

Certificate/Diploma/Advanced Diploma qualifications for the advice sector

2012 Information for candidates



Meeting regulatory and professional qualification requirements

Incorporating:

NEW Certificate in Discretionary Investment Management

NEW Certificate in Paraplanning

Diploma in Regulated Financial Planning

Diploma in Financial Planning

Advanced Diploma in Financial Planning

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Gavin Porrit, DipPFS
Forum Wealth

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The Chartered Insurance Institute (CII) Professionalism in practice

As the premier professional body for the financial services profession, the CII promotes higher standards of integrity, technical competence and business capability.

With over 100,000 members in more than 150 countries, the CII is the world's largest professional body dedicated to this sector. Success in CII qualifications is universally recognised as evidence of knowledge and understanding. Membership of the CII signals a desire to develop broad professional capability and subscribe to the standards associated with professional status.

The CII works with businesses to develop bespoke, company-wide solutions that ensure competitive advantage by enhancing employees' technical and professional competence.

Individually, CII's members are able to drive their personal development and maintain their professional standing through an unrivalled range of learning services and by adhering to the CII's Code of Ethics.

www.cii.co.uk



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Contacting the CII

If you have any queries regarding the qualifications in this brochure please contact Customer Service.

The CII is committed to delivering a first-class service and, to this end, we welcome feedback on any aspect of your relationship with our organisation.

Please forward any views you may have on the service you receive, whether they are positive or otherwise.

We take all such comments seriously, answer them individually, and use them to help ensure that we continually improve the service we provide.

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Make the most of your career with CII qualifications

People complete CII professional qualifications for many reasons. For some achieving a CII QCF Level 4 Diploma and satisfying the RDR qualification requirements is the goal. Others are committed to reaching Chartered status – the premier title for the professional financial adviser.

Whatever your reason for taking a CII qualification, let us guide you through all the options.

Getting started

Studying for a qualification can look pretty daunting, especially if you've been out of formal education for a while.

But there's no need to worry about making the right choice, the study time or the exams.

If you plan properly, and take advantage of all the support the CII has to offer, your journey should be a smooth one.

2. Become a member and enjoy special benefits

This is a hot tip. Joining the PFS gives you an advantage by creating a platform for your study.

It also gives you privileged access to technical information including an archive of past papers, online technical library and additional reference material building on the core qualification study texts. You also get discounts on CII study materials and exam entry.

Membership also supports you in your working life – see the inside front cover for more details.

And for members holding a CII transitional qualification who need to undertake qualification gap fill to satisfy RDR requirements, a free gap fill service is available. Members can also apply for a free Statement of Professional Standing (if applicable), which the FSA require all advisers to hold by the end of 2012. See page 12 for further details.

4. Consider all options when choosing what units are right for you

Every qualification requires completion of a number of different units, each covering a specific topic.

In the case of the Diploma and Advanced Diploma in Financial Planning you can self-select units according to the new regulatory qualification requirements for advisers and/or your sector specialism and career aspirations.

You are awarded credits for passing each unit as you work towards the total required to pass your qualification.

Find out about the available units on pages 14–15.

6. Be an effective learner

Follow some simple steps and you'll stand the best chances of passing:

- Formulate a realistic study plan and stick to it
- Don't cram, study little and often
- Understand your subject by knowing the unit syllabus inside out
- Use a blend of learning and revision materials to improve understanding and recall.

- Financial Planning
- Regulated Financial Planning
- Paraplanning
- Discretionary Investment Management

1. Choose the next step in your professional development

There's a broad range of qualifications to choose from, whether you're a financial planner, paraplanner or work in a related support role.

If you need to satisfy the RDR qualification requirements by completing a Level 4 qualification, there are two options to choose from: **the Diploma in Financial Planning** and the **Diploma in Regulated Financial Planning** – refer to page 6 for more on this requirement and guidance on which is most appropriate for you.

Diploma completion also equips you with the essential technical knowledge needed should you choose to progress to the Advanced Diploma and Chartered Financial Planner status. It's also possible to study for both simultaneously.

To read more about the range of qualifications on offer, turn to page 8.

3. Your past qualifications can count

If you hold a degree or professional qualification in a relevant subject, for example, accounting, business or law, you could receive credits that count towards completion of the existing Diploma and Advanced Diploma qualifications. In doing so, you'll avoid duplicating learning already completed and obtain your CII qualification more quickly.

See the 'Recognition of prior learning' section on page 22.

5. Create a programme to fit your study style

You can make studying simpler by selecting the learning and revision materials that best suit you.

The right choice of learning materials can make a big difference. Exam results also reveal that a blended learning approach using a combination of learning and revision materials substantially increases your chance of first-time exam success.

Get the inside track on page 24.

7. Take exams when you're ready

The Diploma in Regulated Financial Planning 'R0' exams are typically offered throughout the year, so pick your choice of time and location.

Diploma 'J0' exams and Advanced Diploma exams are available twice yearly in April and October.

Get the dates for your diary on page 32.

Momentum makes it easier

Once you're in the habit of learning it's a good idea to keep it up. It's best not to leave it too long before moving on to the next unit, that way your knowledge remains fresh and your lifestyle is already aligned to learning.

If you have any questions not answered in this brochure, please call CII Customer Service on +44 (0)20 8989 8464.

CII financial advice qualifications

Personal Finance Society/CII membership designation/title

Associate/APFS;

Chartered Financial Planner

290 credits (minimum of 120 at Advanced Diploma level and 40 at Diploma level or above. Certificate and Diploma credits are carried forward).

Fellow/FPFS

350 credits are required.

DipPFS

Diploma in Regulated Financial Planning
Units R01–R06 compulsory (100 credits)

Diploma in Financial Planning
140 credits with no compulsory units (minimum of 80 credits at Diploma level or above – choose from R01–R04, R06, J01–J07, J09–J11. A maximum of 30 Advanced Diploma credits are allowed. Certificate credits are carried forward)

CertPFS (Paraplanning)

Certificate in Paraplanning

80 credits (units R01–R03, J09 compulsory)

CertPFS (DM)

Certificate in Discretionary Investment Management

40 credits (units R01, J10 compulsory)

CertPFS

70 credits
(units R01 or CF1, CF2, R05, CF4, CF5 compulsory)

Advanced Diploma in Financial Planning

(AF2) Business financial planning – 30 Credits

(AF4) Investment planning – 30 Credits

NEW

(AF6) Senior management and supervision – 30 Credits

(AF1) Personal tax and trust planning – 30 Credits

(AF3) Pension planning – 30 Credits

(AF5) Financial planning process – 30 Credits

Diploma in Regulated Financial Planning/Diploma in Financial Planning (including Paraplanning and Discretionary investment management)

(R06) Financial planning practice – 30 Credits

(J06) Investment principles, markets and environment – 20 Credits

(R05) Financial protection – 10 Certificate Credits

(J05) Pension income options – 20 Credits

(R04) Pensions and retirement planning – 10 Credits

(J04) Pension funding options – 20 Credits

NEW

(J11) Wrap and platform services – 20 Credits

(R03) Personal taxation – 10 Credits

(J03) The tax and legal aspects of business – 20 Credits

NEW

(J10) Discretionary investment management – 20 Credits

(R02) Investment principles and risk – 20 Credits

(J02) Trusts – 20 Credits

NEW

(J09) Paraplanning – 30 Credits

(R01) Financial services, regulation and ethics – 20 Credits

(J01) Personal tax – 20 Credits

(J07) Supervision in a regulated environment – 20 Credits

Certificate in Financial Planning

(including Mortgage advice, Equity release, Long term care insurance and Group risk options)

(R05) Financial protection – 10 Credits

(GR1) Group risk – 10 Credits

(CF2) Investment and risk – 20 Credits

(CF5) Integrated financial planning – 15 Credits

(ER1) Equity release – 15 Credits

(CF1) UK financial services regulation and ethics – 15 Credits

(CF4) Retirement planning – 10 Credits

(CF8) Long term care insurance – 15 Credits

(CF6) Mortgage advice – 20 Credits

Guidance notes:

Entry requirements

- There are no entry requirements for any of the qualifications detailed above.

However, the Diploma in Financial Planning will only be awarded where the Certificate in Financial Planning (or equivalent) is held. The Advanced Diploma in Financial Planning will only be awarded where the Certificate in Financial Planning (or equivalent) or the Diploma in Regulated Financial Planning is held.

We recommend that candidates complete either Diploma before entering for the Advanced Diploma or alternatively study for them both simultaneously.

Other credit awards

Diploma/Advanced Diploma in Financial Planning:

- Credits can also be obtained by passing Award in Financial Administration units (FA1) Life office administration and (FA2) Pensions administration – 10 Certificate level credits are awarded in each case.

- Credits may also be available in respect of other exams passed under discontinued CII qualification routes or comparable exams offered by other awarding bodies (see page 22 for details). Credits in respect of all CII exams passed are automatically added to candidates' 'Learning Accounts' which can be requested online at www.cii.co.uk/learningstatement

Recognition of prior learning

You may also be eligible to receive credits for relevant qualifications you have passed through other awarding bodies. Please visit www.cii.co.uk/prior-learning where you can read full guidance on the rules and requirements and download an application form.

Use of designations/titles

Membership and Continuing Professional Development requirements apply to their use.

Full terms and conditions

Full details on the Diploma in Regulated Financial Planning and Diploma/Advanced Diploma in Financial Planning can be found within this brochure. Details on the Certificate qualifications/examinations can be found at www.cii.co.uk/qualifications

Meeting the RDR qualification requirements: CII Diplomas

The FSA's Retail Distribution Review (RDR) plans to improve public trust and confidence in the financial advice sector by bringing about a step-change in professional standards for financial advisers.

These include an increase in the minimum level of benchmark qualification to be held by advisers, requiring the holding of a QCF (Qualifications and Credit Framework) approved Level 4 qualification – broadly equivalent to first-year degree level. For those with competent adviser status at or before 30 June 2009, the deadline for compliance is the end of 2012.

To support the advice profession in meeting this target, the CII has developed three routes to completion:

- Diploma in Regulated Financial Planning
- Diploma in Financial Planning
- Alternative Assessment.

Choosing your most appropriate study route

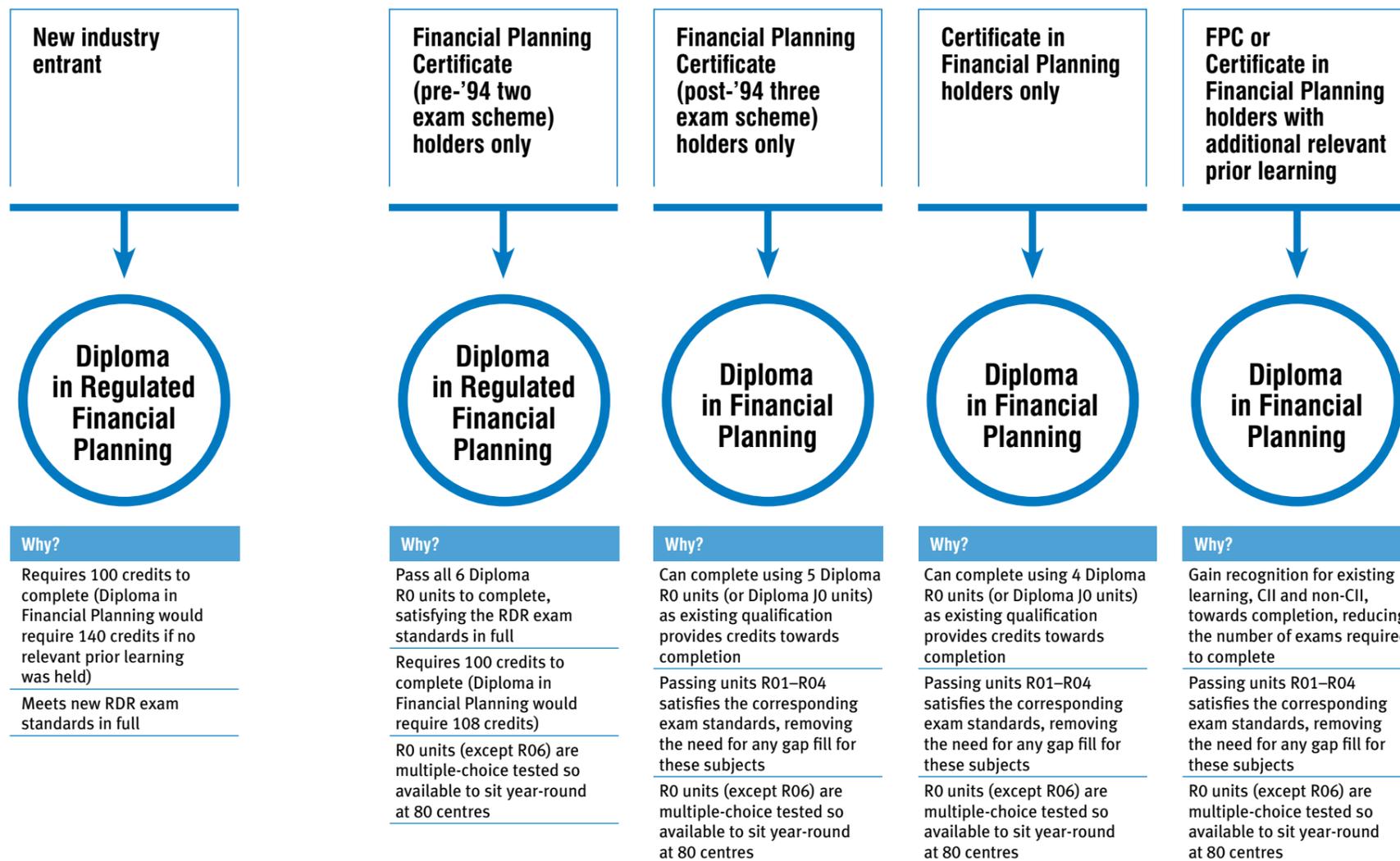
The following guidance suggests a range of study routes for individuals wishing to meet the new RDR qualification requirements.

These take into account factors such as:

- maximising compliance with the new exam standards while minimising any qualification gap fill requirement;
- completing in the minimum number of exam units; and
- ensuring full recognition for any relevant examinations already held (if you have previously studied with the CII you can obtain details of the credits that you hold by going to www.cii.co.uk/learningstatement)

Remember that these are only guidelines and you should select the most appropriate course of action for your personal circumstances.

Further details on each of these options can be found in the following pages.



Alternative Assessment

The alternative assessment option is designed for experienced advisers seeking a non-examination route to meeting the new Level 4 qualification requirements. Individuals opting for this will need to demonstrate achievement of all the learning outcomes for the new exam standards.

The assessment involves a three-stage process:

- 1. Pre-assessment diagnostic tool** – available free to anyone considering the alternative assessment, to help them determine their suitability and to ensure they understand the requirements and what will be involved.

- 2. Evidence submission** – the assessment process involves the submission of a portfolio of evidence as part of an application, which includes relevant qualifications held, recent and relevant work-based activity and CPD undertaken in order to demonstrate prior learning.
- 3. Assessment day** – includes a professional discussion with a CII qualified assessor based on 4 short case studies, and a technical interview with an independent assessor to establish equivalent knowledge and skills levels.

Successful completion is evidenced through a combination of relevant exams already held, recent and relevant evidence from day-to-day work activities, and both tests and verbal assessments conducted during an intensive assessment day. It is also the most expensive option at £1,950 due to the high level of resource required to conduct this assessment in a single day.
On successful completion, the Diploma in Regulated Financial Planning will be awarded.

This option is available until July 2012, with an application deadline of 12 May 2012.
For full details go to www.cii.co.uk/dip-rfp

Qualifications for the advice sector

NEW

Certificate in Discretionary Investment Management

This new QCF Level 4 qualification is relevant for those undertaking discretionary investment activities, and for those in investment-related support roles who wish to further demonstrate their knowledge of investments.

Completion of Certificate in Discretionary Investment Management satisfies the FSA's appropriate qualification requirements for those managing client investments or acting as a broker fund adviser.

The Certificate is available to study as a standalone qualification or as a top up where the Diploma in Regulated Financial Planning is held. It comprises two units:

- (R01) Financial services, regulation and ethics; and
- (J10) Discretionary investment management.

Upon completion candidates will be awarded the Certificate in Discretionary Investment Management. PFS members are entitled to use the designation CertPFS (DM). Continuing Professional Development requirements apply.

Why the Certificate in Discretionary Investment Management?

The Certificate delivers many advantages:

- Satisfies the FSA's appropriate qualification requirements for those managing client investments or acting as a broker fund adviser.
- Improves long-term career prospects by improving knowledge and understanding, and by demonstrating commitment to self-improvement.

- (R01) Financial services, regulation and ethics is also a unit within the Diploma in Regulated Financial Planning. Successful completion therefore shortens the time required to complete this qualification for anyone seeking to be a retail investment adviser.
- PFS members are entitled to use the designation CertPFS (DM). Continuing Professional Development requirements apply.

Is the Certificate in Discretionary Investment Management right for me?

The Certificate is appropriate for a wide range of people, including:

- All advisers undertaking discretionary investment activities who need to comply with the FSA's appropriate qualification requirements.
- Individuals working in investment-related support roles, such as training, compliance and finance who wish to improve their understanding of the business.

NEW

Certificate in Paraplanning

This new Level 4 qualification meets the specific needs of paraplanners, by offering a dedicated qualification route that develops paraplanning skills and expertise, and imparts advanced technical knowledge in a number of key advisory areas.

The Certificate in Paraplanning comprises four compulsory units, all of which need to be passed in order to complete the qualification:

- (R01) Financial services, regulation and ethics;
- (R02) Investment principles and risk;
- (R03) Personal taxation; and
- (J09) Paraplanning.

Note: See page 15 for details of other CII units recognised as equivalent to the above for this qualification.

With the exception of the paraplanning unit (which is assessed by coursework assignments) subjects are assessed by multiple-choice exams.

All multiple-choice exams, and the paraplanning unit, are assessed year-round, meaning that candidates are able to build a study programme around known commitments and busy periods.

Upon completion candidates will be awarded the Certificate in Paraplanning. PFS members are entitled to use the designation CertPFS (Paraplanning). Continuing Professional Development requirements apply.

Credits obtained in completing the Certificate in Paraplanning can also be used towards other CII financial planning qualifications (subject to their completion requirements),

such as the Diploma in Financial Planning, the Diploma in Regulated Financial Planning or the Advanced Diploma in Financial Planning, leading to Chartered Financial Planner status.

Why the Certificate in Paraplanning?

The Certificate delivers many advantages:

- Develops advanced technical knowledge in key advisory areas, and enhances paraplanning skills and expertise.
- Provides 3 of the 6 units required to complete the Diploma in Regulated Financial Planning for those seeking to become an adviser in the future. For existing holders of the Diploma in Regulated Financial Planning, only one

further unit needs to be passed in order to complete.

- Improves long-term career prospects by improving knowledge and understanding, and by demonstrating commitment to self-improvement.
- Provides online exam sittings that enable candidates to enter for exams when ready, with results provided instantaneously.
- Modular learning and unrivalled support materials means that study can be tackled in manageable chunks using the market's widest range of learning and revision materials proven to enhance the chances of exam success.
- The paraplanning unit is assessed by coursework assignments, an assessment method that is akin to the discipline of paraplanning itself.

- PFS members are entitled to use the designation CertPFS (Paraplanning). Continuing Professional Development requirements apply.

Is the Certificate in Paraplanning right for me?

The Certificate is appropriate for a wide range of people, including:

- Senior and mid-level paraplanners looking to further their knowledge and sharpen their skills.
- Those relatively new to paraplanning who perhaps do not hold existing financial planning qualifications or exams.
- New industry entrants, graduates or otherwise, aspiring to become paraplanners.

Diploma in Regulated Financial Planning

This benchmark qualification for advisers has been created to meet the new FSA exam standards (Qualifications and Credit Framework Level 4) in full.

The Diploma in Regulated Financial Planning is suitable both for new entrants and experienced advisers seeking to meet the requirements of the RDR. Guidance on those for whom it is appropriate can be found on page 6.

The Diploma in Regulated Financial Planning covers the six required subject areas identified by the FSA/FSP:

- Financial services, regulation and ethics
- Investment principles and risk
- Personal taxation
- Pensions and retirement planning
- Financial protection
- Financial planning practice.

To complete you need to pass all six units. Holders of the first unit, (R01) Financial services, regulation and ethics, are authorised to advise under supervision while they work towards completion of the full Diploma.

The Diploma in Regulated Financial Planning is modular in structure, with 5 of the 6 units being multiple-choice tested and therefore examined year-round. The sixth, the planning unit R06, is examined 7 times a year.

This enables candidates to build a study programme around known commitments and busy periods.

Results for the multiple-choice examinations are released immediately on completion, with results released in four weeks for the written exam.

Upon completion candidates will be awarded the Diploma in Regulated Financial Planning. PFS members are entitled to use the designation DipPFS (Continuing Professional Development requirements apply).

Credits obtained in completing the Diploma can also be used towards the Advanced Diploma in Financial Planning, leading to Chartered Financial Planner status.

Why the Diploma in Regulated Financial Planning?

The Diploma in Regulated Financial Planning delivers many advantages:

- Meets the RDR examination standards in full, eliminating the need to undertake qualification gap fill and enabling advisers to practice.

- Support lifelong learning as credits awarded in respect of relevant study undertaken are retained throughout your working life and can count towards completion of the Advanced Diploma/Fellowship.

- Modular learning and unrivalled support materials means that study can be tackled in manageable chunks using the markets widest range of learning and revision materials proven to enhance the chances of exam success.

- Upon completion PFS members are entitled to use the designation DipPFS, respected throughout the sector and increasingly acknowledged by the public as demonstrating professional standing (Continuing Professional Development requirements apply).

Is the Diploma in Regulated Financial Planning right for me?

The Diploma is appropriate for a wide range of people, including:

- Advisers holding FPC, Certificate in Financial Planning or equivalent, seeking to meet the RDR qualification requirements. In particular those without additional relevant prior learning that counts towards completion of the Diploma in Financial Planning.
- New industry entrants working towards becoming financial advisers.
- Anyone who gives financial advice to clients, including independent financial advisers, tied advisers, bancassurance advisers, paraplanners, accountants, lawyers, and staff in related support roles.
- Accountants, lawyers, actuaries and other staff carrying out financial planning activities.

Qualifications for the advice sector

Diploma in Financial Planning

The Diploma in Financial Planning is a tried-and-tested qualification. Over 35,000 individuals have passed it or are working towards completion.

It is what the FSA has termed a 'transitional qualification' in that holders will satisfy the RDR qualification requirements, with any short-fall between the coverage of this qualification and the new exam standards to be met through 'Qualification gap fill'. Guidance on those for whom the Diploma is appropriate can be found on page 6.

The Diploma in Financial Planning develops advanced technical knowledge and understanding across a broad range of key advisory areas, with 30 units in total from which to build a study programme.

Modular in structure, with no compulsory units, the Diploma allows you to develop a learning programme that reflects your personal circumstances.

For maximum flexibility candidates enrolled for the Diploma in Financial Planning also have access to Diploma in Regulated Financial Planning R0 exam units (see

previous page). The advantage in sitting Diploma units R01–R04 is that these satisfy the corresponding RDR exam standards, removing the need for qualification gap fill for these subjects.

Please note that the original Diploma J0 units remain particularly relevant if you are thinking of subsequently progressing to the Advanced Diploma in Financial Planning and attaining Chartered Financial Planner status because of the comprehensive manner in which they cover each subject area, providing a natural bridge between previous Certificate benchmark qualifications and the Advanced Diploma qualification. They may also cover particular subjects in greater depth than covered through the R0 units, making it the most appropriate choice taking into account your current job requirements or career aspirations.

Upon completion candidates will be awarded the Diploma in Financial Planning. PFS members are entitled to use the designation DipPFS (Continuing Professional Development requirements apply).

Advanced Diploma in Financial Planning

The Advanced Diploma in Financial Planning enables professional advisers to develop their specialist planning capabilities, providing clear differentiation from the main body of advisers.

It builds on existing skills and develops knowledge gained through previous study and workplace training. It consolidates and advances work already undertaken, most typically in completing the Diploma in Financial Planning, AFPC or the Diploma in Regulated Financial Planning (all of which carry the membership designation DipPFS).

The Advanced Diploma covers topics key to all financial planners:

- Personal tax and trust planning
- Business financial planning
- Pension planning
- Investment planning
- Senior management and supervision
- Financial planning process.

Note: As with the Diploma in Financial Planning, the Advanced Diploma is also an RDR 'transitional qualification'. See the Diploma section above for details.

On completion of the Advanced Diploma you will be better prepared to offer a sophisticated and comprehensive approach to financial management, ensuring that you provide your clients with a level of service that meets or exceeds their expectations.

Upon completion of the Advanced Diploma

PFS members are entitled to use the designation APFS (Continuing Professional Development requirements apply).

Chartered status

Advanced Diploma holders are also eligible for Chartered Financial Planner status (subject to having five years' experience, not necessarily post-qualification).

Chartered status reinforces the importance of professionalism in a fast-moving and competitive market. It also helps place the financial advice sector on a par with other professions, such as accountants and solicitors and distinguishes holders from their competitors and peers.

Research reveals that Chartered status is increasingly being recognised by consumers (both individuals and businesses) as a mark of professionalism.

The individual 'Chartered Financial Planner' title is now held by more than 2,500 individuals, making it the premier title for financial advice professionals.

The CII also offers corporate Chartered status to qualifying financial advice firms, further enhancing the visible professionalism of the advice sector. The eligibility criteria for corporate Chartered status includes a specified number of directors holding individual Chartered status in their own right (see www.cii.co.uk/chartered for further information).

You will also be able to use the credits obtained in achieving the Diploma towards the Advanced Diploma in Financial Planning, leading to Chartered Financial Planner status.

Why the Diploma in Financial Planning?

The Diploma in Financial Planning delivers many advantages:

- Meets the RDR qualification requirements for advisers to hold a QCF Level 4 qualification (any gap between this at the full RDR exam standards can be addressed through Qualification gap fill), enabling advisers to practice.
- Support lifelong learning as credits awarded are retained throughout your working life and can count towards completion of the Advanced Diploma/ Fellowship.
- Supports personalised learning activity through the provision of clearly-defined, targeted topics appropriate to your job role.

• Duplication of learning is avoided through the recognition of relevant prior learning, in the form of CII credits that count towards completion.

• Modular learning and unrivalled support materials means that study can be tackled in manageable chunks using the market's widest range of learning and revision materials proven to enhance the chances of exam success.

• Upon completion PFS members are entitled to use the designation DipPFS, respected throughout the sector and increasingly acknowledged by the public as demonstrating professional standing (Continuing Professional Development requirements apply).

As an individual, obtaining Chartered status can therefore deliver many advantages in terms of career and business advancement.

PFS Fellowship

Those wishing to continue their studies can also work towards Fellowship of the Personal Finance Society. A total of 350 credits are required to obtain the Fellowship, this must include obtaining 290 credits through completion of the Advanced Diploma in Financial Planning (see page 14 for details). The remaining 60 credits can come from any of the examinations offered within the CII financial services qualifications framework.

Why the Advanced Diploma in Financial Planning?

The QCF Level 6 Advanced Diploma in Financial Planning delivers many advantages:

- Meets the RDR minimum qualification requirements for advisers to hold a QCF Level 4 qualification (any gap between this at the full RDR exam standards can be addressed through qualification gap fill), enabling advisers to practice.
- Supports personalised learning activity through the provision of clearly-defined, targeted topics appropriate to your job role.

• Duplication of learning is avoided through the recognition of relevant prior learning, in the form of CII credits that count towards completion.

• The Advanced Diploma can differentiate you from other financial advisers, developing enhanced technical knowledge and sophisticated financial planning skills, in turn providing a competitive edge.

• Upon completion PFS members are entitled to use the designation APFS, respected throughout the sector and increasingly acknowledged by the public as demonstrating professional standing (Continuing Professional Development requirements apply).

• Advanced Diploma-holders can apply to become Chartered Financial Planner title-holders, demonstrating their commitment to learning and personal development, and assisting with career progression.

Is the Diploma in Financial Planning right for me?

The Diploma is appropriate for a wide range of people, including:

- Advisers holding FPC, Certificate in Financial Planning or equivalent, seeking to meet the RDR qualification requirements, in particular those with additional relevant prior learning that counts towards completion.
- Anyone who gives financial advice to clients, including independent financial advisers, tied advisers, bancassurance advisers, paraplanners, accountants, lawyers, and staff in related support roles.
- Accountants, lawyers, actuaries and other staff carrying out financial planning activities.

Is the Advanced Diploma in Financial Planning right for me?

The Advanced Diploma is appropriate for a wide range of people, including:

- Financial planning staff wishing to build upon their existing planning skills and progress to the highest financial planning qualifications and designations (Associateship/APFS, Fellowship/FPFS and Chartered status).
- Anyone who gives financial advice to clients, including independent financial advisers, tied advisers, bancassurance advisers, paraplanners, accountants, lawyers, and staff in related support roles.
- Accountants, lawyers, actuaries and other staff carrying out financial planning activities.

Qualifications for the advice sector

BS ISO 22222

The CII was the first UK professional body to be approved to certify the British Standard ISO 22222 Financial Planner Certification.

BS ISO 22222 certification demonstrates that a financial planner:

- has achieved an internationally-recognised level of competence in the six identified stages of the financial planning process;
- has completed relevant CPD; and
- adheres to an ethical code of conduct.

BS ISO 22222 is a valuable and practical measure of a financial planner's ability to perform his or her role to an objectively measured standard of capability and competence. It also supports the adviser's business by demonstrating the quality of the processes and procedures in place.

In addition to being a public statement of planning competence, successful completion provides an award of the compulsory unit (AF5) Financial planning process for the Advanced Diploma where this or equivalent is not already held.

For full details go to www.cii.co.uk/iso22222

Qualification gap fill

The FSA recognises specified existing 'transitional qualifications' as satisfying the new RDR qualification requirements. These include the Diploma/Advanced Diploma in Financial Planning, Advanced Financial Planning Certificate (AFPC) and Associateship (ACI). A full listing can be found in the FSA Policy Statement PS 11/01 on the FSA website: www.fsa.gov.uk

Holders of these qualifications will need to bridge any knowledge gap between their qualification and the new FSA/FSP exam standards through qualification gap fill, and have this verified by their Accredited Body by the qualification deadline of the end of 2012.

To assist advisers in bridging this gap, the CII and PFS have developed a free comprehensive **member-only** qualification gap fill programme.

This comprises:

- **Diagnostic tool** – this enables members to map the knowledge gaps between the CII exams they hold and the new RDR exam standards, so it is clear exactly what areas need to be addressed. Members are also able to maintain a full record of additional compliance activity undertaken, through the self-recording function, to ensure compliance with the new exam standards. CII/PFS members can access the tool at www.cii.co.uk/gap-fill
- **Solutions** – the market's widest programme of targeted solutions to address identified gaps. These take a range of forms from online learning, podcasts, technical updates and events delivered by the CII and PFS. We are committed to providing members with sufficient free content to satisfy their potential compliance obligations.

You can access further information on qualification gap fill at www.cii.co.uk/rdr

Statement of Professional Standing

From 01 January 2013 the majority of advisers will be required to hold a Statement of Professional Standing (SPS), issued by an FSA appointed Accredited Body. This will confirm that an adviser adheres to ethical standards, holds appropriate qualifications for their role (including completion of gap fill) and has undertaken appropriate CPD during the year. The SPS is renewable on an annual basis.

The CII has been appointed as an Accredited Body and is now able to provide PFS/CII adviser members meeting FSA requirements with free access to an SPS. Further information can be found online at www.cii.co.uk/sp For more information on PFS membership, the support it provides and how to join, please refer to the inside front cover of this brochure.

Office of Qualifications and Examinations Regulation (Ofqual)

Ofqual is the regulator of qualifications, exams and tests in England. They are also the regulators for recognised awarding bodies, such as the CII.

At the time of going to print, the following CII Diploma/Advanced Diploma qualifications are registered with Ofqual in the Qualifications and Credit Framework (QCF) at the levels indicated:

- The Advanced Diploma in Financial Planning (Level 6)
- The Diploma in Regulated Financial Planning and the Diploma in Financial Planning (both Level 4)

Pending approval from Ofqual, the Certificate in Paraplanning and Certificate in Discretionary Investment Management will be registered in the Qualifications and Credit Framework (QCF) at Level 4. Approval is expected in January/February 2012, please monitor www.cii.co.uk/qualifications

You can access further information at www.ofqual.gov.uk

Financial Skills Partnership (FSP)

The FSP, formerly known as the Financial Services Skills Council (FSSC), is an impartial, employer-led organisation which aims to build the skills base within the UK financial services sector. Alongside the FSA, the FSP facilitated the shaping of the RDR's new minimum qualification standards for investment advisers. For further information, please refer to the FSP website at www.financialskillspartnership.org.uk

Your next step

Now that you have read about CII Certificate/Diploma/Advanced Diploma qualifications, gained an understanding of what they offer and decided on the study route that meets your career development plans, it is time to finalise your entry.

The following pages contain all the information you require to study for and complete these qualifications. As you read through these, you will learn about the units on offer, the available learning materials, course and exam entry dates and deadlines, terms and conditions relating to entry, and the different ways you can enter.

Please take time to read this, as it will help you choose the study programme that best fits your needs.

You can also access FAQs at www.cii.co.uk/faq

What does each qualification involve?

Entry requirements

There are no formal entry requirements for any of the following units or qualifications, and there is no prescribed order in which units must be taken. In the case of the Diploma and Advanced Diploma in Financial Planning you select those most appropriate to your learning needs.

In terms of completion, the Diploma and Advanced Diploma in Financial Planning will only be awarded where you hold the Certificate in Financial Planning, or equivalent (such as FPC, CeFA or Investment Advice Certificate). The Diploma in Regulated Financial Planning also satisfies this requirement for the Advanced Diploma.

The Diploma qualifications provide the essential technical knowledge required when completing the Advanced Diploma. For this reason it is strongly recommended that, if you have not already done so, you complete a Diploma qualification before tackling the Advanced Diploma or that you study the two simultaneously, typically following subject streams such as those set out below.

Important notes:

- See page 22 for details of the completion rules which apply in respect of recognition of prior learning.
- See overleaf for details of units treated as equivalent.

Credits awarded for commonly held financial planning qualifications include:

Qualifications	Credits and level
Certificate in Financial Planning	70 – Certificate
Financial Planning Certificate (1994 scheme – inc unit FP3)	50 – Certificate
Financial Planning Certificate (pre-1994 scheme – exc unit FP3)	32 – Certificate

Certificate units available for Diploma/Advanced Diploma in Financial Planning completion:

- **Financial services Certificate level units** – Successful completion results in the award of between 10–20 credits at Certificate level. See page 4–5 for further details.
- **Certificate in Insurance unit (IF7) Healthcare insurance products** – This covers the fundamental principles and practices relating to healthcare insurance, and provides 15 Certificate level credits on completion.

More information on the above units can be found at www.cii.co.uk/qualifications or from Customer Service.

Completion requirements

Certificate in Discretionary Investment Management

To complete you are required to pass two units, these are:

Units	Credits and level
(R01) Financial services, regulation and ethics	20 per unit – Diploma
(J10) Discretionary investment management (first examined Sep 12)	

Certificate in Paraplanning

To complete you are required to pass four units, these are:

Units	Credits and level
R01	As listed above
(R02) Investment principles and risk	20 – Diploma
(R03) Personal taxation	10 – Diploma
(J09) Paraplanning	30 – Diploma

Note: Holders of the following alternative CII units will also satisfy the completion requirements for this qualification:

- (CF1) UK financial services regulation and ethics or (FP1) financial services and their regulation = **R01**;
- (J06) Investment principles, markets and environment or (G70) Investment portfolio management = **R02**; and
- (J01) Personal tax = **R03**.

Diploma in Regulated Financial Planning

To complete you are required to pass six units, these are:

Units	Credits and level
R01, R02, R03	As listed above
(R04) Pensions and retirement planning	10 – Diploma
(R05) Financial protection	10 – Certificate
(R06) Financial planning practice	30 – Diploma

Diploma in Financial Planning

To complete you need to:

- **Obtain 140 credits:**
- At least **80 credits** must be at **Diploma level (units J01–J07, J09–J11, R01–R04 and R06)**. The following can also count towards this requirement:
 - Advanced Diploma level credits from withdrawn AFPC units;
 - One Advanced Diploma in Financial Planning unit (AF1–AF6) or a maximum of 30 non-specific Advanced Diploma credits.

- The remaining **60 credits** can come from any of the examinations offered within the CII financial services qualifications framework, as listed on this page (also see the bottom of page 14 for details of certificate-level units), or comparable offered by other awarding bodies.

Units	Credits and level
R01–R06, J09, J10	As listed above
(J01) Personal tax (last examined Apr 13)	20 per unit – Diploma
(J02) Trusts	
(J03) The tax and legal aspects of business	
(J04) Pension funding options (last examined Apr 13)	
(J05) Pension income options	
(J06) Investment principles, markets and environment (last examined Apr 13)	
(J07) Supervision in a regulated environment	
(J11) Wrap and platform services (first examined Oct 12)	
AF1–AF6	As listed below

Advanced Diploma in Financial Planning

To complete you need to:

- **Obtain 290 credits:**
- A minimum of **120** of these must be at **Advanced Diploma level**, (units AF1–AF6). Where you already hold Advanced level credits from the withdrawn AFPC qualification scheme these will count towards this requirement.

These must include the compulsory unit AF5 (holders of the following or equivalent

- satisfy the AF5 requirement: AFPC unit (H25) Holistic financial planning, ISO 22222 (see page 12) or Certified Financial Planner – recognition of prior learning application is required in respect of ISO 22222 and Certified Financial Planner, see page 22 for details).
- A further 40 must be at Diploma level or above.
 - The remaining credits can come from any of the examinations offered within the CII financial services qualifications framework (also see the bottom of page 14 for details of certificate-level units).

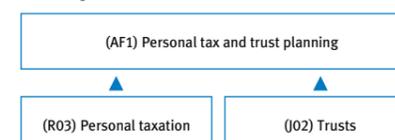
Units	Credits and level
(AF1) Personal tax and trust planning	30 per unit – Advanced Diploma
(AF2) Business financial planning	
(AF3) Pension planning	
(AF4) Investment planning	
(AF5) Financial planning process – compulsory	
(AF6) Senior management and supervision (first examined Oct 12)	

Specialist study streams

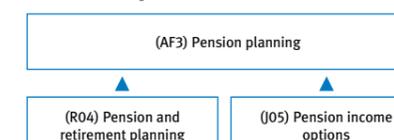
Candidates completing the Diploma and Advanced Diploma in Financial Planning often select units based on their particular area of work, or an area of financial advice they aspire to move into.

The following role based study streams suggest three such examples.

Tax specialist



Pension specialist



Investments specialist



What does each qualification involve?

Credit awards for equivalent units

Due to the extent of syllabus overlap, certain combinations of units will result in only one award of credits.

Where two equivalent units are held, the higher of the two credit figures will be added to your CII Learning Account. However, should you wish, you may still choose to sit an 'overlapping' unit in order to enhance your knowledge. Units affected are shown opposite.

Planned unit withdrawal

A degree of syllabus overlap exists between a number of R0 and J0 units.

As a result, units J01, J04 and J06 are being withdrawn and will be examined for the final time in April 2013.

Withdrawn units treated as equivalent to current units:

Withdrawn unit title	Credits and level	Current unit title	Credits and level
(G30) Business financial planning	30 – Advanced	(J03) The tax and legal aspects of business	20 – Diploma
(G70) Investment portfolio management	30 – Advanced	*(J06) Investment principles, markets and environment	20 – Diploma
(H15) Supervision and sales management	30 – Advanced	(J07) Supervision in a regulated environment	20 – Diploma
(H25) Holistic financial planning	30 – Advanced	(AF5) Financial planning process	30 – Advanced
(J08) Financial planning practice	30 – Diploma	(R06) Financial planning practice	30 – Diploma
(SV1) Savings and investments	20 – Diploma	(CF2) Investment and risk	20 – Certificate (Diploma if completed prior to 2007)
(MAQ) Mortgage Advice Qualification	20 – Diploma	(CF6) Mortgage advice	20 – Certificate (Diploma if completed prior to 2007)
(CF7) Lifetime mortgage activities	15 – Certificate	(ER1) Equity release (Diploma if completed prior to 2007)	15 – Certificate (Diploma if completed prior to 2007)
(HR1) Home reversion plans	5 – Certificate		
(CF3) Financial protection	10 – Certificate	(R05) Financial protection	10 – Certificate

* **Note:** Whilst J06 and G70 are treated as equivalent in the CII qualifications framework, J06 is not an appropriate examination in respect of the regulated activity of discretionary fund management. For details of FSP appropriate examinations see www.financialskillspartnership.org.uk

Current units treated as equivalent

(see important note below)

Current unit title	Credits and level	Current unit title	Credits and level
(J01) Personal tax (last examined Apr 13)	20 – Diploma	(R03) Personal taxation	10 – Diploma
(J04) Pension funding options (last examined Apr 13)	20 – Diploma	(R04) Pensions and retirement planning	10 – Diploma
(J06) Investment principles, markets and environment (last examined Apr 13)	20 – Diploma	(R02) Investment principles and risk	20 – Diploma

Important note: as the Diploma in Regulated Financial Planning is an FSA regulated qualification, all learning outcomes must be matched in order for an exemption to be given against its units. In terms of current and withdrawn CII units, only units CF3 and J08 have this degree of learning outcome match against the comparable new units, R05 and R06, respectively.

The mechanics of entering for Diploma/Advanced Diploma units

You may sit as many exams as desired at a single sitting, although we recommend that no more than two Diploma/Advanced Diploma units per session are taken.

If studying towards the Advanced Diploma, we recommend that unit (AF5) Financial planning process should be completed last, as this tests skills developed through completion of the other Advanced Diploma units.

The recommended minimum study hours shown opposite will vary according to your experience and ability. The nominal pass mark is also shown. However, the actual pass mark may vary slightly from one session to another to ensure that the pass standard remains constant.

Units	Study hours per unit	Assessment method	Nominal pass mark	Exam sessions	Results
J01–J07, J11	100	2 hour exam comprising 15 compulsory written short answer questions	55%	April/October	9 weeks
J09	100	Non-exam based. 3 written coursework assignments	65%	n/a	8 weeks
R01, R02, J10	60	2 hour exam comprising 100 multiple choice questions (MCQ)	R01–R04, J10: 65% R05: 70%	Year-round	Immediate notification of results
R03–R05	50	1 hour exam comprising 50 multiple choice questions (MCQ)			
R06	100	3 hour exam comprising 2 written case studies on financial planning practice. Candidates receive the case studies two weeks before the exam.	55%	January/April/ June/July/August/ October/November	4 weeks
AF1–AF4, AF6	150	3 hour case study based exam. 160 marks spread over three compulsory questions. Marks for questions 2 and 3 may vary between examination sessions. • Question 1 – 80 marks • Question 2 – 35–45 marks • Question 3 – 35–45 marks	55%	April/October	9 weeks
AF5	150	3 hour exam. Candidates receive a 'fact find' two weeks before the examination. The examination tests key aspects of the financial planning process as applied to the client scenario.			

Diploma/Advanced Diploma exams are based on the published syllabuses, which are in themselves important aids to exam preparation and revision. It is essential that you familiarise yourself with these before commencing study.

These set out the learning outcomes for each unit, which define what you should know by the end of the course of study. Also, a set of assessment criteria specify what you will need to do during the assessment in order to satisfy these learning outcomes.

The syllabuses also identify published material designed to assist you in preparing for exams under the following headings: reading list, reference materials and periodicals. Summary syllabuses are provided opposite and overleaf. To obtain full syllabuses free of charge, visit www.cii.co.uk/qualifications

What does each unit cover?

(R01) Financial services, regulation and ethics

At the end of this unit candidates will be able to demonstrate their knowledge, understanding and skill in applying the following topic areas:

- the UK financial service industry in its European and Global context;
- how the retail customer is served by the financial services industry;
- the FSA's regulatory framework, powers and responsibilities to protect the consumer;
- the legal concepts and considerations relevant to financial advice;
- the Code of Ethics and its impact on the business behaviours of individuals.

(R02) Investment principles and risk

At the end of this unit candidates will be able to demonstrate their knowledge, understanding and skill in applying the following topic areas:

- the characteristics, inherent risks, behaviour and correlation of asset classes, and investment products;
- the macro-economic environment and its impact on asset classes;
- the merits and limitations of the main investment theories;
- the nature and impact of the main types of risk on investment performance;
- the performance of investments.

(R03) Personal taxation

At the end of this unit candidates will be able to demonstrate their knowledge, understanding and skill in applying the following topic areas:

- the basic structure of the UK tax system;
- the main taxes on income and capital that may be charged on individuals and trusts, the self assessment system and how tax liabilities are computed;
- the taxation of investments as relevant to the needs and circumstances of individuals and trusts.

(R04) Pensions and retirement planning

At the end of this unit candidates will be able to demonstrate their knowledge, understanding and skill in applying the following topic areas:

- the main tax and legal frameworks applicable to pension schemes;
- the features of defined contributions and defined benefit pension schemes;

- state retirement benefits including risks and suitability of contracting out;
- the aims and objectives of retirement planning including relevant investment issues.

(R05) Financial protection

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

- the purpose and scope of financial protection products;
- the role and limitations of State benefits;
- the main features and functions of the different types of financial protection products.

(R06) Financial planning practice

This unit aims to help advisers develop and demonstrate their financial planning capabilities. It tests the practical application of technical knowledge and planning skills already gained through previous study, thereby supporting the provision of competent and appropriate advice.

On completion of this unit, candidates should be able to:

- establish client aims, objectives and risk profile;
- conduct a fact-find;
- analyse client data;
- formulate the financial plan and make recommendations;
- monitor client circumstances.

(J01) Personal tax

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

- the basic structure of the tax system and self-assessment;
- when and how Income Tax is applied to different types of income;
- when and how National Insurance contributions apply to employed and self-employed income;
- when and how Capital Gains Tax applies to an individual's gains;
- the tax treatment of different kinds of investments;
- when and how Inheritance Tax applies;
- the impact of an individual's residence and domicile status on liability to UK tax.

(J02) Trusts

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

- the structure of a trust and the role of the settlor, trustees and beneficiaries;
- how trusts are created, the rules that govern them and their main uses;

- the rules covering the investment of trust assets and the administration of trusts;
- substituted decision making, the impact of loss of mental capacity and related procedures;
- the consequences of making a will and of dying intestate;
- the bankruptcy rules and the role of the trustee in bankruptcy;
- how trusts are subject to tax and how a liability can fall to the settlor, trustees or beneficiaries;
- how life assurance policies and certain pension benefits can be placed in trust and the tax and other implications;
- the need to review trusts regularly.

(J03) The tax and legal aspects of business

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

- the main legal forms of business in the UK;
- the main principles of business accounting and the interpretation of accounts for each of the main legal forms of business;
- the main internal and external options for financing a business;
- the impact of employment law on business;
- the main principles of business protection insurance;
- the principles and application of the following taxes and allowances in the business context:
 - Income Tax;
 - National Insurance contributions;
 - Corporation Tax;
 - Capital allowances;
 - Value Added Tax;
 - Capital Gains Tax;
 - Inheritance Tax.

(J04) Pension funding options

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

- the HM Revenue and Customs (HMRC) tax regime for pensions with particular reference to the accumulation of retirement funds;
- the State retirement benefits available, including the risks and suitability of contracting out of the State Second Pension;
- the legal framework for pensions;
- the features of defined contribution pension schemes;
- the features of defined benefit pension schemes;

- the choices faced by early leavers and the use of transfer value analysis;
- the key issues in pension accumulation.

(J05) Pension income options

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

- the rules that apply to retirement benefits at the date that they are crystallised;
- in detail the features, tax treatment and risks of the secured pension option;
- in detail the features, risks and tax treatment of the unsecured pension available up to age 75;
- in detail the features, risks and tax treatment of phased retirement up to age 75;
- in detail the features, risks and tax treatment of the alternatively secured pension available at age 75;
- the use of the critical yield in advising on Income Withdrawal and its implications for investment;
- the benefits available when an investor is in ill health;
- the State retirement benefits available;
- the issues in giving initial and ongoing advice on taking pension benefits to clients.

(J06) Investment principles, markets and environment

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

- fundamental economic issues;
- the main principles of portfolio risks and returns;
- how to establish client objectives and constraints;
- the main principles governing how to construct an investment portfolio;
- the risks and returns of cash, debt investments, equities and property;
- the risks and returns from alternative investments and derivatives;
- the portfolio construction process and asset allocation;
- how to assess investment portfolio performance and investment management services.

(J07) Supervision in a regulated environment

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

- the characteristics and role of a supervisor;
- different leadership and behavioural models;
- how communication is made effective and be able to describe a range of communication methods;
- the legal and regulatory aspects of training and competence;
- how learning takes place;
- the coaching, counselling and assessing processes and the roles within them;
- the role of compliance in the sales process;
- the setting and measuring of objectives;
- management information and quality standards;
- relevant legislation in connection with employment, performance management and termination of employment.

(J09) Paraplanning

At the end of this unit, candidates will be able to evaluate and apply a range of paraplanning issues, including:

- the customer's personal circumstances;
- the financial position of the client;
- providing potential solutions;
- the regulatory, legal and ethical frameworks of paraplanning.

Notes:

- **Syllabuses are examined from 01 September until 31 August each year.**
 - R01–R05: The tax year 2011/2012 will be examined until 31 August 2012. The tax year 2012/2013 will be examined from 01 September 2012.
 - J01–J07: The tax year 2011/2012 will be examined in the April 2012 session. The tax year 2012/2013 will be examined in the October 2012 and April 2013 sessions.
- **Updated study options and revision aids will be made available in July 2012 in support of this syllabus change.**

See guidance notes on pages 24 for further details.

What does each unit cover?

(J10) Discretionary investment management

At the end of this unit, candidates will be able to advise clients on a range of discretionary investment management issues, including:

- establishing and meeting client objectives;
- the behaviour, performance, risk profile and correlation of key investment types;
- the role of the investment manager;
- discretionary and non-discretionary portfolio management;
- investment fund objectives and approaches;
- the fundamentals of economics applicable to investment management;
- how investment returns are related to investment risk;
- the principles of portfolio theory;
- performance measurement;
- data regression;
- indices;
- the principles of performance measurement;
- financial analysis;
- ratio analysis;
- information sources and disclosure obligations and bias thereof;
- the principles of performance management and portfolio theory;
- analysis and interpretation of financial information and ratios.

(J11) Wrap and platform services

At the end of this unit, candidates will be able to demonstrate an understanding of:

- the use of platforms in providing financial services;
- the legal issues specific to using platform services;
- the specific regulatory issues impacting upon platform services;
- the suitability of platforms in meeting client requirements;
- the corporate wrap proposition.

(AF1) Personal tax and trust planning

At the end of this unit, candidates will be able to advise clients on a range of taxation and trust issues, including:

- basic structure of the tax system and self assessment;
- main taxes on income and capital that may be charged on individuals, the self assessment system and how tax liabilities are computed;

- tax planning considerations in respect of main social security benefits and the impact of different types of income on such benefits;
- National Insurance, how it is calculated and applied;
- tax treatment of different kinds of investments;
- impact of residence and domicile on an individual's liability to UK tax;
- legal principles associated with the creation and management of a trust;
- main types of trusts that are common in the UK;
- powers and duties of trustees including different types of power of attorney, the procedures for establishing a power of attorney and the implications of doing so;
- consequences of making a will and dying intestate;
- bankruptcy rules and the role of the trustee in bankruptcy;
- taxation considerations relevant to trusts.

(AF2) Business financial planning

At the end of this unit, candidates will be able to advise clients on a range of business planning issues, including:

- the main legal forms of business;
- the consequences of bankruptcy or insolvency;
- business accounts and financial controls;
- taxation of business entities, its owners and employees;
- main legal responsibilities businesses have to employees, suppliers and customers;
- main principles of business protection insurance, including key person insurance, share protection insurance and partnership protection insurance;
- the main uses of pensions for business planning.

(AF3) Pension planning

At the end of this unit, candidates will be able to advise clients on a range of pension planning issues, including:

- HM Revenue & Customs tax regime for pensions;
- legal framework of pensions;
- features and risks of defined contributions and defined benefit pension schemes;
- State retirement benefits;
- choices facing early leavers, transfer value analysis and transfer advice;
- various options for drawing income – their features, risks and tax treatment;
- different needs and solutions available to personal and corporate customers.

(AF4) Investment planning

At the end of this unit, candidates will be able to advise clients on a range of investment issues, including:

- economic environment and its impact on investment performance and investment decision making;
- main features, risks and returns of direct financial investments, collective investments and other investments;
- individual company performance and company accounts;
- measurement and management of risk and returns;
- main principles governing how to construct an investment portfolio;
- range of investment management services, how their performance is evaluated, and their regulatory environment.

(AF5) Financial planning process

At the end of this unit, candidates will be able to apply the financial planning process to a complete client scenario, including:

- understanding of the relationship and responsibilities between adviser and client and the need to establish the scope of the planning brief;
- evaluation of the different remuneration strategies available and how they might suit the different services required by clients;
- understanding and evaluation of the client's financial objectives, including the importance of prioritising those financial objectives;
- understanding of the assumptions underlying the financial plan;
- understanding of the client's financial status;
- understanding of what is meant by risk, the various risks faced by the client and the importance of the client risk profile in formulating a financial plan;
- evaluation of the different options available to the client with relevant evidence;
- the ability to put forward an appropriate financial plan based upon analysis of client objectives, circumstances and options;
- the ability to explain the meaning of any technical terms, the features of proposed products and the consequences of the proposed course of action;
- understanding of the importance of documenting any changes to the plan required by the client and how to document such changes;
- understanding of the review process and the different frequencies and methods available to review the plan.

(AF6) Senior management and supervision

At the end of this unit, candidates will be able to apply and evaluate a range of supervision issues, including:

- supervision principles at a business level;
- supervision principles and practice;
- the competency requirements for senior executives and the governance of competence arrangements;
- the impact of leadership and culture in a regulated environment.

Notes:

- **Syllabuses are examined from 01 September until 31 August each year.**
 - **J10: The tax year 2012/2013 will be examined from 01 September 2012.**
 - **AF1–AF6: The tax year 2011/2012 will be examined in April 2012 session. The tax year 2012/2013 will be examined in the October 2012 and April 2013 sessions.**
- **Updated study options and revision aids will be made available in July/August 2012 in support of this syllabus change.**

See guidance notes on page 24 for further details.

Recognition of prior learning

When you pass exams through the CII, the credits will automatically appear on your learning account, including exams that you may have passed under discontinued CII qualification routes. The most common withdrawn CII financial services exams are detailed in the table opposite (see page 15 for details of current CII financial services exams).

Your learning statement can be viewed online at www.cii.co.uk/learningstatement or you can obtain a copy by contacting Customer Service.

You may also be eligible to receive credits for relevant qualifications you have passed through other awarding bodies. These include degrees in relevant subjects, for example, accountancy, business or law as well as specific financial planning qualifications.

By claiming credits for qualifications you've attained outside the CII framework, you'll avoid duplicating learning already undertaken, in turn reducing the amount of study and obtaining your CII qualification more quickly.

If you wish to claim credits to recognise non-CII qualifications held, please visit www.cii.co.uk/prior-learning where you can read full guidance on the rules and requirements and download an application form.

Important note: To be awarded a CII qualification, you must obtain, by CII examination or coursework assessment, a pass in a unit from the qualification you are looking to complete (in the case of a Diploma qualification, a J0 or R0 unit (except for R05 as this unit is at Certificate level) and in the case of the Advanced Diploma, an AF unit) and meet the qualification completion requirements.

These rules apply irrespective of how many credits your existing qualifications might provide.



To download a recognition of prior learning application form, and for full guidance on the rules and requirements and the

latest regulatory standards, visit www.cii.co.uk/prior-learning

Withdrawn

Advanced Financial Planning Certificate

Unit title	Credit level		
	Certificate	Diploma	Advanced
Units: G10, G20, G30, G60, G70, G80, H15, H25, F10, F20, F30, F40, F50, L10, L20, L30, L40, L50			30 per unit
Units: K10, K20			20 per unit

Miscellaneous exams

Unit title	Credit level		
	Certificate	Diploma	Advanced
(CF3) Financial protection	10		
Units: MAQ, SV1		20 per unit	
(J08) Financial planning practice		30	

Certificate in Financial Planning

Unit title	Credit level		
	Certificate	Diploma	Advanced
(CF7) Lifetime mortgage activities	15*		
(CF9) Pensions simplification	10		
(HR1) Home reversion plans	5		

Financial Planning Certificate

Unit title	Credit level		
	Certificate	Diploma	Advanced
Completed (1994 scheme – including unit FP3)	50		
Completed (pre-1994 scheme – excluding unit FP3)	32		

* 15 Diploma level credits where exam passed prior to 2007.

“ We place the highest value on the CII’s Diploma in Financial Planning. This is demonstrated by our active encouragement, management and support for our people to gain this qualification and the level of technical knowledge it brings.

RDR-focused units and access to a qualification gap fill programme only add to this, providing our people with the support they need to meet RDR requirements. Of equal importance to meeting the regulatory requirements is the ability to help our people to Advanced Diploma and Chartered status, and meet the challenging needs of a post-RDR wealth business. ”

Scott Bennett
Senior Proposition Development Manager
HSBC

HSBC 
The world's local bank

Study options and revision aids Blended learning programme

To help you pass the Diploma/Advanced Diploma exams first time we have developed a comprehensive portfolio of study options and revision aids which have been proven to enhance the chances of exam success. These can be ordered online at www.cii.co.uk/ qualifications over the phone by calling Customer Service, or by post/fax using the application form at the back of the brochure.

The prices quoted are for individuals. Companies requiring pricing information for groups of employees should call +44 (0)20 8989 8464 to discuss their requirements.

Members of the Personal Finance Society/ CII/Society of Mortgage Professionals benefit from a discount on the price of study options, revision aids and exam entry.

In addition, regardless of which study option and/or revision aids you choose, with the exception of J09, there is a standard exam entry fee per unit (see pages 34–35 for details).

Guidance on R0 and J10 unit purchases:

- The listed study options (opposite and on page 26) are based on an enrolment period of between 01 September through to 31 August, during which time you are recommended to sit the exam whilst these are current.
- You must purchase the study text and revision aids for the period during which you plan to sit the exam. This should be indicated within Section C of the application form at the back of this brochure.
- New editions of study options and learning materials can be purchased each year, from July, for examination from September.
- Electronic updates to the study text will automatically be made available during the enrolment period to which they relate.

Guidance on J0 and AF unit purchases (excl. J09 and J10):

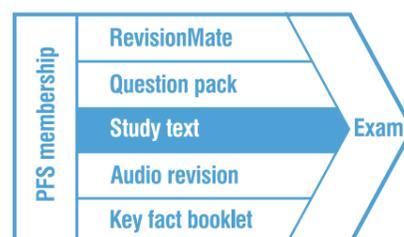
- For J0 and AF units, the listed study options (opposite and on page 26) are based on an enrolment period of 12 months from the point of purchase, during which time you are recommended to sit the exam whilst these are current.
- For J0 units, you must purchase the revision aids for the exam session you plan to sit. This should be indicated within Section C of the application form at the back of this brochure.
- Electronic updates to the study text will automatically be made available for 12 months after enrolment.

Important notes applicable to all qualifications:

- Please allow ten days for delivery to a UK address and twenty one days to a non-UK address from receipt of your order.
- For materials sent within the UK, you, or someone acting on your behalf, will be required to sign for the delivery.

R01–R06 blended learning programme

All members, new applicants and existing, of the PFS/CII can now access an exclusive package of learning and revision materials, exam entry and discounted revision courses to support their studies.



Available for Diploma units R01–R06, this blended learning programme helps adviser members develop a deep understanding of the unit syllabus, successfully pass the Diploma exams and, in turn, satisfy the RDR qualification requirements.

For a single fee the blended learning programme includes all of the following tools (PFS membership payable separately).

PFS membership

Practical tools to support you meet RDR requirements, including a gap fill programme and technical updates. For more, see the inside front cover.

Study text with updates

Covering the unit syllabus in a straightforward and user-friendly format.

RevisionMate

A host of online study support services. For more, visit www.cii.co.uk/revisionmate

Key fact booklet

Pocket-sized booklet summarising key points from the study text, great for use while on the move.

Audio revision

MP3 material covering the key elements of each subject, perfect for using while travelling.

Question pack*

An online bank of 300 questions, providing comprehensive self-testing of the unit syllabus.

Discounted revision course

A discount of 20% on the member price for any CII course (your selected unit only).

Exam entry

Entry to the exam itself.

Notes:

- R06 question pack is not available and therefore an examination guide (see pg 26 for details) will be provided for this unit.
- Current membership of the PFS/CII is required. Non-members can join at the time of purchase.
- From 01 Jan 2012, the membership admission fee will be waived for members joining when purchasing blended learning.
- Exam entries must be used within 12 months of purchase, however, you should bear in mind the expiry date of your study text when planning your exam entry – see important notes opposite.
- Full details are provided on purchase.

The package offers a 15% discount on normal member prices:

- £250 per unit (R01, R02)
- £181 per unit (R03, R04)
- £162 per unit (R05)
- £247 per unit (R06)

PFS membership is payable separately.

This means big savings when completing the Diploma in Regulated Financial Planning:

- New PFS members: save up to £410, even after the cost of two years' membership
- Existing PFS members: save up to £221.

There are 3 ways to enrol (and take out PFS membership, if you're not already a member):

1. Visit www.cii.co.uk/dip-rfp-blend
2. Call Customer Service; or
3. Complete the application form at the back of this brochure.

Study options	Cost per unit		
	Member	Non-member	
Exam preparation course (EPC) (R06)	£169	£212	This is a tutor assisted learning course including the provision of a study text with updates developed to assist you in understanding and learning the topics covered by the exam syllabus. Tutor access is available for the examination period to which the enrolment relates (CII exam periods run from 01 September through to 31 August). Electronic updates to the study text will also be made available during this period (further details are included on the title page of the study text). 5 exam preparation exercises are provided, each focused on a different area of the exam syllabus to support structured study. Each takes approximately 40 minutes to complete. Your assigned expert tutor will mark these to exam standards, returning them with model answers and individual feedback on how you can improve your answers and exam technique. Additionally you will gain access to an unrivalled suite of online services to support your studies through our 'RevisionMate' study tool. See the study text section for details.
Study text with updates (R01, R02 and R06)	£96	£134	This is a self-study course. It includes the provision of a study text and electronic updates (see important guidance opposite), developed to assist you in understanding and learning the exam syllabus. Additionally you will gain access to an unrivalled suite of online services to support your studies through our 'RevisionMate' study tool. These will include a study planner, a knowledge check (multiple choice test) facility covering each chapter, student discussion forums, specimen examination and hints and tips. Full details will be provided with your study text. Note: With the exception of AF6, Advanced Diploma units test application of the knowledge gained at Diploma level, or equivalent. For this reason, we do not offer study texts for the Advanced Diploma in Financial Planning, but have developed a range of revision aids to help you pass the exams.
Study text with updates (R03 and R04)	£58	£75	
Study text with updates (R05)	£34	£41	
Study text with updates (J01–J07, J10, J11 June 2012)	£103	£134	
Study text with updates (AF6 June 2012)	£128	£151	
Study text with updates and assessment (J09)	£380	£438	This is a self-study course. It includes the provision of a study text and electronic updates, for 12 months from the date of purchase, developed to assist you in understanding and learning the exam syllabus. Candidates must complete and pass three written assignments, including any re-sits, during the 12 month enrolment period to achieve a pass in the unit. Assignments are each up to 3,000 words in length and candidates must score a minimum of 65% in each. Marking of assignments is included with the study text enrolment fee. Should a candidate fail an assignment, a re-submission fee of £110 member/£146 non-member applies. Important note: If all three assignments are not completed within the 12 month period, candidates will need to re-enrol and complete three new assignments. Candidates are strongly advised to read the 'guidelines and instructions' document found at www.cii.co.uk/cert-paraplanning prior to enrolling. Additionally you will gain access to an unrivalled suite of online services to support your studies through our 'RevisionMate' study tool. See the study text section for the type of support available.

Study options and revision aids

The CII offers a range of revision aids to support all learning styles and routines. Each has been developed to provide practical assistance in understanding the unit syllabus and achieving exam success.

Study options	Cost per unit		
	Member	Non-member	
Study text renewal (R01, R02, R06)	£47	£67	As the study text is a valuable reference tool in your day-to-day job, for J0 unit enrolments, we offer an option to receive updates for a full 12 months after your course has expired. For R0 unit enrolments, we offer an option to receive the next edition of the study text together with electronic updates. These options are renewable on an annual basis and you will be sent a letter inviting you to update your material.
Study text renewal (R03, R04)	£29	£37	
Study text renewal (R05)	£16	£20	
Study text renewal (J01–J07, J10, J11)	£50	£65	
Upgrade from Study text with updates to Exam preparation course (R06)	£73	£78	If after buying your study text with updates you wish to upgrade, you can do so within the first 12 months of your enrolment. The upgrade will only last until the end of your original enrolment period.
Revision aids	Cost per unit		
	Member	Non-member	
Case study workbook and update service (units AF1–AF4)	£128	£151	To help you prepare for the examination, the CII and Taxbriefs have prepared a series of case studies with suggested model answers. The aim is to provide you with guidance on key areas as well as practise in answering case study questions similar to those you will complete in the examination. The workbooks also contain summaries of the main technical points for each unit and tips on how to approach different financial planning issues. You will receive any new editions and updates which are issued during the 12 months following your purchase, ensuring that at all times you have access to the latest information. Note: A case study workbook is not offered for unit (AF5) Financial planning process as this draws together and tests your knowledge gained through study of the other units. You will, however, receive a 'fact find' 2 weeks before the exam which you will use to draw up a financial plan in the exam.
Examination guides (all units. J10 June 2012)	£12 (inc VAT)	£13 (inc VAT)	Depending upon the selected unit, these comprise either a past paper with examiners' comments on candidates' performance and key points for inclusion in your answers or a complete mock examination and answers, highlighting syllabus areas covered and useful hints. These are available to purchase online at www.cii.co.uk being supplied as PDF files for you to print off as and when required for your own use. Note: The content of the latest exam guide is included FREE within the RevisionMate online study tool provided with all Diploma and the majority of Advanced Diploma study option purchases.
Key fact booklets (R01–R06)	£24	£26	Comprehensive pocket-sized booklets summarising the key information contained in the coursebook. These are perfect for studying when travelling to and from work or in situations when reading a coursebook is impractical.
NEW Question packs (R01–R05)	£24 (inc VAT)	£26 (inc VAT)	Online packs each contain 300 questions, providing comprehensive self-testing of the unit syllabus. Questions are delivered online through RevisionMate providing flexible and interactive test delivery. Note: Two packs are available for units R01 and R02 – each pack contains different sets of questions.
Audio revision (J01, J02, J04–J07, R01–R06)	£39 (inc VAT)	£42 (inc VAT)	This MP3 audio material covers the key elements of each subject. They last between 3–5 hours depending on the subject and they provide an ideal way to reinforce the learning from the study text. Delivered online via RevisionMate, they are simple to download and are great for making use of time spent when travelling. Provided by Patterson Audio. This material can also be ordered in CD format for £43 (inc VAT) per unit (member rate) or £48 (inc VAT) per unit (non-member rate). CDs will be available approximately one month after the release dates of the MP3 version. Note: CDs for all units are being withdrawn at the end of the 2011/2012 tax year, and are therefore only applicable to exams taken until 31 August 2012. Candidates planning to sit the exam beyond this point should select MP3 format.
LEARN (R01–R06)	£53 (inc VAT)	£58 (inc VAT)	Online tutorial providing highly interactive study, backed by a revision assessment tool to check understanding as you progress with your studies. Visit www.cii.co.uk/elearning to view the course demo. Minimum operating requirements (unsupported on Mac OS/OSX): Web browser – Windows Internet Explorer 6 or above. Browser plug-ins – Adobe Flash Player 8 or above/Sun Java 1.4.2 or above.

In 2011 candidates who attended a CII revision course improved their chances of exam success by up to 50%*.

* Source: CII Statistics 2011

Face-to-face revision courses

Revision courses provide a valuable aid to revision in the weeks before the exam, and are designed to improve your chances of exam success.

The CII offer a comprehensive programme of face-to-face revision courses so that you can choose a date and venue that matches your learning programme. A variety of courses are available, including single and two day courses.

Get the edge on exam day

Courses are structured to provide face-to-face tuition concentrating on key elements of the syllabus, suggestions for effective revision and techniques for the exam itself. Key benefits include:

- discover what the examiner is looking for;
- discuss the common mistakes made by candidates and how to avoid them;
- learn useful revision and exam techniques;
- clarify your areas of concern in the syllabus.

The workshops provide you with the opportunity to examine in more detail the exam syllabus and past papers. They provide additional question practice and support in-depth discussion with the course tutor.

When?

Courses for written exams are typically scheduled 3–4 weeks before the exam, whilst courses for multiple choice exams are offered throughout the year according to demand.

Where?

Courses are scheduled throughout the UK, and whilst availability varies according to demand, venues include: London, Birmingham, Bristol, Glasgow and Doncaster.



Making your choice

Our 2012 course timetable is given opposite and overleaf. Before finalising your

booking we recommend you visit www.cii.co.uk/f2f to determine course availability. Alternatively you can contact Customer Service on +44 (0)20 8989 8464.

Once you have found the course dates you want you can simply enter online. If you prefer, you can enter by calling Customer Service or by post/fax using the form at the back of this brochure.

Two day revision workshops	Cost per unit	
	Member	Non-member
R01–R04, R06, J01–J07, J10, J11	£385	£445
AF1–AF6	£410	£470

Revision days	Cost per unit	
	Member	Non-member
R01–R04, R06, J01–J07, J10, J11	£230	£270

Two day revision workshops	Venue	Dates
(R01) Financial services, regulation and ethics	London	24–25 Jan/05–06 Mar/10–11 May/05–06 Jul/03–04 Sep/05–06 Nov
	Birmingham	20–21 Feb/15–16 May/11–12 Sep/08–09 Nov
	Bristol	12–13 Mar/06–07 Aug
	Glasgow	27–28 Feb/13–14 Nov
	Doncaster	09–10 Feb/26–27 Apr/07–08 Jun/11–12 Oct/04–05 Dec
(R02) Investment principles and risk	London	08–09 Feb/17–18 Apr/07–08 Jun/03–04 Sep/12–13 Nov
	Birmingham	26–27 Jan/16–17 May/03–04 Aug
	Bristol	01–02 Mar/21–22 May/03–04 Sep
	Glasgow	30–31 Jan/22–23 Oct
	Doncaster	08–09 Feb/19–20 Apr/05–06 Jul/01–02 Oct/03–04 Dec
(R03) Personal taxation	London	14–15 Feb/16–17 May/15–16 Aug/14–15 Nov
	Birmingham	24–25 Apr/15–16 Nov
	Doncaster	26–27 Jan/30–31 May/06–07 Sep/06–07 Dec
	London	28–29 Feb/12–13 Jun/04–05 Sep/03–04 Dec
(R04) Pensions and retirement planning	Birmingham	29 Feb–01 Mar/06–07 Jun/05–06 Sep/04–05 Dec
	Bristol	01–02 Mar/07–08 Jun/06–07 Sep/05–06 Dec
	Glasgow	23–24 Feb/10–11 Jun/27–28 Nov
	Doncaster	06–07 Feb/14–15 May/06–07 Aug/05–06 Nov
	London	14–15 Mar/19–20 Mar/09–10 May/11–12 Jun/17–18 Jun/17–18 Sep/30–31 Oct
(R06) Financial planning practice	Birmingham	12–13 Mar/14–15 Jun
	Bristol	13–14 Jun/19–20 Sep
	Doncaster	21–22 Mar/19–20 Jun/24–25 Sep/01–02 Nov
	(J01) Personal tax	London
Birmingham		20–21 Mar
Bristol		10–11 Sep
Doncaster		29–30 Mar/24–25 Sep
(J02) Trusts	London	06–07 Apr/29–30 Sep
	Birmingham	17–18 Sep
	Bristol	19–20 Sep
	Glasgow	25–26 Sep
	Doncaster	02–03 Apr
(J03) The tax and legal aspects of business	London	21–22 Mar/27–28 Sep
	Birmingham	20–21 Mar/27–28 Sep
	Doncaster	15–16 Mar/19–20 Sep/24–25 Sep
	(J04) Pension funding options	London
Birmingham		03–04 Apr/13–14 Sep
Bristol		22–23 Mar/11–12 Sep
Glasgow		13–14 Mar/20–21 Sep
Doncaster		26–27 Mar/17–18 Sep

“The tutor’s depth of knowledge was key to this course and she has an excellent way of explaining complicated topics... one of the best tutors in this type of subject area that I have experienced.”

Gareth
Independent Financial Adviser

“Very clear, relaxed atmosphere and great working examples to take away... will be attending revision days for all exams I take.”

Marion
Financial Adviser

Face-to-face revision courses

Two day revision workshops	Venue	Dates
(J05) Pension income options	London	12–13 Mar/11–12 Sep
	Birmingham	26–27 Mar/26–27 Sep
	Bristol	19–20 Mar/17–18 Sep
	Glasgow	21–22 Mar/10–11 Oct
	Doncaster	08–09 Mar/08–09 Oct
(J06) Investment principles, markets and environment	London	27–28 Mar/19–20 Sep
	Birmingham	19–20 Mar/17–18 Sep
	Doncaster	29–30 Mar/01–02 Oct
(J07) Supervision in a regulated environment	London	10–11 Apr/27–28 Sep
	Doncaster	04–05 Apr/04–05 Oct
(J10) Discretionary investment	London	01–02 Nov
	Doncaster	04–05 Sep/21–22 Nov
(J11) Wrap and platform services	London	04–05 Oct
	Doncaster	03–04 Oct
(AF1) Personal tax and trust planning	London	20–21 Mar/18–19 Sep
	Birmingham	27–28 Mar
	Bristol	26–27 Sep
	Doncaster	02–03 Mar/10–11 Oct
(AF2) Business planning	London	03–04 Apr/04–05 Oct
(AF3) Pension planning	London	24–25 Mar/26–27 Mar
	Birmingham	04–05 Apr
	Doncaster	03–04 Oct
(AF4) Investment planning	London	12–13 Mar/26–27 Sep
(AF5) Financial planning process	London	08–09 Mar/13–14 Mar/10–11 Sep
	Doncaster	15–16 Mar/17–18 Sep
(AF6) Senior Management and supervision	London	27–28 Sep
	Doncaster	02–03 Oct

Revision days	Venue	Dates
(R01) Financial services, regulation and ethics	London	07 Feb/09 May/07 Aug/07 Nov
	Birmingham	06 Mar/20 Sep
	Bristol	04 Apr/14 Nov
	Glasgow	10 Jul/03 Sep
	Doncaster	09 Feb/26 Apr/07 Jun/11 Oct/04 Dec
(R02) Investment principles and risk	London	09 Mar/11 Jun/13 Sep
	Birmingham	15 Mar/25 Jun/20 Sep
	Bristol	23 Mar/23 Jun/26 Sep
	Doncaster	08 Feb/19 Apr/05 Jul/01 Oct/03 Dec
(R03) Personal taxation	London	08 Feb/10 May/08 Aug/12 Nov
	Birmingham	07 Mar/17 Oct
	Bristol	11 Apr/17 Nov
	Glasgow	11 Jul/04 Sep
	Doncaster	26 Jan/30 May/06 Sep/06 Dec
(R04) Pensions and retirement planning	London	09 Jan/28 Feb/10 May/28 Jun/02 Jul/31 Aug/30 Oct
	Birmingham	07 Feb/14 May/08 Aug/07 Nov
	Bristol	08 Feb/15 May/09 Aug/08 Nov
	Glasgow	16 May/06 Nov
	Doncaster	06 Feb/14 May/06 Aug/05 Nov

Revision days	Venue	Dates
(R05) Financial protection	London	10 Feb/10 Apr/08 Jun/03 Aug/03 Sep/15 Oct/07 Dec
	Birmingham	23 Feb/25 May/22 Nov
	Bristol	10 Apr/11 Oct
	Doncaster	02 Feb/29 Feb/24 Apr/10 May/29 Oct/05 Nov
(R06) Financial planning practice	London	21 Mar/04 May/20 Jun/11 Sep
	Birmingham	19 Mar/18 Jun/06 Sep
	Bristol	16 Mar/18 Jun/04 Sep
	Doncaster	21 Mar/19 Jun/24 Sep/01 Nov
(J01) Personal tax	London	26 Mar/24 Sep
	Birmingham	17 Sep
	Bristol	28 Mar
	Doncaster	29 Mar/24 Sep
(J02) Trusts	London	27 Mar/25 Sep
	Bristol	07 Mar/08 Sep
	Doncaster	02 Apr
(J03) The tax and legal aspects of business	London	30 Mar/21 Sep
	Birmingham	02 Apr/01 Oct
	Bristol	29 Mar/24 Sep
	Doncaster	24 Sep
(J04) Pension funding options	London	21 Mar/21 Sep/28 Sep
	Birmingham	20 Mar/21 Sep
	Bristol	04 Apr/27 Sep/29 Sep
	Glasgow	20 Mar/21 Sep
	Doncaster	26 Mar/17 Sep
(J05) Pension income options	London	27 Mar/29 Mar/03 Apr/14 Sep/10 Oct
	Birmingham	29 Mar/08 Oct
	Bristol	29 Mar/24 Sep
	Glasgow	04 Apr/20 Sep
	Doncaster	08 Mar/08 Oct
(J06) Investment principles, markets and environment	London	26 Mar/26 Sep
	Birmingham	16 Mar/21 Sep
	Bristol	23 Mar/21 Sep
	Doncaster	29 Mar/01 Oct
(J07) Supervision in a regulated environment	London	09 Mar/17 Sep
	Doncaster	04 Apr/04 Oct
(J10) Discretionary investment management	London	30 Aug/18 Oct/22 Nov
(J11) Wrap and platform services	Doncaster	04 Sep/21 Nov
	London	01 Oct
Doncaster	03 Oct	



Before finalising your booking we recommend you visit www.cii.co.uk/f2f to determine course availability. Alternatively you can contact Customer Service on +44 (0)20 8989 8464.

Deadlines Schedule

Important deadlines

The following information is only applicable to those candidates wishing to sit written exam units: R06, J01–J07, J11 and AF1–AF6. To enter exams in respect of Diploma units R01–R05 and J10, which are held year-round, visit www.cii.co.uk/online

For submission of unit J09 coursework assignments, please refer to www.cii.co.uk/cert-paraplanning

* Please contact Customer Service if you do not receive these. When you receive your **admission permit** you **MUST** check whether any change has been made in the date or times of the units for which you have entered and that the units shown on your permit are those that you intend to sit. If there is any discrepancy you should contact Customer Service immediately.

** To access your results online you will need to be logged in to the CII website using your CII Permanent Identity Number (PIN) and password.

	January 2012 exams	April 2012 exams	June 2012 exams	July 2012 exams	August 2012 exams	October 2012 exams	November 2012 exams
Exam entry Closing date for your exam entry and payment to reach the CII • At normal fees (changes to exam entries, etc. not accepted after these dates) • At late entry fee	Unit R06 only: 19 Dec 11	All units excl. R06: 07 Mar 12 Unit R06 only: 16 Mar 12	Unit R06 only: 14 May 12	Unit R06 only: 11 Jun 12	Unit R06 only: 27 Jul 12	All units excl. R06: 05 Sep 12 Unit R06 only: 07 Sep 12	Unit R06 only: 26 Oct 12
Exam entry confirmation*	Despatched within seven working days from receipt of application						
Receive your exam admission permit*	Despatched ten days before the exams begin or six weeks for non-UK applicants						
Sit exams	Unit R06 only: 23 Jan 12	All units: 16–19 Apr 12	Unit R06 only: 11 Jun 12	Unit R06 only: 09 Jul 12	Unit R06 only: 24 Aug 12	All units: 15–18 Oct 12	Unit R06 only: 26 Nov 12
Exam results released online** www.cii.co.uk/results and posted • UK centres	Results are sent by 1st class post on the date shown. Please allow five days for delivery to a UK address and fourteen days for a non-UK address.						
• Non-UK centres	n/a	All units excl. R06: 15 Jun 12 Unit R06 only: 11 May 12	Unit R06 only: 06 Jul 12	Unit R06 only: 03 Aug 12	Unit R06 only: 21 Sep 12	All units excl. R06: 14 Dec 12 Unit R06 only: 09 Nov 12	Unit R06 only: 21 Dec 12
Entry for the next exams	You do not have to wait for your results before entering for an exam in the next session						

Exam timetable

The following dates apply to R06, J01–J07, J11 and AF1–AF6 exams in 2012. The CII reserve the right to make changes to the published dates where necessary.

Diploma exams

Exam unit	Date	Time
(R06) Financial planning practice	23 Jan	10.00
	16 Apr	13.30
	11 Jun	10.00
	09 Jul	10.00
	24 Aug	10.00
	15 Oct	13.30
	26 Nov	10.00
(J01) Personal tax (last examined Apr 13)	17 Apr	10.00
	16 Oct	10.00
(J02) Trusts	19 Apr	10.00
	18 Oct	10.00
(J03) The tax and legal aspects of business	17 Apr	10.00
	16 Oct	10.00
(J04) Pension funding options (last examined Apr 13)	18 Apr	10.00
	17 Oct	10.00
(J05) Pension income options	19 Apr	10.00
	18 Oct	10.00
(J06) Investment principles, markets and environment (last examined Apr 13)	16 Apr	10.00
	15 Oct	10.00
(J07) Supervision in a regulated environment	18 Apr	10.00
	17 Oct	10.00
(J11) Wrap and platform services (first examined Oct 12)	15 Oct	10.00

Advanced Diploma exams

Exam unit	Date	Time
(AF1) Personal tax and trust planning	17 Apr	13.30
	16 Oct	13.30
(AF2) Business planning	18 Apr	13.30
	17 Oct	13.30
(AF3) Pension planning	16 Apr	13.30
	15 Oct	13.30
(AF4) Investment planning	18 Apr	13.30
	17 Oct	13.30
(AF5) Financial planning process	19 Apr	13.30
	18 Oct	13.30
(AF6) Senior management and supervision (first examined Oct 12)	16 Oct	13.30

All fees apply 01 Jan 2012–31 Dec 2012.

Personal Finance Society/ CII membership

For those candidates wishing to become members of the Personal Finance Society one of the subscription fees shown opposite is payable.

For all new members a one off admission fee of £36 is payable in addition to the annual subscription fee. This is waived

for all student members of the Personal Finance Society and members joining when purchasing blended learning.

If you pay by monthly Direct Debit, we will spread this cost across your 12 monthly payments.

For existing Personal Finance Society/CII members, membership of the Society of Mortgage Professionals and Faculty of Life and Pensions at 'Member level' is FREE.

If you hold any CII qualifications you must join the PFS at the appropriate membership level.

PFS membership level	Monthly direct debit	Annual subscription
Student	£5.87	£70
Qualified (including CertPFS and DipPFS)	£14.62	£175

Note: An additional annual subscription fee of £3 is payable by applicants joining the Insurance Institute of London.

Study options and revision aids

Note: Candidates living outside the UK who are members of an associated or affiliated institute may purchase study

materials and enter for CII exams at the same prices as those charged to members of the PFS/CII (for a full list of associated or affiliated institutes contact Customer Service).

Refer to page 24 for a full listing of study options and revision aids

Exam entry fees – applicable in respect of exams sat in 2012

In respect of written exams (R06, J01–J07, J11 and AF1–AF6) the fees shown are for entries received before normal closing dates.

For unit J09, coursework assessment is included in the study text enrolment fee. Should a candidate fail an assignment, a

re-submission fee of £110 member/£146 non-member applies. For full details visit www.cii.co.uk/cert-paraplanning

For exam entries received after the normal closing date, up to two weeks before the session, the normal fee is payable together with a late entry fee of £77 per unit. This is subject to space being available at the exam centre.

Units	Fee per unit	
	Member	Non-member
R01, R02	£110	£146
R03, R04	£66	£85
R05	£60	£62
R06	£131	£167
J01–J07, J10, J11	£110	£146
AF1–AF6	£118	£158

Recognition of prior learning

A fee is payable for each credit awarded in respect of prior learning that you have undertaken outside of CII qualifications. This is payable once your eligibility has been confirmed.

Some equivalent FSP 'appropriate exams' from organisations such as IFS, CISI, CBI, PMI and the Faculty and Institute of Actuaries are eligible for a discounted fee per credit awarded. Please visit www.cii.co.uk/prior-learning for full details.

	Member	Non-member
Fee per credit	£3	£4
Fee per credit – discounted fee for equivalent certificate level FSP 'appropriate exams' £1		

Change of session, unit or centre fee

Units R01–R05 and J10

Changes must be requested at least 21 days before the date of the exam for which you have entered. Multiple changes will be covered by a single fee provided they are submitted together.

Units R06, J01–J07, J11 and AF1–AF6
Changes must be requested before the relevant closing date for exam entry

at normal fee. Multiple changes will be covered by a single fee provided they are submitted together.

All units

In respect of all units, no changes, apart from your address or name (which must be supported by original or certified evidence), can be made to your exam entry after the specified deadlines set out above. After the relevant deadline has passed should you wish to withdraw you will not receive a refund except in the case of illness.

Change after entry £40

Refunds

Units R01–R05 and J10

Cancellation of an exam entry at least 21 days before the date of the exam for which you have entered:

Units R06, J01–J07, J11 and AF1–AF6

Cancellation of an exam entry before the final closing date at normal fee:

All units

Absence from exam with medical evidence (to be received within two months of the date of the exam):

50% of exam entry fee

50% of exam entry fee or free entry to the next session

Post-results review of marking

Further details including any fees payable can be found at www.cii.co.uk/exampolicies

Entering for a qualification: Important information

Personal Finance Society (PFS) membership

1. If you are not already a PFS member, you can become a member when you apply for the Diploma/Advanced Diploma. If you wish to apply for membership and it is not clear from your application form that you work in financial services, please provide brief details of the nature of your work and the proportion of your time spent on financial services matters on a separate sheet of paper.

Personal Finance Society (PFS) regions and local institutes

2. If you apply for PFS membership you will join a Society region and a local institute.

Provided below are a list of local institutes. Please select the one which is most convenient for you and enter details in the space provided on the application form. You will be assigned to a region on the basis of your choice of institute.

List of local institutes:

Aberdeen; Bedford & Milton Keynes; Belfast; Birmingham; Blackburn & Burnley; Bolton; Bournemouth; Bradford; Brighton; Bristol; Cambridge; Cardiff; Carlisle; Chelmsford & S Essex; Cheltenham & Gloucester; Chester & North Wales; Coventry; Croydon; Edinburgh; Exeter; Folkestone, Canterbury & E Kent; Glasgow; Guernsey; Guildford; Halifax; Harrow & Ealing; Hull; Inverness, the Highlands & Islands; Ipswich, Suffolk & N Essex; Isle of Man; Jersey; Kendal; Leeds; Leicester; Lincoln; Liverpool; London; Luton & St Albans;

Manchester; Mid Kent; Middlesbrough; Newcastle-upon-Tyne; Northampton; Norwich; Nottingham; Perth & Dundee; Peterborough; Plymouth & Cornwall; Preston & Blackpool; Reading; Royal Tunbridge Wells; Sheffield; Shropshire & Mid Wales; Southampton; Stoke-on-Trent; Stratford-upon-Avon; Swansea & West Wales; Swindon; Watford; York.

The area covered by the Insurance Institute of London (IIL) is defined as all London postal districts except the following: N9, N11, N14, N21, NW9, E4, E6, E7, E10, E11, E12, E13, E15, E16, E17, E18, W3, W4, W5, W6, W7, W12, W13, SW20, SE20, SE25. There is an additional subscription fee for IIL members of £3.

Written exam centres – UK, Channel Islands & Isle of Man

3. Places are allocated on a first-come, first-served basis. Every effort is made to ensure you receive your preferred choice, however, if a centre you choose is not available for a particular sitting you will be allocated to your second choice or another convenient centre.

It is intended that all centres will be available in April and October.

Important notes in respect of unit R06 only:

- Only those centres marked with an asterisk and shown in bold are also available in January, June, July, August and November
- Belfast are also holding sittings in January and June.

Centre	Code	Middlesbrough	051
		Mid-Kent	050
Aberdeen	010	Newcastle-upon-Tyne	008
Belfast	015	Northampton	052
Birmingham*	005	Norwich	007
Bolton	080	Nottingham	053
Bournemouth	018	Oxford	054
Brighton*	020	Peterborough	056
Bristol*	021	Plymouth	057
Cambridge	022	Preston	059
Cardiff	024	Reading	060
Carlisle	025	St Austell	092
Chelmsford	026	Sheffield	062
Chester	028	Shrewsbury	063
Coventry	029	Southampton/	
Croydon	030	Eastleigh	064
Douglas, IoM	091	Southend-on-Sea	086
Dundee	034	Stoke-on-Trent	065
Ealing/Ruislip	088	Stratford-upon-Avon	066
Edinburgh*	009	Swansea	067
Exeter	035	Tunbridge Wells	071
Folkestone	087	Watford	072
Glasgow	004	York	075
Gloucester	036		
Guernsey	090		
Guildford	038		
Horsham	082		
Hull	041		
Inverness	043		
Ipswich	044		
Jersey	081		
Leeds	006		
Leicester	046		
Lincoln	047		
Liverpool	002		
London*	001		
Luton/Stevenage	049		
Manchester*	003		

Note: Occasionally, examinations may have to be held at locations other than those listed above. Please remember to check your admission permit to confirm all details of your examination.

International exam centres

4. For those candidates wishing to sit a unit(s) outside the UK please contact Customer Service for further details.

Copyright

5. All CII study materials are copyrighted. By purchasing materials you undertake to use the materials for your own purposes only and not to sell, lend or give them to anyone else. Any form of copying of materials is prohibited.

Delivery of physical materials

6. From the date of receipt by the CII of your order please allow 10 days within the UK or 21 days outside the UK for delivery of materials. Materials sent within the UK require a signature; please ensure that there will be someone to accept delivery at the address shown on the form.

Your right to cancel

7. In accordance with The Consumer Protection (Distance Selling) Regulations 2000 you have a right of cancellation in respect of the Products and Services listed in this brochure, which right shall (subject to the Regulations) expire seven working days from the day after the date on which either the products are received by you or your order for services is accepted by the CII. Should you wish to cancel, notice should be sent to Customer Service. Where products have been supplied to you prior to such cancellation they must be returned to us, in the condition in which they were supplied to you, at your expense. Reimbursement for any monies paid by you which relate to the cancellation will be sent to you within 30 days of receiving the notice of cancellation or if products are to be returned to us, within 30 days of their receipt. In the event of less than seven days notice of cancellation being given in respect of a Certificate exam entry and if, where applicable, the CII is unable to recover costs suffered as a result of such short notice cancellation then the CII can recover these costs from you.

Additional terms and conditions

8. Please note there are additional terms and conditions which apply to all purchases of goods or services from the CII/PFS which you agree to be bound by upon completion of your order. Full details can be found at www.cii.co.uk/exampolicies and www.cii.co.uk/tandc

Fairness, integrity and the CII appeals procedure

9. The CII is committed to giving all candidates an equal opportunity of achieving its qualifications in line with current UK and EU Directives. It is also committed to open and fair processes and as part of this process runs a transparent appeals policy. Further details on the appeals policy can be found at www.cii.co.uk/exampolicies

Once you have read the notes on completing your application, you can either:

- complete and submit your application online at www.cii.co.uk/qualifications
- phone through your order to Customer Service on +44 (0)20 8989 8464 ensuring that you have your credit/debit card details ready
- complete the form below and post or fax +44 (0)20 8530 3052 to Customer Service.

Certificate/Diploma/Advanced Diploma qualifications for the advice sector Application Form

ICF014 (05/12)

Important note: To ensure that your application is processed correctly can you please enter your name at the top of each page in the space provided.

Section A – Personal details (Please complete all fields. Your name should be entered as you wish it to appear on your certificate.)

Have you ever had previous contact with the CII? Yes No (Please tick)

Please give your CII/PFS permanent identity number (PIN) if known

PIN

Mr/Mrs/Miss/Ms Surname

Forenames Date of birth

Employer's name

Tel Ext Mobile

email*

Work address

Postcode Country

Home address

Postcode Country

*** Please take care when providing your email address as most correspondence will be sent electronically. Email address must be included when ordering LEARN.**

Tick address to be used for postal correspondence Home Work

If you are registered with the FSA, please enter your FSA Individual Reference Number (IRN)

IRN

Please tick one box per category

Type of organisation

- | | | | | |
|--|--|--|--|---|
| <input type="checkbox"/> Financial adviser | <input type="checkbox"/> Independent financial adviser | <input type="checkbox"/> Financial adviser – Network | <input type="checkbox"/> Independent financial adviser – Network | <input type="checkbox"/> Insurance company/Product provider |
| <input type="checkbox"/> Bank/Building Society | <input type="checkbox"/> Mortgage broker | <input type="checkbox"/> Investment/Fund manager | <input type="checkbox"/> Accountant | <input type="checkbox"/> Other |

Area of work

- | | | | | |
|--|--------------------------------------|--|---------------------------------------|---|
| <input type="checkbox"/> Advising clients | <input type="checkbox"/> Actuarial | <input type="checkbox"/> Claims | <input type="checkbox"/> Paraplanning | <input type="checkbox"/> Operations |
| <input type="checkbox"/> Administration/Processing | <input type="checkbox"/> HR/Training | <input type="checkbox"/> Compliance/Regulation | <input type="checkbox"/> Finance | <input type="checkbox"/> Business Development |
| <input type="checkbox"/> Technical | <input type="checkbox"/> Marketing | <input type="checkbox"/> Other | | |

Job category

- | | | | | |
|---|--|---|---|---|
| <input type="checkbox"/> Trainee | <input type="checkbox"/> Technician/Co-ordinator | <input type="checkbox"/> Supervisory/Controller | <input type="checkbox"/> Middle management (Branch, Office, Dept) | <input type="checkbox"/> Senior management (General, Head of) |
| <input type="checkbox"/> Board member (CEO, Director) | <input type="checkbox"/> Business owner | <input type="checkbox"/> Other | | |

Area(s) of specialism

- | | | | | |
|--|---|---|--------------------------------------|---|
| <input type="checkbox"/> Tax | <input type="checkbox"/> Financial protection | <input type="checkbox"/> Pensions | <input type="checkbox"/> Investments | <input type="checkbox"/> Estate planning |
| <input type="checkbox"/> Retirement planning | <input type="checkbox"/> Equity release | <input type="checkbox"/> Long term care | <input type="checkbox"/> Group risk | <input type="checkbox"/> Securities/Derivatives |
| <input type="checkbox"/> Discretionary investment management | <input type="checkbox"/> Mortgages | | | |

Is your employer a member of a network or does it work with a compliance services provider? Yes No

If yes, please specify

Please turn over

Certificate/Diploma/Advanced Diploma qualifications for the advice sector application form – ICF014 (05/12)

Enter your name

Section D – Exam entry

I wish to enter the following exams at the centre in (refer to pg 37 for the list of available centres):

First choice Centre code

Second choice Centre code

- Notes:**
- To sit R01–R05, J10 exams in the UK, you must enter online at www.cii.co.uk/online or by calling Customer Service
 - If you have bought the ‘blended learning programme’ option for R06 **do not** include the exam fee.

2012 exam dates (please tick required box)

Unit	Jan	Apr	Jun	Jul	Aug	Oct	Nov	Member	Non-member	Total
(R06) Financial planning practice								£131	£167	£

Unit codes	Apr	Oct	Member	Non-member	No of units	Entry fee
Diploma units J01–J07, J11	please tick when you intend to sit the exam		£110	£146		£
<input type="checkbox"/>	<input type="checkbox"/>					
Advanced Diploma units AF1–AF6	please tick when you intend to sit the exam		£118	£158		£
<input type="checkbox"/>	<input type="checkbox"/>					

Additional late entry fee (See pg 34) £

Section E – Declarations

I declare that all information provided by me on this form is true and correct to the best of my knowledge.

Application for study materials

I undertake to use them for my own purposes and not to sell, copy, lend or give them to anyone else.

Exam prizes

Organisations other than the CII sponsor prizes and awards based on CII exam performance. If you do not wish any information to be passed on to these organisations, please tick this box.

Terms, conditions and cancellation

I have read and agree to the terms and conditions contained in this brochure, including my right of cancellation.

Data protection and privacy

The CII is registered under the Data Protection Act 1998 and will ensure that in providing products and services to you, it (and its business associates) will process your personal data fairly. By submitting this application, I consent to the CII processing my data. Full details are included in the CII Data Protection and Privacy statement which is available on the CII's website.

Sharing information with your employer

The CII will, upon request, provide your employer with details of your examination record, including all attempts and future entries, along with your CII Personal Identification Number, unless you tick the following box.

Privacy and electronic communications regulations

We may from time to time wish to draw your attention to other CII products and services electronically which are likely to be of interest to you. The CII will assume you consent to us using your data in this way, unless you tick the following box.

Sharing your data with third parties

The CII Group will never sell your data to third parties for commercial gain. We may, however, share your data with third parties who provide products and services that complement those offered by the CII. The CII will assume that you consent to us using your data in this way, unless you tick the following box.

Signed

Date

Please allow 10 days for delivery in the UK and 21 days internationally from receipt of your correctly completed application form.

Materials sent within the UK require a signature; please ensure there will be someone to accept delivery at the specified address shown on the form.

Study options and revision aids are provided by the Education and Training Trust of the Chartered Insurance Institute (a company limited by guarantee)
Registered office: 20 Aldermanbury, London EC2V 7HY. Registered Charity no. 1021017

Certificate/Diploma/Advanced Diploma qualifications for the advice sector application form – ICF014 (05/12)

Enter your name

Section F – Total payable and method of payment

Insert the total value of all items ordered in Sections B to D.

Total payable £

Note: All prices quoted are inclusive of VAT, where appropriate, at the current rates. Prices are subject to change without notice. Please ensure that where applicable you have included the appropriate postage fee – see Section C.

If you would like to receive a payment receipt, please tick one of the following delivery options (if selecting email be sure to provide your email address on the first page of the form): Email Post

Tick method of payment and, if applicable, complete the card details.

Cash/cheque payable to The Chartered Insurance Institute (please write CII PIN number if known on the back of the cheque).

Note: All remittances must be in Sterling. Cash should only be sent by recorded delivery. No liability can be accepted by the CII for cash sent via post. Payment from countries outside the UK must be made by banker's draft, payable in Sterling to the CII drawn on a UK bank, or by credit/debit card (Visa, Mastercard, Maestro, Solo or Delta).

Credit/debit card: Please debit my/our account with the total cost of the goods and services ordered on this form, according to the CII's prices at the time of processing.

Type of card (please tick) VISA MASTERCARD DELTA MAESTRO SOLO

Valid from* Expiry date* Issue number* (Solo/Maestro only)

Card number*

*Please complete according to the information on your credit/debit card.

Cardholder's name and address if different from above

Cardholder's Signature Date

Please fax the completed form if paying by credit/debit card on +44 (0)20 8530 3052 or send with your cheque to CII, Customer Service, 42-48 High Road, South Woodford, London E18 2JP

If you have a UK bank account you can spread the cost of membership by paying via monthly Direct Debit at no extra charge.

By paying via monthly Direct Debit, you will automatically be entered into a prize draw to win a year's free subscription to the PFS. Please call PFS Customer Service on +44 (0)20 8530 0852 to set up a monthly Direct Debit over the phone or complete the Direct Debit mandate below, sign the declaration in Section E and return to PFS Customer Service.

Instructions to your Bank or Building Society to pay by Direct Debit (Please complete all fields)



1. Name and full postal address of your Bank or Building Society branch

To: The Manager (Bank/Building Society)
 Address
 Postcode

Please complete this Direct Debit instruction if you have a **UK Bank account**.
Post only to: CII, Customer Service, 42-48 High Road, South Woodford, London E18 2JP

Originator's identification no.

2. Name(s) of account holder(s)

3. Bank or Building Society account number

4. Branch sort code

5. Reference number (CII PIN)

I wish to pay my subscription by monthly Direct Debit payments

Signature Date

Banks and Building Societies may decline to accept instructions to pay Direct Debits from some types of accounts.

The Direct Debit Guarantee: The Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society. If the amounts to be paid or the payment dates change The PFS/CII will notify you 10 working days in advance of your account being debited or as otherwise agreed. If an error is made by The PFS/CII or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to The PFS/CII.



We operate in a fast-moving and intensely competitive market, made all the more challenging by the introduction of the Retail Distribution Review. But we relish the opportunity to use our commitment to training and development to help us become the premier global insurer as measured by shareholders, customers and employees – it is our staff who will make us the best.

It is essential that our broker consultants have current technical knowledge and business awareness so that they can provide their IFA clients with the breadth and depth of support they require when dealing with their own customers. Whilst not a regulatory requirement, we intend all our consultants to have attained a Level 4 qualification by the end of 2012 – which means achieving the CII's Diploma in Financial Planning.

We are confident of achieving this goal thanks to the Diploma's comprehensive learning support package. Together with PFS membership, this ensures we are giving our people the best possible grounding in technical and ethical issues. ”

Richard Howells
UK Intermediary Sales Director
Zurich Assurance Ltd



ZURICH[®]

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