



Chartered
Insurance
Institute

J07

Diploma in Financial Planning

Unit J07 – Supervision in a regulated environment

April 2018 Examination Guide

SPECIAL NOTICES

Candidates entered for the October 2018 examination should study this examination guide carefully in order to prepare themselves for the examination.

Practice in answering the question is highly desirable and should be considered a critical part of a properly planned programme of examination preparation.

J07 – Supervision in a regulated environment

Contents

Important guidance for candidates.....	3
Examiner comments.....	7
Question paper.....	11
Test specification	17
Model answers	18

Published August 2018

Telephone: 020 8989 8464
Fax: 020 8530 3052
Email: customer.serv@cii.co.uk

© The Chartered Insurance Institute 2018

IMPORTANT GUIDANCE FOR CANDIDATES

This Examination Guide will help you understand how examiners assess candidates' knowledge and their ability to apply this to a case study scenario. You can then use this understanding to help you in your preparation for this examination.

Before the examination

Study the syllabus carefully

This is available online at www.cii.co.uk or from Customer Service. All the questions in the examination are based directly on the syllabus. *You will be tested on the syllabus alone*, so it is vital that you are familiar with it.

Note the assumed knowledge

For the Diploma in Financial Planning, candidates are assumed to have studied the relevant units of the Certificate in Financial Planning or the equivalent. This knowledge is set out on the relevant syllabus.

Read widely

There are books specifically produced to support your studies that provide coverage of all the syllabus areas; however you should be prepared to read around the subject. This is important, particularly if you feel that further information is required to fully understand a topic or an alternative viewpoint is sought. The reading list which can be found with the syllabus provides valuable suggestions.

Make full use of the Examination Guide

This Examination Guide contains a full examination paper and model answers. The model answers show the types of responses the examiners are looking for and which would achieve maximum marks. *However, you should note that there are alternative answers to some question parts which would also gain high marks.* For the sake of clarity and brevity not all of these alternative answers are shown.

This guide and previous Examination Guides can be treated as 'mock' examination papers. Attempting them under examination conditions as far as possible, and then comparing your answers to the model ones, should be seen as an essential part of your exam preparation. The examiner's comments on candidates' actual performance in each question provide further valuable guidance. You can purchase copies of the most recent Examination Guides online at www.cii.co.uk. CII members can download free copies of older Examination Guides online at www.cii.co.uk/knowledge/.

Know the structure of the examination

- Assessment is by means of a two-hour written paper.
- The paper is made up of 15 short questions.
- **All** questions are compulsory.
- The paper will carry a total of 130 marks.
- Each question part will clearly show the maximum marks which can be earned.

Read the Assessment information and Exam policies for candidates

The details of administrative arrangements and the regulations which form the basis of your examination entry are available online at www.cii.co.uk/qualifications/assessment-information/introduction/. This is *essential reading* for all candidates. For further information contact Customer Service.

In the examination

The following will help:

Spend your time in accordance with the allocation of marks:

- The marks allocated to each question part are shown on the paper.
- If a question has just two marks allocated, there are likely to be only one or two points for which the examiner is looking for, so a long answer is wasting valuable time.
- Conversely, if a question has 12 marks allocated, a couple of lines will not be an adequate answer. Always remember that if the paper is not completed, your chances of passing will be reduced considerably.
- Do not spend excessive time on any one question; if the time allocation for that question has been used up, leave some space, go on to the next question and return to the incomplete question after you have completed the rest of the paper, if you have time.

Take great care to answer the question that has been set

- Many candidates leave the examination room confident that they have written a 'good' paper, only to be surprised when they receive a disappointing result. Often, the explanation for this lies in a failure to think carefully about what the examiner requires before putting pen to paper.
- Highlighting key words and phrases is a technique many candidates find useful.
- The model answers provided in this Examination Guide would gain full marks. Alternative answers that cover the same points and therefore answer the question that has been asked would also gain full marks.

Tackling questions

Tackle the questions in whatever order feels most comfortable. Generally, it is better to leave any questions which you find challenging until you have attempted the questions you are confident about. Candidates should avoid mixing question parts, (for example, 1(a)(i) and (ii) followed by 2(b)(ii) followed by 1(e)(i)) as this often leads to candidates unintentionally failing to fully complete the examination paper. This can make the difference between achieving a pass or a narrow fail.

It is vital to label all parts of your answer correctly as many questions have multiple parts to them (for example, question 1(a) may have parts (i), (ii) and (iii)). Failure to fully distinguish between the separate question parts may mean that full credit cannot be awarded. It is also important to note that a full answer must be given to each question part and candidates should not include notes such as 'refer to answer given in 1(b)(i)'.

Answer format

Unless the question requires you to produce an answer in a particular format, such as a letter or a report, *you should use 'bullet points' or short paragraphs*, since this allows you to communicate your thoughts in the most effective way in the least time. The model answers indicate what is acceptable for the different types of question.

Calculators

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 alphabetical or numerical data and/or formulae is prohibited.

You may use a financial or scientific calculator, provided it meets these requirements. The majority of the marks will be allocated for demonstrating the correct method of calculation.

EXAMINERS' COMMENTS

Candidates' overall performance:

The paper was well balanced and a good test of knowledge. Some questions were well answered by the majority of candidates however, there were some questions which were less well answered usually because of a lack of preparation.

This paper included a number of application style questions on which the better prepared candidates performed well, but which can expose a lack of preparation in those candidates who rely more on experience than study of the syllabus and course materials.

In some instances, candidates did not read the question fully and spent time writing down information that did not earn any marks.

Question 1

Most candidates answered part (a) well however few candidates identified that direct supervision reduces a supervisor's span of control.

Part (b) was generally well answered by most candidates.

Question 2

Part (a) was generally well answered by candidates who had done some preparation in this syllabus area. Some candidates replaced the personal level of leadership with individual, which did not gain any marks.

Part (b) scored six marks in total across the range of characteristics covered by Scoulliers leadership model. To achieve full marks, candidates needed to attribute the correct characteristics to the correct aspects of the model. In general well prepared candidates answered this well, but the less well prepared candidates either attributed the characteristic to the wrong level or provided a commentary on it and did not focus on the specific characteristics of the model. Candidates are reminded to carefully read the instructions in the question to help them focus their answers.

Question 3

Part (a) was generally well answered by well-prepared candidates. Although some candidates thought that board and crisis management meetings were facilitative.

Well prepared candidates achieved good marks in part (b). Some candidates followed through on their response to part (a) by stating facilitative features which did not gain marks. Few candidates identified that crisis management meetings were hierarchical in structure.

Question 4

In part (a) many candidates achieved some marks on the informal complaints handling requirements and well prepared candidates scored full marks in this part. Less well prepared candidates omitted to mention that a written response was still required.

Part (b) was well answered by most candidates achieved at least some marks. This question was looking for candidates to focus on the Financial Ombudsman Service timescales for considering complaints but some candidates stated the timescales which applied to firms.

Question 5

Part (a) was well answered. The examples given in the stem were intended to assist candidates in identifying that company specific induction activities were required although no credit was given where candidates repeated them in their answers. Most candidates achieved at least some marks.

Candidates did not gain marks where they stated adviser specific activities such as testing and role plays.

Part (b) was generally well answered.

Question 6

Part (a) was asking candidates to differentiate between features and benefits of competency based interviews.

Most candidates achieved at least some marks on this question part in some cases, possibly based on personal experience and a description of a typical interview process.

Many candidates were able to identify the benefits to both the interviewer and interviewee, which is a good technique to use to respond to such a question.

Question 7

Part (a)(i) was looking for candidates to apply their knowledge of learning styles to the characteristics described in the stem.

This question was a good differentiator because well prepared candidates that had a good understanding of learning styles were able to identify that Jasmine was an activist. However a number thought that Jasmine demonstrated the characteristics of a pragmatist. Whilst these two learning styles are similar, activists like activities that are have a go and involve change and do not like solitary and detailed tasks, whereas pragmatists are more interested in practical activities that relate to the workplace.

Part (a)(ii) was generally well answered, as the majority of candidates were able to identify that Hayden is a reflector.

Candidates scored well in part (b)(ii).

Question 8

In general, most candidates achieved at least some marks by identifying at least some of the steps in the development planning process. However only the well prepared candidates stated that the supervisor should suggest methods for improving performance and that development should be linked to a competency.

Question 9

Well prepared candidates achieved full marks in part (a). Some candidates did not recognise the GROW model was an non-directive coaching style and used a directive style instead such as Prepare Explain, Show Observe and Supervise & support (PESOS). Some candidates provided one word answers which did not meet the requirement to 'explain' the key stages of the process.

Part (b) was well answered by well-prepared candidates and most understood the need for buy-in but some did not identify the need for awareness of their performance level and potential.

Part (c) was generally well answered.

Question 10

Part (a) was well generally well answered but some candidates were not aware of which principles had a direct bearing on the sales process and mistakenly listed irrelevant information.

Part (b) was generally well answered but some candidates did not identify that significant harm functions are covered by the conduct rules.

Question 11

Part (a) was generally well answered. Some candidates did not identify some of the key steps including explaining the benefits of the observations and ensuring that previously identified development areas should be addressed.

Most candidates scored some marks in part (b). Some candidates did not identify that the supervisor should use evidence to support their feedback.

Question 12

Part (a) was generally well answered as most candidates were able to state the difference between input and output indicators.

Most candidates scored well in part (b).

Question 13

Part (a) was generally well answered with most candidates scoring well demonstrating a good understanding of variance reports. The main omission made by candidates was recognising that variance reporting is useful for identifying trends.

In part (b)(i) most candidates demonstrated an understanding of what each status was but not all candidates expressed this in terms of risk. Whilst examiners used positive marking and credit was given for demonstrating an understanding, it is useful to consider dashboards in terms of a risk indicator.

Part (b)(ii) was answered well although some candidates did not describe amber status in terms of monitoring and prevention of an adverse trend.

Question 14

Part (a)(i) was generally well answered although some less well prepared candidates used terms other than 'minor' misconduct such as 'insignificant'.

Part (a)(ii) was generally well answered although some less well prepared candidates used terms other than gross misconduct such as 'major'.

In part (b)(i) most candidates identified that a verbal warning was appropriate with further action for repetition, although some stated that training or other intervention would be appropriate which did not suit the behaviour described in the case study.

In part (b)(ii) almost all candidates identified dismissal and suspension would be an outcome however few covered other options, such as demotion or transfer which might be an outcome depending on severity, past conduct and other mitigating factors.

Question 15

In part (a) most candidates identified that this was unfair dismissal. Some candidates incorrectly stated this was constructive dismissal.

In part (b) most candidates achieved reasonable marks in this section indicating some preparation in this area with some candidates achieving full marks.



Chartered
Insurance
Institute

J07

Diploma in Financial Planning

Unit J07 – Supervision in a regulated environment

April 2018 examination

SPECIAL NOTICE

Candidates are expected to be aware of the FCA rules and guidance regarding training and competence, conduct of business and complaints handling as contained within the relevant sourcebooks.

Instructions

- Two hours are allowed for this paper.
- **Do not begin writing until the invigilator instructs you to.**
- **Read the instructions on page 3 carefully before answering any questions.**
- Provide the information requested on the answer book and form B.
- You are allowed to write on the inside pages of this question paper, but you must **NOT** write your name, candidate number, PIN or any other identification anywhere on this question paper.
- The answer book and this question paper must **both be handed in personally by you** to the invigilator before you leave the examination room. **Failure to comply with this regulation will result in your paper not being marked and you may be prevented from entering this examination in the future.**

Unit J07 – Supervision in a regulated environment

Instructions to candidates

Read the instructions below before answering any questions

- **Two hours** are allowed for this paper which consists of 15 short answer questions and carries a total of 130 marks.
- You are strongly advised to attempt **all** questions to gain maximum possible marks. The number of marks allocated to each question part is given next to the question and you should spend your time in accordance with that allocation.
- Read carefully all questions and information provided before starting to answer. Your answer will be marked strictly in accordance with the question set.
- You may find it helpful in some places to make rough notes in the answer booklet. If you do this, you should cross through these notes before you hand in the booklet.
- Answer each question on a new page and leave six lines blank after each question part.

Subject to providing sufficient detail you are advised to be as brief and concise as possible, using note format and short sentences on separate lines wherever possible.

Attempt ALL questions

Time: 2 hours

1. (a) Explain briefly the key features of direct supervision. (3)
- (b) State **four** situations when a direct supervision approach would be appropriate for an adviser. (4)
2. (a) Identify the **three** levels of Scouller's leadership model. (3)
- (b) Explain briefly **two** characteristics of each level identified in your answer to **part (a)** above. (6)
3. (a) State the appropriate meeting style for:
- board meetings;
 - crisis management meetings. (2)
- (b) State **four** key features of **each** meeting style identified in your answer to **part (a)** above. (8)
4. (a) State the criteria that must be met for a customer complaint to be resolved informally. (3)
- (b) State the **four** timescales within which the Financial Ombudsman Service will consider a customer complaint. (4)
5. Miguel has developed an induction plan for a new adviser and only included an explanation of; the nature of the role, organisational fit, introductions to key members of staff and all activities specific to the adviser role.
- (a) State **seven** company specific actions that should be included in this induction plan. (7)
- (b) State the **three** main areas of competence that will need to be formally assessed before his new adviser can give advice under supervision. (3)

6. A supervisor is planning to undertake a competency-based interview.
- (a) Explain the key features of this type of interview. (7)
 - (b) State the **four** key benefits of this approach. (4)
7. Jasmine is a strategist always looking for the big picture. As a change agent, repetitive and solitary tasks do not suit her. She is not good with detail and she does not like observing others.
- Hayden is cautious, prefers to stand back and consider experiences. He dislikes shortcuts and insists on having all the information before making decisions. Hayden is not spontaneous and dislikes unrealistic deadlines.
- (a) State the most appropriate learning style, using Honey and Mumford's theory for:
 - (i) Jasmine. (1)
 - (ii) Hayden. (1)
 - (b) Identify **four** training approaches that are most likely to appeal to each of:
 - (i) Jasmine. (4)
 - (ii) Hayden. (4)
8. List the **seven** stages a supervisor should follow to create an effective individual development plan. (7)
9. Jainew is using a non-directive coaching intervention style with an experienced adviser.
- (a) Explain the stages of the coaching style Jainew will use. (4)
 - (b) Explain briefly the **two** key aims of the coaching style identified in your answer to **part (a)** above. (2)
 - (c) State **five** disadvantages of coaching. (5)

10. (a) State and explain briefly the Financial Conduct Authority Principles for Businesses which have a direct impact on the sales process except Integrity, and Skill, Care and Diligence. (4)
- (b) State **two** roles which are covered by the conduct rules under the certification regime, in addition to CF30 advisers. (2)
11. Conor is a trainee adviser and had received negative feedback from Shappi his supervisor following an observed fact-find meeting. Shappi did not brief Conor prior to the observation taking place.
- (a) Explain the steps that Shappi should have completed prior to the observed meeting. (7)
- (b) Explain briefly the ideal structure of Shappi and Conor's feedback session. (4)
12. (a) Explain briefly the differences between input and output key performance indicators (KPIs). (2)
- (b) List **four** KPIs used to measure advice quality. (4)
13. XYZ is a firm of financial advisers introducing a new management information (MI) suite with variance reporting. The MI suite includes a dashboard with a 'traffic light' status system of performance indicators.
- (a) State **three** benefits of the reporting approach being adopted by XYZ. (3)
- (b) (i) State and explain briefly **each** of the status levels in XYZ's dashboard. (3)
- (ii) State and explain briefly the management action that should be taken at **each** status level. (3)

- 14.** Colin is chairing a disciplinary panel which is considering the following two cases:
- Roger had been seen playing games on his work computer during working hours on more than one occasion, contrary to the terms and conditions of his employment contract.
 - Aashita had been ordering large amounts of stationery on the firm's account over the last 12 months and selling it for personal gain.
- (a)** Identify **one** type of misconduct that occurred for:
- (i)** Roger. **(1)**
 - (ii)** Aashita. **(1)**
- (b)** State the possible actions Colin could recommend be taken for the behaviour demonstrated by:
- (i)** Roger. **(3)**
 - (ii)** Aashita. **(4)**
- 15.** Lisa was dismissed with a week's notice, having worked for her employer for eight years. Her employer did not follow the disciplinary process and Lisa suffered a financial loss.
- (a)** State what type of termination occurred in this scenario. **(1)**
- (b)** Explain briefly Lisa's rights in relation to bringing a claim and how much compensation she could obtain if an award was made. **(6)**

April 2018 Examination - J07 Supervision in a regulated environment		
Syllabus learning outcomes being examined		
1.	1.6	Understand the distinction between direct and indirect supervision.
2.	2.2	Understand leadership models and theories.
3.	3.4	Understand how team meetings aid the business.
4.	3.5 /3.6	Understand the regulatory requirements and appropriate methods for complaints handling and the role of the Financial Ombudsman Service.
5.	4.5	Understand what constitutes a suitable induction plan.
6.	4.4	Understand competency based interviewing.
7.	5.1	Understand the theories of learning.
8.	5.5	Understand the relevance to individual and corporate objectives of structured training and development plans.
9.	6.1	Understand the key features and applications of a coaching process.
10.	7.2	Understand the FCA principles for business and their application in regulated activity.
11.	7.6	Understand the supervisor's role in the sales process.
12.	8.2	Understand major key performance indicators and their uses.
13.	9.3	Understand exception reports and their uses.
14.	10.3	Understand the different levels of misconduct.
15.	10.4	Understand the guidelines for contract termination and appeals.

NOTE ON MODEL ANSWERS

The model answers given are those which would achieve maximum marks.
 However, there are alternative answers to some question parts which would also gain high marks. For the sake of clarity and brevity not all of these alternative answers are shown.
 An oblique (/) indicates an equally acceptable alternative answer.

Model answer for Question 1

- (a)
- Higher level of/closer/more intensive supervision for staff under direct supervision/hands on.
 - Supervisor is responsible for (activities and advice of) directly supervised staff.
 - Reduces the supervisor's span of control.
- (b)
- Trainee advisers/new advisers.
 - Underperforming advisers.
 - New products/systems/procedures.
 - Return to role after an extended period of absence.

Model answer for Question 2**(a) Personal Leadership**

- Personal.
- Private.
- Public.

(b) Candidates would have gained full marks for any two of the following:**Private Leadership**

- Technical knowhow and skill.
- Attitude towards others.
- Self-mastery/self-belief.

Private Leadership

- Individual purpose and task.
- Building/developing individuals.

Candidates would have gained full marks for any two of the following:**Public Leadership**

- The Vision and staying focussed.
- Organising managing power and giving power to others.
- Problem solving and decision making.
- Task completion and execution of tasks.
- Building and maintaining effective teams.

Model answer for Question 3

- (a)
- Formal.
 - Directive.
- (b)
- Formal:**
- Chaired.
 - Regulated by rules/minuted/agenda/structured.
 - Decisions made by vote.
 - Personal interaction not allowed.
- Directive:**
- Hierarchical structure.
 - Not all information shared.
 - Tends to be short and to the point.
 - No feedback required/tell style.

Model answer for Question 4

- (a)
- Resolution within three business days of receipt.
 - Complainant must be willing to accept the resolution, but not necessarily in writing.
 - A summary resolution communication must be sent.
- (b)
- Within six months of the final response letter from the firm.
 - Within six years of the actual event.
 - Within three years of the complainant becoming aware of the cause of the complaint.
 - Exceptional circumstances in some situations.

Model answer for Question 5

- (a)
- Benefits - pay bonus holiday hours of work/pension.
 - Organisation information – background, reporting structure, departments, products and services, physical layout.
 - Culture and values – communication/mission statement.
 - Rules of the office and procedures - Data protection, email and internet use, equal opportunities mobile phones/policies.
 - Health and Safety – first aid smoking environmental aspects.
 - Trade Union membership/affiliation.
 - Welfare/wellbeing facilities, alcohol and drugs, employee assistance programmes.
- (b)
- Product knowledge/technical knowledge.
 - Systems knowledge/procedures/process knowledge.
 - Advisory skills/analysis skills/sales skills.

Model answer for Question 6

(a) Features

- Questions can be aligned to role requirements/relevant to role success.
- All candidates asked same questions.
- Questions based on how they have reacted to and dealt with previous workplace situations/real life.
- Candidates expected to show how they would demonstrate certain behaviours/skills in the workplace.
- Probing questions/action taken and effect on others/outcome.
- Recruiter able to infer how candidate would respond to similar situations in future.
- Detailed notes taken to compare responses.

(b) Benefits

- Provides candidate with chance to demonstrate expertise and previous achievements.
- Provides recruiters with evidence of performance against competencies required for role/real life/transferable skills.
- Ensures consistent approach adopted in interviews/scoring.
- Candidate less able to bluff so should enable more suitable person appointed.

Model answer for Question 7

(a)(i) • Activist.

(a)(ii) • Reflector.

(b)(i) Jasmine:

- New experiences/problems/opportunities.
- Here and now activities such as role plays business games and competitive tasks.
- Diverse activities that chop and change.
- High profile and spotlight activities – discussion leaders chairperson making presentations.
- Have a go activities in teams which are not difficult/constrained.

(b)(ii) Hayden:

- Observing thinking and listening.
- Preparation.
- Being given time before acting.
- Post learning review.
- Being given chance to produce careful analysis and reports.

Model answer for Question 8

- Identify individual training needs/issues/problems.
- Suggest methods for improving performance; activities, training, best practice.
- Link training and development to a specific competency.
- Agree the development activity with the individual/record in the Training and Development plan.
- Ensure the plan is implemented.
- Evaluate the success of the plan/Identify shortfalls post training, take remedial action and reassess/reviews/follow ups.
- Ensure learning is transferred to the job; observations.

Model answer for Question 9

- (a)
- Goal – clear objective.
 - Reality – establish understanding of the actual problem to be solved.
 - Options – establish options for solutions.
 - Will – coachee must commit to process/goal.
- (b)
- Increase the individual’s awareness of their current performance and potential.
 - Build responsibility for taking action/desire/buy in.
- (c)
- Time consuming/may be postponed/not undertaken.
 - Rest of team may feel excluded.
 - Success dependent on skill of coach.
 - More likely to be subject to interruption.
 - Coachee must want to be coached.

Model answer for Question 10

- (a)
- Management and control - A firm must take reasonable care to organise and control its affairs responsibly and effectively, with adequate risk management systems.
 - Customers' interests - A firm must pay due regard to the interests of its customers and treat them fairly.
 - Communications with clients - A firm must pay due regard to the information needs of its clients and communicate information to them in a way which is clear, fair and not misleading.
 - Customers: relationships of trust - A firm must take reasonable care to ensure the suitability of its advice and discretionary decisions for any customer who is entitled to rely upon its judgment.
- (b)
- Mortgage Advisors/supervisors.
 - Staff performing a significant harm function.

Model answer for Question 11

- (a)
- Set out the benefits of the accompanied observed meeting to Conor.
 - Ensure Conor knew what was being assessed/measured.
 - Ensure Conor knew the expected standards scored.
 - Agree each of their roles prior to the observation.
 - Agree in what circumstances Shappi would intervene.
 - Be clear what will happen after the observed meeting/feedback.
 - Any of Conor's identified development needs should have been addressed before the observed meeting.
- (b)
- Shappi to ask Conor for his views.
 - Shappi to use evidence to back up her views.
 - Shappi and Conor should discuss and resolve their differences.
 - Shappi and Conor should agree a development plan.

Model answer for Question 12

- (a)
- Input key performance indicators (KPIs) measures effort being put into the job/activity/effort.
 - Output KPIs show the results.
- (b)
- Fact find/file quality.
 - Persistency/cancellations/not taken up.
 - Range of advice provided/product mix.
 - Complaints.

Model answer for Question 13

- (a) *Candidates would have gained full marks for any three of the following:*
- Useful for identifying potential problem/under performance.
 - Used to identify trends over time.
 - Indicates training need/identify differences in performance.
 - Recognise better than expected performance.
 - Save time and allow more time to focus on solutions.
- (b)(i)
- Red – Performance below acceptable standard/unacceptable/high risk.
 - Amber – enhanced level of risk.
 - Green – Performance at or above required levels.
- (b)(ii)
- Immediate action required/urgent/direct supervision.
 - Monitor and or take preventative action.
 - No corrective action required – build skills.

Model answer for Question 14

- (a)(i)** • Minor.
- (a)(ii)** • Gross.
- (b)(i)** • Verbal reprimand.
 - For a one off/isolated incident.
 - Further action could be taken if behaviour continued.
- (b)(ii)** • Suspension without pay.
 - Transfer.
 - Demotion.
 - Instant dismissal.

Model answer for Question 15

- (a)** • Breach of contract/wrongful dismissal/unfair.
- (b)** *Candidates would have gained full marks for any six of the following:*
 - Employment Tribunal.
 - Award capped at £25,000.
 - Sue for unfair dismissal in Civil court.
 - May result in a larger award.
 - Discrimination cases awards unlimited.
 - in addition to loss of earnings;
 - can claim damages for injuries to feelings.
 - Reinstatement/compensation.
 - One year's pay/£80,541 or £78,962.