

01 · WHY THIS STAGE

The first meeting is where advice deals *quietly start ageing.*

Advice deals rarely stall at the objection. They stall because the second email — the one asking for an ID copy, three payslips, an existing policy schedule — lands four days after the meeting, by which point the client's urgency has gone somewhere else. This pack is what to ask for *in the room*, per product line, so there is no second email.

02 · ASK FOR THESE IN THE ROOM — LINES 1 TO 3

LIFE COVER & RISK

- | | |
|---|--|
| ☐ ID or passport copy | ☐ Existing policy schedules — every insurer |
| ☐ Last three months' bank statements | ☐ Beneficiary full names and ID numbers |
| ☐ Height, weight, smoker status | ☐ Medical events in the last five years |

INCOME PROTECTION

- | | |
|---|---|
| ☐ Three payslips, or two years' financials | ☐ Employer group-cover schedule |
| ☐ Occupation described in the client's own words | ☐ Sick-leave or disability history |
| ☐ Accountant's name and number, if self-employed | ☐ Any pending or declined applications elsewhere |

MEDICAL SCHEME

- | | |
|---|--|
| ☐ Current scheme, plan name, member number | ☐ Chronic conditions and current medication |
| ☐ Dependants — names, dates of birth, ID numbers | ☐ Preferred hospital network and GP |
| ☐ Date of the last plan change | ☐ Waiting periods currently running |

Check your compliance officer's list against this one.

03 • LINES 4 TO 6

Three more lines, *same rule*.

RETIREMENT ANNUITY & PRESERVATION

- | | |
|---|---|
| ☐ Latest statements from every provider | ☐ Tax number and marginal rate |
| ☐ Employer fund benefit statement | ☐ Intended retirement age |
| ☐ Existing debit-order dates and amounts | ☐ Transfers already in flight |

INVESTMENT / DISCRETIONARY

- | | |
|---|---|
| ☐ Source of funds, in one sentence | ☐ Risk questionnaire completed, not promised |
| ☐ Bank statement showing those funds | ☐ Time horizon, and the money's job |
| ☐ Existing portfolio statements | ☐ Who else signs off on the decision |

SHORT-TERM

- | | |
|--|---|
| ☐ Current schedule and renewal date | ☐ Asset list with values |
| ☐ Claims history, last three years | ☐ Vehicle details, including the finance house |
| ☐ Security and alarm details | ☐ Who currently holds the broker note |

04 • SEND THIS THE DAY BEFORE

WHATSAPP OR EMAIL • THE EVENING BEFORE

Hi [name] — looking forward to Thursday. So we can finish this in one sitting instead of two, could you bring or send through: [three items from the list above]. If anything's hard to find, don't go hunting — tell me and I'll request it from the provider directly. — [You]

05 • THE SHEET

The pack tells you what to ask. The sheet tells you *what's ageing*.

- 01 Copy the sheet: thepipelinefixer.com/sheets/advisers-ageing — one row per client, opened the day of the first meeting.
- 02 Tick the documents you asked for. Date each one the day it actually lands.
- 03 Read the top-right number on a Monday. That's the whole ritual.

06 • THE SCORING KEY

0-3 days	Inside it. The meeting did its job.
4-9 days	Watch. One direct ask, in the channel they reply on.
10+ days	Leaking. This one is not underwriting this quarter unless you call.

07 • WHAT TO DO WITH YOUR TOTAL

Fill in the sheet, send me the total, and I'll tell you *what it says*.

No call needed, no form. Reply to help@thepipelinefixer.com with one number and the number of open clients and I'll write back with where the pack is leaking and what I'd change first. If you'd rather see it for the whole pipeline instead of one stage, the 60-second leak check is at thepipelinefixer.com/leak-check.

The lists are operational, not regulatory advice.