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Institute

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LP3

Certificate in Financial Services

Life and pensions principles and practices

**Based on the 2023/2024 syllabus
examined from 1 September 2023 until 31 August 2024**

LP3 - Life and pensions principles and practices

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The CII Qualifications accessibility and special circumstances policy and guidance document can be viewed on the CII Rules and Policies page www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/rules-and-policies/

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LP3 - Life and pensions principles and practices

Based on the 2023/2024 syllabus examined from 1 September 2023 until 31 August 2024

Introduction

This examination guide has been produced by the Qualifications and Assessment Department at the Chartered Insurance Institute to assist students in their preparation for the LP3 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 LP3 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 LP3 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 www.cii.co.uk/learning/qualifications/unit-life-and-pensions-principles-and-practices-lp3/
- 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 LP3 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.

Supporting information for the syllabus which contains a detailed overview of the areas covered can be found on the unit page. Select Supporting information for the 2023/2024 syllabus on the right-hand side of the page.

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 LP3 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 LP3 examination is 50 multiple choice questions (MCQs). 90 minutes are allowed for this examination.

The LP3 syllabus provided in this examination guide will be examined from 1 September 2023 to 31 August 2024.

Candidates will be examined on the basis of English law and practice in the tax year 2023/2024 unless otherwise stated.

The general rule is that legislative and industry changes 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.

Before the Examination

Before sitting the examination, please visit the preparation page on the CII website to familiarise yourself with the different requirements for sittings via remote invigilation and at an exam centre
www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/

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 and pensions principles and practices

Objective

At the end of this unit, candidates should be able to demonstrate a knowledge and understanding of

- the role of the life and pensions sector;
- the sector's operational functions and activities and;
- the sector's regulatory and legislative environment, including individual professional responsibilities.

Summary of learning outcomes	Number of questions in the examination*
1. Understand the role and value of the financial services sector	5
2. Understand the importance of life and pensions products and services for society, the economy and individuals	9
3. Understand the structures and main activities of the life and pensions sector	10
4. Understand the key principles of risk, contracts and insurance law	11
5. Understand ethical, legal and regulatory duties and how these relate to organisational and individual responsibilities	15

* 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). 90 minutes are allowed for this examination.
- This syllabus will be examined from 1 September 2023 to 31 August 2024.
- Candidates will be examined on the basis of English law and practice in the tax year 2023/2024 unless otherwise stated.
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- 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. Understand the role and value of the financial services sector

- 1.1 Describe the functions of the financial services sector, including life and pensions.
- 1.2 Describe the key institutions and organisations within financial services, including the UK government, and their roles.

2. Understand the importance of life and pensions products and services for society, the economy and individuals

- 2.1 Explain the social value of insurance and how protection needs are met by State and private provision.
- 2.2 Explain the importance of sufficient retirement income and how this is supported by State and private provision.
- 2.3 Explain the role of investments in life and pensions products and services.

3. Understand the structures and main activities of the life and pensions sector

- 3.1 Describe the main organisation types and operating models within the life and pensions sector.
- 3.2 Describe the key functional areas within life and pensions organisations.

4. Understand the key principles of risk, contracts and insurance law

- 4.1 Explain how risk is defined and addressed by consumers and providers.
- 4.2 Explain the key principles of contracts and insurance law.
- 4.3 Explain duties relating to clear information and disclosure and their importance.

5. Understand ethical, legal and regulatory duties and how these relate to organisational and individual responsibilities

- 5.1 Explain the objectives and roles of financial regulators and the Ombudsman.
- 5.2 Explain the features and importance of professional standards and ethical and inclusive practice.
- 5.3 Explain conduct risk and the regulatory measures in place to ensure good conduct.
- 5.4 Explain legislation and legislative duties relating to – data protection; financial crime; equality.
- 5.5 Describe the consequences of ethical and unethical conduct.

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 study texts

Life and pensions principles and practices.
London: CII. Study text LP3.

eBooks

The following eBooks are available via www.cii.co.uk/elibrary (CII/PFS members only):

Insurance law: an introduction. Robert Merkin. London: Informa, 2014.

Recreating sustainable retirement: resilience, solvency and tail risk. P. Brett Hammond, et al. Oxford: Oxford University Press, 2014.

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.

Money management. London: FT Business. Monthly. Available online www.ftadviser.com/brand/money-management.

Money marketing. London: EMAP Publishing Limited. Weekly. Available online at www.moneymarketing.co.uk.

Pensions age. London: Perspective. Monthly. Available at www.pensionsage.com.

Websites

International Longevity Centre UK - www.ilcuk.org.uk.

The Pensions Policy Institute (PPI) - www.pensionspolicyinstitute.org.uk.

Reference materials

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

* Also available as an eBook through eLibrary via www.cii.co.uk/elibrary (CII/PFS members only).

Financial Conduct Authority (FCA)
Handbook. Available at
www.handbook.fca.org.uk/handbook.
Prudential Regulation Authority (PRA)
Rulebook Online. Available at
www.prarulebook.co.uk

Examination guide

If you have a current study text enrolment, the current examination guide is included and is accessible via Revisionmate (ciigroup.org/login). Details of how to access Revisionmate are on the first page of your study text. It is recommended that you only study from the most recent version of the examination guide.

Exam technique/study skills

There are many modestly priced guides available in bookshops. You should choose one which suits your requirements.

1. What components make up the investment chain?
 - A. Borrowers and savers only.
 - B. Companies and financial services only.
 - C. Financial services and savers only.
 - D. Borrowers, companies, financial services and savers.
2. Long-term insurance is **primarily** designed to provide protection from financial risks arising from
 - A. living longer than expected only.
 - B. unexpected death only.
 - C. living longer than expected and unexpected death only.
 - D. living longer than expected, serious illness and unexpected death.
3. Which body, if any, regulates pawnbrokers in the UK?
 - A. Financial Conduct Authority.
 - B. Financial Policy Committee.
 - C. Prudential Regulation Authority.
 - D. Pawnbrokers are not regulated.
4. Which financial markets are wholesale markets where commercial borrowers and lenders may invest or borrow cash for different periods, ranging from overnight to one year?
 - A. Capital markets.
 - B. Foreign exchange markets.
 - C. Insurance markets.
 - D. Money markets.
5. Which body was established to regulate the safety and soundness of the financial services sector?
 - A. The Financial Conduct Authority.
 - B. HM Treasury.
 - C. The Monetary Policy Committee.
 - D. The Prudential Regulation Authority.
6. When funding State benefits, which method does the UK Government apply?
 - A. Benefits are paid on a pay-as-you-go basis and no ring-fenced fund exists.
 - B. Benefits are ring-fenced and funded by Income Tax payments.
 - C. A ring-fenced fund is maintained as a result of the payment of National Insurance contributions.
 - D. A ring-fenced fund is maintained as a result of Capital Gains Tax payments.
7. Which type of insurance is **most likely** to be taken out by an employer to cover the cost of training a replacement employee, following the death of an existing employee?
 - A. Director protection.
 - B. Income protection.
 - C. Key person.
 - D. Shareholder protection.

8. Which type of insurance pays out a lump sum on diagnosis of an illness specified in the policy?
- A. Accident, sickness and unemployment.
 - B. Critical illness.
 - C. Income protection.
 - D. Long-term care.
9. For an individual who reached State Pension age before April 2016, to receive the full entitlement of State Pension, what **minimum** number of qualifying years **must** have been accrued?
- A. 10 years.
 - B. 20 years.
 - C. 30 years.
 - D. 40 years.
10. What level of tax relief, if any, applies at source to contributions paid into personal pensions by self-employed individuals?
- A. Nil.
 - B. 10%
 - C. 20%
 - D. 40%
11. Which method of taking benefits from a personal pension provides a guaranteed income for the remainder of the planholder's life?
- A. Annuity.
 - B. Flexi-access drawdown.
 - C. Small pot encashment.
 - D. Tax-free lump sum.
12. Stefan, an employee, has recently had a conversation with a specialist from Pension Wise. Following the meeting, with what, if anything, will Stefan be provided?
- A. Nothing.
 - B. A detailed advice plan.
 - C. A summary of the discussion.
 - D. A list of chartered financial planners who work in Stefan's locality.
13. In a period where property prices are rising, how are returns on direct property investment **usually** calculated?
- A. Rental income plus costs less any change in property value.
 - B. Rental income plus costs plus any change in property value.
 - C. Rental income less costs less any change in property value.
 - D. Rental income less costs plus any change in property value.

14. When investing in equities, an investor should be aware that dividend payments are
- A. guaranteed and can rise or fall from year to year.
 - B. guaranteed but can only rise from year to year.
 - C. not guaranteed and can rise or fall from year to year.
 - D. not guaranteed but can only rise from year to year.
15. Which type of operating model is **most commonly** used where an organisation is seeking to benefit from economies of scale?
- A. An asset manager model.
 - B. A distributor-led model.
 - C. A manufacturer model.
 - D. An outsourced provider model.
16. A **key** benefit of using a direct distribution method for the provision of financial advice is that
- A. all of the customer's circumstances are always taken into account.
 - B. a limited product range will satisfy all customers' needs.
 - C. it minimises the number of parties involved.
 - D. the provider may have to conduct an appropriateness test.
17. Jim's financial adviser has completed a comprehensive review of Jim's financial circumstances and provided a full analysis of his options. What type of financial advice is Jim **most likely** to have received?
- A. Independent advice.
 - B. Limited advice.
 - C. Restricted advice.
 - D. Simplified advice.
18. The Financial Conduct Authority's Conduct of Business Rules require that the type and level of service being provided by a financial adviser **must** be contained within
- A. a decision tree.
 - B. initial disclosure documentation.
 - C. a fact-find.
 - D. a fee agreement.
19. A customer has submitted a life assurance proposal form to an insurer. Some of the information has been entered incorrectly onto the insurer's computer system. In these circumstances, what type of breach is **most likely** to have occurred?
- A. Conduct of Business Rules.
 - B. Data protection.
 - C. Due diligence.
 - D. Training and competence.

20. What cancellation period applies to collective investments?
- A. 7 days.
 - B. 14 days.
 - C. 28 days.
 - D. 30 days.
21. Within a large authorised financial firm, to whom does a compliance officer **most commonly** report to?
- A. The Company Secretary.
 - B. The Finance Director.
 - C. The governing body.
 - D. The Money Laundering Reporting Officer.
22. In which **key** areas do financial services product providers need to meet competence requirements?
- A. Assessing and maintaining competence only.
 - B. Assessing competence and record keeping only.
 - C. Maintaining competence and record keeping only.
 - D. Assessing and maintaining competence and record keeping.
23. For what period **must** a financial firm keep an employee's training and competence records?
- A. 1 to 3 years only.
 - B. 3 to 4 years only.
 - C. 5 to 10 years only.
 - D. 3 years to indefinitely.
24. The Pension Wise service is available to individuals aged
- A. 50 and above and who are in a defined contribution pension scheme.
 - B. 50 and above and who are in a defined benefit pension scheme.
 - C. 55 and above and who are in a defined contribution pension scheme.
 - D. 55 and above and who are in a defined benefit pension scheme.
25. In **most** jurisdictions, bankruptcy is imposed by
- A. a court order.
 - B. a deputy.
 - C. self-certification.
 - D. the trustee in bankruptcy.
26. Which type of risk occurs on a vast scale and is therefore uninsurable?
- A. Concentration risk.
 - B. Fundamental risk.
 - C. Interest rate risk.
 - D. Pure risk.

27. Tim's circumstances mean that preservation of capital is the **most important** factor when looking at where to place his savings. What is Tim's attitude to risk **most likely** to be?
- A. No risk.
 - B. Low risk.
 - C. Medium risk.
 - D. High risk.
28. Financial services providers **typically** identify and ascertain the risks that they may be subject to from their knowledge of
- A. competitors and using management information only.
 - B. markets and competitors and from using management information.
 - C. markets and competitors only.
 - D. markets and from using management information only.
29. Where an insurer inadvertently enters into a contract with someone who does **NOT** have the capacity to contract, then the contract is
- A. always revoked.
 - B. automatically cancelled.
 - C. illegal.
 - D. voidable.
30. When arranging an insurance contract, an individual **always** has an assumed insurable interest in his
- A. best friend's life.
 - B. employer.
 - C. own life.
 - D. parents' lives.
31. Matilda, age 11, has a taxable income of £20,000 per annum. If she wishes to take out a personal pension, who would need to complete the application?
- A. Matilda.
 - B. Matilda's financial adviser.
 - C. Matilda's parent or guardian.
 - D. The product provider.
32. What is the **main** limitation of an Ordinary Power of Attorney?
- A. The attorney must be re-appointed on an annual basis.
 - B. A monetary limit applies to all financial transactions.
 - C. If the powers are not invoked within three years, the attorney lapses.
 - D. Power ceases if the donor becomes mentally incapable.

33. When a limited company is insolvent and **CANNOT** pay its creditors, it is **likely** to be
- A. declared bankrupt.
 - B. foreclosed.
 - C. liquidated.
 - D. subject to a court order.
34. Terry has made a fraudulent application for insurance and the insurer has discovered the fraud. What action, if any, may the insurer take in these circumstances?
- A. None.
 - B. Only set aside aspects of the contract which relate to the fraud.
 - C. Pursue Terry for its costs.
 - D. Void the contract.
35. Tara has been declared bankrupt. Who will be appointed to deal with her debts and creditors?
- A. A court official.
 - B. An insolvency practitioner.
 - C. A lawyer or solicitor.
 - D. A trustee in bankruptcy.
36. Where a firm of financial intermediaries defaults, which body provides compensation to disadvantaged policyholders?
- A. Financial Conduct Authority.
 - B. Financial Ombudsman Service.
 - C. Financial Services Compensation Scheme.
 - D. The Pensions Regulator.
37. Which bodies have responsibility for the regulation of financial services in the UK?
- A. Financial Conduct Authority and Financial Policy Committee only.
 - B. Financial Conduct Authority and Prudential Regulation Authority only.
 - C. Financial Policy Committee and Prudential Regulation Authority only.
 - D. Financial Conduct Authority, Financial Policy Committee and Prudential Regulation Authority.
38. Which aspect of financial regulation in the UK focuses on day-to-day activities such as sales processes and product design?
- A. Client money rules.
 - B. Conduct of business regulation.
 - C. Money laundering regulations.
 - D. Prudential regulation.
39. Which body is responsible for ensuring auto-enrolment duties are carried out by employers?
- A. The Financial Conduct Authority.
 - B. The Money and Pensions Service.
 - C. The Pensions Ombudsman.
 - D. The Pensions Regulator.

40. When making a ruling on a complaint, in what circumstances, if any, is the Financial Ombudsman Service bound by the law or legal precedent?
- A. In no circumstances.
 - B. Only if a court intervenes in the case.
 - C. Only if relevant case law exists.
 - D. In all circumstances.
41. How much, if anything, does it cost an individual to lodge a complaint with the Financial Ombudsman Service?
- A. Nothing.
 - B. £10 per complaint.
 - C. £25 per complaint.
 - D. £50 per complaint.
42. The Financial Ombudsman Service is funded by
- A. case fees and UK Government subsidies only.
 - B. a general levy on financial firms and case fees only.
 - C. a general levy on financial firms and UK Government subsidies only.
 - D. a general levy on financial firms, case fees and UK Government subsidies.
43. When providing financial advice, a financial adviser can find the standards of behaviour that **must** be followed in the Financial Conduct Authority's
- A. Code of Conduct.
 - B. Conduct of Business Sourcebook.
 - C. Prudential Sourcebook.
 - D. Training and Competence Sourcebook.
44. Which risk has the Financial Conduct Authority embedded as a **key** aspect of its risk management framework for financial firms?
- A. Conduct risk.
 - B. Credit risk.
 - C. Market risk.
 - D. Operating risk.
45. Under data protection legislation, when, if at all, is data permitted to be transferred outside of the European Economic Area?
- A. In no circumstances.
 - B. Only if adequate protection applies.
 - C. Only if the data subject has specifically given his consent.
 - D. In all circumstances.

46. Which aspect of the Financial Conduct Authority's approach to regulation lays out the **minimum** standards expected of all financial services providers, in the context of professionalism and ethical conduct?
- A. Client Assets Sourcebook.
 - B. Conduct of Business Sourcebook.
 - C. Dispute Resolution.
 - D. Principles for Businesses.
47. When the Financial Ombudsman Service makes a money award, the **maximum** amount it can require a firm to pay is
- A. £85,000
 - B. £170,000
 - C. £350,000
 - D. £415,000
48. What **maximum** level of protection does the Pension Protection Fund provide to scheme members who have attained the scheme's normal retirement age?
- A. 75% of the member's benefit.
 - B. 85% of the member's benefit.
 - C. 90% of the member's benefit.
 - D. 100% of the member's benefit.
49. How is the Pension Protection Fund paid for?
- A. By levies on all defined benefit pension schemes.
 - B. By levies on all defined contribution pension schemes.
 - C. By levies on employers who provide defined benefit pension schemes.
 - D. By levies on employers who provide defined contribution pension schemes.
50. Under the Financial Services Compensation Scheme, how much of a customer's long-term contract of insurance is protected?
- A. 100% of the first £50,000 only.
 - B. £50,000 per regulated provider.
 - C. £85,000 per regulated provider.
 - D. 100% of the claim without limit.

Specimen Examination Answers and Learning Outcomes Covered

Question	Answer	Learning Outcome	Question	Answer	Learning Outcome	Question	Answer	Learning Outcome
Learning Outcome 1			Learning Outcome 3			Learning Outcome 5		
1	D	1.1	15	D	3.1	36	C	5.1
2	D	1.1	16	C	3.2	37	D	5.1
3	A	1.2	17	A	3.2	38	B	5.1
4	D	1.2	18	B	3.2	39	D	5.1
5	D	1.2	19	B	3.2	40	A	5.1
5 Questions			20	B	3.2	41	A	5.1
			21	C	3.2	42	B	5.1
Learning Outcome 2			22	D	3.2	43	A	5.2
6	A	2.1	23	D	3.2	44	A	5.3
7	C	2.1	24	A	3.2	45	B	5.4
8	B	2.1	10 Questions			46	D	5.5
9	C	2.2				47	D	5.1
10	C	2.2	Learning Outcome 4			48	D	5.1
11	A	2.2	25	A	4.2	49	A	5.1
12	C	2.2	26	B	4.1	50	D	5.1
13	D	2.3	27	A	4.1	15 Questions		
14	C	2.3	28	B	4.1			
9 Questions			29	D	4.2			
			30	C	4.2			
			31	C	4.2			
			32	D	4.2			
			33	C	4.2			
			34	D	4.3			
			35	D	4.2			