

Financial services qualifications

2016 Information for candidates

Gaining your professional advantage

Dedicated routes include:
Financial planning
Investments and securities
Life and pensions
Mortgages and equity release
Retail banking



Supporting your success

Membership of the leading professional body for financial services gives you the tools and ongoing support to help you achieve your professional goals.

Join the **Personal Finance Society** today and enjoy the following exclusive benefits and career support:

- **Free Statement of Professional Standing** (where applicable)
- **Use of professional designations** (upon completion of relevant qualifications)
- **A respected code of professional ethics**
- **Discounts on qualifications and learning materials** and access to revision and exam resources
- **A regional support network** offering a programme of business relevant CPD events, best practice guidance and peer networking (UK, Channel Islands and Isle of Man only)
- **Specialist technical events and online resources**
- **CPD planning and recording tool** with auto-syncing mobile app
- **Market news and features** through our bi-monthly member magazine, Financial Solutions
- **Regular e-newsletters** signposting important developments and the latest resources
- **Pathway to Chartered Financial Planner status**
- **An affinity benefits scheme** providing discounts and exclusive member benefits.



Membership clearly demonstrates your commitment to maintaining the highest professional standards and an understanding of the responsibilities that comes with being a financial services professional. ”

Andrew Flowers APFS
Chartered Financial Planner
Wealth Management Partner
Vizion Wealth LLP



**Membership from
£6.12 a month***

*UK taxpayers can claim income tax relief on membership fees.

For more information and to join, visit:
www.thepfs.org/join
Or call +44 (0)20 8530 0852

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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 120,000 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



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

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, CII qualifications develop knowledge and capability to support you throughout your career. For examples of qualification routes matched to different job roles visit www.cii.co.uk/fs-routes

Quality assurance at every level

Being registered with the Office of Qualifications and Examinations Regulation (Ofqual) – the regulator of qualifications and tests in the UK – CII qualifications and examinations are quality assured. They are available at four levels of difficulty, catering for a range of knowledge and experience.

Levels can be understood in the following terms:

LEVEL 2 = GCSE standard (grade A*–C)	LEVEL 3 = A-level standard	LEVEL 4 = First year of a degree standard	LEVEL 6 = Honours degree standard
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You can access further information on Ofqual online at www.ofqual.gov.uk

Our suite of financial services qualifications now includes:

Financial planning	Investments and securities	Life and pensions	Mortgages and equity release	Retail banking
LEVEL 3 Award in Long Term Care Insurance	LEVEL 3 Certificate in Investment Operations	LEVEL 2 Award in Life and Pensions Foundations	LEVEL 3 Certificate in Mortgage Advice	LEVEL 3 Award in Retail Banking
LEVEL 3 Certificate in Financial Services ¹	LEVEL 4 Certificate in Securities Advice and Dealing	LEVEL 3 Award in Financial Administration	LEVEL 3 Certificate in Equity Release	
LEVEL 4 Certificate in Paraplanning	LEVEL 4 Certificate in Discretionary Investment Management	LEVEL 3 Certificate in Life and Pensions ²	LEVEL 4 Certificate in Advanced Mortgage Advice	
LEVEL 4 Diploma in Regulated Financial Planning				
LEVEL 4 Diploma in Financial Planning				
LEVEL 6 Advanced Diploma in Financial Planning				

Further information on these qualifications can be found on the pages overleaf. To compare the key components and requirements of all the CII's financial services qualifications visit www.cii.co.uk/fs-keyfacts

Upcoming Life and Pensions enhancements

Driven by our ongoing consultation with employers across the Life and Pensions sector, the CII is introducing a number of qualification pathway enhancements during 2016. Designed to meet the changing needs of the sector, new pathways are initially being introduced for industry entrants, contact centre staff and those working in a range of head office functions, including product development.

This includes the new Award in Life and Pensions Foundations, see [page 8](#) for further details, and a new Level 3 Life and Pensions qualification being announced in July 2016, which will replace the current CII Certificate in Life and Pensions by the end of 2016.

Notes

¹ The Certificate in Financial Services is also suitable for those working in life, pensions and investments operations.

² The Certificate in Life and Pensions is being withdrawn at the end of 2016. See [page 9](#) for more information.

Studying for a qualification can sometimes seem quite daunting, especially if you've been out of formal education for a while. But there's no need to worry about making the right choices, 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.

Your guide to studying with us

When starting study with the CII there are a number of steps to take and decisions you'll need to make. As a guide we recommend you consider the following:

Enjoy unique member benefits

Joining the PFS/CII gives you an advantage by creating a platform for your study. It gives you privileged access to technical information including an archive of past exam papers for written exams and online technical library.

You get discounts on CII study materials and exam entry, saving up to 22%. 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 regulator approved CPD programme.

See the inside front cover for more details.

Non-CII qualifications can count

If you hold a degree or professional qualification in a relevant subject, for example accounting, business, law, finance, management or maths, 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.

For further information visit www.cii.co.uk/prior-learning where you'll find full guidance on the rules, requirements, fees and an application form.

Plan your unit pathway

Apart from single-unit 'Awards', CII qualifications require completion of a number of different units, each covering a specific topic.

Some qualifications are designed to meet Financial Conduct Authority (FCA) appropriate qualification requirements, 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 individual circumstances.

Completion requirements for all qualifications can be found on [pages 4–11](#) and further information on each unit can be found on [pages 12–13](#).

Create a personalised learning programme

You can make studying simpler by taking advantage of the available support, and by selecting study and revision materials that best suit your preferred style of learning.

Exam results show that a blended learning approach using a combination of learning and revision materials substantially increases your chance of first-time exam success.

Find out more about available learning materials on [pages 14–17](#).

Take exams when you're ready

Multiple-choice question exams tested at online centres 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 [pages 18–19](#).

Diploma in Regulated Financial Planning

Overview

The Diploma in Regulated Financial Planning meets the FCA's qualification requirements in full for those advising on retail investment products.

The Diploma develops core technical knowledge and financial planning capabilities, covering:

- (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 unit R01 may be authorised to advise under supervision by their firm while they work towards completion of the full Diploma.

Entry requirements

None

Completion requirements

To complete you need to obtain **100 CII credits** by passing the following six compulsory units: R01–R06.

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support
- Blended learning package
- Key fact booklets
- Question packs
- Audio revision
- Learn interactive tutorial
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

Pensions Update Programme

The CII Pensions Update Programme offers a complete continuing professional development (CPD) solution that helps planners, paraplanners and those in related roles, stay up to speed with the reforms introduced in April 2015.

The programme comprises unit (R08) Pensions update and includes a study text, online revision support and first exam entry, all for a single fee. Visit www.cii.co.uk/pensionsupdate for further information or find out more about unit R08 from **page 12**.

PFS member designation*

DipPFS

Level

4

More details and to enrol online

www.cii.co.uk/dip-rfp

Next step qualification

Advanced Diploma in Financial Planning

Diploma in Financial Planning

Overview

The Diploma in Financial Planning meets the FCA's qualification requirements for those advising on retail investment products (subject to additional gap fill, see www.cii.co.uk/gapfill for more information).

With 34 units to choose from, the Diploma in Financial Planning can develop core technical knowledge and understanding across a broad range of key advisory areas. These include the Diploma in Regulated Financial Planning units listed left, the Diploma units listed below and Advanced Diploma units opposite:

- (J02) Trusts;
- (J03) The tax and legal aspects of business;
- (J05) Pension income options;
- (J07) Supervision in a regulated environment;
- (J09) Paraplanning;
- (J10) Discretionary investment management;
- (J11) Wrap and platform services;
- (J12) Securities advice and dealing;
- (R07) Advanced mortgage advice; **and**
- (R08) Pensions update.

Entry requirements

None, but one of the following CII qualifications, or equivalent from another awarding body, must be held in order to complete:

- Certificate in Financial Planning (withdrawn at the end of 2015) **or**
- Certificate in Financial Services

Completion requirements

To complete you need to obtain **140 CII credits**, of which:

- at least **80 credits** must be at **Diploma-level** (units J02, J03, J05, J07, J09–J12, R01–R04, and R06–R08). The following can also count towards this requirement:
 - Credits from withdrawn CII AFPC units; **and**
 - One Advanced Diploma in Financial Planning unit (AF1–AF6) or a maximum of 30 non-specific Advanced Diploma credits.
- the remaining credits can come from any CII financial services units, excluding (LF1) Life and pensions foundations.

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

PFS member designation*

DipPFS

Level

4

More details and to enrol online

www.cii.co.uk/dip-financialplanning

Next step qualification

Advanced Diploma in Financial Planning

Advanced Diploma in Financial Planning

Overview

The Advanced Diploma in Financial Planning builds on existing skills and knowledge, enabling advisers to develop specialist planning capabilities and offer a sophisticated and comprehensive approach to financial management.

And with completion leading to Chartered Financial Planner status, the Advanced Diploma gives holders clear differentiation from the main body of advisers.

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

- (AF1) Personal tax and trust planning;
- (AF2) Business financial planning;
- (AF3) Pension planning*;
- (AF4) Investment planning;
- (AF5) Financial planning process (**compulsory**); **and**
- (AF6) Senior management and supervision.

These units build on Diploma-level learning. Visit this qualification's webpage for examples of topic-specific study routes.

* Unit AF3 is an FCA appropriate exam for advisers wanting to undertake pensions transfer activities.

Entry requirements

None, but one of the following qualifications must be held in order to complete:

- Diploma in Financial Planning; **or**
- Diploma in Regulated Financial Planning.

Completion requirements

To complete you need to obtain **290 credits**, of which:

- at least **120 credits** must be at **Advanced Diploma-level** (units AF1–AF6). Where you already hold withdrawn CII AFPC units these will count towards this requirement.
 - These must include compulsory unit AF5 (holders of AFPC unit (H25) Holistic financial planning satisfy this requirement).
- a further **40 credits** must be at **Diploma-level** or above.
- the remaining credits can come from any CII financial services units, excluding (LF1) Life and pensions foundations.

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Case study workbook
- RevisionMate online study support
- Audio revision
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

PFS member designation*

APFS

Level

6

More details and to enrol online

www.cii.co.uk/adip-financialplanning

Next step qualification

PFS Fellowship; **or**

See graduate and postgraduate courses

Beyond the Advanced Diploma

Chartered status

Advanced Diploma holders are eligible for Chartered Financial Planner status, which is now held by over 5,000 individuals, subject to having five years' experience (not necessarily post-qualification).

Independent research confirms that Chartered status resonates best with the public in terms of recognition, trust and confidence.

It 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 include requirements relating to the holding of Chartered status by individuals. Visit www.cii.co.uk/chartered for further information.

PFS Fellowship

Those wishing to continue their studies can 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. The remaining 60 credits can come from any of the units offered within the CII financial services qualifications framework.

Fast track and direct entry graduate and postgraduate courses

The CII has partnered with a panel of UK universities to give Advanced Diploma holders fast-track and/or direct entry routes to a programme of graduate and postgraduate degree courses. These range from Bachelor degrees in financial services and management practice to Masters in wealth management, finance, marketing and business administration. Course formats include both full-time and part-time study and, in some instances, distance learning.

Visit www.cii.co.uk/degrecourses for further information.

Specialist options

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. Visit www.cii.co.uk/award-ltc for further information.

* PFS/CII membership and Continuing Professional Development requirements apply.

Certificate in Paraplanning

Overview

This qualification meets the specific needs of paraplanners, or those aspiring to be paraplanners. It offers a dedicated qualification route that develops core technical knowledge in a number of key advisory areas and specialist report writing skills that help with the provision of sound professional advice.

The Certificate comprises four compulsory units:

- (R01) Financial services, regulation and ethics; **or**
- (CF1) UK financial services, regulation and ethics;
- (R02) Investment principles and risk;
- (R03) Personal taxation; **and**
- (J09) Paraplanning.

Entry requirements

None

Completion requirements

To complete you need to obtain **80 CII credits** by passing compulsory units: R01–R03 and J09.

For this qualification only, holders of the following withdrawn CII units will satisfy the R02 and R03 compulsory unit requirements:

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

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support
- Blended learning programme
- Key fact booklets
- Question packs
- Audio revision
- Learn interactive tutorial
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

PFS member designation*

CertPFS (Paraplanning)

Level

4

More details and to enrol online

www.cii.co.uk/cert-paraplanning

Next step qualification

Advanced Diploma in Financial Planning

Certificate in Financial Services

Overview

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 routes.

The general route develops fundamental knowledge of the financial services industry, including regulation, legislation, customer service, administration, marketing in financial services and key products.

It's ideal for those providing operational support to financial planners, paraplanners and technical support staff.

The product-specific route develops fundamental knowledge of the financial services industry, including regulation, legislation, and overseeing and administering financial products across a range of areas.

It's ideal for those involved in or overseeing the operational delivery of life, pensions or investment products, in addition to other financial services support roles.

Entry requirements

None

Completion requirements

To complete either route you need to obtain **35 CII credits**, which must include compulsory unit R01 or CF1.

Additional requirements for each route are as follows:

- **General route** – pass unit FA7
- **Product-specific route** – pass two units from: FA1, FA2, FA4–FA6.

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

CII member designation*

Cert CII (FS)

Level

3

More details and to enrol online

www.cii.co.uk/cert-financialservices

Next step qualifications

Certificate in Life and Pensions; **or** Diploma in Financial Planning

Certificate in Investment Operations

Overview

The Certificate in Investment Operations is an introductory qualification that provides the essential knowledge and skills needed by a wide range of operational staff working with investments. It develops a general understanding of financial services and provides a practical insight into one of three areas of investment operations.

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

The Certificate comprises two compulsory units and one elective:

- (R01) Financial services, regulation and ethics; **or**
- (CF1) UK financial services, regulation and ethics; **and**
- (FA4) Collective investment scheme administration; **or**
- (FA5) Individual savings accounts administration; **or**
- (FA6) Investment client servicing.

Entry requirements

None

Completion requirements

To complete you need to obtain **25 CII credits** by passing compulsory units: R01 or CF1 and one unit from: FA4–FA6.

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support
- Key fact booklets
- Question packs
- Audio revision
- Learn interactive tutorial
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

CII member designation

Not available

Level

3

More details and to enrol online

www.cii.co.uk/cert-investmentoperations

Next step qualifications

Certificate in Financial Services; **or** Certificate in Life and Pensions

Certificate in Securities Advice and Dealing

Overview

The Certificate in Securities Advice and Dealing satisfies the FCA's appropriate qualification requirements for those advising and/or dealing in securities and is also suitable for those working in a support role who want to develop their knowledge of this sector.

The Certificate comprises four compulsory units:

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

Diploma in Financial Planning holders should note that unit J12 held in addition to the CII Diploma in Financial Planning satisfies the FCA's appropriate qualification requirements for advising on and/or dealing in Securities.

Entry requirements

None

Completion requirements

To complete you need to obtain **70 CII credits** by passing compulsory units: R01–R03 and J12.

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support
- Key fact booklets
- Question packs
- Audio revision
- Learn interactive tutorial
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

PFS member designation*

CertPFS (Securities)

Level

4

More details and to enrol online

www.cii.co.uk/cert-securities

Next step qualification

Diploma in Regulated Financial Planning

Certificate in Discretionary Investment Management

Overview

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 develop their knowledge of investments.

The Certificate comprises two compulsory units:

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

Entry requirements

None

Completion requirements

To complete you need to obtain **40 CII credits** by passing compulsory units: R01 and J10.

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support
- Key fact booklets
- Question packs
- Audio revision
- Learn interactive tutorial
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

PFS member designation*

CertPFS (DM)

Level

4

More details and to enrol online

www.cii.co.uk/cert-investmentmanagement

Next step qualification

Diploma in Regulated Financial Planning

NEW Award in Life and Pensions Foundations

Overview

The Award in Life and Pensions Foundations is an introductory-level qualification that provides an understanding of key life and pensions topics, including: customer needs and solutions across pensions, protection, investments and savings; the sector's value to society and the economy; and the importance of professional conduct and maintaining a customer focus.

The Award is particularly suitable for those who are new to the industry, although is also suitable for those in existing roles looking to demonstrate and enhance their knowledge of the sector. The Award is also relevant for those in associated industries and support roles who require an introduction to life and pensions.

The Award comprises one compulsory unit: (LF1) Life and pensions foundations.

Entry requirements

None

Completion requirements

To complete you need to pass compulsory unit LF1.

Turn to **pages 12–13** for further information on this unit, including recommended minimum study hours and assessment method.

Learning support

Study materials for this qualification include:

- Study text with updates
- RevisionMate online study support.

See **pages 14–17** for further details, including unit availability and fees.

CII member designation

Not available

Level

2

More details and to enrol online

www.cii.co.uk/award-lpf

Next step qualification

Award in Financial Administration

Award in Financial Administration

Overview

The Award in Financial Administration is an introductory qualification providing a vital grounding in the financial services industry, the process of investment planning, and the administration of life or pensions business, depending on the unit selected.

Importantly, it satisfies the FCA qualification requirements for overseers of certain administrative life and pensions functions.

The Award comprises two compulsory units:

- (R01) Financial services, regulation and ethics; **or**
- (CF1) UK financial services, regulation and ethics; **and**
- (FA1) Life office administration; **or**
- (FA2) Pensions administration.

Entry requirements

None

Completion requirements

To complete you need to obtain **25 CII credits** by passing compulsory units: R01 or CF1 and FA1 or FA2.

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically includes:

- Study text with updates
- RevisionMate online study support
- Key fact booklets
- Question packs
- Audio revision
- Learn interactive tutorial
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

CII member designation

Not available

Level

3

More details and to enrol online

www.cii.co.uk/award-financialadministration

Next step qualifications

Certificate in Financial Services; **or** Certificate in Life and Pensions

Certificate in Life and Pensions

Overview

Following market consultation, a new qualification for those working in life and pensions operational roles is being developed for release in the second half of 2016.

This will consist of three units covering: customer operations, products and customer solutions, and industry principles and practices. Further details will be released online in July 2016.

For those wishing to complete the existing Certificate in Life and Pensions, this will be awarded up to the end of 2016.

The Certificate in Life and Pensions supports those in a non-advisory career in the life or pensions sectors. It allows candidates to self-select from 26 available units, covering a broad range of financial services topics, to match job roles or career requirements.

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

Entry requirements

None

Completion requirements

To complete you need to obtain **60 CII credits**, which must include compulsory unit R01 or CF1.

The remaining credits can come from the following Certificate and Diploma units with a maximum of 20 credits coming from the Diploma units:

- Diploma units: J02, J03, J05, J07, J10–J12, R02–R04, R07 and R08.
- Certificate units: CF1, R05, CF8, ER1, FA1, FA2, FA4–FA7, GR1, IF7 (visit www.cii.co.uk/cert-insurance for details of this unit)

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support
- Key fact booklets
- Question packs
- Audio revision
- Learn interactive tutorial
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

Certificate in Mortgage Advice

Overview

The Certificate in Mortgage Advice is relevant for those intending to become mortgage advisers or those working 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 meets the FCA's appropriate qualification requirements for mortgage advisers.

The Certificate in Mortgage Advice comprises two compulsory units:

- (R01) Financial services, regulation and ethics; **or**
- (CF1) UK financial services, regulation and ethics; **and**
- (CF6) Mortgage advice.

Entry requirements

None

Completion requirements

To complete you need to obtain **35 CII credits** by passing compulsory units: R01 or CF1 and CF6.

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support
- Blended learning programme
- Key fact booklets
- Question packs
- Audio revision
- Learn interactive tutorial
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

CII member designation*

Cert CII (MP)

Level

3

More details and to enrol online

www.cii.co.uk/cert-mortgageadvice

Next step qualification

Certificate in Advanced Mortgage Advice

Certificate in Equity Release

Overview

The Certificate in Equity Release 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.

The Certificate in Equity Release comprises three compulsory units:

- (R01) Financial services, regulation and ethics; **or**
- (CF1) UK financial services, regulation and ethics;
- (CF6) Mortgage advice; **and**
- (ER1) Equity release.

Entry requirements

None

Completion requirements

To complete you need to obtain **50 CII credits** by passing compulsory units: R01 or CF1, CF6 and ER1.

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support
- Blended learning programme
- Key fact booklets
- Question packs
- Audio revision
- Learn interactive tutorial
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

CII member designation*

Certs CII (MP & ER)

Level

3

More details and to enrol online

www.cii.co.uk/cert-equityrelease

Next step qualification

Certificate in Advanced Mortgage Advice

Certificate in Advanced Mortgage Advice

Overview

The Certificate in Advanced Mortgage Advice goes beyond the FCA's minimum qualification requirements 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 Certificate in Mortgage Advice or Certificate in Equity Release, only requiring completion of one further unit where units R01 and CF6 are held.

The Certificate in Advanced Mortgage Advice comprises three compulsory units:

- (R01) Financial services, regulation and ethics; **and**
- (CF6) Mortgage advice; **and**
- (R07) Advanced mortgage advice.

Entry requirements

None

Completion requirements

To complete you need to obtain **55 CII credits** by passing compulsory units: R01, CF6 and R07.

Turn to **pages 12–13** for further information on these units, including recommended minimum study hours and assessment methods.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support
- Blended learning programme
- Key fact booklets
- Question packs
- Audio revision
- Learn interactive tutorial
- Revision courses.

See **pages 14–17** for further details, including unit availability and fees.

CII member designation*

Cert SMP

Level

4

More details and to enrol online

www.cii.co.uk/cert-ama

Award in Retail Banking

Overview

This single unit introductory 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 the Parliamentary Commission on Banking Standards' recommendation for standardised qualifications in banking and represents a new benchmark in the professional development of retail banking staff.

The Award comprises one compulsory unit: (RB1) Retail banking services and conduct

Entry requirements

None

Completion requirements

To complete you need to obtain **15 CII credits** by passing compulsory unit RB1.

Turn to **pages 12–13** for further information on this unit, including recommended minimum study hours and assessment method.

Learning support

Unit study materials for this qualification typically include:

- Study text with updates
- RevisionMate online study support.

See **pages 14–17** for further details, including fees.

CII member designation

Not available

Level

3

More details and to enrol online

www.cii.co.uk/award-retailbanking

Once you've selected your chosen qualification and understood the completion requirements, you'll need to plan your unit pathway. This section gives you more information on each unit and highlights where you can find further information online.

LEVEL 6	(AF5) Financial planning process² 30 credits, 150 study hours	(AF6) Senior management and supervision 30 credits, 150 study hours			
	(AF1) Personal tax and trust planning 30 credits, 150 study hours	(AF2) Business financial planning 30 credits, 150 study hours	(AF3) Pension planning 30 credits, 150 study hours	(AF4) Investment planning 30 credits, 150 study hours	
	(J12) Securities advice and dealing 20 credits, 70 study hours	(R07) Advanced mortgage advice 15 credits, 70 study hours	(R08) Pensions update 10 credits, 50 study hours		
	(J07) Supervision in a regulated environment¹ 20 credits, 100 study hours	(J09) Paraplanning 30 credits, 100 study hours	(J10) Discretionary investment management 20 credits, 60 study hours	(J11) Wrap and platform services 20 credits, 100 study hours	
	(R06) Financial planning practice¹ 30 credits, 100 study hours	(J02) Trusts 20 credits, 100 study hours	(J03) The tax and legal aspects of business¹ 20 credits, 100 study hours	(J05) Pension income options 20 credits, 100 study hours	
(R01) Financial services, regulation and ethics 20 credits, 60 study hours	(R02) Investment principles and risk¹ 20 credits, 60 study hours	(R03) Personal taxation¹ 10 credits, 50 study hours	(R04) Pensions and retirement planning¹ 10 credits, 50 study hours		
LEVEL 3	(FA5) Individual savings account administration 10 credits, 70 study hours	(FA6) Investment client servicing 10 credits, 70 study hours	(FA7) Financial services products 20 credits, 100 study hours	(RB1) Retail banking services and conduct 15 credits, 70 study hours	
	(GR1) Group risk² 10 credits, 50 study hours	(FA1) Life office administration 10 credits, 60 study hours	(FA2) Pensions administration 10 credits, 60 study hours	(FA4) Collective investment scheme administration 10 credits, 70 study hours	
	(R05) Financial protection¹ 10 credits, 50 study hours	(CF6) Mortgage advice 20 credits, 70 study hours	(CF8) Long term care insurance 15 credits, 60 study hours	(ER1) Equity release¹ 15 credits, 60 study hours	
	(CF1) UK financial services, regulation and ethics¹ 15 credits, 60 study hours				
	(LF1) Life and pensions foundations³ 40 study hours				

Notes

- 1 This unit is treated as equivalent to a withdrawn CII unit. Refer to 'Credit awards for similar units' opposite for more information
- 2 Not Ofqual registered
- 3 Unit LF1 does not award any CII credits.

Assessment method

Each unit covers an individually assessed topic. Assessment methods vary and depend on a unit's level and subject matter.

Written exam

Tested in April and October and also January and July for R06. Results are released after nine weeks (six weeks for R06).

Online exam

Multiple-choice questions, tested year-round, typically weekly, at online exam centres, with immediate notification of results online.

Coursework assignments

Three assignments, each typically 2,000 to 3,000 words, which need to be passed within a 12 month enrolment period.

Unit syllabuses

CII units are based on the published syllabuses which set out the learning outcomes expected of candidates during the assessment. It is essential that you familiarise yourself with these before commencing study.

Syllabuses may also specify entry guidance, where existing knowledge gained from previous study is required, and identify published material designed to help candidates prepare for exams or coursework assessment.

Visit www.cii.co.uk/qualifications (and select your qualification) to download unit syllabuses.

Credit awards for similar units

Due to the extent of syllabus overlap, certain combinations of current and withdrawn CII units will result in only one award of credits. If a withdrawn equivalent is held you may not need to complete a current unit in order to satisfy a qualification's completion rules.

Where two of these 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 (for which you will gain no credits).

Visit www.cii.co.uk/similar-units for details.

Units	Assessment method	Nominal pass mark ⁴
LF1, FA1, FA2	1 hour exam comprising 50 MCQs	70%
FA4-FA6		
FA7	2 hour exam comprising 75 MCQs	
RB1		70%
CF6	3 hour exam comprising 100 MCQs and 5 case studies, each comprising 5 MCQs	
CF8, ER1	2 hour exam comprising 50 MCQs and 5 case studies, each comprising 5 MCQs	55%
J02, J03, J05, J07	2 hour exam comprising 15 compulsory written short answer questions	
J11	2 hour exam comprising compulsory written short answer questions and 2 essay-style questions	
J09	3 written coursework assignments, each typically 2,000 to 3,000 words	65%
J10	2 hour exam comprising 70 MCQs and 4 case studies each comprising 5 MCQs	R01-R04, J10, J12, R07, R08: 65% CF1, GR1, R05: 70%
J12	2 hour exam comprising 60 MCQs and 3 case studies each comprising 5 MCQs	
CF1, R01, R02	2 hour exam comprising 100 MCQs	
GR1, R03-R05	1 hour exam comprising 50 MCQs	
R07	2 hour exam comprising 55 MCQs and 4 case studies, each comprising 5 MCQs	
R08	1 hour exam comprising 40 MCQs and 1 case study comprising 5 MCQs	
R06	3 hour exam comprising 2 written case studies on financial planning practice. Candidates receive the case studies two weeks before the exam	
AF1-AF4	3 hour case study based exam. 160 marks spread over 3 compulsory questions	
AF5	3 hour exam. Candidates receive a 'fact find' two weeks before the examination. The exam tests key aspects of the financial planning process as applied to the client scenario	
AF6 ⁵	3 hour case study based exam. 160 marks spread over 3 compulsory questions; or 3 written coursework assignments, each typically 2,000 to 3,000 words	

Notes

- 4 The nominal pass mark is shown, however, the actual pass mark may vary from one session to another to ensure that the pass standard remains constant.
- 5 The final written exam for unit AF6 will be in October 2016. Thereafter assessment will be by coursework only.

Once you've chosen your unit you can purchase a study option. Blended learning offers a complete learning, revision and exam package, whilst individual study options provide core learning support across the unit syllabus.

Study options	Units	Cost per unit	
		Member	Non-member
Blended learning and exam package Units R01–R06 The package for these units includes: study text with updates, RevisionMate online study support, key fact booklet, audio revision, question pack (excl. R06), 20% off any revision course for the unit selected and an exam entry. Units CF1 and CF6 The package for these units includes: study text with updates, RevisionMate and online study support, key fact booklet, Learn interactive tutorial, exam guide and 20% off any revision course for the unit selected and an exam entry. See overleaf for information on revision aids. Non-members can join at the point of purchase.	R01, R02	£274	Not available
	R03, R04	£198	
	R05	£178	
	R06	£270	
	CF1, CF6	£220 Prices include 15% off individual member prices.	
Study text with updates Available in either printed or ebook format, study texts offer structured self-study that develops understanding and learning of the exam syllabus. Chapters clearly define learning outcomes and include self-test questions. Includes electronic updates and access to a host of online study support services through our RevisionMate study tool. * The LF1, RB1 and R08 study text enrolment fees include an exam entry.	CF1, CF6, CF8, ER1, FA1, FA2, FA4–FA7	£56	£71
	GR1	£38	£44
	LF1 Jan16*	£85*	£95*
	RB1*	£154*	£178*
	R01, R02, R06, R07	£106	£152
	R03, R04	£64	£85
	R05	£38	£45
	R08*	£136*	£180*
	J02, J03, J05, J07, J10–J12	£113	£152
	AF6	£140	£169
Coursework assessment including study text with updates In addition to the provision of a study text, electronic updates and RevisionMate study support, this option includes the marking of the three 2,000 to 3,000 word coursework assignments (first submissions only) which must be passed within the 12 month enrolment period. See opposite for more information.	J09	£415	£493
	AF6	£436	£517
Case study workbook with updates Offering structured self-study that gives guidance on key areas and practice in answering case study questions, similar to those you will complete in the exam. Includes electronic updates and access to a host of online study support services through our RevisionMate study tool.	AF1–AF4	£140	£169

Study option guidance

Certificate-level units, R0 units, J10 and J12 – multiple-choice question exam

Available to purchase year-round, core study texts are based on tax year specific unit syllabuses, which are tested from 01 September through to 31 August, typically weekly. Unit RB1 is the only exception, which is tested from 01 May through to 30 April.

During these times you can access online study text updates and should sit the exam whilst your material remains current. Study material reflecting the new tax year can be purchased from July each year, for examination from September – please ensure you purchase materials for the period in which you plan to sit the exam.

J02, J03, J05, J07, J11, AF1–AF4 and AF6 – written exam

Available to purchase year-round, core study texts are based on tax year specific unit syllabuses which are tested twice a year in April and October.

Study texts for these units come with a 12 month enrolment period, during which time you can access online study text updates and you are sent any new study text editions that are published (regardless of whether or not you hold a pass in the unit). This ensures your material is applicable to at least two exam sessions.

J09 and AF6 – coursework assessment

Available to purchase year-round, this option also includes a study text based on a tax year specific unit syllabus. All three assignments, including any re-submissions, must be submitted within a 12 month enrolment period in order to complete the unit. Otherwise, you will need to re-enrol and complete three new assignments. You can access online study text updates during your enrolment.

To access our must-read guidelines and instructions and FAQs, visit:

- **J09:** www.cii.co.uk/cert-paraplanning
- **AF6:** www.cii.co.uk/adip-financialplanning

The following re-submission fees for failed assignments apply:

- **J09:** £120 members, £164 non-members
- **AF6:** £126 members, £172 non-members

Delivery of material

Printed

Once we have received your order you should allow 5 days for delivery of printed material within the UK and 21 days outside the UK. Study options delivered to a UK address will need to be signed for and include email/SMS delivery notifications and online tracking. To be kept updated on the progress of your delivery please ensure you have provided us with a valid email address and mobile number.

Electronic

For material delivered electronically, such as ebooks, we aim for same-day delivery for orders received before midday, Monday to Friday. Once ready to access you'll receive an email with instructions on how to access your material.

Study option renewal

You can extend the life of your study text or case study workbook enrolment once your course has expired. This option is renewable on an annual basis and you will be sent a letter inviting you to update your material. Turn to page 3 of the application form at the back of this brochure for details of fees or visit www.cii.co.uk/qualifications (select your qualification then unit).

ebooks

Study texts and key fact booklets are available in ebook format, allowing you to study on the move and reduce your carbon footprint. The cost (incl. VAT) is the same as the equivalent printed study text, so when ordering just choose which version you want.

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. Ebooks require appropriate ereader software to be installed on your portable device or computer. **Please note that once downloaded ebooks are non-refundable.**

Study text ebooks give you access to the same benefits as the printed study text, with the same enrolment period, updates to content and access to RevisionMate.

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

Further information and free sample chapters can be found online at www.cii.co.uk/ebooks

RevisionMate study support

Available to candidates with a current study option enrolment, RevisionMate gives free access to an unrivalled suite of support tools designed to maximise the chances of exam success.

These typically include:

- **Online study text** – provided for quick reference
- **Study planner** – build a routine and manage time most effectively
- **Study tips** – get practical guidance on achieving the most from your studies
- **Student discussion forum** – share common queries and learn with peers
- **Quiz questions** – check understanding of the study text
- **Exam guide** – practice exam technique by downloading the latest CII exam guide.

For more information visit www.cii.co.uk/revisionmate

Exam entry fees

With the exception of units RB1, LF1, R08, J09, AF6 and blended learning enrolments, there is a standard exam entry fee per unit.

See **page 19** for details.

If you've selected an individual study option, you can supplement your learning by accessing a range of revision aids, each developed to maximise your chances of passing.

Revision aids	Units	Cost per unit	
		Member	Non-member
<p>Exam guides</p> <p>For written exams these comprise a past paper with examiners' comments on candidates' performance and key points for inclusion in your answers. For online-tested units these comprise a complete mock exam and answers, highlighting syllabus areas covered and useful hints.</p> <p>Study option enrollees can download the latest exam guide for free from RevisionMate. Alternatively, these are available to purchase online at www.cii.co.uk/qualifications (supplied as PDF files for you to print off).</p>	<p>Available for all units</p> <p>Free for new units R08, LF1 w/c 15 Feb 16</p>	£12 (incl. VAT)	£13 (incl. VAT)
<p>Key fact booklets</p> <p>Key fact booklets summarise the key information contained in the study text and are perfect for studying whilst travelling to and from work or in situations when reading a study text is impractical. Available as either printed pocket-sized booklets or in ebook format. The cost of e-key fact booklets includes VAT, see the 'ebook' section on page 15 for more information.</p>	CF1, CF6, ER1, FA1, FA2, R01–R06	£26	£30
<p>Question packs</p> <p>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 and R08 200, FA7 150 and CF6 250 (varies according to the number of questions in the exam).</p>	CF1, CF6, FA7, R01–R05, R08	£26 (incl. VAT)	£30 (incl. VAT)
<p>Audio revision</p> <p>MP3 audio material for CF and R0 units covers the key elements of each subject and lasts between 3–5 hours, depending on the unit. The AF options cover key Diploma learning points that underpin application at Advanced level, together with exam technique guidance. Each lasts between 5–8 hours, depending on the unit selected.</p> <p>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.</p>	R01–R06, R08 AF1, AF3, AF4	£43 (incl. VAT) £69 (incl. VAT)	£47 (incl. VAT) £82 (incl. VAT)
<p>Learn interactive tutorial</p> <p>This elearning course provides highly interactive study and is backed by a revision assessment tool for you to check understanding as you progress.</p> <p>Minimum system requirements:</p> <ul style="list-style-type: none"> Operating system: Windows/OSX/Android/iOS Web browser: Latest versions of IE/Safari/Firefox/Chrome <p>To check compatibility with a computer or device you can access a course demo at www.cii.co.uk/elearning</p>	CF1, CF6, R01–R06	£59 (incl. VAT)	£66 (incl. VAT)

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

Delivered by our expert tutors, CII revision courses offer valuable support in the weeks leading up to the exam.

Revision courses	Units	Cost per unit	
		Member	Non-member
<p>Revision days</p> <p>CII revision courses provide expert tutor support ahead of the exam and are designed to improve your chances of passing.</p> <p>Courses enable you to:</p> <ul style="list-style-type: none"> Explore the syllabus in detail Clarify areas of concern in the syllabus Discover what the examiner is looking for Discuss common mistakes and how to avoid them Learn useful revision and exam techniques. 	CF1, CF6 R01–R06, R08, J02, J03, J05, J07, J10–J12	£225 £260	£265 £300
<p>Two day revision workshops</p> <p>Two day workshops provide all the benefits of the one day course but offer increased opportunity to interact with the tutor and fellow students, plus allotted time to practice exam technique and to gain feedback on your answers.</p>	R01–R04, R08, J02, J03, J05, J07 AF1–AF6	£425 £445	£515 £535

When?

Revision courses for written exams are usually scheduled 3–4 weeks before the April and October exam sessions (incl. January and July for R06). Courses for online-tested exams are offered throughout the year according to demand.

Where?

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

Making your choice

The latest course dates and locations can be viewed online at www.cii.co.uk/examsuccess

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

In 2015 candidates who attended a CII revision course improved their chances of exam success by up to 59%.

Source: CII Statistics 2015

This section contains fee information for all exams and important dates and deadlines for written exams. Detailed information on multiple-choice tested exams can be found online.

Written exam deadlines

The information below applies to written exam units R06, J02, J03, J05, J07, J11 and AF1–AF6.

		January 2016	April 2016	July 2016	October 2016
Exam entry The following entry deadlines apply (after which changes to entries won't be accepted)	• At normal fee	R06 only 18 Dec 15	All units 02 Mar 16	R06 only 03 Jun 16	All units 24 Aug 16
	• At late fee	R06 only 04 Jan 16	All units 24 Mar 16	R06 only 17 Jun 16	All units 16 Sep 16

Once entered for an exam:

- an **exam entry confirmation** will be sent within seven working days from receipt of your application
- an **exam admission permit** will be sent ten working days before the exam begins or six weeks for non-UK applicants.

Exam sittings	Exams are scheduled on the following dates	18 Jan 16	11–13 Apr 16	04 Jul 16	04–06 Oct 16

Exam results Results are released online at www.cii.co.uk/results (you will need to log in using your CII PIN and password) and sent by 1st class post on the following dates	• UK exam centre	R06 only 26 Feb 16	R06 only 20 May 16 All units excl. R06 10 Jun 16	R06 only 12 Aug 16	R06 only 11 Nov 16 All units excl. R06 02 Dec 16
	• Non-UK exam centre	n/a	R06 only 20 May 16 All units excl. R06 17 Jun 16	n/a	R06 only 11 Nov 16 All units excl. R06 09 Dec 16

Important information for written exam entrants

- Please contact Customer Service if you do not receive your exam entry confirmation or exam admission permit, either by emailing admissionperitenquiries@cii.co.uk or calling +44(0)20 8989 8464.
- When you receive your exam admission permit you must read it in full and check whether any change has been made to 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.
- 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

Written exam timetable

The following dates apply to exam units R06, J02, J03, J05, J07, J11 and AF1–AF6 in 2016. The CII reserve the right to make changes to the published dates where necessary.

Exam unit	Date	Time
Diploma		
(R06) Financial planning practice	18 Jan 12 Apr 04 Jul 05 Oct	09:30
(J02) Trusts	11 Apr 04 Oct	09:30
(J03) The tax and legal aspects of business	11 Apr 04 Oct	16:30
(J05) Pension income options	11 Apr 04 Oct	09:30
(J07) Supervision in a regulated environment	11 Apr 04 Oct	13:00
(J11) Wrap and platform services	11 Apr 04 Oct	16:30
Advanced Diploma		
(AF1) Personal tax and trust planning	12 Apr 05 Oct	09:30
(AF2) Business planning	12 Apr 05 Oct	14:00
(AF3) Pension planning	13 Apr 06 Oct	09:30
(AF4) Investment planning	12 Apr 05 Oct	14:00
(AF5) Financial planning process	13 Apr 06 Oct	14:00
(AF6) Senior management and supervision (last assessed by exam Oct 16)	13 Apr 06 Oct	09:30

Online exams

Exam dates for online-tested units are released online up to four months in advance. These are scheduled year-round at over 40 centres across the UK.

Visit www.cii.co.uk/online for more information.

Exam entry fees

The following fees are for exams sat in 2016. For written exams (R06, J02, J03, J05, J07, J11 and AF1–AF6) the fees shown are for entries received before 'normal fee' closing dates.

Units	Member	Non-member
CF1, CF6, CF8, ER1, FA1, FA2, FA4–FA7, RB1*	£107	£116
LF1*	£55	£60
R01, R02, R07, J02, J03, J05, J07, J10–J12	£120	£164
R03, R04, R08*	£72	£95
GR1, R05	£66	£70
R06	£143	£188
AF1–AF6	£130	£178

* For units LF1, RB1 and R08, first exam entry is included in the study text enrolment fee.

Late entry fee

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 £83 per unit. This is subject to space being available at the exam centre.

Change of session, unit or centre

Change after entry:

£44

Certificate-level units, R0 units, 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 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 deadlines specified on this page. After the relevant deadline has passed should you wish to withdraw, you will not receive a refund except in the case of illness.

Post-results review of marking

Further details including fees payable can be found at www.cii.co.uk/exampolicies

Personal Finance Society (PFS)/CII membership

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.

For membership fees see **page 2** of the application form at the back of this brochure.

Personal Finance Society (PFS) regions and local institutes

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; Blackburn & Burnley; Bedford & Milton Keynes; Belfast; Birmingham; Bournemouth; Bolton; Bradford; Bristol; Cambridge; Cardiff; Carlisle; Chelmsford & S Essex; Cheltenham & Gloucester; Chester & North Wales; Coventry; Edinburgh; Exeter; Folkestone, Canterbury & E Kent; Glasgow; Guernsey; Guildford; Halifax; 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; North Downs; Norwich; Nottingham; Perth & Dundee; Peterborough; Plymouth & Cornwall; Preston & Blackpool; Reading; Royal Tunbridge Wells; Sheffield; Shropshire & Mid Wales; Southampton; Stoke-on-Trent; Stratford-upon-Avon; Sussex; 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

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	Centre	Code
Aberdeen	010	Leicester	046
Belfast	015	Lincoln	047
Birmingham*	005	Liverpool	002
Bolton	080	London*	001
Bournemouth	018	Manchester*	003
Bristol*	021	Middlesbrough	051
Cambridge	022	Mid-Kent	050
Cardiff	024	Newcastle-upon-Tyne	008
Carlisle	025	Northampton	052
Chelmsford	026	Norwich	007
Chester	028	Nottingham	053
Croydon	030	Perth	055
Douglas, IoM	091	Peterborough	056
Edinburgh*	009	Plymouth	057
Exeter	035	Preston	059
Folkestone	087	Reading	060
Glasgow	004	Sheffield	062
Gloucester	036	Shrewsbury	063
Guernsey	090	Southampton	064
Guildford	038	Stoke-on-Trent	065
Horsham	082	Stratford-upon-Avon	066
Hull	041	Swansea	067
Inverness	043	Tunbridge Wells	071
Ipswich	044	Watford	072
Jersey	081	York	075
Leeds	006		

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.

Non-UK exam centres

The CII operates almost 120 exam centres outside the UK across Europe, North America, South America, Africa, Asia and Australasia. Please contact Customer Service for further details.

Access arrangements

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 and access arrangements visit www.cii.co.uk/exampolicies

Delivery

Once we have received your order you should allow 5 days for delivery of printed material within the UK and 21 days outside the UK.

Study options delivered to a UK address will need to be signed for and include email/SMS delivery notifications and online tracking. To be kept updated on the progress of your delivery please ensure you have provided us with a valid email address and mobile number.

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 access.)

Your right to cancel

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 14 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 14 days of receiving the notice of cancellation or if Products are to be returned to us, within 14 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 14 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.

Copyright

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Exam entry refunds

Should you wish to cancel your exam entry you will need to contact Customer Service. The refunding of any entry fees will be subject to the charges laid out in the table below. Please note this does not affect your statutory rights.

Certificate-level units, R01–R05, R07, R08, J10 and J12	Cancellation of an exam entry at least 21 days before the date of the exam for which you have entered:	50% of exam entry fee
Units R06, J02, J03, J05, J07, J11 and AF1–AF6	Cancellation of an exam entry before the final closing date at normal fee:	
All units	Absence from exam with medical evidence (to be received within two months of the date of the exam):	50% of exam entry fee or free entry to the next session

Additional terms and conditions

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 regulations stated on the exam admission permit or online admission document as well as those detailed at www.cii.co.uk/exampolicies. The exam permit or online admission document will be sent to your correspondence address prior to the exam date (see **page 18** for more information on the exam admission permit).

Full details can be found at www.cii.co.uk/exampolicies and www.cii.co.uk/tandc

Equal opportunities

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

Appeals procedure

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

Once you have read important entry information on pages 20–21, you can either:

- complete and submit your application online at 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.

Financial services qualifications application form

ICF014 (01/16)

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/ Family name

Forename/ Given name(s)

Gender Male Female (Please tick) Date of birth

Employer's name

Tel Ext Mobile

Work address

Postcode Country

Home address

Postcode Country

email

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

Financial services qualifications application form – ICF014 (01/16)

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 Life and Pensions Foundations | <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 Services | <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.

Personal Finance Society membership

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 (CII unqualified) member of the PFS Yes No

I wish to become a qualified member of the PFS at either Certificate or Diploma-level Yes No

Certificate-level – 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.

Diploma-level – I hold the CII's Diploma in Financial Planning/AFPC/Diploma in Regulated Financial Planning.

The CII recognise equivalent non-CII qualifications – applicants must apply for recognition of prior learning. For more information visit www.cii.co.uk/prior-learning where you'll find full guidance on the rules, requirements, fees and an application form.

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 (CII unqualified) member of the CII Yes No

I would like to join the **Society of Mortgage Professionals** at 'Member level' for free. or 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 20)

In applying to become a member of the CII (PFS members automatically become members of the CII) I agree to be immediately 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

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	£76	£6.37	£73	£6.12
PFS qualified (CertPFS and DipPFS)	£187	£15.62	£184	£15.37
PFS qualified (APFS and Fellowship)	£197	£16.49	£194	£16.24
Chartered	£245	£20.49	£242	£20.24

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

Sub total £

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.**

(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).

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, Delta or American Express).

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 AMEX (Solo/Maestro only)

Valid from* Expiry date* Issue number*

Card number*

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

Cardholder's name and address if different from 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	
<input type="text"/>	
Postcode	
<input type="text"/>	

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 I wish to pay my subscription by **annual** Direct Debit payment

Signature

Date

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

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit the Chartered Insurance Institute will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request the Chartered Insurance Institute to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by the Chartered Insurance Institute or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when the Chartered Insurance Institute asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Our CII Corporate Chartered status sends a clear message to clients and other stakeholders about our capability and commitment to true professional values.

The strength of our reputation is evident from the quality and number of new business referrals we receive, both from existing clients and professional connections.

Key to our success and the attainment of our coveted 'Chartered Financial Planners' title is our commitment to learning and development across the business.

We support all staff in becoming CII qualified, including Chartered in their own right, and work with individuals to tailor a CII learning programme that matches their role and career aspirations.



Mark Curtis
Managing Director
Chartered Financial Planner
Perry Appleton Financial Management Limited



You can view and enlarge a copy of this brochure online at:

www.cii.co.uk/fs-brochure

Alternatively contact Customer Service if you are having any difficulty reading this brochure.

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 Chartered Insurance Institute

 @CIIGroup

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