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Institute

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LF1

Award in Life and Pensions

Life and pensions foundations

Based on the 2023/2024 syllabus

Examined from 1 September 2023 until 31 August 2024

Life and pensions foundations

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

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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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Telephone: 020 8989 8464

Email: customer.serv@cii.co.uk

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Life and pensions foundations

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 LF1 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 LF1 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 LF1 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-foundations-lf1/**
- 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 LF1 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 LF1 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 LF1 examination is 50 multiple choice questions (MCQs). 1 hour is allowed for this examination.

The LF1 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 foundations

Objective

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

- the value of the Life and Pensions sector to society and the economy;
- key customer needs relating to pensions, protection, investments and savings;
- a range of potential solutions available to meet customer needs; and
- how individuals and organisations work as a profession to treat customers fairly and meet their needs effectively.

Summary of learning outcomes	Number of questions in the examination*
1. Understand the role and value of financial services, including the Life and Pensions sector	5
2. Understand typical customer financial needs and expectations	3
3. Understand financial protection products and their role in customer solutions	7
4. Understand savings and investment products and their role in customer solutions	7
5. Understand pensions and their role in customer solutions	7
6. Know the main retirement income options	3
7. Understand how Life and Pensions firms operate	4
8. Understand key principles of delivering good customer service	8
9. Understand ethical, legal and regulatory principles and duties in the context of life insurance and pensions	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 exam.
- This syllabus will be examined from 1 September 2023 until 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 financial services, including the Life and Pensions sector

- 1.1 Identify the key features of the financial services sector and its role in the economy.
- 1.2 Outline key concepts of risk and the social value of insurance.
- 1.3 Outline the UK pensions system.

2. Understand typical customer financial needs and expectations

- 2.1 Outline the stages of the typical customer lifecycle (the personal financial lifecycle) and associated financial needs.
- 2.2 Identify what key information is gathered from a customer to establish their financial needs.

3. Understand financial protection products and their role in customer solutions

- 3.1 Outline the main types of life assurance and their uses.
- 3.2 Outline the main types of health and income protection products and their uses.

4. Understand savings and investment products and their role in customer solutions

- 4.1 Identify the functions served by savings and investment products.
- 4.2 Outline the main types of savings and investment products and their tax treatment.
- 4.3 Identify fund types and uses.

5. Understand pensions and their role in customer solutions

- 5.1 Outline the main types of pension and their benefits.

6. Know the main retirement income options

- 6.1 Outline the main retirement income options.

7. Understand how Life and Pensions firms operate

- 7.1 Identify definitions and features of different life and pensions distribution and advisory models.
- 7.2 Outline how Life and Pensions firms gain income and maintain financial stability.

8. Understand key principles of delivering good customer service

- 8.1 Outline the main customer service functions and procedures.
- 8.2 Identify the main communications approaches and their key advantages.
- 8.3 Outline the main customer service techniques for – Eliciting information; Rapport and empathy; Clear communication; Recognising vulnerable customers; Dealing with challenging situations; Recognising and responding fairly to diversity of backgrounds, characteristics and levels of understanding.
- 8.4 Outline the role and stages of the complaints process.

9. Understand ethical, legal and regulatory principles and duties in the context of life insurance and pensions

- 9.1 Identify key aspects of legislation – Insurance law; Data protection; Anti-money laundering; Equality Act.
- 9.2 Outline the UK regulators and their role in protecting customers and industry standards.
- 9.3 Identify the features of professional, ethical and inclusive conduct and the consequences of different standards of 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 foundations. London: CII. Study text LF1.

Books (and ebooks)

Financial services marketing: an international guide to principles and practice. 3rd ed. Christine T Ennew, Nigel Waite. Oxford: Routledge, 2017. *

Introduction to risk management and insurance. 10th ed. Mark S Dorfman, David A Cather. Upper Saddle River, New Jersey: Pearson Prentice Hall, 2013.

Investments: principles and concepts. 12th ed. Charles P Jones. Wiley, 2016.

Pensions law handbook. 15th ed. Haywards Heath, West Sussex: Bloomsbury Professional Ltd., 2021.

The Financial Times guide to investing. 4th edition. Glen Arnold. FT Prentice Hall, 2020.

Winning client trust : the retail distribution review and the UK financial services industry's battle for its clients' hearts and minds. Chris Davies. London: Ecademy Press, 2011. *

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.

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

Pensions insight. Newsquest Specialist Media. Monthly. Available at www.pensions-insight.co.uk.

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.

International dictionary of banking and finance. John Clark. Hoboken, New Jersey: Routledge, 2013. *

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

Lamont's financial glossary: the definitive plain English money and investment dictionary. Barclay W Lamont. 10th ed. London: Taxbriefs, 2009.

Financial Conduct Authority (FCA) Handbook. Available at www.handbook.fca.org.uk/handbook.

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.

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

1. In the UK, which market deals with the issuing of bonds and shares?
 - A. The common market.
 - B. The open market.
 - C. The primary market.
 - D. The secondary market.

2. Hazim is concerned that, if he lives to be over 80 years old, he may have to sell his home to pay for care fees. Which type of financial services solution would **best** address his concern?
 - A. General insurance.
 - B. Income protection.
 - C. Life assurance.
 - D. Long-term care insurance.

3. Benny wants to transfer a financial risk by making use of a financial services product. What type of financial solution will help him to achieve his aim?
 - A. Deposit.
 - B. Insurance.
 - C. Investment.
 - D. Pension.

4. How much is the **maximum** monthly Bereavement Support Payment?
 - A. £100
 - B. £250
 - C. £350
 - D. £400

5. The **minimum** contribution which **must** be accepted by the provider of a stakeholder pension is
 - A. £10
 - B. £20
 - C. £50
 - D. £100

6. In which stage(s) of the financial lifecycle is a customer **most likely** to need to build up an emergency fund?
 - A. Retirement only.
 - B. Family with older children only.
 - C. Young single only.
 - D. Retirement and family with older children.

7. What document is **commonly** used by a financial adviser to record a client's personal details?
- A. A client agreement.
 - B. A fact find.
 - C. A key features document.
 - D. A key features illustration.
8. Pauline and Ron are about to retire. They are **most likely** to
- A. require increased life assurance cover.
 - B. require an increased mortgage.
 - C. seek to protect their savings and investments.
 - D. seek to minimise their income.
9. Bruno wants to be paid a lump sum if he has a heart attack. Which type of insurance should Bruno take out?
- A. Critical illness.
 - B. Income protection.
 - C. Long-term care.
 - D. Terminal illness.
10. A married couple, who are both self-employed, wish to provide a lump sum in the event that one of them dies within the next 20 years. They should consider taking out
- A. a critical illness policy.
 - B. a group life assurance policy.
 - C. an income protection insurance policy.
 - D. a level term assurance policy.
11. Which type of life policy can be used as a savings plan?
- A. An endowment assurance policy.
 - B. A group life assurance policy.
 - C. An income protection insurance policy.
 - D. A level term assurance policy.
12. Which type of protection policy is **most commonly** used to pay off a repayment mortgage in the event of the death of the policyholder?
- A. An endowment assurance policy.
 - B. An increasing term assurance policy.
 - C. A mortgage protection insurance policy.
 - D. A whole of life policy.

13. What **key** factor determines whether a claim will be paid under an income protection policy?

- A. Being diagnosed with a terminal illness.
- B. Being made redundant.
- C. Being unable to perform a certain number of activities of daily living (ADLs).
- D. Being unable to work due to illness or incapacity.

14. What are the **main** ways of providing long-term care insurance?

- A. Critical illness and immediate needs only.
- B. Critical illness and pre-funded only.
- C. Immediate needs and pre-funded only.
- D. Critical illness, immediate needs and pre-funded.

15. What benefit is **usually** payable under a critical illness policy?

- A. A taxable income.
- B. A taxable lump sum.
- C. A tax-free income.
- D. A tax-free lump sum.

16. The **main** reason for a client building up an emergency fund is to

- A. fund education costs.
- B. fund retirement.
- C. pay for a holiday.
- D. provide for unexpected bills.

17. Where a client has identified a short-term savings goal, the saving will **usually** take place over what **maximum** period?

- A. 6 months.
- B. 1 year.
- C. 5 years.
- D. 10 years.

18. Who is the beneficial owner of the assets held within a unit trust?

- A. The company secretary.
- B. The investor.
- C. The manager.
- D. The trustees.

19. A lifestyle fund is **most likely** to be used when a client takes out

- A. critical illness cover.
- B. income protection insurance.
- C. an offshore investment bond.
- D. a personal pension plan.

20. Under a junior ISA, into what type of investments can contributions be made?
- A. Cash only.
 - B. Stocks and shares only.
 - C. Cash and stocks and shares only.
 - D. Cash, stocks and shares and directly held property.
21. Norman owns an offshore investment bond. Which tax, if any, is deducted directly from the fund?
- A. Capital Gains Tax only.
 - B. Income Tax only.
 - C. Both Capital Gains Tax and Income Tax.
 - D. Neither Capital Gains Tax nor Income Tax.
22. Under an open-ended investment company, who is directly responsible for overseeing the activities of the authorised corporate director?
- A. The board of directors.
 - B. The depositary.
 - C. The manager.
 - D. The trustees.
23. In the tax year 2023/2024, what rate of tax relief is **normally** given to personal pension contributions at the point that the contribution is paid?
- A. 10% of the member's contribution.
 - B. 20% of the member's contribution.
 - C. 40% of the member's contribution.
 - D. 45% of the member's contribution.
24. Defined benefit pension schemes are designed to produce
- A. guaranteed benefits.
 - B. short-term illness payments.
 - C. a taxable lump sum.
 - D. a tax-free income.
25. Becky is a member of her employer's defined contribution pension scheme. At least how often **must** she receive a Statutory Money Purchase Illustration?
- A. Only when she first joins the scheme.
 - B. Every 3 months.
 - C. Every 6 months.
 - D. Every 12 months.

26. Bob, aged 25, is an eligible jobholder under his employer's auto-enrolment pension scheme. This confirms that his annual earnings are at least
- A. £5,000
 - B. £10,000
 - C. £15,000
 - D. £20,000
27. Kevin, aged 60, is a member of his employer's group personal pension arrangement and wants to start taking benefits from his fund, which is valued at £400,000. What **maximum** lump sum can he take that will **NOT** be assessed for Income Tax?
- A. £100,000
 - B. £200,000
 - C. £300,000
 - D. £400,000
28. To be a qualifying scheme for auto-enrolment, a workplace pension scheme **must** be registered with
- A. the Bank of England.
 - B. the Financial Conduct Authority.
 - C. HM Revenue and Customs.
 - D. the Pensions Ombudsman.
29. Keira, aged 49, has a personal pension. In normal circumstances, what **minimum** age **must** she reach before she can start to take benefits from her pension?
- A. 50 years old.
 - B. 55 years old.
 - C. 60 years old.
 - D. 65 years old.
30. Thomas is taking his personal pension plan benefits and has chosen an escalating, rather than level annuity. What impact, if any, will his choice have on the initial income he receives?
- A. The initial income will always be paid gross.
 - B. The initial income will be higher.
 - C. The initial income will be lower.
 - D. It will have no effect.
31. What factors **usually** impact on the level of benefits a person will receive from an employer's defined benefit pension scheme?
- A. Fund value and final salary only.
 - B. Number of years' service and final salary only.
 - C. Number of years' service and fund value only.
 - D. Number of years' service, final salary and fund value.

32. Barbara, age 60, has a home valued at £200,000 with no mortgage outstanding. What product can she use to release equity from her home?
- A. Enhanced annuity.
 - B. Lifetime mortgage.
 - C. Long-term care insurance.
 - D. Unit trust.
33. Georgie has received advice from an adviser that can provide advice from providers across the entire market. Which distribution channel has she used?
- A. An aggregator.
 - B. Execution-only.
 - C. Independent advice.
 - D. Restricted advice.
34. How much, if anything, does it cost an individual to use the Pension Wise service?
- A. Nothing.
 - B. £10 per appointment.
 - C. £50 per appointment.
 - D. £100 per appointment.
35. Amy has engaged the services of an independent financial adviser. She wants to pay the adviser using a method where she knows exactly the amount that the advice will cost her. Which method should Amy use to pay her adviser?
- A. Commission.
 - B. Fixed fee.
 - C. Percentage of the growth of her investment.
 - D. Time-based fee.
36. Tom has a stakeholder pension. The ongoing charges are deducted from the value of his pension fund. What effect will this have on his investment, if any?
- A. It will have no effect.
 - B. It will only have an effect if the fund value increased to £10,000.
 - C. The value of his fund will increase.
 - D. The value of his fund will reduce.
37. Nick has suffered a bereavement and is telephoning an insurer to make a claim on a life policy. A customer services representative **should**
- A. always ensure that the call is completed as quickly as possible.
 - B. immediately pass the call to a senior manager.
 - C. only use closed-ended questions.
 - D. try to empathise with Nick's circumstances.

38. Charles is encashing his investment bond and his provider has given him a chargeable event certificate. To whom is Charles **most likely** to need to show this form?
- A. His bank or building society.
 - B. The Financial Conduct Authority.
 - C. HM Revenue & Customs.
 - D. His solicitor.
39. A bank requires its customer services representatives to answer **all** telephone calls within five minutes. This standard will be contained in the bank's
- A. client agreement.
 - B. key features document.
 - C. key features illustration.
 - D. service level agreement.
40. What is a **key** drawback of a consumer contacting a financial services provider by email?
- A. The consumer has to wait for a response.
 - B. The consumer will always be unable to determine whether the email has been received.
 - C. The consumer will be unable to ask follow-up questions.
 - D. The responder to the email is unlikely to be suitably qualified to deal with the query.
41. A customer services representative **should** use which style of questioning to allow a distressed customer to expand on her concerns?
- A. Closed-ended questions.
 - B. Leading questions.
 - C. Open-ended questions.
 - D. Technical questions.
42. If a consumer is unhappy with the final response received from a financial services provider following a complaint, within what **maximum** period can the complaint **normally** be referred to the Financial Ombudsman Service?
- A. 1 month.
 - B. 3 months.
 - C. 6 months.
 - D. 12 months.
43. When an insurer receives a series of complaints about its financial products, there is a primary risk to the insurer of having
- A. its reputation damaged.
 - B. to increase its data protection requirements.
 - C. to increase its money laundering requirements.
 - D. to increase its solvency margins.

44. Harry has recently been diagnosed with a life changing illness. His provider should treat him as
- A. a disabled customer.
 - B. an execution-only customer.
 - C. an insistent customer.
 - D. a vulnerable customer.
45. Martin, aged 16, and Nigel, aged 20, each wish to arrange an insurance policy. Which of them, if any, has the capacity to contract?
- A. Martin only.
 - B. Nigel only.
 - C. Both Martin and Nigel.
 - D. Neither Martin nor Nigel.
46. Under data protection legislation, what term describes a person whose data is being held by an organisation?
- A. Data controller.
 - B. Data object.
 - C. Data processor.
 - D. Data subject.
47. Which stage of the money laundering process involves a money launderer using a series of transactions, with the intention of concealing the origins of illicit money?
- A. Acquiring.
 - B. Integration.
 - C. Layering.
 - D. Placement.
48. Which body chairs the Joint Money Laundering Steering Group?
- A. The Bank of England.
 - B. The Financial Conduct Authority.
 - C. HM Treasury.
 - D. The National Crime Agency.
49. The strategic objective of the Financial Conduct Authority is to
- A. ensure all consumers are protected.
 - B. ensure that markets work well.
 - C. prevent financial crime.
 - D. reduce product charges.

50. What **minimum** number of hours of Continuing Professional Development **must** a fully qualified financial adviser undertake each year on a structured basis?
- A. 21 hours.
 - B. 35 hours.
 - C. 50 hours.
 - D. 52 hours.

Specimen Examination Answers and Learning Outcomes Covered

Question	Answer	Learning Outcome	Question	Answer	Learning Outcome	Question	Answer	Learning Outcome
Learning Outcome 1			Learning Outcome 5			Learning Outcome 9		
1	C	1.1	23	B	5.1	45	B	9.1
2	D	1.2	24	A	5.1	46	D	9.1
3	B	1.2	25	D	5.1	47	C	9.1
4	C	1.2	26	B	5.1	48	A	9.1
5	B	1.3	27	A	5.1	49	B	9.2
5 Questions			28	C	5.1	50	A	9.3
			29	B	5.1	6 Questions		
Learning Outcome 2			7 Questions					
6	C	2.1						
7	B	2.2	Learning Outcome 6					
8	C	2.1	30	C	6.1			
3 Questions			31	B	6.1			
			32	B	6.1			
Learning Outcome 3			3 Questions					
9	A	3.2						
10	D	3.1	Learning Outcome 7					
11	A	3.1	33	C	7.1			
12	C	3.1	34	A	7.1			
13	D	3.2	35	B	7.2			
14	C	3.2	36	D	7.2			
15	D	3.2	4 Questions					
7 Questions								
			Learning Outcome 8					
Learning Outcome 4			37	D	8.3			
16	D	4.1	38	C	8.1			
17	C	4.1	39	D	8.1			
18	B	4.2	40	A	8.2			
19	D	4.3	41	C	8.3			
20	C	4.2	42	C	8.4			
21	D	4.2	43	A	8.4			
22	B	4.2	44	D	8.3			
7 Questions			8 Questions					