

VULNERABILITY MATTERS

JUST.

FOCUSING ON VULNERABILITY MATTERS

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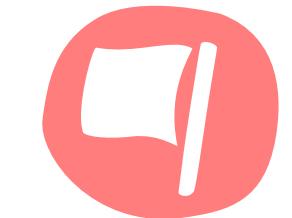
ANYONE CAN BE PERMANENTLY OR TEMPORARILY VULNERABLE – DUE TO INDIVIDUAL CHARACTERISTICS AND CIRCUMSTANCES OR THROUGH ACTIONS/IN ACTIONS OF THE BUSINESS.

There are four identified key drivers which may increase the risk of vulnerability.



HEALTH

Health conditions or illnesses that affect the ability to carry out day-to-day tasks.



LIFE EVENTS

Such as bereavement, job loss or relationship breakdown.



RESILIENCE

The low ability to withstand financial or emotional shocks.



CAPABILITY

Low knowledge of financial matters or low confidence in managing money (financial capability). Low capability in other relevant areas such as literacy or digital skills.

The Financial Conduct Authority (FCA) defines a vulnerable customer as “someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care.”

Each of us has a part to play in meeting the obligations under the FCA’s Consumer Duty.

A significant element includes having an appropriate policy in place, which ensures clients in vulnerable situations are identified and supported.

VULNERABILITY SUPPORT FOR THE ADVICE COMMUNITY: OVERVIEW

1

Working with partners, we provide **training** designed for the advice community to better support those in vulnerable circumstances.

2

We collaborate with partners to **raise awareness** on important topics like mental capacity and advice when clients are in acutely vulnerable circumstances.

3

We offer a range of **resources** to help with spotting the signs and recording vulnerability.

4

We produce regular content on vulnerability topics through our **engagement programme**.

VULNERABILITY SUPPORT FOR THE ADVICE COMMUNITY: TRAINING

WORKING WITH PARTNERS,
WE'VE BEEN HELPING THE
FINANCIAL ADVICE COMMUNITY
TO ENHANCE THEIR KNOWLEDGE
ON VULNERABILITY MATTERS.



At Just we have a Dementia Friend Ambassador who runs information sessions, in the local communities, within intermediary businesses and with SOLLA advisers. This aims to help increase the understanding and support for those living with or supporting those with Dementia.



SOLLA
Society of Later
Life Advisers



FREE TRAINING FOR THE FINANCIAL ADVICE COMMUNITY

Since 2019, the Consumer Vulnerability in Later Life online training provided by Just with content created by SOLLA (the Society of Later Life Advisers), has been completed over 24,000 times.

The Financial Conduct Authority has identified the training as an example of good practice that could help advisers and other stakeholders improve their skills and capability, learning how best to support vulnerable customers and their families.

The training is free to use and offers 60 minutes of Continuing Professional Development (CPD), with a certificate for successful completion.

VULNERABILITY SUPPORT FOR THE ADVICE COMMUNITY: VIDEOS AND WEBINARS

WE'VE PRODUCED **ENGAGING** VIDEO CONTENT BY PARTNERING WITH **COMENTIS**, FOCUSING ON PARTICULAR SUBJECTS SUCH AS THE IMPACT OF COGNITIVE DECLINE AND VULNERABILITY MYTHS.

DISCUSSING VULNERABILITY

Vulnerability and the impact of cognitive decline

Martin Lines, Development and Events Director at Just and Beth Yolland-Jones, Clinical Lead at Comentis, have come together to provide an insight into cognitive decline to help you support your clients in vulnerable circumstances.



Duration: 21:57

3:40 'Crystallised knowledge' and the application of life skills to problem-solving
5.34 The different states of cognitive decline
10:04 Identifying when clients may need more support
15:16 Mental capacity and when to get an assessment
18:04 Looking ahead with safeguards and the right support

Our webinars are designed to give a greater insight into important issues concerning the retirement market.



VULNERABILITY MYTHS BITE-SIZED VIDEOS

Beth Yolland-Jones, Clinical Lead at Comentis, addresses some vulnerability myths with advice to help you ensure client wellbeing.



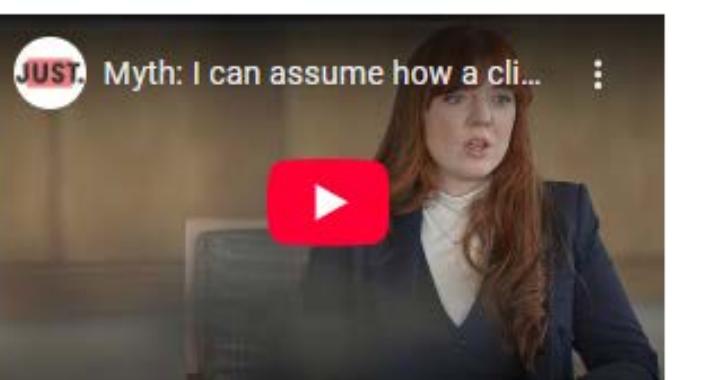
Myth: Recording vulnerability is a one-off task.

Duration: 0:33



Myth: A vulnerable circumstance is the same as a vulnerability.

Duration: 0:37



Myth: I can assume how a client will react to a life event.

Duration: 0:37



Myth: It's easy to spot a vulnerability.

Duration: 0:37



Myth: I can rest assured that a client's family is involved.

Duration: 0:38



Myth: It's hard to get support on vulnerability matters.

Duration: 0:32

VULNERABILITY SUPPORT FOR THE ADVICE COMMUNITY: LITERATURE RESOURCES

WE OFFER A RANGE OF
HELPFUL RESOURCES ON
JUSTADVISER.COM,
CREATED FOR THE
ADVICE COMMUNITY.

THEY'RE DESIGNED TO HELP ADVISERS:

- understand the key drivers, which may increase the risk of vulnerability
- spot the signs of vulnerability
- assess and record vulnerability



VULNERABILITY SUPPORT FOR THE ADVICE COMMUNITY: ENGAGEMENT COMMUNICATION

OUR COMMUNICATION PROGRAMME
FOCUSSES ON VULNERABILITY TOPICS
TO HELP ADVISERS SUPPORT THEIR
CLIENTS' WELLBEING.

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DISCUSSING VULNERABILITY

THE IMPACT OF COGNITIVE DECLINE



Martin Lines
Just

Beth Yolland-Jones
Comentis

Dear Helen,

In our new video, Martin Lines, Development and Events Director at Just and Beth Yolland-Jones, Clinical Lead at Comentis, talk about cognitive decline.

Hear what they have to say about:

- 'crystallised knowledge' and the application of life skills to problem-solving;
- the different states of cognitive decline;
- identifying when clients may need more support;
- mental capacity and when to get an assessment; and
- looking ahead with safeguards and the right support.

Visit our vulnerability page to watch the full video.

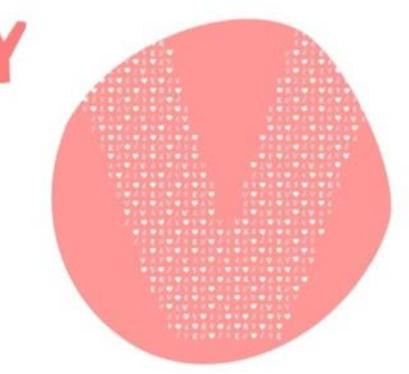
[Watch the video](#)

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VULNERABILITY MYTH

A VULNERABLE CIRCUMSTANCE IS THE SAME AS A VULNERABILITY

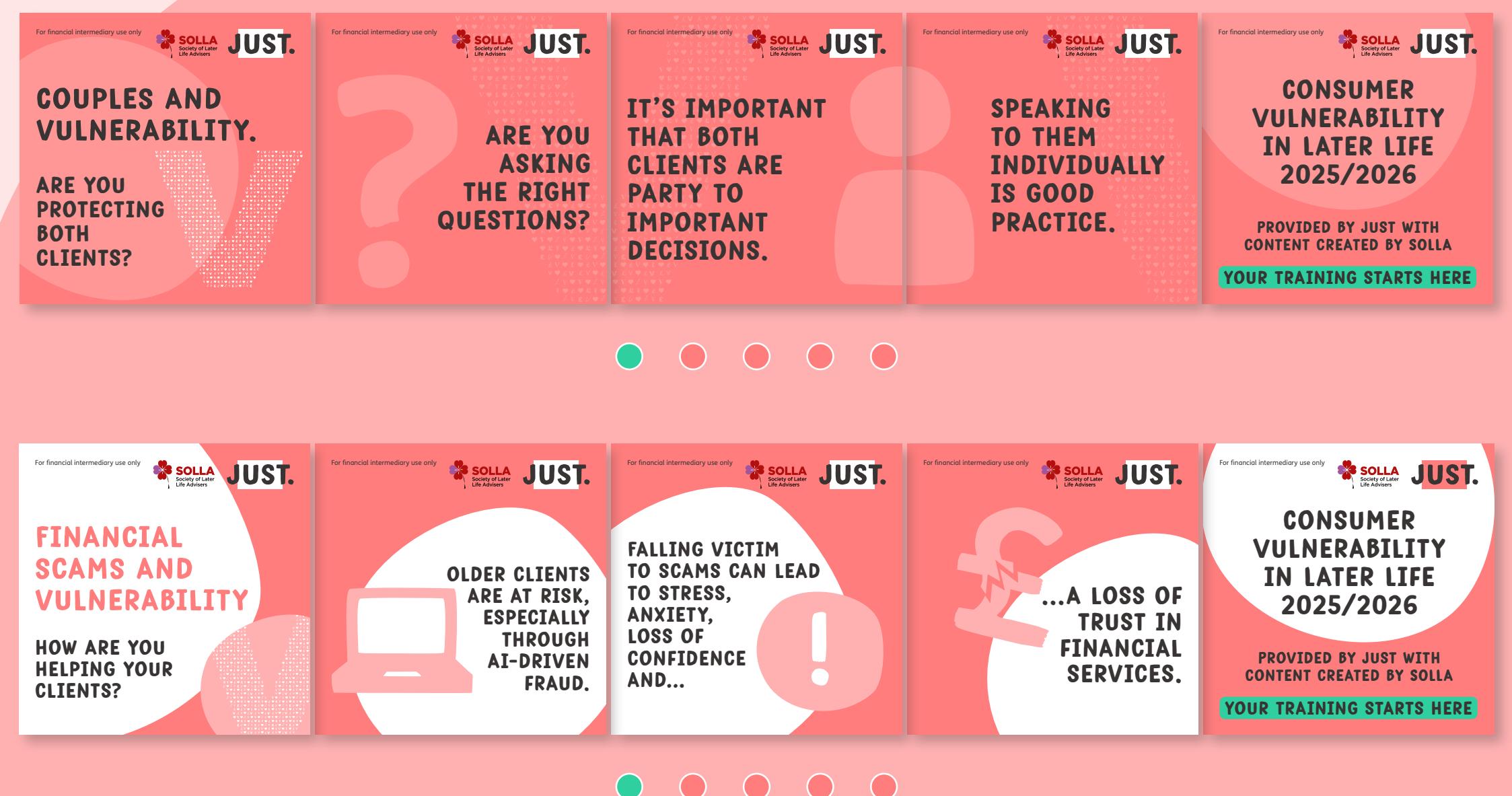


Dear Charlotte,

A vulnerable circumstance is the same as a vulnerability... or is it?

According to Beth Yolland-Jones, Clinical Lead at Comentis, they're not the same. Vulnerable circumstances or events can impact clients differently. Vulnerability can arise due to changes in behaviour or engagement as a result. Hear what Beth has to say about the links between the two and more in our [vulnerability myths bite-sized videos](#).

[Watch the videos](#)



JUST. SOLLA Society of Later Life Advisors

COUPLES AND VULNERABILITY.
ARE YOU PROTECTING BOTH CLIENTS?

IT'S IMPORTANT THAT BOTH CLIENTS ARE PARTY TO IMPORTANT DECISIONS.

SPEAKING TO THEM INDIVIDUALLY IS GOOD PRACTICE.

CONSUMER VULNERABILITY IN LATER LIFE 2025/2026
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YOUR TRAINING STARTS HERE

JUST. SOLLA Society of Later Life Advisors

FINANCIAL SCAMS AND VULNERABILITY
HOW ARE YOU HELPING YOUR CLIENTS?

OLDER CLIENTS ARE AT RISK, ESPECIALLY THROUGH AI-DRIVEN FRAUD.

FALLING VICTIM TO SCAMS CAN LEAD TO STRESS, ANXIETY, LOSS OF CONFIDENCE AND...

...A LOSS OF TRUST IN FINANCIAL SERVICES.

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FOR MORE INFORMATION ON VULNERABILITY SUPPORT:

Call: 0345 302 2287

Email: vulnerabilitysupport@wearejust.co.uk

Visit: justadviser.com