Student Consultative Forum

Meeting Notes

Friday 4th June 2020 Time: 11:00 to 15:00 (Student representatives only from 10:00 – 11:00) BlueJeans Conference Call

Attending:	Chair – Danielle Markwood (DM) Representative from ActEd - Darrell Chainey (DC) The Actuary student editor – Currently Vacancy The Actuary student editor – Currently Vacant Birmingham Actuarial Society – Patrick Singleton (PS) Bristol Actuarial Society – Frank Mace (FM) Channel Islands Actuarial Society – Luke Berry (LB) Faculty of Actuaries Students' Society – James Black (JB) Glasgow Actuarial Students' Society – Kirsty Steven (KS) London Market Students Group – Maxim Bagdasarian (MB) Norwich Actuarial Society – Riya Limani (RL) Society of Actuaries in Ireland – Nabeelah Nawoor (NN) Society of Actuaries in Ireland – Conor Kearney (CK) Society of Northern Ireland Actuaries – Garima Singhal (GS) Staple Inn Actuarial Society – Zandy Adjirackor (ZA) Wessex Actuarial Society – George Nice (GN) White Horse Actuarial Society – Nichola Marr (NM) Yorkshire Actuarial Society – Nick Bell (NB)
Executive Staff:	Head of Assessment – Laura Griffiths (LG) Assessment Manager - Lidia Serrano Gomes (LSG) Quality Manager – Matt Tennant (MT) Quality & Assessment Administrator-Laura Gascoyne (LGa) OPSR Consultant – Alan Penswick (AP) *Timed Item*
Apologies	North West Actuarial Society – Daniel Wass (DW) Representative for students with disabilities - Ryan Haughey (RH) Representative for students with disabilities - George Burton (GB) Welsh Actuarial Society - George McMahon (GM)

Item	Title
1.	**Welcome and Introductions to new members**
1.1	**New Members –** Society of Actuaries in Northern Ireland Society – Michael Flanagan Birmingham Actuarial Society – Patrick Singleton

		London Market Students Group – Maxim Bagdasarian & Simon Hack
		Society of Actuaries in Ireland - Conor Kearney
		Staple Inn Actuarial Society – Zandy Adjirackor
		Yorkshire Actuarial Society – Nick Bell
2.	**Notes arising from the last meeting**	
	2.1	**Notes from 20th November Meeting**
		The notes from the previous meeting were agreed.
	2.2	**Actions from 20th November Meeting**
		MT and DM provided updates on actions from the previous meeting

Action 1
Exam booking waiting list unable to book on due to capacity. April 2021 exams did not hit capacity and numbers have settled into previous patterns pre COVID. The IFoA saw a great number entering in September 2020 to compensate for the April 2020 when there were a number of subjects cancelled and personal circumstances meant a number of cancellations in other subjects.

Action 2
Clarification on using Excel for mathematical equations. MT noted this feedback was taken on board and clarification on this was provided in the March Mid-Year update permitting the use of Excel to assist with calculations

Action 3
Releasing exam results in cohorts. LGS noted that the IFoA is looking into alternative release methods for the future.

Action 4
Multiple choice questions – This will be discussed later in the meeting

Action 5
CPD & Employer contacts. MT confirmed a reminder to employers in recent newsletter in regards to the new CPD scheme. MT requested if anyone on the forum feels like their employer is still requiring additional clarification to inform the IFoA.

	2.3	**March Mid-Year Update 2021**
		Paper was noted

3.	**Students' Comments from April 2021 Exams**
	3.1 Exam Booking & Pre-April 21 Exam Correspondence

KS noted most employers book the exams so not much student feedback is received in this areas. For those who do book the biggest frustration is that you can only book one exam at a time so it is quite time consuming for students wishing to sit multiple exams. LSG noted we recognise it is an issue and ideally looking to improve in the future. CK noted that employers have provided feedback that the booking template had changed. When an employer submits a bulk entry the employer would like confirmation, once approved, which students are set for which exams. LSG no future changes but we can pass to member services team to look into. **Action 1: MT to ask Member Services for an Update**

Post Meeting Update:
Member Services confirm when an employer emails in list of candidates for examination booking, they will receive confirmation of which candidates booked into which exam.

Students raised that the volume and amount of correspondence prior to the exam session was heavy. It was noted candidates would prefer a single correspondence email with all the information would be preferable.

KS noted the plagiarism and referencing correspondence was sent very close to the exam session. LG commented that the purpose of the email was to clarify what was acceptable and not acceptable as the IFoA was getting many questions so felt that an email to all candidates provided clarifications would be better than responding individually. The IFoA does recognise, however, that the correspondence may have caused some anxiety for some candidates which we apologise for. NN asked if there were many plagiarism cases this sitting. MT commented that investigations were still ongoing, but noted that it is rare that we identify students who have 'accidentally' plagiarised; it is far more common to find students who have heavily plagiarised or colluded with other candidates. NN asked for a timeline of when students would hear if they were under investigation for a breach of the Assessment Regulations. LSG commented that they will know as soon as possible in the next few weeks. NN commented that people who may have been affected may not have time to fully respond before the exam results come out. LG stated that the intention was to inform candidates in the upcoming weeks though we can't guarantee that investigations will be complete before booking opens for September exams.

MT asked for feedback on the new exam handbook. MT noted that the FAQs and exam information from the previous exams were formulated into the new Exam Handbook. RL noted that handbook was generally well received and was helpful for new starters. Students wish to know when the handbook for the September will be made available. CK noted that the new Exam Handbook was well received, but the plagiarism communication should be included going forward.

NB noted that the double spacing wasn't in handbook, and felt when subsequent information is sent to candidates it slightly undermined handbook as a 'central source.' LSG commented that the double spacing is recommended as a request from the marking team so they can annotate the exams. Close lines are hard for markers but it wasn't compulsory just helpful. **Action 2: LSG to add line spacing guidance to the exam handbook.**

NB suggested that additional emails could signpost to an update of the handbook rather than including new information in each email.

MT noted it was welcome hear the positive feedback on handbook and we will think about the volume of emails sent post the exam handbook being published. LB requested that it would be useful if the IFoA could highlight in next handbook to say what's been changed from the last siting. LSG commented that there are certain developments to the exam platform which we will outline in the handbook. **Action 3: LSG and MT to consider linking back to the Exam Handbook if any updates are given after Exam Handbook published.**

NN commented some IFoA emails went to students' junk folders. It was requested could the IFoA stick to one email address, or make students aware of a list of addresses to add to safe senders list? LSG commented that we'll take this feedback on board ahead of the September exams, however sometimes this is not possible as different emails need to be used for different processes. Information about the email addresses used will be provided to candidates ahead of the examinations. CK said not all students see or read the exam newsletter so would be helpful to add the addresses into the exam booking confirmation email. **Action 4: LSG / MT to investigate.**

NN suggested can an online 'folder' within the IFoA website of all correspondence sent to students. LSG said they were working on this for future session – joining instructions will be available in the portal. MT informed students that the IFoA website 'Student News' is getting a refresh. We are starting to put emails sent related to exams on that page and is still in development. The purpose of the website is when we send communications students can access it there as well. Students will receive an announcement in the future student newsletter.

	3.2	**Online Exams** platform (including testing, two-factor authentication, download/upload)

KS noted that feedback from students was the online exam platform worked well. A couple of students reported issues with paper downloads but these were isolated cases. Students requested that the IFoA develop a 'preview' of the file to make sure you've selected right file before submitting their exam paper. LSG noted the IFoA are working on the platform to allow a preview and if the development is ready we will update the handbook.
KS noted that the email confirmation sent out after upload continues to be appreciated by candidates.

A suggestion was put forward for a disclaimer that says sometimes the file size on the platform would differ to the file size on the desktop and for members not to panic. **Action 5: LGS to explore**.

Post Meeting Update:
Documents are compressed when uploaded to the platform hence the smaller size of the document. For the September 2021 session we are aiming to add a new feature to the examination platform where candidates will be able to preview the uploaded documents before these are submitted and make changes if they find it is an incorrect one.

KS noted students have requested a countdown clock be developed on the online platform showing students how long left of the exam they have left. LSG noted that the IFoA will explore the development, but it won't be available for the upcoming September session.

A suggestion was put forward that the IFoA needs to provide more communication regarding uploading the paper as a Word document only and not a PDF. KS noted the handbook was clear but some people did upload a PDF. KS requested if we can we set up the platform so it doesn't accept a PDF? LSG said that they are looking into this. CK asked if there was a reason why the IFoA does not accept PDFs script submissions. LSG gave an overview that that a PDF cannot be

transferred to the marking platform for the markers. MT added that it is not just PDF's, the IFoA can't accept Google Docs or Apple Notes either and the IFoA will make clear in documentation the format of files that can be accepted.

3.3   April 2021 Exam Questions

KS raised the feedback that for CS2 students were surprised at the lack of multiple choice questions. The impression was given that the paper would contain MCQs and there weren't any. Secondly, the amount of mathematical formula/equations that had to be typed in Word was hard in the time given. Many students report running out of time or felt the exam was very time pressured. Student representatives raised the suggestion that more maths and equation based questions should have been multiple choice and the theory answers could be written. LSG stated that the IFoA did not state MCQ's were going to be standard within CS2 going forward, and students assumed the September 2020 paper would be replicated for April 2021. The MCQ element of CS2 was introduced when the September 2020 paper was adapted for online completion due to COVID-19 change of exam format. PS asked if it was possible to have a fixed number of multiple choice in CS and CM exams so students don't have the 'shock factor' that they'll have to type lots of formulae when they haven't prepared to. It takes people longer to type than to write by hand but the timing did not change to reflect this. LG said that all exams are tested by 'guinea pigs' (recently qualified Actuaries) who provide feedback on the length/difficulty of the exam paper. LSG noted that student feedback in relation to paper difficulty and length is feed back to the examining teams for future consideration.

MT noted that the IFoA published the way the next exams format in syllabus in which is available online. PS asked if this could be made clearer, for example the exam handbook. **ACTION 6: MT to consider how make this clearer even if it is put in the exam handbook**

MB commented that ActEd had seen the mock exams contained an element multiple choice questions which caused shock on day given students' preparations. DC stated that students know the exam paper format before ActEd does as papers are not shared in advance of the sitting. DC noted that if mathematical questions are harder to answer in Word, MCQ's would be a logical consideration if MCQ's where continued. DC noted if possible can the exam paper format (written vs MQCs) be communicated in advance. MB asked if ActEd's revision material and mock exams could align more closely with the IFoA so that the students are definitely getting the correct information to prepare their exams with. DC agreed this is possible.

Feedback was received that a lot of the exams questions ask for 'in your own words'. This phrase causes concerns for students as they worry learnt phrases off by heart would then have accidentally plagiarised.

NN noted that pre-exam webinars are popular and if possible students would like them to be brought back before exams. MT commented that the IFoA is trying to find date in mid-August to run another one.

Post Meeting Update:
The IFoA is running the exam preparation webinar on Monday 23rd August. Details on how to book have been added to the student newsletter.

MF provided feedback that that the written questions were more general and less specific to the course notes leaving students are frustrated at the exams with what they preparing for using past-exam papers. The questions in the recent exam papers were found to be a lot more subjective. The benefit of studying and knowing the course is massively reduced and the questions were more subjective, which is harder to answer in an exam.

NB and MF noted for SP5 – Question 4 certain information on the question appears to be missing. . MT requested NB and MF to email the feedback directly for the IFoA to investigate. LSG added that should the IFoA find an error in the exam question this will be taken this into consideration during the marking process.

3.4   Other Exam Related

KS commented on feedback received in relation to marking consistency between the markers for exams adding that there were marking inconsistencies in the marks given, and that using Microsoft Word is not ideal for mathematical exams. LSG provided information of the IFoA process and systems to reduce large variation in marks awarded. After the exams are sat, 3 scripts from each subject are chosen and marked by the Senior Examiners. All markers within that subject also mark these 'sample' scripts. The markers will discuss their awarded marks to the 'definitive marks' awarded. This helps markers understand where marks are and aren't awarded before the main marking commences and for those having difficulties conversations would take place to help them understand the marking schedule. After the marking meeting takes place, another 3 scripts are selected. Those markers that do not mark them within the given tolerance levels will not be able to start marking until senior members of the team believe they now understand the marking schedule. LSG further explained during the main marking process, markers will mark scripts, unknown to them, that have already been marked by the Chief Examiner. If the awarded marks don't align or aren't up to standard conversations do take place with the markers to identify why it is happening. This process is important and we are constantly working on it to make improve the marking consistency. MB stated that the representatives appreciate that additional information in relation to the marking process, but students have a lot of anecdotal situations where the grades are drastically different for different questions – since there is so much work to make the marking process fair, could the control methods be explained to the students in more detail? Could the institute develop a report to show the mark differences between maker 1 and 2 to put the students at ease? **Action 7: LSG said that we can look into what can be published.**

PS stated that mitigating circumstances were only applicable for very severe circumstances and being within 3 mark of a pass. Could there be a sliding scale or on a case by case basis? An example was given where student's computer crashed and they lost an hour. It would be unlikely that they would then be able to get within 3 marks of a pass. It was noted that 3 marks was set after much consideration with the Board of Examiners and other appropriate Boards and Committees. The panel can only look at the information that it presented to them for that particular exam. They cannot make a judgment on something that they cannot verify.

NN mentioned that in the last meeting a one marker system was spoken about, is there an update on this? It was noted that there was no further update on this.

KS asked if moderators had been reconsidered to reduce exam cheating. LG said that this is something the IFoA are considering in the short term and will be considered long term in the Learning Change Programme. KS asked, does this mean that exams will be online for forever or will they go in person again? LG commented that they will be online going forward and that they will be remaining typed and handwriting will not be an option in the future. MT added that there is a paragraph in the mid-year update.

KS asked if the IFoA would consider extending exam time to reflect handwriting not being an option? It was said that other Universities and Institutes do this so please could it be considered, the students spent a lot of time learning and writing the format that the IFOA say they can use that will never be used in the real world. LG added that it is early days in the IFoA running online exams, and the papers set for 2021 were written in mind that they will be typed with the time pressure taken into consideration. If time pressure is still apparent this will be taken in consideration alongside other factors when considering the pass mark of the exam paper. The Chief Examiners takes a range of factors into consideration when setting the pass mark, paper difficulty and time consideration is one of these factors. An exam paper deemed more challenging will have a lower pass mark, with an easier deemed paper will have a higher pass mark. Learning Change Programme will also be looking into this area.

Exemptions

MB sought clarification of the numbers of sittings available to members of another Actuarial societies who claim exemptions. MT stated that currently the IFoA have exemption agreements with societies around the world and students can sit certain exams with those associations and come to the IFoA to claim exemptions and vice-versa. MB added that students that are members of more than one society or institution are able to sit an exam in April and July and are able to qualify quicker and scatter their exams. MT confirmed the eligibility criteria for claiming exemptions is available online and if students fit within that criteria the IFoA recognises certain exam passes with other associations. MT added that the exemption agreements are coming to an end in 2022 and that 2021 will be the final last year that the IFoA will recognise the exam sittings for exemptions based on other Actuarial Associations.

Acted

NN asked if ActEd tutors could be made aware of any changes in exam papers so that they can reflect this in the mock exams. NN added that the mocks are not reflective of the papers that the students go on to sit. There is a breakdown in communication as some tutors were aware of the changes and some were not. As well as this, some tutors were advising students to type up their calculations and some tutors were not. DC said that students and tutors have interpreted the guidance on the exams in different ways. Typing up the calculations is the official guidance and some people are recommending cutting and pasting from excel. It has been a hard journey with communication and being on the same page but this should be easier now that there is more stability in the sessions. DM reiterated that the IFoA and ActEd are separate. ActEd do not know all the details of what goes on but sometimes students don't remember this.

CK commented that tutorials online all day can be draining and are there any plans to change this going forward? DC replied saying that he is hopeful to get back into the classroom for the next session. There will be a slight shift to tutorials somewhat online if possible post COVID but hopeful for most people they will be heading back to the classroom.

Mental Health and Well-Being

ZA asked about mental well-being services available to students. There were concerns about the levels of anxiety and stress in the lead up to exams. ZA asked if there were counselling services with the IFoA and if these were available to students. MT stated t the IFoA does not offer any wellbeing services to members. MT said that the IFoA could explore signposting to services and wellbeing 'top-tips' if students would find this valuable and potentially signposting this on our website. **ACTION 8: Are there any volunteers among the Student Representatives that would be willing to go and find materials that might be helpful for students**. ZA said that they would discuss this with others at work to see how helpful this would be and can feedback at next meeting. KS added that she would be happy to get involved with ZA in sourcing materials.

Group Sitting for Exams

CK asked if students can sit exams in moderated group sittings. Sitting exams at home on your own is stressful for some so if full online exams is going forward, can a small group sitting be an option for those who do not have appropriate exam environment at home. LSG stated the IFoA permits moderated exam sitting within a workplace (as long as approved by the IFoA).

Exam Counselling

NN asked why exam counselling was restricted to the last exam sat and asked if this could be opened up to any exam sat. MT said currently there are no plans to change the service to students. Prior to the change in offering, the IFoA saw a sharp decline in people wanting exam counselling and feedback states that people were finding the information through Subject Access Requests being more beneficial than using counselling. Therefore policy changed to only include the last exam as the demand is not currently there. NN asked if the IFoA would be willing to see if there if a demand now that everything has moved online. **ACTION 8: MT to update forum on current levels of exam counselling demand, but it is highly unlikely the IFoA would amend the service to how is currently operates.**

Subject Access Requests
In regards to subject access requests, LSG updated the forum that giving all candidates instant access to their mark breakdown is something the team is working towards, but it will not be available for the upcoming sitting. For the release of the April 2021 exam results SARs will continue as previously.

3.5	Tuition

KS asked if half-day tuitions groups will still go forward. DC said that we hope so online in the future as they are popular. KS asked if they will produce a 2018 Asset for current exams. DC said unfortunately Acted will not.

KS asked if more subjects will be available for the online classroom. DC replied that it is considerable work to create online classroom and later subjects are less popular. There are no set plans to develop this for the long term but if we have extra resource it is at the top of the list to develop.
MF stated that some questions in mock exam are now not relevant. DC agreed and said that some subjects are changing at different speeds but yes it's in the works to update these.

3.6	Work Experience Requirements

MT provided an update on the 2021 Qualifiers deadline for work experience and a change to the work experience documentation. Members who have joined in the last 3 years know PPD as the only work experience requirement, members joining prior to that would have had to complete Work Based Skills or Form A and Form B. These previous schemes are being phased out and recently we have published final dates that people can submit anything other that PPD: JAN 15TH 2022. After this, PPD will be accepted only. An announcement was made this week in the student newsletter and a standalone communication will go out soon underlying this in the summer

MB commented that for PPD, you can't see activity description online on PPD credit summary. GN added that this is not ideal having to filter by date if this could be changed. MT noted that platform isn't very flexible for developments, but in the future (the OPSR being discussed later in the meeting) develops might be possible. We will take feedback taken on board For future developments.

3.7	Student Communication – other

MB commented that some web pages do not link. MT stated that the IFoA has received wider feedback from students that website is hard to navigate. Since exam bookings in February the IFoA have been working to deleted old web pages that are no longer relevant. This should reduce unwanted information making exam information easier to access. The website Studying pages are will be going through a bigger update later in the year. There will be a much more definitive section for exam information and the student handbook is looking to be launched in Autumn and will include more if the information in one combined document.

		MT noted if there are specific things students finding wrong with the website, send us an email and we can update it.
	3.8	**Other**
		KS noted that the exam timetable for 2022 was released late. LSG apologised for this stating that it was late and will not happen again in future.
		RL asked if there were any future developments in regards to CAA exemptions for IFoA exams and vice versa. MT stated we couldn't provide an update in the meeting but will follow up as action. **ACTION 10: MT to provide update to forum.**
		Post-Meeting Update:
		With the recent announcement on the future of CAA Global, details of the CAA to IFoA pathway can be found online.
		SP asked if the IFoA has any further information on the recently announced Banking module. SP asked if we trying to bring in both an SP and SA. LG confirmed this was the case but future announcements will confirm the details. MT noted when this is ready there will be an announcement.
4.	**Lunch**	
5.	**Student Feedback from April 2021 Exams**	
	5.1	Results from April 2021 Post-Exam Survey
		MT provided an overview of the headline score from the April 2021 Post-Exam Survey:

- There was positive feedback for the exam booking experience – above 95% of all areas were satisfied.
- Communications leading up to the exams and guidance received high satisfaction scores. It was noted in previous SCF meetings that the difference in UK and Ireland forum vs Global forums satisfaction scores, and further noted the disparity is reducing. There is still a slight disparity in UK and Ireland and the Global Regions in relation to clarity of information on the website, with the UK & Ireland students reporting lower satisfaction.
- Feedback for the communication regarding the plagiarism, referencing citation communication is the lowest score of feedback received.
- The online platform continued to receive high satisfaction feedback.
- Engagement with the open book showed 80% for UK and Ireland students used materials to help them in the exams and 61% of International students reported using materials.

It was noted a continued pattern reported decline in students reporting not being able to complete the exam papers in the time given. International students reported 75% were not able to complete the exam paper as opposed to 60% in UK and Ireland.

The report heighted how candidates found individual exam papers, and were asked about paper difficulty, time allocation and the links to the syllabus:
- SA4, CS2 and SP5 were reported to be the most challenging papers in this sitting.
- SP6, CS2 and SP4 were reported to be the most challenging to complete in the time given.
- In SA1, SA4, SP5 and CS2 candidates reported less than 65% of the content was relevant to the syllabus.

DM said that it was interesting that global overall satisfaction is higher than UK.

A clarification was raised in relation to a potential error on Question 4 of survey. **ACTION 11: MT to investigate**.

NN requested would there to be the option to handwrite mathematical formula for future exams and what is the IFoA position on this. LG said that this not something that we are exploring for the future. The IFoA is exploring various online options and systems – handwriting and uploading is not completely ruled out as we are still investigating but we aren't wanting to use that as an option.

	5.2	Feedback from Global Student Consultative Forums

MT provided a brief update on the feedback received from the Global Student Consultative forums:
- Much of the feedback received aligns with the feedback from the UK & Ireland Forum in relation to CS2A, communications and the numerical aspect of writing exams.
- Global feedback which is more distinct from the UK & Ireland Forum is in relation to examinations sat in UK Time Zones, access to good internet connects and completing the exam paper in English if it is not candidates first language.

The global notes will be published after their respective forums.

6.	**IFoA Updates and Discussion Points**

	6.1	Learning Change Program

LG provided the SCF with a high level overview of the Learning Change Programme (LCP). The purpose of the LCP was noted as:

- To modernise, deepen and broaden our actuarial qualifications and Career-Long Learning offering
- To empower members to succeed in emerging professional domains, keep pace with rapid changes in established areas of actuarial employment and be equipped with the skills and mind set to adapt and lead within a wider and rapidly changing global professional environment.
- To Improve the way we deliver our assessments, producing a more robust, technologically advanced, and forward-looking service
- To ensure our learning offer evolves with the professions' needs.

LG provided an overview of the 5 projects with the Learning Change Program.

Project 1 Pre-Associate Curriculum Review. This project is the updating our curriculum to gain a broader contemporary knowledge and skills for emerging actuarial positions and roles. It will include the development of a competency framework for the associate curriculum and members.
Project 2 Enhanced Pre-Fellowship study pathways. This project looks at the broader portfolio of learning for the Fellowship qualifications.
Project 3 Career Long Learning Portfolio: this project involving looking at the IFoA provision to support members and employers in refreshing their knowledge and skills and supporting them in their career ambitions.

Project 4 Contemporary Online Assessment Project. This project is focused on improving the IFoA's exam delivery, making sure our online exams are enhanced technologically and meet the needs of our members. This will give us greater global accessibility and will help to meet service expectations. The project has two work streams. Work stream 1 will include the online exams platform and associated security for this, and work stream 2 will be for transitioning earlier examinations to become objective based testing.

Project 5: Horizon Scanning. This project look to develop a strategic approach to how the IFoA's manages content for a full learning offer moving forward and making our leaning offer meets the future learning needs of our members.

LG noted that LCP project is now underway and we will keep SCF members informed via updates on the website. There is an email for specific queries: lcp@actuaries.org.uk

PS asked why the Curriculum is being reviewed so soon after the Curriculum 2019 change. LG confirmed a full review of the learning offering is something the IFoA has aspired to do for a number of years. It felt it was appropriate that after two years feedback was sought on the current offering as there had been some suggestion that new areas needed to be included.

NB asked if the LCP will aim to address the issues of writing mathematical calculations in word. LG said that this was part of the future considerations.

	6.2	**OPSR Project Overview (Timed Item)**

AP presented to the SCF an overview of the IFoA's Operational Processes and Systems Review (OPSR). OPSR is a two phase programme update to update the systems and processes that the IFoA use.

The purpose of OPSR is replacement for the Customer Relationship Management (CRM) System. Benefits of the OPSR anticipate are to improve member experience with as much online as possible, and increase the level of personalisation and specific personalised relevance.

The release of this system will be mid to late 2022. The IFoA would like to engage with a representation group within membership to relay their own experiences and provide feedback on the project as develops. We will engage with pre-existing groups such as SCF and the 400 Group to build a representative forum to get feedback.

DM asked if this would reduce the reliance on emails. AP noted it will not directly but it should deliver more preferences on opting 'in' and 'out' of specific types of correspondence and communication.

	6.3	**Trial of new Student Newsletter Format**

 MT noted that the IFoA trialled a new format of student newsletter. Some student members received the existing version and some received the new version, some received both. The IFoA now wants to evaluate who engaged more with the different versions newsletter and what member's preference was.

MT noted in the past the IFoA has received mixed feedback that some students like having all the information in one place and some think it's too long and don't read it all. The new format splits up the categories so students can select which information they would like to read.

KS commented that the new format opens well on phone format. DM suggested could the IFoA introduce a summary at the top of the email so you know the content of the full newsletter. The new format is preferred out of the two.

6.4	**Education Committee & Future of SCF Meeting**

| 7. | MT provided the SCF an update in relation to governance changes to the SCF forum. Previously the SCF reported into the Education Committee which as part of the Governance review no longer exists as a replacement advisory group is being set up. The implication of this change on the student forums is the current role and structure now needs to be reviewed.

Prior to the COVID pandemic, the SCF and GSCF had been long due a term of reference and purpose review as its functions has remained the same format for a number of years. Due to COVID we made the decision to postpone the review, however. The IFoA are now in a position discuss to review and consider the structure and how the SCF works. MT further noted that student feedback and feedback on exams remains paramount to the IFoA, howver the organisations needs to consider the SCF function in the future.

MT asked the forum for their initial feedback on how effective is current SCF procedure and is it effective for giving feedback and helping students?

DM and MT proposed a number of questions to SCF members:

- MT asked if there was an option, instead of using regional societies to make up the SCF members, could we consider to selecting representatives through employers instead – are regional societies the best way to structure the membership? The majority of representatives felt regional societies would be more effective. PS noted that there are some people who might find this hard with different employers. MT noted not all Actuaries work within actuarial companies.
- MT asked should the forum focus on student feedback solely related to exams or would you representatives like to have greater consultation in the wider IFoA qualification journey. NM said that the reps wouldn't want the wider discussion to take away from the feedback on exams for many students that is the focal point of IFoA engagement. A suggestion was put forward that a different group at a different time of the year to look would consider wider aspects of the student experience. DM asked if it would be considered to have more people involved as the current reps might not be able to always speak on behalf of their whole region more times a year.
- Student representatives were in favour of keeping regional groups. DC commented that students will be more confident to speak up face to face and that it can be a different dynamic online. The majority of Student Representatives were in favour of keeping regions and not opening having a full 'global meeting' of all student representatives.

- MT noted that SCF members will be invited to input into the review of the SCF/GSCF and will be contacted later in the summer.

KS asked if Student Representatives were allowed to send a brief update about the SCF to their regional members. DM noted that confidential items are marked on the agenda and cannot be shared unless the IFoA confirms. MT confirmed that student representatives are welcome to update their members on topics discussed. |

7.	**Student Forum Members Standing Down:**

	DM noted a number of student representatives term of office on the SCF is now completed and wished them good luck for the qualification journey.
	Ryan Haughey - Representative for students with disabilities
	George Burton - Representative for students with disabilities
	Nichola Marr – White Horse Actuarial
	George Nice –Wessex Society
	Norwich Actuarial Society – Riya Limani
8.	**Any Other Business**
	No further items were discussed. DM thanked student representatives for attending and the meeting was closed.
9.	**Date of Next Meeting**
	Friday 19th November 2021

Actions

Master Student Consultative Forum Actions

Updated: July 2021

Item	Action	Action by	Status	Due Date
UK & Ireland Actions from meeting 19th June 2021				
1.	When an employer submits a bulk entry the employer would like confirmation, once approved, which students are set for which exams *Update:* *Member Services confirm when an employer emails in list of candidates for examination booking, they will receive confirmation of which candidates booked into which exam.*	**MT**	Complete	
2.	LSG to add 'line spacing' guidance to Examinations handbook. *Update:* *Line spacing guidance added for September 21 Exam Handbook*	**LSG**	Complete	
3	LSG and MT to consider linking back to the Exam Handbook if any updates are given after Exam Handbook published. *Update: The IFoA hopes that no major updates to the exam or exam platform for candidates will be made after the publication of the handbook. However, we will take this feedback on board and ensure updates take place in the Exam Handook and we signpost towards them.*	**LSG/MT**	Complete	
4.	Information on which email addresses the IFoA communicates with to be added to booking confirmation or exam handbook. *Update:*	**MT/LG**	Complete	

Item	Action	Action by	Status	Due Date
	Email addresses that candidates will receive correspondence on have been added to the Exam Handbook.			
5.	A suggestion was put forward disclaimer that says sometimes the file size on the platform would differ to the file size on the desktop and for members not to panic. Action LGS to explore. *Update:* *Going into Handbook.* *Documents are compressed when uploaded to the platform hence the smaller size of the document. For the September 2021 session we are aiming to add a new feature to the examination platform where candidates will be able to preview the uploaded documents before these are submitted and make changes if they find it is an incorrect one.*	**LSG**	Complete	
6.	MT to consider can we make the format of the exam clearer in the Exam handbook. *Update: The format of the exam is stated in the syllabus document for that subject. IFoA will let candidates know should there is a major change in future sittings.*	**MT/LSG**	In Progress	
7.	LSG to explore can the IFoA publish more information on the techniques the IFoA is using to reduce marker variations. *Update: The IFoA will update the information on the website on the marking process to inform students of the additional processes the IFoA has to reduce marker variance.*	**LSG**	In Progress	August 2021
8.	MT to discuss with ZA to what signposting the IFoA could do to wellbeing services to reduce stress during exams	**MT/ZA**	In Progress	August 2021
9.	MT to report back to forum current demand levels for exam counselling	**MT**	In Progress	Mid-Year Update
10.	MT to provide an update on whether a pathway for IFoA exemptions from CAA is still going ahead *Post-Meeting Update:*	**MT**	Complete	

Item	Action	Action by	Status	Due Date
	With the recent announcement on the future of CAA Global, details of the CAA to IFoA pathway can be found online.			
11.	MT to investigate a potential error in Question 4 of Post Exam Survey	**MT**	In Progress	July 2021

Student Consultative Forum Feedback Return Form
April 2021 Exam Session

Contents

To navigate to the specific feedback page, click Ctr & the area you wish to view on the contents table above. Pages below shaded blue indicate IFoA or Acted response to student feedback.

Topic:	**Exam Booking and Pre-Exam Correspondence: Student Feedback** *To cover feedback and comments relating to the process of booking exams, including COVID-19 related communication and guidance.*

Theme 1 – Exam Handbook

- Students like the April 2021 exam handbook and knew they had the latest info.
- Like the guidance on the use of excel and the clear communication around the exams (having it all in one email)
- *The Exam Handbook was a good idea to keep all information together but the name of it that was available for download when trialling the online platform was different to the one previously available online and it wasn't clear if there were any differences and if so what they were. Please make changes clear consistently so this is less of a worry.*
- The links to the exam study handbooks were broken or sending me to the previous exam periods set which was annoying.
- if possible could they provide the handbook perhaps slightly sooner

Theme 1 Exam Handbook – IFoA Response:

The Examinations handbook is currently being reviewed and we will ensure the name remains consistent in all our communications and that links are reviewed so the point candidates to the right documentation. We are aiming to publish the new version of the handbook ahead of the examination booking process opens. However, due to current development taking place on the examination platform, further changes will be made.

Theme 2 – Exam Timetable

- This question is related more towards the exam time table. I was planning on sitting 2 SP exams (both resits) in September. However they both fall on the same day. Are there any plans for the SP exams to be more spread out in future sittings? (specifically SP2 and SP6). Given we have to sit 2 SPs to complete the qualification, it can get quite restrictive towards then end if only 1 can be sat at a time. Are there any options to sit one in the morning and one in the evening?

Theme 2 Exam Timetable – IFoA Response:

In order to set the examinations timetables we look into what combinations of examinations candidates tend to sit during a session. Based in this information and other relevant information (i.e. religious holidays) we set the examination dates.

Theme 3 – Covid Communications

- As with the other examinations during the covid period, communication was poor. At one point we were sent contradictory information about plagiarism with the regulations saying that referencing was prohibited whilst other documents telling us how to reference in the exam. This led to the regulations being changed three weeks before the exam. It is difficult to prepare for an exam when the rules keep changing so close to the exam itself. Changing the rules also increases apprehension that the rules haven't been properly understood and so that they might accidently be breached.

Theme 3 – Covid Communications – IFoA Response:

Please refer to meeting notes.

We must apologies that communication for the plagiarism came out so close to the exams. We were attempting to send out some guidance (there were no changes to the regulations) which is what candidates had been asking for. Unfortunately we didn't do as well as we should have but quickly made some changes to the guidance to accommodate the feedback received. If there are still concerns then please share with us what these are.

Theme 4 – Entry Dates
- The final entry dates have got much too early. Now that exam centres don't need to be booked they can be moved later... 6 weeks before like they used to be.
- Exam entry dates are too early.

Theme 4 Entry Dates – IFoA Response:
The exams are now online however there are still preparations to be done prior to the exams taking place. Students need to be set up to the correct, exam cohorts, information to be sent out and IT testing to be performed hence why we need to allow adequate time between the exam booking closes and the exams starting.

Information about the examination delivery will be provided to candidates through the joining instructions which will refer also to other important document as the Assessment Regulations and the examination handbook. We created the examination handbook for the April 2021 session to ensure the information needed to sit the examinations was provided in one document.

Theme 5 – Guidance on online exams
- Guidance on online exams was given in different ways, eg FAQ, website, referring to another page etc. would be helpful to be in one document.
- At this point there is so much guidance to read, it is easier to read none of it and hope for the best. I never know where to look to find the information and it is always far too long.
- It was unclear what files would be provided with the exam paper e.g. whether we would be provided a Word template to use.
- Received contradicting advice from two staff members at the IFoA - one individual said internet use during the exam was permitted, the other individual said it was not permitted.
- There was also a little confusion about what to do if two people were sitting an exam in the same place, as mentioned by the following two students:

"Trying to organise arrangements for 2 people sitting the exams in the same place was difficult. Contacting the IFOA was first unclear with no definitive answer, and then provided with extra information (e.g. we were told that we did have to email about our set up)."

"Me and my partner took SA3 at the same time, and prior to booking my SA3 exam I emailed to try to understand what, if any, requirements we had to meet in order to take the exam in the same flat. The response I got was entirely contrarian and made every effort to not provide me with a clear and direct answer. Instead I was told just to not cheat or plagiarise, which are recommendations I would give to anyone sitting an exam in any general setting. They are not answers to the question ""can I sit an exam in the same location as my partner?"."

1. Speak to students from all countries and backgrounds about the future exam sittings in a timely manner. There was plenty of time to announce changes in using Excel as a tool for part A but these were announced very late in to the preparation time for the exam.

Theme 5 – Guidance on online exams – IFoA Response:

We thank students for their feedback on the volume of information on our website. For the April 2021 exams we combined a number of website and previous FAQ's into a single 'Exam Handbook' document. We are continuing to review the information we provide to candidates and reduce the amount of replication online.

Theme 6 – Booking process:

- There was one email that led to confusion as to whether I had completed the or exam checks. But thankfully a quick email resolved my query

- Credit card was charged twice for exam entry - still haven't received refund for second error payment

- I had multiple issues trying to book my examination. I had to rebook 3 times to allow it to register as a booking and pay for my examination. It would register sometimes and then not accept payment

- I had an issue where the website crashed mid booking, I was unable to re-select the exam to book so had to finish thus through email correspondence. Knowing the exam book up made this quite stressful

- The majority of students were satisfied or very satisfied with the exam booking process (both online and over phone where relevant).
- The majority of students were happy with the email correspondence after booking.
- It was commented that there were too many emails and that the relevant information was therefore spread across multiple places. One single email containing all points would have been preferred.
- Text messages confirming exam booking always seem to be sent a midnight which is a bit unsociable.

- One student noted receiving a "booking failed" email even though booking was successful in their IFoA account.
- Booking of CB3 was unclear given requirements to complete the Professionalism Course and the timing of this.
- The majority of students did not book via telephone. For those that did, the experience was satisfactory.
- The majority of students were happy with the correspondence immediately following booking.
- Some students who contacted the IFoA with queries felt the admin staff were unhelpful.

Comments from employers:
- Generally, the bulk booking system worked well.
- Acceptance of entries via Excel meant the process was more efficient however changes to the format of the IFoA bulk booking template without giving notice to employers was flagged as an issue.
- Lack of confirmation from the IFoA that entries had actually been enrolled in the various examinations was flagged as an issue. Only one email was received with confirmation of payment and receipt of entry file with "bulk confirmation" of the enrolment details for each candidate.

Recommendations:
- Provide employers who submit bulk entries that each student has been enrolled in the relevant exam. E.g. via an excel sheet / other preferably ahead of the closing date for exam bookings so alternative arrangements can be made where there is an issue.
- Notify employers of any changes to the bulk entries template well in advance of the exam booking window opening.

- Admin staff should not refer students with specific questions to IFoA documentation unless they specify which document and section are relevant to their query.
- Provide clear details for the CB3 exam booking process and how this interacts with the Professionalism course in terms of timing of completion and pre-requisite

Theme 6 Exam Booking – IFoA Response

Unfortunately we have had some issues with the website the first 3 days of exam booking due to the high volume of traffic. A number of students had difficulties with their payment or just the website crashing. IT colleagues are aware of this issue. The website and CRM system are monitored daily during busy times such as exam booking and daily reports are run to identify any issues with unsuccessful payments where students cannot continue with their booking and we contact them directly with next steps to take to ensure that their booking is completed.

Once an exam booking is completed there is only one email that is sent to confirm the booking. The only cases that there was follow up correspondence would be those students who had issues with their payments while booking mentioned above. Is the comment about a lot of emails in reference to the exam booking or pre exam information?

In relation to the CB3 exam booking and the Stage 1 professionalism requirements, this is stated as a requirement in a couple of places on our website but we have recently added a note of this on the member's account when trying to book the exam. Membership obligations such as Professionalism requirements will be contained within the Ts & Cs.

We are very sorry to hear that some members found that the admin team was unhelpful, the exam booking window is an extremely busy time for the admin and whilst we are trying to do our best and help each member with their queries sometimes pressures may not allow us to give the service we aim for. We have now formed a new larger Member Services team which we are hoping to help us provide the best service possible.

Employers Comments – The only change that was made to the bulk booking template was to change the Exam centre options to Timings as the exams are now online. Apologies if this created confusion.

When an exam is booked the confirmation is automatically generated and is sent directly to the member, if any issues come up, for example the time chosen is full we will contact the member directly for alternatives rather than the employer. For future exam bookings, confirmation of the bookings and that the payment has been processed will be sent direct to the employer.

Theme 7 – Plagiarism & Referencing Guidance Communication

- The changes made surrounding plagiarism were very distracting as they were made so close to the exam before then being retracted, caused unnecessary stress at an already stressful time just before an exam.

- The plagiarism guidance is unclear, confusing and does not give enough clarity.

- Plagiarism unclear.

- Also a lot of stress was caused by the changing of plagiarism regulations very soon before the exam session started, and that the communication around this was not very clear.

- The information regarding referencing was confusing. I wasn't clear on when I would be expected to reference. I made sure to just write everything in my own words but it did make me worry before my exam.

- Again the guidance for plagiarism was poor and often changed. Many student I know and myself continue to fear that we will inadvertently fall afoul of the rules. The rules as they stand seem to apply to the production of an original essay rather than an exam that is designed to test the learning of a particular set of knowledge.

- Email regarding plagiarism 1 week before exams started was really terrible. It panicked me because the rules had seemed to change, with requirements to explicitly reference page numbers even for definitions or lists learnt by heart. I had to spend significant time planning how to add references during an already highly time pressured exam, or else find evidence that I was not plagiarising. Then the rules were again clarified days later, which reverted back slightly re references for definitions and lists, but not with any certainty. This was all highly frustrating - seemed to be a lack of empathy in these communications for the pressure put on students sitting exams. And the rules themselves really do not seem fair - they need to be rethought.

- In relation to the referencing point, I did not find it very clear in what circumstances it would be appropriate to reference. This is because the guidance recommended writing answers in your own words and that large volumes of learning material should not be copied and pasted. We were also informed that answers such as definitions and lists would not need to be referenced. All of this was in line with my expectations but it left me unable to think of any circumstances where referencing would be needed so this made me a bit unsure if I was missing something given specific guidance was uploaded regarding referencing.

- Mainly the changes made around plagiarism at the last minute. Also, they could have been announced clearer as I only found out through a friend.

- Hard to understand plagiarism guidance and was released very late

- Multiple comments surrounding the plagiarism guidance provided: changing too many times, changing too close to the exams, not enough clarity provided.

- *Plagiarism –the rules on plagiarism just scare people now. In an attempt to avoid the course notes definition I've ended up missing out key words and have lost marks in mocks. Hopefully in the exam I've not done the same.*

- *Has it been confirmed that all exams will be online going forwards? I've heard rumours that this is the case but nothing from the IFoA. If this is the case it hasn't been communicated very well.*

- I also felt the plagiarism communication was poor, they released the statement about referencing very close to exams (was it 2 weeks?). I wasn't too clear on how we would be marked for where we have referenced, can't remember fully but I think the wording on the website made me question whether referencing too much would mean you stop scoring points where you have lifted stuff from the notes.
- Many students found that the guidance in relation to plagiarism, referencing and citation was not easy to understand.
- It was commented by many students that the guidance came too late.
- It was commented that it was not clear where citations were necessary.
- I think the need for citations was still poorly explained. Some students still put in a citation when they used their own words but I didn't. There is a thin line and level of subjectivity with what needs referenced and what doesn't as you cant simply reword a phrase but what is the difference between 'rewording' and 'in your own words'. Also, is it possible to just copy and paste from the notes on a core reading question, cite the notes and then get full marks on that question? That's ok if you can but that should be explained I think.

Theme 7 Plagiarism & Referencing Guidance Email – IFoA Response

Please refer to meeting notes.

We must apologies that communication for the plagiarism came out so close to the exams. We were attempting to send out some guidance (there were no changes to the regulations) which is what candidates had been asking for. Unfortunately we didn't do as well as we should have but quickly made some changes to the guidance to accommodate the feedback received. If there are still concerns then please share with us what these are.

Theme 8 – Email Communication
- Email communications generally better and more specific than in previous sittings – it is easier to find what has actually changed/been updated/important info.
- "All very clear and easy"

- "Process for booking was straightforward, and the exam-communication close to the exam date was comprehensive. However, clarity at the beginning of the sitting would have been appreciated. Especially r.e plagiarism and use of exam materials for the online format. To allow for the most productive revision and preparation."

- "Correspondence went into junk mail"

- Very clear joining instructions and in one simple email.
- Exam platform was very easy to join and use.
- Appreciation for the email confirmation.
- Exam team were fast to respond.
- Everything worked as expected
- Students who experienced customer services via phone noted that the quality was very good, and they were satisfied. Email correspondence was also generally deemed very good.
- Was noted that exam times need not be on a first-come first-served basis given they are now online.

- Some of the information given prior to the exams was said to be contradictory, particularly around the use of written material in open book examinations.
- There was a change to the pre-exam instructions for CS2 which omitted the multiple-choice type questions, but this was never explicitly communicated. I feel the institute should have been more proactive in highlighting this rather than just quietly deleting it from the handbook. As a result, the prep material from Acted had multiple choice questions and this was what I was expecting going into the exam.

- I think the instructions this year weren't so clear. There was that R material on the test platform for CS2B, but we were never actually told about it and I don't think that's ever been done before, realising R material ahead of the exam. When I tested the platform on my laptop, I didn't even notice it the first time, as it's right at the bottom. I don't know why something wasn't said like it was for CP3, that material would be released at a certain time. But I also think it was nicer on time to be able to have the material pre-loaded into R.

- I had to ask about when the pre-read material would be available as on the site it says "Advanced material will be released 3 days prior to the exam" and this happened to fall on a Sunday this year. Now I assumed this would mean 3w.d. but it doesn't say and Acted when asked didn't know either, so I thought it was safer to ask. The response was "The advance material for the CP3 exam will be available 3 working days beforehand, so this will be from 10.00 (UK time) on Friday 9 April." So, I think this requires updating on the website as it's not clear.
- Information regarding the use of double spaces was not clear and was mentioned in an email but not in the handbook.
- Lack of communication in relation to a change of exam format for CS2 (in particular around the removal of multi choice questions).
- Guidance around the use of excel is ambiguous.
- 1 email summarising all main points a week before the exam would be useful as some information was hard to find in the many previous emails
- Change of format from September sitting which contained Multiple choice questions, to no Multiple Choice questions in April was very poorly communicated (if at all!)

Theme 8 Email Communication – IFoA Response
Please refer to meeting notes.

Theme 10 – Post-Exam survey
- Feedback from the post-exam survey seems to suggest students like the online format for the majority of exams, in particular those with a greater focus on written answers however the online format and in particular the style of questions asked are inappropriate for the maths based subjects such as the CM and CS subjects. Clarity on the long term approach to these subjects would be good and a focus on making these exam questions more appropriate to answers in a word document or shifting back to a written paper seems to be needed.

Topic:	**Online Exams Platform: Student Feedback** *For Online Platforms, this should cover technical questions e.g. equipment/software/download/upload etc.*

Theme 1 – Uploads
- *Very positive experience from students.*
- *Students would like to be notified when data/ files are uploaded to the site in advance (think this only happens for some courses like CP3 not CS2).*
- The platform is more reliable than previous sittings but could be much improved by adding the functionality to view our uploaded papers so we can ensure the word document/excel file did not become corrupted during the upload, is displaying correctly, the file uploaded in full (no pages missing) and is the correct version before submitting. This would give peace of mind that there are no unexpected issues with the uploaded file that students are unaware of when submitting.
- "When uploading my exam paper the size of the file was smaller than on my laptop leading to some panic as to whether I had uploaded the correct file. A number of my colleagues experienced the same discrepancy"
- The exam platform accepts file types (e.g. pdfs) even though these are not permitted. An incorrect file type upload should be flagged at the submission stage following the exam.
- Failure to upload the exam script and the examinations team were failing to answer the phone (was eventually uploaded within the time).
- CS2B – need to upload the R script as word lead to the script not being able to be uploaded in time
- No way of knowing whether the uploaded exam script has worked. Would be useful if it could be downloaded to check.
- I am aware of several universities who have held mathematical exams during COVID and have taken the approach where the candidate can write their answers in a script and then scan and upload this to their universities for marking- I do not understand why the IFoA could not take this same approach.
- A few people had issue downloading B papers (such as CS2B not being able to be downloaded for a few minutes and CM1B being corrupt and requiring changes to the spreadsheet).
- I had issues with uploading one of my exam papers - it failed several times and initially I couldn't get through on the phone to the examinations team. It did eventually upload within the allotted time but it would maybe be good to have another option to report such issues for if they arise - I was worried it would continue failing to upload and I wouldn't be able to speak to the examinations team within the 15 mins time after the exam.
- I was unable to upload my CS2B paper within the time, due to the exam being completed in R, yet the final upload can only be done in word. This makes absolutely no sense, and causes candidates to waste time copying and pasting. When realising I wasnt going to make it in time, I phoned the helpline. 10

minutes later I managed to send my paper on, yet it was voided. Obviously I am in complete and utter shock after this as months of work have went down the drain.
- More clarification should have been given as to whether "paper1" or "paper2" were needed in the file name for the exam.

Theme 1 Uploads - IFoA Response:

Information about any data/files needed for the examination is communicated to candidates with the joining instructions. For those examination which data is provided before the day of the exam this will become available in the examination platform as specified in the joining instructions. Currently it is not possible for candidates to be notified by email when these documents become available.

For the September 2021 session a new feature will be added to the examination platform where candidates will be able to preview the uploaded documents before these are submitted. We believe this will help candidates to ensure the right documents have been uploaded and to reduce the stress during the upload process.

For future examinations only those documents uploaded in the right format will be able to be uploaded to the examination platform. The formats will appear in the examination handbook so candidates can ensure they are prepared for the examination day.

Theme 2 – Submission Receipt
- *Students are grateful for the submission receipt email.*
- Was noted that would be helpful to see some form of preview of the exam before submitting your paper.
- Use of text message to confirm exam script upload was requested

Theme 2 Submission Receipt - IFoA Response

It is welcome to hear that students find the email receipt useful. Currently it is not possible for text messages to be sent to confirm that a submission has been uploaded. However, an email confirmation will be sent to the candidate email address.

Theme 3 – Two Factor Authentication & Text Verification for CP1 Paper 1
- *Two factor straight-tfowards*
- "SP2: Platform worked fine, two-factor feels very secure. CP3: As above"
- One student did note that two-factor authentication failed to send messages a few times.
- "The 2-factor authentication and e-mail confirmation are excellent and reassured me after uploading that it was the correct file and I submitted within time."
- Students who changed phone number since the last sitting found it difficult to update their number for the two-factor authentication.
- I couldn't do the 2 stage verification because I my mobile contract got disconnected the night before the exam. I emailed the support email address, no one got back to me. I had an issue uploading the paper, I emailed the support email address again as I didn't have a phone to call the helpline, again no one responded. Not great.

Theme 3 Two Factor Authentication & Text Verification for CP1 Paper 1 – IFoA Response:

It is welcome to hear that the majority of candidates has no problems with the 2 factor verification system.

Due to issues with the text verification code system, the IFoA removed the process for this exam only. The IFoA apologies for any confusion caused and in future we will ensure a follow up email is sent to candidates to explain what has occurred.

Theme 4 – File Size on Online Platform.

- I had issues with uploading my document for SP2. The issue was that my document was showing as 33kb on my own computer when I saved it, I then uploaded it to the platform and it showed as 32kb so I removed the upload and tried again. I went into the document again and it showed as 33kb but when I uploaded it again to the platform it showed as 32kb, I still don't know if my full document uploaded. It would be helpful if you could click into the attachment that is uploaded onto the platform and check what you have uploaded, this would have allowed me to check that the full document had uploaded correctly.

Theme 4 File Size on Platform – IFoA Response:

Documents are compressed when uploaded to the platform hence the smaller size of the document. For the September 2021 session a new feature will be added to the examination platform where candidates will be able to preview the uploaded documents before these are submitted. We believe this will help candidates to ensure the right documents have been uploaded and to reduce the stress during the upload process.

Theme 5 – General

- I didn't see anything about file naming convention. I kept it as it was in the last sitting. I might have just not read that piece of information.

- Although the move to online was necessary I dont believe that doing a statistical(or any mathematically intensive) exam is very feasible via word document. I feel that the option to scan in answers should be present as I wasted time in an already time intensive environment typing up answers and I feel I lost marks doing this/ as well as through not being able to type up everything I wrote.

- The math based exams should no longer be online going forward with the progress of the vaccination process. It doesn't accurately represent who understands the content it becomes who can type weird formulas the quickest and not get confused.

- Make an option to scan in answers! There are free mobile apps to do this so it is accessible for most people and those who dont still have the option to type up in word. Even if people want to type up on word over scanning give the option
- The download of the paper would be helpful if it opened as a PDF not an internet tab browser.
- It would be useful to have some way of it becoming clear when your time is up, for very bold letters stating the exam end time as its easy to get confused when the exam is 3hr15 and theres an extra 15 mins to upload and youre balancing keeping an eye on the time with actually doing the paper
- Heavily calculation based papers shouldn't be online. Even though attempts have clearly been made to streamline the paper it is still far too much of a distraction and takes up too much time that should be spent on the actual questions
- Its still very hard to type maths based answers into word, this then causes even more time constraints than usual
- Copying and pasting the R script into word felt like it too up exam time. It would have been easier to upload an r script.
- Not being able to scan meant I lost time and marks and didnt know what to type out as I couldnt physically type everything
- Issue during the CP2 paper with uploading. When ringing the phone number, no response on the first two calls.

- Most students were satisfied with the platform.
- Would be nice to either see a preview of the document uploaded, or be able to download it to test that it is the correct one.
- Other options for two-step verification aside from text.
- Students would prefer an alternative way of answering maths based exams than Microsoft Word.
- A timer on the exam platform would be useful.
- Send upload receipt via text message for students who do not have access to work emails / encourage students to use a personal email address that they can access on exam day.
- Do not allow the exam platform to accept scripts that are not in the appropriate format.

Theme 5 General Comments – IFoA Response:

It is not necessary to candidates to use naming convention as the examination platform will add this when documents are uploaded.

The IFoA investigated the possibility of allowing candidates to submit pictures of the handwritten answers. Due to a difference in the access to new technologies in different areas will not allowed for this to be developed.

At this point in time the examination platform does not have a clock. However, candidates can use clocks and alarms during the examination if this is going to help them insure the do not miss the upload time.

The possibility of candidates to upload the R files for the CS examinations was investigated, however it is not possible for them to be uploaded to the marking platform. Information on how to copy and paste from R to Word can be found in "A Guide to CS1 and CS2 Examinations" on the IFoA website.

Theme 6 – System Issues:

- Was not able to log in on multiple occasions

- Me and a small number of my colleagues encountered the same issue where the browser crashed during upload of paper and the only way to fix it was to restart computer

- My google chrome browser crashed after uploading my paper, which was lucky. I know some other colleagues had a similar problem, but crashed pre-upload, and this caused them a great deal of stress.

- When I tried to submit my paper Google Chrome completely froze and I was unable to upload. I tried to access the online platform via internet explorer but the two factor authentication now could not send me a text message despite me asking for it to be resent multiple times. Whilst I could get this by email, it was a Google email address that my company uses and therefore I could not access this via Chrome. In the end I had to restart my laptop and managed to submit my paper within the allocated timeframe, but this 10-15 minute period was significantly more stressful than the exam itself.

- For the CS2B exam my phone didn't receive the text with my login number, I had to use my e-mail to log on.

- Uploading paper browsing crash

- The platform and the system works really well.

- The online platform crashed as I was about to upload my CM1B script and didn't reload for about 10 minutes. Presuming this was due to the volume of people using the platform so possible consideration may be needed to ensure the platform is able to hold a high volume of people at the same time. The IFOA were incredibly helpful though when I called them for help and offered me an alternative solution by emailing them the script with a security code.
- The files needed for paper b were taken down at 9:45. I had access arrangements to 11:05 and therefore believed they would be available to me for my entire exam time. Found this unfair and made me panic. Tried to get in contact with exam support and education services but to no avail. Felt like this impacted greatly on my paper b.

Theme 6 System Issues – IFoA Response:
If a candidate experience any issues during the examination the Assessment team is available to offer support. If a student cannot uploaded and contact the Assessment team they will be provided of an individual code and will be asked to email the submission. If the submission is saved within the examination time the script will be accepted. If the submission last saved within the exam time the script will not be marked. The current marking system does not allowed for scripts to be partially marked.

Theme 7 – Suggestions for future sittings
- Implement functionality in online system to remind you when you have 15 minutes or so of exam time left
- Fix the logging in issue
- Ensure that the online platform doesn't interfere with the different browsers on offer
- Clear rules, set out at the start of the study period, that do not change, especially close to the exam

Theme 7 Suggestions for Future Sittings
We thank students for their suggestions for future sittings. Details will be published over the summer months of any improvements or changes to the online exam platform.

Topic:	**Other – Exam Related: Student Feedback** *Access Arrangements, Mitigating Circumstances, Results, etc.*
Theme 1 – Receive reminder	

• Students would like to receive a reminder of their access arrangements at the time when they get the login details to the site. This is now sent very early when people book (?) and it would be good to be able to find this online or have a reminder nearer the time also.

Theme 1 Receive reminder of Access Arrangement Process

The IFoA would like to have the Access Arrangement application process built into the exam booking process however our current technologies do not accommodate this. However, please see meeting notes in regards to IFoA technology and website developments. As we move to a new database and support system it was one of our identified future requirements.

Theme 2 – Pre exam webinar

- Students wanted the pre-exams webinar or recording to be available that was done for the last sitting.

Theme 2 Pre-Exam Webinar – IFoA Response:

The IFoA can confirm we will be running another Exam Preparation webinar ahead of the September exams. The webinar will be run in August will details published on how to sign up will be announced in late June/early July.

Theme 3 – General

- Other than long term issues like entry dates being far too early, too long to wait for results, exam fees too high etc. everything seemed to run a bit smoother this time. Also felt for the first time in 2-3 years like the paper I sat (SP1) was pretty fair, no cryptic questions where you have no idea which part of the course they're asking about.
- "I completed CM1A & CM1B online, and had no issues in using the online platform"
- "Everything you have put in place for the implementation of online exams feels well thought through and professionally put together. My only issue is Maths in Word"
- Some reported back that they had issues with there computer crashing (specifically **SP4 and CS1B**) and that the stress of being in the exam meant that it was hard to remember what was needed to do when reporting that there was an issue during the online exam.

- Also noted that 'B' papers could cause issues because of their reliance on software (particularly R), and so more time to upload should be given after the end of the exam.

- Technical difficulties stopped one student from submitting in the deadline and asked whether there should still be some form of marks available even for late submissions, for exam a student only getting 50% of their submitted mark (submission only up to a definitive cut off point) so that the student has some sort of idea of how the exam went.
- Having the exam at 8am in the UK was not ideal. My daughter's nursery does not open until 8am so I had to arrange alternative childcare which was incredibly difficult given the current circumstances.

- Showing us to use excel as a calculator was a good addition this time round, although some tutors were less aware of it than others

- CB2 has become alot easier as ms word allows better scentence construction and editing after the fact.

- I do think generally the system is very good and going forwards candidates should have a choice of continuing exams online or in person depending on preference

- Sitting exams from home is more suitable I found. It would be good to offer students the option going forward otherwise keep them as online exams. Much less paper waste, travel to centres which causes unnecessary stress and environmental costs when travelling between cities.

Theme 3 General Feedback – IFoA Response:
We thank students for their feedback and it is welcome to hear they had a positive experience during our exams.

If candidates experience any issues during the examination they should contact the Assessment Team as soon as possible. If a student cannot uploaded and contact the Assessment team they will be provided of an individual code and will be asked to email the submission. If the submission is saved within the examination time the script will be accepted. If the submission last saved within the exam time the script will not be marked. The current marking system does not allowed for scripts to be partially marked.

Theme 4 – Suggestions for future sittings
- Increase the number of exam sittings per year to 4+.
- Hence, make it a requirement for qualified actuaries to mark the papers, to help meet the increased marking demand.
- As one of the sittings falls straight after YE reporting for a lot of candidates, meaning their job demands means we're nowhere near as prepared as we could have been.

- Somehow make more sittings a year, maybe even only for resits? Get papers marked faster. More consistency in difficulty of papers. More clarification on plagiarism.

- Higher pass rates - it is demoralising that most fail and just 1 mark off can mean hundreds of hours more study & sacrifice

- Would be useful to have confirmation of when investigations into examinations have been completed (i.e. is results day the final day people will know if they are under investigation?). Would help stop some of the uncertainty.
- Move the entry dates later. (Used to be 6-7 weeks before not 11-12).
  Get results out faster... used to be around 9 weeks not 11-12.
  Both these should be easier now that all the exams are online.

Theme 4 Suggestions for Future Sittings – IFoA Response
We thank students for their feedback on developments for future sittings for the IFoA. Over the summer months prior to the September exams we will announcement any improvements to the online exam platform alongside release of results and other key exam elements.

Currently, due to the marking process and the format of the examinations, it is not possible for the IFoA to increase the number of sittings. The current format of the examinations papers mean that the setting of the papers for a year takes around 8 months, therefore creating more papers could not be managed.

As the marking process involves to each script to be double blind marked and the reduced number of available markers, the marking process cannot be reduce and therefore this will also not allow to increase the number of sittings.
It is not possible to make all new qualifiers to mark papers as every individual has different personal situations that will not allow them to do so. To become a marker, candidates need to complete a marking exercise. No all candidates become markers if it is believe their marking does not meet the level expected to ensure a fair marking process.

We understand how stressful can be for candidates to wait until the communications about investigations taking place are sent. However, it is important that the initial investigations are carried out carefully to ensure the right candidates are contacted. We aim communicate this as soon as possible but this is not only possible due to the different cases found in every sitting.

The booking dates cannot be move forward to ensure examinations take place. A number of processes take place after the booking period ends and enough time has to be given to complete them.

Theme 5 Exam Results

- "Re results, the current system is incredibly frustrating as the website crashes every sitting and it often takes hours of refreshing to be able to access the results. Don't know whether just having more servers for results dates would help, or whether results could be sent out in another way."

- "Given the new online delivery is meant to improve the speed/ease of marking the exams, it would be great if the results could also be released earlier. No other professional exams take as long to release results and it is particularly stressful for actuarial students, given the need to plan our own study path. This is already tough enough to do for future sittings without knowing results, but the extended time to get these results seems very unnecessary."

- "The extent to which workings need to be shown for questions should be detailed in the handbook, this is specifically for when using excel as a calculator."

- Able to access results at 6pm unlike in previous years when it has been 9-10pm.
- Results in July are released far too late. This makes it very difficult to choose the next exam sittings and consequently missing out on study days because of this. Exams should be marked quicker.
- It does feel like the marking process takes a long time and it makes it tricky to plan for next sitting. It would be really appreciated if there was any way to speed up results.
- Students were disappointed with the communication regarding students who attempted to access their results early.
- Pass rates feel too low for some exams.

- Also, students often tell us that they would prefer it if future exam result letters are also delivered by email. This will avoid the flock of traffic to the website at 6pm, and lead to a more stress free results day for all student members.
- With the exams now being online and open book, it hasn't been made clear (or if it has, I've missed it) if the IFoA are adopting any measures to offset the potential benefit of moving from exam centres to online exams; whether they be higher pass marks (above the c.60 they were previously aiming for), stricter marking, or changing the percentage split of marks awarded from what the syllabus dictates (for Knowledge / Application / Higher Order).
- I failed my September 2020 examination by 0.5 marks, I found this to be a very disheartening experience. I would like for the IFOA to change their marking practices in order to pass those who are within 0.5 marks of a pass mark, the convention of rounding down is unfair to those sitting the exam.

Theme 5 Exam Results – IFoA Response

The website in occasion can become slower when candidates are trying to access their examination results. For the delivery of the April 2021 results we are working in a new feature which will allow candidates to receive the result via email. We hope this will reduce the pressure the site is under during this period. It is not confirmed that this will be used for the April session but we will contact all candidates in advance if this new feature is used.

Scripts are currently doubled marked which has a knocking effect in the time the scripts take to be marked. Information about the marking process can be found on the IFoA website. We are currently working on the differences between markers through the introduction of new standardisations tool which we hope we allowed to remove the second marker from the process resulting in a reduction of the marking process.

Working need to be showed, unless otherwise specified, for markers to be able to award marks. To ensure marks are given it is important that candidate ensure they show all the calculations. Markers will only be able to award marks to what they can see.

Pass marks are adjusted every session for the different examinations to ensure a pass is given to those students that meet the minimum competency levels. The pass mark will have an impact in the pass rate but these cannot be used to calculate the pass mark.

Theme 6 – Assessment Regulations

- "The use of Microsoft Word for mathematical exams isn't ideal and it adds to the time pressure. Jotting down workings isn't really possible on Word so you end up writing the question down on paper and then effectively rewriting it by typing it out. Why couldn't exams still be done on paper and scanned in to an online portal like many Universities are now doing?
- I know that a few others also share this view, and, anecdotally, a lot of students seem to be struggling with using Microsoft Word for technical exams."

- "Maths in Word is appalling. It is a complete distraction from the exam. I feel like it is an exam in word processing. To ensure Mathematical communication is effective requires a lot of concentration and is a huge distraction from what should be the real focus. If this continues over time students will start to focus on the module content that appears reasonable to exam in Word."

• "I feel like there is little to no consideration for how much time it takes to type answers in word."
• Ensuring submissions do not included candidate information e.g. name, email etc were flagged as a concern when saving word docs as Author is automatically tagged in word/excel.

Theme 7 Assessment Regulations – IFoA Response

The IFoA investigated the possibility of allowing candidates to submit pictures of the handwritten answers. Due to a difference in the access to new technologies in different areas will not allowed for this to be developed.

The IFoA has now announced that our 2022 exams will remain online in the current format student members should now plan their exam preparation with this in mind. The creation of the exam papers in an online format takes into consideration a range of factors which include typing speed, using mathematic formula in word and time to complete the full paper.

Theme 8 – Access arrangements

• "I find applying for access arrangements very stressful. It's expensive, time consuming and contains completely unnecessary steps. I can understand this being necessary the first time you apply, but repeatedly having to provide evidence of an ongoing condition is a waste of everyone's time (and my money!) - each letter from a doctor costs £40 and wastes valuable doctors appointments that could have been used by somebody actually in need of doctors time. Also required me to visit a GP surgery in person multiple times - again completely unnecessary in a national lockdown."
• Students appear to me more comfortable with the assessment regulations now that the exams have moved online for a number of sittings now.
• However, some students have mentioned that they would appreciate more concise communication around assessment regulations, with one student saying:
• "The guides are very lengthy, and sometimes repeated across different communications - would be great if they could be consolidated / repetitions removed / and be made as succinct as possible."
• Students were very happy to see that the IFoA did not pursue earlier mentioned plans to implement online proctoring measures.
• Monitoring of students sitting exams was suggested similar to practices employed other professional examination bodies
• The Deadline for application for access is very long and in current circumstances getting the form filled by GP takes a very long time which caused me to miss the deadline.

Theme 8 Access Arrangements – IFoA Response

We thank students for their comments in relation to the access arrangement process. We will take your comments on in relation to simplifying the process for members.

When a candidate applies for access arrangements and the condition will be permanent it will not be needed for the candidate to submit new documentation in future sessions. For those conditions that are fluctuant it is needed to ensure that up to date information is requested to ensure the right arrangements are put in place.

The wording of the access arrangements communications will be reviewed to ensure same messages will not be repeated if it is not necessary.

It is important that candidates ensure they provide us with the right supporting documentation so the right arrangements are put in place. We accept supporting documentation until very close to the examinations taking place.

Theme 9 - Mitigating Circumstances

- Writing out formulae was difficult and unintuitive. Multiple students wrote out answers on paper and then typed into word and lost valuable time.
- Changes to exam format to be more "applied" versus "bookworky" were not matched with a suitable extension in the time required to answer such questions.
- The home environment is not the same for all candidates and this should be a mitigating factor. Some students felt isolated and stressed sitting the exam at home and felt they did not have any support
- Allow upload of images of handwritten answers (for formulae)
- Given that exam scripts are now digital and do not need to be scanned prior to correction, the the gap between exam day and results should be shortened
- A support helpline should be advertised for students who fell anxious during / after the exam sitting.

Theme 9 Mitigating Circumstances
We thank students for their comments. For students who have experienced unforeseen events that have impacted their exam performance they should consider a mitigating circumstance application. The IFoA has now announced that our 2022 exams will remain online in the current format student members should now plan their exam preparation with this in mind.

Topic:	**April 2021 Exam Questions: Student Feedback** *To cover feedback and comments relating to exam questions.*

CS1

- Some students commented that the paper was too long.
- The R exam was too time consuming given the need to comment in word.
- More difficult than past papers.
- CS1A on Microsoft word isn't a sufficient enough solution even with the notation sheet
- "CS1A did not contain the 25% multiple choice we were told the paper would contain.

CS2
- Many students commented that this paper was too difficult, with most questions not relating directly to the notes. In particular, 11 marks focusing on the Ljung and Box 'portmanteau' test seemed to place large weight on a niche part of the course.
- Was also commented that it was difficult to do the paper in Word, in particular derivation questions.
- Large parts of the syllabus weren't examined.
- No multiple choice questions, and not communicated ahead of time.
- Students commented about the recent historically low pass rates e.g. 35% of people passing with a raw mark of 55-60. This means that approximately 2/3 of the candidates are getting less than 60% of the marks. Some students wondered if the exams were set appropriately e.g. it can't be that so many people were that poorly prepared.
- Paper B's: The balance of higher order skills was not evenly split between the papers – much more just typing code / simple calcs in paper B.
- Not enough guidance or time for CS2A online. Mathematical notation required was too difficult to do in word (specifically Q2, Q3ii, Q4ii)
- No warning around the removal of multiple choice questions for CS2

- Several questions on the exam seemed to be based on very small and specific parts of the core reading.
- I hope the institute lowers the pass mark accordingly.
- CS2A was unlike any past paper I'd practiced before. I felt there were disproportionate amount of "new" questions on the CS2A exam compared to previous sittings. Even referring to the learning materials didn't particularly help, especially for the machine learning question.
- CS2 B seemed more straightforward to be fair.

- CS2A was ridiculously difficult. For Q8, if you were unable to derive the formula in part a, you couldn't proceed with the question which was 15 marks in total. Also, I don't believe the material covered in this question is covered in the core reading, or part of the syllabus.
- Time was very tight on both CS2A and CS2B papers.

- There is usually more of a balance between questions similar to those students will have seen before and questions students won't have seen before. The focus of this paper seemed to be on unseen problems more than previous papers meaning students had to take more time to answer these questions making it far more time pressured.

- "The CS2 exam paper A seemed poorly designed, there were a number of occasions where being unable to answer the first part of a question led to the inability to attempt later parts. Multiple choice questions were also introduced at the last sitting for paper A to help avoid typing complex formula into word where possible, which I thought was a good idea, this was then completely unused in this sitting and complex formula was required regularly leading to higher risk of typos and more time being taken to consider how best to communicate solutions. For CS2 paper B, additional R packages were asked to be downloaded in advance of the exam (for example Copula and rpart), which weren't required to be downloaded in previous sittings, it felt misleading to require these packages to be downloaded to then have them not tested - especially given they have not been required in previous sittings. Both CS2 papers felt very inconsistent to previous years which made them difficult to prepare for."

- For me this was my first sitting of CS2, but it is my last 'CT', and it is really disheartening to see this, and has left considering my future and whether I want to continue down this path - where I'll have to sit 6 or 7 more exams where two thirds of an intelligent cohort fail each paper.

- There was no email correspondence beforehand to flag that there was pre-exam reading
- Useful to know that the format of the exam had changed since the previous sitting.

CM1:
- I was really disappointed with having no option but to sit the CM1 paper online. I did practise typing but I, along with many others, feel that my mathematical ability is displayed best when I am allowed to work on paper. Writing down ideas and equations and going back and checking is an important part of the way I work so I felt that this was still necessary when doing my exams. Therefore, I had a massive disadvantage time wise as I was not able to complete the paper. I believe if I had sat this exam on paper my chance of passing would be extremely high but have been very much hindered by the online style. I do not believe

it is fair that my ability to type up equations into word is assessed as this bears no relevance on my knowledge of the content. I would like to see other ideas offered to students just as scanning answers.
- Questions were very niche and only covered a very small part of the syllabus
- Queries over final question – not clear on the relationship between the two policies making it hard to answer the entire question
- Less mars awarded for questions that would have had more marks awarded in the past
- The CM1A paper was very challenging, I did not have time to reference to my notes because of the time constraints. Compared to past papers, it seemed very unfair.

- CM1A - Although I referred to my own notes to check a formula, this wasn't because I couldn't remember it but because I had not used it in all of my exam prep, across all of ASET (in fact I checked my notes for this 1 formula and I didn't even have it written down as I had never seen it before). Additionally, I feel as though making the exam questions harder isn't as fair as it seems considering we have the option for open book. I say this because, with the additional aspect of having to type mathematics into Word, there is simply not enough time to check through notes. I see the reasoning behind making the questions harder but I believe that extra time should be allocated for having to type up answers for mathematical exams. Because of the time constraint I missed out a full question that I had answered on paper and just didn't have enough time to type up. In saying this, I feel as though there was enough time for CB1 as typing words is much easier than formulae.
- I felt that the exam had been appropriately adjusted for the online format. However again, more exam-style questions specific to the online format would have been appreciated as most question practice was geared towards the written format, which only a few supplied to replicate those which we would be completing in the exam.

- CM1B:
- I felt that this exam was slightly too time-pressured"

- "Disappointing that the exams contained so much bookwork. Turns it into a test of who can find things in their notes fastest, rather than of understanding. This is doubly frustrating given the extremely unclear messaging on plagiarism in the run-up to the exam, making each "bookwork" question very stressful in terms of providing enough information to get the marks without losing mark for "plagiarism"."

- "I also felt it was somewhat inappropriate to ask a question on pandemics in the SP8 exam, given the likelihood that some students would have friends and family in hospital at the time."

- "Feels sometimes like exam questions are written to purposefully trip people up, rather than simply test knowledge"

- The Cm1B excel template had a glitch that deleted all of my data half way through the exam meaning I had to start again. There were cells that we were to populate that had the text colour defaulted to white in blank cells so when I populated them I couldn't see what was going in. I had spend time investigating the problem on top of losing a lot of time from the deletion glitch

CM2

- CM2: Exam was very different to the previous past papers and this made it difficult to prepare.
- CM2A was basically a written paper and there were more long answer questions compared to actual maths. Nearly half of the marks awarded in CM2 (paper A particularly) were worded answers rather than completing mathematical problems.

- "Algebra is really difficult when you are using Word (CS2A, CM2A). I felt it was blessedly kept to a minimum; but some integrals are inevitable, and this was obviously time consuming in exams that I already found time pressured."

- Students also feel that with the changes in the nature of the questions, these examinations are doing a poorer job at assessing the students understanding of the course content and syllabus material, as worded long answer sections are overrepresented, and more maths heavy sections are underrepresented.

- In addition, specimen papers should be provided to illustrate changes in exam format. Some individuals suggested that the IFoA could also hold a number of different sessions to explain exam expectations.

CM2A:

- CM2A paper didn't feel like a CM2 paper. Where was the other 60% of the material?!

- Both paper A's seemed extremely time pressured. The questions for CM2A seemed to focus on a very small portion of the course as opposed to the whole course.

- A machine learning question was also included which has not been seen in any previous paper or any of the course notes. Not only was this completely unfair it was also a question where you had to get part I to be able to complete the rest of the question. So that was 15 marks gone up in smoke for I imagine almost every candidate. They completely pulled the rug out from under even the most well prepared student.

CM2B was also seen to be very hard in comparison to previous exam sittings. It was also noted that both **CS1** exams were of a different style to the September sitting and were particularly harder than previous exams for his module.

CS & CM Exams – IFoA Response:

CM1
- *The IFoA have a keystrokes guide to assist candidates when preparing for mathematical questions, and the examiners have adapted exam questions to suit the online environment, for example by sometimes including formulae in the questions rather than requiring candidates to write them in their answers.*
- *Exam papers are tested under timed conditions during the review stage, to assess whether the question can be completed in time. If, during the marking process, it's felt that candidates are generally experiencing undue time pressure, the examiners will take this into consideration when grading papers.*
- *The IFoA does not have an expectation that students should bring referencing notes to their exam, while candidates are permitted to refer to notes during the examination, the expectation is that candidates will have prepared sufficiently such that referencing notes is not necessary in order to answer the questions.*

- *In relation to feedback on on final question in CM1A – if there's significant evidence among scripts that any questions are overly ambiguous, or contain errors, this will be taken into consideration when grading papers (this applies to all examinations).*
- *In relation to feedback from candidates on making exam questions harder – the target cognitive levels have not changed. There are still questions which require knowledge, but these knowledge questions have been adapted to minimise the risk of candidates copy/pasting significant sections of text from the learning materials*

CM2
- *In relation to the proportion of the paper's written questions vs algebra when producing exam papers, the examiner teams will be aware of the need to ensure candidates can produce the answers within the time, in the online environment. Similar to the comments on CM1, there's a keystrokes document to assist candidates in their preparation. Also, this might mean some questions will ask for a worded explanation to demonstrate understanding as an alternative to typing out a formula*
- *Specimen question were produced ahead of the September 2020 diet, showing potential questions for the online environment, and/or how existing questions under the "written" environment might be adapted to suit the online style. For the April 2021 diet, candidates will have also had the September 2020 papers to refer to in their revision.*
- *In relation to the difficulty of CM2B being a more challenging compared to previous sittings, the examiners have a target distribution of cognitive levels which they work to, and exam papers are reviewed in areas such as difficulty, time taken etc. If there is evidence that a paper is more challenging than anticipated, this will be considered when grading the papers*

CS1 and CS2
Please see meeting notes for the discussion in relation to CS2 MCQ questions.
:
- *Time management:*
  - *All IFoA exam papers go through various levels of review, with one area of assessment considering whether they can be completed within the given time. During the marking process, if the examiners discover evidence of unanticipated time pressure, they take this into account.*
  - *It is advisable for candidates to devise a time management strategy and practice it, to assist them in keeping to time per question, as best as possible.*

- *Typing in Word vs. writing by hand and scanning answers:*
  - *For questions that required typing mathematical notation, the examiners had considered the change in format from written to typed answers, and accordingly drafted questions and the allocated marks. A guidance document on suggested notation was made available.*
  - *As part of revision, candidates would benefit from attempting past papers in the online format of exams to familiarise themselves with typing keystrokes and notation.*
  - *Scanning answers may be something that may be considered as assessment methods evolve.*

- *Instructions around copying R code into Word:*
  - *All relevant instructions had been sent to candidates prior to the exam. In addition, there was information available on the IFoA website.*

- *Clarity on R packages:*

- o *All relevant instructions had been sent to candidates prior to the exam.*

- *No MCQs in CS2A:*
  - o *The CS2 syllabus does not specify that MCQs would be used in the assessment*
  - o *Indeed the September 2020 A paper had MCQs in order to modify the drafted questions to work with the then new online format.*
  - o *The examiners considered the typing time, and the questions posed did not require MCQs due to the way they were designed.*
  - o *For well-prepared candidates, the format of questions would not be deemed to pose significant issues, as under both non-MCQ and MCQ scenarios they would need to know how to tackle questions and come up with the correct answers.*

- *Question from content deemed not well covered in the core reading in CS2A:*
  - o *All IFoA exam papers go through various levels of review, with one area of assessment considering whether they align with the syllabus.*
  - o *Given that the CS modules are relatively new, there are limited past papers for these, therefore understandably there is unfamiliarity with exam papers for these modules. Specimen papers are available for these modules.*

CB Exams

CB2:

- questions seemed to be very heavily based on the first part of the course (1 of 3) especially on the multiple choice, then were based on parts 1 and 2 mostly. No questions at all on the majority of part 3 topics (exchange rates, international trade difference schools of economists etc)
- For CB2 I wrote something for each question but I did not have enough time to add enough detail or go in depth with my answer, particularly for the final question 36
- CB2 introduced different question styles to past papers - if would be useful to have new styles in the mock if this is the plan so that it isnt completely unfamiliar on the day.

CB Exams – IFoA Response

CB2:

- CB2 the examination are in an open book; the Examiners will try to avoid asking for straight bookwork knowledge and set more questions within a context the Examiners look at the performance across, and between, diets and set the pass mark so that the same standard is applied, allowing for any differences in the relative toughness of the questions

CP Exams

- *CP1:*
- I completed all questions but could have done with a little more time to do them to the best of my ability
- Inconsistency of paper difficulty. CP1 large mark questions on very small sections of course.
- Laptops struggled to cope with the large volume of data and so slowed down the process of completing the exam.

- Not enough time to complete the CP1 exam papers - very frustrating as I knew the answers to the questions I had to leave blank!

- I found that the CP1 paper was markedly different from prior sittings. I think these differences will have impacted my performance quite negatively. Although I felt prepared for the exam beforehand, paper 1 in particular was quite damaging for confidence as many of the questions appeared either un-related to the course, or it was very unclear what the examiner was looking for. In previous sittings it was easier to link the question to a given part of the course, which was not possible this time.

- Many students found the questions in paper 1 of CP1 to be very concentrated in specific parts of the syllabus, namely db pension schemes. Students also found paper 1 to be rather time pressured, which was frequently mentioned in comments. For a module which is meant to test the broader actuarial knowledge of students, some were concerned that this exam sitting did not achieve this.
- Questions were worded in a way that it was difficult to understand what was being asked

- "CP1 was incredibly pensions heavy this sitting. It would be nice to see the institute recognise that there is more than pensions and life. GI is always underrepresented in these papers which seems a disadvantage to those working in GI."

- Paper 1 was signficantly more difficult than past papers. There was also a question on TAS for pensions which would have proved very difficult for actuaries in other areas such as GI

- The questions in this paper seemed to be less "standard" than the questions in other papers I have sat. There is often 1 of the 2 (or 3) questions that is on a slightly "abnormal" topic but all 3 of the questions in this paper seemed to be on less frequently examined topics, or based around an area that has not been examined before (e.g. bridging pensions
- I was disappointed that there may have been unanswerable questions on the paper.

CP2:
- The only one I had was surrounding the 2.0 line spacing, I found that particularly for paper 2 in CP2 where it states the report should be between 5-7 pages is a bit of a suffocating restriction with 2.0 line spacing considering the content that also needs to be included

CP Exams – IFoA Response:
- *Time management:*
  - *All IFoA exam papers go through various levels of review, with one area of assessment considering whether they can be completed within the given time. During the marking process, if the examiners discover evidence of unanticipated time pressure, they take this into account.*
  - *It is advisable for candidates to devise a time management strategy and practice it, to assist them in keeping to time per question, as best as possible.*

SP Exams

SP4

- About 50% of the SP4 paper were on only 2 chapters in the whole course. Did not seem like a very fair spread.

SP5

- Exam questions were difficult
- They did not link to the notes in any way.
- It was felt as though there was missing information from one question in particular, which made it impossible to answer the question. Question 4.
- I felt the final question on my SP5 paper was very CP1 asking about risks associated with outsourcing back end functions rather than being related to investments.
- Someone made the point that marked coursework may be more beneficial for specialist exams, as it can be used to develop knowledge and to utilise the knowledge without learning it to just pass an exam.
- Exam-specific guidance needs to be given on calculation questions and how they can be completed. SP5 example: attribution questions
- SP5 question 4 part 4 and 5 were not clear. Some other questions were very hard to generate answers for and had no relevance to the study materials.

SP6:

- For SP6 it takes time to type formulae in Microsoft Word - I personally feel this should be reflected in the time allocation allowed in this exam

SP7

- More bookwork questions than expected – increased the requirement for referencing which caused additional stress.

SP7 and SP8:

Timing was cited as an issue for both of these papers in the April 2021 sitting.

- Some students theorise that this increase in time pressure is on purpose, and is used as a technique to limit the benefits of it being an open book exam. However, although students appreciate this for the most part, they often commented that it meant some well prepared students may score badly due to time pressure, so their exam paper may not be considered a good reflection of their understanding of the course.

- "Math questions in SP7 and SP8, particularly those based on tables are extremely time consuming to do on a computer.
- The SP7 paper was quite odd in that some of the questions related to material in CP1 (e.g. internal models question) and SA3 (e.g. discounting question). The SP7 course notes on these areas were very limited for the number of marks available so if you weren't familiar with the additional detail in CP1 or SA3 I think it would have been difficult to generate sufficient points.

SP Exams – IFoA Response

SP4
- *The exam papers are reviewed to ensure that there is a broad coverage across the syllabus. Some variation will be expected from diet to diet, and candidates are expected to be well-prepared in all areas.*

SP5
- *In the new open book format, the Examiners will try to avoid asking for straight bookwork/notes knowledge and set more questions within a context. The Examiners look at the performance across, and between, diets and set the pass mark so that the same standard is applied, allowing for any differences in the relative toughness of the questions*
- *Question 4 did not specify the size of the hedging contracts and so full marks were given for the correct calculations of the fuel to be hedged*
- *The Examiners will assess the ability to analyse and propose solutions to scenarios in relation to the management of investments; skills developed in the linked subject CP1 will be used.*

SP6:
- *The Examiners avoid requiring large amounts of formulaic text and are mindful of the time taken to type formulae in Word.*

SP7 and SP8
- *Time management:*
  - *All IFoA exam papers go through various levels of review, with one area of assessment considering whether they can be completed within the given time. During the marking process, if the examiners discover evidence of unanticipated time pressure, they take this into account.*

It is advisable for candidates to devise a time management strategy and practice it, to assist them in keeping to time per question, as best as possible.

SA Exams

SA2: the bookwork questions were almost too easy (eg. "Describe the standard formula") but some of the other questions were far more difficult and barely related to the course, leading to the paper overall being particularly difficult, especially compared to the past papers from when the exams were not online.

SA4:

- There was a question in my SA4 exam that asked you to comment on "pension provision and savings". I found the wording of this question to be really misleading as it wasn't clear whether it was referring to pension provision and pension savings, or pension provision and cost savings. I ended up answering both options to cover my back but obviously spent longer on this question than I otherwise would have done, because the question wasn't particularly clear.

- Having spent a considerable amount of time studying the course, doing past papers (and getting good marks in them), doing the additional recommended reading as well as reading up on topical issues, it was disappointing to sit the exam and for it to be based on quite obscure topics that require considerable thinking time before answers can be planned and written. This thinking time doesn't seem to be taken into consideration when setting the timing for the exam, it is extremely time pressured. I don't know how I could have possibly prepared more for the exam and still found it extremely difficult on the day. In real life scenarios, you would have time to consider a complex problem before rushing out a response. I have no qualms about SA4 being an applications based exam - it needs to be to ensure you can apply all the knowledge built up in the exams to real life scenarios. However, asking obscure or very detailed questions doesn't seem like a good test of ones skill, knowledge and ability to apply. In my job, I am able to do the job of an actuary but can't officially put my name to the work until I have passed SA4. It's disappointing that you can be very good at your job and be doing the work of an actuary, but the ability to qualify rests on one paper which has an extremely low number of people passing it each sitting due to the obscurity of questions and time pressure of the exam. Furthermore, it seems to be that passing the exam comes down to luck (i.e. questions in the paper you are sitting being reasonable) so it feels like the exam is a bit of a lottery which isn't how a professional qualification should work.

SA Exams – IFoA Response

SA4
The exam papers are reviewed to ensure that there is broad coverage across the syllabus. The questions are reviewed and tested under timed conditions. If there's evidence to show that questions were ambiguous, or unnecessarily challenging, this will be taken into consideration when grading papers (this applies to all subjects)

SA3
- *Time management:*
    - *All IFoA exam papers go through various levels of review, with one area of assessment considering whether they can be completed within the given time. During the marking process, if the examiners discover evidence of unanticipated time pressure, they take this into account.*
    - *It is advisable for candidates to devise a time management strategy and practice it, to assist them in keeping to time per question, as best as possible.*

- *Lack of questions from some topical themes:*
    - *All IFoA exam papers go through various levels of review, with one area of assessment considering whether they align with the syllabus and cover a range of topics.*
Not all topical themes can be covered in each paper, and the examiners attempt to set a range of scenarios.

Topic:	**Tuition: Student Feedback**
	To cover feedback and comments relating to ActEd.

Theme 1 – Tutorials
- CS2: Some of the topics were not coverd by Acted tutorials that came up in the exams
- Tutorials are still awkward because you can only type. Why can't we have cameras on and be able to chat? This technology does exist (zoom, etc). I would rather have this than the ability to record tutorial sessions.
- The tutorials were useful on the whole, however I felt that doing them online was not as effective as they would be in person, as asking questions or getting help with solutions was difficult."
- Option of half-day tutorials is beneficial
- Would be useful if online classroom was available for all subjects
- When will the 2018 ASET papers be produced?
- A return to in person learning is preferable for some students especially for block tutorials where it was difficult to remain engaged on a virtual classroom over consecutive days.

Theme 1 – Tutorials – Acted Reply:
- *We are currently planning to return to face-to-face teaching from October/November. We expect that Live Online tuition will remain an option for students, subject to demand, including a choice between full and half-day tutorials in most subjects.*
- *We have been experimenting using student microphones more in our live online tutorials, but most students seem pretty reluctant to use them.*
- *We would like to roll out Online Classroom in more subjects but the number of students sitting some of the later subjects makes it difficult to prioritise as a feasible project at the present time.*
- *We have no plans to produce an ASET for the 2018 papers.*

Theme 2 – Syllabus
- CS2: Would like more questions on the newer chapters of the syllabus.

Theme 2 – Syllabus – Acted Reply:
- We aim to continue to expand the quantity and range of practice questions available in our material as new content is added and embedded within subjects.

Theme 3 – Excel as calculator
- Showing us to use excel as a calculator was a good addition this time round, although some tutors were less aware of it than others

Theme 3 – Excel as calculator – Acted Reply:
- *We encourage all students to be familiar with the up-to-date exam regulations, which outlines the allowable use of Excel. There are often many different approaches to tackling calculation questions and everyone will have their own preferred approach to take. Tutors will continue to try to suggest efficient ways of doing things.*

Theme 4 – General feedback

- Acted like me were led to believe that CS2 would contain 25% multiple choice. I used the Additional Mock Pack from ActEd in order to prepare for the exam and practice exam technique. I got used to handwriting working for certain types of questions and just typing A/B/C/D at the end particularly time series questions. To then have 3 time series questions and no multiple choice in this exam when the situation is no different to September 2020 did not make sense. Please at least inform ActEd of these changes so mocks can be representative even if past papers aren't. – this comment was repeated for multiple regions.
- "ActEd tutorials have always been of a high standard and I've always felt that they're very useful for passing the exams."

- "Overall I was satisfied with the Acted Tuition, the written material was useful and series X marking was a high standard with lots of detail given, and a fast turn-around.

- We get a lot of concerns from students about the level of subjectivity in the current structure of exams, and frequently email us asking for more transparency on the marking. Students would appreciate it if the IFOA would publish a report about exam mark breakdowns, and how consistently the markers grade answers closely together. In the Subject Access Request Guidance, it says that "Due to the nature of many assessments, it is accepted that markers may disagree about the mark awarded for a question. It is accepted industry norm that a final mark may differ up to a total of 10 marks." The LMSG have been sent mark breakdowns by unhappy students with a mean squared error between markers far higher than 10 marks at times. We hope that cases like this are rare, and a report published directly from the IFOA on this matter would help reduce anxiety amongst student members.

Theme 5 – Marker Consistency

- Comments between markers (especially series X) vary between the amount of detail given. It would be good if there was consistency between the markers.

Theme 5 – Marker Consistency – Acted Reply:

- *We will continue to strive for high quality marking from all of our markers. Last exam session, marking was rated as Excellent or Good by 97% of respondents.*

Theme 6 – Tuition for students who have failed

- Improve the provision of tuition to students who have failed exams on multiple occasions. The IFoA do not have any sessions or material on how to improve performance on exams where the individual has failed multiple times.

Theme 6 – Tuition for students who have failed – Acted Reply:

- *We recommend that retakers review the wide range of ActEd products available to them and consider using products and services that they haven't used before, or they found to be most useful for the previous sitting(s). Generally, retakers don't need something different, but they need to use the tools available more effectively.   However, the Additional Mock Pack with Marking can be particularly useful for retakers, alongside some of our Revision products such as Online Classroom, Revision Notes, ASET and Flashcards.*

Topic:	**Work Experience Requirements: Student Feedback**
	To cover feedback and comments relating to Personal and Professional Development and/or Work-Based Skills, and Form A/B.

Theme 1 – Restrictive Platform

- PPD platform is very restrictive and not user friendly. The following developments would greatly improve usage:

(i)   Either increase character limit or change to a word limit. It is difficult to describe the activity and learning outcomes in the character limit available.

(ii)   It would be helpful to add filtering functionality so we could more easily view records by PPD year (rather than set date ranges), by mandatory competencies and by objective type.

(iii)   Related to (ii) it would be helpful to add a field/table with the mandatory competencies in the main PPD view and a column or additional heading to our records indicating if the competency is mandatory or optional so we can easily check which ones are outstanding.

- On the 'My PPD' page of the IFoA website, it would be useful if we could easily see the total PPD credits entered to date (not just for the current year). Currently we have to manually adjust the dates to see this, but I feel this is a key figure that should come up automatically.

Theme 1 Restrictive Platform
Please refer to meeting notes.

Topic:	**Student Communications: Student Feedback**
	To cover newsletters, webpages etc.

Theme 1 – Exam Communications

- Students found the exam communications to be timely and proportionate this sitting.
- "There are too many different guidance documents and if you email to ask a question, your question is not answered, you are just directed to the several documents."
- "The exam handbook and other documents are often updated but without any mention of what has been changed. This is frustrating."

- "Always better communication is needed. More regular emails, less conflicting advice. Clear guidance on the rules in one simple easily accessible location is needed."
- "I think the amount of emails sent was good. Maybe keeping an 'Exam FAQ' page which is easily found would be good. Where we can find info regarding formatting for the exam etc."
- Lots of information in various sources (online, emails, handbooks). It would be useful if this could be simplified.
- Website not updated regularly enough
- One student stated that the education services don't reply to emails they are sent with questions.
- Some differentiation could however be flagged for exam updates and periodicals such that students do not miss important comms
- The ongoing conversation, and severe lack of clarity, is causing a great deal of stress and anxiety. The IFoA still has a ways to go with their communications to students and should really think about how this feels for students - the chopping and changing of arrangements/ rules and not explicitly outlining what is acceptable is frankly ridiculous given the exam fees. We're judged on our communication skills in a single exam/ through Actuaries' Code yet feel the standard given by IFoA wouldn't even pass that. Please try and put yourself in the students' place going forward as the stress in the middle of a pandemic really isn't sustainable.
- Just some adequate communications and questions that are achievable using the core notes, past papers and tutorials that are provided. I appreciate the difficulties with online examinations in the last year, however I haven't heard of one person who is happy with how they have been conducted, and this is largely due to the poor communication of the institute. From lack of accurate guidance to what an exam will actually look like, to poorly communicated plagiarism emails it has been very unsatisfactory. As mentioned previously I will now likely take a break from exams for at least the next sitting as the lottery that has been the CS2 exam the previous two sittings (and the cancelled sitting before that) has been quite mentally draining at an already stressful time.

Theme 1 - Exam Communications – IFoA Response:

We thank student members for providing the feedback on the student communication leading up to the exams. The IFoA are working towards ensuring that once the exam handbook is published no further amendments or changes to the exam sitting will take place. The running of the online exams are still a relatively new and where recurring questions occur from candidates we believe it preferable to inform all candidates even after the exam guidance has been published.

The IFoA are continuing to ensure that the information on exam sittings remains as concise and in a single location. We have taken on board feedback to include the plagiarism guidance within the Exam handbook to ensure it is clear for candidates.

Theme 2 – Website updates
- *Still when things are updated on the website, it is hard to tell what has changed. An email came out about the Assessment Regulations having changed saying that only 31 and 33 had changed. However from the formatting it was clear that the alignment was already different before 31 so something must have been changed before that from the previous version. Please highlight all changes when updating documents and webpages.*
- In terms of the webpages it is not always easy to navigate or find the information required without downloading handbooks/other documents. It would be helpful if at least a summary was provided on the website without having to download lengthy documents e.g. PPD mandatory competencies could be added to the webpage.
- "Some of the exam guidance needs updating - some of the hyperlinks take you to IFOA website pages that no longer exist for example."

- "I would appreciate if the information was easier to find on the website. For example, I read the email regarding having line spacing of 2 in the exam but struggled to find that info on the website."
- "The website is also very difficult to navigate, with some webpages from previous sittings left without being updated for months, making it very unclear which rules are in place and when."
- Some students have mentioned that the IFOA website can get difficult to navigate, with many students wanting a centralised area that would house everything they needed to know regarding their exams.

Theme 2 Website updates – IFoA Response:

Please refer to meeting notes.

We have taken student feedback on board in relation to identifying/marking where changes have been made for a future session to make it clear for exam candidates.

We recognise that students can find the IFoA complicated to navigate. Since February 2021 we have been reducing the volume of webpages and condensing the website content into handbooks and single points of information. This work will continue and we take feedback on board about areas of improvement.

Theme 3 – Newsletter
- Newsletters would work better with shorter text passages and more links to articles rather than including a lot of detail in the email. They should be clear up front if there is important information impacting all students or any action required from students.

Theme 3 –Student Newsletter – IFoA Response:

Please refer to meeting notes.

We have just trialled a new version of the student newsletter to test to see how students feel about a shorted version of the newsletter similar to the one described in the student feedback. Depending on student feedback we will be looking at implementing this over the summer.

Topic:	**Other: Student Feedback** *To cover feedback and comments relating to any other aspects of the IFoA student experience.*

Theme 1 – General
- I think both exams benefit from the open book format, by allowing students to use notes it means they don't have to spend time memorising definitions and lists of information and instead can spend their revision time developing their own understanding to help answer the more difficult questions in the paper.

- Open book is a good idea but you have changed the exams to be based on understanding so the exams are completely different to how they used to be. Feels like the aim is to catch students out.

- It seemed as though the paper had been made more difficult to account for the fact that people had access to their notes. I don't think that using notes is really a benefit in the later exams as it takes time to look things up which means there is less time to answer the questions in an already time-pressured exam.

- The exam paper was made more difficult to reflect sitting an open book paper but this is unfair as in a centre any bookwork would be memorised and so not asking more than 5% across 2 papers was harsh

- I found the whole process straight forward and a more pleasant experience than sitting exams in person. I feel much calmer not being in an exam centre and not being around others.

- Across all exams (by the sounds of it) the format has changed from a genuine test of the material to a 'catch the student out' game, where you need to understand the entire fundamentals to stand a chance of passing.

- I feel as though my results will not reflect my mental capability but will reflect my lack of speed in typing formula into Word.

- General dislike for online exams in general and it was well noted that maths and stats based exams were not appropriate for use in word, and the fact that there didn't seem to be any time compensation for the fact that these exams were written in word and that people who have taken the exam previously would not have had to deal with the technical issues and stresses of having to do these sorts of exams online.

- Is there an update on the CAA exemptions for anyone transitioning from CAA to IFoA exams?
- When will 2022 exam timetables be published?
- I did not like the timing at all. It is during Ramadan. I remember when exams were delayed about 4 years ago for Easter but for Ramadan we were not even consulted. Not very inclusive.
- It would be good for candidates to have the opportunity to sit these examinations in an examination centre, closed-book again as society begins to reopen after covid.
- I prefer the online exam format rather than sitting exams in person. It would be good if this could continue post-pandemic.

Theme 1 General Feedback – IFoA Response
We thank students for their feedback on the exams.

Theme 2 – Not enough time for exams
- I didn't have enough time to use learning materials as much as I would have liked. Didn't have time to finish all my questions.
- I have found that the paper was long again. It is quite difficult to finish it fully and to be completely satisfied with the answers. It felt a little rushed. But This is not just this sitting, I found that the past papers also did not have enough time allocated (or more questions than there was time allowed for).
- There was not enough time to complete the questions
- The paper was very time pressured I think it had been written to be more difficult just because it was done from home but the time allocation to do questions was not enough if only awarded half marks per point
- The time taken to write up answers in these exams in Word is a considerably amount and has clearly not been taken into account when producing these papers. We would like to be able to spend more time on explanatory questions but are unable to due to the time constraint
- Papers have been consistently too long since the move to online exams, not allowing for not being able to type and proof read as quickly as when writing by hand.
- All of the papers were very time pressured
- Just timing. I also felt paper 2 was nothing like past papers
- typing out maths questions is incredibly difficult / stressful and takes excessive amounts of time in proportion to the marks awarded
- The time limit compared to exam difficulty was too low for all the exams which made the exams a lot more difficult.

- I found the paper harder than last sitting, when I just missed out through not saving enough time for last couple of questions.. hugely frustrating that I feel I know the course content well but if I can't quite demonstrate that in time available
- I just found the paper very different to past papers. There isn't enough time to refer to notes etc, so the "open book" doesn't give you an advantage. You should be testing students knowledge and ability, not their ability to type out maths equations in a very time pressured exam.
- Papers are too time restricted for the online platform.
- Most of the frustrations relate to the timing and conflicting messages, particularly with regards to plagiarism

Overall
- Easier to hand write than type and so exams take longer. Exam time should be extended to reflect this.
- Maths and stats based exams could be done by PDFing hand written notes and uploading using software from Microsoft onedrive, may reduce stress of having to learn how to typ difficult formul;ae and would reduce need for multiple choice questions.

Theme 2 Not enough time for exams
Please refer to meeting notes.

Theme 3 – Marking
• Inconsistencies in mark schemes when completing past papers, especially in respect to the information required for each command verb.
Marker Consistency
• Comments between markers (especially series X) vary between the amount of detail given. It would be good if there was consistency between the markers
• I have queried two 3 mark questions with the assessment team as I do not think it was possible to answer the questions with the information provided. I spent a long time trying to answer these questions and was really disappointed that I couldn't answer it.

Theme 3 Marking – IFoA Response:
Please refer to meeting notes. The IFoA additionally publishes details on our marking process on our marking guidelines. We will be updating our exam handbook to provide further detail on the exam marking process.

Theme 4 – Student well-being
• The feedback from the post exam survey had more comments regarding the stress and wellbeing of students particularly resulting from the exams that I have picked up on previously. Some of these comments were referring to stress caused by uncertainty or poor communications regarding the exams and others were more general around the pandemic.
• One comment said the IFoA do not care about their students mental health and well-being. For the most part I'd say the mental health and wellbeing of a student would be more the responsibility of the individual and their employer, if they are too stressed from exams that its affecting their health my personal view would be the employer should allow breaks from the exams until the student has recovered. I know my employer has procedures in place for this sort of thing however I can imagine this not being the case everywhere. Does the IFoA have guidance on this and is it publically available. Communications and guidance from the institute on this subject would likely carry a lot of weight and if it's not already in place it is something to consider.
• I was not happy at all with the mitigating circumstances procedure. My father passed away a week before the first exam so i submitted the form as i was advised to do so by my employer, since this seemed like a clear example of the reason for the process. After submission i got what i can only describe as an inappropriate response (though i believe the individual was responding as per the guidance they will have, so there isn't an issue with them personally being inappropriate). This response firstly asked for me to supply more detail as to how my performance was affected - my father died, am pretty sure that the impact is self evident. there was also another question asking for me to explain why i sat the exams! That didn't seem massively appropriate or beneficial.
I subsequently spoke to colleagues, some of whom who have had to make a mitigating circumstances application in the past, who shared my views that it is not a well carried out process. We all agreed that the blanket ""3 mark allowance if accepted"" rule is silly. Different circumstances should be treated as to their merits. If someone is diagnosed with cancer prior to their exam i would expect that to be treated differently to someone with a cold etc. There would be nothing wrong with different severity categories and the IFoA choosing the most appropriate to apply to the candidate. Also, it is entirely reasonable to add

other criteria such as an absolute floor mark that cannot be dropped below (eg 51%) or a maximum distance from the pass mark (eg 10%) with these being applied as part of the process.

Theme 4 Student Wellbeing – IFoA Response:

Please refer to meeting notes.

We thank students for the comments on the mitigating circumstances policy. We are taking these comments into consideration to clarify how mitigating circumstances applications are considered.