

Supporting clients through menopause:

How insurance advisers can make a difference



This article provides an important opportunity to reflect on how menopause affects working individuals and what role we, as insurance professionals, can play in helping our clients build better support systems.

Menopause typically occurs between the ages of 45 and 55, with the average age being 51, though it can begin earlier due to surgery or medical treatment. It's caused by a significant drop in oestrogen levels and can affect not just women, but also trans women and non-binary individuals.

Top 5 symptoms your clients may face:

- Anxiety and depression
- Mood changes (low mood, irritability)
- Hot flashes
- Sleep disturbances leading to fatigue
- Brain fog and loss of confidence



A significant percentage of women report negative impacts on their work due to menopause symptoms. For example, 67% of women aged 40 to 60 with menopausal symptoms said their symptoms had a mostly negative impact on their work.

How you can help your clients

Insurance advisers can help menopausal women by offering various supports, including access to virtual GPs and nurses, mental health support, and information about menopause-related symptoms and treatments.

Some advisers also help navigate income protection claims related to menopause-related symptoms, such as depression or anxiety. Additionally, some insurers offer menopause-specific support programmes with tailored advice, experts, and even app-based care.

The role of their employer:

- Ask clients: Do you have a menopause policy in place at work? If not, this is a great opportunity to encourage them to seek HR support to review internal policies that recognise menopause as a workplace matter - this signals care and compliance.
- Recommend your clients seek flexible working arrangements. Unrestricted breaks and time-off allowances for medical appointments are simple yet powerful accommodations.