



South Asia – Global Student Consultative Forum

Thursday 24th June 2021: 16:00 until 17:45 BST GMT

Attending:	<p>Members:</p> <p>Ekta Mehta- Lead Representative (EM) Maha Ansari- Lead Representative (MA) Payal Saria- Student Representative (PD) Sylvia Darshini Benhur- Student Representative (SDB) Kanishka Singhal- Student Representative (KS) Neel Doshi- Student Representative (ND) Adeetya Tantia- Student Representative (AT) Diwaker Goyal- Student Representative (DG) Vrinda Aggarwal- Student Representative (VA)</p> <p>In attendance:</p> <p>Quality Manager – Matt Tennant (MT) Senior Quality Executive – Ellie James (EJ)</p>	Apologies:	Shrreita Shetty- Student Representative (SS) Gunjan Goyal- Student Representative (GG)
Item	Discussion Points	Actions	
1	<p>Introduction</p> <p>MT and EJ welcomed everyone and noted a number of new members of the forum.</p>	N/A	
2	<p>Notes/Updates from previous meeting</p> <p>The forum requested to confirm over the weekend that they were happy with the previous notes and minutes from the previous meeting.</p> <p>MT provided updates on actions from previous meeting following:</p> <p>Action 1: MT to speak with our Education Service team in regards to a single point of contact for dealing with enquiries</p>	All	

Item	Discussion Points	Actions
	<p>MT confirmed unfortunately we cannot guarantee a single point of contact for all communication, given the volume of work the Membership Services team encounter. MT provided an organisational update to the forum that the Membership team and Education Services team have merged to become the 'Member Services' team. We hope student members shall see an improvement to the speed in which they will have their enquiries addressed.</p> <p>Action 2: MT to provide feedback to examinations team around additional guidance for candidates to ensure they upload the correct paper</p> <p>MT confirmed that a message does appear before the initial upload, asking that candidates are responsible for checking the file. MT confirmed there is a development going on which would improve on this and make uploading a lot smoother however he will be covering this later in meeting.</p> <p>Action 3: MT to explore why CP3 exemption fee has a variance in fee compared with exemption costs of other subjects</p> <p>MT confirmed that there was an issue and that the exemption fees have now updated on the IFoA website for the rest of the year. The IFoA has taken on board previous comments and have now made the CP3 exemption in line with the other subjects. This was in place from March 2021.</p> <p>ND raised concerns with exemptions fees. Exemptions fees should be lower than exam fees however reduced rate fees are still higher. For example - £180 for reduced rate CP3 exam but exemption is still £190. Action MT to investigate.</p> <p>Action 4: Clarification to be sort from our Membership team on the periods which reduced rates are assessed by</p> <p>MT confirmed that income evaluation is based on the subscription year and the predicated income from the year ahead. The member services team have stressed that if circumstances have changed mid-year and you are unsure of how this would affect you, you should contact them (Membership services team) for further discussions.</p>	MT
3	Student Comments	
3.1	<p>Exam Booking (Including Exam Fees & Pre-Exam Communication)</p> <p>EM commented that booking was easy and did not receive any complaints. Students do believe exam pricing is a constant worry.. One area of concern raised was down to two non-members being charged different rates. MT confirmed that non-members who sit either CS1 or CM1 can still apply for reduced rate, so there are two different costs for this sitting. MT requested additional information to explore if an error had taken place.</p>	

Item	Discussion Points	Actions
	<p>MA raised an issue where a candidate who is an associate candidate was charged automatically for reduced rate without ever applying for this in the past. MT advised that reduced rate would not automatically applied without the member applying for a reduced rate. MT could only suggest that the member had applied for reduced rate in the past. However if they could provide further details on this, this can be investigated.</p> <p>EJ highlighted two feedback areas from the feedback form. If payment for an exam fails, the candidates are unable to book a slot of that exam again for a certain amount of time. MT confirmed that sometimes payments do fail. However the IFoA's always advises that members should make their booking at the earliest opportune moment. MT does advise that if members encounter any issues, to contact Member Services to try and get their issues resolved. If an exams fills up by the time a booking has been made, unfortunately there is nothing which can be done. KS raised concerns with more cases of failed payments due to debit cards. MT confirms that the IFoA are limited with the payment options available. Students Members are now able to make bookings via Paypal which should result in less payment issues.</p> <p>EM raised a query as to one communication in relation to double spaced when submitting an exam script and this could help the examiners when they are marking. The question was that this information was not found either in the handbook or FAQs. MT confirmed this was not a formal requirement however members were requested before the exam sitting if they could do this. MT gave brief explanation as to why this was asked; this both reduces errors and makes the script easier to mark which in default makes it quicker to make. MT confirms this will be updated in the handbook going forward. MT confirms that members will not be penalised if this was not done in the April 2021 session.</p> <p>KS raised query as to previous ruling (from previous exam session) in regards to not copying and pasting working from Excel into Word for the CS1/CS2 exams. However this ruling was removed for the April 2021 session and this left a lot of ambiguity, as there was no clarification on this anywhere. MT confirmed that a candidate is able to use Excel or equivalent to aid their calculations, and members are able to copy and paste formulas from Excel into word. MT noted the IFoA are not publishing detailed guidance as candidates are not supposed to use Excel as the primary tool for calculations. Examiners award marks based on the full workings being displayed. When using Excel, sometimes the software will skip out stages or jump to the end result and therefore does not show the full workings out which could result in loss of marks. The IFoA does not encourage members to use excel are the primary software for an exam. KS explained some concerns with the changing of the rules still. MT confirmed that due to previous feedback and comments from markers/examiners this was taken on board and a reason for a change. MT confirmed that if the forum felt this was not clear enough, the handbook and communication on this topic could be reviewed for future sessions. Action EJ/ MT to review Exam Handbook accordingly.</p> <p>MT asked members if there was any feedback on the new Exam Handbook as it was published based on previous candidates feedback for a central location for exam information. EM responded to this by offering to collect feedback on this and report back to MT/EJ.</p> <p>EJ confirmed no further comments/issues raised</p>	<p>MT</p> <p>EM</p>

Item	Discussion Points	Actions
3.2	<p>Online Platform</p> <p>EM raised concerns to a particular situation prior to the April exams. A Youtube video was created with the content of the video being speculation to possible questions based on pre-released data for CS1 or CS2 paper B –. However this individual may not have been sitting the exam and may not even be a student member. EJ requested a clarification. MT confirmed this situation will further raised.</p> <p>Action EM to provide MT the details.</p> <p>ND raised concerns with online security. ND's question was how the IFoA can be confident that the person registered for the exam was the one who completed the actual exam. EJ explained about the two factor verification – the IFoA take personal details from their record. Members now need to confirm their email address and also receive an SMS verification code which would allow access to the platform. Without these steps, they would not be able to access the platform or download the paper. ND details one of the Pearson/IAI exams they have completed which asked them to take 4 or 5 pictures of their surroundings or uses more suitable proctoring software which verifies their identity. MT confirmed that the IFoA not have online proctoring. Monitoring such large volumes such as the IFoA exams does have some large logistical challenges. MT confirmed that the IFoA are looking into additional options to help tackle some of the obstacles we are facing but is still in development process. MT provided further explanation on retrospective security when it comes to the exams; the IFoA uses quite specialised software which identifies any similarities as a result of either plagiarism or collusion.</p> <p>ND raised a comment regarding uploading a file at the end of the exam; and whether or not the online platform could allow members to view their uploaded file once uploaded or before submitting. MT updated the forum advising that this issue was a reoccurring theme. The IFoA are continuously looking at ways to develop the platform for students, recently (September 2020) we have introduced email confirmations once uploaded and now we are working on allowing a previous of the script before confirming and submitting the file. MT confirmed that development is still ongoing and we are aiming to have this in place for September 2021. However this is not a guarantee as it still in the development stages.</p> <p>MA raised a question on whether someone could physically proctor an exam (online invigilation) such as an appointed fellow. MT confirmed that the IFoA are looking at a whole range of situations for further improvements from online proctoring etc.</p> <p>KS raised feedback of rising concerns with students sharing exam paper with other candidates before their exam time; some students did not face any consequences in the last sitting and are now sharing this on public platforms and there are groups forming from the first cohorts asking for the question paper. MT noted it is disappointing to hear this and this should not be happening. MT confirmed that there are multiple cohorts to allow ensure the platform works correctly, allowing for large volumes and adding to choice. MT confirmed we do receive reports of this nature and further investigations are made, he requested that if members of forums hears of any of these actions to please contact the IFoA. All incidents while have been reported (Whistleblowing) that they will be treated confidentially. KS requested that process on Whistleblowing could be made easier/more available, as students may not understand the correct steps. Action MT to explore how advice can be added for students who have concerns about online practice.</p> <p>EJ raised three additional feedback areas from the feedback form:</p>	<p>EM/MT</p> <p>MT</p>

Item	Discussion Points	Actions
	<p>Platform was not accepting one candidate's OTP.</p> <p>EJ confirmed that if a candidate is having issues with the verification steps they must contact the Assessment team to ensure all details are correct and to work through the checks. Candidates should do this at the earliest opportune moment for them to get the issues resolved. 2. There should be an option to re-upload in the given 15 minutes allotted to the students.</p> <p>MT confirmed, the IFoA are hoping to introduce an option for candidates to preview the document before final submission. 3. Adding a timeclock in UK time for students to keep track of time</p> <p>MT confirmed this is a recurring feedback area and is being looked into however has been a difficult development to consider in the past. MT suggested that candidates are allowed to use their clock on their mobile phones, if needed to monitor time.</p>	
3.3	<p>April Examination Questions</p> <p>ND shared comments relating to the CS2 exam. Survey showed that 75% students found the paper very hard. A lot of student commented on the fact that the guidance has mentioned that around 25% of the exam paper should have contained MCQs however the exam paper did not have any MCQs. MT confirmed that this exam received a lot of feedback relating to the topic around MCQs. MT further mentioned that the IFoA did not specify that the April 2021 CS2 exam would contain MCQs. The previous session (September 2020) contained MCQs as the paper had to be modified to adjust to running the exam online, whereas the 2021 papers have been creating with the understanding that those exams will be held online. The syllabus documents for those exams would tell candidates the elements of the paper. However MT noted the IFoA does recognise that candidates would have used past papers to prepare for their exam and that while the IFoA did state the exam would have the MCQ element we can see why students would have made an assumption. The IFoA going forward would like to make changes to exam formats clearer by not only updating syllabus documents but also adding this information in the handbook or pre-exam material.</p> <p>MA raised further concerns regarding the CS2 exam where they believe this exam session (April 2021) was completely different exam to previous sittings. MA felt candidates were wasting their time using past paper exams and instead the IFoA should have a similar paper pattern to help with revision and preparation. MT confirmed that IFoA exams will remain online for both 2021 and 2022 exam sittings; and members who use old exam papers for revision will find that papers which were historically sat in exam centres will feel have a different focus to the online exam papers. MT advised that the nature of open book will have less focus on definition style (traditional) questions and will start to find more application based questions.</p> <p>KS raised a question around the IFoA long term plan with hosting exams. MT confirmed that the exams held in 2021 and 2022 (the next three exam sessions; September 2021, April 2022 and September 2022) will be held online and not be returning to traditional paper based exams held in exam centre. MT noted that it is very unlikely the IFoA exams returning to exam centres in the future.</p> <p>EJ highlighted some of the collated written feedback;</p>	

Item	Discussion Points	Actions
	<ul style="list-style-type: none"> – CB1 exam was hard to complete within the allocated time; the last two questions in the paper took up a lot of time which caused a lot of candidates to struggle to complete. – CP1 both papers were quite lengthy and certain questions from the Part 1 paper were not closely linked to the material provided (for e.g. question on pension standards). – CP3 was also noted as difficult to complete within the allocated time. – SP2 was quite lengthy but not too many comments. – SP5 (question 3) was felt to be out of syllabus. – SP7 (question 2 part VIII) was an unclear question. – SA3 had no bookwork questions unlike past papers. This caused the exam to have time constraints. <p>MT noted that given the nature of the open book exams, candidates will find less bookwork question and more application based questions. MT advised that the unfortunately we cannot provide further details on certain feedback provided until the examiner's report comes out.</p> <p>MA requested further clarification on their personal exam breakdown from their Subject Access Request. MT asked MA to send this over after the meeting for a private review.</p>	
3.4	<p>Tuition</p> <p>No comments/issues raised</p>	
3.5	<p>Work Experience</p> <p>MT shared an updated on PPD regarding a change coming in 2022. From January 2022, the old work experience regimes (Form A/B and WBS) will be historic and will no longer be accepted for submitting their work experience applications.</p> <p>PS raised a question regarding the PPD competencies and the detail they would need to include. PS also raised an issue regarding finding a suitable individual to 'Sign Off' their PPD records. MT confirmed that the PPD competencies are designed to be applicable across many sectors. MT confirmed that individual PPD records do not need to be signed off by a qualified Actuary and could instead be a work supervisor. When a qualified member wishes to qualify, a qualified actuary would need to counter sign and confirm the application/final sign off form. MT confirmed that the actuary would need oversight of all the PPD recording in so far they are happy the content is accurate and Actuarial in nature.</p> <p>EM asked a question regarding the Associate pathway, as to whether or not the supervisor signing off the PPD logs had to be the same as the final sign off Supervisor. MT advised that to become an associate the details are available on the IFoA website. MT advised that members can download the final sign off from the IFoA website, the final sign off means that when a supervisor completes the details they are agreeing your PPD recordings meet the required standard. MT confirmed that the final sign off supervisor does not need to be</p>	

Item	Discussion Points	Actions
	a member of the IFoA however if they are not, they would need to provide suitable evidence of their membership from other associateship.	
3.6	<p>Student Communications</p> <p>MA raised feedback received regarding syllabus changes, some members and non-members were unaware of these changes. MA requested whether this could be emailed to them of these. MT confirmed an announcement was made in the student newsletter which is issued. MT confirmed this will be further reviewed with the relevant team to see if the IFoA could improve on this topic. Action MT to explore how the IFoA can better publicise the annual update to the syllabus.</p> <p>EJ raised two feedback areas from the feedback form:</p> <ol style="list-style-type: none"> 1. Request to publish the notation guide on the website. (Though I think it must already be there, probably the student hasn't looked properly enough.) <p>EJ confirmed that the notation guide is now a part of the exam handbook as one guide, which is available online.</p> <ol style="list-style-type: none"> 2. If possible, can you add the slot timing in the email that is send after booking an exam <p>KS confirmed that details are included in the candidates receipt email.</p>	MT
3.7	<p>Other</p> <p>MA raised feedback received from students regarding whether or not they should take IFoA exams. MA identified that there is some negative feedback for IFoA Exam route as it takes too long (as there is online two exam sessions).</p> <p>EJ raised two further feedback areas from the feedback form:</p> <ol style="list-style-type: none"> 1. <i>Another concern highlighted was that there are 2 exams slotted on the same day such as CP3 and CB1 which makes them frustrated further if they want to attempt these exams in the same appetite.</i> <p>MT confirmed that with the online exams, the IFoA are limited with the times which we can run them as they are held at UK time only. The IFoA do look at exam pairings from previous sittings to conclude the final exam timetable. We could offer members more times/dates however this would result in us hosting exams over a month long period which we have received feedback this would not be suitable.</p> <ol style="list-style-type: none"> 2. <i>No clear understanding of the inclusion of giving references in the plagiarism guidelines</i> <p>MT confirmed that leading up to the exams, the IFoA gave some simple examples of the use of citation and use of</p>	

Item	Discussion Points	Actions
	<p>referencing. The IFoA accepts that papers will have natural similarities to Acted material or the IFoA's Core reading. However, use of any external source material needs to contain basic referencing and students should only have that as a small part of their answer. The IFoA deems it a concern when a candidate uses direct copy and paste from either ActEd Material or Core Reading with no attempts at putting into their own words.</p> <p>3. <i>Suggestion to include a copy of the course notes with the examination booking, or at the cost of a slight increase in fees.</i></p> <p>MT was unsure of the logistics of the request. MT confirmed this will be taken away for further review.</p> <p>EM raised the query on exemptions after 2021. MT confirmed that agreement in place with all other associations is coming to an end at the end of 2021, which means after this time you would not be eligible for an exemption. The IFoA are offering a 12 month period so members can still make their exemption application until December 31st 2022 but for exemptions passed/granted before the deadline at the end of 2021. The IFoA do not intend to renew this.</p> <p>PS asked if the ruling of exemptions from other actuarial associations will affect other agreements which are in place from specific universities with degrees and masters. MT confirmed the ruling only applies to the agreement with the other actuarial associations, not accredited universities or bodies.</p>	MT
4	Discussion Point	
4.1	Post-Exam Survey Results	
	No further comments/issues raised	
4.2	Trial of new Student Newsletter	
	<p>MT shared both formats of the student newsletter (the traditional long one and a newly modified version), requesting feedback from the forum. No further comments were made however MT asked to complete the feedback when contacted shortly on this.</p> <p>No further comments/issues raised</p>	
4.3	LCP Survey and Consultation	
	MT gave update and overview of the recent IFoA discussion. MT highlighted that all students should have been contacted with regards to a focus group for the Learning Change Programme.	

Item	Discussion Points	Actions
5.	<p>Any Other Business</p> <p>MT's final note was to inform the forum that the SCF/GSCF forums (terms of reference, committee details, frequency etc) will be reviewed shortly.</p> <p>MT and EJ thanks members for their contribution and input, and the meeting was closed.</p>	



South Asia Global Student Consultative Forum

Updated: June 2021

Item	Action	Action by	Status	Due Date
Actions from meeting 24 th June 2021				
1.	MT/EJ to discuss with Pricing team on reduced rate exemptions, as the reduced rate is still higher than exam fees.	MT/EJ	In progress	
2.	MT/EJ to review communications and handbook to ensure ruling on copy and pasting from Excel is clear for future sessions	MT/EJ	In progress	
3.	EM to collect feedback relating to the new Online Handbook (Did they find it useful? Did it help with sitting the exam? Is there anything else that they wanted to see?).	EM	In progress	
4.	MT/EJ to raise situation as to whether or not it would be consider malpractice for a someone to post a video on YouTube analysing possible questions,, once pre-exam materials are released? Also to investigate this particular student, as they may not be an IFoA member.	MT/EJ	In progress	
5.	MT/EJ to liaise with the relevant team to discuss whether or not the process on Whistleblowing could be made easier/more available for students? In regards to exam situations.	MT/EJ	In progress	
6.	MT/EJ to liaise with the relevant team to discuss whether more communication can be added as to syllabus changes for members and non-members	MT/EJ	In progress	
7.	MT/EJ to further investigate the possibility of including a copy of the course notes with the examination booking, or at the cost of a slight increase in fees	MT/EJ	In progress	

Item	Action	Action by	Status	Due Date
Actions from previous meetings				
	Action MT to speak with our Education Service team in regards to a single point of contact for dealing with enquiries	MT	In progress	
	<p>MT to provide feedback to examinations team around additional guidance for candidates to ensure they upload the correct paper</p> <p>Meeting follow up: The following message is shown to candidates prior to their exam paper upload: <i>Candidates are expected to take responsibility for the proper and timely submission of all assessment materials within the allocated assessment period. No materials will be accepted after this time. No material will be accepted by email – all files must be uploaded for submission via the examination platform. All marking will be undertaken on this basis. The final decision on what will be accepted for marking rests with the IFoA.</i></p>	MT	Complete	
	MT to explore why CP3 exemption fee has a variance in fee compared with exemption costs of other subjects	MT	In Progress	Mid-Year Update
	Clarification to be sort from our Membership team on the periods which reduced rates are assessed by	MT	In Progress	Mid-Year Update

Global Consultative Forum Feedback Return Form, South Asia April 2021 Exam Session

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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 Fees

- (Topic 1) Cost of Exams is a constant concern
- (Topic 2) One student claims that two students, both non-members, were charged different rates for the same exam
- (Topic 3) One of the student claimed that reduced fee was charged for his exam even though he was not eligible nor he applied for the discount

Theme 1 – Exam Fees – IFoA Response

Topic 1. The IFoA review their exam prices. All candidates can consider applying for reduces rates if they circumstances meet the reduced rate criteria which can be found [online](#).

Topic 2 – Please see GSCF forum meeting notes.

Topic 3 – Please see GSCF forum meeting notes.

Theme 2 – Exam Payments

Topic 1 - If payment for an exam fails, the candidates are unable to book a slot of that exam again for a certain amount of time – causes anxiety that the slots might get filled up

Topic 2 - Availability of online payment options – credit/debit cards

Theme 2 - Exam Payments – IFoA Response

Topic 1. 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.

The IFoA always advises that members should make their booking at the earliest opportune moment to avoid any disappointment. If members encounter any issues, to contact Member Services to try and get their issues resolved. If an exams fills up by the time a booking has been made, unfortunately there is nothing which can be done.



Topic 2. The IFoA are limited with the payment options available. However students Members are now able to make bookings via PayPal which should result in less payment issues.

Exam Booking and Pre-Exam Correspondence: Planned Future Improvement Areas

Topic:

Online Exams Platform: Student Feedback

For Online Platforms, this should cover technical questions e.g. equipment/software/download/upload etc.

Theme 1 – Issues with Verification

- Platform was not accepting one candidate's OTP

Theme 1 – Issues with Verification – IFoA Response

The IFoA recommends that students members fully test the platform ahead of the exam session to ensure any issues are addressed in advance of the exam. Should candidates experience any issues during the day of the exam with the two factor verification to contact Exam Support Examsupport@actuaries.org.uk as soon as possible.

Theme 2 – Data Sharing Concern

- There was a person in India who had analysed the possible questions that could come from the data for CS1 or CS2 paper B – the R paper. He/she then made a video and put it up on YouTube. It seems almost 30 marks came from that video. I guess it was coincidental, but I later heard that the person was appearing for the exam – so my question is how did he/she receive the data? It is obvious that some student shared it with him – since it's released a few days in advance. Is this allowed or will it be considered as mal practice?

Theme 2 – Data Sharing Concern – IFoA Response

We appreciate you bringing this to our attention and we would like to assure you that we investigating this.

Theme 3 – Equation Editor (CM2)

- Unclear whether equation editor can be used or not



Theme 3 – Equation Editor (CM2) – IFoA Response

Equation Editor can be used as long it is present in the 2013 or previous versions of Microsoft Office.

Most of the examination subjects require the answers to be provided in Microsoft Word. The exceptions to this are CP2, CM1 Paper B and CM2 Paper B which require the use of Excel.

When sitting subjects which require answers to be provided in Word, you may wish to use another software package to aid with calculations. It should be noted however that any calculations should appear in full in your Word answer script to ensure you receive the appropriate marks. If you do not display your full workings then examiners will not be able to assess how your answer was determined, and full marks may not be awarded.

Please note, this guidance can be found on page 7 of the Exams Handbook which is available on the [IFoA website](#).

Theme 4 – Uploading Options

- There should be an option to re upload in the given 15 minutes allotted to the students.
- While checking whether uploaded successfully or not I want to be able to download and check the if my formats are still maintained

Theme 4 – Uploading Options– IFoA Response

Unfortunately we are unable to allow for multiple upload attempts during the upload time, once a script have be finalised and submitted. However 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 – Time Clock

- Adding a timeclock in UK time for students to keep track of time

Theme 5 – Time Clock– IFoA Response

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.



Theme 6 – Online Security Concern

- The only problem with the platform is the identity of the person who is writing the exam. A student can easily ask someone else to write the exam on his/ her behalf which the IFoA cannot track. I feel the platform needs to have an element that checks the identity of the person sitting the exam, else it makes no sense to take exams.

Theme 6 – Online Security Concern – IFoA Response

The IFoA are constantly looking at ways to improve our members exam sitting experience. Since the IFoA made the decision to host their entire curriculum online (back in September 2020), we have introduced some new security measures for our online exams. Members now have to complete a two-step verification process, all unique to the members personal details before being able to access the online platform and their materials.

Online Exam Platform: Planned Future Improvement Areas

Topic:

April 2021 Exam Questions: Student Feedback

To cover feedback and comments relating to exam questions.

Theme 1 – CS2A

- Request for more clarity about questions in the paper and institute should stick by it – number of MCQs reduced in CS2
- Too lengthy
- Indefinite paper pattern. The last 2020 exam appetite had questions similar to past exam. However, for this time, the exam was unexpected and out of the box. A lot of students had claimed that they felt like they had wasted time practising past exams. A proper exam style should be defined.



Theme 2 – CS2B

- *I found that CS2B, question 2 required critical thinking and much typing. The question could have been made shorter because both of these were not possible in the time allotted.*
- *I found that CS2B, question 3 - was more lengthy than required. It could have been allotted more marks because it required much time to complete.*

Theme 3 – CS1B

- *Similarly in CS1B Question 4 was way too Lengthy and full of theory. How can IFoA ask this much theory in a Practical Software based Exam.*

Theme 1, 2 and 3 – CS Exams IFoA Response

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.*
- *No MCQs in CS2A:*
 - *The CS2 syllabus does not specify that MCQs would be used in the assessment*
 - *Indeed the September 2020 A paper had MCQs in order to modify the drafted questions to work with the then new online format.*
 - *The examiners considered the typing time, and the questions posed did not require MCQs due to the way they were designed.*
 - *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:*
 - *All IFoA exam papers go through various levels of review, with one area of assessment considering whether they align with the syllabus.*
 - *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.*

Theme 4 – CB1

- *The CB1 paper is application based which makes the time frame tight for a student to complete. The last 2 questions need a dedicated 45/60 mins themselves. In the remaining 75 mins a student has to finish 10 MCQs and 8 Brief answers*



Theme 4 – CB1– IFoA Response

- *The format of the exam has not changed and candidates need to be practised in applying their knowledge and understanding in different scenarios.*

Theme 5 – CM1

- More practice questions
- Exam pattern is indefinite and was different from the last session (not as per past exams). This should be communicated to students that they should be prepared for a different exam pattern.

Theme 5 – CM1– IFoA Response

CM1

- *We 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.*
- *There are specimen questions for the online format, and pre-online questions are still relevant. The specimen questions show the sort of adaptations that are being made to suit the online environment.*

Theme 6 – CM2

- *This time CM2A as well as CM2B pattern was totally different and unexpected from last year. We do not have enough specimen question papers for excel practice like Credit Risk and Ruin theory.*

Theme 6 – CM2– IFoA Response

CM2

- *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*
- *Exam questions are reviewed against a target syllabus coverage. Candidates need to ensure all syllabus topics are covered in their revision. Not all topics will be tested in every diet/every paper. For CM subjects where there's two papers, the target will be based on the combination of the two.*
- *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.*



Theme 7 – CP1

- Both the CP1 papers i.e. Part 1 and Part 2 were quite lengthy. Please also note that certain questions from the Part 1 paper were not closely linked to the material provided (for e.g. question on pension standards)
- CP1 - Paper 1 was particularly difficult and there were a lot of application based questions as well as questions related to pensions which were unexpected. There were no direct bookwork questions to score easy marks.

Theme 7 – CP1– 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.*

Theme 8 – CP2

- paper 1 too lengthy
- The only frustration was regarding the length of the paper. I believe 3 hour and 15 mins are not enough to complete CP2 exam (model + critical thinking + documentation + self-review).

Theme 8 – CP2– 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.*

Theme 9 – CP3

- I like the concept of question, but I find the time constraint is not enough to justify this types of high level application ordinated scenario with the appropriate write-up styling (with the clear, concise and high-level writing). Due to lack of time the content quality might be dropped and mostly candidate are more inclined towards just scoring passing mark rather aiming to improve the communication/writing style.

Theme 9 – CP3– 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.
- **Questions from different practice areas:**
 - CP3 is a test of communications skills, thus does not rely on having in-depth knowledge of any practice area.

Theme 10 – SP2

- I find it lengthy and I believe IFoA is doing it intentionally due to open book system. However, this time I practiced more Mock exams in 3hr exam conditions so it helped me to do some achievable amounts of answer but not the entire.

Theme 10 – SP2– IFoA Response

- 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.

Theme 11 – SP4

- The exam had a lot of bookwork and hence referencing to the parts of material referred to was a bit more time consuming.

Theme 11 – SP4– IFoA Response

- 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.
- 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.

Theme 12 – SP5

- q3 is out of syllabus as there was no mentioning of PRI in SP5 and googling it wasted our time
- There were quite a few calculations to do and thus completing the paper was a concern.



Theme 12 – SP5– IFoA Response

- *Principles for Responsible Investment, together with other material on sustainability issues is covered in Unit 9 of the Core Reading. Candidates need to ensure they are studying the most up-to-date versions of the exam materials.*
- *The Examiners will ask calculation questions which can be typed using Word and candidates need to practise doing this, giving sufficient detail to show their method. The Examiners avoid requiring large amounts of formulaic text and are mindful of the time taken to type formulae in Word.*
- *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.*

Theme 13 – SP7

- *Typing subjective papers like SP7 needs a bit more time than writing by hand. Extra time at the end of exam (of 15 or 20 minutes) would be helpful.*
- *For SP7, the paper was quite long and time was not enough. It required lot of thinking as questions were application based i.e. applying the concepts.*

Theme 13 – SP7– 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.*

Theme 14 – SP9

- *question 2 part VIII seemed like an unclear question. Couldn't figure what's being asked*

Theme 14 – SP9– IFoA Response

If questions are identified, during the marking process, as being overly unclear/ambiguous, the examiners will take this into account when grading papers.

Theme 15 – SA1

- *incredibly long and difficult paper. No relevance to past papers.*

Theme 15 – SA1– IFoA Response

- *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.*



Theme 16 – SA2

- *there are many sub questions with less marks which led not to complete the paper*

Theme 16 – SA2– IFoA Response

- *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.*

Theme 17 – SA3

- *There were no bookwork questions, unlike past papers. This SA3 paper was mostly linked to SP7 and SP8 syllabus. They are all practical application questions and needed more time to think and hence the allocated time was insufficient.*
- *SA3 - There were no questions on IFRS or Solvency II. As such I believe the questions were a little too generic*

Theme 17 – SA3– 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.*
- *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.*

Theme 18 – SA7

- *I found the SA7 examination to be quite distinct from the syllabus and what was asked in past exams. The difficulty level was quite high too and on top of it 4 questions in SA exam seemed too much*

Theme 18 – SA7– IFoA Response



Specialist Advanced subject tests a wide syllabus and candidates need to be prepared for this and not expect 'standard' questions. 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.

Theme 19 – General Comments

- (Topic 1) No clear understanding of the inclusion of giving references in the plagiarism guidelines
- (Topic 2) The main reason for falling short of time and not being able to complete the paper in my opinion was not because of the exam being open book or excess time was being spent referencing material but because of the stringent answer sheet rules for accepted writing format and symbol format.
- (Topic 3) More clarity about how much working should be shown – equal to offline exam or slightly lesser is still enough?
- (Topic 4) The changes for syllabus should be emailed separately. A lot of new comers complained they did not know about the changes to syllabus are made every year. These comers include students from 2018 appetite as well.

Theme 19 – General Comments – IFoA Response

- *(Topic 1) Candidates who write material in their own words (just as they would have under invigilated closed-book exam conditions) needn't worry about referencing. Some similarities are to be expected where candidates use standard phrases, definitions etc in their answers. The IFoA gave some simple examples of the use of citation and use of referencing. The IFoA accepts that papers will have natural similarities to Acted material or the IFoA's Core reading. However, use of any external source material needs to contain basic referencing and students should only have that as a small part of their answer. The IFoA deems it a concern when a candidate uses direct copy and paste from either ActEd Material or Core Reading with no attempts at putting into their own words. 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.*
- *(Topic 2) We 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. The guide is in place so candidates can use suitable alternatives if they find that easier, and are encouraged to practise keystrokes as part of the revision & exam preparation. 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.*
- *(Topic 3) Similar amount as under the pre-online format (so there will be plenty of past papers to show the extent of working required). Working needs to be shown in order to demonstrate understanding and application. Candidates/students are also encouraged to regularly check the examination regulations regarding use of other applications (such as excel) for the "A" papers.*
- *(Topic 4) – Please see GSCF forum meeting notes.*



April 2021 Exam Questions: Planned Future Improvement Areas

Topic:

Tuition: Student Feedback

To cover feedback and comments relating to ActEd.

Theme 1 – Option for course notes/core reading when making exam booking

- Suggestion to include a copy of the course notes with the examination booking, or at the cost of a slight increase in fees

Theme 1 – Option for course notes/core reading when making exam booking – IFoA Response

Please see GSCF forum meeting notes.

Tuition: Planned Future Improvement Areas

Topic:

Student Communications: Student Feedback

To cover newsletters, webpages etc.

Theme 1 – Notation Guide



- Request to publish the notation guide on the website. (Though I think it must already be there, probably the student hasn't looked properly enough.)

Theme 1 – Notation Guide – IFoA Response

Before the April 2021 exam session began, the IFoA released the 'Examinations Handbook' which includes the Notation guide. The handbook is available on the IFoA website, [here](#).

Theme 2 – Exam Booking Receipt

- If possible, can you add the slot timing in the email that is sent after booking an exam

Theme 2 – Exam Booking Receipt – IFoA Response

When an exam is booked the confirmation is automatically generated and is sent directly to the member, the confirmation does include details on the exam and the exam time.

Theme 3 – Changes to the Syllabus

- Email the 'changes to the syllabus' separately for each year/session.

Theme 3 – Changes to the Syllabus – IFoA Response

Please see GSCF forum meeting notes.

Student Communications: Planned Future Improvement Areas

Other: Student Feedback

Topic:

To cover feedback and comments relating to any other aspects of the IFoA student experience.



Theme 1 – Students prefer other associations over Institute

- Students communicated that they prefer other associations over Institute is due to conduction of only 2 exam sessions only. They have complained that this makes their progress through associateship slower (keeping in mind the failures as well). They have a lot of time between the 2 sessions when they would like to crunch more exams.

Theme 1 – Students prefer other associations over Institute – IFoA Response

– Please see GSCF forum meeting notes.

Theme 2 – Exam timetable

- Another concern highlighted was that there are 2 exams slotted on the same day such as CP3 and CB1 which makes them frustrated further if they want to attempt these exams in the same appetite.

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.

Other: Planned Future Improvement Areas