



Certificate qualifications for the advice sector

2009 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**
in the advice sector

Financial Services
Skills Council



www.cii.co.uk

If you are new to the financial services industry or are progressing your studies, belonging to the Personal Finance Society (PFS) enables you to accelerate your career development.

As a PFS member you can gain the competence, knowledge and understanding required to succeed. You will also enjoy additional benefits through automatic membership of the Chartered Insurance Institute (CII).

Join as a member of the PFS/CII and enjoy extra benefits to support your studies

As a PFS/CII member you will enjoy:

Help in passing your exams

- In depth, regularly updated online fact files to complement the core study texts
- Online technical dictionaries to help you with unfamiliar terminology

Help in developing your career

- Industry recognised designatory letters – CertPFS®, Cert CII (MP) and Certs CII (MP and ER) – available exclusively to qualified members of appropriate qualifications, on application helping to make your CV stand out from the crowd
- Regular email bulletins to keep you up to date, relevant to your role in the industry
- Online access to a career support centre (www.thepfs.org/careersupport) to help you plan your career

Membership may cost less than you think

Discounts are available on learning materials, exams, seminars, study and revision days meaning membership may effectively pay for itself. And if you live in the UK and pay your membership from your earnings you can claim tax relief from HM Revenue and Customs. In addition, if you pay by Direct Debit you will be able to spread the costs of payment from as little as £5.84 a month.

There's never been a better time to be a member

PFS is the leading professional organisation for financial advisers and those in related roles. With some 24,000 members, it promotes the highest standards of professionalism in the industry. And given the emphasis in the Retail Distribution Review (RDR) on professionalism and, in particular, appropriate behaviour, it is clear that membership of a professional body such as the PFS will be of great benefit to any adviser seeking to develop their financial services career.

Dedicated services for the mortgage market

If you are studying for mortgage-related exams or have an interest in this sector, you have the option, when joining the Personal Finance Society, to become a member of the Society of Mortgage Professionals (SMP) for FREE.

SMP provides technical and professional support to help those working in the mortgage sector to improve their competence and business capability. It also provides industry-recognised designations for individuals to apply for who have achieved relevant qualified status: 'Cert CII (MP)' and 'Certs CII (MP and ER)'.

To find out more about the full range of PFS/CII member services visit www.thepfs.org/join

JOIN as a member TODAY by completing the form at the back of this brochure.

Note: If you hold the Certificate in Financial Administration and/or the Certificate in Life and Pensions, you are entitled to apply to join the CII.

Please visit www.cii.co.uk/membership for details of the extensive benefits you will enjoy as a member. These closely reflect those available to members of the PFS and are specifically designed to advance your career interests and professional development.

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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 93,000 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 & Conduct.

www.cii.co.uk



INVESTOR 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

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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. In many instances they are effectively a 'licence to practice', satisfying regulatory examination requirements. In turn, they are recognised and respected across the market by employers, peers and, increasingly, consumers.

Certificates for the advice sector

Certificate in Financial Planning

The benchmark qualification for financial advisers

The Certificate in Financial Planning is ideal for those intending to become financial advisers or who work in a related administrative or technical 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) and satisfying their requirements with regard to 'appropriate examinations' for financial advisers.

By completing the Certificate you will gain a solid grounding in the financial services market in general and financial planning advice in particular.

The qualification will develop your knowledge and understanding of:

- regulatory issues;

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

Successful completion will allow you to demonstrate your knowledge and understanding of the market and will confirm your ability to function effectively within it as a qualified provider of financial advice.

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.

Why the Certificate in Financial Planning?

The Certificate delivers many advantages:

- As a holder you will meet the FSA regulatory examination requirements and the 'appropriate' examination standards for financial advisers as published by the FSSC – www.fssc.org.uk
- Develops a broad-based knowledge and understanding of core financial planning topics.
- Provides online exam sittings that enable you to enter for the exam when you are ready, with provisional results provided instantaneously.

- Upon completion you are entitled to apply to use the designation 'CertPFS®' – the industry designation for financial advisers (membership and Continuing Professional Development requirements apply).
- Provides credits that can be used towards completion of the higher-level qualification, the Diploma in Financial Planning.

Is the Certificate in Financial Planning right for me?

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

- Anyone who gives financial advice to clients, including independent financial advisers, tied advisers, para-planners and other staff such as pension's specialists and financial analysts.
- 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 in which they work.

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 provisional results provided instantaneously.

- Upon completion you can apply to use the designation 'Cert CII (MP)' providing a means of demonstrating your achievement to the public and to peers (membership and 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 financial adviser qualification, 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 required to advise 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 provisional results provided instantaneously.

- Upon completion you can apply to use the designation 'Certs CII (MP and ER)' providing a means of demonstrating your achievement to the public and to peers (membership and 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 financial adviser qualification, 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 advice 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 Regulator 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 17 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 in Financial Planning, and the Diploma in Financial Planning as well as specialist units on specific financial planning areas such as equity release and group risks.

Completion will re-enforce your credentials as a career professional and make you eligible to apply 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.
- Holders of the Certificate in Life and Pensions are eligible to apply to use the designation Cert CII (Life and Pensions); (membership and 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

Introduced in 2008, this is the only dedicated examination for the group risk market.

Developed in conjunction with Group Risk Development (GRiD), this 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 the Qualifications and Examinations Regulator (Ofqual)

Ofqual is the new 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, 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

Funding may be available for candidates studying for qualifications listed in the National Qualifications Framework. For further details, please refer to the Learning and Skills Council website at www.lsc.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.

Accreditation 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 organisations.

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 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 prior learning accreditation' form at the back of this brochure, being 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. This rule applies irrespective of how many exemptions/credits your existing qualifications might provide.

Full details of the rules relating to accreditation can be found at www.cii.co.uk/accreditation

Please note accreditation is awarded at the discretion of the CII Qualifications, Examinations and Assessment committee.

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

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 six times each year. Full details on online exams can be found at 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
(CF1) UK financial services, regulation and ethics	60	100 multiple choice questions	2 hours	70%	15
(CF2) Investment and risk	70	100 multiple choice questions	2 hours	70%	20
(CF3) Financial protection	40	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
CF1 – 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
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 obtain this, you are required in most instances to pass the **first three units** listed opposite:

*** Note:** If you already hold a pass in the withdrawn unit (CF7) Lifetime mortgage activities you should complete HR1 rather than ER1. Please note, those who complete ER1 and HR1 will only receive credits for ER1 due to the extent of syllabus overlap. (HR1 has a value of 5 credits; ER1 has a value of 15 credits).

Units	Study hours	Exam format	Length of exam	Nominal pass mark	Credits
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
(HR1) Home reversion plans * (final exam sitting 03 Apr 09)	20	25 multiple choice questions (MCQs) and 1 case study comprising 5 MCQs	1 hour	70%	5

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
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**
- Hold the **compulsory unit (CF1)** – UK financial services, regulation and ethics **worth 15 credits**
- Obtain the remaining **45 credits** from a range of Certificate or Diploma units, with a maximum of 20 credits coming from the Diploma units.

Units	Study hours	Exam format	Length of exam	Nominal pass mark	Credits
CF1-CF4, CF8, ER1, HR1, FA1, FA2		as listed above			
(GR1) Group risk	40	50 multiple choice questions (MCQs)	1 hour	70%	10
J01-J07	100	15 compulsory written short answer questions	2 hours	55%	20

Note: for details on these units please refer to the Diploma/Advanced Diploma in Financial Planning brochure available at www.cii.co.uk or from CII 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 the syllabuses free of charge, visit www.cii.co.uk and look within the section titled 'Financial Services'. A full syllabus is provided within each study text.

(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.

(CF3) Financial protection

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

- purpose and scope of financial protection products and how they interact with State benefits;
- main features and functions of the different types of contracts and how they are arranged in order to meet the individual client's protection needs;
- main protection needs of businesses.

(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 CF1-4.

(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;
- 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 solutions according to the circumstances of different customers.

(HR1) Home reversion plans

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

- key features, risks and benefits of home reversion plans;
- suitability and the affordability of the different types of home reversion plans and the principle products and services that are alternatives to home reversion plans;
- application of suitable equity release solutions according to the circumstances of different consumers.

Note: this unit is specifically designed as a top-up for candidates holding (CF7) Lifetime mortgage activities who should sit this in the place of unit (ER1) Equity release. The final exam sitting will be on 03 Apr 2009.

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

(GR1) Group risks

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 2008/2009 syllabus will be examined until 31 August 2009 on the basis of the tax year 2008/2009.**
- **The 2009/2010 syllabus will be examined from 01 September 2009 on the basis of the tax year 2009/2010.**
- **Updated study options and revision aids will be made available in July 2009 in support of this syllabus change.**

See 'Important notes' on page 10 for details.

Study options and revision aids

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, 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 8530 0815.

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 of:

	Member	Non-member
All units except CF3, CF4, GR1 and HR1	£90	£95
Units CF3, CF4 and GR1	£55	£57
Unit HR1	£49	£51

Important Notes:

- You must purchase the study text and revision aids for the period during which you plan to sit the exam.
- CII exam periods run from 01 September to 31 August (e.g. 01 September 2008 to 31 August 2009).
- 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 ten days for delivery to a UK address and twenty one 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.

Study options	Cost per unit		
	Member	Non-member	
Study text (all units except CF3, CF4 GR1 and HR1)	£48	£58	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, definitions of key terms, specimen guide exam and hints and tips. Full details will be provided with your study text. In the case of unit HR1 support is limited to a multiple choice test facility. * The HR1 study text is delivered online. Once your order is placed, either at www.cii.co.uk or by phone, you will receive unique login details and full information on how to access your study course. The study text is delivered in Adobe Acrobat format, to print-off or read on-screen.
Study text (units CF3, CF4 and GR1)	£32	£38	
Study text (unit HR1 – final exam sitting 03 Apr 2009)*	£25.45	£ 29.30	

Revision aids	Cost per unit		
	Member	Non-member	
Examination guides (all units)	£10.75 (inc VAT)	£ 11.75 (inc VAT)	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 www.cii.co.uk being supplied as PDF files for you to print off as and when required for your own use. Note: the content of the latest exam guide is included FREE within the RevisionMate online study tool provided with all study text purchases (except units GR1 and HR1).
Key facts booklets (CF1 – CF4, CF6, ER1)	£22	£24	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.
Case study workbook (CF5 only)	£49	£57	A series of case studies developed by the CII and Taxbriefs which focus on applying your knowledge to case study questions. Solutions are given, along with tips on approach and structure for your answers in the exam.
ed.LEARN® (all units except HR1 and GR1)	£75.90 (inc VAT)	£75.90 (inc VAT)	Online tutorial providing highly interactive study, backed by a revision assessment tool to check understanding as you progress with your studies. Visit www.ed.cii.co.uk to view the course demo. Notes: • This material can also be purchased in a CD ROM format for £78. • Minimum operating requirements: - ed.LEARN® - Windows 2000, XP or Vista; Internet Explorer 6 or 7. - CD-ROM - Windows 2000, XP or Vista; Internet Explorer 6 or 7, 8 speed CD-ROM. 80MB free hard disk space.
Winning the brain game (CD-ROM)	£28	£28	Improving study and exam techniques can help everyone, at whatever age, and whatever the qualification. This is a highly inventive and fully interactive programme. Operates on all Windows software.
Intensive revision courses – 5 days (CF1, CF2 and CF5 – see pg 12)	£800	£925	Available prior to examinations these courses enable you to: • discover what the examiner is looking for; • discuss the common mistakes made by candidates and how to avoid them; • learn useful revision and exam techniques; • clarify your areas of concern in the syllabus. The intensive courses and workshops provide you with the opportunity to examine in more detail the exam syllabus and past papers. They provide additional question practice and support in-depth discussion with the course tutor.
Revision workshops – 3 days (CF6 – see pg 12)	£500	£575	
Revision workshops – 2 days (CF3, CF4 – see pg 12)	£350	£400	
Revision days (all units except FA1, FA2, GR1 and HR1 – see pg 12)	£200	£230	

Revision courses 2009

“
In 2008
candidates who
attended a CII
revision course
improved their
chances of
exam success
by up to 60%”

* Source: CII Statistics 2008

Remember to visit www.cii.co.uk for details of additional courses that we will be running during 2009.

Intensive revision courses	Dates	Venue
(CF1) UK financial services, regulation and ethics	26-30 Jan/20-24 Apr/20-24 Jul/19-23 Oct	London
(CF2) Investment and risk	02-06 Feb/27 Apr-01 May/27-31 Jul /26-30 Oct	London
(CF5) Integrated financial planning	12-16 Jan/23-27 Feb/30 Mar-03 Apr/18-22 May/06-10 Jul/05-09 Oct/16-20 Nov	London
Revision workshops	Dates	Venue
(CF3) Financial protection	02-03 Mar/15-16 Jun/07-08 Sept/31 Nov-01 Dec	London
(CF4) Retirement planning	02-03 Mar/15-16 Jun/09-10 Sept/30 Nov-01 Dec	London
(CF6) Mortgage advice	16-18 Feb/26-28 May/12-14 Oct	London
Revision days	Dates	Venue
(CF1) UK financial services, regulation and ethics	05 Jan/09 Feb/02 Mar/06 Apr/05 May/08 Jun/07 Jul/03 Aug/07 Sept/12 Oct/09 Nov/07 Dec	London
	26 Mar/22 Jun/25 Sept/08 Dec	Birmingham
	03 Feb/30 Apr/31 Jul/02 Nov	Bristol
	24 Mar/18 May/25 Aug/23 Nov	Leeds
	02 Mar/01 Jun/28 Aug/30 Nov	Manchester
(CF2) Investment and risk	06 Jan/10 Feb/03 Mar/09 Apr/06 May/09 Jun/07 Jul/04 Aug/08 Sept/13 Oct/10 Nov/08 Dec	London
	09 Jan/24 Apr/22 Jul/20 Oct	Birmingham
	03 Mar/02 Jun/01 Sept/01 Dec	Bristol
	24 Feb/24 Jun/21 Sept/07 Dec	Leeds
	08 Jan/03 Apr/01 Jul/01 Oct	Manchester
(CF3) Financial protection	08 Jan/12 Feb/04 Mar/08 Apr/07 May/10 Jun/08 Jul/05 Aug/09 Sept/14 Oct/11 Nov/09 Dec	London
	25 Feb/28 May/27 Aug/25 Nov	Birmingham
	15 Jan/09 Apr/06 Jul/12 Oct	Bristol
	28 Jan/28 Apr/28 Jul/28 Oct	Leeds
	04 Feb/11 May/10 Aug/05 Nov	Manchester
(CF4) Retirement planning	09 Jan/12 Feb/06 Mar/09 Apr/08 May/11 Jun/09 Jul/06 Aug/10 Sept/15 Oct/12 Nov/10 Dec	London
	26 Feb/29 May/28 Aug/26 Nov	Birmingham
	16 Jan/09 Apr/07 Jul/13 Oct	Bristol
	28 Jan/29 Apr/29 Jul/29 Oct	Leeds
	05 Feb/12 May/11 Aug/06 Nov	Manchester
(CF5) Integrated financial planning	06 Jan/31 Mar/14 May/30 Jun/01 Oct/13 Nov	London
	06 Jan/27 Mar/29 Jun/28 Sept	Birmingham
	07 Jan/01 Apr/02 Jul/30 Sept	Bristol
	08 Jan/02 Apr/13 May/01 Jul/29 Sept/09 Nov	Leeds
	09 Jan/30 Mar/08 May/03 Jul/02 Oct/11 Nov	Manchester
(CF6) Mortgage advice	09 Jan/13 Feb/09 Mar/09 Apr/11 May/12 Jun/10 Jul/07 Aug/11 Sept/16 Oct/13 Nov/11 Dec	London
	06 Feb/03 Sept	Birmingham
	05 Mar/24 Sept	Bristol
	16 Apr/23 Oct	Leeds
	30 Jan/21 Apr/21 Jul/30 Oct	Manchester
(CF8) Long term care insurance	13 Jan/16 Mar/15 May/14 Jul/16 Sept/17 Nov	London
	17 Feb/14 May	Manchester
(ER1) Equity release	12 Jan/13 Mar/13 May/13 Jul/14 Sept/16 Nov	London
	16 Feb/19 Jun	Manchester

Unit CF5 deadlines Costs

Unit CF5 important deadlines and exam timetable

Important deadlines

The following information is only applicable to those candidates wishing to sit the CF5 exam in the UK. To enter exams in the UK in respect of all other Certificate units visit 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.

	Jan 09 Exam	Apr 09 Exam	June 09 Exam	July 09 Exam	Oct 09 Exam	Dec 09 Exam
Closing date for your exam entry and payment to reach the CII						
• At normal fee (changes to exam entries, etc. not accepted after these dates)	19 Dec 08	20 Mar 09	08 May 09	19 Jun 09	18 Sept 09	06 Nov 09
• At late entry fee	12 Jan 09	06 Apr 09	22 May 09	06 Jul 09	05 Oct 09	23 Nov 09
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					
Sit exam	26 Jan 09	20 Apr 09	08 Jun 09	21 Jul 09	19 Oct 09	07 Dec 09
Exam results released online www.cii.co.uk and posted	Results are sent by 1st class post on the dates shown. Please allow five days for delivery.					
	20 Feb 09	15 May 09	03 Jul 09	14 Aug 09	13 Nov 09	08 Jan 10

Costs, fees and refunds

Membership fees are applicable to the period 01 Sept 2008 – 31 Aug 2009.

All other fees apply 01 Jan 2009 – 31 Dec 2009.

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 £73.00 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.

Refer to page 10 for a full listing

Exam entry fees – applicable to exams sat in 2009

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 £72. This is subject to space being available at the exam centre.

	Member	Non-member
All units except CF3, CF4, GR1 and HR1	£90	£95
Units CF3, CF4 and GR1	£55	£57
Unit HR1	£49	£51

Accreditation of prior learning

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

Some equivalent 'appropriate' exams from organisations such as IFS, SII, CIOBS and the Faculty and Institute of Actuaries are eligible for a discounted fee per credit awarded.
Please visit www.cii.co.uk/accreditation for full details.

Fee per credit	
Member £3	Non-member £4
Fee per credit – discounted fee for equivalent exams	
£1	

Costs, fees and refunds

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 £38

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:

50% of exam entry fee

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

50% of exam entry fee or free entry

Unit CF5

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

50% of exam entry fee

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

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

Post-results review of marking (CF5 only)

Available only to those candidates achieving an X-grade.

Further details can be found on our website at www.cii.co.uk/notestoresults
Refunds will be made in the case of successful appeals.

£72 per paper

“ We believe the Certificate in Financial Planning provides an important foundation to delivering professional financial advice. It is a key element of our training and development provision for both advisers and supporting associates, offering a broad range of learning materials to assist with development needs.

Justine Reed

Principal - UK Training & Development
Edward Jones Limited

Edward Jones
MAKING SENSE OF INVESTING

We also take advantage of the in-house exam facility, which allows us to provide tests when required. The Certificate is important for our business because it develops a practical understanding of key issues in the advice process, the way investment products work and the regulatory context. It also provides a foundation for further study of specialist subjects such as long term care insurance, and higher qualifications such as the CII's Diploma and Advanced Diploma in Financial Planning.



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. If you wish to apply for membership and it is not clear from your application form that you work in insurance, 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 below 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:

- those centres shown in blue are also available in Jan/June/Dec 09; and
- where an asterisk is shown these are available in July.

Centre	Code	Centre	Code
Aberdeen	010	Liverpool	002
Belfast*	015	London*	001
Birmingham*	005	Luton/	
Bolton	080	Stevenage	049
Bournemouth	018	Manchester*	003
(April only)		Middlesbrough	051
Brighton*	020	Mid-Kent	050
Bristol*	021	Newcastle-	
Cambridge	022	upon-Tyne*	008
Cardiff	024	Northampton	052
Carlisle	025	Norwich*	007
Chelmsford	026	Nottingham	053
Chester	028	Oxford	054
Coventry	029	Peterborough	056
Croydon	030	Plymouth	057
Douglas, IoM	091	Preston	059
Dundee	034	Reading	060
Ealing	088	Sheffield	062
Edinburgh*	009	Shrewsbury	063
Exeter*	035	Southampton/	
Folkestone	087	Eastleigh*	064
Glasgow	004	Southend-	
Gloucester	036	on-Sea	086
Guernsey	090	Stoke-on-Trent	065
Guildford	038	Stratford-	
Horsham	082	upon-Avon	066
Hull	041	Swansea	067
Inverness	043	Swindon	089
Ipswich	044	Truro	070
Jersey	081	Tunbridge	
Leeds*	006	Wells	071
Leicester	046	Watford	072
Lincoln	047	York	075

Copyright

4. 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

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/notestoexams

Fairness, integrity and the CII appeals procedure

7. The CII is committed to giving all qualification candidates an equal opportunity of achieving these 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/notestoexams

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

- complete and submit your form online at 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 advice sector Application Form ICF013 (11/08)

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

e-mail*

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

Please only tick one box per category

Type of organisation

- | | | | | |
|---------------------------|---|--|--|--|
| (Financial Advice) | <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 | | |
| (Mortgage) | <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 |
| 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"/> 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

Study Path

Where you are studying in order to complete a qualification please indicate by ticking the appropriate box:

- Certificate in Financial Planning Certificate in Financial Planning and Long Term Care Insurance Certificate in Mortgage Advice Certificate in Equity Release
Diploma in Financial Planning Advanced Diploma in Financial Planning Certificate in Financial Administration Certificate in Life and Pensions

Please turn over

Certificate qualifications for the advice sector Application Form – ICF013 (11/08)

Enter your name

Section B – Personal Finance Society (PFS)/CII Membership

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

Important notes:

- Applying for membership now entitles you to the reduced member rates for study materials and exam entry as shown in Sections C and D.
- If you are studying for the Certificate in Financial Administration or Life and Pensions you need to select CII membership (see below). In all other cases you should select the PFS.

Personal Finance Society

I wish to become a student member of the Society Yes No

CII

I wish to become an ordinary member of the CII Yes No

Society of Mortgage Professionals

In applying for Personal Finance Society/CII membership, I would like to join the Society of Mortgage Professionals at 'Member level' for free.

Faculty of Life and Pensions

In applying for Personal Finance Society/CII membership, I would like to join the Faculty of Life and Pensions for free.

To be completed in respect of all membership applications

The local institute I wish to join – UK only (See pg 18)

Have you ever been made bankrupt or been the subject of an individual voluntary arrangement (or any such similar procedure) or been convicted of, or charged with (but not yet tried with), any offence other than a monetary fixed penalty for a motoring offence? Yes No

If yes, please give details on a separate sheet of paper.

You are required to let the CII know if you are made bankrupt, become the subject of an individual voluntary arrangement (or any such similar procedure) or are convicted of any offence (other than a motoring offence with a monetary fixed penalty) in the future.

Membership fees

1(a). Please then select the appropriate member fee:

	London only*	UK and Channel isles
Annual Subscription	£73	£70
Monthly Direct Debit	£6.09	£5.84

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

1(b). An admission fee of £36 is payable for ALL CII applicants (**this is waived for student membership of the PFS**).

1(c). Choose the method of payment. This can either be:

- by monthly Direct Debit. Where applicable, the admission fee of £36 will be spread across your 12 monthly payments. **If you choose this option do not complete the sub total box, but fill out the Direct Debit form at the back of this application form;**
- by cheque or debit/credit card. **If you choose this option please enter the correct amount in the sub total box.**

Sub total £

(to include the £36 admission fee for CII membership)

Section C – Study Options and Revision Aids

Please indicate when you will be sitting the exam(s) as this will determine which version of study option(s)/revision aids we send you:

pre 01 Sept 09 post 01 Sept 09

I wish to order the following learning materials:

Study options	CII use	Member	Non-member	Unit code	Total
• all units except CF3, CF4, GR1 and HR1	UD	£48	£58	<input type="text"/>	£
• units CF3, CF4 and GR1	UD	£32	£38	<input type="text"/>	£
• unit HR1	UD	available online at www.cii.co.uk or by phone			n/a

Sub total £

Certificate qualifications for the advice sector Application Form – ICF013 (11/08)

Enter your name

Section E – 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.

Membership

In applying for admission to membership of the Personal Finance Society I acknowledge that in doing so I assume a commitment to pay £1 in the event of the Society subsequently being wound-up and there being a shortfall in assets. I agree to abide by the regulations of the Society as laid out in the Articles of Association, its Bye-laws and the Charter, Bye-laws, Code of Ethics and Conduct, all Rules and Regulations of the CII as may be issued from time to time and the Bye-laws of any local institute of which I may become a member.

In applying for admission to membership of the CII. I agree to abide by the Charter, Bye-laws, Code of Ethics and Conduct, all Rules and Regulations as may be issued by the institute from time to time and the Bye-laws of any local institute of which I may become a member. I also agree to commit myself to an annual programme of Continuing Professional Development (qualified members only).

Exam prizes

Organisations other than the CII sponsor prizes and awards based on CII exam performance. If you do not wish any information to be passed on to these organisations, please tick this box.

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. Where your employer pays for any of your tuition including e-learning, examination entries, study texts or membership fees, the CII will upon the employer's request provide your employer with details of your membership status and/or examination record including attempts, unless you tick this box.

If you study for a CII examination through a college or training provider, the CII may disclose details of your results to them, unless you tick this box.

We may from time to time wish to draw your attention to other CII products and services which are likely to be of interest to you. We may also share your data with third parties who will use this for similar purposes, 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.

Signed

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.

Study options and revision aids are provided by the Education and Training Trust of the Chartered Insurance Institute (a company limited by guarantee)
Registered office: 20 Aldermanbury, London EC2V 7HY. Registered Charity no. 1021017

Certificate qualifications for the advice sector Application Form – ICF013 (11/08)

Enter your name

Section F – 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 £

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 registered post. 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, Switch/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 SWITCH/MAESTRO SOLO

Valid from* Expiry date* Issue number*

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.

Once you have read the notes on the accreditation of prior learning, complete the form below and post to Customer Service.

Only complete this form if you are applying for credits for non CII exams. Credits for CII exams will automatically be added to your 'learning account.'

Certificate in qualifications for the advice sector

Individual Prior Learning Accreditation Form

ICF013 (11/08)

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

e-mail*

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

- | | | | | |
|---------------------------|---|--|--|--|
| (Financial Advice) | <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 | | |
| (Mortgage) | <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 |
| 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"/> 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

“Every employee at AXA Life plays a vital role in providing the requisite level of service to clients. From sales staff to administrators, each individual contributes to our success. As an Investor in People we are committed to the continuing development of all staff, and we place great store in the CII’s portfolio of Certificate qualifications. These provide our people with an essential grounding in the business, helping to raise standards of knowledge and capability, and in turn their operational and sales effectiveness.”

Carole Baldwin

Head of Learning and Development
AXA

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