



Institute  
and Faculty  
of Actuaries

# Examinations Handbook

September 2022 Exams



# Introduction

The IFoA Examinations Handbook provides you with important information you need to prepare for and sit IFoA online exams.

The Handbook covers the software and hardware you need to sit IFoA online exams, what you need to do before you sitting your exam and what happens on the day of your exam.

This Handbook also provides information about the relevant IFoA regulations, policies, and procedures and signposts relevant web links where you can find out more information.

**It is the responsibility of all candidates to read this Examinations Handbook**

**This Handbook sits alongside:**

- [The IFoA Qualification Handbook](#)
- [Assessment Regulations](#)
- [Mitigating Circumstances](#)
- [Appeals](#)
- [Refund policy](#)
- [Membership Complaint policy](#)

Please make sure you familiarise yourself with these before you sit an IFoA exam.

## Exam Emergency Contact Information

On the day of your exam, if you experience technical issues which mean you are not able to download the exam paper and/or upload your exam answer script, then please contact us by calling: + 44 (0)1865 268 873, or emailing [examsupport@actuaries.org.uk](mailto:examsupport@actuaries.org.uk)

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*Please note: The contents of this handbook may be subject to change. Any changes will be identified with a timestamp and communicated by email (with the subject: Important update), your joining instructions and our Student and Associate newsletter.*



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# Preparing for your exam

# Minimum Technical Requirements

**Microsoft Package:**

The recommended minimum acceptable version is Microsoft Office 2013.

**Minimum screen resolution:**

1024 x 768

**Internet connection:**

We recommend a wired connection of 2mbps or greater.

**Time and Date:**

Your computer or device date and time must be set to the correct time and zone for the country where you are sitting your exam.

**Adobe Reader:**

You will need an application capable of opening PDF documents. If you do not have a suitable application on your device, you can download the latest version of Adobe Reader by following this link: <http://get.adobe.com/reader/>

**Web Browser:**

You should use the latest version to ensure the best performance and behaviour. Internet Explorer is not supported. Your web browser will need to have JavaScript enabled.

**Windows:** Microsoft Edge, Google Chrome, Firefox, Opera  
**macOS:** Safari, Google Chrome, Firefox, Opera

**Microsoft Surface Tablet:** Microsoft Edge, Google Chrome, Firefox, Opera

**iPad (9+):** Safari, Google Chrome  
**iPhone:** Not compatible

**Android Tablets:** Google Chrome  
**Android Phones:** Not compatible

**File Sizes:**

For all online exams, the maximum file size for answer scripts should be no more than 20MB. If your file sizes exceed 20MB, your answer script may not upload and may not be considered for marking.

**ZIP File extractor:**

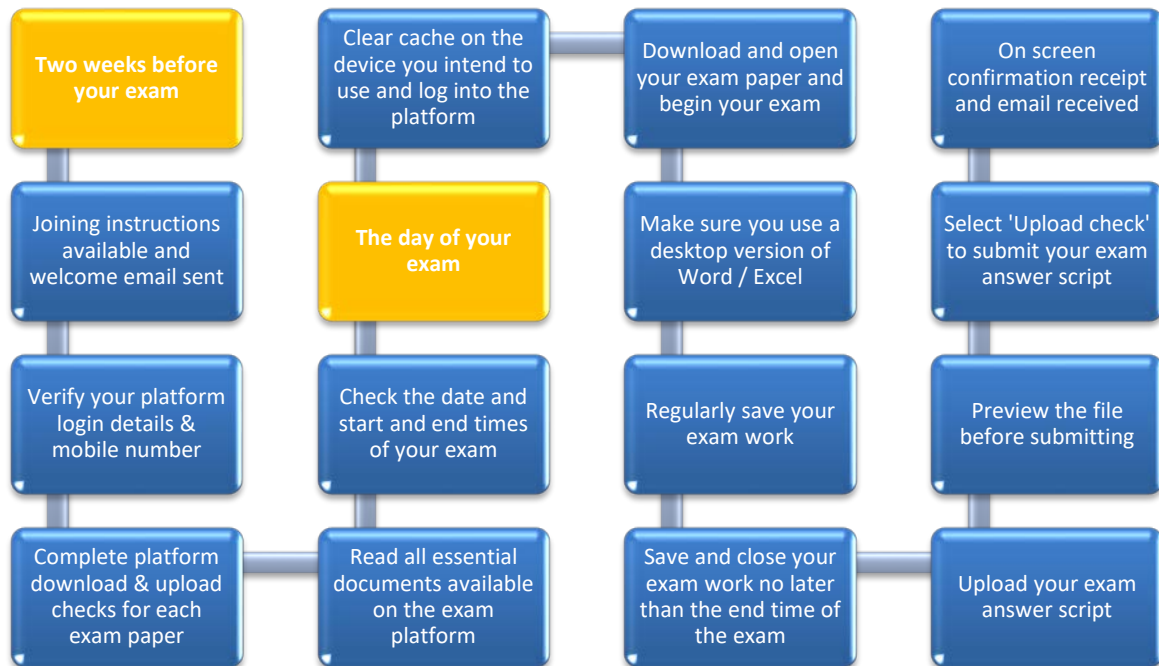
Your computer or device must have the ability to extract files from a compressed ZIP folder.

# Online Exam Formats

You can answer all exam papers using Microsoft Word or Excel. **You will need to upload your answer scripts to the exam platform in the following file formats:**

<u>Exam</u>	<u>Exam Materials Format</u>	<u>Paper Upload Format</u>	<u>Exam Length</u>	<u>Exam</u>	<u>Exam Materials Format</u>	<u>Paper Upload Format</u>	<u>Exam Length</u>
CS1A	PDF	Word	3 hr 20 min	SP1	PDF	Word	3 hr 20 min
CS1B	PDF & R Data	Word	1 hr 50 min	SP2	PDF	Word	3 hr 20 min
CS2A	PDF	Word	3 hr 20 min	SP4	PDF	Word	3 hr 20 min
CS2B	PDF & R Data	Word	1 hr 50 min	SP5	PDF	Word	3 hr 20 min
CM1A	PDF	Word	3 hr 20 min	SP6	PDF	Word	3 hr 20 min
CM1B	PDF & Excel	Excel	1 hr 50 min	SP7	PDF	Word	3 hr 20 min
CM2A	PDF	Word	3 hr 20 min	SP8	PDF	Word	3 hr 20 min
CM2B	PDF & Excel	Excel	1 hr 50 min	SP9	PDF	Word	3 hr 20 min
CB1	PDF	Word	3 hr 20 min	SA1	PDF	Word	3 hr 20 min
CB2	PDF	Word	3 hr 20 min	SA2	PDF	Word	3 hr 20 min
CP1 Paper 1 & 2	PDF	Word	3 hr 20 min	SA3	PDF	Word	3 hr 20 min
CP2 Paper 1 & 2	PDF & Excel	Word & Excel	3 hr 20 min	SA4	PDF	Word	3 hr 20 min
CP3	PDF	Word	3 hr 5 min	SA7	PDF	Word	3 hr 20 min

# Examination process





# Completing your Exam Answer Script

1. We recommend Microsoft 2013 as the minimum requirement package for sitting online exams, as previous versions are no longer supported by Microsoft Office.
2. You must upload your files in the correct format, as alternative file types cannot be marked.
3. **The exam platform will only accept the following file formats:**

Document	Software Processor	Suffix
Word	Microsoft Office	.docx
Excel	Microsoft Office	.xlsx

4. All other formats including R files, ODT or PDF documents will **not** be accepted.
5. We also recommended that you allow a spacing of 2.0 between lines, so our markers can then easily mark what you have typed.
6. For all examinations you can use Excel to help you with calculations. You must then make sure your calculations appear in full in your Word (.docx) answer script. This means that the markers can see how you arrived at your answer. Without this you may miss out on marks.
  - 6.1 Candidates should be aware of the following if they wish to use Excel or similar software:
    - Data within Excel (or similar) should be copied and pasted directly into MS Word.
    - Screen shots or image capture will be accepted for marking if the full working outs are visible to be marked.
    - Data copied from Excel (or similar) is not 'linked' to the source file.
    - Do not copy/insert an Excel (or similar) 'sheet' into word. Any formulae and /or numerical workings should be copied and pasted directly from Excel into your answer sheet.
7. You must ensure the content of your paper is visible to mark. You should remove any formatting that has the potential to hide text, such as track changes, hidden text properties or font colours that will make your script illegible. Please ensure you preview your script before you submit your exam script, as we cannot consider any Assessment Appeals based on exam questions or parts of questions that cannot be marked.
8. Your answer script **must not** be password protected. If your exam answer script is password protected it cannot be marked.
9. Your answer script must not contain links. If your script contains links our marking platform will not accept it and it cannot be marked.
10. You should not leave any messages for the markers in your answer script. Markers have been instructed not to take these comments into consideration.

## Use of standard functions in Microsoft Office and R

11. You can use any standard function available in Excel, Word and R (excluding the use of Macros), as set out in the [IFoA Assessment Regulations](#). You cannot use functions only available in versions of Microsoft Office released after 2013. This is so that candidates using the 2013 version of Microsoft Office are not placed at a disadvantage. Information about this can be found here:
  - 11.1. <https://softwarekeep.com/help-center/compare-different-versions-of-microsoft-excel-2010-vs-2013-vs-2016-vs-2019>

11.2. <https://softwarekeep.com/help-center/comparing-different-versions-of-microsoft-word-2010-vs-2013-vs-2016-vs-2019>

12. Mathematical mark-up language (i.e., MathML, Open Math and OMDoc) should not be used in your answer script as it can corrupt your script and so it cannot be marked.
13. The Goal Seek function can be used for the completion of the exams.
14. You cannot use any dictation functionality within Microsoft Word or alternative software. Candidates with this requirement need to apply for Access Arrangements.
15. You are not permitted to use of RMarkdown and knitR during your exam.
16. You are allowed to use help pages in Microsoft Word and Microsoft Excel.

#### **Use of authorised calculators**

17. There are no longer restrictions on which calculators you can use in our exams.

# Formulae, symbols and mathematical notation

#### **Mathematical formulae and symbols**

18. You must type all your answers, unless the IFoA have approved specific access arrangements. For the avoidance of doubt, 'typed' is defined as keyboard entry.
19. You cannot handwrite or use freehand drawing tools or other hardware, such as drawing tablets, or any device that converts handwritten text into typed text automatically for example Apple pencil or Surface Pen, unless the IFoA have approved specific access arrangements

# Standard Keyboard Notation

20. Below you will find suggested keystrokes in Word to use in place of the mathematical formulae and symbols.

This list is not exhaustive, and we will accept other sensible notation.

The list has been grouped into four key areas as follows:

- General mathematical notation
- Statistical notation
- Compound interest functions
- Life table functions

We recommend that you read this list in conjunction with past papers and Examiner reports provided for the relevant subject.

The notation in the table below is likely to be of most use in subjects CM1, CM2, CS1, CS2, SP6 and SP9. All candidates are advised to familiarise themselves with the notation as part of their examination preparation.

Candidates are permitted to copy and paste the IFoA Standard Keyboard Notation into your exam script should that assist you in answering your exam paper.

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
<b>General mathematical notation</b>	
Multiplication, $\times$	*
Division, $\div$	/
Approximately equal, $\approx$	~= OR; approx. = OR; c. =
Inequalities e.g. $a \geq b$ and $c \leq d$	a >= b and c <= d
Proportionality, $a \propto b$	a is proportional to b
Square root $\sqrt{\dots}$	sqrt(...)
Superscripted letters, $a^x$	a^x
Subscripted letters, e.g. $X_{ij}$	X_ij OR; Xij
Exponential, $e^x$	exp(x)

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
	OR; e^x
Accented symbols, e.g. $\hat{b}$ , $\bar{X}$	b^hat, X^bar OR; bhat, Xbar
Greek letters, e.g. $\mu, \sigma, \alpha, \beta, \theta, \varphi, \lambda, \eta, \rho, \delta$	Use the typed word for the letter e.g. mu, sigma, alpha, beta, theta, phi, lambda, eta, rho, delta. Match case of Greek letter, for example phi for $\varphi$ and PHI for $\Phi$ .  OR; an Arabic alternative where available e.g. a instead of alpha, b instead of beta, d for delta or D for DELTA.
Symbols, e.g. infinity symbol, $\infty$	Infinity OR; Inf
Derivatives, e.g. $f'(x), f''(x), \delta f / \delta s$	f'(x), f''(x), df/ds (stating partial, if necessary)  OR; df/dx, d^2f/dx^2
Integral, e.g. $\int_a^b f'(t) dt$ and Solved Integral, e.g. $= [f(t)]_a^b$	INT(a,b):f'(t) dt OR; Integral over a to b (f'(t)) OR; int(a,b)[ f'(t)]  = [f(t)]:(a,b)
Summation, e.g. $\sum_{t=a}^b \mu_t$	sigma(a,b): mu(t) OR; sum(a,b): mu(t) OR; Sum over a to b (mu(t)) OR; Sum(a,b)[mu(t)]
Product, e.g. $\prod_a^b f(x)$	Product (a,b):f(x) OR; product over a to b(f(x))
<b>Statistical notation</b>	
Expected values e.g. $E(\dots)$	E(...)
Conditional expectation, e.g. $E(X Y)$	E(X given Y)

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
Variance, $V(\dots)$	$V(\dots)$
Covariance, $Cov(\dots)$	$Cov(\dots)$
Distributions, e.g. $\chi_m^2$	chi-squared_m OR; chi-squared with m degrees of freedom
Binomial Coefficient, e.g. $\binom{n}{r}$	n choose r OR; choose (n, r)
<b>Compound interest functions</b>	
$i^{(p)}$	i(p)
$d^{(p)}$	d(p)
$\delta$	delta
$v^n$	$v^n$
$s_{\overline{n} }$	s:<n>
$\overline{a}_{\overline{n} }$	abar:<n>
$a_{\overline{n} }^{(p)}$	a(p):<n>
<b>Life table functions</b>	
$\frac{l_y}{l_x}$	Ly/Lx
$\frac{d_x}{l_y}$	dx/Ly
${}_k p_x$	kpx
${}_m   q_x$	m qx
$p_{xy}$	px:y

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
$\ddot{a}_{x:\overline{n} }$	adue:x:<n>
$a_x^{(p)}$	a(p):x
$\ddot{a}_{x:y}$	adue:x:y
$\ddot{a}_{x:y:\overline{n} }$	adue:x:y:<n>
$\ddot{a}_{x:y:\overline{n} }^{(p)}$	adue(p):x:y:<n>
$\ddot{a}_{x y}$	adue:x y
$m \ddot{a}_x$	m adue:x
$A_{x:\overline{n} }$	EA:x:<n>
$\overline{A}_{x:\overline{n} }$	EAbars:x:<n>
$A_{1_{x:\overline{n} }}$	TA:x:<n>
$A_{[x]:\overline{n} }^1$	PE:[x]:<n>
$(IA)_{1_{x:\overline{n} }}$	I(TA):x:<n>

# Preparing to sit your exam

This section sets out the essential steps you need to take to:

- ensure that you can receive essential communications,
- have the appropriate hardware and software to successfully complete an IFoA exam (see Technical Requirements at the beginning of this Handbook),
- ensure that you have carried out the necessary checks to allow you to sit the exam on the exam day and the checks you must perform before sitting
- ensure that you have completed your equipment checks for all exam papers particularly if your exam has two papers

## **Make sure your email address and mobile phone number are correct**

We use the preferred contact email address and phone number that are listed on your record. It is your responsibility to check that your contact details are correct and kept up to date during exam time, from booking your exam up to exam results' release. If you fail to do so, this could mean that you miss out on important communications. These communications may direct you to complete an essential task, like exam platform testing, so if you miss these communications, you could find that that you are unable to sit to your exam on the day.

You can check and update your details by logging in to [your online account](#) on the IFoA website. If you are not a member of the IFoA, but are sitting our exams, these requirements also apply to you.

You will receive the details of how to access our exam platform by email two weeks before the start of the first examination of the session. Exam dates can be found [here](#).

Please make sure that you add the following IFoA email addresses to your 'safe senders' address book to avoid the email being sent to your Junk or Spam folder:

- [email@notifications.actuaries.org.uk](mailto:email@notifications.actuaries.org.uk)
- [examsupport@actuaries.org.uk](mailto:examsupport@actuaries.org.uk)
- [alerts@onlinepracticalexams.org.uk](mailto:alerts@onlinepracticalexams.org.uk)
- [memberservices@actuaries.org.uk](mailto:memberservices@actuaries.org.uk)

## **Important: Remember to check that no IFoA emails have gone into your junk folder**

21. We use a Two-Factor Authentication process to allow you to access our online exam platform, which requires you to be able to receive an SMS text message. It is important that you keep your mobile phone number up to date or you may miss out on communications and therefore are unable to sit your exam. This process is set out in detail in the Accessing the Online Exam platform and verifying your details (Security Process) Section below.

## **Make sure you meet IFoA online examination hardware and software requirements**

22. You are responsible for ensuring you have a working device ahead of your online examination.
23. You are also responsible for checking you have the correct software/package downloaded prior to the exam.
24. You are responsible for checking that your computer or device date and time must be set to the correct time and zone for the country where you are sitting your exam.
25. In order to be able to access the examination on the exam day, **you will need to complete the Equipment Checks for every exam you are sitting.**

**Make sure you have the date and time of the exam recorded**

26. IFoA examinations are run in UK time only. Please ensure you know the exam date and time. If you are sitting the exam in a different time zone, it is essential you have the correct local time to sit your exam. Additional time will not be given if you download the exam paper late due to a confusion with time zones.

**Cache History**

27. We recommend that you clear your browser cache/history before accessing the exam platform every time you access it. You may need administrator rights to do this if you are sitting your exam on using a work computer.



# Stage 1 – Two weeks before you are due to sit your exam

Two weeks before the start of the exam session:

- You will receive an email to your preferred email address from [alerts@onlinepracticalexams.org.uk](mailto:alerts@onlinepracticalexams.org.uk) advising you to create and verify your details on our exam platform.
- Your joining instructions will be available to view in your member's area of the IFoA website. This information will include how to create and verify your details on the exam platform and how to complete the essential exam platform equipment checks.

If you do not receive this email then please contact us at [examsupport@actuaries.org.uk](mailto:examsupport@actuaries.org.uk) no later than seven working days before the exam is due to begin. If you contact us less than seven working days before your exam you may not have enough time to complete the relevant checks and you may be unable to sit the exam.

The email you will receive will look like the following:

This email is sent on the behalf of the Institute and Faculty of Actuaries.

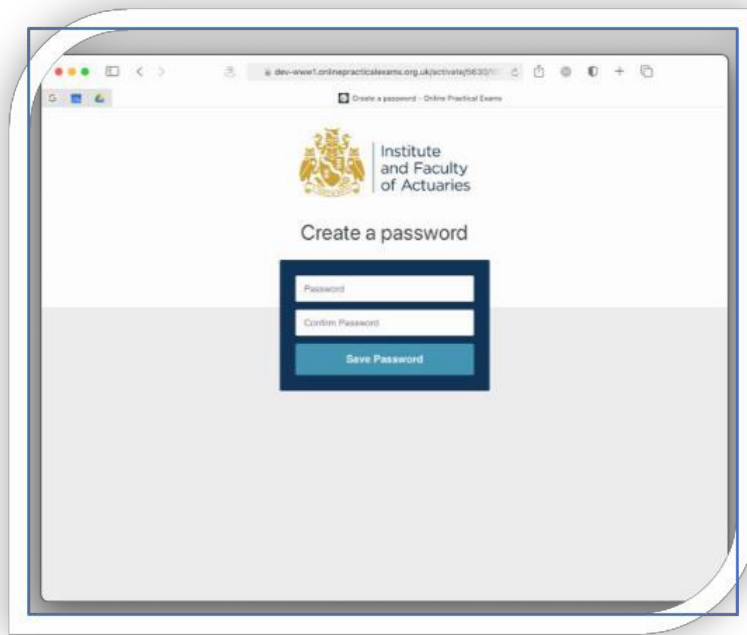
Setup your Online Practical Exams account for **CM2B - CM2B Test - 21 June 2021, 10:35**.

To gain access to the Online Exams Platform, you must first set up and verify your details. You must have your mobile phone available. Screenshots and guidance are available on the [IFoA website](#).

To verify your details and set up your account you must do the following:

1. Open this webpage to verify your details: [Setup my account](#)
2. Once the webpage has loaded, you will then be able to create a password and save those details.
3. Once you have saved your password you must confirm your mobile number. Do this by selecting your area location and then adding your telephone number. Then select 'Send Verification Code'. Please Note – this will be your only opportunity to change your mobile number on the platform. If you wish to make further changes you must contact the Examinations Team ([examsupport@actuaries.org.uk](mailto:examsupport@actuaries.org.uk))
4. Once you have sent for the verification code you should receive a text message containing the code within a couple of minutes. If the code does not arrive, you can retry sending an SMS multiple times. If you still do not receive the text message after 15 minutes, please contact [examsupport@actuaries.org.uk](mailto:examsupport@actuaries.org.uk).
5. Once you have received the code, you must enter this onto the Online Exam Platform portal WITHIN 15 minutes verify your details.
6. Once the code has been entered and the details have been verified, you will then have access to the online platform.

28. Once you have received this email, you must select the hyperlink 'Log in' to access the online exam platform. You will then be able to create a password and save those details.

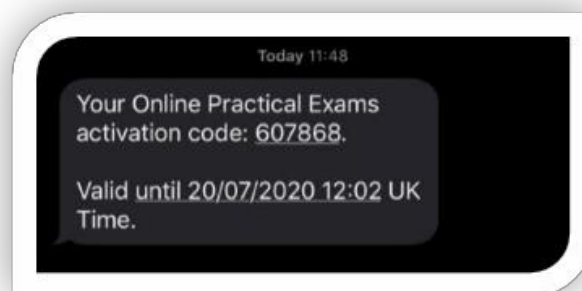


29. Once you have saved your password, you must then confirm your mobile phone number by selecting your area location, then adding your telephone number and selecting **Send Verification Code**. If the mobile telephone number we hold for you is incorrect, please enter in the correct mobile number. If you need to update your mobile number more than once you will need to contact us at [examsupport@actuaries.org.uk](mailto:examsupport@actuaries.org.uk) to help you with this.

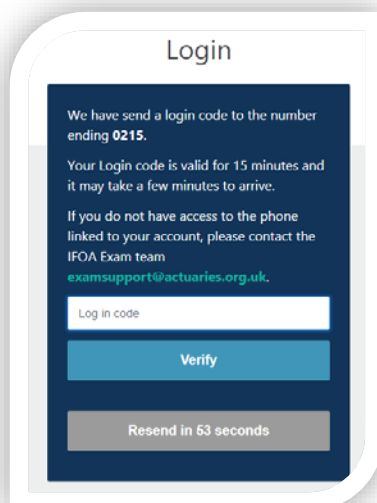


The screenshot shows a web form titled 'Confirm mobile number - Step 1 of 2' under the Institute and Faculty of Actuaries logo. The form contains the following text: 'You will need access to your mobile each time you login.' and 'Changing this number will not update My Account on the IFoA website.' Below this is a dropdown menu for the country code (showing '+44') and a text input field for the mobile number. A blue button labeled 'Send verification code' is at the bottom of the form.

30. Once you have selected 'Send verification code'; you should receive a text message with an activation code. The text message can take a couple of minutes to come through.



31. Once you have received your activation code, the code is valid for 15 minutes. You must enter this code into the online exam platform portal to verify your details.



The screenshot shows a 'Login' screen with a dark blue background. At the top, it says 'Login'. Below that, it states: 'We have send a login code to the number ending 0215.' (Note: 'send' is misspelled as 'send' instead of 'sent'). It then says: 'Your Login code is valid for 15 minutes and it may take a few minutes to arrive.' Below this, it says: 'If you do not have access to the phone linked to your account, please contact the IFOA Exam team examsupport@actuaries.org.uk.' There is a text input field labeled 'Log in code'. Below the input field is a blue button labeled 'Verify'. At the bottom, there is a grey button labeled 'Resend in 53 seconds'.

32. Once your details have been verified, your account is now active. You will see a confirmation on screen.



The screenshot shows an 'Activation complete' screen. At the top, there is the Institute and Faculty of Actuaries logo and name. Below that, it says 'Activation complete'. In the center, there is a dark blue box with white text that says: 'Thank you. Your account is now active. You will need to have your mobile with you every time you log in. If you need to change the phone this is linked to, please contact examsupport@actuaries.org.uk.' Below this box is a blue button labeled 'Log in'.

Once you have completed your account set up, you will be able to log into the online exam platform through the following web page: <https://www.onlinepracticalexams.org.uk>. We recommend you bookmark this link.

You will need to enter your ARN and the password you have created to access the platform.

# Stage 2 – Equipment Check

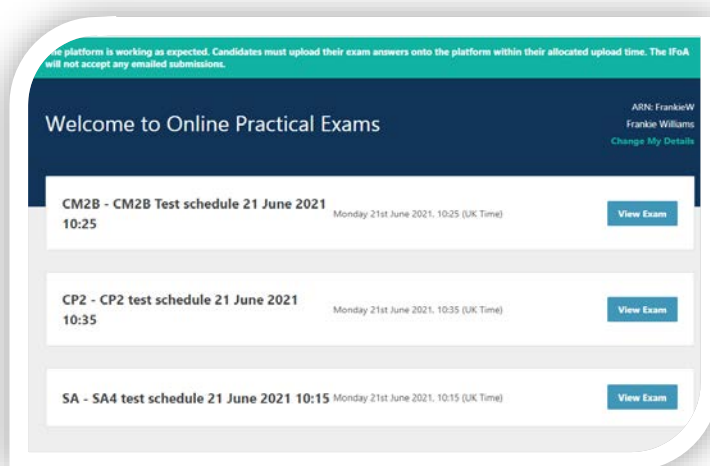
## Equipment checks

To make sure you can access your exam paper and do not experience platform issues on the day of your exam, you will need to complete essential equipment checks before your exam.

- 33. Once you have activated your account and are able to access our online exam platform, you must complete the equipment checks **on the computer you plan to use for the exam**.
- 34. **You will need to complete these equipment checks for every exam you are taking**, which includes both papers of a dual paper exam, to ensure your equipment works for each exam you are taking.
- 35. **If you do not carry out these equipment checks before your exam day, you will not be able to access your exam paper and therefore you will not be able to complete the exam.**
- 36. A red banner will show at the top of the examination area if you have not completed your equipment check.

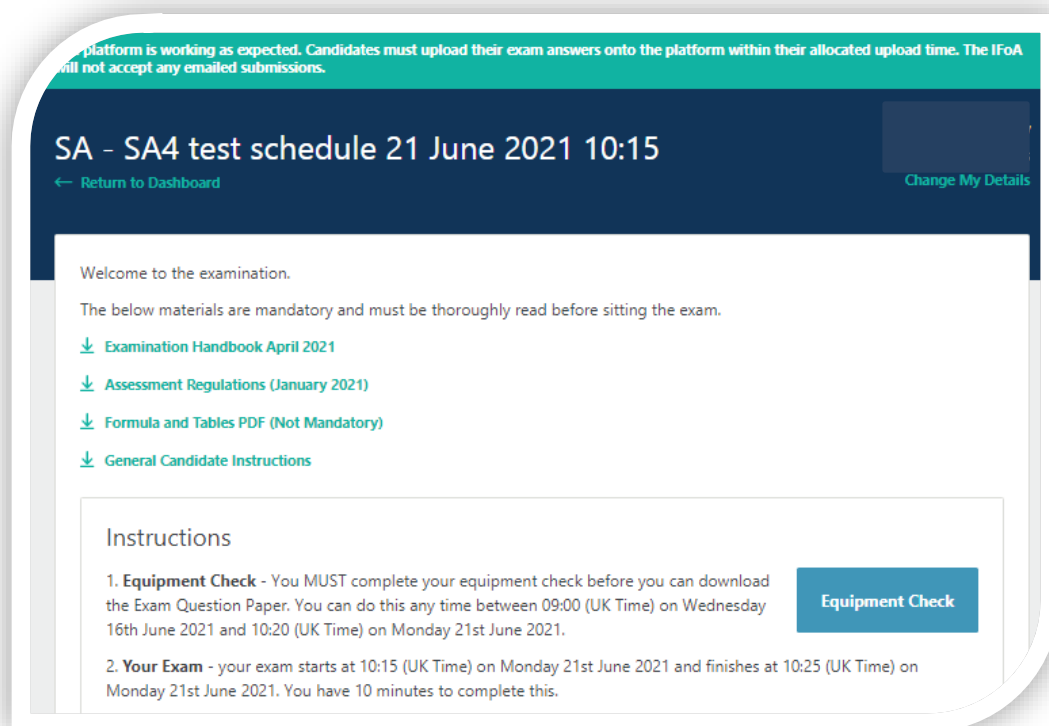
You must complete the equipment check before attempting to access this exam. Click to check now.

- 37. If you sit your examination in your office, you are advised to check with your IT department ahead of your exam for any pending system updates, restrictions for using the online platform or firewalls.
- 38. To begin an equipment check, select [View Exam](#).



- 39. You will be presented with an information page, which includes the Assessment Regulations. You will need to tick and confirm you have read and understood the Assessment Regulations.
- 40. You will then be taken to the Examination page. Here you will be presented with several important documents, including the exam instructions, which you will need to read and become familiar with before your exam day.

41. Across from the exam instructions, you will find a blue **Equipment Check** button on the right.



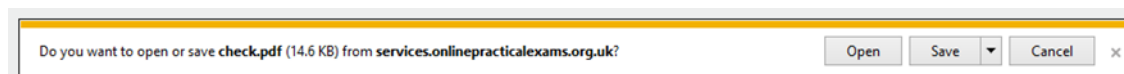
42. Within the Equipment Check section, there is a download area and an upload area. **You must complete the checks in both the upload and download areas for the Equipment Check to be fully tested.** There is no limit to how many times you can test your equipment.

## Download Area

- 1.1. To test the Download Area, select the blue Download Check button.

The screenshot shows a user interface with two main sections: 'Download' and 'Upload'. The 'Download' section contains instructions about simulating the exam process and a blue 'Download Check' button. The 'Upload' section contains instructions about creating a Word document and a 'Browse' button. Below the 'Browse' button, a file named 'SA4 Equipment Test - Word File Submission.docx (11 kb)' is listed, with 'Preview' and 'Remove' buttons next to it. At the bottom of the 'Upload' section is a yellow 'Upload Check' button.

- 1.2. Once selected, the downloaded document should appear at the bottom of the webpage in the download banner. Select Open to ensure you can view the downloaded document.

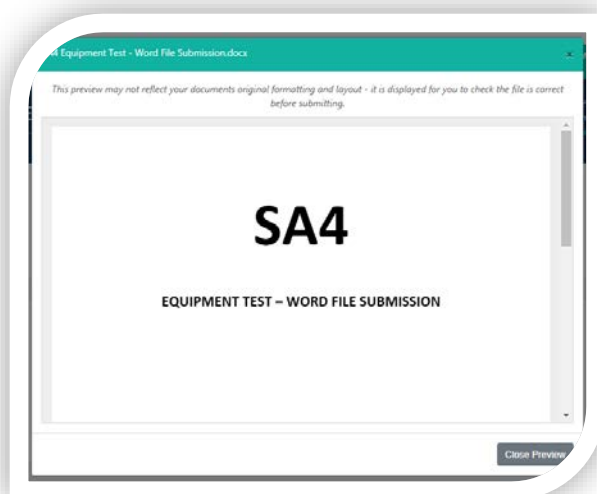
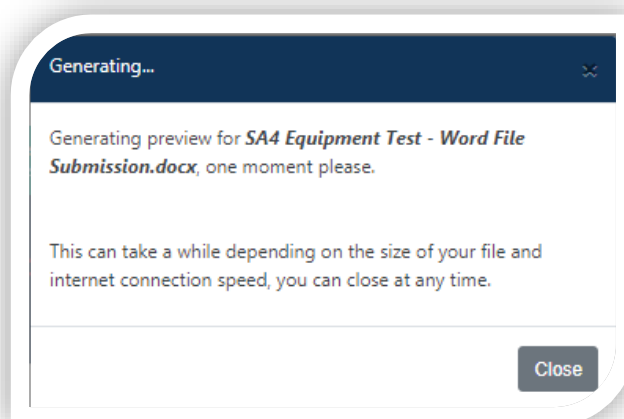


## Upload Area

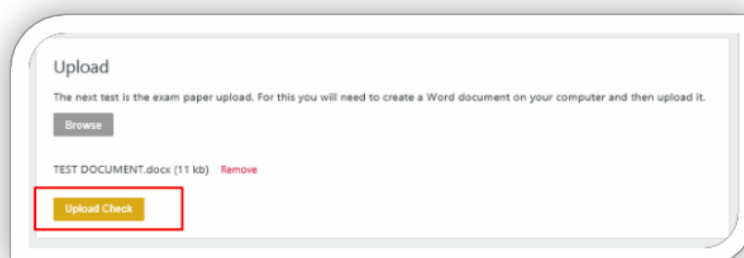
- 1.3. To test the Upload Area, select the **Browse** button to find the file you would like to upload to the online platform. Upload a document in the same format as your exam script, as specified in the Exam File Format section of this Handbook.

This screenshot is identical to the one above, showing the 'Download' and 'Upload' sections of the user interface. It includes the 'Download Check' button, the 'Browse' button, the file list 'SA4 Equipment Test - Word File Submission.docx (11 kb)' with 'Preview' and 'Remove' buttons, and the 'Upload Check' button.

- 1.4. Find the document you wish to submit and then click on the **Upload** button. If you are submitting **multiple answer files, you MUST do this at the same time**. You cannot add further files once you have completed this step. To select two documents, click on the **first file** you wish to upload, then press the Ctrl button on your keyboard and then click on the **second file**.
- 1.5. You can preview the file(s) you have uploaded before submitting them. If you have selected the wrong file, click on **Remove** and the file will be removed. You can then browse and select the correct file(s).

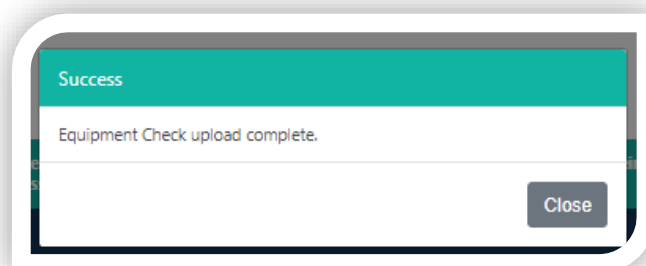


- 1.6. If you are happy that the file(s) you selected is correct and you would like to upload it, select **Upload Check**, which will upload the file.





1.7. Once the file is uploaded, a confirmation popup will appear.

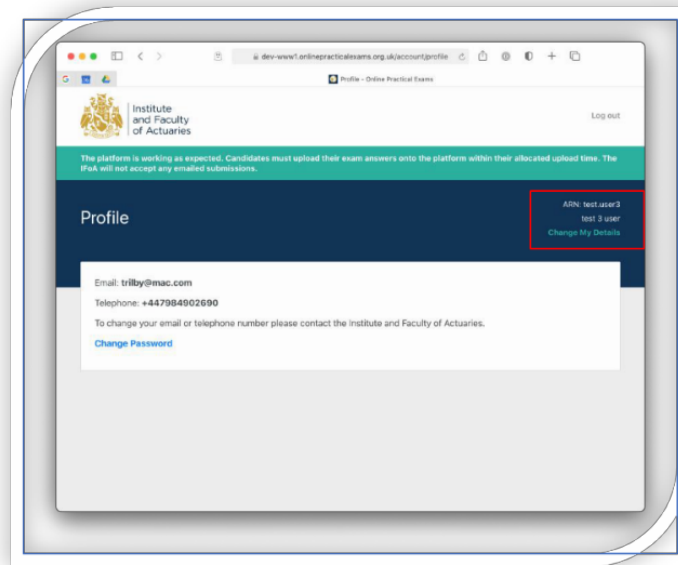


1.8. If at this stage you find that the platform does not work, then please contact us +44 (0)1865 268 873 or via [examsupport@actuaries.org.uk](mailto:examsupport@actuaries.org.uk)

- 43. It is your responsibility to check your equipment and test our online exam platform for all papers of your exam before your exam sitting date. If you fail to do this, you will not be able to access your exam paper on your exam days.**
44. Once you have successfully completed your equipment checks, the blue button will state that you have completed your equipment checks for that exam.

## Changing your personal details (on the online exam platform)

- 1.9. If you need to change your details, select 'Change My Details' at the top right corner of the exam platform.



- 1.10. If you forget your password go to the login screen at [www.onlinepracticalexams.org.uk](http://www.onlinepracticalexams.org.uk), enter your ARN and click **Next**.
- 1.11. Click the **Forgotten Password?** Enter your ARN again then click Reset Password.
- 1.12. You will receive an email with a Reset Password link allowing you to set a new password.



**Please note** you will need to complete the verification code steps every time you access the online exam platform.

If you have difficulties with verification codes, please contact [examsupport@actuaries.org.uk](mailto:examsupport@actuaries.org.uk) as soon as possible.



# On the day of your Exam

We know exams can be a stressful time, so to support you on your exam day we have set out important information about your exam start time and allowing sufficient time for completing any security measures and downloading your paper and any other exam materials. We also guide you step by step through completing your exam on our online exam platform, including accessing the online exam platform, agreeing to Assessment Regulations, equipment checks, downloading your exam paper and uploading your exam answer document.

This section also covers how to save your work.

#### **During the exam:**

- 45. You are strictly prohibited from collaborating or working with other exam candidates during your exam.
- 46. You must not share any of the exam materials with any other candidate, even if your exam cohort finishes before another exam cohort.
- 47. You must not share your answer script with any other candidate.

#### **Exam start times**

- 48. You are responsible for accessing the online exam platform at the correct time and date, to successfully download your exam materials. Your exam paper will not be available any earlier. If you log into the online exam platform late, you will not be given any additional time to complete your exam.
- 49. You are responsible for logging onto the online exam platform at your allocated time as set out in your joining instructions.

# Accessing the Online Exams Platform

- 50. We recommend that you clear your browser cache and history before you access the online exams platform. This will increase the speed of downloading the exam paper and uploading your exam answer script. If you are sitting your exam on a work computer, you may need Administrator rights to clear your cache/browser history.
- 51. If you are using a company device to complete the exam, please check with your IT department so that you will not have any issues with the company firewall.

52. If you have previously activated your account you do not need to set up your account again.

You should access the online exams platform with the below URL:

<https://www.onlinepracticalexams.org.uk/> , we recommend you bookmark this link.

52.1. Enter your ARN



The screenshot shows the login interface for the Institute and Faculty of Actuaries. At the top is the organization's crest and name. Below this, the text 'Welcome to your online exam' is displayed. A dark blue box contains a white input field labeled 'ARN' and a yellow button labeled 'Next'.

52.2. Once you have entered your ARN, you will be then asked to add your password which you would have created in Stage One of this Handbook.



The screenshot shows the login interface for the Institute and Faculty of Actuaries. At the top is the organization's crest and name. Below this, the text 'Welcome to your online exam' is displayed. A dark blue box contains two white input fields labeled 'Text' and 'Password', and a yellow button labeled 'Log In'. Below the box, a blue link 'Forgotten Password?' is visible.

52.3. If you have forgotten your password, select the Forgotten Password hyperlink and you will be asked to enter your ARN.

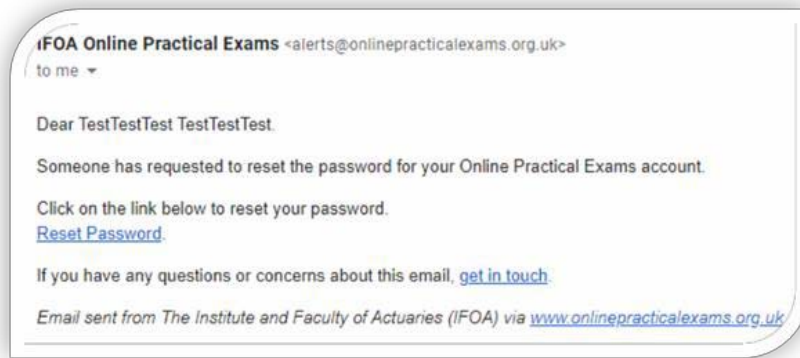


The screenshot shows the 'Request new password' interface for the Institute and Faculty of Actuaries. At the top is the organization's crest and name. Below this, the text 'Request new password' is displayed. A dark blue box contains a white input field labeled 'ARN' and a blue button labeled 'Reset Password'.

52.4. You will then receive an email, sent to the email account which we have on file for

Page | 28

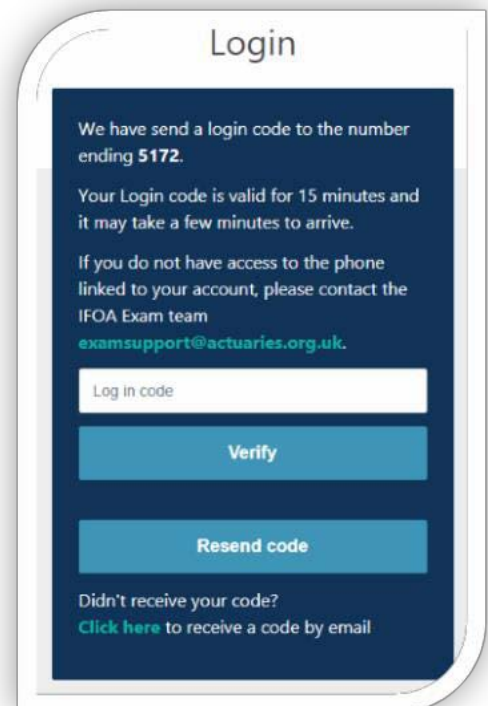
you.



Once you have entered your ARN and Password on the online exam platform you will need to enter a verification code, which will be sent to the mobile telephone number which you set up in Stage One of this Handbook.

If, after 60 seconds, you do not receive a code, an option appears allowing you to request the code via email.

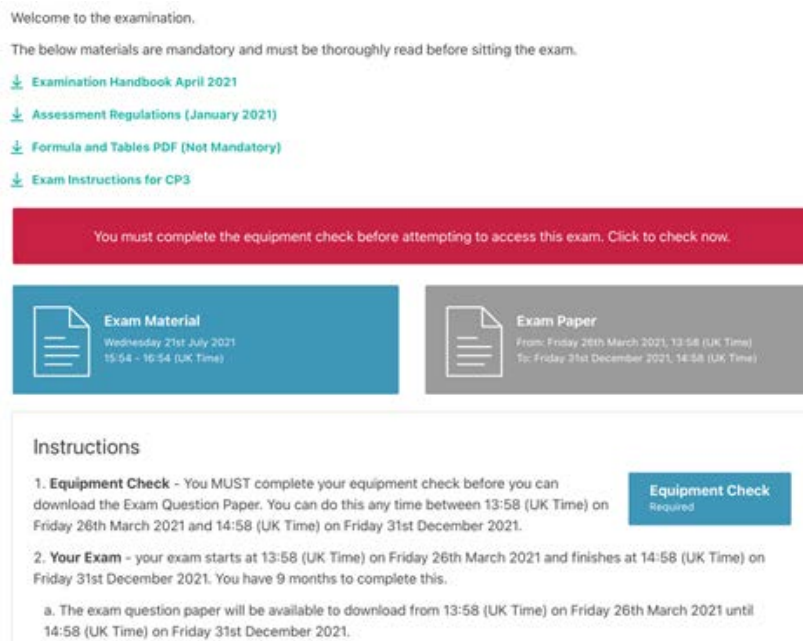
Once the code has been entered and your details have been verified, you will then have access to the online platform.



53. If you are unable to log into the platform on the exam day and have tried every possible option including clearing your cache/history, please contact us by calling **44 (0)1865 268 873** or emailing [examsupport@actuaries.org.uk](mailto:examsupport@actuaries.org.uk)

# Downloading your exam paper

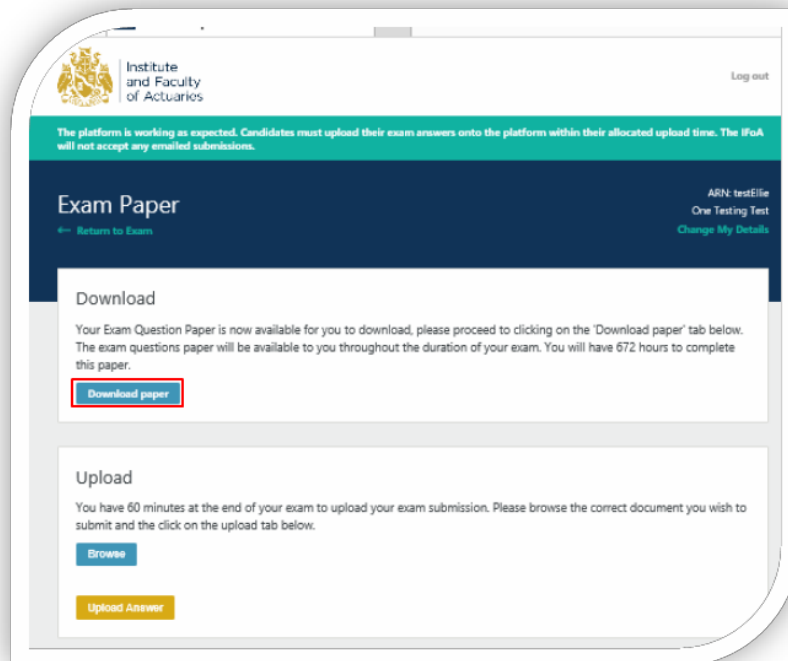
54. Once logged in the welcome page will load and display the exams you've booked onto. Select the correct exam to load the next page. On the screen the exam paper section will show details of the date and time it will become available. When the area is unavailable, the section will be greyed out. When available, the box will appear blue. If your exam has exam material, this will also show on the screen.



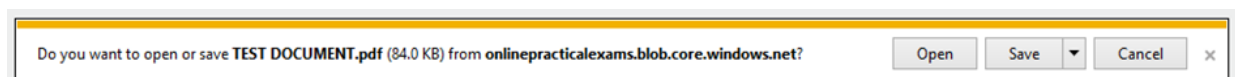
- 54.1. To view your exam paper area, select the Exam Paper button. This will load the area where you can download your exam paper. The exam paper area is also where you upload your answer script.

## Downloading the Exam Paper

- 54.2. Once you have accessed your exam paper area, select the **Download Paper** button to download your exam paper.



54.3. Once you have selected Download paper, the paper should appear at the bottom of the screen. Select Open to ensure you can view the downloaded document.



### Saving your work

**55. It is your responsibility to ensure that you regularly save your exam work. If you do not save your work, we will not consider this as a mitigating circumstance.**

56. Your exam answer document file names must include:

- ARN
- Subject
- Paper **e.g., 1234567\_CS1A\_Paper 1.**

**57. Any information that could help markers to identify you must not be included in the content of your answer script itself (i.e., name, ARN, email address, etc.).**

58. You are not allowed to use any collaborative platforms or groupware to save your answer script during or after your exams takes place (i.e., SharePoint, Google Docs, Office 365 online). Please ensure that you are using the desktop version of Microsoft Word or Excel, as exam scripts uploaded from an online account may not be uploaded correctly to the online exam platform. We cannot consider any Assessment appeals based on an incomplete submission from an online account such as Office 365 online or similar.



# Uploading your Exam Answer Script

59. Once you have finished your exam you can upload your completed exam answer document. If you finish your exam early, then you can upload your answer script straight away.
60. You must **save and close your exam answer document before the end time of the exam. Do not reopen the file, as this will amend the last modified time stamp.**
61. Once saved, upload your exam answer document(s) in the Upload area of the online exam platform
62. You access the upload area by selecting the exam paper area from the instructions page. We recommend keeping the upload area for your exam open on screen throughout your exam.
63. You will have 30 minutes to upload your exam answer document after the end of your exam time. It is important that you begin your exam answer document upload as soon as your exam time ends, as we cannot accept any scripts that have either not been uploaded or are partially uploaded.
64. During the 30 minutes allocated for uploading your exam documents, you are not permitted to continue working on your exam answer document. This includes reviewing and formatting your answer script. You are responsible for the proper submission of all your exam materials within the 30 minutes upload period and we will not accept materials uploaded after this time. We cannot be held liable if an error occurs when you upload your exam materials onto the online platform.
65. We will check the timestamp on your answer script materials for confirmation if required. This includes the time and date the submitted materials were created and when they were last modified. Answer scripts which are found to be created and/or modified outside the exam time **will not be marked.**
66. To upload your exam answer script, select the **Browse** button within the Upload section to find the file you would like to upload. When the platform upload area is unavailable, the section will be greyed out. When available, the box will appear blue. The maximum file size for your exam answer script is 20MB. If your file size is greater than 20MB, your answer script cannot be marked.

The screenshot displays a user interface for an online exam platform. It is divided into two main sections: 'Download' and 'Upload'. The 'Download' section includes instructions about equipment checks and a 'Download Check' button. The 'Upload' section provides instructions on how to upload a Word document, featuring a 'Browse' button, a file list showing 'SA4 Equipment Test - Word File Submission.docx (11 kb)', and buttons for 'Preview' and 'Remove'. At the bottom of the 'Upload' section is an 'Upload Check' button.

**Download**

The equipment check will simulate the exam process and allow you to test your connection and equipment ahead of exam day.

The first test is the exam question download. For this you will need to download and save a PDF file to your computer.

**Download Check**

**Upload**

The next test is the exam paper upload. For this you will need to create a Word document on your computer and then upload it.

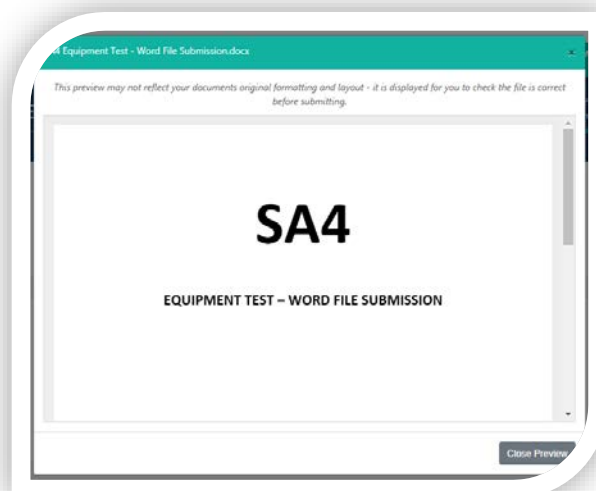
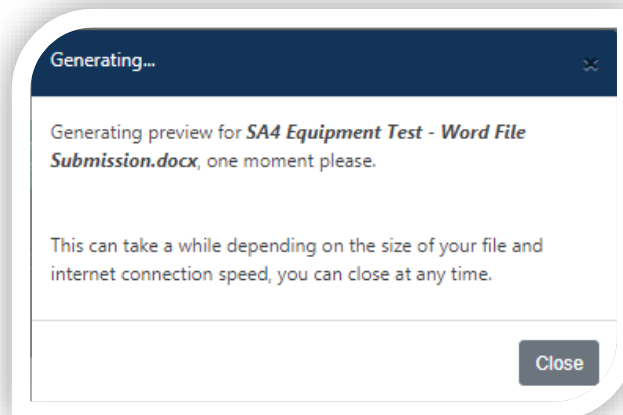
**Browse**

SA4 Equipment Test - Word File Submission.docx (11 kb)

**Preview** **Remove**

**Upload Check**

- 66.1. Browse and select the document(s) you wish to submit and then click on the Upload button below. If submitting multiple answer files, you **MUST** do this at the same time. You cannot add further files once you have completed this step. To select two documents, click on the **first file** you wish to upload, then press the Ctrl button on your keyboard and then click on the **second file**.
- 66.2. You can **Preview** the file(s) you have uploaded before you submit them. If you have selected the wrong file, click on **Remove** and the file will be removed. You can then browse and select the correct file(s).



Please note that the size of the document may vary when this is uploaded to the platform so you cannot use this to verify you have uploaded the right document.

Please also note that when Previewing Excel files that have multiple tabs/sheets within the file, these may appear as separate pages in the preview. Please check all your intended work appears on the screen.

It may take up to 60 seconds for the preview to appear. This will depend on factors like the size of the document uploaded and your internet connection.

- 66.3. If you are happy with the file(s) and you would like to upload it, select **Upload Check**

## Download

The equipment check will simulate the exam process and allow you to test your connection and equipment ahead of exam day.

The first test is the exam question download. For this you will need to download and save a PDF file to your computer.

[Download Check](#)

## Upload

The next test is the exam paper upload. For this you will need to create a Word document on your computer and then upload it.

[Browse](#)

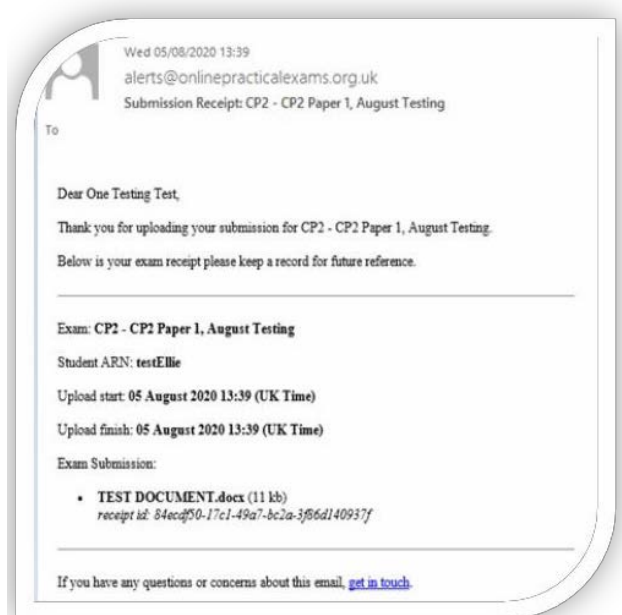
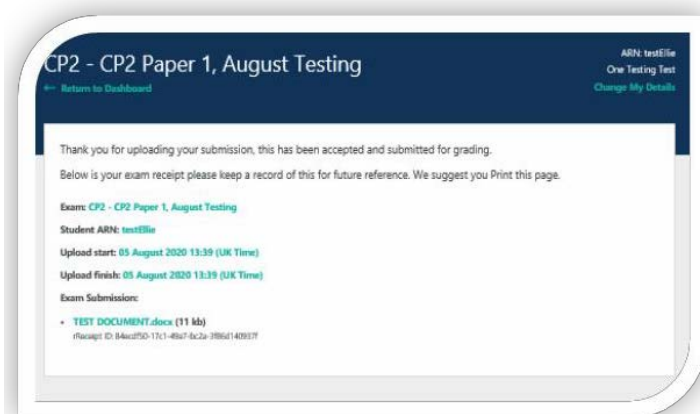
SA4 Equipment Test - Word File Submission.docx (11 kb)

[Preview](#)
[Remove](#)

[Upload Check](#)

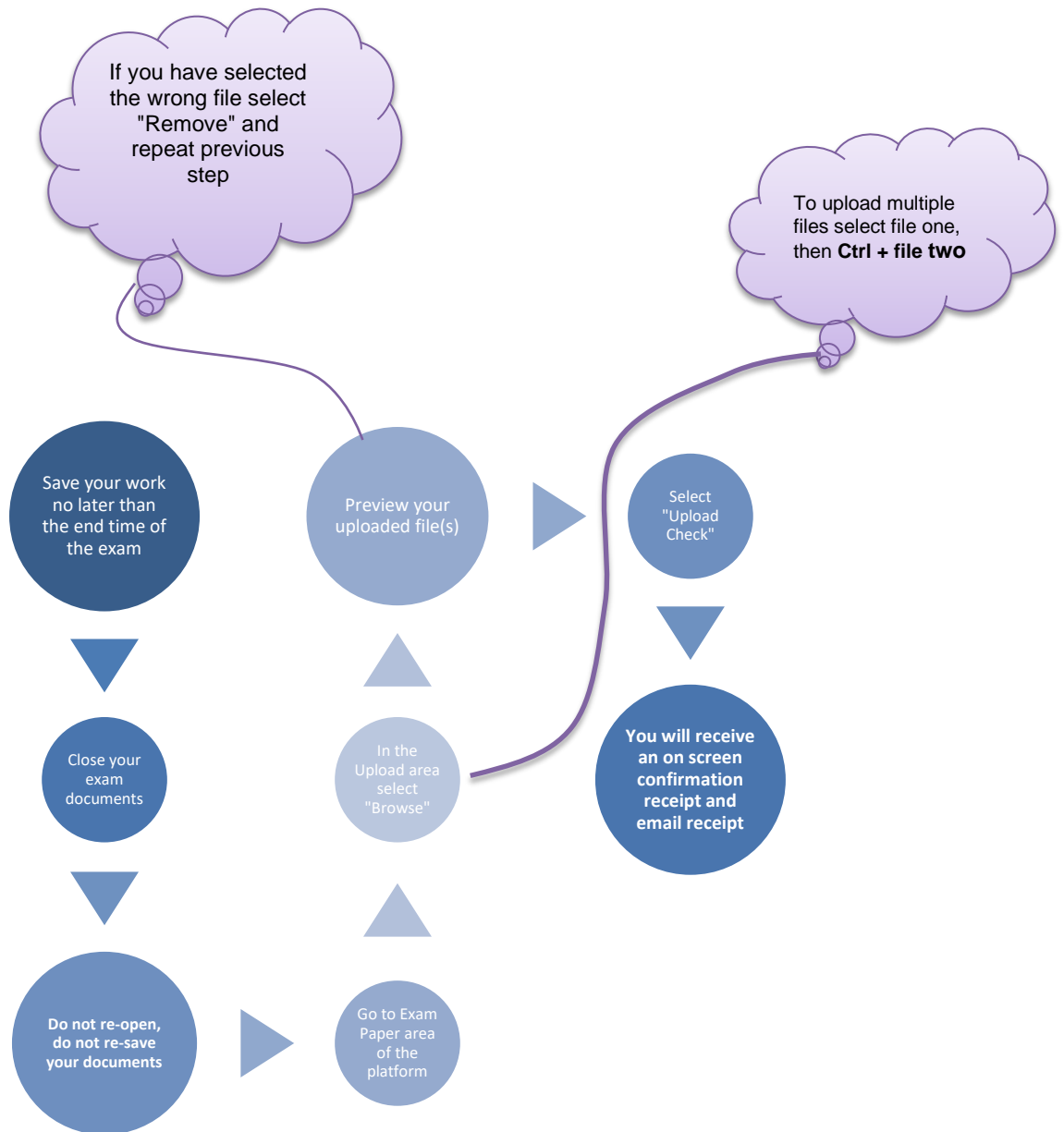
- 66.4. Once the file(s) have uploaded, a confirmation pop up will appear.
- 66.5. You **cannot** make changes to your answer script once you have uploaded your answer script and it has been accepted by the online exam platform. We cannot accept alternative documents sent to us by email.

67. Once your file(s) has successfully uploaded, the online exam platform will show a confirmation receipt detailing: the exam, your candidate details, upload details and the file name. In addition to the confirmation page, an email with your upload details will be sent to the email address which you have entered on the online exam platform.



If you have issues uploading your answer script, please refer to **Emergency Situations** below.

68.



# Emergency Situations

We want to make sure you have the support you need if you experience any issues during your exam, so we have set out what you should do in the event of a fire alarm, or if you experience technical issues during your exam.

## Fire alarms and other distracting events

69. You are responsible for checking the building where you are sitting your exam to ensure there are no scheduled fire alarms or other planned events that may affect your exam sitting.
70. If a fire alarm is scheduled to take place during your exam, and you are unable to relocate to another building, you can apply for mitigating circumstances. You will be required to explain how this affected your performance and you will be required to provide evidence, as per the Mitigating Circumstances Policy.

71. Your safety is our priority. If a fire alarm occurs during your exam, you should leave the building if required. While evacuated from the building you must not communicate with anyone about your exam.
72. Once you return to your exam, you must complete the paper to the best of your ability. We cannot add additional time.

### **IFoA platform issues**

73. If our system fails during your examination, we will do our best to immediately put alternative arrangements in place. If this proves impossible, our only remaining option will be to cancel that exam. In the unlikely event that we must cancel an exam, we will contact you directly to advise you of the next steps.

### **System Issues (Internet / Electric connectivity)**

74. If you have system issues during your exam, you must continue to complete your exam to the best of your ability. System issues could relate to internet connection or electricity failing.
75. If you experience systems issues, you must keep a log of the issues and the times when you have been affected. You will need to take screenshots as evidence for errors or issues which have occurred if you want the issues to be considered under our mitigating circumstances policy.

### **Individual upload issues**

76. If you experience issues uploading your exam document(s) during the 30-minute upload period, you **MUST** call us on (+44 (0)1865 268 873) before you attempt to send us your answer script.
77. We cannot accept any answer script sent by email or other method unless we have given pre-authorisation over the phone.
78. We will give you guidance and further instructions during the call. If during the call, we grant you authorisation, you will then be allowed to email in your answer script quoting a unique code.
- 79. We cannot accept any answer scripts which are emailed to us unless we have given you authorisation and you quote your unique code in your email. We cannot mark any emailed answer scripts that we have not authorised.**
80. You must keep a log of the issues and the time you have been affected; you will also need to take screenshots as evidence.

We understand that exams can be a stressful time and we want to make things as easy as possible for you. We hope that this handbook provides you with all the information you need for your upcoming exam sitting. Please ensure you familiarise yourself with our Assessment Regulations alongside the information provided here, to make sure your exam experience goes as smoothly as possible on your exam day.

We wish you all the best of luck with your exams.

# Information for Exam Candidates:

## Appendix 1: Inappropriate Conduct

The IFoA has a duty to regulate the actuarial profession in the public interest. We do this by promoting the value of actuarial science, driving excellence in the profession and in being the voice of actuaries.

An essential part of driving excellence in the profession is supporting our members to achieve our respected and sought-after premium qualifications. Therefore, we reserve the right to protect the integrity and reputation of our examinations by ensuring that candidates are not gaining an unfair advantage.

To support candidates sitting IFoA assessments, we have developed a guide outlining examples of inappropriate conduct and set out our process for identifying and investigating possible breaches of [IFoA Assessment Regulations](#) by inappropriate conduct.

The IFoA introduced open book exams in 2020 to support moving their examinations online to manage the pandemic crisis and allow candidates to continue their progress to qualification.

As part of the IFoA strategy we are continuing to deliver our examinations online in this open book environment. We are adapting our examination papers to allow for this and looking into ways technology can help support delivery of complex mathematical material.

We understand that for some candidates, concerns have grown around the possibility of identification of inappropriate conduct and in particular plagiarism with the move to online examinations. Whilst the IFoA takes inappropriate conduct seriously we do want to support you as you sit our examinations, and many thousands of candidates continue to sit the examinations with no cause for concern. In response to queries received we have produced the following information to give you some guidance on what is acceptable and what to be aware of. This should be viewed along with the [Assessment Regulations](#) which have been updated to reflect this open book environment.

### **What is inappropriate conduct?**

Inappropriate conduct is:

*Any action or attempted action that may result in a candidate or student of the IFoA gaining an unfair advantage during IFoA assessments, or any other part of the qualification process.*

Inappropriate conduct in IFoA assessments includes (but not limited to):

### **Plagiarism**

Plagiarism is the presentation of another person's work as your own. This means presenting another person's work without proper acknowledgement of the source (referencing material is allowed), whether intentionally or unintentionally.

Plagiarism can also include submitting your own previously assessed work. This is not acceptable even if referenced.

### **Collusion**

Collusion is any unauthorised collaboration or communicating between candidates during assessments.

## **Cheating**

Cheating is any attempt to obtain or to give assistance in an examination or assessment without acknowledging this occurred.

## **Impersonation**

Impersonation usually involves getting someone else to assume your identity (pretend to be you) and sit your assessment, with intent to deceive or gain unfair advantage.

Impersonation also includes getting someone to produce work for you, which you knowingly submit as your own.

## **Exam misconduct**

Exam misconduct includes, but not restricted to:

- Attempting to access the examination question paper before the examination has started
- Attempting to continue to write on the answer script after your allocated exam time has ended
- Sharing an examination question paper or answer script with other candidates during the examination period. As candidates may be sitting at different times the examination period covers the time from when the first candidates start the exam until the end time for the final candidates, including those with access arrangements.

To make sure you do not unintentionally breach regulations you should note that each IFoA assessment is sat by groups of candidates who start and finish at different times. Once your assessment is over you may want to discuss the exam with others, but you must not contact any other candidate until the assessment is over for all candidates, including those who have additional time.

- We investigate potential breaches of our Assessment regulations in the following ways:
- Reports from our exam Markers or Examiners.
- Whistle-blowers.
- Identify candidates colluding via email, WhatsApp's or social media platforms.
- Specialist plagiarism and collusion identification software.

To reassure candidates we are being fair and transparent, we will explain how the IFoA is using Turnitin® software to protect the integrity of our examinations and what happens when we begin a formal investigation.

## **Turnitin®**

The IFoA runs our exam papers through Turnitin®. Turnitin® is [used by 98% of UK Universities](#), that identifies potential plagiarism and collusion between candidates. Many you will be familiar with Turnitin® from your time in Further or Higher Education. Turnitin® is a sector-leading piece of software that identifies potential plagiarism and collusion activity between exam candidates, using a publication database of thousands of publications, journals and academic writing, and over a billion archived web pages.

## **First steps**

The first step involves uploading candidates' scripts into Turnitin® between five to ten days after your exam date. Turnitin® then produces a similarity report on each script we upload into the software. This similarity report shows the percentage of a script that matches an external source or another candidate's submission. If the candidate's script matches another source over a particular percentage, then the IFoA executive will begin a desk based script investigation. Around 1,200 candidate scripts are identified as needing review in each examination session.

We understand that having your script referred for review can be an anxious time, but we would like to reassure you that just because your script has been flagged for investigation for potential plagiarism or collusion activity by Turnitin®, it does not mean that you have breached our Assessment Regulations. The review/investigation process is designed to ensure that a human being is making an evaluation of any potential plagiarism or collusion as opposed to just the outputs from the Turnitin® report. Each script is evaluated to filter any similarities that are expected within candidates' scripts, or for acceptable levels of similarities to source material.

### **Script investigation**

A trained member of the IFoA executive will evaluate each script flagged for investigation. Identifying plagiarism and collusion is an essential element of assuring the integrity of our examinations and maintaining the respected reputation of IFoA qualifications, as well as ensuring some candidates do not gain an unfair advantage over others.

### **Investigating potential plagiarism**

So that IFoA does not penalize candidates who are correctly using source material within their script, when the IFoA executive are investigating potential plagiarism, we will consider the following:

- a. Is this an acceptable use of material from IFoA Core Reading, tuition provider material, or recommended reading for that subject, which the IFoA would expect to see in an exam script?
- b. What is the extent of material within the exam script that Turnitin® has identified?
- c. Did any of the material identified contain correct referencing?
- d. If the material is referenced correctly, does it make up the majority of a candidate's answer without anything of their own words?

For example, we accept that there will be similarities to the IFoA's Core Reading or other tuition providers' material for certain definition or list-based questions. Answers of this type will not need to be referenced and will, in most cases, not be a cause of concern. However, the IFoA expects, even for definition based questions, that you should answer questions in your own words and avoid verbatim copy and paste from source material. Therefore, taking the criteria listed above into account, many scripts initially identified as having potential plagiarism will be dismissed without any formal action.

However, the IFoA executive may identify an answer that is not a candidate's own work, which we deem to be potentially unacceptable. Within a candidate's script, we might identify entire question answers or whole parts of question answers taken directly from a source material. We may also identify multiple incidents of direct copy and paste that makes up the majority of a candidate's answer, even if it is correctly referenced. If the IFoA executive concludes there is potential evidence of plagiarism that falls outside of what the IFoA deem to be an acceptable volume of source material, a formal investigation with the exam candidate will then take place.

### **Investigating potential candidate collusion**

We also use Turnitin® to identify similarities between candidates' scripts. In almost all our exam papers, we expect to find some degree of similarity between candidates answering the same questions in similar ways and account for this in our investigation of candidate scripts. We recognize that two candidates providing a similar correct answer is not exam collusion and candidates should not be concerned. When investigating a script for potential collusion, the IFoA executive will firstly consider the extent of any identified similarities within a script; small matches to a large number of candidates is not an indication of collusion. Factors including; a large volume of similarities, uniqueness and unique incorrect answers are taken into account as the IFoA executive determine the possibility of similarities indicating potential collusion.

All cases of potential collusion have been identified by the IFoA executive will then go through an additional review by the Chief Examiner or a nominee. Our examiners are subject experts and will help determine the likelihood of whether any similarities identified are substantial or unique in nature.



Once the Chief examiner or nominee have completed the review of the Turnitin® report, they may determine there is nothing of concern and no further action will be taken. If the Chief Examiner or nominee concludes there is potential evidence of collusion, a formal investigation with the exam candidate will then take place.

### **Investigation into a potential breach of the Assessment Regulations**

If the IFoA executive considers that there is sufficient evidence that a candidate has potentially breached IFoA Assessment Regulations, we will write to the candidate, in a letter that is sent via email, to inform them that they are under investigation for a possible breach of Assessment Regulations.

We will include the following information in the letter:

1. Why the IFoA is launching an investigation.
2. Which question answers in the candidate's exam paper have been identified as potential plagiarism or collusion.
3. We will invite the candidate to provide any information they feel relevant to the investigation and let them know when they need to provide it.
4. The candidate will receive a copy of the Turnitin® report to support them when preparing a response.
5. An estimated timeline for when the investigation will be concluded.

Any candidate under investigation has the right to provide any evidence they deem suitable and ask for further clarification on the alleged breaches of the Assessment Regulations.

The IFoA will provide a deadline to each candidate to respond and provide any evidence they feel relevant. This is often around two weeks from candidate receiving their initial letter. The IFoA will aim to inform candidates they are under investigation prior to the release of the examination results and conclude the formal investigation in advance of examination bookings opening for the next session.

### **Why does the investigation take as long as it does?**

We appreciate that being under investigation for a potential breach of the Assessment Regulations is a stressful experience for candidates and they will want to know the outcome as soon as possible. We work hard to balance concluding an investigation in as short a time as possible for the candidate, while ensuring the investigation is fair and thorough. We aim to conclude investigations and notify candidates of the outcome before the publication of the session's exam results. However, we often investigate over 1,200 scripts each exam session, which takes a considerable amount of time, which means, unfortunately, occasionally we are unable to inform candidates of the outcome of an investigation before the release of exam results.

### **Consideration by the Board of Examiners**

After the deadline has passed for the candidate to respond, all evidence is then prepared for consideration and determination by the Board of Examiners.

As set out in the Assessment Regulations, a subcommittee of the Board of Examiners will be established. This subcommittee is known as the Investigation Panel. The panel will review every case referred to them by the IFoA executive alongside any response or evidence provided by the candidate. The Investigation Panel will examine all the evidence, then conclude whether a breach of IFoA Assessment Regulations has occurred.

If the panel determines the candidate has not breached IFoA Assessment regulations, the candidate will have their assessment mark confirmed and a finding of no inappropriate conduct confirmed.

If the panel concludes that a candidate has breached IFoA assessment regulations, they can make the following determinations depending on the severity of individual case:

- I. The candidate will have their assessment mark confirmed and receive a formal warning.
- II. The candidate will receive a zero mark for that assessment.
- III. The candidate will be disqualified from that attempt.
- IV. The candidate will be disqualified from sitting further assessment for a finite and reasoned period of time. Depending on the severity of the breach, it may be for the following periods:
  - o 6 months
  - o 12 months
  - o 18 months
  - o 24 months
- V. The circumstances will be referred for investigation under the IFoA formal disciplinary procedures. In this situation, the candidate will be disqualified from sitting further assessments until any professional disciplinary investigation is concluded.
- VI. Any other proportionate measures deemed appropriate, for example, having to retake the Stage 1 Professionalism course, or being ineligible to apply for any exemptions for any exams sat and passed with other awarding bodies during the same disqualification period.

Once the Investigation Panel has reviewed each case, they will come to a conclusion and make a determination of which outcomes list above should apply. We will contact candidates with formal notification with a letter, sent via email, detailing of the conclusion of the investigation, including any outcomes applied. Candidates will also be provided with information on how to appeal the decision, if appropriate.

We understand how important it is to candidates, employers and the public, that we operate a rigorous process for ensuring the integrity of our examinations. We want to reassure you that we take considered, appropriate action to protect the integrity and reputation of our exams and qualification and ensure no individual gains an unfair advantage over other candidates sitting our exams.