

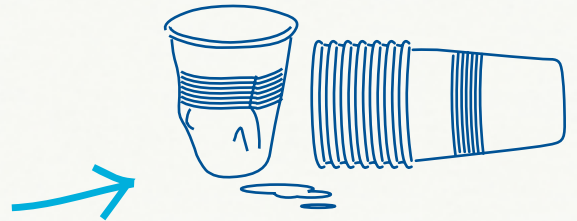
Starting a conversation about a back-up plan

Do you hijack the next management meeting? Send anonymous notes using cut-out newspaper letters? Well, probably not.

So how do you get the conversation started? It's not every day we chat benefits, contracts etc. But luckily, there are a few easy ways in:

Did you see that Ad?

They're done by a rather talented bunch of people. There's Mat, with his reverse tablecloth trick, and Delia, who can squeeze into the smallest of spaces. So why not have one of those 'did you see?' conversations by the water cooler, and send the video on afterwards? Then the stage is perfectly set for a follow-up question.



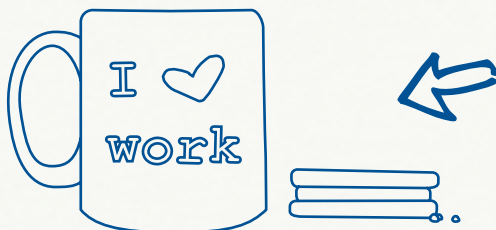
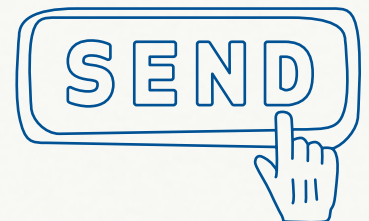
What employee benefits do I get?

Most of us are a little bit hazy when it comes to our benefits package. So why not drop HR a call, or an email, asking for a quick recap of what yours covers? If Income Protection isn't in there, the follow-up question is obvious.



What if someone's off for ages?

If HR isn't familiar with Income Protection, the hard sell can be a little daunting. So just ease your way in, perhaps ask them what happens if an employee's off for longer than a week or two. What would happen after a longer period, say six months or so? Don't worry about sounding like you're planning to skive: mentioning Income Protection will explain why you're asking.



Take it to the forum

If a one-on-one seems daunting, a question at your next union meeting or employee forum (if your employer holds such a thing) might be an easy way in. Once you explain what Income Protection is, you'll probably find a few allies, which will make further conversations easier.

Of course, you might work in a smaller company without dedicated HR, in which case your MD or Office Manager is probably the person to talk to. And if you're lucky enough to be your own boss, then you just need to give yourself permission to talk to an Independent Financial Adviser (we anticipate that being a pretty short conversation).

You'll find a list over at www.unbiased.co.uk