LEARNER EDITION

The client agrees. Have they understood?

A reassuring answer can hide an important misunderstanding. Practise finding it, responding to it and recording what changed.

Version 1.0 | DRAFT | 25 minutes estimated study

External accreditation: not recorded. The CPD Group has not approved this pack or assigned credits. Draft estimates are subject to review.

Course identity

Audience: UK financial advisers, paraplanners and advice quality reviewers

Prerequisites: Working knowledge of the UK financial advice process. This is professional development, not an entry-level qualification.

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Learning outcomes

1. Distinguish agreement from evidence of understanding.

2. Choose a proportionate response to a misunderstanding or support need.

3. Write a factual account of a communication check and a useful follow-up.

Learning journey

Work through 4 lessons and their decisions, then answer 5 assessment questions. Proposed pass threshold: 80%. Feedback explains each answer; learners can revisit lessons and retry. Completion also requires the learner's confirmation and their reported study duration. A reflection is a separate, personal account linked to this activity.

This edition is for study. Reading it does not record an online completion or create CPD hours. No client-identifying or confidential information should be entered into the platform.

LESSON 01 / 04

Listen beyond yes

A decision is only as useful as the understanding behind it.

In this fictional meeting, Rowan is considering an investment for part of their savings. They say: 'That sounds fine. If I need the money, I can get back what I put in.' Your explanation covered access and investment risk. Rowan's response suggests those two ideas may have become joined together. Before considering any next step, identify exactly what the response tells you - and what it leaves unknown.

Access to an investment and certainty about its value are different questions. A signature would record agreement; it would not resolve the particular misunderstanding you have just heard. An effective next question gives Rowan room to explain their interpretation without being led towards your preferred answer.

The Consumer Duty includes an outcome on consumer understanding. For this exercise, turn that broad expectation into a practical habit: listen for the client's account of the trade-off. The questions below are teaching techniques, not prescribed regulatory wording. Use them with judgement and your firm's process.

Your decision

Which response gives you the most useful new evidence?

A. Ask Rowan to confirm that all risks are understood.

B. Ask what Rowan expects could happen to the value if money is needed after a market fall.

C. Repeat the full presentation, then ask for a signature.

Consider your response before reading the feedback.

Feedback A: A general confirmation does little to test the specific belief you heard.

Feedback B: This focuses on the misunderstanding without supplying the answer. Listen to the response before deciding what to explain next.

Feedback C: More information may be needed, but first find the gap. Repeating everything can increase the burden without resolving it.

Take into practice: Ask for an explanation of the consequence, not just agreement with a statement.

Primary reading: FCA: PS22/9 and linked Consumer Duty guidance FG22/5

LESSON 02 / 04

Change the conversation

Treat a misunderstanding as information about what to do next.

Rowan replies: 'I thought the original amount stayed protected and only the growth moved around.' You now have a specific point to address. Explain the distinction in plain language, using a small hypothetical example appropriate to the proposed investment. Ask Rowan to describe the implication again. Avoid presenting a favourable scenario as a forecast or assurance.

Rowan then mentions that long documents have been difficult to process recently. Ask what would help: shorter sections, a different format, more time, or another meeting. Do not infer a diagnosis or assume that a family member should take control. Explore support preferences with the client and follow the firm's confidentiality and consent arrangements.

FCA vulnerability guidance emphasises understanding customer needs, equipping staff and evaluating outcomes. Our exercise translates that into a simple sequence: notice a possible barrier, ask about it respectfully, agree an adjustment, and check whether it helped. A support need is not evidence that the client lacks decision-making capacity.

Your decision

Rowan would like time to think. What is the most useful next step?

A. Record that the explanation was repeated and proceed today.

B. Ask a relative to decide without discussing this with Rowan.

C. Agree a pause and an accessible summary, with a further conversation to check unresolved points.

Consider your response before reading the feedback.

Feedback A: Repeating words does not establish their effect, and the request for time matters.

Feedback B: Support should respect the client's wishes and relevant authority; do not substitute someone else's decision casually.

Feedback C: This responds to the expressed need and keeps the unresolved issue visible. Record what was agreed rather than claiming understanding already achieved.

Take into practice: Adapt the communication, then check its effect.

Primary reading: FCA: Fair treatment of vulnerable customers, FG21/1

LESSON 03 / 04

Keep the evidence honest

Your note should let a later reader follow the conversation.

Compare two fictional notes. Note A: 'All risks explained. Client happy to proceed.' Note B: 'Rowan initially expected the starting value to be protected. We separated access from value risk. Rowan then described a possible loss on withdrawal. Rowan asked for time to read a shorter summary; another meeting is arranged before a decision.' The second note describes observations, actions and an open point. It does not claim that every aspect has been understood.

Useful records need not reproduce a conversation word for word. Capture the material issue, the client's relevant explanation, the adjustment made and the remaining task. Distinguish what you observed from what you inferred. Avoid stock sentences that appear on every file regardless of the actual discussion.

Communication design also matters outside a meeting. A shorter paragraph is not automatically clearer to its audience. Try the proposed explanation with representative readers and ask what they take it to mean. In this course, success means detecting and responding to a gap, not obtaining a particular client decision.

Your decision

Which fact belongs in the note if the second meeting has not happened?

A. Understanding confirmed at the follow-up meeting.

B. Follow-up meeting agreed to revisit the outstanding questions.

C. Client now understands every feature.

Consider your response before reading the feedback.

Feedback A: That would describe an event which has not occurred.

Feedback B: This records the current position and a future action accurately.

Feedback C: That claim is broader than the evidence supports.

Take into practice: Record the current state, including what remains unresolved.

Primary reading: FCA: Digital design in customers' online journeys

LESSON 04 / 04

Bring it into practice

Leave with a question you can use and a way to judge its value.

Choose one explanation you regularly give. On paper, write the misunderstanding a client might reasonably take away. Then write an open question that would reveal it. Avoid a question that includes the correct answer or makes a hesitant client feel they are being examined. For example, ask the client to talk through a consequence in their own terms.

Now design a small practice check using a fictional or appropriately anonymised example. Ask a colleague to play the client, explain the point once and listen to their interpretation. What surprised you? Change one aspect of the explanation and try again. The purpose is to improve the explanation, not to label the colleague as a good or bad learner.

For your own CPD reflection, identify what you would change, where you would use it and how you would know it helped. If you set a follow-up, make it observable: review a small sample of your own communication notes after using the new question. Do not enter client names or confidential case details into this learning platform.

Your decision

What would provide useful evidence that your change helped?

A. Every client signs more quickly.

B. The new wording is shorter.

C. Your review finds clearer client explanations and records of misunderstandings being addressed.

Consider your response before reading the feedback.

Feedback A: Speed and agreement do not, by themselves, establish understanding.

Feedback B: Length is a design choice; comprehension needs checking.

Feedback C: This tests the intended effect of the change, while still requiring judgement about each interaction.

Take into practice: Make the follow-up about the quality of understanding.

Check your reasoning

1. Rowan agrees but describes a capital guarantee that is not present. What should you do first?

A. Read the written risk warning again and ask Rowan to confirm it.

B. Explore the specific belief before deciding the next explanation.

C. Give Rowan the full report to review before identifying the misunderstanding.

2. Which question is least leading?

A. You understand you could lose money, don't you?

B. Can you confirm the risk warning?

C. What do you expect could happen to the value in the situation we discussed?

3. A client says the document is difficult to process. Which response is most appropriate?

A. Ask about preferred support and agree an adjustment.

B. Send the standard shorter document without asking what is difficult.

C. Arrange a relative's attendance before exploring the client's support preferences.

4. Which note is supported before the follow-up takes place?

A. All remaining concerns were resolved.

B. An accessible summary and another meeting were agreed.

C. The client will proceed after the meeting.

5. Your revised explanation is shorter and a colleague prefers it. What would most strengthen the evaluation?

A. Confirm that it meets the team's target reading length.

B. Compare how quickly clients finish the conversation.

C. Check what representative readers understand, then improve it.

References & currency

Primary sources inform the material; original fictional exercises are CPDreflect's teaching approach. Inclusion of a source is not endorsement. Check applicability and subsequent changes before using a publication in practice.

FCA: PS22/9 and linked Consumer Duty guidance FG22/5

Publication date: 2022-07-27

https://www.fca.org.uk/publications/policy-statements/ps22-9-new-consumer-duty

Read alongside current Handbook provisions and subsequent updates; this is a source, not approval of this course.

FCA: Fair treatment of vulnerable customers, FG21/1

Publication date: 2021-02-23

https://www.fca.org.uk/publications/finalised-guidance/guidance-firms-fair-treatment-vulnerable-customers

Source page updated July 2026, directing firms to current Consumer Duty expectations.

FCA: Digital design in customers' online journeys

Publication date: 2025

https://www.fca.org.uk/publications/good-and-poor-practice/digital-design-customers-online-journeys

Background on testing understanding and the limitations of simplified language.