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# Case studies

How your degree and professional qualifications can help you achieve CII qualifications



# Most business degrees attract non unit-specific credits\*

Abimbola has recently graduated from the University of Wolverhampton with a BA (Hons) in Business and Marketing Management and started a role as a junior underwriter. She wishes to complete CII insurance qualifications although she's not sure yet which one, so she starts by seeing what exemptions she will get.

By using the [RPL eligibility checker](#) she discovers that she could receive a set of 25 Diploma-level non unit-specific prior learning credits which could count towards either the Level 3 [Certificate in Insurance](#), Level 4 [Diploma in Insurance](#) and Level 6 [Advanced Diploma in Insurance](#).

She could also receive an exemption from 945 Marketing Insurance Products and Services (30 Advanced Diploma-level credits). Having referred to the [insurance qualifications framework](#), she decides that she will begin to study towards the Diploma in Insurance and Advanced Diploma in Insurance.

Knowing that she will ultimately need 290 CII credits to achieve this, she plans to bypass the Certificate in Insurance and proceed directly to the Diploma in Insurance. She claims both the set of 25 Diploma-level credits and 945 exemption (30 Advanced Diploma-level credits). This means that instead of taking two Diploma-level CII units, she can save money and study time. She can invest instead in her next unit. As she works in underwriting, she chooses (M80) Underwriting practice (20 Diploma-level credits). She will then require both the core CII law and business units to reach the 120 CII credits required for the Diploma in Insurance.

\*The set of non unit-specific credits count like CII a qualification unit without reducing the choice of units. When the time comes for Abimbola to progress to the Advanced Diploma in Insurance, she will only need to take six further units. When she completes this qualification, as a CII member she is eligible to use the ACII professional designation and applies for the CII [Chartered title](#).

Prior learning awards for university degrees cost half the price of CII qualification units.

## 2 business degrees which attract non unit-specific credits\* (max 60)

John graduated with a Bachelor degree in business and finance and an MBA. He has recently started as a trainee financial adviser at a UK firm.

He wishes to complete the CII Level 4 [Diploma in Regulated Financial Planning](#) qualification and then progress to the CII Level 6 [Advanced Diploma in Financial Planning](#) and attain the CII [Chartered Financial Planner](#) title.

The [RPL eligibility checker](#) results indicate that for the Bachelor degree he could receive a set of 25 Diploma-level non unit-specific prior learning credits and a further set of 30 Advanced Diploma-level non unit-specific prior learning credits. For the MBA, the maximum prior learning award displayed is 2 sets of 30 Advanced Diploma-level credits. However, the prior learning scheme [rules](#) tell John that his maximum eligibility for his business degrees is 60 (2 sets of 30) CII prior learning credits. John applies for prior learning based on both degrees on the same date and CII determines the optimum split between the degrees.

Whilst these sets of non unit-specific prior learning credits won't provide exemptions from the six mandatory units within the [Diploma in Regulated Financial Planning](#), both will help him build towards the Level 6 [Advanced Diploma in Financial Planning](#).

The CII Level 4 [Diploma in Regulated Financial Planning](#) doesn't require candidates to accumulate CII credits. Nevertheless, it does award 100 CII credits towards the 290 required for the Level 6 [Advanced Diploma in Financial Planning](#) qualification.

\*The non unit-specific prior learning credits count like the credits for CII units without reducing the choice of CII units for the remaining credits. Claiming this prior learning award reduces the number of CII qualification units required and, consequently, study time and total cost.

Prior learning awards for university degrees cost half the price of CII qualification units.

# UK level 4 regulatory personal finance qualifications

Helen has joined a new employer in a similar financial adviser role. Her previous employer sponsored her completion of a level 4 'licence to practice' qualification with a different awarding organisation. Her new employer has asked her to become a Personal Finance Society member and to continue her studies and attain the CII [Chartered Financial Planner](#) title.

Helen already has a Statement of Professional Standing and plans to renew it with CII when it expires. She will need to build her qualifications towards the CII Level 6 [Advanced Diploma in Financial Planning](#). When she completes either the CII Level 4 [Diploma in Financial Planning](#) or Level 4 [Diploma in Regulated Financial Planning](#), she will be able to use the DipPFS professional designation.

Irrespective of the number of prior learning exemptions / credits Helen is awarded, she would need to complete a minimum one directly-assessed CII qualification unit from one of the Level 4 Diploma qualifications.

Helen decides to expand her credentials by passing the CII Level 4 [Certificate in Securities and Dealing](#) and the Level 4 [Certificate in Discretionary Investment Management](#). These entitle her to use additional professional designations and provide additional FCA permissions.

Her prior learning and CII qualification unit pass credits contribute to the 290 CII credits required for the CII Level 6 [Advanced Diploma in Financial Planning](#).

The prior learning award reduces the number of CII qualification units required and reduces study time and cost.

Prior learning awards for Level 4 FCA 'Appropriate Qualifications' for financial advisers cost 20% of the price of CII qualification units.

# UK level 3 mortgage advice qualifications

Mandeep, Rhona and Niall are experienced mortgage advisers and plan to become independent financial advisers. All three have passed the Level 3 Certificate in Mortgage Advice and Practice (CeMAP) through different awarding organisations in England, Scotland and Northern Ireland.

Within her CeMAP qualification, Mandeep passed a level 4 regulatory module entitled Financial Services, Regulation and Ethics (FSRE) whereas Rhona and Niall's regulatory unit passes were in the Level 3 UK Financial Regulation (UKFR).

When they apply for prior learning towards CII qualifications, Mandeep's Level 4 FSRE pass entitles her to an exemption from the CII Level 4 (R01) Financial services, regulation and ethics unit. In contrast, Rhona and Niall's Level 3 UK Financial Regulation (UKFR) passes entitle them to exemptions from the CII Level 3 (CF1) UK financial services, regulation and ethics unit. They all receive exemptions from the CII (CF6) Mortgage advice unit.

To complete the CII Level 4 [Diploma in Regulated Financial Planning](#) qualification:

- Mandeep now needs to pass the remaining 5 units (R02-R06). Her R01 and CF6 exemptions contribute sets of 20 Diploma-level and 20 Certificate-level CII credits towards the CII Level 6 [Advanced Diploma in Financial Planning](#);
- Rhona and Niall's CF1 exemptions don't contribute towards the CII Level 4 [Diploma in Regulated Financial Planning](#). Nevertheless, they do attract a set of 15 Certificate-level CII credits towards the CII Level 6 [Advanced Diploma in Financial Planning](#) and the CF6 exemption attracts a further set of 20 Certificate-level credits. Therefore, Rhona and Niall need to pass all 6 units (R01-R06).

Once they complete the CII Level 4 [Diploma in Regulated Financial Planning](#), as Personal Finance Society members, they will be able to use the DipPFS professional designation and apply for Statements of Professional Standing.

Prior learning awards for Level 3 and 4 FCA 'Appropriate Qualifications' for financial advisers cost 20% of the price of CII qualification units.

# Affiliated Institute (non-UK) Diploma in Insurance

Eugene has successfully completed his Diploma in Insurance, awarded by a CII affiliated insurance institute. He wishes to build on this nationally-recognised qualification to achieve the internationally-recognised CII Level 6 [Advanced Diploma in Insurance](#) and the ACII designation and Chartered Insurer title.

Because Eugene has already completed a Diploma qualification, he wishes to bypass the Level 3 [Certificate in Insurance](#). Instead, he will need to complete the CII Level 4 [Diploma in Insurance](#) through a combination of prior learning and passing a minimum one qualification unit through direct CII assessment. This may be a CII Diploma-level unit or an Advanced Diploma-level unit.

In Eugene's case, he passes the core (M05) Insurance law and (530) Economics and business units directly with the CII. He has now achieved the CII Level 4 [Diploma in Insurance](#) and, as a CII member, displays his Dip CII professional designation on his business card and email signature.

Having referred to the [insurance qualifications framework](#), he chooses his remaining CII units, most of which are at Advanced Diploma-level. Once he achieves the CII Level 6 [Advanced Diploma in Insurance](#), as a CII member he upgrades his designation to ACII. His application to use a CII [Chartered title](#) is successful, so he proudly adds this to his business card and email signature.

The prior learning award reduces the number of CII qualification units required and reduces study time and cost.

Prior learning awards for CII's affiliated insurance institutes' qualifications cost 20% of the price of CII qualification units.