

# Award in Financial Planning

2011 Information for candidates

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# contents

- 2 Award in Financial Planning**
  - Why the Award in Financial Planning?
  - Is the Award in Financial Planning suitable for me?
  - What does the Award in Financial Planning involve?
  - What does the Award in Financial Planning cover?
- 6 Entering for the Award in Financial Planning**
- 7 Important deadlines**
- 8 Costs, fees and refunds**
- 10 Entering for the Award: Important information**
- 13 Application form**

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## The Chartered Insurance Institute (CII) Professionalism in practice

As the premier professional body for the financial services profession, the CII promotes higher standards of integrity, technical competence and business capability.

With over 95,000 members in more than 150 countries, the CII is the world's largest professional body dedicated to this sector. Success in CII qualifications is universally recognised as evidence of knowledge and understanding. Membership of the CII signals a desire to develop broad professional capability and subscribe to the standards associated with professional status.

The CII works with businesses to develop bespoke, company-wide solutions that ensure competitive advantage by enhancing employees' technical and professional competence.

Individually, CII's members are able to drive their personal development and maintain their professional standing through an unrivalled range of learning services and by adhering to the CII's Code of Ethics.

[www.cii.co.uk](http://www.cii.co.uk)



**INVESTORS  
IN PEOPLE**

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## Contacting the CII

If you have any queries regarding the Award in Financial Planning please contact Customer Service.

The CII is committed to delivering a first-class service and, to this end, we welcome feedback on any aspect of your relationship with our organisation.

Please forward any views you may have on the service you receive, whether they are positive or otherwise.

We take all such comments seriously, answer them individually, and use them to help ensure that we continually improve the service we provide.

### Customer Service

42-48 High Road, South Woodford,  
London E18 2JP

tel: +44 (0)20 8989 8464

fax: +44 (0)20 8530 3052

email: [customer.serv@cii.co.uk](mailto:customer.serv@cii.co.uk)

website: [www.cii.co.uk](http://www.cii.co.uk)

## Award in Financial Planning

### The benchmark of learning for advisers across the global market place

Recent years have seen a sharp increase in the importance of professional qualifications for financial services staff. Financial advisers and insurance agents have become the focus of particular attention in this regard as governments worldwide seek to drive up the standard of advice and product recommendation.

Across the world's financial services' markets, there is greater importance being placed on monitoring the behaviour of financial services employees. Coupled with this is a growing expectation on the part of consumers that their financial advisers should have the necessary skills and demonstrate a professional approach.

In response to this, the Chartered Insurance Institute (CII) has developed the Award in Financial Planning (previously known as the Financial Advisers' International Qualification (FAIQ®)).

This caters for the needs of:

- financial advisers and insurance agents operating in a non-regulated environment where there is no local educational and professional body providing relevant qualifications; and
- UK advisers working outside the UK.

With some 3,500 holders to date across 80 countries, the Award in Financial Planning has quickly come to be recognised as the benchmark qualification for such individuals.

This qualification will provide you with a solid grounding in the core financial and life assurance products of interest to your clients. It also offers guidance on sound professional practice, thereby providing a framework for ethical behaviour.

Upon completion CII members will be eligible to use the designation 'CII (Award)™' (Continuing Professional Development requirements apply).

CII qualifications are recognised by the financial services industry worldwide as evidence of commitment, knowledge and understanding.

The universal appeal of the Award in Financial Planning is demonstrated by the fact that, to date, candidates have completed from countries across the world including, but not limited to: Argentina, Bahrain, Barbados, Brazil, China, Hong Kong, India, Japan, Malaysia, Pakistan, Russia, Saudi Arabia, Singapore, Slovakia, South Africa, Thailand, United Arab Emirates and Vietnam.

The Award in Financial Planning will also support your ongoing professional development, as on passing the exam you will gain 12 Certificate-level credits that can be used towards completion of the CII's higher-level financial planning qualifications and general insurance qualifications.

### Why the Award in Financial planning?

**The Award delivers many advantages:**

- Provides you with a student-friendly introduction to the fundamentals of financial services products and professional conduct.
- Demonstrates your commitment to personal learning and development; it is the starting point for anyone who is serious about a career in financial services.
- Upon completion you are entitled to use the designation CII (Award)™ if you are a member of the CII, providing a means of demonstrating educational achievement to the public and to peers (Continuing Professional Development requirements apply).
- Concentrates on the core principles of financial services products and professional conduct so that it is universally relevant.

- Has no formal entry requirements so is open to anyone working in financial services, irrespective of age, experience or educational background.
- Differentiates you from other financial advisers, providing a competitive edge in the market.
- Certificate awarded upon completion from the CII, the world's leading insurance, savings and financial services professional body.
- Comes as a complete package for a single fee: study text, examination guide and exam.
- Provides 12 Certificate-level credits towards completion of the CII's Diploma and Advanced Diploma in Financial Planning as well as general insurance qualifications.

### Is the Award in Financial Planning suitable for me?

The Award is open to anyone working in the financial services industry irrespective of age, educational background or experience. In particular, it is suitable for:

- financial advisers and insurance agents operating in a non-regulated environment where there is no local educational and professional body providing relevant qualifications; and
- UK advisers working outside the UK.

### What does the Award in Financial Planning involve?

To complete the Award you must study a single study text and then pass the associated exam. The study text provides guidance on financial services products covering protection products, savings and investment products, and pension products. It also contains an outline of the behaviour required to provide a truly professional level of service.

The study text breaks down into six chapters, each with clearly-defined learning outcomes. All chapters conclude with a series of self-test questions which enable you to monitor your progress as you prepare for the exam itself.

The study text also contains a glossary of important terms and an examination guide. The latter comprises sample questions and answers, which highlights the syllabus areas covered, and includes useful hints on how to pass the exam.

The exam itself takes the form of a two-hour paper consisting of 75 multiple choice questions. There are two public exam sittings in 2011 – April and October. For full details on all available exam centres please turn to page 11.

The nominal pass mark is 70%. However, the actual pass mark may vary slightly from one session to another to ensure that the pass standard remains constant.

As a guide, it is recommended that you allow a minimum of 60 hours of study – this equates to approximately five hours of study a week over three months (this will vary according to your experience and ability).

### What does the Award in Financial Planning cover?

The exam is based on the published syllabus, which is in itself an important aid to exam preparation and revision. It is essential that you familiarise yourself with this before commencing study (a full syllabus is provided overleaf and in the CII study text).

The syllabus sets out the outcomes of the unit and details the range of knowledge that forms the basis of the exam.

**Syllabus outcome:** To provide knowledge and understanding of the financial planning process within a professional business environment and the core financial and life assurance products suitable to a client's needs.

*Continued overleaf*

## What does the Award cover?

### Providing professional advice

#### 1. The client's needs

On completion, candidates should

- 1.1 know the seven typical lifestages of a client: childhood, young unmarried, young married, young married with children, married with older children, post-family/pre-retirement, retirement;
- 1.2 understand the financial planning requirements and constraints at each of the lifestages listed in 1.1 above and how these may vary with individual circumstances and available resources;
- 1.3 be able to apply financial planning criteria to potential needs arising in future lifestages;
- 1.4 understand how a client's needs at each lifestage are affected by his or her age, marital and employment status, state of health and that of any dependants, the availability of resources, ethical preferences;
- 1.5 know that the seven typical lifestages listed in 1.1 above are inappropriate for clients who have remained unmarried or are widowed, divorced, separated or childless;
- 1.6 understand that such clients may have different needs from clients in the seven typical lifestages who are of comparable age and means or have comparable family responsibilities;
- 1.7 know the four main steps in identifying a client's real financial needs: distinguishing between the client's perceived and real needs, distinguishing between the client's current and future needs, quantifying the client's needs, prioritising the client's needs;
- 1.8 be able to apply the principle of shortfall calculations as part of the process of quantifying clients' future needs;
- 1.9 be able to apply financial planning criteria to the information collected about a client in order to identify, quantify and prioritise a client's real financial needs;
- 1.10 be able to apply features of different types of product to the client's needs and understand the role of the financial adviser in recommending suitable products by which the client can achieve his or her financial objectives, are affordable and appropriate to the client's risk profile and are tax efficient.

#### 2. The fact-finding process

On completion, candidates should

- 2.1 know what a fact-find is: an information-gathering exercise designed to collect and record, in a systematic way, the information about a client which is necessary to identify and quantify the client's needs;
- 2.2 know how to make suitable recommendations: collecting and using information that enables the adviser to take into account a client's present circumstances, financial objectives, future plans;

- 2.3 know the variety of ways a fact-find can be carried out: holding a structured meeting with the client, conducting a telephone interview with the client, corresponding with the client;
- 2.4 understand the strengths and weaknesses of each of the methods of conducting a fact-find listed in 2.3 above;
- 2.5 be able to apply the principles of conducting a fact-find by: drafting appropriate questions to ask the client, phrasing these questions so that the client understands them, asking for additional information from the client where appropriate;
- 2.6 know the main client and family details to be collected in a fact-find: date of birth, place of birth, state of health, marital status, present and previous employment including current salary and benefits, relevant details of dependants;
- 2.7 know the main categories of financial details to be collected in a fact-find: assets and liabilities, regular savings and expenditure, life and health insurance (including disability), pension provision;
- 2.8 know the main planning and objective categories contained in a fact-find: future changes in circumstances, children's education, career aspirations and other ambitions;
- 2.9 know how to record accurately clients' personal and financial details;
- 2.10 understand how a client profile is affected by: marital and family status, employment status, regular income and accumulated capital, financial commitments, attitude to risk;
- 2.11 know the main areas of financial planning: life and health protection planning (including disability), savings and investment planning, retirement planning, inheritance planning;
- 2.12 be able to apply information collected in a fact-find to identify a client's financial objectives, short-term and long-term, within each of the main financial planning areas listed in 2.11 above;
- 2.13 know a client's financial objectives are likely to be determined by his or her current and future: housing needs and aspirations, marital status, family commitments, career plans, retirement plans.

#### 3. Good practice

On completion, candidates should

- 3.1 know that the financial adviser has a duty, at all stages of the sales process, to ensure that the client understands fully all the implications of accepting the financial adviser's recommendations, including any inherent risks;
- 3.2 know the difference in status between different types of financial adviser, e.g. tied, multi-tied and independent;
- 3.3 understand why it is essential for the status of the financial adviser and the remuneration method, e.g. commission or fees, to be disclosed to the prospective client at the outset of the sales process;

- 3.4 be able to apply structured recommendations using a combination of new and existing financial products appropriate to the client;
- 3.5 know the key features of financial services products that should be provided for clients and the stage in the sales process at which this information should be made available;
- 3.6 understand the supervisory methods that can be used to monitor the suitability of advice leading to the sales performance of financial advisers and financial products;
- 3.7 know what steps the adviser should take when the client rejects the adviser's recommendations and instructs the adviser to effect a transaction which the adviser believes to be unsuitable;
- 3.8 know what the tied adviser must do when he or she does not have a product that would properly meet the needs of the client;
- 3.9 understand that it is the duty of the adviser to ensure that all reasonable steps have been taken to obtain the best terms available in the market for the client when conducting certain transactions;
- 3.10 know how to conduct an execution-only transaction on behalf of a client where no financial advice has been sought or given;
- 3.11 understand the need to request appropriate client identification and the source of the funds to be invested to avoid money laundering;
- 3.12 understand why it is unethical to advise a client to switch between the financial products of different providers, unless that switch is clearly in the client's interests;
- 3.13 know the main features of a cancellation arrangement;
- 3.14 understand the need for an effective complaints procedure to cover the sale of financial services products and know the essential features of such a procedure;
- 3.15 know the main features of compensation arrangements;
- 3.16 understand the importance of regular reviews of the client's arrangements and circumstances and advise on appropriate changes.

### Product knowledge

#### 4. Protection products

On completion, candidates should

- 4.1 know the circumstances in which there is a need for protection advice against death and disability;
- 4.2 know the main personal and financial details on which a client's protection requirements depend: age, dependants, income, assets and liabilities;
- 4.3 know the policy features of protection products which affect their suitability for a client: premium levels, charging and commission structure, policy options, policy guarantees, flexibility, policy benefits and their possible limitations,

- 4.4 understand how to prioritise and evaluate the significance of the features listed in 4.3 in a given set of client circumstances;
- 4.5 understand how the tax treatment of protection products affects their suitability for a client;
- 4.6 know, in a generic sense, the policy features of these protection products: term assurance: level, decreasing (including family income benefits), increasing and increasable, convertible, renewable; whole of life assurance: unit-linked with-profits, non-profit; health insurance: income protection insurance (PHI), critical illness insurance, private medical insurance (PMI), long-term care insurance; sickness and accident insurance;
- 4.7 be able to apply the products listed in 4.6 to satisfy the client's needs in particular circumstances.

#### 5. Savings and investment products

On completion, candidates should

- 5.1 know the circumstances in which there is a need for savings and investment advice;
- 5.2 know the main personal and financial details on which a client's savings and investment requirements depend: disposable income and capital available, assets and liabilities, expectation of inheritance, time available to achieve objective;
- 5.3 know the features of savings and investment products which affect their suitability for a client: income and capital growth prospects, guarantees, accessibility, penalties, contribution limits, risk, buying and selling mechanisms, charging and commission structure, past investment performance (where appropriate), flexibility;
- 5.4 understand how to prioritise and evaluate the significance of the features listed in 5.3 above in a given set of client circumstances;
- 5.5 understand how the tax treatment of savings and investment products affects their suitability for a client;
- 5.6 know, in a generic sense, the features of these savings and investment products: deposit savings accounts, government securities; shares: quoted and unquoted, ordinary and preference; endowments: with-profits, non-profit, unit-linked; annuities: immediate, deferred, temporary, life, guaranteed, capital-protected, escalating, level; collective investments: investment trusts, unit trusts, open-ended investment companies (OEICs); investment bonds; corporate bonds; structured products, including protected equity bonds; property investment: direct and indirect, residential and commercial;

- 5.7 be able to apply the savings and investment products listed in 5.6 to satisfy clients' needs in particular circumstances;
- 5.8 understand the relationship between level of risk and level of return;
- 5.9 understand how collective investments spread risk;
- 5.10 understand how inflation and other economic environmental factors affect savings and investment products;
- 5.11 understand how changes in interest rates affect the future performance of savings and investment products;
- 5.12 understand the importance of an emergency fund and sensible debt management including the advantages and disadvantages of debt repayment compared to additional saving.

#### 6. Pension products

On completion, candidates should

- 6.1 know the circumstances in which, and when, there is a need for pension advice;
- 6.2 know how to evaluate a client's pension requirements;
- 6.3 know the main personal and financial details on which a client's pension requirements depend: age, dependants, income, other assets and liabilities, previous and current pension arrangements, State Pension provision (where applicable);
- 6.4 know the features of a pension scheme which affect its suitability for a client: eligibility, contribution level and any limits, investment options, benefits, charging and commission structure (if applicable), withdrawal arrangements and transfer value, flexibility, guarantees;
- 6.5 understand how to prioritise and evaluate the features listed in 6.4 above in a given set of client circumstances;
- 6.6 understand how the tax treatment of pension scheme contributions and benefits affects the suitability for a particular client;
- 6.7 know, in a generic sense, the features of these types of pension scheme, occupational pension scheme (money purchase and final salary), personal pension scheme: individual, group, State Pension provision;
- 6.8 be able to apply the pension schemes listed in 6.7 above to satisfy clients' needs in particular circumstances;
- 6.9 understand the difference between a defined benefits pension scheme and a defined contributions pension scheme;
- 6.10 understand how inflation and other economic factors affect pension schemes and annuities;
- 6.11 understand how changes in interest rates affect the future value of pension schemes and annuities.

**Note: The current syllabus will be examined until 21 Apr 2011. The updated syllabus covering the period beyond this date will be made available at [www.cii.co.uk/award-financialplanning](http://www.cii.co.uk/award-financialplanning)**

## Entry Deadlines

### Entering for the Award in Financial Planning

You can enter for the Award in Financial Planning by calling Customer Service on +44 (0)20 8989 8464 or by posting/faxing the application form at the back of this brochure.

When ordering the Award in Financial Planning study option please allow 21 days from receipt of your order. The prices quoted are for individual candidates. Companies requiring pricing information for groups of employees should call Customer Service on +44 (0)20 8989 8464.

### Training Course

To support study for the Award in Financial Planning, and to improve the chances of first time exam success, the CII has developed a one day revision course. We will run this course anywhere in the world subject to a minimum attendance of eight candidates. To find out more please contact Face-to-Face Training on +44 (0)20 7283 3117, or via email on [face-to-facetraining@cii.co.uk](mailto:face-to-facetraining@cii.co.uk)

### Important deadlines

	April 2011 Exam	October 2011 Exam
Closing date for your exam entry and payment to reach the CII		
• At normal fees (changes to exam entries, etc. not accepted after these dates)	02 Mar 11	24 Aug 11
• At late entry fee	25 Mar 11	16 Sep 11
Exam entry confirmation*	Despatched within seven working days from receipt of application form	
Receive your exam admission permit*	Despatched ten days before the exams begin or six weeks for non-UK applicants	
Sit exams	13 Apr 11/10.00	05 Oct 11/10.00
Exam results released **online <a href="http://www.cii.co.uk/results">www.cii.co.uk/results</a> and posted	Results are sent by 1st class post on the date shown. Please allow five days for delivery to a UK address and fourteen days for a non-UK address 20 May 11	11 Nov 11
Entry for the next exam	You do not have to wait for your results before entering for an exam in the next session	

\* Please contact Customer Service if you do not receive these. When you receive your **admission permit** you **MUST** check whether any change has been made in the date or time of the exam for which you have entered and that the exam shown on your permit is the one that you intend to sit. If there is any discrepancy you should contact Customer Service immediately.

\*\* To access your results online you will need to be logged in to the CII website using your CII Permanent Identity Number (PIN) and password.

“ BIBF is the leading provider of insurance and financial services training in the Middle East, offering a range of internationally-recognised courses and qualifications. We believe the Award in Financial Planning has considerable potential to raise standards in the region by providing essential guidance on financial services, products and the essentials of professional service provision. Accordingly, BIBF has included this qualification in its suite of course offerings. ”

#### Husain Al Ajmi

Assistant Director, Center Head, Insurance  
Bahrain Institute of Banking and Finance (BIBF)



## Costs, fees and refunds

All fees apply 01 Jan 2011–31 Dec 2011.

### CII membership

For those candidates wishing to become CII members, one of the subscription fees shown opposite is payable, in addition to a one-off £36 admission fee.

\* A discounted membership fee is available for individuals residing in the following countries which have been categorised as 'low income' or 'lower middle income' countries by The World Bank Country Income Classification List (as of July 2010) with the exception of those marked with †.

Afghanistan, Angola, Armenia, Azerbaijan†, Bangladesh, Belize, Benin, Bhutan, Bolivia, Burkina Faso, Burundi, Cambodia, Cameroon, Cape Verde, Central African Republic, Chad, China, Comoros, Congo (Dem. Republic of), Cote d'Ivoire, Djibouti, Ecuador, Egypt, El Salvador, Eritrea, Ethiopia, Gambia, Georgia, Ghana, Guatemala, Guinea, Guinea-Bissau, Guyana, Haiti, Honduras, India, Indonesia, Iraq, Jordan, Kenya, Kiribati, Korea (Dem. Peo. Rep. of), Kosovo, Kyrgyzstan, Lao People's Democratic Rep., Lesotho, Liberia, Madagascar, Malawi, Maldives, Mali, Marshall Islands, Mauritania, Micronesia, Mongolia, Morocco, Mozambique, Myanmar, Nepal, Nicaragua, Niger, Nigeria, Pakistan, Papua New Guinea, Paraguay, Philippines, Republic of Moldova, Rwanda, Samoa, Sao Tome and Principe, Senegal, Sierra Leone, Solomon Islands, Somalia, Sri Lanka, Sudan, Swaziland, Syrian Arab Republic, Tajikistan, Tanzania (United Rep. of), Thailand, Timor Leste, Togo, Tonga, Tunisia, Turkmenistan, Tuvalu, Uganda, Ukraine, Uzbekistan, Vanuatu, Vietnam, West Bank and Gaza, Yemen, Zambia, Zimbabwe.

Low GDP per capita membership fee £35.

London only – £73 per annum

UK & Channel Isles – £70 per annum

International\* – £50 per annum

### Entry to the Award in Financial Planning

The price opposite covers the study text, examination guide and one exam entry, and applies to exam entries received before the normal closing date.

For Award entries received after the normal closing date, up to two weeks before the session, the normal fee is payable together with a late entry fee of £75. This is subject to space being available at the exam centre.

£170

### Change of session or centre fee

Changes must be requested before the relevant closing date for exam entry at normal fee. Multiple changes will be covered by a single fee provided they are submitted together.

After the final closing date (at normal fee) no changes, apart from your address or name (which must be supported by original or certified evidence), can be made to your exam

entry. If you wish to withdraw at this stage you will not receive a refund except in the case of illness.

If you withdraw completely from the exam we are unfortunately unable to provide a refund since the fee for the Award covers both the learning material and exam entry.

Absence from an exam with medical evidence (to be received within two months of the date of the exam), will enable you to apply for your entry to be transferred to the next available session.

Change after entry £39

### Exam re-sit

£75

## Entering for the Award: Important information

### CII membership

1. If you are not already a CII member, you can become a member when you apply for the Award in Financial Planning. Membership of the CII is open to anyone wholly/mainly employed or engaged in work connected with the financial services industry. If you wish to apply for membership and it is not clear from your application form that you work in financial services, please provide brief details of the nature of your work and the proportion of your time spent on financial services matters on a separate sheet of paper.

### Associated or affiliated institutes

2. If you live in an area where an associated or affiliated institute is established (see below) you should apply to the secretary of the institute concerned for details of local membership. Addresses can be obtained from Customer Service.

### Overseas affiliated institutes:

Australia & New Zealand (Australian Capital Territory; New Zealand {Auckland}; New South Wales; Northern Territory; Queensland; South Australia; Tasmania; Victoria; Western Australia); Bahamas; Barbados; Bermuda; Botswana; Canada (Ontario; Quebec); Republic of China; Cyprus; Egypt; United Arab Emirates; Fiji; France (Bordeaux); Germany; Ghana; Guyana; Hong Kong; India (Mumbai; Hyderabad); Indonesia; Jamaica; Kenya; Malawi (Blantyre; Lilongwe); Malaysia; Mauritius; Namibia; Netherlands (Rotterdam; Utrecht); Nigeria; Pakistan; Papua New Guinea; Philippines; Poland (Warsaw); Saudi Arabia (Riyadh); St Lucia; Singapore; South Africa (Cape of Good Hope; Drakensberg; East Rand; Eastern Cape; Free State; Gauteng {Johannesburg}; Natal; Northern Gauteng {Pretoria}; Northern Province {Pietersburg}; The Border {East London}, The Lowveld); Sri Lanka; Tanzania; Trinidad & Tobago; Turks & Caicos; Uganda; West Africa (The Gambia); Zambia (Copperbelt {Ndola}; Kitwe; Lusaka); Zimbabwe (Bulawayo; Harare).

### Study option, revision aids and exam fees

3. Details of all applicable fees are included on the application form. Payment must be made by one of the methods shown on the form.

In the case of bank transfers, a copy of the stamped remittance advice should be sent together with your application form in the usual way. Funds should be remitted to:

HSBC Bank plc, City of London Branch, 60 Queen Victoria Street, London EC4N 4TR, UK

Sort code: 40-05-30

Account number: 22271044

Account name:  
Chartered Insurance Institute

International Bank Account Number (IBAN): GB21MIDL40053022271044

Branch Identifier Code: MIDLGB2141W

Please be sure to quote the following:

SWIFT code: MIDLGB22

Product: The Award in Financial Planning  
CII PIN or your name and date of birth.

To ensure that the transfer is made, you must pay any charges made by your bank locally, and by our bank in London.

All remittances must be in Sterling.

The charging of fees to your card does not in itself guarantee entry to the exam. An acknowledgement will be sent when your application form has been processed.

### Exam centres

4. Places are allocated on a first come first served basis

### International Centres

Centre	Code	Europe	Horn and East Africa	Islamabad (Pakistan)	718
		Amsterdam (Netherlands)	Addis Ababa (Ethiopia)	Karachi (Pakistan)	468
<b>North America</b>		Athens (Greece)	Dar Es Salaam (Tanzania)	Kolkata (India)	727
Chicago (USA)	435	Barcelona (Spain)	Asmara (Eritrea)	Lahore (Pakistan)	477
New York (USA)	500	Berne (Switzerland)	Khartoum (Sudan)	Mumbai (India)	422
Toronto (Canada)	531	Bucharest (Romania)	Mombasa (Kenya)	Beijing (China)	670
Vancouver (Canada)	536	Cologne (Germany)	Nairobi (Kenya)	Changsha (China)	636
<b>Caribbean</b>		Copenhagen (Denmark)	Blantyre (Malawi)	Hong Kong	457
Bridgetown (Barbados)	423	Gibraltar (Spain)	Capetown (South Africa)	Seoul (Korea)	627
Castries (St Lucia)	595	Helsinki (Finland)	Gaborone (Botswana)	Shanghai (China)	671
Freeport (Bahamas)	570	Kiev (Ukraine)	Harare (Zimbabwe)	Taipei (Taiwan)	527
George Town (Grand Cayman)	597	Lisbon (Portugal)	Johannesburg (South Africa)	Tokyo (Japan)	546
Grand Turk (Turks & Caicos Islands)	702	Madrid (Spain)	Lilongwe (Malawi)	<b>South East Asia</b>	
Kingston (Jamaica)	471	Milan (Italy)	Lusaka (Zambia)	Bangkok (Thailand)	416
Nassau (Bahamas)	498	Moscow (Russia)	Ndola (Zambia)	Ho Chi Minh City (Vietnam)	711
Port of Spain (Trinidad)	511	Munich (Germany)	<b>North Africa, Middle East &amp; Gulf</b>	Jakarta (Indonesia)	443
St John's (Antigua)	605	Nicosia (Cyprus)	Abu Dhabi (UAE)	Kuala Lumpur (Malaysia)	472
Tortola (British Virgin Islands)	404	Oslo (Norway)	Amman (Jordan)	Phnom Penh (Cambodia)	728
<b>Central America</b>		Paris (France)	Manama (Bahrain)	Singapore	521
Belize City (Belize)	577	Riga (Latvia)	Beirut (Lebanon)	<b>Australasia</b>	
Mexico City (Mexico)	488	Sofia (Bulgaria)	Dammam (Saudi Arabia)	Perth (Australia)	507
<b>South America</b>		Valetta (Malta)	Cairo (Egypt)	Sydney (Australia)	526
Buenos Aires (Argentina)	685	Warsaw (Poland)	Jeddah (Saudi Arabia)	<b>Indian Ocean</b>	
Bogota (Colombia)	421	Istanbul (Turkey)	Safat (Kuwait)	Port Louis (Mauritius)	510
Caracas (Venezuela)	432	<b>Central Asia</b>	Muscat (Oman)	Mahe (Seychelles)	607
Georgetown (Guyana)	451	Almaty (Kazakhstan)	Riyadh (Saudi Arabia)	<b>Atlantic</b>	
Lima (Peru)	542	Baku (Azerbaijan)	Tehran (Iran)	Hamilton (Bermuda)	456
Rio de Janeiro (Brazil)	514	<b>West &amp; Central Africa</b>	Chennai (India)		
		Accra (Ghana)	Colombo (Sri Lanka)		
		Banjul (Gambia)	Delhi (India)		
		Freetown (Sierra Leone)	Dhaka (Bangladesh)		
		Lagos (Nigeria)	Hyderabad (India)		
		Zaria (Nigeria)			

### Notes:

Occasionally, examinations may have to be held at locations other than those listed above. Please remember to check your admission permit to confirm all details of your examination.

### UK candidates

For those candidates wishing to sit the Award in Financial Planning in the UK please contact Customer Service for further details.

### Copyright

5. All CII study materials are copyright. By placing an order you undertake to use the materials for your own purposes only and not to sell, lend or give them to anyone else. Any form of copying of materials is prohibited. From the date of receipt by the CII of your order please allow ten days within the UK or twenty one days outside the UK for delivery of materials. Materials sent within the UK require a signature; please ensure that there will be someone to accept delivery at the address shown on the form.

### Your right to cancel

6. In accordance with The Consumer Protection (Distance Selling) Regulations 2000 you have a right of cancellation in respect of the Products and Services, listed in this brochure, which right shall (subject to the Regulations) expire seven working days from the day after the date on which either the products are received by you or your order for services is accepted by the CII. Should you wish to cancel, notice should be sent to Customer Service. Where products have been supplied to you prior to such cancellation they must be returned to us, in the condition in which they were supplied to you, at your expense. Reimbursement for any monies paid by you which relate to the cancellation will be sent to you within 30 days of receiving the notice of cancellation or if products are to be returned to us, within 30 days of their receipt.

### Additional terms and conditions

7. Please note there are additional terms and conditions which apply to candidates entering for exams with the CII. They relate in the main to entering for and sitting exams and the subsequent issue of exam results. Please note that in entering for the Award you agree to be bound by these additional terms. Full details can be found at [www.cii.co.uk/exampolicies](http://www.cii.co.uk/exampolicies)

### Fairness, integrity and the CII appeals procedure

8. The CII is committed to giving all candidates an equal opportunity of achieving its qualifications in line with current UK and EU Directives. It is also committed to open and fair processes and as part of this process runs a transparent appeals policy. Further details on the appeals policy can be found at [www.cii.co.uk/exampolicies](http://www.cii.co.uk/exampolicies)



Once you have read the notes on completing your application, you can either:

- phone through your order to Customer Service on +44 (0)20 8989 8464 ensuring that you have your credit/debit card details ready
- complete the form below and post or fax +44 (0)20 8530 3052 to Customer Service.

# Award in Financial Planning Application Form

AFP001 (11/10)

**Important note:** To ensure that your application is processed correctly can you please enter your name at the top of each page in the space provided.

## Section A – Personal details

(Please complete all fields. Your name should be entered as you wish it to appear on your certificate).

Have you ever had previous contact with the CII?  Yes  No (Please tick)

Please give your CII/PFS permanent identity number (PIN) if known

PIN

Mr/Mrs/Miss/Ms  Surname

Forenames  Date of birth

Employer's name

Tel  Ext  Mobile

email\*

Work address

Postcode  Country

Home address

Postcode  Country

**\* Please take care when providing your email address as most correspondence will be sent electronically.**

Tick address to be used for postal correspondence  Home  Work

**Please only tick one box per category**

**Type of organisation**

<input type="checkbox"/> Independent financial adviser	<input type="checkbox"/> Independent financial adviser – Network	<input type="checkbox"/> Whole of market	<input type="checkbox"/> Multi-tied
<input type="checkbox"/> Tied agent (Sole agent)	<input type="checkbox"/> Company (insurer/assurer) back office	<input type="checkbox"/> Bank/Building Society back office	<input type="checkbox"/> Mortgage adviser
<input type="checkbox"/> Investment house	<input type="checkbox"/> Other		

**Area of work**

<input type="checkbox"/> Advising clients	<input type="checkbox"/> Underwriting	<input type="checkbox"/> Claims	<input type="checkbox"/> Administration/Processing
<input type="checkbox"/> HR/Training	<input type="checkbox"/> Compliance	<input type="checkbox"/> Finance	<input type="checkbox"/> Product selling to advisers
<input type="checkbox"/> Technical adviser	<input type="checkbox"/> Other		

**Job category**

<input type="checkbox"/> Administrative	<input type="checkbox"/> Technical	<input type="checkbox"/> Advisory	<input type="checkbox"/> Supervisory/Controller
<input type="checkbox"/> Middle management (Branch, Office, Dept)	<input type="checkbox"/> Senior management (General, Head of)	<input type="checkbox"/> Executive (CEO, Director)	<input type="checkbox"/> Business owner
<input type="checkbox"/> Other			

Is your employer a member of a network or does it work with a compliance services provider?  Yes  No

If yes, please specify

## Award in Financial Planning Application Form – AFP001 (11/10)

Enter your name

### Section B – CII membership

(Please **ONLY** complete this section if you are applying for membership. Go to Section C if you are already a member.)

I wish to apply for membership of the CII  Yes  No

Please tick the relevant box to confirm whether you have:

– Been made bankrupt or been subject to an individual voluntary arrangement (or similar procedure).  Yes  No

– Been convicted for (or have you been charged but not yet tried with) any offence other than a monetary fixed penalty for a motoring offence.

Please note, if the conviction is considered spent under the Rehabilitation of Offenders Act you should select 'no'.  Yes  No

– Been subject to any disciplinary sanctions (or are currently the subject of any investigation) by the CII/PFS or any other professional and/or membership body or regulatory authority.  Yes  No

If you have answered 'yes' to any of these questions, please also provide any relevant details on a separate sheet of paper.

Please note that, as a member of the CII, you are required to let us know if and when, at any point in the future, your circumstances are such that you would have to answer 'yes' to any of the above.

The CII reserves the right to refer any such membership applications as it deems necessary to the CII Membership Application Sub Committee (MASC) whose decision will be final and binding. The MASC is a Sub-Committee of the CII Disciplinary Committee.

A non-exhaustive list of instances where applications will normally be referred to MASC include the circumstances listed above. Importantly, any past failure to comply with the CII's CPD requirements, applicable to qualified members, will be deemed an appropriate trigger for referral.

In becoming a member of the Chartered Insurance Institute (CII), I agree to abide by: the CII Charter and Bye-laws; the CII Code of Ethics; all CII rules and regulations; the constitution and Bye-laws of any local institute of which I become a member; and the CII's Continuing Professional Development scheme (only applicable to qualified members).  Yes

You must answer the questions in this form truthfully, including the declarations you make. Any information you provide which is misleading or untrue may result in your membership being cancelled. It may also lead to disciplinary or criminal proceedings. If there are any questions or any parts of the declarations on this form which you do not understand you can refer to the CII website [www.cii.co.uk/explanatory](http://www.cii.co.uk/explanatory) notes although the CII does not accept any liability for information or clarification given.

#### Faculties

Please choose below which faculty you would like to join. These are forums of the CII which provide a range of services in support of individuals working in specific industry sectors – further information can be found at [www.cii.co.uk/faculties](http://www.cii.co.uk/faculties)

In applying for CII membership you can **join one faculty for free**. If you wish to join additional faculties please contact CII Customer Service on +44 (0)20 8989 8464.

(select one)

Insurance Broking  Claims   
London Market  Underwriting   
Life & Pensions  (For general insurance company employees)

#### Membership fees

- 1). An admission fee of £36 is payable by **ALL** applicants.
- 2). Please then select the appropriate member fee.

	London only*	UK and Channel Isles	International**
Annual Subscription	£73	£70	£50

Sub total £

**Important notes:** \* This includes a £3 subscription fee for membership of the Insurance Institute of London.

\*\*A discounted membership fee is available for individuals resident in countries categorised as 'low income' or 'lower middle income' countries. See page 8 for details.

(to include the £36 admission fee)

### Section C – Study option

I wish to order the following learning materials:

Award in Financial Planning	CII use	Member/Non-member	Total
Study text, examination guide and exam	AWF	£170	£

Sub total £

**Postage fee:**

**UK and EU £4 per order.**

**All other countries £15 per study option purchased.**

Postage fee £

### Section D – Exam entry

I wish to sit the Award in Financial planning exam in (please tick one box):  April 2011  October 2011

at the centre in

Centre name

Centre code

Additional late entry fee (See pg 9) £

Exam re-sit (See pg 9) £

## Award in Financial Planning Application Form – AFP001 (11/10)

Enter your name

### Section E – Total payable and method of payment

Insert the total value of all items ordered in Sections B to D.

**Note:** All prices quoted are inclusive of VAT, where appropriate, at the current rates. Prices are subject to change without notice. Please ensure that where applicable you have included the appropriate postage fee – see Section C.

Total payable £

If you would like to receive a payment receipt, please tick one of the following delivery options (if selecting email be sure to provide your email address on the first page of the form):  Email  Post

Tick method of payment and, if applicable, complete the card details.

Cash/cheque payable to The Chartered Insurance Institute (please write CII PIN number if known on the back of the cheque).

**Note:** All remittances must be in Sterling. Cash should only be sent by recorded delivery. No liability can be accepted by the CII for cash sent via post. Payment from countries outside the UK must be made by banker's draft, payable in Sterling to the CII drawn on a UK bank, or by credit/debit card (Visa, Mastercard, Maestro, Solo or Delta).

Credit/debit card: Please debit my/our account with the total cost of the goods and services ordered on this form.

Type of card (please tick)  VISA  MASTERCARD  DELTA  MAESTRO  SOLO

Valid from\*     Expiry date\*     Issue number\*  (Solo/Maestro only)

Card number\*

\*Please complete according to the information on your credit/debit card.

Cardholder's name and address if different from above

  

Cardholder's Signature

Date

### Section F – Declarations

#### Application for study materials

I undertake to use them for my own purposes and not to sell, copy, lend or give them to anyone else.

#### Terms, conditions and cancellation

I have read and agree to the terms and conditions contained in this brochure, including my right of cancellation.

#### Data protection and privacy

The CII is registered under the Data Protection Act 1998 and will ensure that in providing products and services to you, it will process your personal data fairly. By submitting this application, I consent to the CII processing my data. Full details are included in the CII Data Protection and Privacy statement which is available on the CII's website.

#### Sharing information with your employer

The CII will, upon the employer's request, provide your employer with details of your examination record, including attempts, along with your CII Personal Identification Number unless you tick this box.

#### Privacy and electronic communications regulations

We may from time to time wish to draw your attention to other CII products and services electronically which are likely to be of interest to you. The CII will assume that you consent to us using your data in this way, unless you tick the following box.

#### Sharing your data with third parties

We may also share your data with third parties who provide products and services that complement those offered by the CII, but will never sell your personal data to third parties. The CII will assume that you consent to us using your data in this way, unless you tick the following box.

Cardholder's signature

Date

Please allow 10 days for delivery in the UK and 21 days internationally from receipt of your correctly completed application form.

Materials sent within the UK require a signature; please ensure there will be someone to accept delivery at the specified address shown on the form.

Please fax the completed form if paying by credit/debit card on +44 (0)20 8530 3052 or send with your cheque to CII, Customer Service, 42–48 High Road, South Woodford, London E18 2JP.



“ Providing fit and proper financial advice is very critical to the welfare of consumers and to the image of the industry in Singapore and the Asia Pacific region where SCI delivers its programmes. As the national certification body for the insurance and financial services industry in Singapore, SCI has a tremendous responsibility to fostering professional competence and conduct. We are constantly looking out for the best-in-class international qualifications to offer to the market. The Award in Financial Planning is one such programme. ”

**Karine Kam**  
Executive Director  
Singapore College of Insurance



Singapore College  
of Insurance

**The Chartered Insurance Institute** 42–48 High Road, South Woodford, London E18 2JP  
tel: +44 (0)20 8989 8464 fax: +44 (0)20 8530 3052 email: [customer.serv@cii.co.uk](mailto:customer.serv@cii.co.uk) website: [www.cii.co.uk](http://www.cii.co.uk)

