



Diploma/Advanced Diploma in Financial Planning

2009 Information for candidates

Maximising
**professional
development**
in the advice sector

Financial Services
Skills Council



CII

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 member you will enjoy:

Help in passing your exams

- Free access to an online archive of exam guides. For full details visit www.cii.co.uk/knowledge/examguides
- 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®, DipPFS® and APFS® – available exclusively to qualified members 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 £13.75 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.

The support and guidance provided to members enhances technical understanding and helps develop an ethical stance appropriate to genuine professionals. The RDR also contains proposals to introduce a step change in professionalism, through adherence to CPD standards and a code of conduct. What better way to demonstrate this than through membership of the industry's professional body?

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

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

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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 Diploma and Advanced Diploma in Financial Planning please contact Customer Service.

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

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

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

Customer Service

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CII Financial advice qualifications

Personal Finance Society/ CII membership designation/title

Associate/APFS®; Chartered Financial Planner; Fellow/FPFS®

290 credits (minimum of 120 at Advanced Diploma level and 40 at Diploma level or above. Existing credits are carried forward). 350 credits are required to obtain the Fellowship

Advanced Diploma in Financial Planning

(AF2) Business financial planning – 30 Credits

(AF4) Investment planning – 30 Credits

(AF1) Personal tax and trust planning – 30 Credits

(AF3) Pension planning – 30 Credits

(AF5) Financial planning process – 30 Credits

DipPFS®

140 credits (minimum of 80 credits at Diploma level or above, a maximum of 30 Advanced Diploma credits are allowed. Certificate credits are carried forward)

Diploma in Financial Planning

(J03) The tax and legal aspects of business – 20 Credits

(J06) Investment principles, markets and environment – 20 Credits

(J02) Trusts – 20 Credits

(J05) Pension income options – 20 Credits

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(J08) Financial planning practice – 30 Credits

(J01) Personal tax – 20 Credits

(J04) Pension funding options – 20 Credits

(J07) Supervision in a regulated environment – 20 Credits

CertPFS®

70 credits (units CF1-5 compulsory)

Certificate in Financial Planning

(including Mortgage advice, Equity release, Long term care insurance and Group risk options)

(CF3) Financial protection – 10 Credits

(HR1) Home reversion plans – 5 Credits

(CF2) Investment and risk – 20 Credits

(CF5) Integrated financial planning – 15 Credits

(GR1) Group risk – 10 Credits

(CF1) UK financial services regulation and ethics – 15 Credits

(CF4) Retirement planning – 10 Credits

(ER1) Equity release – 15 Credits

(CF8) Long term care insurance – 15 Credits

(CF6) Mortgage advice – 20 Credits

Guidance notes:

Entry requirements

- You may enter for any of the Diploma or Advanced Diploma in Financial Planning units without having first completed the Certificate in Financial Planning or equivalent (such as FPC, CeFA or Investment Advice Certificate).

However, the Diploma and Advanced Diploma in Financial Planning will only be awarded where the Certificate in Financial Planning (units CF1-CF5 inclusive), or equivalent, is held.

We recommend that candidates complete the Diploma before entering for the Advanced Diploma or alternatively study for them both simultaneously.

Other credit awards

- Credits can also be obtained in respect of Certificate in Financial Administration units (FA1) Life office administration and (FA2) Pensions administration – 10 Certificate level credits are awarded in each case.
- Credits may also be available in respect of other exams passed under discontinued CII qualification routes or comparable exams offered by other awarding bodies. Credits in respect of all CII exams passed are automatically added to candidates' 'Learning Accounts' which can be requested online at www.cii.co.uk/learningstatement. To claim credits in respect of other non-CII exams passed please complete and return the 'Individual prior learning accreditation' form at the back of this brochure.

Use of designations/titles

Membership and Continuing Professional Development requirements apply to their use.

Full terms and conditions

Full details on the Diploma and Advanced Diploma can be found within this brochure. Details on the Certificate qualifications/examinations can be found at www.cii.co.uk within the section titled 'Financial Services'.

The FSA's Retail Distribution Review (RDR) Feedback Statement, published in November 2008, contains a series of measures aimed at improving public trust and confidence in the sector by bringing about a step-change in professional standards for financial advisers.

These include proposals to improve the quality of advice given to clients by increasing the minimum levels of competence, skills and knowledge. With regard to the minimum level of qualifications to be held by advisers, the intention is to raise the bar and require that they hold an Ofqual (Office of the Qualifications and Examinations Regulator) Level 4 qualification.

This brochure provides details of the Diploma and Advanced Diploma in Financial Planning. These qualifications offer progression beyond the current mandatory entry-level qualifications such as the Certificate in Financial Planning, CeFA or equivalent and those that preceded them, such as the FPC.

You can study for the Diploma and then, should you choose, progress to the Advanced Diploma, or you can study for both qualifications simultaneously by pursuing particular subject streams, e.g. pensions, across both qualifications (see page 8).

The chart on the previous page places these qualifications within the context of the CII's suite of financial advice qualifications, which cater for advisers at every stage of career development.

Diploma/Advanced Diploma in Financial Planning

Diploma in Financial Planning

Confirming your status, enhancing your potential

The Retail Distribution Review has proposed the introduction of new minimum qualification requirements for financial advisers: the need for an Ofqual (Office of the Qualifications and Examinations Regulator) accredited Level 4 qualification.

The CII Diploma in Financial Planning is, at the time of going to press, the only accredited Level 4 qualification. It is proposed that current practising advisers must obtain a level 4 qualification by the end of 2012 (new entrant advisers will be under a requirement from 2010 – further advice to follow).

Details of the FSA's qualifications requirements have yet to be finalised, but the indications are that anyone holding the Diploma in Financial Planning will meet the new required standard. And should any additional knowledge requirements be identified in the interim, Diploma holders will be able to address these through undertaking continuous professional development (as opposed to other examinations).

The Diploma in Financial Planning develops advanced technical knowledge and understanding across a broad range of key advisory areas:

- Personal taxation
- Trusts
- Business planning
- Pension funding
- Pension income
- Investment
- Supervision in a regulated environment
- Financial planning practice

The format of the individual units reflects the needs of today's market for current, targeted technical learning.

Modular in structure, with no compulsory units, the Diploma allows you to develop a learning programme that reflects your job role and career requirements.

Completion of the Diploma will enhance your technical knowledge, help reduce risk and improve your career prospects. It provides an objective measurement of your knowledge and understanding and will enhance your clients' confidence in your service.

Upon completion you will be awarded the Diploma in Financial Planning and be eligible to apply to use the designation DipPFS® (membership and Continuing Professional Development requirements apply).

You will also be able to use the credits obtained in achieving the Diploma towards the Advanced Diploma in Financial Planning, leading to a professional-level designation and Chartered Financial Planner status.

Advanced Diploma in Financial Planning

Reaching the heights of financial planning provision

The Advanced Diploma in Financial Planning enables professional advisers to develop their specialist planning capabilities, providing clear differentiation from the main body of advisers.

It builds on existing skills and develops knowledge gained through previous study and workplace training. It consolidates and advances work already undertaken, most typically in completing the Diploma in Financial Planning or the first completion level of the AFPC (both of which carry the designation DipPFS®).

The Advanced Diploma covers topics key to all financial planners:

- Personal tax and trust planning
- Business financial planning
- Pension planning
- Investment planning
- Financial planning process

On completion of the Advanced Diploma you will be better prepared to offer a sophisticated and comprehensive approach to financial management, ensuring that you provide your clients with a level of service that meets or exceeds their expectations.

Upon completion of the Advanced Diploma you will also be eligible for Chartered Financial Planner status (subject to having five years' experience, not necessarily post-qualification).

Chartered status cements your professional standing and gives you parity with other professionals such as accountants and solicitors.

The CII also offers corporate Chartered status to qualifying financial advice firms, further enhancing the visible professionalism of the advice sector. The eligibility criteria for corporate Chartered status includes a specified number of directors holding individual Chartered status in their own right (see www.cii.co.uk/chartered for further information).

As an individual, obtaining Chartered status can therefore deliver many advantages in terms of career and business advancement.

Why the Diploma/Advanced Diploma in Financial Planning?

The Diploma/Advanced Diploma deliver many advantages:

- Demonstrate your commitment to learning and personal development, assisting with career progression.
- Can form part of an overall programme to meet the regulator's training and competence requirements.
- Supports lifelong learning as credits awarded in respect of relevant study already undertaken are retained throughout your working life and can count towards completion.
- Supports personalised learning activity through the provision of clearly-defined, targeted topics appropriate to your job role.

- Differentiates you from other financial advisers, providing a competitive edge.
- Develops enhanced technical knowledge and sophisticated financial planning skills to support the provision of high quality advice.
- Upon completion you can apply to use the industry's leading designations. In the case of the Diploma it is 'DipPFS®'; with the Advanced Diploma it is 'APFS®'. These are respected throughout the industry and increasingly acknowledged by the public as demonstrating professional standing (membership and Continuing Professional Development requirements apply).
- Advanced Diploma holders can apply to become Chartered title-holders.

Is the Diploma/Advanced Diploma in Financial Planning right for me?

The Diploma/Advanced Diploma are appropriate for:

- Anyone who gives financial advice to clients, including independent financial advisers, tied advisers, para-planners and related staff such as pension analysts, financial analysts, senior administrators, etc.
- Advisers seeking to develop in-depth technical understanding of specific disciplines and sectors, and enhance their financial planning expertise.
- FPC, Certificate in Financial Planning or equivalent holders wishing to build upon their existing knowledge.
- Accountants, lawyers, actuaries and other staff carrying out financial planning activities.
- Financial planning staff wishing to progress to the highest financial planning qualifications and designations (Associateship/APFS®, Fellowship/FPFS® and Chartered status).

Office of the Qualifications and Examinations Regulator (Ofqual) accreditation

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). The Diploma is accredited with Ofqual at Level 4 in the Qualifications and Credit Framework (QCF). The Advanced Diploma is accredited with Ofqual at Level 6. For further information, please refer to the Ofqual website at www.ofqual.gov.uk

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

Your next step

Now that you have read about the Diploma/Advanced Diploma in Financial Planning, gained an understanding of what they offer and decided on the study route that 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. As you read through these, you will learn about the units on offer, the available learning materials, course and exam entry dates and deadlines, terms and conditions relating to entry, and the different ways you can enter.

Please take time to read this, 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 Diploma/Advanced Diploma in Financial Planning involve?

Diploma in Financial Planning

Entry requirements

There are no entry requirements in respect of any of the Diploma in Financial Planning units, J01-J08.

However, the Diploma in Financial Planning will only be awarded where you hold the Certificate in Financial Planning (units CF1-CF5 inclusive), or equivalent (such as FPC, CeFA or Investment Advice Certificate).

In many instances candidates choose to study for the Diploma and Advanced Diploma at the same time. See overleaf for details.

Completion requirements

To complete the Diploma you need to:

- Accumulate a minimum of **140 credits**.
- At least **80 credits** must be at **Diploma level**. The following can also count towards this requirement:
 - Advanced Diploma level credits from withdrawn AFPC units;
 - One Advanced Diploma in Financial Planning unit (AF1-AF5) or a maximum of 30 non-specific Advanced Diploma credits.
- The remaining **60 credits** must come from any of the examinations offered within the CII financial services qualifications framework, as listed opposite (see page 9 for Advanced Diploma units AF1-AF5), or comparable offered by other awarding bodies (a maximum of 30 Advanced Diploma level credits in total can be used towards completing the Diploma).

Credits awarded for commonly held financial planning qualifications include:

Qualifications	Credits and level
Certificate in Financial Planning	70 – Certificate
Financial Planning Certificate (1994 scheme – including unit FP3)	50 – Certificate
Financial Planning Certificate (pre-1994 scheme – excluding unit FP3)	32 – Certificate

The following units are available:

Diploma in Financial Planning units	Credits and level
(J01) Personal tax	20 per unit – Diploma
(J02) Trusts	
(J03) The tax and legal aspects of business	
(J04) Pension funding options	
(J05) Pension income options	
(J06) Investment principles, markets and environment	
(J07) Supervision in a regulated environment	
(J08) Financial planning practice (first examination sitting July 2009) – Refer to pg 11 for details	

Certificate in Financial Planning/Certificate in Mortgage Advice/Certificate in Equity Release/Certificate in Financial Administration units	Credits and level
(CF2) Investment and risk	20 – Certificate
(CF5) Integrated financial planning	15 – Certificate
(CF6) Mortgage advice	20 – Certificate
(CF8) Long term care insurance	15 – Certificate
(ER1) Equity release	15 – Certificate
(GR1) Group risk	10 – Certificate
(HR1) Home reversion plans (final examination sitting 29 May 2009)	5 – Certificate
(FA1) Life office administration	10 – Certificate
(FA2) Pensions administration	10 – Certificate

Credit awards for equivalent units

Due to the extent of syllabus overlap, certain combinations of units will result in only one award of credits where candidates are studying towards the Diploma in Financial Planning.

Where two comparable units are held, the higher of the two credit figures will be added to your CII Learning Account. However, should you wish, you may still choose to sit an “overlapping” unit in order to enhance your knowledge. Units affected are shown opposite.

Units treated as equivalent:

Withdrawn unit title	Credits and level	Title	Credits and level
(G30) Business financial planning	30 – Advanced	(J03) The tax and legal aspects of business	20 – Diploma
(G70) Investment portfolio management	30 – Advanced	(J06) Investment principles, markets and environment	20 – Diploma
(H15) Supervision and sales management	30 – Advanced	(J07) Supervision in a regulated environment	20 – Diploma
(SV1) Savings and investments	20 – Diploma	(CF2) Investment and risk	20 – Certificate (Diploma if completed prior to 2007)
(MAQ) Mortgage Advice Qualification	20 – Diploma	(CF6) Mortgage advice	20 – Certificate (Diploma if completed prior to 2007)
(CF7) Lifetime mortgage activities	15 – Certificate (Diploma if completed prior to 2007)	(ER1) Equity release	15 – Certificate
(HR1) Home reversion plans (Available until 29 May 09 as a top-up for holders of (CF7) Lifetime mortgage activities)	5 – Certificate		

What do the Diploma/Advanced Diploma in Financial Planning involve?

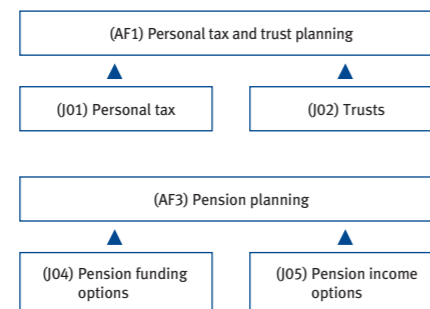
Advanced Diploma in Financial Planning

Entry requirements

There are no entry requirements in respect of the Advanced Diploma in Financial Planning. However, the Advanced Diploma will only be awarded where you hold the Certificate in Financial Planning (units CF1-CF5 inclusive), or equivalent (such as FPC, CeFA or Investment Advice Certificate).

The Diploma in Financial Planning provides the essential technical knowledge required when completing the Advanced Diploma.

For this reason it is strongly recommended that, if you have not already done so, you complete the Diploma in Financial Planning before tackling the Advanced Diploma or that you study the two simultaneously, typically following subject streams such as those set out below.



The mechanics of entering for Diploma/Advanced Diploma units

There is no prescribed order in which units must be taken. You select those most appropriate to your learning needs. You may sit as many exams as desired at a single sitting, although we recommend that no more than two Diploma/Advanced Diploma units per session are taken.

If studying towards the Advanced Diploma, unit (AF5) Financial planning process should be completed last, as this tests skills developed through completion of the other Advanced Diploma units.

Those candidates who have already passed the unit (H25) Holistic financial planning (the precursor of AF5) need not pass AF5 in order to complete.

The recommended minimum study hours shown opposite will vary according to your experience and ability. The nominal pass mark is also shown. However, the actual pass mark may vary slightly from one session to another to ensure that the pass standard remains constant.

Completion requirements

To complete the Advanced Diploma you need to:

- **Obtain 290 credits:**
- A minimum of **120** of these must come from **Advanced Diploma** units, as shown in the table opposite (where you already hold Advanced level credits from the withdrawn AFPC qualification scheme these will count towards this requirement).
- A further **40** must be at **Diploma level** or **above**.
- The remaining credits can come from a combination of the available financial services units as listed in the Diploma section on page 6.
- Pass four units from AF1 to AF5, including the compulsory unit (AF5) Financial planning process (irrespective of how many credits you may hold from the withdrawn AFPC qualification scheme, you must pass AF5 in order to be awarded the Advanced Diploma, unless withdrawn unit (H25) Holistic financial planning is already held).

The following units are available:

Advanced Diploma in Financial Planning units	Credits and level
(AF1) Personal tax and trust planning	30 per unit – Advanced Diploma
(AF2) Business financial planning	
(AF3) Pension planning	
(AF4) Investment planning	
(AF5) Financial planning process – compulsory	

Note: The passing of certain combinations of units, including units which may now have been withdrawn, will result in only one award of credits. Please refer to the table on page 6 for details.

Full details on all the non-Diploma/Advanced Diploma in Financial Planning units can be found within the following 'Information for candidates brochure' (available online at www.cii.co.uk within the section titled 'Financial Services' or from Customer Service): Certificate qualifications for the advice sector – Ref ICF013 (11/08)

Units	Study hours	Exam format	Length of exam	Nominal pass mark	Exam sessions
J01 – J07	100	15 compulsory written short answer questions	2 hours	55%	April/July*/October
J08	100	2 written case studies	3 hours	55%	July/October
AF1 – AF4	150	Case study approach. 160 marks spread over three compulsory questions. Marks for questions 2 and 3 may vary between examination sessions.	3 hours	55%	April/October
		<ul style="list-style-type: none"> • Question 1 – 80 marks • Question 2 – 35-45 marks • Question 3 – 35-45 marks 			
AF5	150	Candidates receive a 'fact find' two weeks before the examination. The examination tests key aspects of the financial planning process as applied to the client scenario.	3 hours	55%	

* Units J03 and J07 are not available at the July exam session.

Diploma/Advanced Diploma 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.

The syllabuses also identify published material designed to assist you in preparing for exams under the following headings: reading list, reference materials 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.

What do the Diploma/Advanced Diploma in Financial Planning cover?

Diploma in Financial Planning units

(J01) Personal tax

At the end of this unit, candidates should be able to demonstrate an understanding of:

- the basic structure of the tax system and self-assessment;
- when and how Income Tax is applied to different types of income;
- when and how National Insurance contributions apply to employed and self-employed income;
- when and how Capital Gains Tax applies to an individual's gains;
- the tax treatment of different kinds of investments;
- when and how Inheritance Tax applies;
- the impact of an individual's residence and domicile status on liability to UK tax.

(J02) Trusts

At the end of this unit, candidates should be able to demonstrate an understanding of:

- the structure of a trust and the role of the settlor, trustees and beneficiaries;
- how trusts are created, the rules that govern them and their main uses;
- the rules covering the investment of trust assets and the administration of trusts;
- substituted decision making, the impact of loss of mental capacity and related procedures;
- the consequences of making a will and of dying intestate;
- the bankruptcy rules and the role of the trustee in bankruptcy;
- how trusts are subject to tax and how a liability can fall to the settlor, trustees or beneficiaries;
- how life assurance policies and certain pension benefits can be placed in trust and the tax and other implications;
- the need to review trusts regularly.

(J03) The tax and legal aspects of business

At the end of this unit, candidates should be able to demonstrate an understanding of:

- the main legal forms of business in the UK;
- the main principles of business accounting and the interpretation of accounts for each of the main legal forms of business;
- the main internal and external options for financing a business;
- the impact of employment law on business;
- the main principles of business protection insurance;
- the principles and application of the following taxes and allowances in the business context:
 - Income Tax;
 - National Insurance contributions;
 - Corporation Tax;
 - Capital allowances;
 - Value Added Tax;
 - Capital Gains Tax;
 - Inheritance Tax.

(J04) Pension funding options

At the end of this unit, candidates should be able to demonstrate an understanding of:

- the HM Revenue and Customs (HMRC) tax regime for pensions with particular reference to the accumulation of retirement funds;
- the State retirement benefits available, including the risks and suitability of contracting out of the State Second Pension;
- the legal framework for pensions;
- the features of defined contribution pension schemes;
- the features of defined benefit pension schemes;
- the choices faced by early leavers and the use of transfer value analysis;
- key issues in pension accumulation.

(J05) Pension income options

At the end of this unit, candidates should be able to demonstrate an understanding of:

- the rules that apply to retirement benefits at the date that they are crystallised;
- in detail the features, tax treatment and risks of the secured pension option;
- in detail the features, risks and tax treatment of the unsecured pension available up to age 75;
- in detail the features, risks and tax treatment of phased retirement up to age 75;
- in detail the features, risks and tax treatment of the alternatively secured pension available at age 75;
- the use of the critical yield in advising on Income Withdrawal and its implications for investment;
- the benefits available when an investor is in ill health;
- the State retirement benefits available;
- the issues in giving initial and ongoing advice on taking pension benefits to clients.

(J06) Investment principles, markets and environment

At the end of this unit, candidates should be able to demonstrate an understanding of:

- fundamental economic issues;
- the main principles of portfolio risks and returns;
- how to establish client objectives and constraints;
- the main principles governing how to construct an investment portfolio;
- the risks and returns of cash, debt investments, equities and property;
- the risks and returns from alternative investments and derivatives;
- the portfolio construction process and asset allocation;
- how to assess investment portfolio performance and investment management services.

(J07) Supervision in a regulated environment

At the end of this unit, candidates should be able to demonstrate an understanding of:

- the characteristics and role of a supervisor;
- different leadership and behavioural models;
- how communication is made effective and be able to describe a range of communication methods;
- the legal and regulatory aspects of training and competence;
- how learning takes place;
- the coaching, counselling and assessing processes and the roles within them;
- the role of compliance in the sales process;
- the setting and measuring of objectives;
- management information and quality standards;
- relevant legislation in connection with employment, performance management and termination of employment.

(J08) Financial planning practice

This unit has been introduced to help advisers develop and demonstrate their financial planning capabilities. It tests the practical application of technical knowledge and planning skills already gained, typically through previous study, thereby supporting the provision of competent and appropriate advice.

On completion of this unit, candidates should be able to:

- establish and maintain the basis of the adviser/client relationship;
- establish client aims, objectives and risk profile;
- conduct a fact-find;
- analyse client data;
- formulate the financial plan and make recommendations;
- monitor client circumstances.

Notes:

- Syllabuses are examined from 01 September until 31 August each year. The tax year 2008/2009 will be examined in the October 08 and April 09 sessions. The tax year 2009/2010 will be examined in the October 2009 and April 2010 sessions.
- Updated study options and revision aids will be made available in July 2009 in support of this syllabus change.

What do the Diploma/Advanced Diploma in Financial Planning cover?

Advanced Diploma in Financial Planning units

(AF1) Personal tax and trust planning

At the end of this unit, candidates will be able to advise clients on a range of taxation and trust issues, including:

- basic structure of the tax system and self assessment;
- main taxes on income and capital that may be charged on individuals, the self assessment system and how tax liabilities are computed;
- tax planning considerations in respect of main social security benefits and the impact of different types of income on such benefits;
- National Insurance, how it is calculated and applied;
- tax treatment of different kinds of investments;
- impact of residence and domicile on an individual's liability to UK tax;
- legal principles associated with the creation and management of a trust;
- main types of trusts that are common in the UK;
- powers and duties of trustees including different types of power of attorney, the procedures for establishing a power of attorney and the implications of doing so;
- consequences of making a will and dying intestate;
- bankruptcy rules and the role of the trustee in bankruptcy;
- taxation considerations relevant to trusts.

(AF2) Business financial planning

At the end of this unit, candidates will be able to advise clients on a range of business planning issues, including:

- the main legal forms of business;
- the consequences of bankruptcy or insolvency;
- business accounts and financial controls;
- taxation of business entities, its owners and employees;
- main legal responsibilities businesses have to employees, suppliers and customers;
- main principles of business protection insurance, including key person insurance, share protection insurance and partnership protection insurance;
- the main uses of pensions for business planning.

(AF3) Pension planning

At the end of this unit, candidates will be able to advise clients on a range of pension planning issues, including:

- HM Revenue & Customs tax regime for pensions;
- legal framework of pensions;
- features and risks of defined contributions and defined benefit pension schemes;
- State retirement benefits;
- choices facing early leavers, transfer value analysis and transfer advice;
- various options for drawing income – their features, risks and tax treatment;
- different needs and solutions available to personal and corporate customers.

(AF4) Investment planning

At the end of this unit, candidates will be able to advise clients on a range of investment issues, including:

- economic environment and its impact on investment performance and investment decision making;
- main features, risks and returns of direct financial investments, collective investments and other investments;
- individual company performance and company accounts;
- measurement and management of risk and returns;
- main principles governing how to construct an investment portfolio;
- range of investment management services, how their performance is evaluated, and their regulatory environment.

(AF5) Financial planning process

At the end of this unit, candidates will be able to apply the financial planning process to a complete client scenario, including:

- understanding of the relationship and responsibilities between adviser and client and the need to establish the scope of the planning brief;
- evaluation of the different remuneration strategies available and how they might suit the different services required by clients;
- understanding and evaluation of the client's financial objectives, including the importance of prioritising those financial objectives;
- understanding of the assumptions underlying the financial plan;
- understanding of the client's financial status;

- understanding of what is meant by risk, the various risks faced by the client and the importance of the client risk profile in formulating a financial plan;
- evaluation of the different options available to the client with relevant evidence;
- the ability to put forward an appropriate financial plan based upon analysis of client objectives, circumstances and options;
- the ability to explain the meaning of any technical terms, the features of proposed products and the consequences of the proposed course of action;
- understanding of the importance of documenting any changes to the plan required by the client and how to document such changes;
- understanding of the review process and the different frequencies and methods available to review the plan.

Notes:

- **Syllabuses are examined from 01 September until 31 August each year. The tax year 2008/2009 will be examined in the October 08 and April 09 sessions. The tax year 2009/2010 will be examined in the October 2009 and April 2010 sessions.**
- **Updated study options and revision aids will be made available in July 2009 in support of this syllabus change.**

Accreditation of prior learning

Credits may be awarded for prior learning, including exams that you may have already passed under discontinued CII qualification routes. Exemptions claimed under the previous qualification scheme in respect of non-CII qualifications also have a credit value.

If you have previously passed a CII financial services exam or obtained exemptions, the appropriate credits will automatically have been added to your 'Learning Account' with the CII. You can request details online at www.cii.co.uk/learningstatement or by calling Customer Service. Details of the most common exams passed can be found in the table opposite.

Future study undertaken for exams offered by other professional bodies, comparable to the CII exams listed on the previous pages, may also attract credits. For example, holders of a relevant business degree, obtained through a UK university, can claim Diploma level credits. If you wish to claim 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.

Notes:

- To be awarded the Diploma qualification, you must obtain, by CII examination or accreditation, a pass in a J unit.
- To be awarded the Advanced Diploma, you must obtain, by CII examination or accreditation, a pass in respect of unit AF5 – Financial planning process (holders of the following or equivalent satisfy this requirement: AFPC unit H25 – Holistic financial planning, ISO 22222 or Certified Financial Planner).

These rules apply irrespective of how many credits your existing qualifications might provide.

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

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

Current

Advanced Diploma in Financial Planning

Unit title	Credit level		
	Certificate	Diploma	Advanced
Units: AF1 – AF5			30 per unit*

Diploma in Financial Planning

Unit title	Credit level		
	Certificate	Diploma	Advanced
Units: J01 – J07		20 per unit	
(J08) Financial planning practice		30	

Certificate qualifications

Unit title	Credit level		
	Certificate	Diploma	Advanced
(CF1) UK financial services, regulation & ethics	15		
(CF2) Investment and risk	20	20**	
(CF3) Financial protection	10		
(CF4) Retirement planning	10		
(CF5) Integrated financial planning	15		
(CF6) Mortgage advice	20	20**	
(CF8) Long term care insurance	15	15**	
(ER1) Equity release	15		
(FA1) Life office administration	10		
(FA2) Pensions administration	10		
(GR1) Group risk	10		
(HR1) Home reversion plans	5		

Withdrawn

Advanced Financial Planning Certificate

Unit title	Credit level		
	Certificate	Diploma	Advanced
Units: G10, G20, G30, G60, G70, G80, H15, H25, F10, F20, F30, F40, F50, L10, L20, L30, L40, L50			30 per unit
(K10) Retirement options			20
(K20) Pension investment options			20

Miscellaneous exams

Unit title	Credit level		
	Certificate	Diploma	Advanced
(MAQ) Mortgage advice qualification		20	
(SV1) Savings and investment		20	

Certificate in Financial Planning

Unit title	Credit level		
	Certificate	Diploma	Advanced
(CF7) Lifetime mortgage activities	15	15**	
(CF9) Pensions simplification	10		

Financial Planning Certificate

Unit title	Credit level		
	Certificate	Diploma	Advanced
Completed (1994 scheme – including unit FP3)	50		
Completed (pre-1994 scheme – excluding unit FP3)	32		

* Advanced Diploma in Insurance units: 555, 556, 735, 790, 945, CITIP each provide 30 advanced credits towards the Advanced Diploma in Financial Planning where passed prior to 2008.

** Credit value where exam passed prior to 2007.

Study options and revision aids

To help you pass the Diploma/Advanced Diploma 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 are two study options for the Diploma in Financial Planning – exam preparation course or study text with updates.

The Advanced Diploma tests application of the knowledge gained at Diploma, or equivalent, level. For this reason, we do not offer study texts for the Advanced Diploma in Financial Planning, but have developed a range of revision aids to help you pass the exams.

In addition, regardless of which study option you choose (or revision aid in respect of the Advanced Diploma), there is a standard exam entry fee per unit of:

	Member	Non-member
Diploma	£106	£141
Advanced Diploma	£111	£148

The study options opposite are based on an enrolment period of 12 months, during which time you are recommended to sit the exam whilst these are current.

Important notes:

- 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	
Exam preparation course (J01-J07)	£169	£204	This distance learning course includes the provision of a study text with updates developed to assist you in understanding and learning the topics covered by the exam syllabus. 5 exam preparation exercises are available through the course, each focused on a different area of the exam syllabus to support structured study. Each takes approximately 40 minutes to complete. Your assigned expert tutor will mark these to exam standards, returning them with model answers and individual feedback on how you can improve your answers and exam technique. You will also receive details on how candidates performed on specific questions and question types in past exams and practical guidance on effective exam preparation. Full details will be provided with your study text. Additionally you will gain 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 exam guide and hints and tips. Full details will be provided with your study text.
Study text with updates (J01-J07. J08 available in May 09)	£99	£129	This is a self-study course consisting of a study text with updates for 12 months after enrolment. You will also have access to an unrivalled suite of online services to support your studies through our 'RevisionMate' study tool. See the 'Exam preparation course' section for details.
Upgrade from Study text with updates to exam preparation course (J01-J07)	£70	£75	If after buying your study text with updates you wish to upgrade, you can do so within the first 12 months of your enrolment. The upgrade will only last until the end of your original enrolment period.
Revision aids	Cost per unit		
	Member	Non-member	
Case study workbook and update service (units AF1-AF4 only)	£119	£142	To help you prepare for the examination, the CII and Taxbriefs have prepared a series of case studies with suggested model answers. The aim is to provide you with guidance on key areas as well as practice in answering case study questions similar to those you will complete in the examination. The workbooks also contain summaries of the main technical points for each unit and tips on how to approach different financial planning issues. You will receive any new editions and updates which are issued during the 12 months following your purchase, ensuring that at all times you have access to the latest information. Note: A case study workbook is not offered for unit (AF5) Financial planning process as this draws together and tests your knowledge gained through study of the other units. You will, however, receive a 'fact find' 2 weeks before the exam which you will use to draw up a financial plan in the exam.
Examination guides (all units)	£10.75 (inc VAT)	£11.75 (inc VAT)	Examination guides comprise a past paper, examiners' comments on candidates' performance and key points for inclusion in your answers. Both 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 Diploma study text purchases.

Study options and revision aids

The CII offers a range of revision aids to support all learning styles and routines. Each has been developed to provide practical assistance in understanding the unit syllabus and achieving exam success.

Revision aids	Cost per unit		
	Member	Non-member	
Key facts booklets (J01, J04-J07. J02 & J03 available 2009)	£22	£24	Comprehensive pocket-sized booklets summarising the key information contained in the coursebook. These are perfect for studying when travelling to and from work or in situations when reading a coursebook is impractical.
Audio CDs (J01, J02, J04-J07)	£35	£38	Summarising material across the unit syllabus, these provide an excellent way of reinforcing learning of the study text. They are great for making use of the time spent travelling to and from work. Provided by Patterson Audio.
ed.LEARN® (J01-J07)	£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.

Two day revision workshops	Cost per unit		
	Member	Non-member	
J01-J05 (see pg 20)	£375	£430	Now including Saturday courses. Available prior to examinations, these courses enable you to: <ul style="list-style-type: none"> • 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 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.
AF1-AF4 (see pg 20)	£400	£460	

Revision days	Cost per unit		
	Member	Non-member	
J01-J07 (see pg 20)	£225	£260	Now including Saturday courses. Available prior to examinations, these courses enable you to: <ul style="list-style-type: none"> • 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 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.
AF1-AF5 (see pg 20)	£250	£290	

“To deliver the high quality of service we require, our wealth management advisers need expert knowledge gained and tested through the CII qualifications framework. We encourage our people to progress via the proposed RDR benchmark qualification, the Diploma, then the Advanced Diploma and finally the pinnacle of achievement in this sector – individual Chartered Financial Planner status. And being also a Chartered firm, our aim is to lead the market in terms of the quality of people as measured by their advanced technical knowledge and sophisticated planning capabilities. And, of course, there is immense value in their being able to demonstrate to clients that they are bona fide qualified professionals.”

Christopher Haines
Head of Wealth Management
Bank of Scotland Investment Service

LOOK AT THINGS DIFFERENTLY
*BANK OF SCOTLAND

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.

Revision workshops	Dates	Venue
(J01) Personal tax	26-27 Mar/22-23 Sept	London
(J02) Trusts	02-03 Apr/29-30 Sept	London
(J03) The tax and legal aspects of business	30-31 Mar/17-18 Sept	London
(J04) Pension funding options	18-19 Mar/05-06 Oct	London
(J05) Pension income options	16-17 Mar/15-16 Sept	London
(AF1) Personal tax and trust planning	10-11 Mar/17-18 Sept	London
(AF2) Business financial planning	18-19 Mar/07-08 Oct	London
(AF3) Pension planning	26-27 Mar/28-29 Sept	London
(AF4) Investment planning	12-13 Mar/05-06 Oct	London

Revision days	Dates	Venue
(J01) Personal tax	18 Mar/28 Sept	London
	24 Mar/23 Sept	Birmingham
	03 Apr/02 Oct	Bristol
	25 Mar/01 Oct	Leeds
(J02) Trusts	01 Apr/23 Sept	London
	02 Apr/02 Oct	Birmingham
	30 Mar/25 Sept	Bristol
	31 Mar/28 Sept	Leeds
(J03) The tax and legal aspects of business	06 Apr/21 Sept	London
	31 Mar/24 Sept	Birmingham
	27 Mar/05 Oct	Bristol
	03 Apr/23 Sept	Leeds
(J04) Pension funding options	25 Mar/25 Sept	London
	30 Mar/29 Sept	Birmingham
	06 Apr/01 Oct	Bristol
	26 Mar/30 Sept	Leeds
(J05) Pension income options	07 Apr/18 Sept	London
	03 Apr/05 Oct	Birmingham
	02 Apr/28 Sept	Bristol
	08 Apr/24 Sept	Leeds
(J06) Investment principles, markets and environment	20 Mar/14 Sept	London
(J07) Supervision in a regulated environment	13 Mar/21 Sept	London
(AF1) Personal tax and trust planning	30 Mar/23 Sept	London
	31 Mar	Bristol
	30 Sept	Manchester
(AF2) Business financial planning	03 Apr/14 Sept	London
	27 Mar	Leeds
	25 Sept	Edinburgh
(AF3) Pension planning	06 Apr/24 Sept	London
	08 Apr	Birmingham
	22 Sept	Leeds
(AF4) Investment planning	02 Apr/21 Sept	London
	09 Mar	Bristol
	11 Sept	Edinburgh
(AF5) Financial planning process	10 Mar/02 Oct	London
	01 Apr	Manchester
	01 Oct	Edinburgh

Saturday revision days	Dates	Venue
(J01) Personal tax	14 Mar/13 Jun/12 Sept	London
(J02) Trusts	28 Mar/27 Jun/26 Sept	London
(J03) The tax and legal aspects of business	28 Mar/27 Jun/26 Sept	London
(J06) Investment principles, markets and environment	14 Mar/13 Jun/12 Sept	London

Deadlines Schedule

Important deadlines

	April 2009 Exams	July 2009 Exams	October 2009 Exams
Closing date for your exam entry and payment to reach the CII			
• At normal fees (changes to exam entries, etc. not accepted after these dates)	11 Mar 09	29 Jun 09	09 Sept 09
• At late entry fee	03 Apr 09	03 Jul 09	02 Oct 09
Exam entry confirmation*	Despatched within seven working days from receipt of application		
Receive your exam admission permit*	Despatched ten days before the exams begin or six weeks for non-UK applicants		
Sit exams	20-24 Apr 09	21-23 Jul 09	19-22 October 2009
Exam results released online www.cii.co.uk and posted	Results are sent by 1st class post on the date shown. Please allow five days for delivery to a UK address and fourteen days for a non-UK address.		
• UK centres	19 Jun 09	18 Sept 09	18 Dec 09
• Non-UK centres	26 Jun 09	n/a	23 Dec 09
Entry for the next exams	You do not have to wait for your results before entering for an exam in the next session		

* Please contact Customer Service if you do not receive these. When you receive your **admission permit** you **MUST** check

whether any change has been made in the date or 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.

Exam timetable

The exam dates for 2009 are 20-24 April, 21-23 July and 19-22 October. The CII reserve the right to make changes to the published dates where necessary.

Exam Unit	Date	Time
(J06) Investment principles, markets and environment	20 Apr/19 Oct	10.00
	22 Jul	13.00
(AF1) Personal tax and trust planning	20 Apr/19 Oct	13.30
(J02) Trusts	21 Apr/20 Oct	10.00
	22 Jul	16.30
(AF3) Pension planning	21 Apr/20 Oct	13.30
(J04) Pension funding options	22 Apr/21 Oct	10.00
	21 Jul	16.30
(J07) Supervision in a regulated environment	22 Apr/21 Oct	10.00
(AF2) Business financial planning	22 Apr/20 Oct	13.30
(AF4) Investment planning	22 Apr/19 Oct	13.30
(J03) The tax and legal aspects of business	23 Apr/22 Oct	10.00
(J05) Pension income options	23 Apr/22 Oct	10.00
	22 Jul	09.30
(AF5) Financial planning process	23 Apr/22 Oct	13.30
(J01) Personal tax	24 Apr (UK only)	10.00
	21 Jul	13.00
	21 Oct	13.30
(J08) Financial planning practice	23 Jul	09.30
	22 Oct	13.30

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/ CII membership

For those candidates wishing to become members of the Personal Finance Society at CertPFS® or DipPFS® level, the subscription fee shown opposite is payable.

For all new members a one off admission fee of £36 is payable in addition to the annual subscription fee.

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.

If you pay by monthly Direct Debit, we will spread this cost across your 12 monthly payments.

London only – £14.00 per month or £168.00 per annum

UK & Channel Isles – £13.75 per month or £165 per annum

Study options and revisions 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 16 for a full listing

Exam entry fees – applicable in respect of exams sat in 2009

For exam entries received before normal closing dates the fees opposite are payable.

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 per unit. This is subject to space being available at the exam centre.

	Member	Non-member
Fee per Diploma unit	£106	£141
Fee per Advanced Diploma unit	£111	£148

Accreditation of prior learning

A fee is payable for each individual credit awarded in respect of prior learning

that you have undertaken outside of CII qualifications. This is payable once the credits have been awarded.

	Member	Non-member
Fee per credit	£3	£4

Change of session, unit or centre fee

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

After the final closing date (at normal fee) no changes, apart from your address or name (which must be supported by original or certified evidence), can be made to your exam entry. If you wish to withdraw at this stage you will not receive a refund except in the case of illness.

Change after entry £38

Refunds

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

Available only to those candidates achieving an X-grade. Further details can be found on our website at www.cii.co.uk/notestoreresults

Refunds will be made in the case of successful appeals.

£72 per paper

Entering for a qualification: Important information

Personal Finance Society membership

1. If you are not already a Society member, you can become a member when you apply for the Diploma/Advanced Diploma. 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.

Personal Finance Society regions and local institutes

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

Provided below are a list of local institutes. Please select the one which is most convenient for you and enter details in the space provided on the application form. You will be assigned to a region on the basis of your choice of institute.

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.

Exam centres – UK, Channel Islands & Isle of Man

3. Places are allocated on a first-come, first-served basis. Every effort is made to ensure you receive your preferred choice, however, if a centre you choose is not available for a particular sitting you will be allocated to your second choice or another convenient centre.

It is intended that all centres will be available in April and October unless otherwise indicated.

Important note: Only those centres marked with an asterisk and shown in bold are also available in July for Diploma in Financial Planning exam entries (units J03 and J07 are not available at this session)

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

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

International exam centres

4. For those candidates wishing to sit a unit(s) outside the UK please contact Customer Service for further details.

Copyright

5. All CII study materials are copyright. By purchasing materials 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 a correctly completed form please allow ten days within the UK or twenty one days outside the UK for delivery of materials.

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

Your right to cancel

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

Additional terms and conditions

7. Please note there are additional terms and conditions which apply to candidates entering for exams with the CII. They relate in the main to entering for and sitting exams and the subsequent issue of exam results. Please note that in entering for the Diploma/Advanced Diploma 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

8. 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.

Diploma/Advanced Diploma in Financial Planning Application Form

ICF014 (03/09)

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

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

Area of work

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

Job category

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

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

If yes, please specify

Study Path

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

Diploma in Financial Planning Advanced Diploma in Financial Planning Certificate in Life and Pensions

Diploma/Advanced Diploma in Financial Planning Application Form – ICF014 (03/09)

Enter your name

Section B – Personal Finance Society (PFS) 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.

I wish to become a member of the Society at CertPFS level* Yes No

I hold the CII's Certificate in Financial Planning/Financial Planning Certificate; or

I hold another equivalent regulatory benchmark qualification which entitles me to register

In respect of non-CII qualifications I enclose photocopies of my certificates, authenticated by a member of the Personal Finance Society or the CII, or a local, associated or affiliated institute official, whose CII PIN should also be given (where applicable).

I wish to become a member of the Society at DipPFS® level * Yes No

I hold the CII's Diploma in Financial Planning/AFPC (3 credits including unit (G10) Taxation and trusts)

*** If this is not the case, please contact Customer Service to discuss the other membership options.**

The local institute I wish to join – UK only (See pg 26)

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. An admission fee of £36 is payable by **ALL** applicants.

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

	London only*	UK and Channel isles
Annual Subscription	£168	£165
Monthly Direct Debit	£14	£13.75

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

2(b). Choose the method of payment. This can either be:

- by monthly Direct Debit. 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)

Section C – Study Options and Revision Aids

I wish to order the following learning materials:

Study options	CII use	Member	Non-member	Unit code			Total
Exam preparation course (J01-J07)	PT	£169	£204				£
Study text with updates (J01-J08)	UD	£99	£129				£
Upgrade service to exam preparation course (J01-J07)		£70	£75				£

Sub total £

Diploma/Advanced Diploma in Financial Planning Application Form – ICF014 (03/09)

Enter your name

Section C – Continued

Revision options	CII use	Member	Non-member	Unit code			Total
Case study workbook and update service (AF1-AF4)	CS	£119	£142				£
Specimen/past examination guides	available online at www.cii.co.uk						
Key facts booklets (J01, J04-J07, J02 & J03 available 2009) (See pg 18)	KF	£22	£24				£
Audio CDs (J01, J02, J04-J07)	CDJ	£35	£38				£
ed.LEARN® online tutorial (J01-J07)	EL	£75.90	£75.90				£
Computer-based training CD-ROM (J01-J07)	CBT	£78	£78				£
Winning the brain game (CD-ROM)	WB	£28	£28				£
Revision workshops • J01-J05 (See pg 20)	WS	£375	£430				£
• AF1-AF4 (See pg 20)	WS	£400	£460				£
	Date						
Revision days • J01-J07 (See pg 20)	R	£225	£260				£
• AF1-AF5 (See pg 20)	R	£250	£290				£
	Date			Venue			

Sub total £

Postage fee (not applicable to training courses):

UK and EU £4 per order.

All other countries £15 per study option and £8 per revision aid purchased.

Postage fee £

Section D – Exam Entry

I wish to enter the following exams at the centre in (refer to pg 27 for the list of available centres):

First choice Centre code

Second choice Centre code

Unit codes	Apr	Jul*	Oct	Member	Non-member	No of units	Entry fee
Diploma	please tick when you intend to sit the exam			£106	£141		£
Advanced Diploma	please tick when you intend to sit the exam			£111	£148		£

Sub total £

*Important note: Diploma units J03 and J07 are not available at the July exam session.

Additional late entry fee (See pg 24) £

Diploma/Advanced Diploma in Financial Planning Application Form – ICF014 (03/09)

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, according to the CII's prices at the time of processing.

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. 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 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 credit for **non CII exams**. Credit for CII exams will automatically be added to your 'learning account'.

Diploma/Advanced Diploma in Financial Planning Individual Prior Learning Accreditation Form

ICF014 (03/09)

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 | <input type="checkbox"/> Independent financial adviser | <input type="checkbox"/> Independent financial adviser – Network | <input type="checkbox"/> Whole of market | <input type="checkbox"/> Multi-tied |
| | <input type="checkbox"/> Tied agent (Sole agent) | <input type="checkbox"/> Company (insurer/assurer) back office | <input type="checkbox"/> Bank/Building Society back office | <input type="checkbox"/> Mortgage adviser |
| | <input type="checkbox"/> Investment house | <input type="checkbox"/> Other | | |
| Area of work | <input type="checkbox"/> Advising clients | <input type="checkbox"/> Underwriting | <input type="checkbox"/> Claims | <input type="checkbox"/> Administration/Processing |
| | <input type="checkbox"/> HR/Training | <input type="checkbox"/> Compliance | <input type="checkbox"/> Finance | <input type="checkbox"/> Product selling to advisers |
| | <input type="checkbox"/> Technical adviser | <input type="checkbox"/> Other | | |
| Job category | <input type="checkbox"/> Administrative | <input type="checkbox"/> Technical | <input type="checkbox"/> Advisory | <input type="checkbox"/> Supervisory/Controller |
| | <input type="checkbox"/> Middle management (Branch, Office, Dept) | <input type="checkbox"/> Senior management (General, Head of) | <input type="checkbox"/> Executive (CEO, Director) | <input type="checkbox"/> Business owner |
| | <input type="checkbox"/> Other | | | |

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

If yes, please specify

Diploma/Advanced Diploma in Financial Planning Individual Prior Learning Accreditation Form – ICF014 (03/09)

Enter your name

Section B – Qualifications Held

Please note the qualification/examination which you are making an application in respect of **must** have an 80% syllabus match to a current CII qualification/examination. The qualification/examination must have been assessed in a formal examination environment with the same format of examination questions as the CII unit(s) in respect of which you are seeking to claim credits. For example, Diploma or Advanced Diploma level credits cannot be granted for qualifications/examinations which are assessed by multiple choice examinations.

Please refer to the CII website www.cii.co.uk/individual-accreditation for further details of the accreditation rules and requirements.

Please complete this section with the details of the qualification/examination you are seeking prior learning credits for.

Qualifications/examinations held	Awarding body	Date of award	CII unit(s) in respect of which you are seeking to claim credits	Certified copy of your qualification/examination certificate	Certified copy of transcript of individual modules completed as part of an overall qualification, e.g. university degree
				Copy Enclosed <input type="checkbox"/> <i>tick</i>	Copy Enclosed <input type="checkbox"/> <i>tick</i>
				Copy Enclosed <input type="checkbox"/> <i>tick</i>	Copy Enclosed <input type="checkbox"/> <i>tick</i>
				Copy Enclosed <input type="checkbox"/> <i>tick</i>	Copy Enclosed <input type="checkbox"/> <i>tick</i>
				Copy Enclosed <input type="checkbox"/> <i>tick</i>	Copy Enclosed <input type="checkbox"/> <i>tick</i>

Important notes:

- Applications cannot be considered without evidence of qualifications. All photocopies must be certified as true copies of the originals by a member of the Personal Finance Society or the CII, or a local, associated or affiliated institute official, whose CII PIN should also be given (where applicable).
- They should confirm by: signing the photocopy; printing their name; including their permanent identity number (PIN) where applicable; **indicating the capacity in which they are signing; and confirming they have inspected the original and the photocopy is a true representation of the same.**

Section C – Fees

A fee of £3 members/£4 non-members is payable for each individual credit awarded in respect of prior learning that you have undertaken outside of CII qualifications.

Note: Holders of equivalent 'appropriate' exams from organisations such as the IFS, SII, CIOBS and the Faculty and Institute of Actuaries are eligible for a discounted fee of £1 per credit.

Please do not send any payment at this time. If you are granted credits you will be advised of the fee payable.

Section D – Declarations

I apply for accreditation in the unit(s) indicated above.

Terms and conditions

I have read and agree to the terms and conditions (contained in this brochure) in applying for accreditation of prior learning as indicated above.

Data Protection and Privacy

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 send this form to CII, Customer Service, 42 - 48 High Road, South Woodford, London E18 2JP

“

Training and development is at the heart of the Positive Solutions philosophy and is key to the success of the advice profession. The Diploma and Advanced Diploma play a vital role in helping advisers to develop the all-round capabilities required to provide a true holistic financial planning service. We are particularly impressed by the comprehensive package of learning materials that can be blended to suit different learning styles and help people achieve the desired exam pass. We also value highly the fact that, on completion, holders gain designations that serve as a public badge reinforcing their professional credentials.

”

Lee McGrath

Head of Learning Academy

Positive Solutions



positivesolutions | learning academy

altogetherindividual®

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 website: www.cii.co.uk