

52% of businesses would cease trading in under one year if they lost a key person\*. It is important for your clients' businesses to be prepared should people who are key to that business die or become critically ill.

\*Source: Legal & General's 6th State of the Nation's SMEs report (2019).



# Business Protection Process Guide

## What is the process and cost?

On completion of a fact-find pack, terms of engagement and letter of authority, the appropriate specialist adviser will liaise with the business and its people to provide advice on their business protection needs.

The cost of the advice for protection products which are implemented as a result of that advice will be paid via commission. This commission will be disclosed in accordance with the FCA regulations.

Full details of the business protection process are available on request.

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## How can QB Partners help?

QB Partners [www.qbpartners.co.uk](http://www.qbpartners.co.uk) is a market leading independent technical specialist providing support to advisers and product providers.

As a result of our existing relationships with UK FCA regulated business protection specialist advisers, QB Partners is extremely well placed to assist in ensuring that clients who are considering protecting their businesses in the event of death and critical illness are able to receive appropriate advice.

QB Partners have put together a panel of UK financial advisers with the appropriate qualifications and permissions. Following an initial enquiry, QB Partners will provide details of an appropriate UK business protection adviser from this panel. QB Partners will liaise with the introducer and their client to ensure that the fact-find and accompanying documentation are completed to allow the business protection adviser to give the appropriate advice.

The business protection adviser will take full responsibility for the business protection advice and transact any applications through to policy commencement (subject to underwriting).

To get started, please call us for a confidential discussion.