



# Certificate qualifications for the financial services sector

2011 Information for candidates

Incorporating:

■ Financial Planning (incl Long Term Care Insurance) ■ Mortgage Advice  
■ Equity Release ■ Group Risk ■ Financial Administration ■ Life and Pensions

## Building your career potential



CII

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



“ Working smarter means  
having all the help you  
can get. ”

**Join the growing community of professionals by becoming a member of the Personal Finance Society/CII.**

**Statistics show that a member's exam pass rate is higher than a non-member's.**

**Join up to get help passing exams:**

- **Discounts** on learning materials, exams, seminars, study and revision days – membership can pay for itself
- **Free access** to an archive of exam guides for written exams
- **Recommended textbooks** and online fact files
- **Technical reference books** and newsletters
- **Networking and support** from other PFS members
- **Coaching** on exam technique and revision courses available free from many Local Institutes.

**And ongoing support for your career:**

- Use our world renowned designations – CertPFS, Cert CII (MP) and Certs CII (MP and ER)
- News and regulatory updates
- Online career support centre.

**Membership from  
as little as £5.84 a  
month by Direct Debit.**

UK tax-payers can claim income tax relief on membership fees.

**To sign up please use the form enclosed,  
contact us on 020 8530 0852  
or visit [www.thepfs.org/join](http://www.thepfs.org/join)**

# contents

- 2 Make the most of your career with CII qualifications**
- 4 Certificate qualifications and examinations**
  - Certificate in Financial Planning (incl Long Term Care Insurance)
  - Certificate in Mortgage Advice
  - Certificate in Equity Release
  - Certificate in Financial Administration and Certificate in Life and Pensions
  - Group risk
  - Recognition of prior learning
- 8 What do the Certificates involve?**
  - Entry requirements
  - Studying for the certificates
  - Completion requirements
- 10 What do the Certificates cover?**
- 12 Study options and revision aids**
  - Blended learning programme
- 14 Face-to-face revision courses**
- 16 Unit CF5 important deadlines and exam timetable**
- 18 Costs, fees and refunds**
- 20 Entering for a Certificate qualification: Important information**
- 23 Application form**

---

## 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**

---

## Contacting the CII

If you have any queries regarding the qualifications in this brochure 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)

# Make the most of your career with CII qualifications

People complete CII financial services qualifications for many reasons. For some, they satisfy regulatory examination requirements. For others, it is simply the desire to expand and develop the knowledge and understanding essential for a successful career.

Whatever your reason for taking a CII qualification, let us guide you through all the options.

## Getting started

Studying for a qualification can look pretty daunting, especially if you've been out of formal education for a while.

But there's no need to worry about making the right choice, the study time or the exams.

If you plan properly, and take advantage of all the support the CII has to offer, your journey should be a smooth one.

## 2. Become a member and enjoy special benefits

This is a hot tip.

Joining the PFS/CII gives you an advantage by creating a platform for your study.

It also gives you privileged access to technical information, online technical dictionaries and additional reference material building on the core qualification study texts. You also get discounts on study materials and exam entry.

Membership also supports you in your working life – see the inside front cover for more details.

## 4. Tackle units in a logical and progressive order

Most qualifications require you to complete a specified combination of units – we suggest these are completed in a sequential order as frequently each unit builds knowledge drawing on the preceding unit.

Find out about the available units on page 8.

## 6. Be an effective learner

Follow some simple steps and you'll stand the best chances of passing:

- Formulate a realistic study plan and stick to it
- Don't cram, study a little and often.
- Understand your subject by knowing the unit syllabus inside out
- Use a blend of learning and revision materials to improve understanding and recall.

Financial Planning

Mortgage Advice

Equity Release

Financial Administration

Life and Pensions

## 1. Choose the qualification that's right for you

There's a broad range of qualifications to choose from; whether you work in an administrative, technical or sales support role or intend to become a mortgage adviser, we have a qualification that will help develop your career.

This brochure contains details of **Certificate-level** qualifications – turn to page 4 to read more about each of them.

## 3. Your past experience counts

You may be able to claim exemptions/credits for relevant non-CII exams you have already passed or qualifications you hold that can count towards completion of a CII qualification.

See the 'Recognition of prior learning' section on page 7.

## 5. Create a programme to fit your study style

You can make studying simpler by selecting the learning and revision materials that best suit you.

The right choice of learning materials can make a big difference.

For example, attending a CII Face-to-Face revision course can improve your chances of first time exam success by as much as 50%.

Get the inside track on page 12.

## 7. Take exams when you're ready

With exams offered throughout the year – often on a daily or weekly basis according to demand – you can pick a time and location that's convenient to you.

## Momentum makes it easier

Once you're in the habit of learning it's a good idea to keep it up. It's best not to leave it too long before moving on to the next unit, that way your knowledge remains fresh and your lifestyle is already aligned to learning.

If you have any questions not answered in this brochure, please call CII Customer Service on +44 (0)20 8989 8464.

Qualifications offered by the CII demonstrate commitment to professional development, providing an objective measure of the holder's knowledge and understanding of the business in which he or she works. They are recognised and respected across the market by employers, peers and, increasingly, consumers.

## Certificates for the financial services sector

### Certificate in Financial Planning

The Certificate in Financial Planning was created to satisfy the FSA regulatory qualification requirements for those intending to work as financial advisers.

In June 2010, the FSA's Retail Distribution Review (RDR) increased the minimum level of benchmark qualification to be held by advisers, from the Level 3 Certificate to a QCF (Qualifications and Credit Framework) approved Level 4 qualification. The deadline for advisers to attain a Level 4 qualification is the end of 2012.

The CII has, therefore, introduced a new qualification, the Diploma in Regulated Financial Planning, which meets the new exam standards in full. Anyone starting out to train to be an adviser should study for the Diploma. To obtain full details on this qualification please visit [www.cii.co.uk/dip-rfp](http://www.cii.co.uk/dip-rfp) or call Customer

Service and request your copy of the 'Diploma/Advanced Diploma qualifications for the advice sector' Information for candidates brochure.

Holders of the Certificate in Financial Planning will be licensed to practise until the end of 2012, but if they wish to continue beyond this date will need to have passed a Level 4 qualification by the end of 2012.

Importantly, the Certificate continues to be a relevant learning pathway for those employed in support or ancillary (non-advisory) functions in the financial advice market. It provides a solid grounding in the financial services market in general and financial planning advice in particular. In addition to being a qualification in its own right, the individual Certificate units can also be used towards completion of the other CII qualifications listed in the sections below.

The Certificate develops knowledge and understanding of:

- regulatory issues;
- the mechanics and purpose of the main investment products; and
- the process of giving advice to clients.

#### Certificate in Financial Planning and Long Term Care Insurance

The completion of a further Long term care insurance exam by Certificate in Financial Planning or equivalent holders, results in the award of this qualification. This caters for the regulatory examination needs of anyone who advises on investments and long term care insurance products.

**Note:** Holders of the Diploma in Regulated Financial Planning and the Long term care insurance exam will also satisfy the regulatory examination requirement, but will not be awarded the above stated qualification.

#### Why the Certificate in Financial Planning?

The Certificate delivers many advantages:

- It develops a broad-based knowledge and understanding of core financial planning topics.
- It provides online exam sittings that enable you to enter for the exam when you are ready, with results provided instantaneously.
- Holders are licensed to practise as financial advisers and have until the end of 2012 to satisfy the new requirement to hold a Level 4 QCF qualification, e.g. Diploma in Regulated Financial Planning.
- (R05) Financial protection is also a unit within the Diploma in Regulated Financial Planning, shortening the time required to complete this Level 4 qualification for anyone seeking to be an adviser in the future.

- Upon completion PFS members are entitled to use the designation 'CertPFS®' (Continuing Professional Development requirements apply).

#### Is the Certificate in Financial Planning right for me?

The Certificate is appropriate for a wide range of people, including:

- Financial services administrative and technical support staff.
- Staff employed in support functions such as training, compliance, human resources, marketing, IT and finance who wish to improve their understanding of the business.

### Certificate in Mortgage Advice

#### The mortgage industry's qualification of choice

The Certificate in Mortgage Advice is aimed at those intending to become mortgage advisers or to work in a support role. It develops an understanding of the sector, reflecting the priorities of the Financial Services Authority (FSA) and the Financial Services Skills Council (FSSC).

Completion of the Certificate in Mortgage Advice meets the regulatory examination requirements for mortgage advisers.

Upon completion you will have gained:

- a general introduction to the UK financial services industry (including common product types, the process of giving advice, ethics, regulation and legislation);
- an introduction to the mortgage process (including the house-buying process, different types of borrowers and their needs, the various mortgage product and repayment options, and the regulation and legislation applicable to mortgages and the provision of mortgage advice).

#### Why the Certificate in Mortgage Advice?

The Certificate delivers many advantages:

- Satisfies the regulatory examination requirements for registered mortgage advisers.
- Improves your long-term career prospects by improving knowledge and understanding, and by demonstrating commitment to self-improvement.
- Provides online exam sittings that enable you to enter for the exam when you are ready, with results provided instantaneously.

- Upon completion CII members are entitled to use the designation 'Cert CII (MP)' providing a means of demonstrating your achievement to the public and to peers (Continuing Professional Development requirements apply).
- Holders are eligible to become 'Certificate' level members of the Society of Mortgage Professionals.
- Provides one of the five units required to complete the Certificate in Financial Planning, and more than two-thirds of the required credits to complete the Certificate in Insurance qualification, of interest to those also providing advice on insurance products.

#### Is the Certificate in Mortgage Advice right for me?

The Certificate is the advisers' qualification of choice, created by the mortgage industry, for the mortgage industry.

It is appropriate for:

- all advisers who need to comply with the regulatory examination requirements;
- individuals working in the mortgage market in non-advisory roles, such as in administration or in support functions including, for example, marketing, sales support, human resources and IT.

### Certificate in Equity Release

#### The essential qualification for the home reversion and lifetime mortgage advice sector

This qualification is relevant for anyone seeking to advise on equity release products (both home reversion plans and lifetime mortgages), and for those who work in a support role in this sector.

Holders of the Certificate meet the regulatory examination requirements for advising on this class of business.

Upon completion you will have gained:

- a general introduction to the UK financial services industry (including common product types, the process of giving advice, ethics, regulation and legislation);

- an introduction to the mortgage process (including the house-buying process, different types of borrowers and their needs, the various mortgage product and repayment options, and the regulation and legislation applicable to mortgages and the provision of mortgage advice); and
- an understanding of the principles of equity release, the types of schemes available and the risks associated with these, and the suitability of these products to different customer needs.

The Certificate in Equity Release is available to study as a standalone qualification for individuals entering the industry, with a total of three units requiring completion.

Existing qualified advisers (Certificate in Financial Planning holders who also hold the Mortgage advice unit, as well as Certificate in Mortgage Advice holders) need only complete one additional unit.

#### Why the Certificate in Equity Release?

The Certificate delivers many advantages:

- Satisfies the regulatory examination requirements to advise on equity release.
- Improves your long-term career prospects by improving knowledge and understanding, and by demonstrating commitment to self-improvement.

- Provides online exam sittings that enable you to enter for the exam when you are ready, with results provided instantaneously.

- Upon completion CII members are entitled to use the designation 'Certs CII (MP and ER)' providing a means of demonstrating your achievement to the public and to peers (Continuing Professional Development requirements apply).
- Holders are eligible to become 'Certificate' level members of the Society of Mortgage Professionals.
- Provides one of the five units required to complete the Certificate in Financial Planning.

#### Is the Certificate in Equity Release right for me?

The Certificate is a practical solution that develops understanding of equity release regulation, products, market practice and customer needs. It is appropriate for:

- all advisers who need to comply with the regulatory examination requirements;
- individuals working in the mortgage/equity release market in non-advisory roles, such as in administration or in support functions including, for example, marketing, sales support, human resources and IT.

## Certificates for the financial services sector

### Certificate in Financial Administration and Certificate in Life and Pensions

#### Professional development for operational staff

The days when only front-line financial services sales staff needed qualifications are long gone. The FSA expects staff at all levels and across all functions to demonstrate that they have the necessary skills to perform effectively.

This is why the CII developed Certificate qualifications for those following financial services careers in administration, customer support, compliance and technical guidance, within both company and intermediary organisations.

The Certificates provide a dedicated learning pathway delivering the knowledge you need to perform effectively and progress your career.

**Two routes are available as follows:**

#### Route 1

Commence with the **Certificate in Financial Administration** – this is an introductory, two unit qualification which provides a vital grounding in:

- the financial services industry, including key aspects of legislation and regulation. It also helps develop an appreciation of the process of investment planning and the types of products involved;
- the administration of life or pensions business, according to the unit selected.

Importantly, this Certificate is also an appropriate examination that satisfies the regulatory requirements for overseers of certain administrative life and pensions functions.

From this you can then progress to the Certificate in Life and Pensions, with recognition given in the form of credits for the exams you already hold.

#### Route 2

You may also enter direct for the **Certificate in Life and Pensions** – this is a modular qualification that allows you to self-select from 21 available units so that you build a learning programme matched to your job role or career requirements.

The units cover a broad range of topics across the financial services sector. Candidates have access to the units covered by the Certificate and Diploma in Financial Planning, the Diploma in Regulated Financial Planning as well as specialist units on specific financial planning areas such as equity release and group risk.

Completion will re-enforce your credentials as a career professional and if you are a CII member, you are entitled to use the designation 'Cert CII (Life and Pensions)'.

#### Why study for these Certificates?

**These qualifications deliver many advantages:**

- They provide dedicated learning pathways for financial services operational staff developing the knowledge and understanding essential for a successful career.
- The Certificate in Financial Administration satisfies the FSA's regulatory requirements for life and pensions 'overseers'.
- A 'Record of Achievement' is awarded upon completion of each unit and a certificate awarded on completion of each qualification, providing portable and permanent evidence of learning undertaken.
- CII members holding the Certificate in Life and Pensions are entitled to use the designation Cert CII (Life and Pensions); (Continuing Professional Development requirements apply).

#### Are these Certificates right for me?

**These qualifications are tailored for operational staff working in the financial services sector. They cater for the needs of:**

- Those involved in administration, customer support, compliance and technical guidance.
- Overseers of life and pensions administrative functions who have to demonstrate evidence of compliance with the FSA's Training and Competence, Chapter 2 requirements.
- Those providing administrative support to financial advisers.
- Those administrators wishing to develop their understanding of the background and regulation of the financial services sector and technical product areas.

### Group risk exam

#### Enhancing understanding of key issues within the employee benefits market

Developed in conjunction with Group Risk Development (GRiD) this is the only dedicated examination for the group risk market.

The unit develops understanding of all aspects of the group risk sector, including the background of UK group risk products and the employee benefits market in general. It covers specific product features and explores the roles of intermediaries, insurers and reinsurers.

It can be sat on a standalone basis by anyone wanting to develop their knowledge of this important market or as study towards other CII qualifications such as the Diploma/Advanced Diploma in Financial Planning or the Certificate in Life and Pensions.

### Office of Qualifications and Examinations Regulation (Ofqual)

Ofqual is the regulator of qualifications, exams and tests in England. They are also the regulators for recognised awarding bodies (such as the CII).

With the exception of the Certificate in Life and Pensions and unit GR1, all of the aforementioned Certificates are accredited with Ofqual at Level 3 in the National Qualifications Framework. For further information please refer to Ofqual's website at [www.ofqual.gov](http://www.ofqual.gov)

Funding may be available for candidates studying for qualifications listed in the Qualifications and Credit Framework (QCF).

For further details, please refer to the Skills Funding Agency website at [www.skillsfundingagency.bis.gov.uk](http://www.skillsfundingagency.bis.gov.uk)

**Note:** For Ofqual accredited qualifications, 'the regulatory authorities' logo(s) on the certificate indicate that the qualification is accredited only for England, Wales and Northern Ireland.

### Recognition of prior learning

Exemptions/credits (as appropriate to the qualification you are studying towards) may be awarded for prior learning, including exams that you have already passed with the CII or other awarding bodies.

These exemptions/credits can be used as part of your route to completing CII qualifications. If you have previously passed a CII exam or obtained exemptions/credits you will automatically have had these added to your 'Learning Account' with the CII. You can find details of these online at [www.cii.co.uk/learningstatement](http://www.cii.co.uk/learningstatement) or by calling Customer Service.

If you wish to claim exemptions/credits in respect of other non-CII exams passed or qualifications held, please complete and return the 'Individual recognition of prior learning' form available online at [www.cii.co.uk/prior-learning](http://www.cii.co.uk/prior-learning) Be sure to include the requested supporting information.

Note that to be awarded a CII qualification, you must obtain by CII examination, a pass in a unit from the qualification that you are looking to complete and meet the qualification completion requirements. These rules apply irrespective of how many exemptions/credits your existing qualifications might provide.

Please visit [www.cii.co.uk/prior-learning](http://www.cii.co.uk/prior-learning) for full guidance on the rules and requirements relating to recognition of prior learning, for example, restrictions relating to the age of the qualification being claimed for.

### Your next step

**Now that you have read about the different Certificate-level qualifications, gained an understanding of what each offers and decided which best meets your career development plans, it is time to finalise your entry.**

The following pages contain all the information you require to study for and complete these qualifications. You will learn about the units on offer, available learning materials, how to enter and the relevant terms and conditions.

Please take the time to read this material as it will help you choose the study programme that best fits your needs.

You can also access FAQs at [www.cii.co.uk/faq](http://www.cii.co.uk/faq)

## What do the Certificates involve?

### Entry requirements

There are no formal entry requirements for any of the following qualifications so they are open to anyone irrespective of experience or educational background.

Whilst for each qualification there is also no prescribed order in which the units must be taken, it is strongly recommended that you complete them in the order listed. This reflects the fact that each unit builds to a certain degree on the preceding unit (in particular, it is the case for the Certificate in Financial Planning that unit CF5 tests your ability to analyse a client's financial planning needs and provide holistic solutions by drawing on the four preceding units).

### Studying for the certificates

The recommended minimum study hours are shown in the tables opposite (these will vary according to your experience and ability).

The nominal pass marks are also shown, however, the actual pass marks may vary slightly over time to ensure that the pass standard remains constant.

Certificate exams are delivered online at centres located throughout the UK, with the exception of unit CF5 which, as a written exam, is offered three times each year. Full details on online exams can be found at [www.cii.co.uk/online](http://www.cii.co.uk/online)

Twice-yearly paper-based exam sessions in April and October will continue for candidates outside the UK. You can enter by calling Customer Service.

### Completion requirements

#### Financial Planning

To complete the Certificate you are required to pass five units, these are:

Units	Study hours	Exam format	Length of exam	Nominal pass mark	Credits
(R01) Financial services, regulation and ethics or (CF1) UK financial services, regulation and ethics	60	100 multiple choice questions	2 hours	65%	20
(CF2) Investment and risk	70	100 multiple choice questions	2 hours	70%	20
(R05) Financial protection	50	50 multiple choice questions	1 hour	70%	10
(CF4) Retirement planning	40	50 multiple choice questions	1 hour	70%	10
(CF5) Integrated financial planning	70	2 written case studies	2 hours	55%	15

#### Financial Planning and Long Term Care Insurance

To complete the Certificate you are required to pass six units, these are:

Units	Study hours	Exam format	Length of exam	Nominal pass mark	Credits
R01 or CF1, CF2, R05, CF4, CF5		as listed above			
(CF8) Long term care insurance	60	50 multiple choice questions (MCQs) and 5 case studies, each comprising 5 MCQs	2 hours	70%	15

#### Mortgage Advice

To complete the Certificate you are required to pass two units, these are:

Units	Study hours	Exam format	Length of exam	Nominal pass mark	Credits
R01 or CF1		as listed above			
(CF6) Mortgage advice	70	100 multiple choice questions (MCQs) and 5 case studies, each comprising 5 MCQs	3 hours	70%	20

#### Equity Release

To complete the Certificate you are required to pass three units, these are:

Units	Study hours	Exam format	Length of exam	Nominal pass mark	Credits
R01 or CF1 and CF6		as listed above			
(ER1) Equity release	60	50 multiple choice questions (MCQs) and 5 case studies, each comprising 5 MCQs	2 hours	70%	15

#### Financial Administration

To complete the Certificate you are required to pass two units, these are:

Units	Study hours	Exam format	Length of exam	Nominal pass mark	Credits
R01 or CF1		as listed above			
(FA1) Life office administration or (FA2) Pensions administration	40	50 multiple choice questions (MCQs)	1 hour	70%	10

#### Life and Pensions

To complete the Certificate, you need to:

- Accumulate **60 credits**
- Satisfy the **compulsory unit** requirements by holding either unit (R01) Financial services, regulation and ethics **worth 20 credits** or (CF1) UK financial services, regulation and ethics **worth 15 credits**
- Obtain the remaining credits from a range of Certificate or Diploma units, with a maximum of 20 credits coming from the Diploma units J01–J07, R02–R04.

**Note:** Due to the extent of syllabus overlap, it is recommended that candidates do not select units CF1 and R01 to complete the Certificate in Life and Pensions.

Units	Study hours	Exam format	Length of exam	Nominal pass mark	Credits per unit
CF1, CF2, CF4, CF8, ER1, FA1, FA2		as listed above			
(GR1) Group risk	40	50 multiple choice questions (MCQs)	1 hour	70%	10
(IF7) Healthcare insurance products	20	100 multiple choice questions (MCQs)	2 hours	70%	15
J01–J07	100	15 compulsory written short answer questions	2 hours	55%	20
R01, R02	60	100 multiple choice questions (MCQs)	2 hours	R01–R04: 65%	20
R03–R05	50	50 multiple choice questions (MCQs)	1 hour	R05: 70%	10

**Note:** For details on either R0 or J0 units please refer to the Diploma/Advanced Diploma qualifications for the advice sector brochure available at [www.cii.co.uk/dip-financialplanning](http://www.cii.co.uk/dip-financialplanning). For details on unit IF7, please refer to the Certificate/Diploma/Advanced Diploma in Insurance brochure available at [www.cii.co.uk/cert-insurance](http://www.cii.co.uk/cert-insurance). These brochures are also available from Customer Service.

## What do the Certificates cover?

The exams are based on the published syllabuses, which are in themselves important aids to exam preparation and revision. It is essential that you familiarise yourself with these before commencing study.

These set out the learning outcomes for each unit and the depth of knowledge expected of you in the exam.

Syllabuses also identify learning material designed to assist you in preparing for exams under the following headings: reading list, reference materials, websites and periodicals.

Summary syllabuses are provided opposite. To obtain full syllabuses free of charge, visit [www.cii.co.uk/fs-qualifications](http://www.cii.co.uk/fs-qualifications). A full syllabus is also provided within each study text.

To access the summary syllabuses for other eligible units, please refer to the note at the bottom of page 9.

### (R01) Financial services, regulation and ethics

At the end of this unit candidates will be able to demonstrate their knowledge, understanding and skill in applying the following topic areas:

- the UK financial service industry in its European and Global context;
- how the retail customer is served by the financial service industry;
- the FSA's regulatory framework, powers and responsibilities to protect the consumer;
- the legal concepts and considerations relevant to financial advice;
- the Code of Ethics and its impact on the business behaviours of individuals.

### (CF1) UK financial services, regulation and ethics

At the end of this unit, candidates should understand the:

- purpose and structure of the UK financial services industry;
- different financial asset classes and product types;
- process of giving advice and the main areas covered;
- ethics, regulatory processes, rules and legislation underpinning UK financial services;
- use of the FSA's regulatory powers and responsibilities to protect the market's integrity and the impact on individuals and firms of the FSA's regulatory powers.

### (CF2) Investment and risk

At the end of this unit, candidates should understand the:

- economic and other factors affecting investment returns;
- key features of the different asset classes and product types and the role of ethical investment in financial advice;
- risks involved in investment, how risks affect returns and the risk profile of investors;
- taxation considerations in the investment process;
- importance of asset allocation in investment decisions;
- effect of other issues on investment planning.

### (R05) Financial protection

At the end of this unit, candidates should be able to understand the:

- purpose and scope of financial protection products;
- role and limitations of State benefits;
- main features and functions of the different types of financial protection products.

### (CF4) Retirement planning

At the end of this unit, candidates should be able to understand the:

- effect that retirement planning has on clients before, at and after retirement;
- impact that taxation and legislation have on retirement planning;
- different types of individual, occupational and State pension schemes;
- main options for drawing benefits at retirement;
- use of alternative investments in retirement planning;
- effect of divorce on retirement planning.

### (CF5) Integrated financial planning

At the end of this unit, candidates should be able to apply:

- their knowledge and understanding of the financial services industry and its regulation;
- their knowledge and understanding of the products and processes tested in CF1, CF2, R05 and CF4.

### (CF6) Mortgage advice

At the end of this unit, candidates should be able to understand the:

- house buying process, from making an offer to completion and the key parties involved;
- different types of borrowers and how to meet their individual mortgage needs;
- different types of mortgage product and repayment options and their suitability for the client;
- legislative and regulatory position of mortgages and the requirements of a mortgage adviser.

### (CF8) Long term care insurance

At the end of this unit, candidates should be able to understand the:

- definition, purpose and scope of long term care contracts and how they interact with State benefits and State-funded long term care;
- main features and functions of the different types of contract that can be used to fund long term care and how they can be arranged to meet an individual's needs;
- principal legal, taxation and regulatory issues that are relevant to advice on long term care insurance;
- importance of regular reviews to ensure that long term care insurance cover remains appropriate.

### (ER1) Equity release

At the end of this unit, candidates should be able to understand the:

- principles of equity release and the types of schemes available;
- suitability and affordability of the different types of equity release products;
- risks to the consumer associated with equity release;
- application of suitable equity release solutions according to the circumstances of different customers.

### (FA1) Life office administration

At the end of this unit, candidates should understand the:

- basic product types, including group life;
- principles of financial and medical underwriting;
- policy issues likely to arise with life policies;
- administration of life policies, including the different payment methods and consequences of non-payment;
- handling of life policy claims.

### (FA2) Pensions administration

At the end of this unit, candidates should understand the:

- regulatory and legislative environment governing pensions;
- basic principles of pension taxation and administration;
- basic pension product types, including group pensions;
- with-profits and unit-linked investments;
- different pensions and options available when taking benefits.

### (GR1) Group risk

At the end of this unit, candidates should be able to understand the:

- nature and purpose of employee benefits;
- main elements of the State benefits system in the UK;
- legislative and regulatory context in which group risk operates;
- principles and operation of group risk schemes;
- group risk product features and the taxation of premiums and benefits;
- role of the intermediary, the insurer and the reinsurer.

#### Notes:

- Syllabuses are examined from 01 September until 31 August each year. The 2010/2011 syllabus will be examined until 31 August 2011 on the basis of the tax year 2010/2011.
- The 2011/2012 syllabus will be examined from 01 September 2011 on the basis of the tax year 2011/2012.
- Updated study options and revision aids will be made available in July 2011 in support of this syllabus change.

See 'Important notes' on page 12 for details.

## Study options and revision aids Blended learning programme

To help you pass the Certificate exams first time we have developed a comprehensive portfolio of study options and revision aids which have been proven to enhance the chances of exam success. These can be ordered online at [www.cii.co.uk/fs-qualifications](http://www.cii.co.uk/fs-qualifications) over the phone by calling Customer Service or by post/fax using the application form at the back of the brochure.

The prices quoted are for individuals. Companies requiring pricing information for groups of employees should call +44 (0)20 8989 8464 to discuss their requirements.

**Members of the Personal Finance Society/CII/Society of Mortgage Professionals benefit from a discount on the price of study options, revision aids and exam entry.**

There is a standard exam entry fee per unit (see pages 18–19 for details).

### Important notes:

- You must purchase the study text and revision aids for the period during which you plan to sit the exam. This should be indicated within Section C of the application form at the back of this brochure.
- CII exam periods run from 01 September to 31 August.
- Updated study texts and learning materials can be purchased each year, from July, for examination from September.
- Electronic updates will automatically be made available for study texts during the examination period to which they relate. Full details are included on the title page of the study text.
- Please allow 10 days for delivery to a UK address and 21 days to a non-UK address from receipt of your order.
- For materials sent within the UK, you, or someone acting on your behalf, will be required to sign for the delivery.

### Certificate blended learning programme

All members, new applicants and existing, of the Personal Finance Society/CII who are studying for the:

- Certificate in Financial Planning;
- Certificate in Mortgage Advice;
- Certificate in Financial Administration; or
- Certificate in Life and Pensions (selected units)

can now access an exclusive package consisting of learning and revision materials, exam entry and discounted revision courses to support their studies.

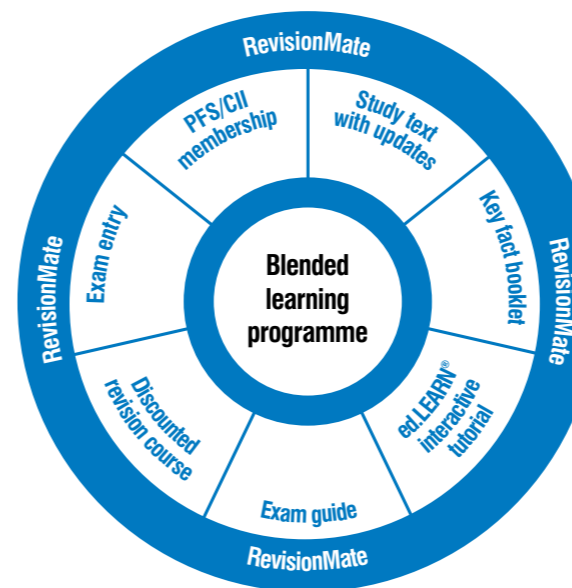
**Note:** Blended learning is not currently available for units R01 or R05.

The blended learning programme will help you to successfully complete your chosen qualification. In 2010 candidates who studied using the Certificate blended learning programme improved their chances of first-time exam success by an average 10%\*. And crucially it develops a deep and practical understanding of the course content, laying the essential foundation of knowledge required to build a successful career in the financial services profession.

**For a single fee the blended learning programme includes all of the following tools (PFS/CII membership payable separately).**

### PFS/CII membership

Practical tools to support your studies including: reference materials, online technical dictionaries, fact files and much, much more. See inside front cover for more details.



### Study text with updates

Covering the exam syllabus in a straightforward and user-friendly format. Includes examples, key point summaries and self-test questions.

### Key fact booklet\*

Pocket-sized booklet summarising material from the study text, great for use during and after your studies.

### ed.LEARN® interactive tutorial

Interactive study programme backed by self-assessment tools.

### Exam guide

A specimen exam guide with answers and hints and tips on how to pass the exam.

### Discounted revision course

A discount of 20% on any CII course for the unit concerned.

### Exam entry

Entry to the exam itself.

### RevisionMate

An online study tool that provides a study planner, knowledge-check facility, definitions of key terms, specimen examination and a series of valuable hints and tips.

The blended learning programme costs (CII/PFS membership payable separately):

- £219 per unit (CF1, CF2, CF5, CF6, FA1 and FA2); or
- £175 per unit (CF4).

This means big savings. For example, with the Certificate in Financial Administration:

- Existing CII members: save up to £84
- New CII members: save up to £54, even after the cost of membership.

You can buy your blended learning programme (and take out PFS/CII membership, if you're not already a member), by:

- going to [www.cii.co.uk/cert-fp-blend](http://www.cii.co.uk/cert-fp-blend)
- calling Customer Service; or
- completing the application form at the back of this brochure.

In 2010 candidates who studied using the Certificate blended learning programme improved their chances of first-time exam success by an average 10%.†

\*When compared to candidates using 'Study text' only. Source: CII statistics 2010.

### Notes:

- CF5 Key fact booklet is not available and therefore will not be supplied as part of the package for that unit.
- Current membership of the PFS/CII is required. Non-members can join at the time of purchase.
- Exam entries must be used within 12 months of purchase.
- Discounts on revision course entries are applicable to the unit(s) for which the blended learning programme was purchased.
- Full details will be provided on purchase.

Study options	Cost per unit		
	Member	Non-member	
Study text with updates (all units except R01, R05, CF4 and GR1)	£49	£61	This is a distance learning course. It includes the provision of a study text and electronic updates (see 'Important notes' opposite), developed to assist you in understanding and learning the exam syllabus. You will also have access to an unrivalled suite of online services to support your studies through our 'RevisionMate' study tool. These will include a study planner, a knowledge check (multiple choice test) facility covering each chapter, student discussion forums, specimen examination and hints and tips. Full details will be provided with your study text.
Study text with updates (R01)	£93	£130	
Study text with updates (R05)	£33	£40	
Study text with updates (units CF4 and GR1)	£33	£39	
Study text renewal (all units except R01, R05, CF4 and GR1)	£33	£40	As the study text is a valuable reference tool in your day-to-day job, we offer an option to receive the next edition of the study text together with electronic updates. This option is renewable on an annual basis and you will automatically be sent an invitation to update your material.
Study text renewal (R01)	£46	£65	
Study text renewal (R05 (equivalent to withdrawn unit CF3))	£16	£19	
Study text renewal (CF4 and GR1)	£22	£26	

## Study options and revision aids

### Face-to-face revision courses

In 2010 candidates who attended a CII revision course improved their chances of exam success by up to 50%\*

\* Source: CII Statistics 2010.



Our 2011 course timetable is given opposite and overleaf. Before finalising your booking we recommend you visit [www.cii.co.uk/f2f-financial](http://www.cii.co.uk/f2f-financial) to determine course availability. Alternatively you can contact Customer Service on +44 (0)20 8989 8464.

Revision aids	Cost per unit		
	Member	Non-member	
<b>Examination guides (all units)</b>	<b>£12 (inc VAT)</b>	<b>£13 (inc VAT)</b>	These comprise a complete specimen paper and answers, which also highlight the syllabus areas covered, and include useful hints on how to pass the exam. These are available online at <a href="http://www.cii.co.uk">www.cii.co.uk</a> being supplied as PDF files for you to print off as and when required for your own use. <b>Note: the content of the latest exam guide is included FREE within the RevisionMate online study tool provided with all study text purchases.</b>
<b>Key fact booklets (R01, CF1, CF2, R05, CF4, CF6, FA1, FA2 and ER1)</b>	<b>£23</b>	<b>£25</b>	Comprehensive pocket-sized booklets summarising the key information contained in the study text. These are perfect for studying when travelling to and from work or in situations when reading a study text is impractical.
<b>ed.LEARN® (all units except R01, R05 and GR1)</b>	<b>£83 (inc VAT)</b>	<b>£83 (inc VAT)</b>	Online tutorial providing highly interactive study, backed by a revision assessment tool to check understanding as you progress with your studies. Visit <a href="http://www.cii.co.uk/elearning">www.cii.co.uk/elearning</a> to view the course demo.
<b>ed.LEARN® (R01 and R05)</b>	<b>£51 (inc VAT)</b>	<b>£56 (inc VAT)</b>	<p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>This material can also be purchased in a CD ROM format. Cost per unit: All units except R01, R05 and GR1 (inc VAT) £83. R01 and R05 £51 (inc VAT) member/£56 (inc VAT) non-member.</li> <li>Minimum operating requirements (unsupported on Mac OS/OSX):               <ul style="list-style-type: none"> <li>– ed.LEARN® – Windows 2000, XP, Vista or Windows 7; Internet Explorer 6, 7 or 8.</li> <li>– CD ROM – Windows 2000, XP or Vista; Internet Explorer 6 or 7.</li> </ul> </li> </ul>
<b>Intensive revision courses – 5 days (CF1, CF2 and CF5 – see below)</b>	<b>£825</b>	<b>£955</b>	<p>Available prior to examinations these courses enable you to:</p> <ul style="list-style-type: none"> <li>discover what the examiner is looking for;</li> <li>discuss the common mistakes made by candidates and how to avoid them;</li> <li>learn useful revision and exam techniques;</li> <li>clarify your areas of concern in the syllabus.</li> </ul> <p>The intensive courses and workshops provide you with the opportunity to examine in more detail the exam syllabus and specimen papers. They provide additional question practice and support in-depth discussion with the course tutor.</p>
<b>Revision workshops – 3 days (CF6 only – see below)</b>	<b>£515</b>	<b>£590</b>	
<b>Revision workshops – 2 days (R01 and R05 – see below)</b>	<b>£385</b>	<b>£445</b>	
<b>Revision workshops – 2 days (CF4 only – see below)</b>	<b>£360</b>	<b>£410</b>	
<b>Revision days (all units except R01, R05, FA1 and FA2 – see pg 16)</b>	<b>£205</b>	<b>£235</b>	
<b>Revision days (R01 and R05 – see pg 16)</b>	<b>£230</b>	<b>£270</b>	

### Revision courses

Intensive revision courses	Venue	Dates
(CF1) UK financial services, regulation and ethics	London	11–15 Apr/17–21 Oct
(CF2) Investment and risk	London	25–29 Apr/24–28 Oct
(CF5) Integrated financial planning	London	10–14 Jan/21–25 Feb/11–15 Apr/16–20 May/04–08 Jul/10–14 Oct/14–18 Nov
Revision workshops	Venue	Dates
(R01) Financial services, regulation and ethics	London	07–08 Feb/9–10 May/08–09 Aug/07–08 Nov
	Birmingham	01–02 Mar/07–08 Jun/06–07 Sep/05–06 Dec
	Bristol	02–03 Mar/08–09 Jun/07–08 Sep/06–07 Dec
	Glasgow	03–04 Mar/09–10 Jun/08–09 Sept/07–08 Dec
	Leeds	28 Feb–01 Mar/06–07 Jun/05–06 Sep/29–30 Nov
(R05) Financial protection	London	28 Feb–01 Mar/05–06 Sep
(CF4) Retirement planning	London	01–02 Mar/14–15 Jun/06–07 Sep/28–29 Nov
(CF6) Mortgage advice	London	14–16 Feb/25–27 May/17–19 Oct

## Face-to-face revision courses Unit CF5 deadlines

Revision days	Venue	Dates
(R01) Financial services, regulation and ethics	London	16 Feb/16 Mar/13 Apr/11 May/15 Jun/13 Jul/10 Aug/14 Sep/12 Oct/16 Nov
	Birmingham	09 Mar/08 Jun/07 Sep/06 Dec
	Bristol	10 Mar/09 Jun/08 Sep/05 Dec
	Glasgow	07 Mar/07 Jun/05 Sep/02 Dec
	Leeds	08 Mar/10 Jun/06 Sep/01 Dec
(CF1) UK financial services, regulation and ethics	London	07 Feb/06 Apr/06 Jun/01 Aug/10 Oct/05 Dec
	Birmingham	07 Mar/05 Sep
	Bristol	09 May/14 Nov
	Leeds	14 Mar/14 Sep
	Manchester	23 May/21 Nov
(CF2) Investment and risk	London	08 Feb/07 Apr/07 Jun/02 Aug/11 Oct/06 Dec
	Birmingham	08 Mar/08 Sep
	Bristol	10 May/15 Nov
	Leeds	15 Mar/15 Sep
	Manchester	24 May/22 Nov
(R05) Financial protection	London	10 Feb/08 Apr/09 Jun/03 Aug/13 Oct/07 Dec
	Birmingham	23 Feb/27 May/24 Nov
	Bristol	07 Apr/11 Oct
	Leeds	26 Apr/27 Oct
	Manchester	02 Feb/10 May/04 Nov
(CF4) Retirement planning	London	12 Jan/04 Mar/06 May/07 Jul/08 Sep/10 Nov
	Birmingham	24 Feb/28 May/24 Nov
	Bristol	14 Jan/08 Apr/05 Jul/12 Oct
	Leeds	27 Apr/28 Oct
	Manchester	04 Feb/11 May/09 Aug/04 Nov
(CF5) Integrated financial planning	London	11 Jan/29 Mar/12 May/28 Jun/29 Sep/11 Nov
	Birmingham	25 Mar/27 Jun/26 Sep/03 Nov
	Bristol	30 Mar/01 Jul/28 Sep
	Leeds	31 Mar/29 Jun/27 Sep/07 Nov
	Manchester	28 Mar/06 May/01 Jul/20 Sep
(CF6) Mortgage advice	London	13 Jan/07 Mar/10 May/11 Jul/09 Sep/11 Nov
	Birmingham	04 Feb/23 Sep
	Bristol	04 Mar/23 Sep
	Leeds	15 Apr/21 Oct
	Manchester	20 Apr/20 Jul/28 Oct
(CF8) Long term care insurance	London	20 May/11 Nov
(ER1) Equity release	London	06 Mar/11 Jul/13 Nov
(GR1) Group risk	London	15 Feb/23 Oct



Before finalising your booking we recommend you visit [www.cii.co.uk/f2f-financial](http://www.cii.co.uk/f2f-financial) to determine course availability.

Alternatively you can contact Customer Service on +44 (0)20 8989 8464.

### Unit CF5 important deadlines and exam timetable

The following information is only applicable to those candidates wishing to sit the CF5 exam in the UK. Information is given for the 2011 exams sessions (CF5 exams are available three times annually in April, July and October). To enter exams in the UK in respect of all other Certificate units visit [www.cii.co.uk/online](http://www.cii.co.uk/online) or to sit any of the units outside the UK please call Customer Service.

\* 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 dates or times of the units for which you have entered and that the units shown on your permit are those 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.

	Apr 11 exam	Jul 11 exam	Oct 11 exam
<b>Closing date for your exam entry and payment to reach the CII</b>			
• <b>At normal fee</b> (changes to exam entries, etc. not accepted after these dates)	02 Mar 11	10 Jun 11	24 Aug 11
• <b>At late entry fee</b>	25 Mar 11	24 Jun 11	16 Sep 11
<b>Exam entry confirmation*</b>	Despatched within seven working days from receipt of application form		
<b>Receive your exam admission permit*</b>	Despatched 10 days before the exams begin		
<b>Sit exam</b>	11 Apr 11/10.00	11 Jul 11/10.00	03 Oct 11/10.00
<b>Exam results released online**</b> <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 dates shown. Please allow 5 days for delivery.		
• <b>UK centre</b>	06 May 11	05 Aug 11	28 Oct 11
• <b>Non-UK centres</b>	20 May 11	n/a	11 Nov 11

## Costs, fees and refunds

All fees apply 01 Jan 2011–31 Dec 2011.

### Personal Finance Society/Faculty of Life and Pensions/CII membership

For those candidates wishing to become student members of the Personal Finance Society/CII, one of the subscription fees

shown opposite is payable. For existing Personal Finance Society/CII members, membership of the Society of Mortgage Professionals and Faculty of Life and Pensions at 'Member level' is FREE.

For those candidates wishing to become CII only members, a one-off £36 admission fee is also payable.

London only – £6.09 per month or £73 per annum

UK & Channel Isles – £5.84 per month or £70 per annum

### Study options and revision aids

**Note:** Candidates living outside the UK who are members of an associated or affiliated institute may purchase study materials and enter for CII exams at the same prices as those charged to members of the PFS/CII (for a full list of associated or affiliated institutes contact Customer Service).

Refer to page 12 for a full listing of study options and revision aids

### Exam entry fees – applicable to exams sat in 2011

#### CF5 entries only

For exam 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.

	Member	Non-member
All units except R01, R05, CF4 and GR1	£94	£99
Unit R01	£107	£142
Units R05, CF4 and GR1	£58	£60

### Recognition of prior learning

A fee is payable for each individual exemption/credit awarded. Exemptions are calculated using their total credit value.

Some equivalent FSSC 'appropriate exams' from organisations such as IFS, CISI, CIOBS and the Faculty and Institute of Actuaries are eligible for a discounted fee per credit awarded.

Please visit [www.cii.co.uk/prior-learning](http://www.cii.co.uk/prior-learning) for full details.

	Member	Non-member
Fee per credit	£3	£4
Fee per credit – discounted fee for equivalent certificate level FSSC 'appropriate exams'	£1	

### Change of session, unit or centre fee

#### All units excluding CF5

Changes must be requested at least 21 days before the date of the exam for which you have entered. Multiple changes will be covered by a single fee provided they are submitted together.

#### Unit CF5

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.

**Note:** In respect of all units, no changes, apart from your address or name (which must be supported by original or certified evidence), can be made to your exam entry after the specified deadlines set out above. After the relevant deadline has passed should you wish to withdraw you will not receive a refund except in the case of illness.

Change after entry £39

### Refunds

#### All units excluding CF5

Cancellation of an exam entry at least 21 days before the date of the exam for which you have entered:

Absence from exam with medical evidence (to be received within two months of the date of the exam):

50% of exam entry fee

50% of exam entry fee or free entry

#### Unit CF5

Cancellation of an exam entry before the final closing date at normal fee:

Absence from exam with medical evidence (to be received within two months of the date of the exam):

50% of exam entry fee

50% of exam entry fee or free entry to the next session

### Post-results review of marking (CF5 only)

Further details, including any fees payable, can be found at [www.cii.co.uk/exampolicies](http://www.cii.co.uk/exampolicies)

## Entering for a Certificate qualification: Important information

### Personal Finance Society/CII membership

1. If you are not already a Society member, you can become a student member when you apply for one of the Certificate qualifications. 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.

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

If you work in the mortgage industry or have an interest in this sector, you have the option, when joining the Personal Finance Society/CII, to become a member of the Society of Mortgage Professionals for FREE.

### Personal Finance Society regions and CII local institutes

2. If you apply for Society membership you will join a Society region and a local institute.

When applying for CII only membership you join a local institute.

Provided opposite is a list of local institutes. Please select the one which is most convenient for you and enter the relevant name in the space provided on the application form.

### List of local institutes:

Aberdeen; Bedford & Milton Keynes; Belfast; Birmingham; Blackburn & Burnley; Bolton; Bournemouth; Bradford; Brighton; Bristol; Cambridge; Cardiff; Carlisle; Chelmsford & S Essex; Cheltenham & Gloucester; Chester & North Wales; Coventry; Croydon; Edinburgh; Exeter; Folkestone, Canterbury & E Kent; Glasgow; Guernsey; Guildford; Halifax; Harrow & Ealing; Hull; Inverness, the Highlands & Islands; Ipswich, Suffolk & N Essex; Isle of Man; Jersey; Kendal; Leeds; Leicester; Lincoln; Liverpool; London; Luton & St Albans; Manchester; Mid Kent; Middlesbrough; Newcastle-Upon-Tyne; Northampton; Norwich; Nottingham; Perth & Dundee; Peterborough; Plymouth & Cornwall; Preston & Blackpool; Reading; Royal Tunbridge Wells; Sheffield; Shropshire & Mid Wales; Southampton; Stoke-on-Trent; Stratford-Upon-Avon; Swansea & West Wales; Swindon; Watford; York.

The area covered by the Insurance Institute of London (IIL) is defined as all London postal districts except the following: N9, N11, N14, N21, NW9, E4, E6, E7, E10, E11, E12, E13, E15, E16, E17, E18, W3, W4, W5, W6, W7, W12, W13, SW20, SE20, SE25. There is an additional subscription fee for IIL members of £3.

### CF5 exam centres

3. It is intended that all centres will be available in April and October.

**Important note in respect of unit CF5 only:** Where an asterisk is shown these are available in July.

Centre	Code	Centre	Code
Aberdeen	010	Liverpool	002
Belfast	015	<b>London*</b>	<b>001</b>
<b>Birmingham*</b>	<b>005</b>	Luton/	
Bolton	080	Stevenage	049
Bournemouth	018	<b>Manchester*</b>	<b>003</b>
<b>Brighton*</b>	<b>020</b>	Middlesbrough	051
<b>Bristol*</b>	<b>021</b>	Mid-Kent	050
Cambridge	022	Newcastle-	
Cardiff	024	Upon-Tyne	008
Carlisle	025	Northampton	052
Chelmsford	026	Norwich	007
Chester	028	Nottingham	053
Coventry	029	Oxford	054
Croydon	030	Peterborough	056
Douglas, IoM	091	Plymouth	057
Dundee	034	Preston	059
Ealing	088	Reading	060
<b>Edinburgh*</b>	<b>009</b>	St Austell	092
Exeter	035	Sheffield	062
Folkestone	087	Shrewsbury	063
Glasgow	004	Southampton/	
Gloucester	036	Eastleigh	064
Guernsey	090	Southend-	
Guildford	038	on-Sea	086
Horsham	082	Stoke-on-Trent	065
Hull	041	Stratford-	
Inverness	043	Upon-Avon	066
Ipswich	044	Swansea	067
Jersey	081	Tunbridge	
Leeds	006	Wells	071
Leicester	046	Watford	072
Lincoln	047	York	075

### Copyright

4. All CII study materials are copyrighted. 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 10 days within the UK or 21 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

5. In accordance with the Consumer Protection (Distance Selling) Regulations 2000 you have the 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 the CII, 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 the CII, within 30 days of their receipt. In the event of less than seven days notice of cancellation being given in respect of an exam entry and if, where applicable, the CII is unable to recover costs suffered as a result of such short notice cancellation then the CII can recover these costs from you.

### Additional terms and conditions

6. 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 a Certificate qualification 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

7. 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:

- complete and submit your application online at [www.cii.co.uk](http://www.cii.co.uk)
- 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.

# Certificate qualifications for the financial services sector Application Form

ICF013 (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. Email address must be included when ordering ed.LEARN®**

Tick address to be used for postal correspondence  Home  Work

If you are registered with the FSA, please enter your FSA Individual Reference Number (IRN) IRN

**Please only tick one box per category**

### Type of organisation

- |                           |   |  |  |  |
|---------------------------|---|--|--|--|
| <b>(Financial Advice)</b> | <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                                   |  |  |
| <b>(Mortgage)</b>         | <input type="checkbox"/> Mortgage intermediary                    | <input type="checkbox"/> Network                                 | <input type="checkbox"/> Packager                          | <input type="checkbox"/> Independent adviser         |
|                           | <input type="checkbox"/> Estate agent                             | <input type="checkbox"/> Accountant                              | <input type="checkbox"/> Insurance broker                  | <input type="checkbox"/> Bank                        |
|                           | <input type="checkbox"/> Building Society                         | <input type="checkbox"/> Specialist lender                       | <input type="checkbox"/> Insurance company                 | <input type="checkbox"/> Other                       |
| <b>Area of work</b>       | <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                                   |  |  |
| <b>Job category</b>       | <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"/> Technical adviser                        | <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







**Certificate qualifications for the financial services sector Application Form – ICF013 (11/10)**

Enter your name

**Section F – Total payable and method of payment**

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

Total payable £

**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.

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

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

**If you have a UK bank account you can spread the cost of membership by paying via monthly Direct Debit at no extra charge.**

By paying via monthly Direct Debit, you will automatically be entered into a prize draw to win a year's free subscription to the PFS/CII. Please call PFS Customer Service on +44 (0)20 8530 0852 to set up a monthly Direct Debit over the phone or complete the Direct Debit mandate below, sign the declaration in Section E and return to PFS Customer Service.

**Instructions to your Bank or Building Society to pay by Direct Debit** (Please complete all fields)



**1. Name and full postal address of your Bank or Building Society branch**

To: The Manager (Bank/Building Society)  
 Address  
 Postcode

Please complete this Direct Debit instruction if you have a **UK Bank account**.  
**Post only to: CII, Customer Service, 42-48 High Road, South Woodford, London E18 2JP**

Originator's identification no.

**2. Name(s) of account holder(s)**

**3. Bank or Building Society account number**

**4. Branch sort code**

**5. Reference number (CII/PFS PIN)**

I wish to pay my subscription by monthly Direct Debit payments

Signature

Date

Banks and Building Societies may decline to accept instructions to pay Direct Debits from some types of accounts.

The Direct Debit Guarantee: The Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society. If the amounts to be paid or the payment dates change The PFS/CII will notify you 10 working days in advance of your account being debited or as otherwise agreed. If an error is made by The PFS/CII or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to The PFS/CII.



“ At Jardine Lloyd Thompson we focus on developing and supporting pensions and employee benefits products – and we’re good at it. In 2010 we won the European Pensions Administrator of the Year Award, which reflects the major advances we have made in providing world-class service. A big part of our success is our commitment to training.

The CII’s Certificate in Financial Administration serves as a dedicated learning pathway for back-office staff employed in life and pensions roles. It features concise, user-friendly study materials that develop essential knowledge and understanding. We also provide staff with membership of the CII/PFS, further advancing their professional development. ”

**Rose Waters**

Business Risk Manager – Training and Competence

JLT Benefit Solutions Ltd



**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)