work due to illness or injury
4. Outstanding debts
5. Future funeral or end-of-life costs
6. Long-term care costs for myself or a loved one
7. School or university fees
96. Other (please specify)
99. Unsure

**BASE: THOSE WITH EMPLOYER PROVIDED PROTECTION PRODUCTS (DEMPLOYER/1-7)**

Q12. And what are the main benefits of **[DEMPLOYER]** to you? Please select all that apply.

**[SHOW DEMPLOYER IN A LOOP]**

**RANDOMISE**

1. Provides financial security to my family or dependants
2. Covers my mortgage or loan if I died or became seriously ill
3. Protects my income if I can't work due to illness or injury
4. Avoids leaving debts behind
5. Helps cover funeral or end-of-life costs
6. Covers long-term care needs
96. Other (please specify)
99. Unsure

**BASE: THOSE WHO HAVE PURCHASED PROTECTION PRODUCTS (DPURCHASE/1-6)**

Q13. Which of the following situations or life events played a role in your decision to take out **[DPURCHASE]**? Please select all that apply.

**CAROUSEL**

**[SHOW DPURCHASE-DETAIL IN A LOOP]**

**RANDOMISE**

1. Buying a home / new mortgage
2. Having / expecting a child
3. Marriage / new relationship
4. Divorce / separation
5. Health scare / diagnosis
6. Bereavement
7. Recommended by financial adviser
8. Recommended by mortgage adviser / broker
9. Recommended by insurance broker / provider
10. Job change / self-employed
11. Reaching an age milestone
12. Thinking about my future / responsibilities
13. Reviewing finances / admin
14. Saw or read something about it
96. Other (please specify)

**BASE: ALL PURE PROTECTION PRODUCTION HOLDERS (Q150/1)**

Q14. Thinking about the policy below, how much do you agree or disagree with each of the following statements?

**CAROUSEL**

**[SHOW DPURCHASE-DETAIL IN A LOOP]**

**STATEMENTS**

1. Having this policy gives me peace of mind
2. I feel reassured that my loved ones are protected
3. It helps me feel more prepared for the unexpected

**FLIP SCALE**

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
99. Unsure

**BASE: THOSE WHO HAVE PURCHASED PROTECTION PRODUCTS (DPURCHASE/1-6)**

Q15. If you had to make cuts to your spending, would you consider [INSERT C] to be...?

**[SHOW DPURCHASE-DETAIL IN A LOOP]**

**FLIP SCALE**

1. A necessity, I'd keep it as long as I could
2. A nice to have, I'd try to keep it, but might have to let it go
3. Non-essential, I'd cancel it to reduce costs

**BASE: THOSE WHO BOUGHT MULTIPLE PRODUCTS WITHIN THE LAST 12 MONTHS WITHIN THE SAME TIME PERIOD (DTIME/2)**

Q16. Did you buy all the policies below at the same time?

**SHOW PRODUCTS**

**RANDOMISE ORDER**

[SHOW TEXT IF DTIME.1/2] Term life insurance  
[SHOW TEXT IF DTIME.2/2] Whole of life insurance  
[SHOW TEXT IF DTIME.3/2] Over 50s insurance  
[SHOW TEXT IF DTIME.4/2] Life insurance  
[SHOW TEXT IF DTIME.5/2] Critical illness cover  
[SHOW TEXT IF DTIME.6/2] Income protection insurance

1. Yes
2. No
99. Unsure

**BASE: THOSE WHO BOUGHT MULTIPLE PRODUCTS WITHIN SAME TIME PERIOD BUT AT DIFFERENT TIMES OR UNSURE (Q16/2, 99)**

Q17. Which policy did you buy first?

**SHOW PRODUCTS**

**RANDOMISE ORDER**

1. [SHOW IF DPURCHASE/1 AND DTIME/2] Term life insurance
2. [SHOW IF DPURCHASE/2 AND DTIME/2] Whole of life insurance
3. [SHOW IF DPURCHASE/3 AND DTIME/2] Over 50s insurance
4. [SHOW IF DPURCHASE/4 AND DTIME/2] Life insurance
5. [SHOW IF DPURCHASE/5 AND DTIME/2] Critical illness cover
6. [SHOW IF DPURCHASE/6 AND DTIME/2] Income protection insurance
99. Unsure

*The following hidden question allocates products bought on the last purchase journey for the subsequent purchase deep dive section*

**HIDDEN QUESTION**

**DPOLICYSELECTION: SELECTED PURE PROTECTION PRODUCTS FOR DEEP DIVE (PRODUCTS BOUGHT ON LAST PURCHASE JOURNEY)**

1. Term life insurance
2. Whole of life insurance
3. Over 50s insurance
4. Life insurance
5. Critical illness cover
6. Income protection insurance

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS (DPOLICY-SELECTION/1-6)**

Q18. Approximately how much do you **pay each month** for the policy / policies below?

1. [IF DPOLICYSELECTION/1] Term life insurance
2. [IF DPOLICYSELECTION/2] Whole of life insurance
3. [IF DPOLICYSELECTION/3] Over 50s insurance
4. [IF DPOLICYSELECTION/4] Life insurance
5. [IF DPOLICYSELECTION/5] Critical illness cover
6. [IF DPOLICYSELECTION/6] Income protection insurance

98. Prefer not to say

99. Unsure

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS  
(DPOLICY-SELECTION/1-6**

Q19. [IFQ17a.1-6/98,99] Would you be able to select from the bands below the approximate amount you pay each month for?

[IFQ17a.1-6/NUMERIC] You said you pay **[£INSERT Q17a NUMERIC] each month** for the policy below?

**CAROUSEL**

1. [IF DPOLICYSELECTION/1] Term life insurance
2. [IF DPOLICYSELECTION/2] Whole of life insurance
3. [IF DPOLICYSELECTION/3] Over 50s insurance
4. [IF DPOLICYSELECTION/4] Life insurance
5. [IF DPOLICYSELECTION/5] Critical illness cover
6. [IF DPOLICYSELECTION/6] Income protection insurance

[IF Q17.1-6/NUMERIC RESPONSE]

Have we allocated you to the correct range? If not, please select the correct range

**PN: IF Q17a NUMERIC ANSWERED – AUTOFILL INTO BANDS**

1. Under £10 per month
2. £10 to £19 per month
3. £20 to £29 per month
4. £30 to £39 per month
5. £40 to £49 per month
6. £50 to £59 per month
7. £60 to £69 per month
8. £70 to £79 per month
9. £80 to £89 per month
10. £90 to £99 per month
11. £100 or more a month

98. Prefer not to say  
99. Unsure

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS  
(DPOLICY-SELECTION/1-6**

Q20. How much does the monthly premium you pay compare to what you expected it would be?

**CAROUSEL**

**[SHOW DPOLICYSELECTION IN A LOOP]**

**FLIP SCALE**

1. It was a lot less than I expected
2. A bit less
3. About what I expected
4. A bit more
5. A lot more than I expected
6. I did not have any prior expectations

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS  
(DPOLICY-SELECTION/1-6**

Q21. Do you believe the price you pay each month for the policy / policies below is the best price you could get for the cover you needed?

**CAROUSEL**

**[SHOW DPOLICYSELECTION IN A LOOP]**

**FLIP SCALES**

1. Yes, I believe I got the best price available
2. Possibly, but I'm not sure if I could have got it cheaper elsewhere
3. No, I think I could have got it cheaper if I'd shopped around

99. Unsure

### **SECTION 3: PURCHASED IN LAST 12 MONTHS**

*This is the deep dive section for those who have purchased an individual or joint policy in the last 12 months*

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#### **BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS**

##### **(DPOLICY-SELECTION/1-6**

Q22. Thinking back to when you took out the following insurance policy / policies, to what extent did you plan and consider the needs you had?

##### **[SHOW DPOLICYSELECTION]**

[IF S13.1-6/3 'Please answer this question based on the policy/polices you purchased yourself/privately']

##### **FLIP SCALE**

1. I had a clear plan, I knew what I wanted and set out to get it
2. I had a general idea but needed to explore my options first
3. I wasn't planning to get it, it was recommended to me
4. I wasn't planning to get it, it was advertised to me
99. Unsure

#### **BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS**

##### **(DPOLICY-SELECTION/1-6)**

Q23. When buying the policy / policies below, to what extent **did you personally shop around** and compare different policies / options?

Please answer the question based on the shopping around you have done yourself, not what any adviser may have done on your behalf

##### **[SHOW DPOLICYSELECTION]**

##### **FLIP SCALE**

1. I did a lot of the shopping around and research myself (looked at several other policies / alternatives)
2. I did a little shopping around or research myself (e.g. looked at another 1 or 2 policies / alternatives)
3. I didn't do any shopping around myself
4. Unsure

**BASE: THOSE WHO SHOPPED AROUND (Q19/1,2)**

Q24. How easy or difficult did you find it to **compare** the policies / options?

**[SHOW DPOLICYSELECTION]**

**FLIP SCALE**

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
99. Unsure

**BASE: DID NOT SHOP AROUND OR FOUND IT DIFFICULT (Q19/3 or Q20/4,5)**

Q25. Thinking of the policies below, which if any, are reasons for not shopping around or finding it difficult to compare policies?

**[SHOW DPOLICYSELECTION]**

**RANDOMISE**

1. I didn't know where to start
2. I wasn't sure what I needed
3. I found it hard to compare policy features
4. I found it hard to compare prices
5. I didn't have the time
6. The first policy or provider I came across seemed good enough
7. I thought all the policies were basically the same
96. Other (please specify)
99. Unsure

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS (DPOLICY-SELECTION/1-6)**

Q26. Thinking about the policy / policies below, which if any, of the following **information sources** helped you to think about or decide on the policy / policies?

**[SHOW DPOLICYSELECTION]**

**RANDOMISE**

1. Friends or family / colleagues at work
2. Government websites (e.g. Money and Pensions Service, Citizens Advice, GOV.UK)
3. Money Saving Expert (Martin Lewis or his website)
4. Price comparison websites (e.g. Compare the Market, GoCompare)
5. Online searches, reviews or social media (e.g. Google, YouTube, Facebook, TikTok)
6. TV, radio or money podcasts (BBC Radio 4, Money Box)
7. Pension or insurance company website (e.g. Aviva, SunLife, L&G)
97. None of the above

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS (DPOLICY-SELECTION/1-6)**

Q27. And which, if any, of the following **sources of professional support** did you use to reach a decision? Please select all that apply.

**[SHOW DPOLICYSELECTION]**

**RANDOMISE**

1. A bank, building society or credit union (e.g. your savings account provider)
2. Financial adviser, IFA or wealth manager
3. Pension or insurance provider (e.g. Aviva, SunLife, L&G)
4. Mortgage broker
5. Insurance broker
6. Accountant, stockbroker or other professional
97. None of these

**BASE: USED MULTIPLE ADVISERS (Q27/1-6, MULTI)**

Q28. And who would you regard as your main source of professional support?

**[SHOW DPOLICYSELECTION]**

**RANDOMISE**

**SHOW THOSE SELECTED AT Q27**

1. A bank, building society or credit union (e.g. your savings account provider)
2. Financial adviser, IFA or wealth manager
3. Pension or insurance provider (e.g. Aviva, SunLife, L&G)
4. Mortgage broker
5. Insurance broker
6. Accountant, stockbroker or other professional
99. Unsure

**BASE: THOSE WHO BOUGHT TERM INSURANCE (DPOLICY-SELECTION/1)**

Q29. Thinking about your term life insurance policy, did you buy this because you were arranging a mortgage?

**FLIP SCALE**

1. Yes, and I probably wouldn't have life insurance if I hadn't taken out the mortgage
2. Yes, but I was thinking about taking out life insurance anyway
3. No
99. Unsure

**BASE: THOSE WHO BOUGHT TERM INSURANCE AT SAME TIME AS MORTGAGE (Q29/1,2)**

Q30. And did you buy your mortgage and life insurance from the same person/firm?

1. Yes
2. No

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS (DPOLICY-SELECTION/1-6)**

Q31. And how did you actually purchase the policy below?

**[SHOW DPOLICYSELECTION]**

**RANDOMISE**

1. A bank, building society or credit union (e.g. your savings account provider)
2. A financial adviser, IFA or wealth manager
3. A pension or insurance provider (e.g. Aviva, SunLife, L&G)
4. A mortgage broker
5. An insurance broker
6. An accountant, stockbroker or other professional
99. Unsure

**BASE: USED PROFESSIONAL ADVISERS (Q31/1-6)**

Q32. Why did you use professional support? Please select all that apply.

**RANDOMISE**

1. To find the best price / deal
2. I wanted expert help to make the right decision
3. I didn't feel confident making the decision on my own
4. I had a complex situation and needed tailored advice
5. I wanted someone to explain the options clearly
6. I wanted reassurance that I was doing the right thing
7. I didn't have time to research everything myself
8. I didn't know where to start on my own
9. I'd used one before and had a good experience
10. It was suggested to me by another professional
96. Other (please specify)
99. Unsure

**Hidden question to capture use of single adviser**

HIDDEN QUESTION:

DADVISER: THOSE WHO USED JUST ONE TYPE OF ADVISER/SUPPORT ALL RESPONDENTS

1. bank, building society or credit union adviser
2. financial adviser, IFA or wealth manager
3. pension or insurance provider
4. mortgage broker
5. insurance broker
6. accountant, stockbroker or other professional

**Hidden question to capture primary adviser**

HIDDEN QUESTION:

DPRIMARYADVISER: WHO WAS THEIR PRIMARY ADVISER ALL RESPONDENTS

1. bank, building society or credit union adviser
2. financial adviser, IFA or wealth manager
3. pension or insurance provider
4. mortgage broker
5. insurance broker
6. accountant, stockbroker or other professional

**Hidden question to capture who policy was bought from**

HIDDEN QUESTION:

DADVISERPURCHASE: WHO THE POLICY WAS BOUGHT FROM

1. bank, building society or credit union adviser
2. financial adviser, IFA or wealth manager
3. pension or insurance provider
4. mortgage broker
5. insurance broker
6. accountant, stockbroker or other professional

**BASE: USED JUST ONE TYPE OF ADVISER/SUPPORT (DADVISER/1-6)**

Q33. Before deciding to get support from a **[INSERT DADVISER]** about the policy / policies below, did you speak to more than one adviser or firm?

**[SHOW DPOLICYSELECTION]**

- 1. Yes
- 2. No
- 99. Unsure

**BASE: THOSE WHO PURCHASED VIA ADVISER/SUPPORT (DADVISER-PURCHASE/1-6)**

Q34. How did you find the **[DADVISER-PURCHASE]** who helped you make your decision on the policy / policies below? Please select all that apply.

**[SHOW DPOLICYSELECTION]**

**RANDOMISE**

- 1. Recommended by a friend or family member
- 2. Recommended by another professional (e.g. solicitor or accountant)
- 3. Introduced by a third party (e.g. bank, building society, investment platform or employer)
- 4. Found through a comparison or advice site (e.g. Unbiased, VouchedFor)
- 5. Searched online and contacted them directly
- 6. I'd used them before / well known brand
- 7. Other (please specify)
- 8. Saw or read something about them
- 99. Unsure

**BASE: THOSE WHO PURCHASED VIA ADVISER/SUPPORT (DADVISER-PURCHASE/1-6)**

Q35. Overall, how would you rate the support you received from the **[DADVISER-PURCHASE]**?

**FLIP SCALE**

- 1. Excellent
- 2. Very good
- 3. Good
- 4. Fair
- 5. Poor

**BASE: THOSE WHO PURCHASED VIA ADVISER/SUPPORT (DADVISER-PURCHASE/1-6)**

Q36. Thinking about the support or help you received from the **[DADVISER-PURCHASE]**, how would you rate that support in each of the following areas?

**RANDOMISE**

1. Helping you understand what cover you needed
2. Helping you think about future needs you hadn't considered (e.g. school fees, care costs)
3. Making sure the policy was set up in the right way (e.g. placed in trust, nominated beneficiaries)
4. Explaining the implications of your health or lifestyle
5. Helping you get the best deal or price
6. Helping you understand the different policy options

**FLIP SCALE**

1. Excellent
2. Very good
3. Good
4. Fair
5. Poor
6. Not Applicable

**BASE: THOSE WHO PURCHASED VIA ADVISER/SUPPORT (DADVISER-PURCHASE/1-6)**

Q37. And thinking about the support you received from the **[DADVISER-PURCHASE]**, how could it have been improved? Please select all that apply.

**RANDOMISE**

1. Explained your options more clearly
2. Taken more time to understand you
3. Helped you think more about things you hadn't considered
4. Offered more product options or provider choices
5. Explained more about how the policy works
6. Explained more about how they were paid
7. Provided an actual recommendation
8. Made the exclusions easier to understand
96. Other (please specify)
97. No improvements needed
99. Unsure

**BASE: THOSE WHO PURCHASED VIA ADVISER/SUPPORT (DADVISER-PURCHASE/1-6)**

Q38. How would you describe the role your **[DADVISER-PURCHASE]** played in helping you choose the policy / policies below?

**[SHOW DPOLICYSELECTION]**

**FLIP SCALE**

1. They gave you general, useful information or guidance, but without a recommendation
2. They made a specific recommendation(s), based on your needs, on which policy / policies to take
3. They talked you through a menu of policy options, but left it to you to decide which was best for you
4. They explained the policy / policies you were being offered, but they only offered a single choice
99. Unsure

**BASE: THOSE WHO PURCHASED VIA ADVISER/SUPPORT (DADVISER-PURCHASE/1-6)**

Q39. When your **[DADVISER-PURCHASE]** described the range of insurers or policies they could offer you, which of the following best fits with their approach?

**RANDOMISE**

1. They compared policies from across the whole market
2. They selected from a panel of insurers
3. They only recommended policies from a preferred insurer
99. Unsure

**BASE: THOSE WHO PURCHASED VIA ADVISER/SUPPORT (DADVISER-PURCHASE/1-6)**

Q40. How many separate meetings or conversations did you have with your **[DADVISER-PURCHASE]**, before buying the policy / policies below?

**[SHOW DPOLICYSELECTION]**

**FLIP SCALE**

1. Just one
2. Two
3. Three
4. Four or five
5. More than five
99. Unsure

**BASE: THOSE WHO PURCHASED VIA ADVISER/SUPPORT (DADVISER-PURCHASE/1-6)**

Q41. When you discussed protection insurance with your **[DADVISER-PURCHASE]**, which best describes how you felt?

**FLIP SCALE**

1. I felt fully informed and made the decision myself
2. I felt guided but free to decide
3. I felt somewhat pressured to choose a certain policy
4. I felt strongly pushed to go with a particular policy
5. I didn't feel I had a real choice
99. Unsure

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS (DPOLICY-SELECTION/1-6)**

Q42 . At the time of buying the policy / policies below, did you have any pre-existing medical conditions?

*By medical conditions, we mean any health conditions you had at the time of purchase, or in the past or you were waiting for diagnosis, having treatment before the start date of the policy / polices.*

**[SHOW DPOLICYSELECTION]**

**FLIP SCALE**

1. Yes
2. No
99. Unsure

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS (DPOLICY-SELECTION/1-6)**

Q43. When you took out the policy / policies below, did you feel you had to compromise on the type or level of cover at all?

**CAROUSEL**

**[SHOW DPOLICYSELECTION IN A LOOP]**

**FLIP SCALE**

1. Yes, I had to compromise on what I really wanted
2. No, I was able to get the exact cover I wanted
99. Unsure

**BASE: HAD TO COMPROMISE ON TYPE OR LEVEL OF COVER [Q43/1]**

Q44. When buying the policy / policies below, why do you feel you needed to compromise on the type or level of cover?

**CAROUSEL**

**[SHOW DPOLICYSELECTION IN A LOOP]**

**RANDOMISE**

1. I couldn't afford the cover I ideally wanted
2. My health limited what I could get
3. I was declined for some types of cover
4. The policy options didn't cover everything I ideally wanted
5. The process felt confusing or overwhelming
6. I didn't fully understand the choices available
96. Other (please specify)
99. Unsure

**BASE: HAD TO COMPROMISE ON TYPE OR LEVEL OF COVER [Q43/1]**

Q45. And how did you compromise when selecting the cover? Please select all that apply.

**CAROUSEL**

**[SHOW DPOLICYSELECTION IN A LOOP]**

**RANDOMISE**

1. I chose a lower payout or benefit than I wanted
2. I chose a simpler or more basic type of cover
3. I went with the first option that was accepted
4. I removed some features I initially wanted
5. I accepted a policy I wasn't fully confident about
96. Other (please specify)
99. Unsure

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS**

**(DPOLICY-SELECTION/1-6)**

Q46. Thinking about the policy / policies you **recently purchased** below, how do you now feel about the decision?

**[SHOW DPOLICYSELECTION]**

**FLIP SCALE**

1. Very positive
2. Slightly positive
3. Neither / Nor
4. Slightly negative
5. Very negative

**BASE: THOSE WHO FEEL NEGATIVELY (Q46/4,5)**

Q47. Why do you say you are [INSERT Q41]?

**RANDOMISE**

1. I didn't fully understand what I was getting
2. I didn't have time to look into it properly
3. I felt rushed or pressured into the decision
4. I just picked something and hoped it was right
96. Other (please specify)

**BASE: THOSE WHO HOLD AN OVER 50's POLICY (DPRODUCT-DETAIL/3)**

Q48. You mentioned you have an **Over 50's insurance plan** (also known as guaranteed acceptance life insurance).

Before choosing an **Over 50's insurance plan**, what other options did you consider?

**RANDOMISE**

1. Saving or investing money instead
2. A funeral plan (pre-paid funeral cover)
3. A standard life insurance policy
4. Leaving family or others to cover costs when I die
5. I didn't consider any other options
99. Unsure

**BASE: THOSE WHO CONSIDERED ALTERNATIVES (Q48/1-4)**

Q49. And why did you choose an **Over 50's plan** rather than the alternatives? Please select all that apply.

**RANDOMISE**

1. Guaranteed acceptance – no health checks
2. I'd been declined or thought I'd be declined for other cover
3. More affordable than other options
4. Fixed monthly payments and payout
5. It was the easiest and quickest option
6. Seemed right for my age
7. I trusted the brand or provider
8. There was a special offer or incentive when I signed up
96. Other (please specify)
99. Unsure

**BASE: THOSE WHO PURCHASED VIA ADVISER/SUPPORT (DADVISER-PURCHASE/1-6)**

Q50. Thinking again about the [DADVISERPURCHASE] you used to buy the cover, how were they paid for the support you received?

**RANDOMISE**

1. I paid a direct advice fee (e.g. upfront or fixed fee)
2. They were paid by commission from the policy / policies I took out
3. A mix of fee and commission
4. I didn't pay anything directly, the advice was included from my employer, bank, policy provider
99. Unsure

**BASE: ADVISER PAID COMMISSION (Q50/2,3)**

Q51. When were you told that your adviser would be paid commission?

**FLIP SCALE**

1. At the very start, before we discussed any product options
2. Part-way through the advice process
3. At the end, once I'd chosen a policy
4. After I had already bought the policy
5. I was told, but I don't remember when
6. I wasn't told directly, I found out by reading the paperwork or documents
99. Unsure

**BASE: THOSE WHO PURCHASED VIA ADVISER/SUPPORT (DADVISER-PURCHASE/1-6)**

Q52. What was the name of the firm of advisers you used?

**TYPE AND SHOW**

[SHOW SHORTENED LIST OF ADVISERS]

98. I cannot recall the name of the adviser firm

**BASE: CAN RECALL NAME (Q48/1-27)**

Q53. How confident are you that the name of adviser firm below is correct?

**[SHOW Q52]**

**FLIP SCALE**

1. Extremely confident
2. Very confident
3. Confident
4. Somewhat confident
5. Not at all confident

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS  
(DPOLICY-SELECTION/1-6)**

Q54. Which insurance company provides your **[DPOLICY-SELECTION]**?

**FLIP SCALE**

1. AXA
2. Aegon
3. Aviva
4. AIG Life (Acquired by Aviva)
5. Bright Grey
6. Canada Life
7. The Exeter
8. Friends Provident
9. Friends Life
10. Legal & General (L&G)
11. LV=
12. NFU Mutual
13. Old Mutual
14. OneFamily
15. Royal London
16. SunLife
17. Scottish Friendly
18. Scottish Provident
19. Vitality
20. Zurich
96. Other (please specify)
99. Unsure

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS  
(DPOLICY-SELECTION/1-6)**

Q55. Why did you decide to buy the policy / policies from [INSERT Q54]?

Please select all that apply.

**[SHOW PROVIDERS SELECTED AT Q54 IN A LOOP]**

**RANDOMISE**

1. They offered an incentive or vouchers
2. Best price or deal
3. Best cover / features for my needs
4. Easy or convenient option
5. Trusted brand or provider
6. Recommended by someone I trust (e.g. adviser, friend)
7. Already had a product with them
8. Offered through my employer or a service I use
96. Other (please specify)
99. Unsure

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS  
(DPOLICY-SELECTION/1-6)**

Q56. Thinking about the policy / policies below, what mattered more to you when choosing your policy, the lowest price possible or getting the best cover and features?

**CAROUSEL**

**[SHOW POLICYSELECTION IN A LOOP]**

**FLIP CODES**

1. Lowest price possible
2. A balance of price, cover and policy features
3. Best cover and features, even if it cost more

**BASE: THOSE WHO BOUGHT PURE PROTECTION PRODUCTS WITHIN THE LAST 12 MONTHS  
(DPOLICY-SELECTION/1-6)**

Q57. Thinking about the policy / policies below, what mattered more to you when choosing your policy, getting the cheapest provider or a brand you trusted?

**CAROUSEL**

**[SHOW POLICYSELECTION IN A LOOP]**

**FLIP CODES**

1. Cheapest provider, regardless of brand
2. A mix of price and brand
3. A provider I trusted, even if it was more expensive

**SECTION 4: POST SALE REFLECTION AND REVIEW (THOSE WITH PROTECTION NOT PURCHASED IN L12M)**

*When was last review, how, have any circumstances changed since and who was involved.*

*Alongside uncovering level of confidence still have right level of protection in place*

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**BASE: THOSE WHO HAVE NOT PURCHASED IN LAST 12 MONTHS AND REVIEWED IN LAST 4 YEARS (S19/1-5 AND S18/n1-3) OR (S19/1-5 AND (DS10-S8CONFLICT/1-6\*))**

Q58. Earlier, you mentioned you last reviewed your protection cover [INSERT S19] ago. What prompted you to review your overall protection needs at that time? Please select all that apply.

**RANDOMISE**

1. I decided to review them myself
2. An adviser or broker got in touch with me
3. I was reviewing my finances generally
4. A life event (e.g. moving home, having a child, illness, bereavement)
5. A reminder from my insurer or provider
6. I saw or read something that made me think about it
7. I wasn't happy with my cover or price
8. I was changing/taking out a new mortgage
96. Other (please specify)
99. Unsure

*\* Includes those who provided conflicting answers in initial screening*

**BASE: THOSE WHO HAVE NOT PURCHASED IN LAST 12 MONTHS AND REVIEWED IN LAST 4 YEARS (S19/1-5 AND S18/n1-3) OR (S19/1-5 AND (DS10-S8CONFLICT/1-6\*)**

Q59. And which of the following sources, if any, helped you at the time of your last review? Please select all that apply.

**RANDOMISE**

1. Friends or family / colleagues at work
2. Government websites (e.g. Money and Pensions Service, Citizens Advice, GOV.UK)
3. Money Saving Expert (Martin Lewis or his website)
4. Price comparison websites (e.g. Compare the Market, GoCompare)
5. Online searches, reviews or social media (e.g. Google, YouTube, Facebook, TikTok)
6. TV, radio or money podcasts (BBC Radio 4, Money Box)
7. Pension or insurance company website (e.g. Aviva, SunLife, L&G)
98. None of the above

*\* Includes those who provided conflicting answers in initial screening*

**BASE: THOSE WHO HAVE NOT PURCHASED IN LAST 12 MONTHS AND REVIEWED IN LAST 4 YEARS (S19/1-5 AND S18/n1-3) OR (S19/1-5 AND (DS10-S8CONFLICT/1-6\*)**

Q60. And which, if any, of the following sources of professional support helped you at the time of your last review? Please select all that apply.

**RANDOMISE**

1. A bank, building society or credit union (e.g. your savings account provider)
2. Financial adviser, IFA or wealth manager
3. Pension or insurance provider (e.g. Aviva, SunLife, L&G)
4. Mortgage broker
5. Insurance broker
6. Accountant, stockbroker or other professional
98. None of these
99. Unsure

*\* Includes those who provided conflicting answers in initial screening*

**BASE: THOSE WHO HAVE NOT PURCHASED IN LAST 12 MONTHS AND REVIEWED IN LAST 4 YEARS (S19/1-5 AND S18/n1-3) OR (S19/1-5 AND (DS10-S8CONFLICT/1-6\*)**

Q61. What was the outcome of your last review of the protection policy / polices you hold?

Please select all that apply.

**RANDOMISE**

1. I changed the amount of cover I had
2. I switched to a different product or policy
3. I cancelled or reduced one of my policies
4. I added a new policy
5. I updated the beneficiaries or how the policy was set up
6. I decided to keep everything the same
99. Other (please specify)

*\* Includes those who provided conflicting answers in initial screening*

**BASE: THOSE WHO HAVE NOT PURCHASED IN LAST 12 MONTHS AND REVIEWED IN LAST 4 YEARS S19/1-5 AND S18/n1-3) OR (S19/1-5 AND (DS10-S8CONFLICT/1-6\*)**

Q62. Since your **last review or change in cover**, what if anything, has changed in your life since? Please select all that apply

**RANDOMISE**

1. Buying a home / new mortgage
2. Having / expecting a child
3. Marriage / new relationship
4. Divorce / separation
5. Health scare / diagnosis
6. Job change / self-employed
7. Income has changed (up or down)
8. Amount of debt has increased
9. Become a carer or taken on new responsibilities
10. Received a lump sum or inheritance
11. Reassessed financial goals / priorities
12. Overcome an illness or health condition
13. Given up smoking
96. Other (please specify)

*\* Includes those who provided conflicting answers in initial screening*

**BASE: REVIEWED IN LAST 4 YEARS (S19/1-5)**

Q63. And thinking about your last review, compared to when you first reviewed your protection needs or purchased a policy, how did your experience compare?

**FLIP SCALE**

1. It was much easier this time
2. It was a bit easier
3. It felt about the same
4. It was a bit harder
5. It was much harder
6. I reviewed my needs for the first time [FIX]

**BASE: ALL RESPONDENTS**

Q64. Overall, how well are all your current protection needs being met?

*Protection insurance includes policies like life insurance, income protection, or critical illness cover, which are designed to support you or your family financially if something serious happens (like illness, injury, or death).*

**FLIP SCALE**

1. Fully
2. Mostly
3. Partly
4. Not at all
99. Unsure

**BASE: THOSE WHOSE NEEDS ARE PARTLY OR NOT AT ALL MET (Q64/3, 4)**

Q65. You said your protection needs are only partly met or not at all met. Why have you not made any changes to your policy? Please select all that apply.

**RANDOMISE**

1. I found it overwhelming
2. I'm waiting for a major life event (e.g. new job, having children) before making changes
3. I didn't know where to find an alternative
4. I wasn't sure what to do
5. I couldn't find anything better
6. Other policies were too expensive
7. I didn't feel confident making a change
8. I forgot about it
9. I had other priorities
10. I don't think it's worth the cost or effort to change my policy
11. I'm satisfied with my current cover, even if it's not a perfect fit
12. I'm worried I won't be accepted for a new policy (e.g. due to health or age)
13. I am in the process of changing my policy
14. Other (please specify)

**BASE: THOSE WHO PURCHASED PROTECTION PRODUCT (DPURCHASED/1-6)**

Q66. And thinking about the protection policy / policies you purchased yourself below, how would you rate the value for money you receive?

**CAROUSEL**

**[SHOW DPRODUCT-PURCHASED]**

**FLIP SCALE**

1. Very good value
2. Fairly good value
3. Neither / nor
4. Fairly poor value
5. Very poor value
99. Unsure

**BASE: ALL WHO SAY POOR VALUE FOR AMOUNT THEY PAY (Q66.1-6/4, 5)**

Q67. Why do you feel you are receiving poor value for the amount you pay?

Please provide as much detail as possible.

[TEXT]

**DEMOGRAPHICS**

**BASE: ALL RESPONDENTS**

Q68. Which of the following best describes your legal marital status?

1. Married or in a civil partnership
2. Separated, divorced or dissolved marriage / civil partnership
3. Widowed / surviving partner from a marriage / civil partnership
4. Single, never married or in a civil partnership
97. Prefer not to say

**BASE: ALL WHO ARE NOT MARRIED OR LIVING IN A CIVIL PARTNERSHIP (Q68/N1)**

Q69. Are you living with someone in your household as a couple?

1. Yes
2. No
97. Prefer not to say

**BASE: ALL RESPONDENTS**

Q70. Do you have children or dependents living with you?

1. Yes
2. No

**BASE: ALL WHO HAVE DEPENDENTS LIVING AT HOME (Q70/1)**

Q71. What is the age of the youngest child / dependent living with you?

1. Under 11 years
2. 11 to 18 years
3. Over 18 years

**BASE: ALL RESPONDENTS**

Q72. The next couple of questions are about some of the things we can all experience in life – ill health, stress, job loss, relationship breakdown and so on. For some people, dealing with these experiences can lead to difficulties managing finances, whilst for other people these issues have no impact.

**BASE: ALL RESPONDENTS**

Q73. Do you have any physical or mental health conditions or illnesses lasting or you expect to last for 12 months or more?

- 1. Yes
- 2. No
- 98. Prefer not to say
- 99. Unsure

**BASE: ALL RESPONDENTS**

Q74. [IF HAVE HEALTH CONDITIONS (Q73/1) Do any of these condition(s) or illness(es) affect you in any of the following ways? Please select all that apply.]

[IF Q73/2,98, 99 Do you have any health condition(s) or illness(es) that affect you in any of the following ways? Please select all that apply.]

**RANDOMISE**

- 1. Addiction, e.g. drugs, alcohol, gambling
- 2. Vision, e.g. blindness or partial sight
- 3. Hearing, e.g. deafness or partial hearing
- 4. Mobility, e.g. walking short distances or climbing stairs
- 5. Dexterity, e.g. lifting and carrying objects, or using a keyboard
- 6. Learning, understanding or concentrating
- 7. Memory, e.g. forgetting conversations or appointments
- 8. Mental health
- 9. Stamina, breathing or fatigue
- 10. Socially or behaviourally, e.g. attention deficit hyperactivity disorder (ADHD), or associated with autism spectrum disorder (ASD) which includes Asperger's
- 11. Reading, spelling, understanding numbers and processing information e.g. Dyslexia, Dyspraxia or Dyscalculia
- 96. Other (please specify)
- 97. [HIDE IF Q72/1] None of these
- 98. Prefer not to say
- 99. Unsure

**BASE: ALL THOSE WITH HEALTH CONDITION (Q74/1-11, 96)**

Q75. To what extent does this affect your ability to carry out day-to-day activities?

**SHOW RESPONSES FROM Q74**

**RANDOMISE Q74 RESPONSES**

1. A lot
2. A little
3. Not at all

**BASE: ALL RESPONDENTS**

Q76. People sometimes have to deal with very important or difficult events which can have a big impact on their lives, and sometimes on their finances.

Which of the following events have you [IF Q68/1: or your partner] experienced in the last 12 months? Please select all that apply.

**RANDOMISE**

1. Getting married
2. Receiving an inheritance
3. Moving house
4. New baby
5. Losing your job / being made redundant
6. Reduction in working hours that you didn't want
7. Being made bankrupt
8. Relationship breakdown / separation from your partner
9. Divorce
10. Serious accident or illness (yourself)
11. Serious accident or illness of a close family member
12. Death of a parent
13. Death of your partner
14. Death of a child
15. Becoming the main carer for a close family member
16. Retired
17. Being forced to sell your home, being evicted, or being made homeless
18. I have been the victim of financial abuse by a family member or partner e.g. access to my money and how it is spent is controlled by someone else and against my will
96. None of these
98. Prefer not to say
99. Unsure

**BASE: ALL RESPONDENTS**

Q77. Is the gender you identify with the same as your sex registered at birth?

1. Yes, my gender is the same as my sex registered at birth
2. No, my gender is different from my sex registered at birth
98. Prefer not to say

**BASE: GENDER IDENTIFY WITH IS NOT THE SAME AS SEX REGISTERED AT BIRTH (Q77/2)**

Q78. Which gender do you identify with?

1. Male
2. Female
3. Non-binary
4. I use another term
98. Prefer not to say

**BASE: ALL RESPONDENTS**

Q79. Please state your annual personal income before any deductions such as tax and pension (i.e. your gross income)?

**[OPEN £ NUMERIC]** per year

98. Prefer not to say
99. Unsure

**BASE: UNSURE OF INCOME OR PREFER NOT TO SAY (Q79/98,99)**

Q80. Would you be able to select your annual personal income before any deductions such as tax and pension (i.e. your gross income) from the list below?

1. Less than £5,000 per year
2. £5,000 to £9,999 per year
3. £10,000 to £14,999 per year
4. £15,000 to £19,999 per year
5. £20,000 to £29,999 per year
6. £30,000 to £39,999 per year
7. £40,000 to £49,999 per year
8. £50,000 to £59,999 per year
9. £60,000 to £79,999 per year
10. £80,000 to £99,999 per year
11. £100,000 to £149,999 per year
12. £150,000 or more per year

98. Prefer not to say  
99. Unsure

**BASE: UNSURE OF CATEGORISED INCOME OR PREFER NOT TO SAY (Q80/98,99)**

Q81. Would you find it easier to give your pay a different way?

1. [OPEN £ NUMERIC] per month
2. [OPEN £ NUMERIC] per week

96. Other (please specify)  
98. Prefer not to say  
99. Unsure

**BASE: ANSWERED INCOME PER MONTH OR PER WEEK (Q81/1,2,96)**

Q82. £[INSERT Q81] is my...

1. Pay before any deductions such as tax and pension (i.e. my gross income)
2. Pay after deductions such as tax and pension (i.e. my net income)

98. Prefer not to say  
99. Unsure

**BASE: ALL RESPONDENTS**

Q83. Which of the following kinds of **income** or **benefits** do you or any other adult in your household receive? Please select all that apply.

**RANDOMISE WITHIN BLOCKS ONLY [1,2], [3-11]**

1. Earnings from employment or self-employment [AUTOFILL IF S5/1,2,3,4]
2. State pension
3. Income from a pension other than the State pension
4. Interest from savings or investments
5. Rental income from property
6. Universal Credit or similar
7. Carer's Allowance
8. Health related benefits (e.g. Personal Independence Payments, Disability Benefit)
9. Child Benefit
10. Pension Credit
11. Other regular allowance from outside the household (including benefits) FIX E
97. None of these
98. Prefer not to say
99. Unsure

**BASE: ALL RESPONDENTS**

Q84. To what extent do you feel that keeping up with your domestic bills and credit commitments is a burden?

1. It is not a burden at all
2. It is somewhat of a burden
3. It is a heavy burden
99. Unsure

**BASE: ALL RESPONDENTS**

Q85. In the last 6 months, have you fallen behind on, or missed, any payments for credit commitments or domestic bills for **any 3 or more months?**

These 3 months don't necessarily have to be consecutive months.

1. Yes
2. No
99. Unsure

**BASE: THOSE BUYING ON A MORTGAGE, RENTING (S7/2,4,5)**

Q86. Thinking about your monthly [IF S7/2 (BUYING WITH A RESIDENTIAL MORTGAGE): mortgage payments; IF S7/3, 4 (RENT): rent payments] for the property in which you currently live, by how much could these increase before you would struggle to pay them?

Select the answer that best applies.

1. £0
2. £1 to £49
3. £50 to £99
4. £100 to £199
5. £200 to £299
6. £300 to £399
7. £400 or more
97. Not applicable
98. Unsure
99. Prefer not to say

**BASE: ALL RESPONDENTS**

Q87. In general, how easy or difficult do you find it to recover from negative experiences?

**FLIP SCALE**

1. Very easy
2. Easy
3. Neither easy nor difficult
4. Difficult
5. Very difficult
99. Unsure

**BASE: ALL RESPONDENTS**

DE1. When, if at all, did you last do the following tasks online? Only include tasks you have conducted online yourself, without needing support from others.

1. Last 24 hours
2. Last week
3. Last month
4. Last 12 months
5. More than 12 months ago
6. I have done this but not online
7. I have never done this before

**RANDOMISE**

1. Checked your bank account balance
2. Made a payment from your mobile phone
3. Applied for a banking product (e.g. credit card, current account, savings account, ISA)
4. Compared insurance premiums
5. Managed a pension, including checking a pension statement
6. Booked and paid for a ticket for travel or entertainment

**BASE: ASK IF ANY OF DE1 NE 1**

DE2. Apart from today, when did you last use the internet at home, at work or elsewhere?

**Include** online access from any device, including mobile phones, tablets, smart TVs and workplace devices.

1. Within the last 24 hours
2. Within the last week
3. Within the last month
4. Within the last 12 months
5. More than 1 year ago
6. Never used the internet before
7. Unsure

## Depth Interview Discussion Guide

### Recently Purchased FINAL

#### 1. Introduction to the research (8 minutes)

Explain who the Big Window® is, and give reassurances around MRS codes of conduct - confidentiality, recording and filming

- **Respondent context:**

Fully establish their personal and financial situation and disposition – what is going on in their lives, their priorities and their experience of making decisions about financial products, including protection products

- Name, situation regarding work / home / family?
- How would you sum up the stage in life you feel you have reached now?
- What is the next ‘big’ stage in life for you?
- Would you describe yourself as someone who plans for the future, someone who lives for today – or somewhere in between?
- What are your priorities in life now? Note importance placed on family
- Specifically, what are your financial priorities?
  - Broadly what financial products do you hold? Do you have a mortgage? Are you investing for any specific goals? If so, what are these? Probe: pure protection products held – note if multiple or single products held
- How confident do you feel about dealing with your financial affairs? Probe: confidence and capability when it comes to assessing products and making financial / protection decisions
  - Do you get any support with these decisions? Where from? Probe: role of adviser / broker / family / friends

#### 2. Perceptions and attitudes to pure protection products (10 minutes)

Focusing on the specific product type/s held, establish their perceptions and understanding of this type of product, the purpose and relevance of this type of product to their situation, the expected benefits and any perceived disbenefits or areas of doubt

- Thinking about the stage in life you have reached and your priorities – what are the things you feel you need to ‘protect’? e.g. income, mortgage payments, your loved ones if anything should happen etc. Probe: to establish their general need for protection before discussing the product held
- When I say ‘Critical illness protection’ / ‘Income Protection’ / ‘Term assurance’ / ‘Life insurance (including over 50s guaranteed acceptance plans)’ what thoughts or feelings go through your mind? Allow spontaneous responses before probing
  - What words would you use to describe that type of product?
  - What would you say was the purpose of that product?
  - Why would people need it?

- What are the benefits?
- If you had to describe this product to someone else, what would you tell them?
- How have you formed your opinions of this product? Probe: who or what has influenced their views? Role of advertising in prompting awareness / informing?
- How confident do you feel about your understanding of your product? Probe: what drives or detracts from your sense of confidence?

### 3. Triggers leading up to their pure protection purchase (10 minutes)

Unearth the drivers to taking out pure protection, exploring the internal and external factors triggering the purchase, what was going on at that time, what they were feeling, what problems they were trying to solve, who they turned to and what was influencing their thinking, including the role of any intermediaries

- Thinking about the 'Critical illness protection' / 'Income Protection' / 'Term assurance' / 'Life insurance (including over 50s guaranteed acceptance plans)' product(s) you hold, tell me how they came about...
- Thinking back, when was the first time you thought about this / these products?
- What triggered you to start thinking about it / them?
  - Probe: was it the participant's idea or did another source initiate their thinking? E.g. their adviser
  - What was motivating you? What was your need for this / these products?
  - What are you looking to protect / cover?
- Why did you need it? Why did you need it then?
- What was going on at the time? How were you feeling? Probe fully: situation, any changes, problems that arose, experience of others, mortgage purchase, etc.
- Who else was involved? What was their role in informing / influencing your thinking?
  - Did you discuss this with anyone? If not, why not? If yes, who did you speak with?
  - How did you go about it? Probe: role of advisers / solicitor
  - Probe fully: if they took advice, why did you decide to take advice? What influenced the decision to take advice?
  - Probe fully: if they used a PCW or a non-advised broker, why did you decide to use a PCW or a non-advised broker? What influenced your decision?

### 4. Understanding their decision-making process and experience (15 minutes)

Exploring their needs, mindset, motivations, confidence levels and factors informing and influencing their behaviours and decision-making at each step in the purchase journey

- Talk me through how you chose the adviser / broker / PCW / life insurance company you purchased from
  - Did you approach your adviser / broker first, or did they approach you?
  - Did you consider any alternative advisers / brokers? If not, why not? If so, which? Probe confidence / ability to judge / assess the quality of an adviser / broker

- If bought direct, how many life insurance companies did they approach? Why them? How were they selected? How were they contacted?
- Had you done any research before or after speaking with / consulting an adviser / broker / PCW / life insurance company(ies)? If yes, what research had you done? Probe sources
  - How much did you know about the products before you spoke with / consulted an adviser / broker / PCW / life insurance company(ies)?
  - Did you know what product you wanted to buy?
  - Did you know what you wanted it to cover and how much you wanted to pay for it? Probe confidence / ability to judge / assess the quality of alternative solutions
- Talk me through the purchasing process...
- What happened first? What next? Etc.?
- At each step – how did you feel? What was important to you at that stage? Were you confident you understood this stage in the process? Probe: drivers and detractors of confidence. What, if any, challenges did you face?
- Can you remember what information you were presented with?
- In terms of product solutions, what were your options?
- Did you feel the options were all pretty similar in terms of what they offered / covered (other than price) or did you consider that they varied in quality? If varied, probe how?
- Can you describe how the options were presented to you? Probe was it just a list or displayed in some way to differentiate them?
- Did the adviser / broker make specific recommendations or merely make suggestions? How did the adviser present the options to you?
- How did the adviser / broker help you make a decision?
- What influence did this have? How important was it in your final decision?
- How much did you value the advice you received?
- And how much did you rely on the advice and suggestions you received?
  - A lot, to some extent, a little, not at all (record exact response)?
  - Why do you say that?
- How did you choose between the options?
  - How easy was that? How confident did you feel making that decision?
  - What information did you base that decision on? What was important to you at the time? Did you feel you had enough information / understanding at the time? Why?
  - Probe:** Extent to which they engaged with this information
  - How much would you say you read and engaged with the information? Would you say that you read and engaged a lot, to some extent, a little, not at all (record exact response)?
  - What made you choose the option you chose? Why was that the best option? If not already covered, probe to what extent any additional benefits - e.g. GP video appointments, gym membership, vouchers/money back when you sign up etc - influenced the choice

- How much time did you spend considering your choice?
- What influenced your final decision?

- **If more than one product purchased:** Were these bought at the same time or was the cover added to?
- How did you reach the decision to buy that combination of products?
  - If switched from one product to another – from what to what and what was driving that?
- Who or what influenced your decision?
  - What is the purpose of each product?
  - Which do you consider to be the primary product? Probe fully why they think this, and its relative role compared to other products they hold
  - How does the combination meet your needs better than having a single product?
  - What are the benefits?

**5. Reflecting on their decision (15 minutes)**

Exploring to what extent they feel they received appropriate and sufficient guidance and advice. Whether they had all the information they needed to reach an informed decision. Any areas where they feel they could have been better supported or informed

- So, tell me about the pure protection product(s) that you purchased
- How confident are you that you understand the features and details of your product?
- What is its purpose? What needs does it meet for you?
- How well do you feel the product meets your needs? What are the benefits?
- Are there any downsides? What are they?
- Did you consider purchasing any additional pure protection products alongside your product, but decided not to proceed with that purchase? What was behind that decision?
- Do you know what your monthly premium is?
- Did you have expectations about the price of the product before attempting to buy it?
  - Did you think that the price you paid is fair value for the product? Why / why not?
- What is included within your insurance cover? Probe for specifics to tactfully 'test' their understanding and note how knowledgeable and confident they are in answering the questions:
  - For term assurance:
    - ♣ When does [did] your cover start?
    - ♣ Are there any circumstances which your term assurance doesn't cover and when it would not pay out? What are these?
    - ♣ Does your policy pay out if you are diagnosed with a terminal illness?
  - For CIC:
    - ♣ When did your cover start?
    - ♣ What does it cover? Interviewer this may be difficult for them to answer, but to gauge level of awareness

- ♣ Are there any circumstances which the policy doesn't cover and when it would not pay out? What are these?
- For IP:
  - ♣ What proportion of your income is covered if you are unable to work?
  - ♣ What 'events' does the policy cover?
  - ♣ If you are unable to work, how long do you have to wait before the policy would start to pay out?
  - ♣ Are there any exclusions when your policy would not pay out?
  - ♣ For how long would the policy pay you an income?
- For over 50s:
  - ♣ What monthly premium do you pay?
  - ♣ How much will your over 50s policy pay out?
  - ♣ For how long do you have to hold the policy before it pays out?
  - ♣ Are there any circumstances when your policy would not pay out?
- How confident are you that this is sufficient cover? Note how knowledgeable and confident they are in answering this question – do they understand if the cover is sufficient / excessive?
  - Did you have expectations about the quality of the product before attempting to buy it?
- Do you receive any ongoing communication or contact from the provider or adviser / broker?
  - What do you receive?
  - How relevant / helpful is this information? Why? Probe: extent to which they engaged with this information
- Reflecting on the decisions you made...
- How do you feel about them now? How happy are you with your choice of product(s)?
  - Do you have any doubts? Any regrets? If so, explore fully what is driving that
  - What, if anything, do you wish you had done differently and why?
  - To what extent do you feel you had all the information you needed to reach an informed decision? Why?
  - Any areas where you feel you could have been better informed?
- Thinking back over the purchase journey for your protection product(s)...
  - How do you feel now about your experience?
    - What went well? Probe: experience satisfaction with intermediary
    - Any areas / stages that you feel did not go so well? Why?
    - How confident did you feel at each stage? What made you feel like that?
    - How clear were you about what was going on at each stage?
    - How well supported did you feel at each stage?

- To what extent do you feel you received appropriate and sufficient guidance and advice?  
Any areas where you feel you could have been better supported?
  
- How much do you value the product(s) you have purchased? Why?
- And how much do you value the help and support that you received from your adviser / broker / PCW in finding the right product for you?
- What are your expectations of this / these product(s) going forward?
  - Probe: level of confidence in how and what the product will deliver for example if you have a serious illness or injury that prevents you working or you pass away
  - Do you imagine the product will remain suitable for your needs in the future? Why/why not?

#### **6. Summing Up (2 minutes)**

- Having discussed your experiences in detail, what advice would you give to someone about to start this process?
  
- If you could go back and do it again, what if anything, would you do differently? Why?

**Interviewer, ensure you have a clear picture of the stages in the journey and where any problems lie**

Any other comments?

**Confirm permission** to use video clips (as per MRS code of conduct)

**Thank and close**

## Depth Interview Recruitment Screener

Good morning / afternoon / evening my name is xxxx and I work for **the Big Window<sup>®</sup>**, an independent market research agency. We are conducting an important project to understand people's attitudes towards personal finance and insurance.

The research will involve you taking part in a video depth interview with one of our directors. For you to participate in the video depth interview, we will send you a link via email. You do not need to download anything, just click on the link using a smart phone, tablet, laptop or pc. The interview will last up to **60 mins**. To thank you for taking part we will give you **£60 for online / £80 for f2f** cash gift either by bank transfer or a cheque, whichever you prefer.

I would like to assure you that absolutely no selling is involved; this is purely a market research exercise. All your answers will be anonymous and will not be attributed to you personally but amalgamated with the responses of others for analysis purposes. We will ask you at the end of the interview whether you are happy for us to use some of the clips from our discussions to communicate the findings; again, this will be at your discretion and on an anonymous basis and will not be shared externally. We will also ask if you would be happy for the whole video recording to be passed to our client for internal use only. **REFER TO MRS CODE OF CONDUCT**

Would you consider taking part?

1. Yes	<b>CONTINUE</b>
2. No	<b>THANK AND CLOSE</b>

Thank you.

We want to include a cross-section of people so I first need to ask you a few questions before I can confirm your participation.

### ASK ALL

Q1	Do you or anyone in your close family work or have previously worked in...? <b>CAN BE MULTICODED</b>		
	Marketing / Market Research	1	<b>THANK AND CLOSE</b>
	Journalism	2	
	Public Relations	3	
	Financial services	4	
	Advertising	5	
	None of these	6	

### ASK ALL

Q2	Which of the following products do you currently hold? <b>CAN BE MULTICODED</b>
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	<u>Critical Illness</u> : this pays out a lump sum payment if you are diagnosed with one of range of specific illness	1	<b>CHECK QUOTAS AND CONTINUE TO Q3 IF CODES 1-4</b>  <b>GO TO Q5 IF CODE 5</b>
	<u>Income Protection</u> : this provides you with a regular income if you are unable to work due to illness or injury	2	
	<u>Life Insurance</u> : this provides lifelong cover ensuring a payout to your beneficiaries on your death. It excludes policies that combine life insurance with an investment / savings element	3	
	<u>Term Assurance</u> : term assurance gives you life cover for a specified period of time. If you die during that period the policy pays out a lump sum to a beneficiary	4	
	<u>Guaranteed over 50s Life Insurance</u>	5	
	None of these	6	

**ASK FOR EACH OF CRITICAL ILLNESS, INCOME PROTECTION, TERM, LIFE INSURANCE HELD AT Q2**

Q3	You mentioned that you hold X. Is this included as part of an employee benefits package, did you buy and pay for it yourself or do you hold a joint policy with someone else but you were not involved in the decision-making? <b>SINGLE CODE PER LINE</b>			
		Part of employee benefits package	Bought and pay for myself	I hold a joint policy with someone else but was not involved in the decision-making
	Critical Illness cover	1	2	3
	Income Protection	1	2	3
	Term Assurance	1	2	3
	Life insurance	1	2	3

**CONTINUE ONLY FOR THOSE POLICIES BOUGHT AND PAID FOR THEMSELVES**

**IF NONE BOUGHT AND PAID FOR THEMSELVES AND DO NOT HOLD OVER 50s, GO TO Q12 (WHETHER EVER HELD)**

**ASK ALL WHO HAVE BOUGHT AND PAID FOR THEMSELVES AT Q3**

Q4	How did you buy your x - Did you buy it directly from the insurer or did you buy it via an intermediary?
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	<p>An intermediary includes a mortgage provider, such as a bank or building society, a mortgage broker, an Independent Financial Adviser, a Price Comparison Website such as Go Compare.</p> <p>The intermediary may or may not have provided advice on the products which are suitable for you. <b>SINGLE CODE PER LINE</b></p>			
		Direct from insurer	Via an intermediary	Not sure
	Critical Illness cover	1	2	3
	Income Protection	1	2	3
	Term Assurance	1	2	3
	Life insurance	1	2	3

**CHECK QUOTA AND, IF IN QUOTA CONTINUE TO Q5 I.E. BOUGHT AND PAID FOR THEMSELVES AND MEETS QUOTAS IN TERMS OF METHOD OF PURCHASE**

**IF NOT IN QUOTA GO TO Q12 (WHETHER EVER HELD)**

**ASK FOR EACH PRODUCT IN QUOTA, I.E. BOUGHT AND PAID FOR THEMSELVES AND MEETS QUOTA IN TERMS OF METHOD OF PURCHASE OR OVER 50s**

Q5	When did you buy your X ? <b>SINGLE CODE ONLY</b>		
	In the last six months	1	<b>CONTINUE TO Q6 FOR ANY POLICIES BOUGHT IN LAST SIX MONTHS</b>
	In the last six to twelve months	2	<b>GO TO Q11A</b>
	Longer ago	3	<b>GO TO Q11A</b>

**ASK FOR EACH BOUGHT IN THE LAST SIX MONTHS**

Q6	When you bought your X, did you switch from another provider? <b>SINGLE CODE ONLY</b>		
	Yes, I switched from another provider	1	<b>GO TO Q7</b>
	No, I did not switch from another provider – I bought this kind of insurance for the first time	2	<b>GO TO Q8</b>

**ASK ALL WHO SWITCHED FROM ANOTHER PROVIDER AT Q6**

Q7	Why did you switch from another provider? <b>SINGLE CODE ONLY</b>		
	My broker / Independent Financial Adviser suggested / recommended that I switch	1	<b>RECRUIT FOR SWITCHED VIA INTERMEDIARY</b>
	Other reason (Please specify)	2	<b>CONTINUE TO Q8</b>

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**IF NOT A SWITCHER AND BOUGHT JUST ONE TYPE OF POLICY IN LAST 6 MONTHS CONSIDER FOR RECENT PURCHASERS QUOTA AND GO TO Q15**

**IF MORE THAN ONE TYPE OF POLICY PURCHASED IN THE LAST SIX MONTHS AT Q5, ASK Q8. OTHERS GO TO Q11As**

Q8	You say you bought X in the last six months. <b>(LIST ALL PRODUCTS BOUGHT IN LAST SIX MONTHS)</b>  Were any of these bought at the same time as part of a single purchase process or did you buy them at different times independently of one another? <b>SINGLE CODE ONLY</b>	1	GO TO Q9
	Yes, I bought them / some of them at the same time as part of the same purchase process  No, I bought each independently of one another	2	GO TO Q15

**IF PRODUCTS BOUGHT INDEPENDENTLY OF ONE ANOTHER IN LAST 6 MONTHS, CONSIDER FOR RECENT PURCHASERS QUOTA AND GO TO Q15**

**ASK ALL WHO BOUGHT PRODUCTS AT SAME TIME AS PART OF THE SAME PURCHASE PROCESS AT Q8. OTHERS GO TO Q11A**

Q9	You say you bought products at the same time as part of the same purchase process. Of the products that you bought at the same time, which was the primary product you were shopping for? <b>SINGLE CODE ONLY</b>	1	GO TO Q10
	Critical illness	1	
	Income protection	2	
	Term Assurance	3	

**ASK ALL WHO BOUGHT PRODUCTS AT SAME TIME AS PART OF THE SAME PURCHASE PROCESS AT Q8. OTHERS GO TO Q11A**

Q10	And which one / ones were considered second? <b>CAN BE MULTICODED</b>	1	<b>CONSIDER FOR RECRUITMENT SO FOR EACH PRODUCT WE HAVE A MIX OF THOSE PURCHASING AS A FIRST AND AS A SECONDARY PRODUCT</b>  <b>IF NOT IN QUOTA GO TO Q11A</b>
	Critical illness	1	
	Income protection	2	
	Term Assurance	3	

**ASK ALL WITH CRITICAL ILLNESS. OTHERS GO TO Q11B**

Q11A	You say you did not buy your critical illness policy in the last six months, when did you buy your critical illness policy? <b>SINGLE CODE ONLY</b>		
	In the last 6 to 12 months	1	<b>GO TO Q11B</b>
	One to two years ago	2	
	Two to six years ago	3	
	More than six years ago	4	<b>CONSIDER FOR LONGER TERM POLICY HOLDER</b>

**ASK ALL WITH INCOME PROTECTION. OTHERS GO TO Q11C**

Q11B	You say you did not buy your income protection policy in the last six months, when did you buy your income protection policy? <b>SINGLE CODE ONLY</b>		
	In the last 6 to 12 months	1	<b>GO TO Q11C</b>
	One to two years ago	2	
	Two to six years ago	3	
	More than six years ago	4	<b>CONSIDER FOR LONGER TERM POLICY HOLDER</b>

**ASK ALL WITH TERM ASSURANCE. OTHERS GO TO Q11D**

Q11C	You say you did not buy your term assurance policy in the last six months, when did you buy your term assurance policy? <b>SINGLE CODE ONLY</b>		
	In the last 6 to 12 months	1	<b>GO TO Q11D</b>
	One to two years ago	2	
	Two to six years ago	3	
	Six to ten years ago	4	
	More than ten years ago	5	<b>CONSIDER FOR LONGER TERM POLICY HOLDER</b>

**ASK ALL WITH LIFE INSURANCE. OTHERS GO TO 11E**

Q11D	You say you did not buy your life insurance policy in the last six months, when did you buy your life insurance policy? <b>SINGLE CODE ONLY</b>		
	In the last 6 to 12 months	1	<b>GO TO Q11E</b>
	One to two years ago	2	
	Two to six years ago	3	
	Six to ten years ago	4	
	More than ten years ago	5	<b>CONSIDER FOR LONGER TERM POLICY HOLDER</b>

**ASK ALL WITH OVER 50s POLICY. OTHERS GO TO Q12**

Q11E	You say you did not buy your over 50s life insurance policy in the last six months, when did you buy your over 50s policy? <b>SINGLE CODE ONLY</b>		
	In the last 6 to 12 months	1	<b>GO TO Q12</b>
	One to two years ago	2	
	Two to six years ago	3	
	Six to ten years ago	4	
	More than ten years ago	5	<b>CONSIDER FOR LONGER TERM POLICY HOLDER</b>

**ASK ALL WHO DIDN'T HOLD ANY OF THE PRODUCTS AT Q2. OTHERS GO TO Q15**

Q12	Which of the following products have you held in the past but no longer hold? <b>SINGLE CODE ONLY</b>		
	<u>Critical Illness</u> : this pays out a lump sum payment if you are diagnosed with one of range of specific illness	1	<b>CHECK QUOTA AND IF IN QUOTA GO TO Q13</b> <b>OTHERS GO TO Q19</b>
	<u>Income Protection</u> : this provides you with a regular income if you are unable to work due to illness or injury	2	
	<u>Life Insurance</u> : this provides lifelong cover ensuring a payout to your beneficiaries on your death. It excludes policies that combine life insurance with an investment / savings element	3	
	<u>Term Assurance</u> : term assurance gives you life cover for a specified period of time. If you die during that period the policy pays out a lump sum to a beneficiary	4	
	<u>Guaranteed over 50s Life Insurance</u>	5	
	<u>None of these</u>	6	<b>GO TO Q19</b>

**FOR EACH EVER HELD AT Q12, ASK Q13**

Q13	You mentioned that you used to hold X, was this included as part of an employee benefits package, or did you buy and pay for it yourself? <b>SINGLE CODE PER LINE</b>			
		Part of employee benefits package	Bought and paid for myself	Both
Critical Illness cover	1	2	3	
Income Protection	1	2	3	
Term Assurance	1	2	3	
Life insurance	1	2	3	

**FOR EACH EVER HELD AT Q12 AND BOUGHT AND PAID FOR THEMSELVES AT Q13 ASK Q14.****OTHERS GO TO Q19**

Q14	Why do you no longer hold X? <b>SINGLE CODE ONLY</b>			
	I let it lapse i.e. I stopped paying the premium	1	<b>CHECK QUOTA AND IF IN QUOTA CONSIDER FOR LAPSED</b>	<b>GO TO Q15</b>
	I cancelled it	2		
	It came to the end of its term	3		
	Other reason (please specify)	4		
	Don't know / can't remember	5		

**ASK ALL WHO HOLD CRITICAL ILLNESS / HAVE EVER HELD CRITICAL ILLNESS**

Q15	Have you ever claimed on a critical illness policy? <b>SINGLE CODE ONLY</b>			
	Yes	1	<b>GO TO Q16</b>	
	No	2	<b>GO TO Q17</b>	

**ASK ALL WHO HAVE EVER CLAIMED AT Q15**

Q16	When did you last claim? <b>SINGLE CODE ONLY</b>			
	In the last 12 months	1	<b>CONSIDER FOR CLAIMANT QUOTA</b>	
	Longer ago than that	2	<b>GO TO Q17</b>	

**ASK ALL WHO HOLD INCOME PROTECTION / HAVE EVER HELD INCOME PROTECTION. OTHERS GO TO Q19**

Q17	Have you ever claimed on an income protection policy? <b>SINGLE CODE ONLY</b>			
	Yes	1	<b>GO TO Q18</b>	
	No	2	<b>GO TO Q19</b>	

**ASK ALL WHO HAVE EVER CLAIMED**

<b>Q18</b>	When did you last claim? <b>SINGLE CODE ONLY</b>		
	In the last 12 months	1	<b>CONSIDER FOR CLAIMANT QUOTA</b>
	Longer ago than that	2	<b>THANK AND CLOSE</b>

**ASK ALL**

<b>Q19</b>	Have you ever been the beneficiary of a term life insurance policy, a life insurance policy or an over 50s policy when the holder of the policy passed away and you received a lump sum? <b>READ OUT, SINGLE CODE ONLY SINGLE CODE ONLY</b>		
	Yes	1	<b>GO TO Q20</b>
	No	2	<b>THANK AND CLOSE</b>

**ASK ALL**

<b>Q20</b>	When was that? <b>SINGLE CODE ONLY</b>		
	In the last 12 months	1	<b>CONSIDER FOR CLAIMANTS QUOTA</b>
	Longer ago than that	2	<b>THANK AND CLOSE</b>

**ASK ALL**

<b>Q21</b>	In which region do you live? <b>SINGLE CODE ONLY</b>		
	Scotland	1	<b>RECRUIT A MIX</b>
	Northeast	2	
	Northwest	3	
	Yorkshire & Humberside	4	
	West Midlands	5	
	East Midlands	6	
	Wales	7	
	East Anglia	8	
	Central and Greater London	9	
	Southeast	10	
	Southwest	11	

**ASK ALL**

<b>Q22</b>	Gender <b>SINGLE CODE ONLY</b>		
	Male	1	<b>RECRUIT A MIX</b>
	Female	2	

**ASK ALL**

Q23	What was your age last birthday? <b>SINGLE CODE ONLY</b>		
	Under 35	1	<b>RECRUIT A MIX</b>
	35 to 44	2	
	45 to 54	3	
	55 to 64	4	
	65 to 74	5	
	75+	6	

**ASK ALL**

Q24	Can you tell me please into which bracket your total household income falls before tax? <b>READ OUT</b>		
	Up to £30,000	1	<b>RECRUIT A MIX</b>
	£30,000 to £50,000	2	
	Over £50,000	3	

**ASK ALL**

Q25	How would you describe your ethnicity? <b>READ OUT</b>		
White	English/Welsh/Scottish/Northern Irish/British	1	<b>RECRUIT A MIX</b>
	Irish	2	
	Gypsy or Irish Traveller	3	
Mixed / Multiple ethnic groups	White and Black Caribbean	4	
	White and Black African	5	
	White and Asian	6	
Asian /Asian British	Indian	7	
	Pakistani	8	
	Bangladeshi	9	
	Chinese	10	
Black / African / Caribbean / Black British	African	11	
	Caribbean	12	
Other Ethnic group	Arab	13	
	Any other ethnic group	14	
	Refused / Prefer not to say	15	<b>THANK AND CLOSE</b>

**RECRUITMENT FOR INDIVIDUAL DEPTHS**

We'd like to speak to you in more detail about your views. This would involve you taking part in a video depth interview lasting up to **60 minutes** with one of our directors.

For you to participate in the video depth interview, we will send you a link via email. You do not need to download anything, just click on the link using a smart phone, tablet, laptop or pc and, as a thank you

for taking part, we will give you a **£60 for online / £80 for f2f** cash gift either by bank transfer or a cheque, whichever you prefer.

As a Market Research Society registered agency, we are bound by strict rules of confidentiality, and we abide by the Code of Conduct of the Market Research Society.

I can, therefore, assure you everything you say will be treated in complete confidence and your views will be amalgamated with those of others for analysis purposes. Your comments will not be attributed to you without your expressed permission. The interview will be audio (and video) recorded and we will ask you at the end of the interview if you would be happy for us to share some of the clips from our discussion with the sponsor of the research. We will also ask if you would be happy for the whole video recording to be passed to our client for internal use only. The recordings will be used for research purposes only.

If you wish, you can contact the MRS Freephone number, 0800 975 9596, to check that we are a bona fide research agency.

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<b>DATE OF DEPTH INTERVIEW</b>	
<b>TIME</b>	
<b>MODERATOR</b>	
<b>EMAIL ADDRESS</b>	
<b>POSTAL ADDRESS</b>	



## Office Address

the Big Window Consultancy Limited  
Mugup Barn | Towngate | Hepworth |  
West Yorkshire | HD9 1TE

