

# Financial services qualifications

2014 Information for candidates



## Gaining your professional advantage

Dedicated routes include:

Financial Planning

Securities Advice and Dealing

Discretionary Investment Management

Mortgage Advice

Equity Release

Paraplanning

Financial Administration

Investment Operations

Life and Pensions

Long Term Care Insurance

Group Risk

**NEW** Retail Banking



**CII**

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

# Support your studies, career aspirations and compliance obligations through membership of the Personal Finance Society

Membership  
from £6  
a month\*

As a member you will enjoy the following exclusive benefits and ongoing career support:

- **Current market information** through access to a comprehensive online library of financial services publications, reports and documents
- **Exam resources** with access to an archive of exam guides for written exams and recommended reference materials
- **Discounts** on qualifications and learning materials – saving up to 22%
- **Career support** through local CPD events, training and networking opportunities (UK, Channel Islands and Isle of Man only)
- **Market news and updates** from our membership magazine, Financial Solutions
- **Professional designation** upon completion of relevant qualifications, demonstrating your knowledge and technical capability
- **Free Statement of Professional Standing** (where relevant)
- **Continuing Professional Development (CPD) support** to keep your knowledge current and compliant
- **NEW affinity benefits scheme** providing discounts on a range of goods and services from various suppliers and retailers.

“ Membership designations send a clear message regarding professional achievement and status, and a commitment to the obligations and responsibilities that this brings. ”

Tracy Hunt FCII  
Chartered Financial Planner  
Principal of Aspen Financial Advice  
(Partner Practice of St. James's Place Wealth Management)

For more information  
and to join, visit:

[www.thepfs.org/join](http://www.thepfs.org/join)

Or call +44 (0)20 8530 0852

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



# contents

- 2 Make the most of your career with CII qualifications**
- 4 CII financial services qualifications framework**
- 6 Financial planning qualifications**
- 10 Investment and mortgage qualifications**
- 12 Non-advisory qualifications**
- 16 What does each qualification involve?**
  - Entry requirements
  - Completion requirements
  - The mechanics of entering
  - Unit syllabuses
  - Credit awards for equivalent units
- 22 Study options and revision aids**
  - Blended learning programme
  - Study options
  - Revision aids
  - Face-to-face revision courses
- 28 Important deadlines**
- 28 Exam timetable**
- 30 Costs, fees and refunds**
- 32 Entering for a qualification: Important information**
- 35 Application form**

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

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

With over 110,000 members in more than 150 countries, the CII is the world's largest professional body dedicated to this sector.

Success in CII qualifications is universally recognised as evidence of knowledge and understanding. Membership of the CII signals a desire to develop broad professional capability and subscribe to the standards associated with professional status.

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

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

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



**INVESTORS  
IN PEOPLE** | Gold

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## 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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# Make the most of your career with CII qualifications

People complete CII qualifications for many reasons. For some, they satisfy regulatory examination requirements. For others, it's simply the desire to expand knowledge, or reach the pinnacle of the advice profession by achieving Chartered status.

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

## Getting started

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

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

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

## 2. Enjoy special member benefits

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

It also gives you privileged access to technical information including an archive of past exam papers and online technical library. You also get discounts on CII study materials and exam entry.

Membership also supports you in your working life. For example, adviser members can apply for their free Statement of Professional Standing (SPS), and qualified members receive free access to a regulatory approved CPD programme.

See the inside front cover for more details.

## 4. Plan your unit pathway

Every qualification requires completion of a number of different units, each covering a specific topic.

Some qualifications are designed to meet the FCA appropriate exam standards, and are therefore made up of specific combinations of units – we suggest these are completed in sequence as they often build upon one another.

Others, like the Diploma and Advanced Diploma in Financial Planning and Certificate in Life and Pensions allow you to self-select units according to your personal circumstances.

Find out about the available units for each qualification on pages 16–19.

## 6. Be an effective learner

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

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

- 
- Financial Planning
  - Securities Advice and Dealing
  - Discretionary Investment Management
  - Mortgage Advice
  - Equity Release
  - Paraplanning
  - Financial Administration
  - Investment Operations
  - Life and Pensions
  - Long Term Care Insurance
  - Group Risk
  - Retail Banking

## 1. Choose the next step in your professional development

There's a broad range of qualifications to choose from, whether you're a financial planner (we have options for a range of activities), paraplanner, intend to become a mortgage adviser, or work in a related support role.

Award, Certificate, Diploma and Advanced Diploma qualifications are available – turn to page 6 to read more about each of them.

## 3. Past qualifications can count

If you hold a degree or professional qualification in a relevant subject, for example, accounting, business or law, you could receive credits that count towards completion of a CII qualification. In doing so, you'll avoid duplicating learning already completed and obtain your CII qualification more quickly.

See the 'Recognition of prior learning' section on page 14.

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

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

The right choice of learning materials can make a big difference. Exam results also reveal that a blended learning approach using a combination of learning and revision materials substantially increases your chance of first-time exam success.

Get the inside track on page 22.

## 7. Take exams when you're ready

Online tested exams are offered throughout the year, typically weekly, so pick your choice of time and location.

Written exams are typically available twice-yearly in April and October. Get the dates for your diary on page 28.

## Momentum makes it easier

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

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

## CII financial services qualifications framework

### Qualifications designed for a diverse marketplace

The CII financial services framework is driven by what's happening in the market, addressing a broad range of regulatory and professional qualification requirements.

There are 16 qualifications to choose from, drawing from a total of 36 unit subjects,

which are all shown in the diagram below. And whilst some qualifications follow prescribed combinations of units, others allow you to self-select units according to your personal circumstances.

### Quality assurance at every level

Being registered with Ofqual in the Qualifications and Credit Framework (QCF), CII qualifications and examinations are quality assured. They are accredited within three QCF levels, catering for all levels of knowledge and experience.

Levels can be understood in the following terms:

- Level 3 is equivalent to A-level standard
- Level 4 to the first year of a degree
- Level 6 to an honours degree.

For further information on Ofqual turn to page 15.

**Details of all qualifications, who they are suitable for and full completion rules, can be found on the pages overleaf.**

Level 6				
<b>Advanced Diploma in Financial Planning</b> 290 credits (min. of 120 at Advanced Diploma level and 40 at Diploma level or above)	(AF5) Financial planning process – 30 Credits	(AF6) Senior management and supervision – 30 Credits		
	(AF1) Personal tax and trust planning – 30 Credits	(AF2) Business financial planning – 30 Credits	(AF3) Pension planning – 30 Credits	(AF4) Investment planning – 30 Credits
Level 4				
<b>Diploma in Regulated Financial Planning</b> 100 credits (units R01–R06 compulsory)	(J12) Securities advice and dealing – 20 Credits	<b>NEW</b> (R07) Advanced mortgage advice – 15 Credits		
	<b>Diploma in Financial Planning</b> 140 credits (min. 80 credits at Diploma level or above, max. 30 Advanced Diploma)	(J07) Supervision in a regulated environment – 20 Credits	(J09) Paraplanning – 30 Credits	(J10) Discretionary investment management – 20 Credits
<b>Certificate in Paraplanning</b> 80 credits (units R01–R03, J09 compulsory)	(R06) Financial planning practice – 30 Credits	(J02) Trusts – 20 Credits	(J03) The tax and legal aspects of business – 20 Credits	(J05) Pension income options – 20 Credits
<b>Certificate in Discretionary Investment Management</b> 40 credits (units R01, J10 compulsory)	(R01) Financial services, regulation and ethics – 20 Credits	(R02) Investment principles and risk – 20 Credits	(R03) Personal taxation – 10 Credits	(R04) Pensions and retirement planning – 10 Credits
<b>Certificate in Securities Advice and Dealing</b> 70 credits (units R01–R03, J12 compulsory)				
<b>Certificate in Advanced Mortgage Advice</b> 55 credits (units R01, CF6, R07 compulsory)				
Level 3				
<b>Certificate in Financial Planning</b> 70 credits (units R01 or CF1, CF2, R05, CF4, CF5 compulsory)	(FA5) Individual savings account administration – 10 Credits	(FA6) Investment client servicing – 10 Credits	<b>NEW</b> (FA7) Financial services products – 20 Credits	<b>NEW</b> (RB1) Retail banking service and conduct – 15 Credits
<b>Certificate in Equity Release</b> 50 credits (units R01 or CF1, CF6, ER1 compulsory)	(GR1) Group risk ** – 10 Credits	(FA1) Life office administration – 10 Credits	(FA2) Pensions administration – 10 Credits	(FA4) Collective investment scheme administration – 10 Credits
<b>Certificate in Mortgage Advice</b> 35 credits (units R01 or CF1, CF6 compulsory)	(CF5) Integrated financial planning * – 15 Credits	(CF6) Mortgage advice – 20 Credits	(CF8) Long term care insurance – 15 Credits	(ER1) Equity release – 15 Credits
<b>Certificate in Life and Pensions **</b> 60 credits (units R01 or CF1 compulsory)	(CF1) UK financial services, regulation and ethics – 15 Credits	(CF2) Investment and risk * – 20 Credits	(R05) Financial protection – 10 Credits	(CF4) Retirement planning * – 10 Credits
<b>Certificate in Financial Services</b> 35 credits (units R01 or CF1 compulsory and FA7 or two units from FA1, FA2, FA4–FA6)				
<b>Certificate in Investment Operations</b> 25 credits (units R01 or CF1, FA4 or FA5 or FA6 compulsory)				
<b>Award in Financial Administration</b> 25 credits (units R01 or CF1, FA1 or FA2 compulsory)				
<b>Award in Long Term Care Insurance</b> 15 credits (unit CF8 compulsory)				
<b>Award in Retail Banking</b> 15 credits (unit RB1 compulsory)				

\* Units CF2 and CF4 will be examined for the final time in August 2015 and CF5 in July 2015. \*\* Not Ofqual registered.



## Financial planning qualifications

### Diploma in Regulated Financial Planning

#### The benchmark qualification for financial advisers

This benchmark qualification for those advising on retail investment products meets the QCF Level 4 exam standards in full.

The Diploma in Regulated Financial Planning is suitable for those who don't hold additional CII credits counting towards completion of the Diploma in Financial Planning.

Covering the following six compulsory units, the Diploma develops core technical knowledge and financial planning capabilities:

- (R01) Financial services, regulation and ethics;
- (R02) Investment principles and risk;
- (R03) Personal taxation;
- (R04) Pensions and retirement planning;
- (R05) Financial protection; and
- (R06) Financial planning practice.

Holders of the first unit, (R01) Financial services, regulation and ethics, are authorised to advise under supervision while they work towards completion of the full Diploma.

Upon completion candidates will be awarded the Diploma in Regulated Financial Planning. PFS members are entitled to use the designation DipPFS. Continuing Professional Development requirements apply.

Credits obtained in completing the Diploma can also be used towards the Advanced Diploma in Financial Planning, leading to Chartered Financial Planner status.

#### Who it's for

- New industry entrants working towards becoming financial advisers.
- Anyone who gives financial advice to clients who need to comply with the FCA's appropriate qualification requirements, including independent financial advisers, tied advisers, bancassurance advisers, paraplanners, accountants, lawyers, and staff in related support roles.
- Accountants, lawyers, actuaries and other staff carrying out financial planning activities.

### Diploma in Financial Planning

#### Confirming your status, enhancing your potential

The Diploma in Financial Planning is a tried-and-tested qualification held by over 25,000 individuals.

When completed in combination with appropriate qualification gap fill activity, the Diploma meets the FCA exam standards for those advising on retail investment products.

The Diploma in Financial Planning is more suitable than the Diploma in Regulated Financial Planning for those candidates who hold additional prior learning that counts towards completion (reducing the number of exams required to complete).

The Diploma in Financial Planning develops core technical knowledge and understanding across a broad range of key advisory areas, with 35 units in total from which to build a study programme.

Modular in structure, with no compulsory units, the Diploma allows you to develop a learning programme that reflects your personal circumstances or career aspirations.

Upon completion candidates will be awarded the Diploma in Financial Planning. PFS members are entitled to use the designation DipPFS. 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 Chartered Financial Planner status.

#### Who it's for

- Anyone who gives financial advice to clients who need to comply with the FCA's appropriate qualification requirements, including independent financial advisers, tied advisers, bancassurance advisers, paraplanners, accountants, lawyers, and staff in related support roles.
- Accountants, lawyers, actuaries and other staff carrying out financial planning activities.

### Certificate in Securities Advice and Dealing

#### Vital knowledge and skills for those working with securities

This qualification is relevant to anyone seeking to advise on and/or deal in securities, and for those working in a support role who want to further demonstrate their knowledge of this sector.

Completion of the Certificate in Securities Advice and Dealing satisfies the FCA's appropriate qualification requirements for individuals advising on and/or dealing in securities.

The Certificate in Securities Advice and Dealing comprises four units:

- (R01) Financial services, regulation and ethics;
- (R02) Investment principles and risk;
- (R03) Personal taxation; and
- (J12) Securities advice and dealing.

Upon completion candidates will be awarded the Certificate in Securities Advice and Dealing. PFS members are entitled to use the designation CertPFS (Securities). Continuing Professional Development requirements apply.

**Diploma in Financial Planning holders** should note that unit J12 held in addition to the CII Diploma in Financial Planning satisfies the appropriate qualification requirements for advising on and/or dealing in Securities. Visit [www.cii.co.uk/cert-securities](http://www.cii.co.uk/cert-securities) for further information.

#### Who it's for

- Anyone advising on or dealing in securities who need to comply with the FCA's appropriate qualification requirements.
- Individuals working in securities-related support roles, such as training, compliance and finance who wish to improve their understanding of the sector.

## Financial planning qualifications

### Advanced Diploma in Financial Planning

#### Putting professionalism into practice

The Advanced Diploma in Financial Planning goes beyond the FCA's minimum exam standards and enables advisers to develop their specialist planning capabilities.

And with completion leading to Chartered status, this QCF Level 6 qualification gives holders clear differentiation from the main body of advisers.

It builds on existing skills and develops knowledge gained through previous study and workplace training, better preparing you to offer a sophisticated and comprehensive approach to financial management.

The Advanced Diploma requires completion of at least four of the following six key financial planning units:

- Personal tax and trust planning;
- Business financial planning;
- Pension planning;
- Investment planning;
- Senior management and supervision; and
- Financial planning process (compulsory).

Upon completion of the Advanced Diploma PFS members are entitled to use the designation APFS. Continuing Professional Development requirements apply.

#### Who it's for

- Financial planning staff wishing to build upon their existing planning skills and progress to the highest financial planning qualifications and designations (Associateship/APFS, Fellowship/FPFS and Chartered Financial Planner status).
- Anyone who gives financial advice to clients, including independent financial advisers, tied advisers, bancassurance advisers, paraplanners, accountants, lawyers, and staff in related support roles.
- Accountants, lawyers, actuaries and other staff carrying out financial planning activities.

#### Chartered status

Advanced Diploma holders are also eligible for Chartered Financial Planner status (subject to having five years' experience, not necessarily post-qualification).

Independent research confirms that the Chartered Financial Planner title, which is now held by over 4,000 individuals, resonates best with the public in terms of recognition, trust and confidence.

Chartered status therefore helps place the financial advice sector on a par with other professions, such as accountants and solicitors and distinguishes holders from their competitors and peers.

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](http://www.cii.co.uk/chartered) for further information).

#### PFS Fellowship

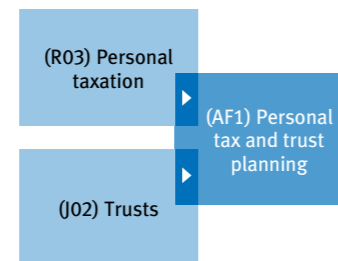
Those wishing to continue their studies can also work towards Fellowship of the Personal Finance Society. A total of 350 credits are required to obtain the Fellowship, this must include obtaining 290 credits through completion of the Advanced Diploma in Financial Planning (see page 18 for details). The remaining 60 credits can come from any of the units offered within the CII financial services qualifications framework.

### Advanced Diploma study routes

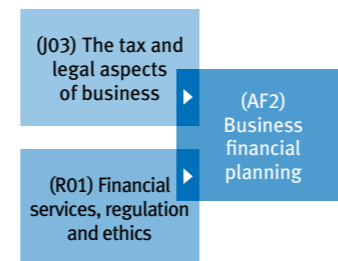
The framework allows you to select Advanced Diploma units that build on prior Diploma learning and complement your particular area of work, or an area of financial advice you aspire to move into.

The role-based study routes shown below suggest five such examples.

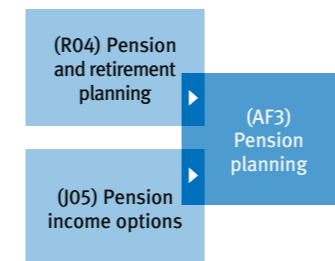
#### Taxation



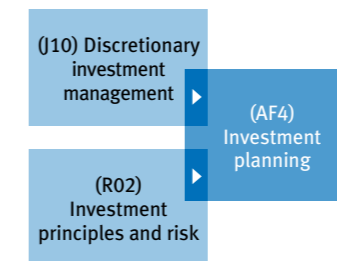
#### Business



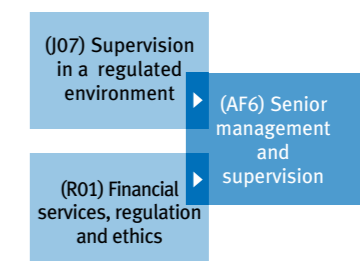
#### Pensions



#### Investments



#### Supervision



### Group risk exam

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

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

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

### Award in Long Term Care Insurance

This single unit qualification develops knowledge and understanding of long term care insurance contracts, and the legal, taxation and regulatory issues relevant to advising on this class of business.

Candidates who pass this unit and hold any of the following qualifications (or equivalent) will meet the FCA's appropriate qualification requirements for advising

on long term care insurance products: the Diploma in Regulated Financial Planning, Diploma in Financial Planning and Certificate in Financial Planning.

Completion of the unit will also see them receive the Award in Long Term Care Insurance.

## Investment and mortgage qualifications

### Certificate in Discretionary Investment Management

#### The essential qualification for the discretionary investment management sector

This qualification develops the wealth strategy and portfolio management skills required for effective discretionary investment management, and satisfies the FCA's appropriate qualification requirements for this class of business.

The Certificate is also relevant for those monitoring the outsourcing of this activity and for those in investment-related support roles who wish to further demonstrate their knowledge of investments.

The Certificate comprises two units:

- (R01) Financial services, regulation and ethics; and
- (J10) Discretionary investment management.

Upon completion candidates will be awarded the Certificate in Discretionary Investment Management. PFS members are entitled to use the designation CertPFS (DM). Continuing Professional Development requirements apply.

#### Who it's for

- All advisers undertaking discretionary investment activities who need to comply with the FCA's appropriate qualification requirements.
- Those responsible for monitoring the outsourcing of this activity.
- Individuals working in investment-related support roles, such as training, compliance and finance who wish to improve their understanding of the business.

### Certificate in Mortgage Advice

#### A dedicated solution for the regulated market

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, the mortgage process and enables advisers to meet individual client needs.

Completion of the Certificate in Mortgage Advice meets the FCA's appropriate qualification 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); and
- 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.

Upon completion candidates will be awarded the Certificate in Mortgage Advice. CII members are entitled to use the designation Cert CII (MP). Continuing Professional Development requirements apply.

#### Who it's for

- All advisers who need to comply with the FCA's appropriate qualification requirements; and
- 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

#### Promoting excellence in home reversion and lifetime mortgage advice

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 FCA's appropriate qualification requirements for advising on this class of business.

Upon completion you will have gained:

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

- an understanding of the principles of equity release, the types of schemes available and the risks associated with these, and the suitability of these products to different customer needs.

Upon completion candidates will be awarded the Certificate in Equity Release. CII members are entitled to use the designation Certs CII (MP & ER). Continuing Professional Development requirements apply.

Existing qualified advisers who hold the Certificate in Mortgage Advice need only complete one additional unit.

#### Who it's for

- All advisers who need to comply with FCA qualification requirements; and
- 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.

NEW

### Certificate in Advanced Mortgage Advice

#### Developing advice capabilities across the mortgage sector

This new QCF Level 4 Certificate goes beyond the FCA's minimum exam standards and enables mortgage advisers to continue developing their advice capabilities. It also brings advisers and those working in support roles up to speed with recent changes to the mortgage process arising from the Mortgage Market Review.

The Certificate is an ideal next-step for candidates who hold the CII Level 3 Certificate in Mortgage Advice, only requiring completion of one further unit where units R01 and CF6 are held.

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 key elements of the mortgage process, specialist types of mortgage lending and be able to provide appropriate mortgage advice to clients with complex needs and circumstances.

Upon completion, candidates will be awarded the Certificate in Advanced Mortgage Advice, and if a CII or PFS and also an SMP member, will be entitled to use the designation 'Cert SMP'. Continuing Professional Development requirements apply.

#### Who it's for

- Mortgage advisers wanting to build upon their existing advice skills and progress to the highest level of mortgage qualification
- All advisers who need to comply with the FCA's appropriate qualification requirements; and
- 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.



The days when only front-line financial services sales staff needed qualifications are long gone. The FCA 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 qualifications for those following financial services careers in paraplanning, administrative operations, adviser or customer support, compliance and technical guidance, within both company and intermediary organisations.

## Non-advisory qualifications

### Certificate in Paraplanning

#### The knowledge and skills for the successful paraplanner

This qualification meets the specific needs of paraplanners, or would-be paraplanners, by developing the required skills and expertise, and by imparting core technical knowledge in a number of key advisory areas.

The Certificate in Paraplanning comprises four compulsory units:

- (R01) Financial services, regulation and ethics;
- (R02) Investment principles and risk;
- (R03) Personal taxation; and
- (J09) Paraplanning.

With the exception of the paraplanning unit (which is assessed by coursework assignments) subjects are assessed by multiple-choice exams.

All multiple-choice exams, and the paraplanning unit, are assessed year-round, allowing candidates to build a study programme around known commitments and busy periods.

Upon completion candidates will be awarded the Certificate in Paraplanning. PFS members whose primary role is Paraplanning are entitled to use the designation CertPFS (Paraplanning). Continuing Professional Development requirements apply.

#### Who it's for

- Senior and mid-level paraplanners looking to further their knowledge and sharpen their skills.
- Those relatively new to paraplanning who perhaps do not hold existing financial planning qualifications or exams.
- New industry entrants, graduates or otherwise, looking for an entry route into financial planning.

### Certificate in Financial Planning

#### The building blocks of a professional career

The Certificate in Financial Planning is a relevant learning pathway for those employed in support or ancillary (non-advisory) functions in the financial services market. It provides a solid grounding in the financial services market in general and financial planning advice in particular.

Please note, this qualification and units CF2, CF4 and CF5 are being withdrawn in August 2015. Visit [www.cii.co.uk/cert-financialplanning](http://www.cii.co.uk/cert-financialplanning) for full details and FAQs.

The Certificate develops knowledge and understanding of:

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

Upon completion candidates will be awarded the Certificate in Financial Planning. PFS members are entitled to use the designation CertPFS. Continuing Professional Development requirements apply.

#### Who it's for

- 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.

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

#### Recognising operational excellence

Designed for life and pensions staff working in support functions, these core qualifications deliver the dedicated knowledge needed to perform effectively and progress a career in these sectors.

Two routes are available as follows:

#### Route 1

Commence with the **Award 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; and

- the operational administration of life or pensions business, according to the unit selected.

Importantly, this Award also satisfies the FCA appropriate qualification 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.

Alternately, if working across both life and pensions products, you also have the option to progress to the Certificate in Financial Services. See pages 14–15 for more information.

#### 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 27 available units so that you build a learning programme matched to your job role or career requirements.

The units cover a broad range of topics across the financial services sector.

Candidates have access to the units covered by the Certificate and Diploma in Financial Planning, the Diploma in Regulated Financial Planning as well as specialist units on specific financial planning areas such as equity release and group risk.

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

#### Who they're for

- Those involved in administration, customer support, compliance and technical guidance.
- Overseers of life and pensions administrative functions needing to comply with FCA appropriate qualification 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.

### Certificate in Investment Operations

#### Building operational expertise

This introductory qualification provides the essential knowledge and skills needed by a wide range of operational staff working with investments. It develops an understanding of financial services and gives a practical insight into one of three areas of investment operations.

Importantly, the Certificate satisfies the FCA qualification requirements for overseers of certain investment operations functions.

Access the FCA handbook online at [bit.ly/12EXAbS](http://bit.ly/12EXAbS) to learn more about these regulated functions.

Across two units the Certificate in Investment Operations 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; and

- the operational administration of collective investment schemes, individual savings accounts or investment client servicing (choose one of these three units).

Upon completion candidates will be awarded the Certificate in Investment Operations.

#### Who it's for

- Staff who work behind financial services platforms;
- Those dealing with the administration of collective investment schemes or ISAs; and
- Staff providing administration and settlement services to clients.

- Overseers of investment operations functions needing to comply with FCA appropriate qualification requirements;
- Those working with investments and involved in customer support, compliance and technical guidance; and
- Financial advisers, their support staff and paraplanners seeking an insight into the operational delivery of investment products and services.

## Non-advisory qualifications

NEW

### Certificate in Financial Services

#### Targeted learning for non-advisory development

The Certificate in Financial Services has been developed to meet the needs of those working in operational and technical support roles, and offers targeted learning pathways for a range of circumstances.

#### General route

This two unit route is ideal for those providing operational support to financial

planners, including Paraplanners, and technical support staff working in financial services.

It develops knowledge and understanding of:

- The financial services industry in general, including regulation and legislation
- Fundamental aspects of customer service, administration and marketing in financial services, and key retail investment products including savings, investments and tax wrappers.

#### Product-specific route

This route offers an ideal next-step for holders of the Award in Financial Administration or Certificate in Investment Operations, requiring completion of one further unit. It's particularly suited to those involved in, or overseeing, the operational delivery of life, pensions or investment products, and those in other financial services support roles.

It develops knowledge and understanding of:

- The financial services industry in general, including regulation and legislation
- Overseeing and administering financial products, giving a choice of two from five units: life office administration; pensions administration; collective investment scheme administration; individual savings account administration; and investment client servicing.

Upon completion candidates will be awarded the Certificate in Financial Services. CII members will be entitled to use the designation Cert CII (FS). Continuing Professional Development requirements apply.

NEW

### Award in Retail Banking

#### Enhancing professionalism across banking

This single-unit qualification develops competence and behaviour across core areas of retail banking, including customer needs and outcomes, products and services, regulation and ethical considerations.

The Award in Retail Banking responds to themes expressed in recent recommendations made by the Banking Standards Review and represents a new benchmark in professional development for a broad range of retail banking staff.

Enrolment for the Award includes everything for a single fee: study text, online learning support, exam guide and first exam entry.

#### Who it's for

- Those working in bank branches, including counter staff and branch managers.
- Customer service centre staff, including customer advisers and team supervisors.

- Those in specialist and support functions such as marketing, operations and compliance.
- Those working in other areas of financial services who want to gain a better understanding of retail banking.

### Why study with the CII?

#### CII qualifications deliver many advantages:

- **Career advantage** – by improving knowledge and expertise and demonstrating commitment to professional development
- **FCA qualification compliance** – many CII qualifications satisfy the FCA's appropriate exam standards for regulated functions.
- **Promote your professional status** – completion of a number of CII qualifications entitles CII or PFS members to use designatory letters
- **Flexible learning and assessment** – plan study around work-life commitments and enter year-round for multiple-choice tested units.

### Recognition of prior learning

When you pass exams through the CII, the credits will automatically appear on your learning account, including exams that you may have passed under discontinued CII qualification routes. Your learning statement can be viewed online at [www.cii.co.uk/learningstatement](http://www.cii.co.uk/learningstatement) or you can obtain a copy by contacting Customer Service.

You may also be eligible to receive credits for relevant qualifications you have passed through other awarding bodies. By claiming credits for qualifications you've attained outside the CII framework, you'll avoid duplicating learning already undertaken, in turn reducing the amount of study and obtaining your CII qualification more quickly.

If you wish to claim credits to recognise non-CII qualifications held, please visit [www.cii.co.uk/prior-learning](http://www.cii.co.uk/prior-learning) where you can read full guidance on the rules and requirements and download an application form.

**Important note:** To be awarded a CII qualification, you must obtain, by CII exam or coursework assessment, a pass in a unit from the qualification you are looking to complete (in the case of the Diploma in Financial Planning, a J0 or R0 unit (except R05 as this unit is at Certificate level) and in the case of the Advanced Diploma, a withdrawn AFPC unit or an AF unit) and meet the qualification completion requirements.

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

### Statement of Professional Standing

Retail investment advisers must hold a Statement of Professional Standing (SPS), issued by an FCA appointed Accredited Body. This confirms that an adviser adheres to ethical standards, holds appropriate qualifications for their role and has undertaken appropriate CPD during the year. The SPS is renewable on an annual basis.

As an Accredited Body the CII issues statements free of charge to adviser members of the PFS/CII.

Further information can be found online at [www.cii.co.uk/sps](http://www.cii.co.uk/sps) For more information on PFS membership, the support it provides and how to join, please refer to the inside front cover of this brochure.

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

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

Qualifications detailed in this brochure are registered with Ofqual in the Qualifications and Credit Framework (QCF) at the following levels:

- Level 6 – The Advanced Diploma in Financial Planning.
- Level 4 – The Diploma in Regulated Financial Planning, Diploma in Financial Planning, Certificate in Paraplanning, Certificate in Discretionary Investment Management, Certificate in Securities Advice and Dealing and Certificate in Advanced Mortgage Advice.
- Level 3 – All other Certificate and Award qualifications, excluding the Certificate in Life and Pensions and unit (GR1) Group risk.

You can access further information at [www.ofqual.gov.uk](http://www.ofqual.gov.uk)

### Your next step

**Now that you have read about CII financial services qualifications, 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](http://www.cii.co.uk/faq)

## What does each qualification 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.

### Completion requirements

Individual qualification completion requirements are detailed opposite and overleaf.

For details of withdrawn units treated as equivalent, recommended study hours, format of exams and nominal pass marks, turn to pages 20–21.

**\* Note:** For the Certificate in Paraplanning only, holders of the following alternative CI units will satisfy compulsory unit requirements:

- (J06) Investment principles, markets and environment or (G70) Investment portfolio management = **R02**; and
- (J01) Personal tax = **R03**.

### Certificate in Financial Planning

Please note, this qualification (and units CF2, CF4 and CF5) is being withdrawn in August 2015 (see timings of final exams opposite). Visit [www.cii.co.uk/cert-financialplanning](http://www.cii.co.uk/cert-financialplanning) for full details and FAQs.

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

Units	Credits and level
(R01) Financial services, regulation and ethics or (CF1) UK financial services, regulation and ethics	20 – Diploma
(CF2) Investment and risk (last examined Aug 15)	15 – Certificate
(R05) Financial protection	20 – Certificate
(CF4) Retirement planning (last examined Aug 15)	10 – Certificate
(CF5) Integrated financial planning (last examined Jul 15)	15 – Certificate

### Award in Financial Administration

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

Units	Credits and level
R01 or CF1	As listed above
(FA1) Life office administration or (FA2) Pensions administration	10 – Certificate

### Certificate in Investment Operations

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

Units	Credits and level
R01 or CF1	As listed above
(FA4) Collective investment scheme administration or (FA5) Individual savings account administration or (FA6) Investment client servicing	10 – Certificate

### Certificate in Financial Services

There are two routes to completion, each requiring the following units to be passed:

Units	Credits and level
<b>General route:</b> R01 or CF1	As listed above
(FA7) Financial services products	20 – Certificate
<b>Product-specific route:</b> R01 or CF1	As listed above
Pass two units from: FA1, FA2, FA4–FA6	

### Certificate in Life and Pensions

To complete, you need to:

- Accumulate **60 credits**
- Satisfy the **compulsory unit** requirement by holding either unit (R01) Financial services, regulation and ethics **worth 20 credits** or (CF1) UK financial services, regulation and ethics **worth 15 credits**

- Obtain the **reng credits** from a range of Certificate or Diploma units, with a maximum of 20 credits coming from the Diploma units J02, J03, J05, J07, J10–J12, R02–R04.

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

Units	Credits and level
CF1, CF2, CF4, CF8, ER1, FA1, FA2, FA4–FA7, RB1	As listed above (RB1 below)
(GR1) Group risk	10 – Certificate
(IF7) Healthcare insurance products Visit <a href="http://www.cii.co.uk/cert-insurance">www.cii.co.uk/cert-insurance</a> for full details	15 – Certificate
J02, J03, J05, J07, J10–J12, R01, R02	20 per unit – Diploma
R03–R05	10 – Diploma (R05 Certificate level)

### Certificate in Paraplanning

To complete you are required to pass four units, these are:

Units	Credits and level
R01	As listed above
(R02) Investment principles and risk	20 – Diploma
(R03) Personal taxation	10 – Diploma
(J09) Paraplanning	30 – Diploma
<b>See note to the left of these pages.</b>	

### Award in Retail Banking

To complete you are required to pass four units, these are:

Units	Credits and level
(RB1) Retail banking service and conduct	15 – Certificate

### Award in Long Term Care Insurance

To complete you are required to pass the following unit:

Unit	Credits and level
(CF8) Long term care insurance	15 – Certificate



## What does each qualification involve?

### Entry requirements

There are no formal entry requirements for any of the following units or qualifications. In the case of the Diploma and Advanced Diploma in Financial Planning you select those most appropriate to your learning needs.

Whilst for each qualification there is also no prescribed order in which units must be taken, it is strongly recommended that when completing financial planning qualifications, units R06 or AF5 are tackled last, as these units test your ability to apply technical knowledge gained from preceding units.

In terms of completion, the Diploma in Financial Planning will only be awarded where you hold the Certificate in Financial Planning, or equivalent (such as FPC, CeFA or Investment Advice Certificate) or the Certificate in Financial Services. The Advanced Diploma in Financial Planning will only be awarded where you hold the Certificate in Financial Planning or Diploma in Regulated Financial Planning.

### Completion requirements

Individual qualification completion requirements are detailed opposite.

For details of withdrawn units treated as equivalent, recommended study hours, format of exams and nominal pass marks, turn to pages 20–21.

A CII personalised Diploma or Advanced Diploma in Financial Planning learning statement tells you how many credits are carried forward from your existing CII financial planning exams and therefore what you personally need to do to complete.



To obtain yours, visit [www.cii.co.uk/learningstatement](http://www.cii.co.uk/learningstatement)

#### Important notes:

- To be awarded a CII qualification, you must obtain, by CII exam or coursework assessment, a pass in a unit from the qualification you are looking to complete (in the case of the Diploma in Financial Planning, a J0 or R0 unit (except R05 which is Certificate level) and in the case of the Advanced Diploma, a withdrawn AFPC unit or an AF unit) and meet the qualification completion requirements. These rules apply irrespective of how many credits your existing qualification might provide through recognition of prior learning (see page 14)
- See overleaf for details of units treated as equivalent.

### Certificate in Mortgage Advice

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

Units	Credits and level
(R01) Financial services, regulation and ethics or (CF1) UK financial services, regulation and ethics	20 – Diploma
(CF6) Mortgage advice	15 – Certificate

### Certificate in Advanced Mortgage Advice

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

Units	Credits and level
(R01) Financial services, regulation and ethics	As listed above
(CF6) Mortgage advice (or withdrawn CII unit (MAQ) Mortgage Advice Qualification)	As listed above
(R07) Advanced mortgage advice	15 – Diploma

### Certificate in Equity Release

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

Units	Credits and level
R01 or CF1 and CF6	As listed above
(ER1) Equity release	15 – Certificate

### Certificate in Securities Advice and Dealing

To complete you are required to pass four units, these are:

Units	Credits and level
(R01) Financial services, regulation and ethics	20 – Diploma
(R02) Investment principles and risk	20 – Diploma
(R03) Personal taxation	10 – Diploma
(J12) Securities advice and dealing	20 – Diploma

### Certificate in Discretionary Investment Management

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

Units	Credits and level
R01	As listed above
(J10) Discretionary investment management	20 – Diploma

### Diploma in Regulated Financial Planning

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

Units	Credits and level
R01, R02, R03	As listed above
(R04) Pensions and retirement planning	10 – Diploma
(R05) Financial protection	10 – Certificate
(R06) Financial planning practice	30 – Diploma

### Diploma in Financial Planning

To complete you need to:

- Obtain 140 credits:
- At least 80 credits must be at **Diploma level** (units J02, J03, J05, J07, J09–J12, R01–R04 and R06). The following can also count towards this requirement:
  - Advanced Diploma level credits from withdrawn AFPC units;
  - One Advanced Diploma in Financial Planning unit (AF1–AF6)

or a maximum of 30 non-specific Advanced Diploma credits.

- The remaining 60 credits can come from any of the units offered within the CII financial services qualifications framework, as listed on pages 4–5.

Units	Credits and level
R01–R06, J12	As listed above
(J09) Paraplanning	30 – Diploma
(J02) Trusts	20 per unit – Diploma
(J03) The tax and legal aspects of business	
(J05) Pension income options	
(J07) Supervision in a regulated environment	
(J10) Discretionary investment management	
(J11) Wrap and platform services	As listed below
AF1–AF6	

### Advanced Diploma in Financial Planning

To complete you need to:

- Obtain 290 credits:
- A minimum of 120 of these must be at **Advanced Diploma level**, (units AF1–AF6). Where you already hold Advanced level credits from the withdrawn AFPC qualification scheme these will count towards this requirement.

These must include the compulsory unit AF5 (holders of AFPC unit (H25) Holistic financial planning satisfy this requirement).

- A further 40 must be at **Diploma level** or above.
- The remaining credits can come from any of the examinations offered within the CII financial services qualifications framework, as listed on pages 4–5.

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 – <b>compulsory</b>	
(AF6) Senior management and supervision	



## What does each qualification involve?

### The mechanics of entering

You may sit as many exams as desired at a single sitting, although we recommend that no more than two units per session are taken.

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.

### Unit syllabuses

CII units 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 expected of candidates in the exam for each unit.

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



To download full unit syllabuses visit [www.cii.co.uk/qualifications](http://www.cii.co.uk/qualifications)

### 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 two equivalent 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.

**Important note:** For FCA 'appropriate qualifications', such as the Diploma in Regulated Financial Planning or Certificate in Securities advice and Dealing, all learning outcomes must be matched in order for an exemption to be given against its units. In terms of current and withdrawn CII units, only units CF3 and J08 have this degree of learning outcome match against the comparable new units, R05 and R06, respectively.

Units	Study hours per unit	Assessment method	Nominal pass mark	Exam sessions	Results
CF2	70	2 hour exam comprising 100 multiple-choice questions (MCQs)	70%	Year-round	Immediate notification
CF4, FA1, FA2	60	1 hour exam. 50 MCQs			
FA4–FA6	70				
FA7	100	2 hour online exam. 75 MCQs			
RB1	70				
CF5	70	2 hour exam. 2 written case studies	55%	April/October	6 weeks
CF6	70	3 hour exam. 100 MCQs and 5 case studies, each comprising 5 MCQs	70%	Year-round	Immediate notification
CF8, ER1	60	2 hour exam. 50 MCQs and 5 case studies, each comprising 5 MCQs			
J02, J03, J05, J07	100	2 hour exam comprising 15 compulsory written short answer questions	55%	April/October	9 weeks
J11	100	2 hour exam comprising compulsory written short answer questions and 2 essay-style questions			
J09	100	Non-exam based. 3 written coursework assignments	65%	n/a	8 weeks
J10	60	2 hour exam comprising 70 MCQs and 4 case studies each comprising 5 multiple choice questions	R01–R04, R07, J10, J12: 65% CF1, GR1, R05: 70%	Year-round	Immediate notification
J12	70	2 hour exam comprising 60 MCQs and 3 case studies each comprising 5 multiple choice questions			
CF1, R01, R02	60	2 hour exam comprising 100 MCQs			
GR1, R03–R05	50	1 hour exam comprising 50 MCQs			
R07	70	2 hour exam. 75 MCQs and 4 case studies, each comprising 5 MCQs			
R06	100	3 hour exam comprising 2 written case studies on financial planning practice. Candidates receive the case studies two weeks before the exam	55%	January/April/July/October	6 weeks
AF1–AF4, AF6	150	3 hour case study based exam. 160 marks spread over three compulsory questions	55%	April/October	9 weeks
AF5	150	3 hour exam. 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			

### Withdrawn units treated as equivalent to current units:

Withdrawn unit title	Credits and level	Current unit title	Credits and level
(J01) Personal tax (see important note to the left)	20 – Diploma	(R03) Personal taxation	10 – Diploma
(J04) Pension funding options (see important note to the left)	20 – Diploma	(R04) Pensions and retirement planning	10 – Diploma
(J06) Investment principles, markets and environment (see important note to the left)	20 – Diploma	(R02) Investment principles and risk	20 – Diploma
(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
(H25) Holistic financial planning	30 – Advanced	(AF5) Financial planning process	30 – Advanced
(J08) Financial planning practice	30 – Diploma	(R06) Financial planning practice	30 – Diploma
(SV1) Savings and investments	20 – Diploma	(CF2) Investment and risk	20 – Certificate (Diploma if completed by CII exam prior to 2007)
(MAQ) Mortgage Advice Qualification	20 – Diploma	(CF6) Mortgage advice	20 – Certificate (Diploma if completed by CII exam prior to 2007)
(CF7) Lifetime mortgage activities	15 – Certificate	(ER1) Equity release (Diploma if completed prior to 2007)	15 – Certificate (Diploma if completed by CII exam prior to 2007)
(HR1) Home reversion plans	5 – Certificate		
(CF3) Financial protection	10 – Certificate	(R05) Financial protection	10 – Certificate
(FP1) Financial services and their regulation	15 – Certificate	(CF1) UK financial services, regulation and ethics	15 – Certificate

## Study options and revision aids

To help you pass your 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 are detailed on this and subsequent pages and can be ordered online at [www.cii.co.uk/qualifications](http://www.cii.co.uk/qualifications) over the phone by calling Customer Service, or by post/fax using the application form at the back of the brochure.

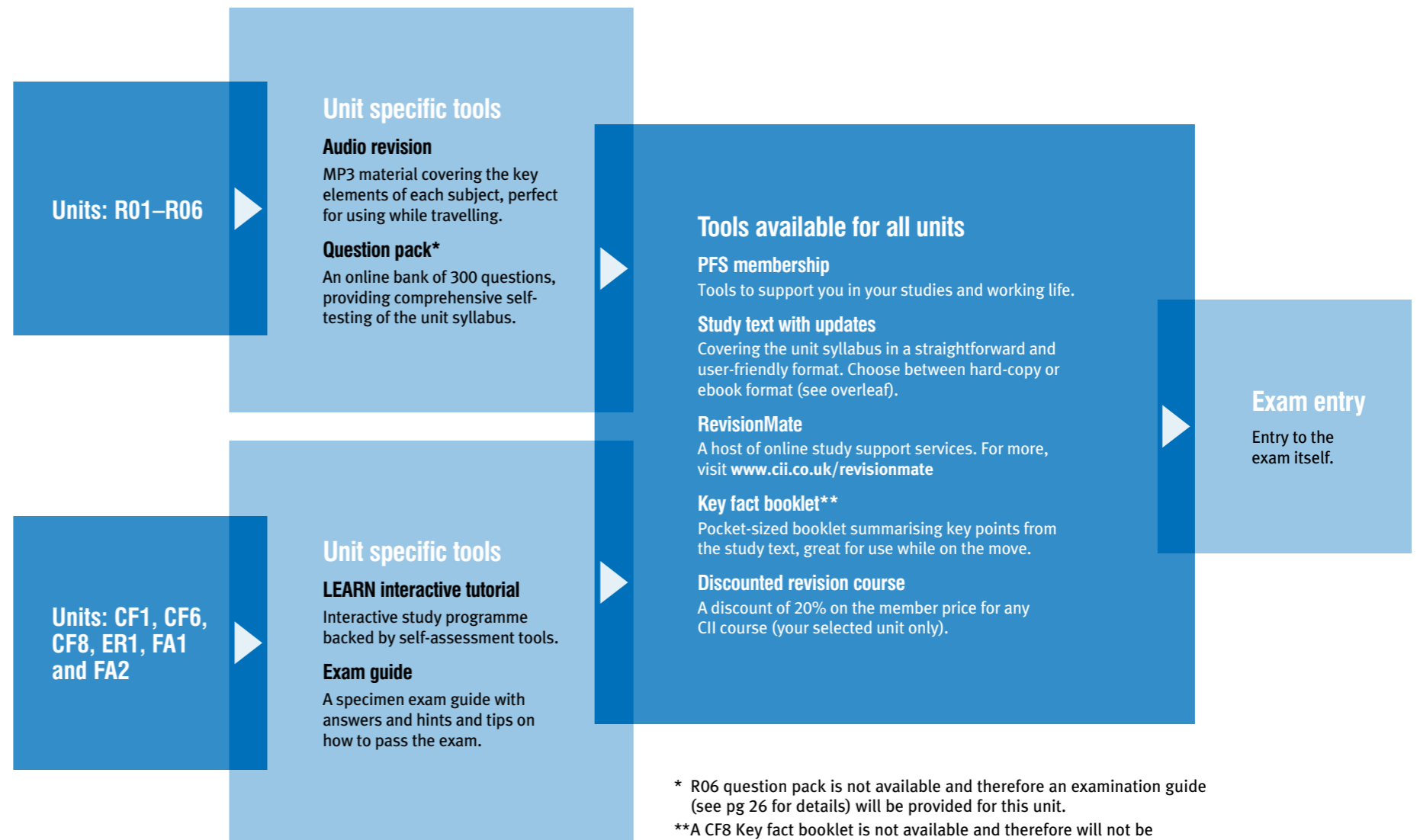
**Members of the Personal Finance Society/ CII/Society of Mortgage Professionals benefit from a discount on the price of study options, revision aids and exam entry.**

### Blended learning programme

**All members of the PFS/CII; new applicants and existing, can access an exclusive package of learning and revision materials, exam entry and discounted revision courses to support their studies.**

Available for our most popular Certificate-level units and Diploma units R01–R06, blended learning helps you develop a deep understanding of the unit syllabus, successfully pass the exams, and in turn, complete your CII qualification.

**For the single fee shown above the blended learning programme includes the following tools:**



### Enrolment guidance

**Learning tools are applicable to exams sat from 01 September through to 31 August.**

During this time we strongly recommend you sit the exam whilst these remain current.

New blended learning packages, applicable to the next testing period, start to become available from July each year for examination from September.

### 15% off member prices:

- £266 per unit (R01, R02)
  - £192 per unit (R03, R04)
  - £172 (R05)
  - £262 (R06)
  - £240 per unit (CF1, CF6, CF8, ER1, FA1 and FA2)
- PFS membership is payable separately.

### Notes:

- Current membership of the PFS/CII is required. Non-members can join at the time of purchase.
- Discounts on face to face revision course entries are applicable to the unit(s) for which the blended learning programme was purchased.
- Full details will be provided on purchase.

\* R06 question pack is not available and therefore an examination guide (see pg 26 for details) will be provided for this unit.

\*\*A CF8 Key fact booklet is not available and therefore will not be supplied as part of the package for this unit.

The study options detailed on this page provide core learning support across the unit syllabus.

## Study options

### Enrolment guidance

With the exception of unit J09 and blended learning enrolments, there is a standard exam entry fee per unit (see pages 30–31 for details).

Study options are based on specific enrolment periods, as detailed below. During this time electronic updates will automatically be made available, and you are recommended to sit the exam whilst your material remains current.

**Certificate-level units (excl. RB1), R0 units, J10 and J12:**

- Study options are based on an enrolment period of between 01 September through to 31 August.
- You must purchase the study material **for the exam session you plan to sit**. This should be indicated within Section C of the application form at the back of this brochure.

**J02, J03, J05, J07, AF1–AF4 and AF6:**

Study options are based on an enrolment period of 12 months from the point of purchase.

**RB1:**

The study option is based on an enrolment period of between 01 May through to 30 April.

**All units (new editions and delivery):**

- New editions of study options and revision aids can be purchased each year, from July, for examination from September.
- Please allow ten days for delivery of printed material to a UK address and 21 days to a non-UK address from receipt of your order. For study options sent within the UK, you, or someone acting on your behalf, will be required to sign for the delivery.
- For material delivered electronically, such as ebooks, we aim for same day delivery for orders before midday Monday to Friday, (customers receive an email to confirm their purchase is ready to download).



### ebooks

CII study texts are available in ebook format, allowing you to study on the move and reduce your paper use.

The cost (incl. VAT) is the same as the equivalent printed study text, so when ordering just choose which version you want.

An ebook gives you access to the same benefits as the printed study text, with the same enrolment period, updates to content and access to RevisionMate, where available.

Once ordered, you'll be given access to a variety of formats (downloaded from RevisionMate) suitable for the majority of popular devices, such as iPad and Kindle.

Further information and free sample chapters can be found online at [www.cii.co.uk/ebooks](http://www.cii.co.uk/ebooks)

**Non-EU candidates:** ebooks attract VAT in the EU and therefore prices shown include VAT at the current rate of 20%. ebook enrolment fees for non-EU candidates, which exclude VAT, can be found online at [www.cii.co.uk/ebooks](http://www.cii.co.uk/ebooks)

Study options	Unit	Cost per unit		
		Member	Non-member	
<b>Study text with updates</b>	CF1, CF2, CF5, CF6, CF8, ER1, FA1, FA2, FA4–FA6, FA7 from 28 July 14	£54	£67	<p>This is a self-study course. It includes the provision of a study text and electronic updates, developed to assist you in understanding and learning the exam syllabus.</p> <p>Additionally, for the duration of your enrolment period, you will gain access to an unrivalled suite of online services to support your studies through our 'RevisionMate' study tool. This typically includes a study planner, a knowledge check (multiple choice test) facility covering each chapter, student discussion forums, the latest examination guide and hints and tips on how to pass the exam.</p> <p><b>Please refer to the 'enrolment guidance' given opposite.</b></p> <p>* The RB1 study text enrolment fee includes first exam entry. Candidates can book their exam by contacting Customer Service once their enrolment has been confirmed, or, if they want to purchase the study text and book an exam simultaneously, this can be done online at <a href="http://www.cii.co.uk/shop/rb1">www.cii.co.uk/shop/rb1</a></p>
	CF4, GR1	£36	£42	
	RB1	£150 *	£170 *	
	R01, R02, R06, R07 28 July 14	£102	£144	
	R03, R04	£62	£81	
	R05	£36	£43	
	J02, J03, J05, J07, J10–J12	£109	£144	
AF6	£136	£161		
<b>Coursework assessment including study text with updates</b>	J09	£403	£469	<p>This is a self-study course. It includes the provision of a study text and electronic updates, developed to assist you in understanding and learning the exam syllabus.</p> <p>Candidates must complete and pass three written assignments, including any re-sits, during the 12 month enrolment period to achieve a pass in the unit. Assignments are each up to 3,000 words in length and candidates must score a minimum of 65% in each.</p> <p>Marking of assignments is included with the study text enrolment fee. Should a candidate fail an assignment, a re-submission fee of £116 member/£156 non-member applies.</p> <p><b>Important note:</b> If all three assignments are not completed within the 12 month period, candidates will need to re-enrol and complete three new assignments. Candidates are strongly advised to read the 'guidelines and instructions' document found at <a href="http://www.cii.co.uk/cert-paraplanning">www.cii.co.uk/cert-paraplanning</a> prior to enrolling.</p> <p>Additionally you will gain access to a suite of online services to support your studies through our 'RevisionMate' study tool. See the study text with updates section above for the type of support available.</p>
<b>Case study workbook and update service</b>	AF1–AF4	£136	£161	<p>This is a self-study course. It includes a series of case studies with suggested model answers. The aim is to provide you with guidance on key areas as well as practise in answering case study questions similar to those you will complete in the examination.</p> <p>You will also be given access to a host of online study support tools through RevisionMate, which at this level includes electronic access to the relevant Diploma level study texts, so you can be sure you have the necessary technical knowledge. See the study text with updates section above for further details of the type of support available.</p> <p><b>Please refer to the 'enrolment guidance' given opposite.</b></p> <p><b>Note:</b> 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' two weeks before the exam which you will use to draw up a financial plan in the exam.</p>
<b>Study text or case study workbook renewal</b>	CF1, CF2, CF5, CF6, CF8, ER1, FA1, FA2, FA4–FA7	£36	£43	<p>As the study text/case study workbook can be a valuable reference tool in your day-to-day job, for AF and J0 unit enrolments, excl. J10 and J12, we offer an option to receive updates for a full 12 months after your course has expired. For J10, J12, Certificate-level and R0 unit enrolments, we offer an option to receive the next edition of the study text together with electronic updates. These options are renewable on an annual basis and you will be sent a letter inviting you to update your material.</p>
	CF4, GR1	£25	£29	
	R01, R02, R06, R07	£49	£71	
	R03, R04	£31	£39	
	R05	£16	£22	
	J02, J03, J05, J07, J10–J12	£54	£69	
	AF1–AF4, AF6	£66	£78	

## Revision aids

To reinforce core study option learning and provide extra support as the exam approaches, a range of revision aids have been developed to suit a variety of learning preferences.

**Non-EU candidates:** ebooks, LEARN, examination guides question packs and audio revision all attract VAT in the EU and therefore prices shown include VAT at the current rate of 20%. Fees for non-EU candidates, which exclude VAT, can be found online at [www.cii.co.uk/ebooks](http://www.cii.co.uk/ebooks)

In 2013 candidates who attended a CII revision course improved their chances of exam success by up to 55%\*.

\* Source: CII Statistics 2013

### Face-to-face revision courses

A comprehensive programme of single and two day face-to-face revision courses are available, allowing you to choose a date and venue that fits with your learning programme.

#### When?

Courses for written exams are usually scheduled 3–4 weeks before the exam, whilst courses for multiple-choice exams are offered throughout the year according to demand.

#### Where?

Courses are scheduled throughout the UK, and whilst locations vary according to demand, venues include: London, Birmingham, Bristol, Glasgow and Doncaster.



#### Making your choice

The latest course dates and locations can be viewed online at [www.cii.co.uk/f2f](http://www.cii.co.uk/f2f)

Alternatively you can contact Customer Service on +44 (0)20 8989 8464 to find out what's available where.

Revision aids	Unit	Cost per unit		
		Member	Non-member	
<b>Examination guides</b>	(all units. Free examination guide for new units J12, FA4–FA6, RB1, FA7, R07 from 28 July 14)	£12 (inc VAT)	£13 (inc VAT)	Depending upon the selected unit, these comprise either a past paper with examiners' comments on candidates' performance and key points for inclusion in your answers or a complete mock examination and answers, highlighting syllabus areas covered and useful hints. These are available to purchase online at <a href="http://www.cii.co.uk/qualifications">www.cii.co.uk/qualifications</a> being supplied as PDF files for you to print off as and when required for your own use. <b>Important note: Study option enrollees can download the latest exam guide for FREE from RevisionMate.</b>
<b>Key fact booklets</b>	CF1, CF6, ER1, FA1, FA2, R01–R06	£26	£28	Comprehensive pocket-sized booklets summarising the key information contained in the study text. These are perfect for studying when travelling to and from work or in situations when reading a study text is impractical.
<b>Question packs</b>	CF1, CF6 R01–R05	£26 (inc VAT)	£28 (inc VAT)	Delivered online through RevisionMate, question packs provide comprehensive, flexible and interactive self-testing of the unit syllabus. Number of questions per pack: R01–R05 300, CF1 200, CF6 250. <b>Note:</b> Two packs are available for units R01 and R02 – each pack contains different sets of questions.
<b>Audio revision</b>	CF1, CF6, R01–R06	£41 (inc VAT)	£45 (inc VAT)	MP3 audio material for CF and R0 units covers the key elements of each subject. Lasting between 3–5 hours, depending on the subject, they provide an ideal way to reinforce the learning from the study text. AF unit material lasts between 5–8 hours, depending on the subject, and provide a useful way to gain prerequisite Diploma-level knowledge. They also include a technique module that explores the Advanced Diploma assessment method and highlights key areas featured in past exams. Delivered online via RevisionMate, audio files are simple to download and are great for making use of time spent when travelling. Produced by Patterson Audio.
	AF1, AF3, AF4	£67 (inc VAT)	£78 (inc VAT)	
<b>LEARN interactive tutorial</b>	CF1, CF6, CF8, ER1, FA1, FA2, R01–R06	£57 (inc VAT)	£62 (inc VAT)	Online tutorial providing highly interactive study, backed by a revision assessment tool to check understanding as you progress with your studies. Visit <a href="http://www.cii.co.uk/elearning">www.cii.co.uk/elearning</a> to view the course demo. Minimum operating requirements (unsupported on Mac OS/OSX): <b>Web browser</b> – Windows Internet Explorer 7 or above. <b>Browser plug-ins</b> – Adobe Flash Player 9 or 10 or above/Sun Java 1.4.2 or above.
<b>Two day revision workshops</b>		<b>Cost per unit</b>		
		Member	Non-member	
	R01–R04, R06, J02, J03, J05, J07, J10, J11	£405	£475	Courses are structured to provide face-to-face tuition concentrating on key elements of the syllabus, suggestions for effective revision and techniques for the exam itself. They enable candidates to: <ul style="list-style-type: none"> <li>• discover what the examiner is looking for;</li> <li>• discuss the common mistakes made by candidates and how to avoid them;</li> <li>• learn useful revision and exam techniques; and</li> <li>• clarify your areas of concern in the syllabus.</li> </ul> Two day workshops provide you with the opportunity to examine the syllabus and past exam questions in more detail. They also provide additional question practise and support in-depth discussion with the course tutor.
	AF1–AF6	£435	£505	
<b>Revision days</b>		<b>Cost per unit</b>		
		Member	Non-member	
	CF1, CF2, CF5, CF6	£215	£255	
	R01–R04, R06, J02, J03, J05, J07, J10–J12	£250	£290	



## Deadlines Schedule

### Important deadlines

The following information is only applicable to those candidates wishing to sit written exam units: CF5, R06, J02, J03, J05, J07, J11 and AF1–AF6.

To enter exams for all other Certificate-level units and Diploma units R01–R05, R07, J10 and J12, which are held year-round, visit [www.cii.co.uk/online](http://www.cii.co.uk/online)

For submission of unit J09 coursework assignments, please refer to [www.cii.co.uk/cert-paraplanning](http://www.cii.co.uk/cert-paraplanning)

\* Please contact Customer Service if you do not receive these, either by emailing [admissionperitenquiries@cii.co.uk](mailto:admissionperitenquiries@cii.co.uk) or calling 020 8989 8464. When you receive your **admission permit** you **MUST** read it in full and 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.

**Important note:** By taking a CII exam you are agreeing to the regulations stated on the exam admission permit as well as those detailed at [www.cii.co.uk/exampolicies](http://www.cii.co.uk/exampolicies)

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

	January 2014 exams	April 2014 exams	July 2014 exams	October 2014 exams
<b>Exam entry</b> Closing date for your exam entry and payment to reach the CII	Unit R06 only: <b>20 Dec 13</b>	All units excl. R06: <b>26 Feb 14</b> Unit R06 only: <b>28 Feb 14</b>	Unit R06 only: <b>06 Jun 14</b>	All units: <b>03 Sep 14</b>
• At normal fees (changes to exam entries, etc. not accepted after these dates)				
• At late entry fee	Unit R06 only: <b>03 Jan 14</b>	All units: <b>21 Mar 14</b>	Unit R06 only: <b>20 Jun 14</b>	All units: <b>26 Sep 14</b>
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			
<b>Sit exams</b>	Unit R06 only: <b>20 Jan 14</b>	All units: <b>07–09 Apr 14</b>	Unit R06 only: <b>07 Jul 14</b>	All units: <b>13–15 Oct 14</b>
<b>Exam results</b> released online** <a href="http://www.cii.co.uk/results">www.cii.co.uk/results</a> and posted	Results are sent by 1st class post on the date shown. Please allow five days for delivery to a UK address and 14 days for a non-UK address.			
• UK centres	Unit R06 only: <b>28 Feb 14</b>	All units excl. CF5 and R06: <b>06 Jun 14</b> Units CF5 and R06 only: <b>16 May 14</b>	Unit R06 only: <b>15 Aug 14</b>	All units excl. CF5 and R06: <b>12 Dec 14</b> Units CF5 and R06 only: <b>21 Nov 14</b>
• Non-UK centres	n/a	All units: <b>13 Jun 14</b>	n/a	All units: <b>19 Dec 14</b>
Entry for the next exams	You do not have to wait for your results before entering for an exam in the next session			

### Exam timetable

The following dates apply to exam units CF5, R06, J02, J03, J05, J07, J11 and AF1–AF6 in 2014. The CII reserve the right to make changes to the published dates where necessary.

#### Certificate/Diploma exams

Exam unit	Date	Time
(CF5) Integrated financial planning <b>(last examined Jul 15)</b>	07 Apr	13:00
	13 Oct	13:00
(R06) Financial planning practice	20 Jan	09:30
	08 Apr	09:30
	07 Jul	09:30
	14 Oct	09:30
(J02) Trusts	07 Apr	09:30
	13 Oct	09:30
(J03) The tax and legal aspects of business	07 Apr	16:30
	13 Oct	16:30
(J05) Pension income options	07 Apr	09:30
	13 Oct	09:30
(J07) Supervision in a regulated environment	07 Apr	13:00
	13 Oct	13:00
(J11) Wrap and platform services	07 Apr	16:30
	13 Oct	16:30

#### Advanced Diploma exams

Exam unit	Date	Time
(AF1) Personal tax and trust planning	08 Apr	09:30
	14 Oct	09:30
(AF2) Business planning	08 Apr	14:00
	14 Oct	14:00
(AF3) Pension planning	09 Apr	09:30
	15 Oct	09:30
(AF4) Investment planning	08 Apr	14:00
	14 Oct	14:00
(AF5) Financial planning process	09 Apr	14:00
	15 Oct	14:00
(AF6) Senior management and supervision	09 Apr	09:30
	15 Oct	09:30

## Costs, fees and refunds

All fees apply 01 Jan 2014–31 Dec 2014.

### Personal Finance Society/ CII membership

For those candidates wishing to become members of the Personal Finance Society or CII one of the subscription fees shown opposite is payable.

For new members a one off admission fee of £37 is payable in addition to the annual subscription fee. This is waived for all

student members of the Personal Finance Society and members joining when purchasing blended learning.

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

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

If you hold any CII qualifications you must join the PFS at the appropriate membership level.

Membership level	Monthly direct debit	Annual subscription
PFS student/CII ordinary (Non-CII qualified)	£6	£72
PFS qualified (CertPFS and DipPFS)	£14.99	£179

**Note:** An additional annual subscription fee of £3 is payable by applicants joining the Insurance Institute of London.

### Study options and revision aids

**Note:** Candidates living outside the UK who are members of an associated or affiliated institute may purchase study

materials and enter for CII exams at the same prices as those charged to members of the PFS/CII (for a full list of associated or affiliated institutes visit [www.cii.co.uk/local-global](http://www.cii.co.uk/local-global)).

Refer to pages 22–27 for a full listing of study options and revision aids

### Exam entry fees – applicable to exams sat in 2014

For written exams (CF5, R06, J02, J03, J05, J07, J11 and AF1–AF6) the fees shown are for entries received before normal closing dates.

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 £81 per unit.

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

\*For unit RB1, first exam entry is included in the study text enrolment fee.

For unit J09, coursework assessment is included in the study text enrolment fee. Should a candidate fail an assignment, a re-submission fee, per assignment, of £116 member/£156 non-member applies. For full details visit [www.cii.co.uk/cert-paraplanning](http://www.cii.co.uk/cert-paraplanning)

Units	Fee per unit	
	Member	Non-member
CF1, CF2, CF5, CF6, CF8, ER1, FA1, FA2, FA4–FA7, RB1*	£103	£110
R01, R02, R07, J02, J03, J05, J07, J10–J12	£116	£156
R03, R04	£70	£91
CF4, GR1, R05	£64	£66
R06	£139	£179
AF1–AF6	£126	£170

### Recognition of prior learning

A fee is payable for each credit awarded in respect of prior learning that you have undertaken outside of CII qualifications. This is payable once your eligibility has been confirmed.

See page 14 for further details on recognition of prior learning.

	Member	Non-member
Fee per credit	£3	£5

### Change of session, unit or centre fee

**Certificate-level units (excl. CF5), R01–R05, J10 and J12**

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.

**Units CF5, R06, J02, J03, J05, J07, J11 and AF1–AF6.**

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.

**All units**

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 on pages 28–29. 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 £42**

### Refunds

**Certificate-level units (excl. CF5), R01–R05, J10 and J12**

**Units CF5, R06, J02, J03, J05, J07, J11 and AF1–AF6**

**All units**

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

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

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

## Entering for a qualification: Important information

### Personal Finance Society (PFS)/CII membership

1. If you are not already a PFS or CII member, you can become a member when you enrol for your chosen qualification. 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 (PFS) regions and local institutes

2. If you apply for PFS 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.

### Written 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.

**Important notes in respect of unit R06: only those centres marked with an asterisk and shown in bold are also available in January and July.**

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

**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 copyrighted. 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.

### Delivery

6. Please allow ten days for delivery of printed material to a UK address and 21 days to a non-UK address from receipt of your order. For study options sent within the UK, you, or someone acting on your behalf, will be required to sign for the delivery.

For material delivered electronically, such as ebooks, we aim for same day delivery for orders before midday Monday to Friday, (customers receive an email to confirm their purchase is ready to download).

### Your right to cancel

7. In accordance with The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 you have a right of cancellation in respect of the Products and Services sold by the CII, which right shall (subject to the Regulations) expire fourteen calendar days from the day on which either the Products are received by you, or a person nominated to receive the Products on your behalf, or your order for Services is accepted by the CII.

**Note:** No right of cancellation or refund is available in respect of ebooks or any other electronic download of the Products and Services once the download has started. You acknowledge that, by commencing the download of the Products or Services, your right to cancel under 29(1) of the Regulations will be lost. 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 fourteen days of receiving the notice of cancellation or if Products are to be returned to us, within fourteen days of their receipt or proof of sending.

Any request for entry to an exam received less than 14 days before the exam date shall be treated as express consent for the CII to provide a service. This express consent will also be treated as formal acknowledgement by you that your rights to cancellation under Regulation 29(1) of the Regulations will be lost upon receipt of your application form by the CII. In the event of less than fourteen days notice of cancellation being given in respect of an entry for an exam sat online, 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

8. Please note there are additional terms and conditions which apply to all purchases of goods or services from the CII/PFS which you agree to be bound by upon completion of your order. By taking a CII exam you are agreeing to the rules detailed on the exam admission permit sent to your correspondence address prior to the exam date (see page 28 more information on the exam admission permit).

Full details can be found at [www.cii.co.uk/exampolicies](http://www.cii.co.uk/exampolicies) and [www.cii.co.uk/tandc](http://www.cii.co.uk/tandc)

### Equal opportunities

9. The CII is committed to creating and maintaining conditions which give access to its education on and assessment provision regardless of age, disability gender reassignment, pregnancy, maternity, marriage/civil partnership, race, religion and belief, sex or sexual orientation.

### Access arrangements

10. Provisions can be made for candidates taking CII exams who have different educational requirements or disabilities. To find out more, including how to request reasonable adjustments visit [www.cii.co.uk/exampolicies](http://www.cii.co.uk/exampolicies)

### Appeals procedure

11. The CII is committed to open and fair processes and as part of this process runs a transparent appeals process. For more information visit [www.cii.co.uk/appeals](http://www.cii.co.uk/appeals)

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

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

**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/Other  Surname

Forenames

Gender  Male  Female (Please tick) Date of birth

Employer's name

Tel  Ext  Mobile

email\*

Work address

Postcode  Country

Home address

Postcode  Country

**\* Please take care when providing your email address as most correspondence will be sent electronically. Email address must be included when ordering ebooks LEARN, audio revision and question packs.**

Tick address to be used for postal correspondence  Home  Work

**Please tick one box per category**

### Type of organisation

#### (Financial services)

- |  |   |   |  |  |
|--|---|---|--|--|
| <input type="checkbox"/> Directly authorised advice firm | <input type="checkbox"/> Appointed representative – Network | <input type="checkbox"/> Appointed representative – Other | <input type="checkbox"/> Product provider/ Fund manager/Service provider | <input type="checkbox"/> Bank/Building Society |
| <input type="checkbox"/> Mortgage broker                 | <input type="checkbox"/> Accountant                         | <input type="checkbox"/> Other                            |  |  |

#### (Mortgages)

- |  |   |  |  |  |
|--|---|--|--|--|
| <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/Building Society | <input type="checkbox"/> Specialist lender   | <input type="checkbox"/> Insurance company/ Product provider |
| <input type="checkbox"/> Other                 |   |  |  |  |

### Area of work

- |  |                                       |   |  |                                      |
|--|---------------------------------------|---|--|--------------------------------------|
| <input type="checkbox"/> Advising clients      | <input type="checkbox"/> Paraplanning | <input type="checkbox"/> Actuarial            | <input type="checkbox"/> Administration/Processing | <input type="checkbox"/> HR/Training |
| <input type="checkbox"/> Compliance/Regulation | <input type="checkbox"/> Finance      | <input type="checkbox"/> Business Development | <input type="checkbox"/> Technical                 | <input type="checkbox"/> Marketing   |
| <input type="checkbox"/> Other                 |                                       |   |  |                                      |

### Job category

- |   |  |   |   |   |
|---|--|---|---|---|
| <input type="checkbox"/> Trainee                      | <input type="checkbox"/> Technician/Co-ordinator | <input type="checkbox"/> Supervisory/Controller | <input type="checkbox"/> Middle management (Branch, Office, Dept) | <input type="checkbox"/> Senior management (General, Head of) |
| <input type="checkbox"/> Board member (CEO, Director) | <input type="checkbox"/> Business owner          | <input type="checkbox"/> Other                  |   |   |

### Area(s) of specialism

- |  |  |  |  |  |
|--|--|--|--|--|
| <input type="checkbox"/> Tax planning        | <input type="checkbox"/> Personal protection | <input type="checkbox"/> Pensions          | <input type="checkbox"/> Savings and investments | <input type="checkbox"/> Estate planning                     |
| <input type="checkbox"/> Retirement planning | <input type="checkbox"/> Equity release      | <input type="checkbox"/> Long term care    | <input type="checkbox"/> Stockbroking            | <input type="checkbox"/> Discretionary investment management |
| <input type="checkbox"/> Mortgages           | <input type="checkbox"/> Life planning       | <input type="checkbox"/> Employee benefits | <input type="checkbox"/> Offshore investments    | <input type="checkbox"/> Ethical investments                 |
| <input type="checkbox"/> General insurance   | <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

**Please turn over**



## Financial services qualifications application form – ICF014 (07/14)

Enter your name

### Study path

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

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Award in Long Term Care Insurance            | <input type="checkbox"/> Award in Financial Administration                  | <input type="checkbox"/> Certificate in Investment Operations |
| <input type="checkbox"/> Certificate in Financial Planning            | <input type="checkbox"/> Certificate in Mortgage Advice                     | <input type="checkbox"/> Certificate in Equity Release        |
| <input type="checkbox"/> Certificate in Advanced Mortgage Advice      | <input type="checkbox"/> Certificate in Life and Pensions                   | <input type="checkbox"/> Certificate in Paraplanning          |
| <input type="checkbox"/> Certificate in Securities Advice and Dealing | <input type="checkbox"/> Certificate in Discretionary Investment Management | <input type="checkbox"/> Diploma in Financial Planning        |
| <input type="checkbox"/> Diploma in Regulated Financial Planning      | <input type="checkbox"/> Advanced Diploma in Financial Planning             |   |

## Section B – Personal Finance Society (PFS) and CII membership

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

For details of our exclusive membership benefits turn to the inside front cover.

### Personal Finance Society

Choose PFS membership if you're studying towards investment operations, financial planning, securities, discretionary investment management or paraplanning qualifications.

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

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

I hold the CII's Certificate in Financial Planning/Financial Planning Certificate/Certificate in Discretionary Investment Management/Certificate in Paraplanning/Certificate in Securities Advice and Dealing; or

I hold another equivalent qualification, e.g. CeFA, entitling 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 PFS at DipPFS level \*  Yes  No

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

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

### CII membership

Choose CII membership if you're studying towards financial administration, life and pensions, mortgage advice, equity release or financial services qualifications.

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

### Society of Mortgage Professionals

I would like to join the Society of Mortgage Professionals at 'Member level' for free.

### Life and Pensions Faculty

I would like to join the Life and Pensions Faculty for free.

### To be completed by all membership applicants

The local institute I wish to join – UK only (See pg 32)

By becoming a member of the CII (PFS members automatically become members of the CII) I agree to be bound by the CII's Charter, Code of Ethics, rules, regulations and requirements of membership. I also agree to be bound by the constitution and Bye-laws of any local institute of which I become a member. Should I be joining the PFS, I agree to be bound by the PFS Articles of Association and Bye-laws. Full details of these obligations of membership can be found online at [www.thepfs.org/memberobligations](http://www.thepfs.org/memberobligations)

Please tick the relevant box to confirm whether you have:

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

– Been convicted for (or have you been charged but not yet tried with) any offence other than a monetary fixed penalty for a motoring offence. Please note, if the conviction is considered spent under the Rehabilitation of Offenders Act you should select 'no'.  Yes  No

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

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

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

### Membership fees

1. An admission fee of £37 is payable by applicants (this is waived for student membership of the PFS and members joining when purchasing blended learning).

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

Membership level	London only*		UK and Channel isles	
	Annual subscription	Monthly direct debit	Annual subscription	Monthly direct debit
PFS student/CII ordinary	£75	£6.25	£72	£6
PFS qualified (CertPFS and DipPFS)	£182	£15.24	£179	£14.99

**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 £37 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 £37 admission fee for membership applicants. Note: This is waived for student membership of the PFS and those also purchasing blended learning).

## Financial services qualifications application form – ICF014 (07/14)

Enter your name

### Section C – Study options and revision aids

For Certificate-level units, R01–R05, J10 and J12 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 Sep 2014  Post 01 Sep 2014

 To order your study option as an ebook put a tick in the box under the 'e' icon. If left unticked, you will receive a printed book. Please check [www.cii.co.uk/ebooks](http://www.cii.co.uk/ebooks) for further details, availability and to download free sample chapters before ordering.

I wish to order the following learning materials:

Study options	CII use	Member	Non-member	Unit codes and ebook requirement						Total
				Unit	e	Unit	e	Unit	e	
Study text with updates • CF1, CF2, CF5, CF6, CF8, ER1, FA1, FA2, FA4–FA6, FA7		£54	£67							£
• CF4, GR1		£36	£42							£
• RB1		£150 *	£170 *							£
• R01, R02, R06, R07	UD	£102	£144							£
• R03, R04		£62	£81							£
• R05		£36	£43							£
• J02, J03, J05, J07, J10–J12		£109	£144							£
• AF6		£136	£161							£
Coursework assessment including study text with updates (J09)	UD	£403	£469							£
Case study workbook and update service (AF1–AF4)	CS	£136	£161							£
Study option renewal • CF1, CF2, CF5, CF6, CF8, ER1, FA1, FA2, FA4–FA7		£36	£43							£
• CF4, GR1		£25	£29							£
• R01, R02, R06, R07	UD	£49	£71							£
• R03, R04		£31	£39							£
• R05		£16	£22							£
• J02, J03, J05, J07, J10, J11, J12		£54	£69							£
• AF1–AF4, AF6		£66	£78							£

**Non-EU candidates:** ebooks, LEARN, exam guides question packs and audio revision all attract VAT in the EU and therefore prices shown include VAT at the current rate of 20%. Fees for non-EU candidates, which exclude VAT, can be found online at [www.cii.co.uk/ebooks](http://www.cii.co.uk/ebooks)

\* The RB1 study text enrolment fee includes first exam entry. Candidates can book their exam by contacting customer service once their enrolment has been confirmed.

**Sub total** £

Blended learning programme	CII use	Members only	Unit codes and ebook requirement						Total	
			Unit	e	Unit	e	Unit	e		
Blended learning • CF1, CF6, CF8, ER1, FA1, FA2		£240								£
• R01, R02		£266								£
• R03, R04	LP	£192								£
• R05		£172								£
• R06		£262								£

**Note:** If selecting R06 and you know when you want to sit the exam, please complete section D. For all other units, please contact customer service to book the exam once your enrolment has been confirmed.

**Sub total** £

Revision aids	CII use	Member	Non-member	Unit code	Total
Specimen/past examination guides		available online at <a href="http://www.cii.co.uk/qualifications">www.cii.co.uk/qualifications</a>			
Key fact booklets (CF1, CF6, ER1, FA1, FA2, R01–R06)	KF	£26	£28		£
Question packs • Pack 1 (CF1, CF6, R01–R05)	QP	£26	£28		£
• Pack 2 (R01, R02)		£26	£28		£
Audio revision • CF1, CF6, R01–R06	ADJ	£41	£45		£
• AF1, AF3, AF4		£67	£78		£
LEARN interactive tutorial (R01–R06, CF1, CF6, CF8, ER1, FA1, FA2)	EL	£57	£62		£
Revision workshops • J02, J03, J05, J07, J10, J11, R01–R04, R06	WS	£405	£475		£
	Date			Venue	£
• AF1–AF6	WS	£435	£505		£
	Date			Venue	£

**Sub total** £

**Financial services qualifications application form – ICF014 (07/14)**

Enter your name

Revision aids	CII use	Member	Non-member	Unit code			Total
Revision days • J02, J03, J05, J07, J10–J12 R01–R04, R06	R	£250	£290	<input type="text"/>	<input type="text"/>	<input type="text"/>	£
	Date	<input type="text"/>	<input type="text"/>	Venue			
• CF1, CF2, CF5, CF6	R	£215	£255	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Date	<input type="text"/>	<input type="text"/>	Venue			
<b>Sub total</b>							£ <input type="text"/>

**Postage fee** (not applicable to ebooks, training courses, question packs, LEARN or MP3 audio revision):

- **£7 per order:** UK, Channel Islands, Isle of Man, Republic of Ireland, Malta and Gibraltar.
- **£15 per order:** All other countries.

**Please note:** These postage rates are flat fees applicable to orders from individual candidates (orders may contain more than one item). Separate fees apply to corporate bulk orders – contact Customer Service for details.

**Postage fee** £

**Section D – Exam entry**

I wish to enter the following exams at the centre in (refer to pg 33 for the list of available centres):

First choice  Centre code

Second choice  Centre code

**2014 exam dates** (please tick required box)

Unit	Jan	Apr	Jul	Oct	Member	Non-member	Total
(R06) Financial planning practice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	£139	£179	£

- Notes:**
- To sit R01–R05, J10 and Certificate-level exams in the UK, you must enter online at [www.cii.co.uk/online](http://www.cii.co.uk/online) or by calling Customer Service
  - If you have bought the 'blended learning programme' option for CF5 or R06 **do not** include the exam fee.

Unit codes	Apr	Oct	Member	Non-member	No of units	Entry fee
(CF5) Integrated financial planning	please tick when you intend to sit the exam	<input type="checkbox"/>	£103	£110	<input type="text"/>	£
Diploma units J02, J03, J05, J07, J11	please tick when you intend to sit the exam	<input type="checkbox"/>	£116	£156	<input type="text"/>	£
Advanced Diploma units AF1–AF6	please tick when you intend to sit the exam	<input type="checkbox"/>	£126	£170	<input type="text"/>	£

**Additional late entry fee** (See pg 31) £

**Section E – Declarations**

I declare that all information provided by me on this form is true and correct to the best of my knowledge.

**Data protection and privacy**

The CII/PFS will ensure that your personal data is processed in line with Data Protection legislation and the CII Data Protection and Privacy Statement (available on the CII's website). To process this application, I am deemed to have consented to the CII/PFS processing my data.

**Sharing information with your employer**

The CII will, upon request, provide your employer with details of your examination record and accreditation, including all attempts and future entries, along with your CII Personal Identification Number, unless you tick the following box.

**Sharing your data with third parties**

The CII/PFS will never sell your data to third parties for commercial gain. We may, however, share your data with third parties who provide products

Signed

and services that complement those offered by the CII. The CII will assume that you consent to us using your data in this way, unless you tick the following box.

**Privacy and electronic communications regulations**

The CII/PFS and, where relevant, your Local Institute (LI) may from time to time wish to draw your attention to other CII/PFS or LI products and services electronically which are likely to be of interest to you. The CII/PFS and your LI will assume you consent to us using your data in this way unless you tick the following box.

**Application for study materials**

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

**Terms, conditions and cancellation**

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

Date

**If ordering learning materials, please ensure you have read the important information regarding delivery on page 33.**

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

**Financial services qualifications application form – ICF014 (07/14)**

Enter your name

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

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

**Total payable** £

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

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

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

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

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

Credit/debit card: Please debit my/our account with the total cost of the goods and services ordered on this form, according to the CII's prices at the time of processing.

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

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

Card number\*

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

Cardholder's name and address if different from those at the beginning of this application

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.**

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.





Providing customers with the best possible standard of advice is our number one priority at Perspective. Key to achieving this is our commitment to learning and development across the Group.

We work closely with our advisers to support their progression to Chartered Financial Planner status, over a quarter of whom already hold the title.

We are equally committed to helping our Group offices achieve Corporate Chartered Financial Planners status, with 35% already at this 'Gold Standard'.



**Julie Hepworth**  
Group Regulatory Director  
Perspective Financial Group Limited

PERSPECTIVE  
CREATING WEALTH



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

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