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Institute

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FA1

Award in Financial Administration

Unit 1 – Life office administration

**Based on the 2020/2021 syllabus
examined until 31 August 2021**

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Unit 1 – Life office administration

Based on the 2020/2021 syllabus examined until 31 August 2021

Introduction

This examination guide has been produced by the Examinations Department at the Chartered Insurance Institute to assist students in their preparation for the FA1 examination. It contains a specimen examination with answer key.

Ideally, students should have completed the majority of their studies before attempting the specimen examination. Students should allow themselves one hour to complete the examination. They should then review their performance to identify areas of weakness on which to concentrate the remainder of their study time.

Although the specimen examination in this guide is typical of an FA1 examination, it should be noted that it is not possible to test every single aspect of the syllabus in any one particular examination. To prepare properly for the examination, candidates should make full use of the tuition options available and read as widely as possible to ensure that the whole syllabus has been covered. They should also endeavour to keep as up-to-date as possible with developments in the industry by reading the periodicals listed in the FA1 reading list, which is located on the syllabus in this examination guide and on the CII website at **www.cii.co.uk**.

Background Information

CII examination questions undergo a rigorous writing and editing process before reaching an examination. The questions are written to strict guidelines by practitioners with relevant technical knowledge and experience. Questions are very carefully worded to ensure that all the information required to answer the question is provided in a clear and concise manner. They are then edited by an independent panel of experienced practitioners who have been specifically trained to ensure that questions are technically correct, clear and unambiguous. As a final check, each examination is scrutinised by the Senior Examiner and a CII assessment expert.

Occasionally a question will require amendment after the examination guide is first published. In such an event, the revised question will be published on the CII website:

- 1) Visit **<https://www.cii.co.uk/learning/qualifications/unit-life-office-administration-fa1/>**
- 2) Select 'exam guide update' on the right-hand side of the page

Candidates should also refer here for the latest information on changes to law and practice and when they will be examined.

Syllabus

The FA1 syllabus is published on the CII website at www.cii.co.uk. **Candidates should note that the examination is based on the syllabus, rather than on any particular tuition material.** Of course, the CII tuition material will provide the vast majority of the information required to perform well in the examination, but the CII recommends that students consult other reference materials to supplement their studies.

Skill Specification

The skill level tested in each examination question is determined by the syllabus. Each learning outcome specifies the level of skill required of candidates and thus the level at which candidates may be tested. Learning outcomes for FA1 encompass the skill levels of *know* or *understand*. Different skill levels lead to different types of question, examples of which follow.

- Know* - Knowledge-based questions require the candidate to recall factual information. Typically questions may ask 'What', 'When' or 'Who'. Questions set on a *know* learning outcome can only test knowledge.
- Understand* - To answer questions based on understanding, the candidate must be able to link pieces of information together in cause-and-effect relationships. Typically questions may ask 'Why'. Questions set on an *understand* learning outcome can test either knowledge or understanding or both.

Examination Information

The method of assessment for the FA1 examination is 50 multiple choice questions (MCQs). 1 hour is allowed for this examination.

The FA1 syllabus provided in this examination guide will be examined from 1 September 2020 to 31 August 2021.

Candidates will be examined on the basis of English law and practice in the tax year 2020/2021 unless otherwise stated.

The general rule is that the new tax year and changes arising from the Finance Act will be examined from 1 September each year. Other changes, not related to the Finance Act, will not be examined earlier than 3 months after they come into effect.

A multiple choice question consists of a problem followed by four options, labelled A, B, C and D, from which the candidate is asked to choose the correct response. Each question will contain only one correct or best response to the problem posed.

One mark is awarded for each correct response identified by the candidate. No mark is awarded if the candidate either chooses an incorrect response, chooses more than one response or fails to choose any response. No marks are deducted for candidates choosing an incorrect response.

If you bring a calculator into the examination room, it must be a silent battery or solar-powered non-programmable calculator. The use of electronic equipment capable of being programmed to hold alphabetic or numerical data and/or formulae is prohibited. You may use a financial or scientific calculator, provided it meets these requirements.

Candidates are permitted to make rough notes. Candidates are **not** permitted, under any circumstances, to remove any papers relating to the examination from the examination room.

Examination Technique: Multiple Choice Questions

The best approach to multiple choice examinations is to work methodically through the questions.

The questions are worded very carefully to ensure that all the information required is presented in a concise and clear manner. It cannot be emphasised too strongly that understanding the precise meaning of the question is vital. If candidates miss a crucial point when reading the question it could result in choosing the wrong option. Candidates should read carefully through the question and all the options before attempting to answer.

Candidates should pay particular attention to any words in the question which are emphasised in bold type, for example, **maximum**, **minimum**, **main**, **most**, **normally** and **usually**. Negative wording is further emphasised by the use of capital letters, for example **NOT**, **CANNOT**.

Candidates should not spend too much time on any one question. If they cannot make up their mind, they should leave the question and come back to it later.

When all of the questions have been answered, it is prudent to use any remaining time to go through each question again, carefully, to double-check that nothing has been missed. Altering just one incorrect response to a correct response could make the difference between passing and failing.

After the Examination

Rigorous checks are made to ensure the correctness of the results issued. A pre-defined quota of passes to be awarded does not exist. If all candidates achieve a score of at least the pass mark, then all candidates will be awarded a pass grade. Individual feedback on the candidate's examination performance is automatically provided and will indicate the result achieved and, for each syllabus learning outcome, the percentage of questions in the examination that were answered correctly.

Life office administration

Purpose

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

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

Summary of learning outcomes	Number of questions in the examination*
1. Know the basic product types.	7
2. Know the key features of group life policies and other protection policies.	2
3. Know the basic principles of taxation of life policies.	7
4. Understand the principles of financial underwriting.	1
5. Know the principles of medical underwriting.	3
6. Know the limits of authority and relevant legislation.	2
7. Know the main stages and significance relating to the arrangement of life policies and other protection policies.	6
8. Know the processes and procedures relating to policy administration.	6
9. Understand the use of trusts in life policies and related policies.	4
10. Know the different methods of premium payments and the consequences of non-payment.	2
11. Understand the main features of unit linking.	2
12. Understand the main features of with-profits.	2
13. Understand the principles and procedures of policy claims.	6

* The test specification has an in-built element of flexibility. It is designed to be used as a guide for study and is not a statement of actual number of questions that will appear in every exam. However, the number of questions testing each learning outcome will generally be within the range plus or minus 2 of the number indicated.

Important notes

- Method of assessment: 50 multiple choice questions (MCQs). 1 hour is allowed for this examination.
- This syllabus will be examined from 1 September 2020 until 31 August 2021.
- Candidates will be examined on the basis of English law and practice in the tax year 2020/2021 unless otherwise stated.
- Candidates should refer to the CII website for the latest information on changes to law and practice and when they will be examined:
 1. Visit www.cii.co.uk/qualifications
 2. Select the appropriate qualification
 3. Select your unit from the list provided
 4. Select qualification update on the right hand side of the page

1. Know the basic product types.

- 1.1 Describe the main functions and structure of life policies and other protection policies.
- 1.2 Describe the types of life policies and other protection policies.

2. Know the key features of group life policies and other protection policies.

- 2.1 Describe the key features of group life policies and other protection policies, including the advantages and disadvantages of group policies compared with individual policies.

3. Know the basic principles of taxation of life policies.

- 3.1 Describe the distinction between qualifying and non-qualifying policies.
- 3.2 Describe the respective tax treatment of premiums and benefits and calculate tax liabilities where appropriate.
- 3.3 Describe the nature and tax treatment of the funds underlying the policies.

4. Understand the principles of financial underwriting.

- 4.1 Describe the main principles of financial underwriting including insurable interest.

5. Know the principles of medical underwriting.

- 5.1 Describe disclosure requirements and consequences of non-disclosure.
- 5.2 Describe the treatment of non-standard risks.
- 5.3 Describe the underwriting information required and the relevant acts applicable to medical records.

6. Know the limits of authority and relevant legislation.

- 6.1 Describe the limits of authority and the consequences of acting outside them.
- 6.2 Describe the nature and consequences of advised and non-advised customer services.

7. Know the main stages and significance relating to the arrangement of life policies and other protection policies.

- 7.1 Describe the key stages in the arrangement of policies for customers and the relevant legal, residence and documentation issues that arise in arranging life policies and other protection policies.
- 7.2 Describe the key terms and conditions used in life policies and other protection policies.

8. Know the processes and procedures relating to policy administration.

- 8.1 Describe the key processes and procedures relating to the administration of life policies and other protection policies.

9. Understand the use of trusts in life policies and related policies.

- 9.1 Describe how trusts are used in life policies and other protection policies and the consequences of their use.

10. Know the different methods of premium payments and the consequences of non-payment.

- 10.1 Describe the different methods of payment and the relevant anti-money laundering requirements.
- 10.2 Describe the consequences of non-payment.

11. Understand the main features of unit linking.

- 11.1 Describe the main features of unit-linked life policies and other protection policies.

12. Understand the main features of with-profits.

- 12.1 Describe the main features of with-profits life policies.

13. Understand the principles and procedures of policy claims.

- 13.1 Describe how key principles and procedures apply in the payment of a life policy claim and other protection claims.

Reading list

The following list provides details of further reading which may assist you with your studies.

Note: The examination will test the syllabus alone.

The reading list is provided for guidance only and is not in itself the subject of the examination.

The resources listed here will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

CII/PFS members can access most of the additional study materials below via the Knowledge Services webpage at <https://www.cii.co.uk/knowledge-services/>.

New resources are added frequently - for information about obtaining a copy of an article or book chapter, book loans, or help finding resources, please go to <https://www.cii.co.uk/knowledge-services/> or email knowledge@cii.co.uk.

CII study texts

Life office administration. London: CII. Study text FA1.

Journals and magazines

Financial adviser. London: FT Business. Weekly. Available online at www.ftadviser.com.

Personal finance professional (previously Financial solutions). London: CII. Six issues a year. Available online at www.thepfs.org/financial-solutions-archive (CII/PFS members only).

Retirement strategy. Supplement to Money marketing. London: Centaur Communications. Monthly. Also available at www.moneymarketing.co.uk.

Reference materials

Dictionary of insurance. C Bennett. 2nd ed. London: Pearson Education, 2004.

Concise encyclopedia of insurance terms. Laurence S. Silver, et al. New York: Routledge, 2010.*

Harriman's financial dictionary: over 2,600 essential financial terms. Edited by Simon Briscoe and Jane Fuller. Petersfield: Harriman House, 2007.*

1. What benefit is payable from a term assurance policy on the death of the life assured during the policy term?
 - A. A refund of premiums paid.
 - B. The amount of the sum assured at the date of death.
 - C. The original sum assured plus bonuses.
 - D. The surrender value.

2. A regular premium last survivor whole of life assurance policy is **typically** effected to
 - A. cover a potential Inheritance Tax liability.
 - B. provide long-term savings.
 - C. provide a regular income for life.
 - D. repay a mortgage loan.

3. Bill and Sheila are married and have decided that a life assurance policy is required on the life of their daughter, Tina, in whom they have insurable interest. If Bill effects the policy and is the grantee, it would be structured as a
 - A. joint life policy with Tina as the life assured.
 - B. joint life policy with Bill as the life assured.
 - C. single life policy with Tina as the life assured and Bill as the sole assured.
 - D. single life policy with Tina as the life assured and Bill and Sheila as the assured.

4. A life of another assurance policy always has
 - A. been assigned.
 - B. been written in trust.
 - C. a policyholder who is different from the life assured at the outset of the policy.
 - D. a policyholder who has changed part way through the term of the policy.

5. A life assurance contract is said to be segmented if
 - A. any benefits are provided as a series of payments.
 - B. it covers a group of employees.
 - C. it includes an option to effect associated policies without further medical information.
 - D. it is issued as a series of identical policies.

6. What type of income **CANNOT** be protected by an income protection insurance policy?
 - A. Income from basic salary.
 - B. Income from dividends in lieu of salary.
 - C. Income from regular overtime payments.
 - D. Income from savings and investments.

7. Lucinda wants to surrender her single premium unit-linked life assurance policy that she effected less than a year ago. She **should** be aware that **typically**
- A. no surrender is possible within the first year.
 - B. the surrender value cannot exceed the original sum invested during the first year.
 - C. the surrender value will be determined by the underwriters.
 - D. the surrender value will be based on the number and value of the units held.
8. One of the **main disadvantages** for members of a group life assurance scheme is that **normally**
- A. benefits are restricted to spouses only.
 - B. benefits are taxed as income.
 - C. employees are required to contribute to the scheme.
 - D. life cover ceases on leaving the company.
9. Free cover under an approved group life assurance policy is the level of cover
- A. for which there is no charge.
 - B. which is treated as a taxable benefit in kind.
 - C. which is not reassured.
 - D. which every member automatically receives.
10. With regard to an onshore life assurance bond, which has **NOT** been assigned and from which no withdrawals have been or will be made, when may a chargeable event occur?
- A. On a fund switch.
 - B. On death or surrender prior to death.
 - C. On death only.
 - D. On surrender only.
11. In what circumstances, if any, can a single premium assurance policy be qualifying?
- A. In no circumstances.
 - B. Only if purchased by a registered pension scheme.
 - C. Only if the amount payable on death is at least 125% of the premium.
 - D. Only if written in a flexible interest in possession trust.
12. Albert, a basic-rate taxpayer, surrenders an onshore assurance bond that he invested in three years ago. He makes a gain that falls within his personal savings allowance, after taking into account his other income. Albert's tax position regarding his gain is such that he has
- A. a tax liability of 10%.
 - B. a tax liability of 20%.
 - C. no tax liability and he cannot claim a tax refund.
 - D. no tax liability and he can claim a tax refund.

13. Safia has held a single premium unit-linked whole of life policy for five years and then assigns the policy to her sister Nadia as a gift. Nadia surrenders the policy six months later. Liability for any resulting tax charge rests with
- A. Nadia only.
 - B. Safia only.
 - C. Nadia and Safia in equal proportions.
 - D. Nadia and Safia in proportion to the length of time each held the policy.
14. With regard to the composition of a with-profits life assurance fund, the fund
- A. is not permitted to contain more than 15% in gilts.
 - B. is not permitted to contain more than 15% in property shares.
 - C. may contain gilts and property shares.
 - D. must contain at least 60% in gilts.
15. Regarding life assurance funds, to which tax(es), if any, may they be liable internally?
- A. None
 - B. Capital Gains Tax only.
 - C. Corporation Tax.
 - D. Income Tax and Capital Gains Tax.
16. Leonora, a basic-rate taxpayer, assigned her offshore assurance bond to her friend Felicity, a higher-rate taxpayer, by way of outright gift. Leonora had purchased the bond for £100,000 and at the time of the gift the bond was valued at £150,000. What type of tax liability, if any, arose at the time of the gift?
- A. None.
 - B. 20% Capital Gains Tax for Leonora.
 - C. 28% Capital Gains Tax for Felicity.
 - D. 40% Inheritance Tax for Felicity.
17. At what stage **must** insurable interest exist in order for a life assurance policy to be valid?
- A. At the claim stage only.
 - B. At the commencement of the contract only.
 - C. At the commencement of the contract and at the claim stage only.
 - D. At all times throughout the term of the policy.
18. A client has a heart condition that requires medication but has **NOT** disclosed this fact on a life assurance application form, despite the form including questions about such conditions. The adviser knows of the condition. What action should the adviser take?
- A. Explain the consequences of non-disclosure to the client and arrange for the omitted information to be added to the form.
 - B. Ignore the client's omission.
 - C. Report the matter to the insurance company's Chief Medical Officer.
 - D. Report the matter to the insurance company's underwriting department.

19. Why does an underwriter need to be aware of **all** material circumstances relating to a life assurance application?
- A. To assess the level of risk associated with money laundering.
 - B. To assess the level of risk to which the assurer would be exposed.
 - C. To establish whether the client has received best advice.
 - D. To establish whether the client is eligible for other insurances.
20. A life assurance office has issued a policy with a lien in place. What does this mean?
- A. A premium higher than normal is charged during the first years of the policy only.
 - B. A premium higher than normal is charged throughout the whole term of the policy.
 - C. A debt is imposed on the sum assured.
 - D. The commencement of the policy is deferred for a certain number of months.
21. To qualify for non-smoker rates, it is **usually** necessary **NOT** to have smoked tobacco for a **minimum** of how many months?
- A. 6 months.
 - B. 12 months.
 - C. 36 months.
 - D. 60 months.
22. Registration has been made of a Lasting Power of Attorney (property and financial affairs) whereby Dreyfus is the donor and Austin is the attorney. If **NOT** harming Dreyfus's care and quality of life, to what extent, if at all, may it **normally** be permissible for Austin to make charitable gifts from Dreyfus's estate?
- A. No such gifts are permitted.
 - B. Only if forming part of Inheritance Tax reduction planning.
 - C. Only if not greater than £3,000 per annum in total.
 - D. Only if they are akin to what Dreyfus could reasonably be expected to make
23. A representative of company Y is aware that her company does **NOT** offer the **most suitable** life assurance contract for her client, yet she knows that company X does offer the **most suitable** contract. What should she do?
- A. Arrange the contract provided by company X on an execution-only basis.
 - B. Arrange the most similar contract offered by company Y on an execution-only basis.
 - C. Inform the client of the position and recommend that he approaches an independent financial adviser.
 - D. Recommend the most similar contract offered by company Y on an advised basis.

24. Tanya has an income protection insurance policy which makes reference to its free limits. What is the importance of free limits to her?
- A. Benefits are only payable if Tanya permanently resides within those limits.
 - B. Benefits are only payable if Tanya both permanently resides within those limits and does not travel outside those limits.
 - C. Cover provided up to those limits is without charge.
 - D. Cover provided up to those limits does not require medical underwriting.
25. The party that makes the initial offer regarding a contract for a life of another assurance policy is the
- A. assurer.
 - B. life assured.
 - C. proposer.
 - D. underwriter.
26. Solely in virtue of the relationship described, in whom does a proposer have insurable interest?
- A. Business partners.
 - B. Creditors.
 - C. Parents.
 - D. Parents only if they have written wills bequeathing sums to the proposers.
27. Although Madlena had been living in Poland for the last two years, when she died there her worldwide assets, including life assurance policies issued under seal and situated outside the UK, were subject to UK Inheritance Tax. This was because
- A. her place of birth was within the UK.
 - B. she had been resident in the UK for at least 15 of the previous 20 tax years.
 - C. she had been resident in the UK for 7 years of the previous 10 tax years.
 - D. when she died she was married to a UK domiciled individual.
28. What part of an individual's policy document is **usually** in a standard format and does **NOT** contain personal details?
- A. The deed of assignment.
 - B. The endorsement.
 - C. The policy conditions.
 - D. The policy schedule.
29. A client has just been informed of the inception of his life assurance contract and his cancellation rights. What is the **maximum** number of days during which he now has a right to cancel the contract?
- A. 14 days.
 - B. 28 days.
 - C. 30 days.
 - D. 60 days.

30. A life assurance policy is written in trust. The assurance company is increasing its annual management charge on the policy. Whom should it be informing of the increase?
- A. The beneficiaries only.
 - B. The trustees only.
 - C. The settlor.
 - D. The beneficiaries and the trustees.
31. Which type of protection policy **CANNOT** be assigned?
- A. A convertible term assurance policy.
 - B. A family income benefit policy.
 - C. An income protection insurance policy.
 - D. A renewable term assurance policy.
32. Benedict has an assurance policy to cover his mortgage. He wants to add his wife to the policy as an additional life assured with the policy paying out on the first death. What is **most likely** to happen to the premium that Benedict pays, if anything?
- A. The premium will remain the same.
 - B. The premium will increase.
 - C. The premium will decrease.
 - D. Any premium change will be determined solely by his wife's state of health.
33. Dominic cancelled his direct debit regarding payment of monthly premiums for his renewable term insurance policy. As a result, the policy lapsed. He is now trying to reinstate the policy. What information, if anything, will the insurer **normally** require regarding his health?
- A. All relevant changes in his health and related matters since the original proposal.
 - B. Only any relevant changes in his health and related matters since the last premium paid.
 - C. Nothing will be required, if the reinstatement is within 12 months of the lapse.
 - D. Nothing will be required because it is a renewable policy.
34. A secured loan is one that **must** be backed by
- A. an assurance policy.
 - B. an asset.
 - C. a guarantor.
 - D. a third party.
35. Jenny is the life tenant of an interest in possession trust. What financial benefit will this interest **usually** take?
- A. Capital only.
 - B. Capital and income.
 - C. Deferred income payable only on specified future events.
 - D. Income only.

36. Who has legal ownership when a life assurance policy is held in trust?
- A. The beneficiary.
 - B. The life assured.
 - C. The settlor.
 - D. The trustees.
37. How is a policy under the Married Women's Property Act written?
- A. Single life.
 - B. Joint life first death.
 - C. Joint life second death.
 - D. Life of another.
38. A married couple jointly place a single premium life assurance bond into a discretionary trust of which they are the sole trustees. They should be aware that they **CANNOT**
- A. appoint additional trustees.
 - B. assign the policy.
 - C. elect upon whom any taxation liability falls.
 - D. surrender the policy.
39. What type(s) of life assurance policy may be made paid up?
- A. Endowment only.
 - B. Endowment and term assurance only.
 - C. Whole of life and endowment only.
 - D. Whole of life, term assurance and endowment.
40. If an administrator of a life assurance office suspects money laundering has taken place, he **must** report it to the
- A. compliance officer.
 - B. Financial Services Authority.
 - C. Money Laundering Reporting Officer.
 - D. National Crime Agency.
41. On surrender of a unit-linked life assurance policy, where there is a difference between the buying and selling price of units, at what price are the units sold by an investor?
- A. The bid price.
 - B. The cancellation price.
 - C. The fixed price.
 - D. The offer price.

42. The effect of deductions on a contract invested in a taxed fund at the end of year five brings an investment growth of 6% per year down to 3.5% per year. What is the reduction in yield?
- A. 0.5%
 - B. 2.5%
 - C. 3.5%
 - D. 6.0%
43. Under a qualifying with-profits policy, what type of bonus is **usually** declared on the policy each year?
- A. Interim.
 - B. Reversionary.
 - C. Special.
 - D. Terminal.
44. A with-profits assurance bond's valuation regarding a possible surrender was £25,000. A year later, when it was surrendered, it paid out only £24,000, yet no withdrawals had been made. Which factor(s) might account for this reduction?
- A. Market Value Reduction and reduction in terminal bonus only.
 - B. Market Value Reduction only.
 - C. Reduction in terminal bonus only.
 - D. Market Value Reduction, reduction in terminal bonus and reduction in reversionary bonus.
45. Barry dies intestate leaving a wife and two children and an estate worth £240, 000. The estate does **NOT** include property. How much of his estate passes absolutely to his widow?
- A. £80,000
 - B. £120,000
 - C. £125,000
 - D. £240,000
46. Ten years ago, Dorothy assigned her own life term assurance policy, with £30,000 sum assured, to her friend, Harold. Dorothy has recently died, when travelling in India, and Harold is claiming on the policy. Although he has submitted the policy documents and death certificate to the assurance company, he is now needing to sign an indemnity before the sum assured will be paid to him. This is **most likely** because
- A. the death occurred abroad.
 - B. he cannot prove his title.
 - C. the policy had lapsed.
 - D. the sum assured exceeds £25,000.

47. When a life assurance policy has a suicide clause, the policy **typically** does **NOT** pay out on a suicide during what **maximum** number of years from inception?
- A. The complete policy term.
 - B. Two years.
 - C. Five years.
 - D. Seven years.
48. With regard to a Critical Illness Cover policy, for a terminal illness claim to be valid, **usually** it is necessary that a doctor certifies that the relevant individual will live no longer than at most
- A. 3 months.
 - B. 6 months.
 - C. 12 months.
 - D. 24 months.
49. Gifford owns both onshore and offshore segmented life assurance bonds. He has been advised that there could be taxation advantages to him in completely surrendering some segments of both bonds instead of partially encashing across the bonds. To which tax(es) does this advice relate?
- A. Capital Gains Tax regarding both bonds.
 - B. Income Tax regarding both bonds.
 - C. Capital Gains Tax regarding the offshore bond and Income Tax regarding the onshore bond.
 - D. Capital Gains Tax regarding the onshore bond and Corporation Tax regarding the offshore bond.
50. Tom has gone missing, but there is no circumstantial evidence suggesting that he has died. What is the **minimum** number of years that **must** pass before the court may presume that Tom is deceased and that an assurance policy on his life may pay out?
- A. 3 years.
 - B. 5 years.
 - C. 7 years.
 - D. 10 years.

Specimen Examination Answers and Learning Outcomes Covered

Question	Answer	Learning Outcome	Question	Answer	Learning Outcome	Question	Answer	Learning Outcome
Learning Outcome 1			Learning Outcome 6			Learning Outcome 10		
1	B	1.2	22	D	6.1	39	C	10.2
2	A	1.1	23	C	6.2	40	C	10.1
3	C	1.1	2 Questions			2 Questions		
4	C	1.1						
5	D	1.1	Learning Outcome 7			Learning Outcome 11		
6	D	1.2	24	A	7.2	41	A	11.1
7	D	1.1	25	C	7.1	42	B	11.1
7 Questions			26	A	7.1	2 Questions		
			27	B	7.1			
Learning Outcome 2			28	C	7.1	Learning Outcome 12		
8	D	2.1	29	C	7.1	43	B	12.1
9	D	2.1	6 Questions			44	A	12.1
2 Questions						2 Questions		
			Learning Outcome 8					
Learning Outcome 3			30	B	8.1	Learning Outcome 13		
10	B	3.2	31	C	8.1	45	D	13.1
11	A	3.1	32	B	8.1	46	B	13.1
12	C	3.2	33	A	8.1	47	B	13.1
13	A	3.2	34	B	8.1	48	C	13.1
14	C	3.3	5 Questions			49	B	13.1
15	C	3.3				50	C	13.1
16	A	3.2	Learning Outcome 9			6 Questions		
7 Questions			35	D	9.1			
			36	D	9.1			
Learning Outcome 4			37	A	9.1			
17	B	4.1	38	C	9.1			
1 Question			4 Questions					
Learning Outcome 5								
18	A	5.1						
19	B	5.1						
20	C	5.2						
21	B	5.3						
4 Questions								