



Student Consultative Forum

Friday 20 November 2020 Time: 11:00 to 15:00 (Student representatives only from 10:00 – 11:00)

BlueJeans Conference Call

Attending:	Chair – Jess Elkin (JE) Representative from ActEd - Darrell Chainey (DC) Representative for students with disabilities - George Burton (GB) Birmingham Actuarial Society – Danni Kelman (DK) Bristol Actuarial Society – Frank Mace (FM) Channel Islands Actuarial Society – Luke Berry (LB) Faculty of Actuaries Students' Society – Jonny Moore (JM) Glasgow Actuarial Students' Society – Kirsty Steven London Market Students Group – Teresa Ruiz (TR)	North West Actuarial Society – Daniel Wass (DW) Norwich Actuarial Society – Riya Limani (RL) Society of Actuaries in Ireland – Stephen Brennan (SB) Society of Actuaries in Ireland – Nabeelah Nawoor (NN) Society of Northern Ireland Actuaries - Garima Singhal (GS) Wessex Actuarial Society – George Nice (GN) White Horse Actuarial Society – Nichola Marr (NM) Yorkshire Actuarial Society - Megan Lawrence (ML)
Executive Staff:	Head of Assessment – Laura Griffiths (LG) Assessment Manager - Lidia Serrano Gomes (LSG) Quality Manager – Matt Tennant (MT) Head of Learning Operations - Andrew Berrow (AB) Exams Coordinator & Meeting note taker – Jennie Smart (JS)	Apologies The Actuary student editor – Jason Brett The Actuary student editor – Elliott Cox Staple Inn Actuarial Society - Luke Dangerfield (LD) Representative for students with disabilities - Ryan Haughey (RH) Welsh Actuarial Society - George McMahon (GM)

Meeting URL

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Meeting ID: 904 227 171

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Item	Title
1.	Welcome and Introductions to new members
1.1	New Members – Frank Mace – Bristol Actuarial Society Megan Lawrence – Yorkshire Actuarial Society James Black – Faculty of Actuaries Students' Society
2.	Notes arising from the last meeting
2.1	Notes from 19 June Meeting
	The notes from the previous meeting were agreed.
2.2	Actions from 19 June Meeting
	<p>MT provided an update on actions from the last meeting.</p> <p>Action 1: Booking on the 3rd cohort of the Certificate in Data Science was now open. The split between qualified members and students on the 3rd cohort was 65% to 35% respectively. This figure was consistent with cohorts 1 and 2.</p> <p>Action 2: Information had been sent out on the Student Employer Contacts and was also in the mid-year update.</p> <p>Action 5: The ongoing item reported on PPD appeared to occur where learning outcomes was copy and pasted from Word into the PPD portal, this was to do with the character limit. The IFoA again recommended that Microsoft Office 2010 was the minimum version that should be used for PPD records. Webpage has been updated. This action can now be closed.</p> <p>Action 8: As above, recommended minimum of Microsoft Office 2010, guidance to that effect published on website. Action completed.</p> <p>Action 6: PPD portal. Following request from Forum functionality has now been changed to 'See all PPD Records'. Action completed</p>

AB provided an update on actions from the last meeting:

Action 3:

Statistics were published in the Students' newsletter and on the website. Completed.

Action 7:

Paper sent to Education Committee. Completed

MT provided an update on behalf of KB from the last meeting

Action 4:

There had been a request for most recent FAQ to be put at top of page. Dates have now been added when FAQs updated or put online. Ahead of April exams it is the Intention to remove FAQ as they were specific to the 2020 exams and put all communication into the business as usual pages on the website. This will be discussed further at item 6.3 below.

2.3 Mid-Year Update

MT explained that most of the issues in the Mid-Year update would be covered in the meeting and related to the September exams but drew the forums attend to the following items:

1. The platform authentication code.
2. Email confirmation of successful upload
3. CPD scheme for students.
4. Students to receive The Actuary Magazine in digital format.

3. Students' Comments

3.1 Exam Booking & Pre-September Exam Correspondence

It was noted that there had been feedback around a number of issues related to exam booking for September. Technical issues on the first 2 days of booking, some students unable to book exams because of outstanding claims of plagiarism against them as well as capacity issues on some exams.

AB explained that all of our exams have a capacity of the number of entries per subject; this is because of the resources to mark the papers and deliver results in a timely fashion. Moving the exams online does not increase the capacity as the paper need marking regardless. It had been noted previously that the time between results release and exam booking opening in July was very tight, any increase the number of papers would mean this time would be even tighter.

It was suggested that priority could be given at the next session to those who couldn't book onto exams because they were full. AB advised that the IFoA is unaware of who had tried to book an exam and been unable to do so. GB suggested that a form could be created and completed on the website to register interest. AB agreed that this was an idea that could be considered. **Action AB to report back**

MT noted that the timing between the exam results release and the exam booking opening in July had been unique because the April exams had been pushed back and that the situation should be better next year for the results from the April exams. AB pointed out that this would be dependent on when Easter falls and whether it was decided to hold the exams before or after Easter if Easter is late, in 2021 however, Easter falls early.

JE enquired about the technical issues with the exam bookings and AB explained these had been caused by payments hanging and whilst appearing to have been successful the funds were not going through to the IFoA so it was necessary to suspend bookings to rectify the problem with the payment company.

A question was raised about the timetable, namely the order and scheduling of the exams and the problem this caused students who only had a few exams left to qualify. AB confirmed that for marking purposes the high entry papers had to be run as early as possible so that marking can begin as soon as possible. LSG explained the IFoA's marking process which begins with 'test batch scripts' the marking meeting which helps markers gain a good understanding of the marking schedule. Even though the online marking platform has increased the efficiency of the process, it does not deliver large time savings for the marking process

A question was raised about whether the 'guinea pigs' were used in the marking process. LG confirmed that the 'guinea pig' process was to test the quality, time requirements and accuracy of the papers when they written each autumn as opposed to exam paper marking. The IFoA is aiming to introduce more quality control in the marking process which aims to improve markers' accuracy with the aim to move a single marking and therefore dramatically shortening the results timeline. To achieve this the IFoA needs to ensure we can reach the quality of single marked papers.

Concerns had been raised about the timeframes of correspondence on sample questions and guide on 'typing up formulae' for the CM and CS leading to the September exams. LG acknowledged that a lot of work had been involved in transforming those exams that required the use of notation to get the papers ready and apologised that this had not been as speedy as would have been liked. The comment was made that not all notation that might be needed was covered, LG confirmed that we would welcome any suggestions to be included.

Students reported there was a lack of clarity regarding the communications on the use of copy and pasting calculations from Excel and there had been confusion as a result of mixed advice. MT confirmed that Excel could be used to help with calculations but should not be copy and pasted into the Word document which was stated in the FAQ's. LG advised that this would be raised with the Board of Examiners to get clarity before April. It was queried if students could know why copy and pasting had been allowed in April but not September because of the increased time pressure on students this session to type out the calculations. **Action to provide feedback to SCF on this matter.**

A concern was raised around the large amount of feedback about the issue of timing for so many students particularly, but not exclusively, regarding the CM and CS exams. It was queried whether this issue had been identified by the 'guinea pig' testing because typing was not necessarily easier and quicker for all and would this be addressed? LG advised that the papers had been 'guinea pig' tested online under exam conditions and no comments had been raised on time pressures nor had such an issue been identified during the marking process by the Chief Examiners.

It was questioned if there had been any developments such as allowing the insertion of a photo into the Word document or scanning the answer in particularly for the maths based papers. LG confirmed we were aware this is an issue and that was a discussion to be had with the Examiners of that subject but the IFoA needed to ensure that we could arrive at a solution without any impact on the exam delivery. There was a consensus however, that this was the way that students wanted to approach the paper particularly those students with disabilities.

A further issue was raised to confusion on the plagiarism rules and that those who were being investigated only found out a week before the results so they couldn't book onto the September exams which affected students' exam progress. There was a concern about how students could protect themselves to avoid being 'caught'. MT confirmed with open book exams, notes and other material are only there for reference and should never be directly copied and pasted into a submission. Bookwork questions and definitions should be put, where possible, in students' own words. LSG accepted that timing for notifying students in July was not ideal but it is a very long process to investigate these potential cases and to rush it would increase the likelihood of errors in the process. For the upcoming September session, the IFoA hopes to notify students as soon as possible but unable to exactly when this in to ensure fairness to any candidate under investigation. LSG noted the IFoA were considering other options to prevent collusion/plagiarism in the future

An enquiry was raised to whether that the cost of the exams will be reduced now there were no exam centre costs. AB explained that there were other cost and resource implications with running exams online, such as the plagiarism software and additional the increase use of the online platform. At this time, we are not considering a reduction in the exam fees.

3.2 Online Exam Platform

JE noted that the feedback on the exam platform was very positive. AB noted that students were pleased with the upload receipt which had been a longstanding request from students.

AB confirmed a reported issue, where students who started to upload scripts moments prior to the 15 minute cut off point experienced problems because the platform closed after 15 minutes and cut off any uploads. The advice was not to leave it until 14 minutes to start uploading as it does cause problems. It was suggested that the window should be extended if the timestamp/last modified time was what was taken into account. LG confirmed that the IFoA was looking into this with the platform provider. LSG confirmed that it was not necessary to include ARN on the scripts as once transferred to the marking platform it knows the ARNs. It was agreed that this would be removed from the guidance. **Action LSG**

An issue was raised with the use of zip files for the exam papers as the test download was a Word document. It was confirmed that a zip file would be used for the test download in April.

GB raised the issue of pre-release material for CS exams and some students not being aware that it was available on the platform. AB confirmed that this information had been given in the joining instructions.

3.3 Other – Exam Related

A point was raised about the popular combinations of exams and that the April 2021 timetable shows the same combinations as September so students are having to change the exams they want to sit. There are constant clashes because they are all being morning exams. AB agreed that this was an issue that

could be looked at as it can lengthen the student journey but we don't want to keep moving the timetable so students can plan their study route in advance. MT raised the point that the timings have to be in the mornings to accommodate our international students in different time zones. AB noted that there is not the ability currently to have more than one paper of the same subject per session because of resources and timescales.

There was a query about the possibility of having the results sent by text such as an F or P.as some students had difficulty getting their results from the website. A further possibility suggested was to have timeslot for specific exams results so that the results are staggered, reducing traffic to the IFoA website and causing less crashes. LSG and AB agreed these were both issues that the IFA could consider. **Action LSG and AB.**

There had been some complaints about the use of MCQ to assess knowledge in statistics based exams, it was suggested this could be discussed at the next meeting. **Action MT for June 2021 meeting.**

3.4 September 2020 Exam Questions

It was requested to have more specimen papers now the exams were all online. LSG pointed out that these papers take a long time to create, between 6-8 months each, so that this was not currently a possibility. A question was raised regarding Acted's involvement in the creation of the exam papers in order to produce study material. DC confirmed there was no contact with ActEd regarding the creation of papers but noted that they were trying to provide possible examples but they would not be able to add much until after April 2021.

It was reported that there had been a lot of feedback about the very low pass rate for the April SP7, LSG confirmed that details about this would be in the Examiner's Report.

A point was raised about R within the CS exams and students struggling to work out the functionality required for the exam papers. It was agreed the feedback on this could be passed on to the Examining teams.

Complaints had been made about an error in a formula for CP2 Paper 2. LSG advised that this would be taken into consideration by the marking teams for that particular question. Students should apply for mitigating circumstances if they felt they had been particularly disadvantaged or disrupted by the error but that all students would be affected in different ways.

CM/S Paper Candidate Experience

It should be noted a large amount of discussion of the CM and CS papers earlier in the meeting

It was noted from the large amount of feedback received from students that the questions in these exams should be reviewed for the time allowed there as either there are too many questions or they were too in depth. It was also felt that CS1 didn't test the full breadth of R, students would have preferred the marks spread across a range of topics. MT advised questions change for each exam within the syllabus allocation but that the comments made would be fed back to the Examining teams for paper setting next year.

	It was asked how the change from bookmark questions to more application questions would be addressed and what impact that would have on the pass marks. LG confirmed that the teams were currently working on these papers for April so no further guidance was available at this stage. Our examining teams would be aiming for a pass mark of 60% but a range of factors influences the final pass mark that is set.
3.5	Tuition
	It was noted an appreciated that ActEd would be running half day tutorials and that they had moved online as students had different preferences, as students report it was good to have the option. DC noted that they were looking for the right balance and that a number of tutors had taught online for the first time last session. DC further advised that the revision notes are either out now or will be shortly.
3.6	Work Experience Requirements
	It was noted an appreciation that students were able to apply for a PPD exemption if COVID-19 has impacted students employment status. MT confirmed that the IFoA are aiming to launch an online work experience application system would be going live around Christmas.
3.7	Student Communications
	<p>A point was raised regarding the Qualifiers' List which is no longer published in the Times, only in the Actuary magazine. Students no longer receive a physical copy of the Actuary magazine requested at Qualification, are they would be able to get a physical copy. AB confirmed that Qualifiers' List would be available as a PDF download from the IFoA website in the same format as appeared in the Times well as in The Actuary.</p> <p>It was queried when the student handbook would be available to students. MT advised that the IFoA were aiming for an update next year but this would be discussed under item 6.3.</p> <p>JE asked if communications regarding plans for the long term future of the exams was being considered. LG confirmed that hopefully this would be soon.</p> <p>It was asked if it would be possible to have a Q & A webinar session around February on the guidance for the April session and the FAQ could be updated following that. MT agreed that this was something that could be considered.</p>
5.	Student Feedback
5.1	Feedback from recent and upcoming Global Student Consultative Forums
	MT gave an update on GSCF meetings which had yet to happen. The main feedback received was regarding the online exams experience, sitting the CM/CS exams online, and again the exams being held on UK timescales and associated challenges. Another item that would be explored was the disparity in the pass rates and qualification rates between UK/Ireland and international students.
5.2	September 2020 Post-Exam Survey Headline Report

	<p>MT noted that the Post-Exam Survey had one of the highest response rates with over 3500 entries. A number of areas of improvement were identified around communication and the online platform. MT noted the gap for the satisfaction scores between UK/Ireland and International students was reducing in regards to exam related communication. The number of students completing the exam paper in September was highlighted at 32%, a significant drop compared to 55% in April. Student representative noted this may be due to the earlier comments relating the time pressures and completing the numerical papers in typed format as opposed to hand writing.</p>
6.	IFoA Updates and Discussion Points
6.1	Studying Approaches Webinar
	<p>MT noted that the IFoA ran a 'exam preparation' webinar leading up to the September exams which was oversubscribed in the number of bookings to attend. The IFoA are seeking feedback on how the webinar was received and is there a demand for future webinars? It was noted that feedback to the webinar was positive and students found to be very useful. It had been hoped to get clarity on the FAQ/Assessment Regulations but another webinar for that purpose would be worthwhile so that students were confident to tackle questions and best practice specific to IFoA exams. MT noted this may be explored for future webinars.</p>
6.2	Exam Timetable.
	<p>MT advised that the Education Committee are seeking feedback in how students found the timetable layout such as length of time session.</p> <p>AB confirmed there was a finite window of 2 weeks that is often constrained by public holidays. In addition the IFoA recognises students in US/Caribbean and Australia/New Zealand are were sitting their exams at 3am or 4am to fit in with the timetable. DK raised a question on the balance of UK & Ireland and global students sitting exams each session. AB notes estimated figures of UK/Ireland 45%, India 40% and the rest of the world 15%.</p> <p>An issue was raised about the allocation of early exam start times. AB confirmed that the later time slots went to the students who booked first leaving the early slots. The 07.30 time slot was allocated to South Africa and Australia.</p> <p>AB advised of the need for early series exams to be earlier in the exam schedule to start marking as soon as possible. This results in SP and SA exams always being later. Our Examiners' wish was to run the 2 paper CS and CM exams on consecutive days. DK queried the possibility of having a fixed timetable so exam flow would replicate each year. Students prefer to plan further than just the next session. AB confirmed this was our aspiration.</p> <p>DK queried if there was any value to moving CP2 and CP3 out of the main timetable. ML noted that for students joining after January 2019 they must achieve Associate qualification before Fellow. There is more pressure therefore to pass earlier series exams and CP2 and CP3 are very different types of examinations. LSG confirmed that they are both now run as normal exams and no reason to take out of the session but it could be considered.</p> <p>MT raised the question whether on balance students would prefer to have more condensed exam session (exam results are released quicker but more clashes in exam pairings) or to have a more prolonged timetable that avoided clashes but cause a longer wait for results. The view was that a 2 week period for exams should not be extended</p>

6.3	IFoA Study Webpage Review
	<p>MT advised we are moving the FAQ developed specifically for April and September online exam into the regular 'Studying' pages of the website. The IFoA is wanting to streamline and reduce the number of webpages. MT asked how students would like the information themed; should the information be in handbooks or on webpages. NN suggested that after an FAQ there could be a box for 'Is this the answer that you were looking for?', so the answers could be sent to the appropriate team and the FAQ updated. MT advised that this was an additional piece of functionality on the website that could be considered. DK noted was that as long as the information was there the format did not matter.</p> <p>There was no overall consensus as to whether the information should be in the Handbook or on the website, it was personal preference but regardless it should be easy to access. Concern was expressed about updates to a handbook and about the time taken to get these out. MT confirmed student handbook will not contain more 'fluid' information or guidance that will change between exams and focus on the large aspects of the qualification journey that won't change as frequently. MT advised it was the aim to have the FAQ as part of the 'business as usual' pages on the website prior to exam booking opening in February and the handbook and guidance documents updated by Spring 2021. The IFoA come back to SCF to get further comment on the balance between documents and website.</p>
6.4	Qualification Complaints Process
	<p>MT gave an overview of the Qualifications Complaints process to make student representatives aware of the new process. A question was raised to whether advised the complaints policy should be used to in relation to exam results and, for example, marker discrepancy. MT advised that for exam candidates who believe something has occurred with their exam not in line with our Assessment Regulations, this is covered by the Assessment Appeals policy not Complaints policy.</p>
6.5	New CPD Scheme
	<p>MT advised that the new CPD scheme was launched in September. He explained that students now have no CPD requirement. Student members need to still complete PST Level 1 and 2. The new scheme recognises that students undertake formal learning activity as part of their PPD requirements there was no longer a requirement to do PSC level 3. The feedback was that students were confused about the requirements. MT agreed it was necessary to clarify the requirements going forward and suggested clarification went out in the student newsletter, to CPD Coordinators and the Student Employer Contacts.</p> <p>Action MT</p>
7.	<p>Any Other Business</p> <p>Exam Counselling An update was requested as complaints had been made about exam counselling being restricted to the last exam. AB advised that this remained the case but the Education Committee would be keeping it under review.</p> <p>Standing Down Danni Kelman Jonny Moore</p>

George McMahon

JE advised that this would also be her final meeting after 7 years both as a student representative and Chair. She expressed thanks for everyone's input and it had been a rewarding experience.

MT and gave thanks on behalf of the IFoA and the Students members for her work chairing the SCF.

8. Date of Next Meeting - Proposed date: 05 June 2021

UK & Ireland Student Consultative Forum Feedback Return Form September 2020 Exam Session

Topic:	Exam Booking COVID-19 Correspondence: <i>To cover feedback and comments relating to the process of booking exams, including COVID-19 related communication and guidance.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
<p>General Comments</p> <p>Fine, no issues with booking or receiving confirmation.</p> <p>Covid-19 correspondence were quite clear this time.</p> <p>Online platform is straightforward, students would like to book multiple exams at once (although note the previous issues with this).</p> <p>Exam booking and technology worked fine for the other (non CS-CM) exams.</p> <p>Most things felt a lot smoother this sitting.</p> <p>Students in Ireland were typically satisfied or very satisfied with the booking process.</p> <p>Appreciated the early announcement that Sept exams would be online.</p> <p>Students in Ireland were typically satisfied or very satisfied with the correspondence, although there were a material number of students unsatisfied.</p> <p>Certainty well in advance that the exams would be online was much appreciated.</p>	<p>Thank you for the positive feedback, we appreciate that 2020 has seen some difficult times and we have worked hard to ensure that the delivery of the IFoA exams was success.</p> <p>Previously during exam booking, we identified a system defect which occurred when candidates booked multiple exams in one transaction. The error has been investigated but unfortunately we have not yet been able to resolve the problem. Candidates are still required to book exams separately.</p>	



ActEd were better with communications than IFoA.		
Example document name for exams was appreciated. Much clearer than in April.		
Suggestions - Exam Booking Longer booking period. Students like the flexibility of the choice of times when booking the exams but need reminding that this is not a guarantee. Possibility of booking multiple exams simultaneously Option to invoice employer (no access to company credit cards when working from home)	Thank you for your feedback and suggestions regarding the booking period. We are currently not reviewing the booking period. The IFoA do allow a three week window for candidates to book onto their chosen exam, we do always advise to book at the earliest opportunity to avoid any disappointment. . Previously during exam booking, we identified a system defect which occurred when candidates booked multiple exams in one transaction. The error has been investigated but unfortunately we have not yet been able to resolve the problem. Candidates are still required to book exams separately.	
Company Bulk Bookings Group bookings by our company no longer possible No oversight as booking handled in bulk by employer. Staggering bookings made it awkward for companies that bulk booked.	Group bookings remain available, with the only change being the IFoA cannot accept them via the post or cheque. We anticipated that CM and CS exams would be heavily booked as they were not run in April hence opening their booking early. Now that we are running a full diet of exams the staggered opening we do not anticipate the same issues.	
Suggestions - FAQs Updates of FAQ sent in emails. Changes-made log included in FAQ.	Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our delivery in providing instructions and guidance for the IFoA examinations.	



	<p>The FAQ section of the IFoA website is an area which is currently being reviewed and potentially amended for future exam sittings, with the candidate experience at the forefront of our minds.</p>	
<p>Junk Mail Filters</p> <p>I didn't see my email correspondence for some time as they went into my junk (for example, the instructions on setting up the online environment that were sent a good time after I booked).</p> <p>Some of the emails on instructions before the exams did automatically get sorted into the junk email. Thankfully I was warned by my company which prevented me from missing the email.</p>	<p>Thank you for your feedback.</p> <p>We are not aware of any major issues with communication being received. We would appreciate if you could provide more information on this, so we can further investigate.</p> <p>We are currently working with our external suppliers who assist with hosting the IFoA's online exams to discuss ways to improve and progress going forward. We will raise this topic and see if any further modifications can be made.</p>	
<p>Booking Issues</p> <p>Couldn't book for a few days after they officially went "live" but fairly easy – comms was fine re. exams being online etc.</p> <p>Issues with booking onto CP3, once payment went through still could not see exam booking on account.</p> <p>When trying to book my exam the exam I wanted to sit was greyed out which meant I could not choose it. My first thought was that the exam was full and I wouldn't be able to sit it at all and due to the circumstances I was unable to ring and speak to anyone. I emailed and it took a while for someone to get back to me - they did sort out the problem but I found the situation extremely stressful.</p>	<p>Due to the high traffic on the website, an issue with booking and payment was identified. It was decided that the best way would be to close the booking to allow time to resolve it rather than let further unsuccessful bookings take place. We apologise for an inconvenience this has caused members.</p> <p>The IFoA advises students to book onto their preferred exam of choice as soon as possible. Entry to exams is not guaranteed as there are capacities to each of the examinations.</p>	



<p>3 people mentioned the website crashing on the day exam booking opened which was stressful.</p> <p>One candidate said it took a whole day to book, and then the payment didn't work</p> <p>There was a long delay between booking exams and confirming details to log on</p> <p>Unsatisfied: One candidate apparently given wrong start time</p> <p>CM and CS exam bookings: the first few days after bookings opened was a bit of a nightmare because of the website crashing due to the high traffic. It's understandable that things were really busy as it was the first sitting all exams were available to take but it would be interesting if they see this as something that could continue to happen going forward and if so if they have any plans to deal with the high traffic.</p> <p>Multiple comments regarding the website crashing and being unable to book for multiple days, leading to stress.</p> <p>First choice was booked out and no clarity for 3 days. No response from education team when contacted.</p> <p>Payment, and the subsequent claiming back of expenses are a main concern of one student.</p>	<p>Due to the high number of calls and email traffic during the booking window, students will have experienced a delay in having their correspondence responded to.</p>	
<p>Payment</p> <p>There was confusion with the booking where multiple emails were sent saying that payment needed to be remade due to an error, even once it had, in the end was resolved</p> <p>System failure/issues for initial booking and manual payment subsequently required</p>	<p>Due to the high traffic on the website, an issue with booking and payment was identified. It was decided that the best way would be to close the booking to allow time to resolve it rather than let further unsuccessful bookings take place. We apologise for an inconvenience this has caused members.</p>	
<p>Exam Capacity</p>	<p>Thank you for your feedback.</p>	



<p>I had hoped to sit both SA2 and SP1. By the time I went to book (well before the deadline), SP1 was full. There was no good explanation given for their inability to anticipate and provide the required capacity, and the time between the April results being released and the closure for entries was unacceptably and unnecessarily short in any case.</p> <p>Exams being fully booked before end of booking timetable – would be good to know the number of exam spaces available so people knew to book to avoid missing (or with all the extra fees could hire more markers).</p> <p>There was not sufficient time between results from the April sittings and the Closure of the exam entry for September. SP1 filled up very quickly before I could run things past my employer. There is no good reason for such a capacity restriction given the move away from exam centres.</p>	<p>Unfortunately we are unable to give timely booking data as capacity figures are regularly monitored during the exam period and could be subject to change, so detailing exact figures could be misleading and inaccurate.</p> <p>SP1 had reached full capacity two days before the exam booking window closed. We recommend our students to book as early as possible to ensure you are able to get your chosen exam and to avoid any disappointment.</p>	
<p>Admin Issues</p> <p>For the CS2B exam, I was unable to use one of the R packages in the pre-exam material. I contacted the team for help with the error, but didn't receive a resolution despite chasing up until the days before the exam. Fortunately the package was not required for the exam questions</p> <p>Had to chase IFOA as I didn't receive joining instructions for the online platform</p> <p>I did not receive the appropriate link from the Institute to log into the online portal. I had to contact the Institute myself in order to obtain it.</p> <p>For the CS2B exam I was experiencing errors prior the exam. When I contacted the exam team about it I was essentially told that you are not experts in R and I should google it. If you do not know how to resolve an issue then it is unfair to expect us to resolve it ourselves. You should either use software that you have got expertise in or you should have an R expert on hand to help with such issues.</p>	<p>Thank you for your feedback.</p> <p>To our knowledge both the online joining instructions and the enrolment Comms for the Online Exams Platform were sent at least two week prior to the exam sitting with no major issues. We are aware of a handful of individual cases where emails were either being sent to the junk/spam inbox or were being blocked. If candidates encountered an issue, they should have contacted the Examinations team as advised throughout our documentation and guidance. If you can provide further details on this, we would be happy to investigate this further for you.</p> <p>For the CS2B exam, candidates were provided with pre-exam material which was available two weeks prior to the exam sitting. Candidates were advised to test and load</p>	



	<p>certain R packages prior to the exam and if any issues occurred to contact the Examinations team. The majority of candidates were able to complete the exam with no issues.</p> <p>We apologise if you feel the response you received was either insufficient or non-existent. Please provide additional details and this can be looked into further. While the Examinations team do not specialise in 'R' and have limited knowledge of the software/packages, they should have been able to investigate the issues and provide a possible resolution.</p>	
<p>Communication – Exam FAQs</p> <p>FAQs constantly changing in run up to exams.</p> <p>Hard to keep up with all the changes.</p> <p>Weren't always made aware of updates to FAQs and changes in guidance.</p> <p>Late change in policy about excel use not popular.</p> <p>Guidance on using excel and the equation editor for 'written' exams was confusing.</p> <p>Notation for maths exams was published far too close to exams to give students enough time to practice.</p> <p>FAQs seemed to be randomly updated and there was one instance where there were later updates on the page than the header of the page claimed was the most recent update date.</p> <p>The FAQs were updated, but it's too difficult to keep track of the explicit changes made</p>	<p>Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our delivery in providing instructions and guidance for the IFoA examinations.</p> <p>The FAQ section of the IFoA website is an area which is currently being reviewed and potentially amended for future exam sittings, with the candidate experience at the forefront of our minds.</p>	



<p>More correspondence with updates eg. email alerts when new faqs/updated timetable are available, what the updates include so that all students have been contacted and aware of changes</p> <p>there was some confusion about the need to put headers on your exam as FAQ on website said you did, but exam question sheet didn't</p> <p>It would be helpful if, when changes are made to the online help pages such as the FAQs, it is clear what has been changed so that we don't have to read the whole page again for fear of missing something.</p> <p>Try to not introduce anything new at least 1 months before the exam</p> <p>CLEAR guidance on notation, exam format</p> <p>Communicate updates to the FAQs</p> <p>Keep providing information and updates. Dated FAQs on the website are helpful.</p> <p>The updated to FAQs not clearly communicated</p> <p>Appreciate how this been a turbulent six months and how much work is involved in developing an online system but – the constant changing of regulations (sometimes with little communication – had to learn about the final change to use of Excel on an ActEd forum the weekend before first exam) was really disruptive. Issues around pre-preparing templates, copying in to answer document from other sources, plagiarism etc. became confusing to follow. Stress that isn't needed!</p> <p>There needs to be a single, clear and concise source for this information as opposed to multiple booklets / guidance documents / emails etc.</p> <p>Would like to have regular communications eg. email alerts for when updates are available on the website, instead of having to repeatedly check the webpages and find out if anything has changed</p>		
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There either needs to be a public change log, or the rules that have changed since the previous sitting/version clearly highlighted.

It wasn't always clear when the FAQs for the exams had been updated – the date of update was added to each section of the FAQs, but it would have been useful to have the most recent update date at the top of the page as well. This would mean we'd know whether we needed to check each section for updates or not.

There have been multiple updates to the exam regulations in the run up to the last two sittings. While this is understandable given the circumstances it is very difficult to see what has actually changed given the mish-mash of different web pages, FAQ pages and official documents.

All the relevant rules and information need to be in a single document.

FAQ very helpful, although being dynamic added to students' anxiety of missing updates.

Changes still being made within a few weeks of the exams.

Information was slow to come out.

Sometimes it's hard to tell which part of the FAQ had been updated. I know there are now dates of update on some sections but this came in very late. Also some documents which have been changed don't say how they've been changed. E.g. between the practice upload and the exam the handbook changed the naming format for exam papers to be submitted. This is pretty key (which is why I was double checking it) but it was not emphasised as change..

There was (understandably) a lot of communications regarding the exams, some of it saying that it superseded statements made previous communications. But the sheer amount of communications left students confused, especially as the information was quite dispersed across different sections / pages of the IFoA website. A more thought-through, consolidated area for exam info would be extremely helpful. Personally I was quite frustrated by the fact that one of the presenters in the exam preparation webinars



<p>incorrectly stated that there were specimen questions for CM2 available, so that students could see examples of how questions had been reformatted for the online format (CM2 was one of the exams that was cancelled completely in April, so this was the first online sitting). I spent a fair amount of time looking for these only to realise they simply didn't exist (they were only for CM1 and one of the CS exams).</p> <p>Students like the online FAQ page on the website, find this a clear 'one stop shop' for all exam related questions. They like to know when this was last updated and to receive emails when anything changes.</p> <p>Updates to FAQs not highlighted clearly. Notation document uploaded very late into study sitting - did not leave students enough time to practice notation ahead of already time-pressured exams. Change of exam timetable should have been communicated earlier as some students had already planned what exams they were going to sit and then could not sit their desired combination.</p> <p>When the FAQs and guidance are updated it would be helpful to know what parts have been changed.</p>		
<p>Exam Fees</p> <p>Disappointing to see that exam fees are still as high even though the Faculty should have less expenses (no invigilators, paper being printed, postage, exam centre fees).</p> <p>Reduce the price of exams to reflect no longer requiring expensive exam centres and invigilators.</p> <p>The exams after COVID-19, since the exams are online now I would expect the prices to reduce. Since the Institute probably has less exam related expenses now, i.e. It does not rent rooms in hotels for the exams to take place, does not have to pay for supervisors during the exams (including their travel expenses, accommodation) and also has less printing expenses. If I am not mistaken the prices have not reduced to reflect this?</p> <p>The prices of exams are too high. Nearly £1k to sit CP1 and SA3, made it almost inhibitive to sit.</p>	<p>Thank you for your feedback.</p> <p>Although the cost of physical exam centres and associated invigilation fees will no longer be incurred these have been offset by:</p> <ul style="list-style-type: none">• increases in the online exam platform costs owing to higher volumes• the cost of the software required to check for plagiarism and collusion• the increases resource required to check possible plagiarism cases highlighted	



	<ul style="list-style-type: none"> the cost of introducing Two Factor Authentication for online exams <p>We will continue to keep fees under regular review.</p>	
<p>Timetable</p> <p>Change in timetable after students had already booked study materials meant certain combinations no longer viable.</p> <p>Movement of exam dates and timetable changes not communicated well enough.</p> <p>Several students commented that they were not aware 'of the change in the time of the exams' being moved earlier. – This relates to the multiple exam time slots.</p> <p>I felt very let down by the institute in relation to exam clashes. I was due to qualify but could not due to an exam clash of SP5 and CM2. This has large career and financial impacts for me as a result.</p> <p>Considering CM2 was not even held in April I find it very frustrating it was held on a day with another exam. Considering the Institute saved considerable money on not renting exam centres, I do not understand why the exams could not be spaced over more days. Would you be able to explain why this occurred?</p> <p>Is there expected to be exam clashes again in April?</p> <p>Why is CP3 the day before CP1? These exams are usually taken together. It's the same again in April 2021.</p> <p>Finalise the exam timetable earlier, avoid scheduling multiple exams at the time so that there are more combinations of exams that people can take, more practice questions/Specimen papers on the new format CS/CM exams.</p> <p>It was commented that the session was a lot shorter as the April sitting was pushed back – therefore it disadvantages any students doing re-sits as there were only 2 months between receiving results and resitting. Suggested all dates should have been amended to compensate slightly.</p>	<p>We have tried to set our exam times to minimise the disruption for the majority of our overseas students. To protect the integrity of the papers we cannot have too much time between individual sittings and we do not have the resource to provide multiple papers for the same assessment. We are sorry for the inconvenience this may cause to some candidates.</p> <p>We have tried to avoid the high volume clashes of exams where possible. To ensure timely marking of scripts we are unable to extend the exam session dates any further but will review the ordering of exams for future sessions.</p>	



<p>Previously mentioned popular combination of exams are on back-to-back days. Response was that the timetable would constantly change but 2021 timetables are the same as Sept 2020. SP7 and SP8 are an obvious combo for those in GI, and yet these are on back-to-back days.</p>		
<p>Exam Times</p> <p>Would be good if you could have more exams starting at more reasonable time (e.g. 8.30 after). I know there are earlier slots (7.30) for those in different times zones but realistically no-one in the UK really wants to book on an exam at this time, as you would never sit a paper exam at 7.30 at the morning. Plus sitting exams at home means those you live with have not gone to work so is a difficult experience to take an exam.</p> <p>Suggestion - Later start times</p> <p>The start time of the exam, 8am, is not ideal. I can't see why moving them to a more 'normal' start time of 9am would be a bad thing</p> <p>8am start times. That's very very early. Especially to sit a 3 hour 15 minute exam. I don't think many people in my time zone would have been in the ideal headspace to begin an exam at that time.</p> <p>Whilst the option to sit the exam earlier in the day is a welcome one, forcing students to sit an exam at 7:30-8:30am due to lack of spaces for demand was poor. Especially considering the complete lack of communication about the IFOA technical problems with their website.</p> <p>Early start times not popular, especially for those with children</p> <p>Exam start times – having exams start before 9am UK time is not reasonable given standard office work start time is usually no later than 9am and for many students performance will be impacted from lack of sleep and/or difficulty in preparing both mentally and physically this early in the morning for an exam. Having all exams start in the morning at a similar time does not remove the risk of cheating as students who are prepared to cheat will do so anyway during the exam – having exams occur at a</p>	<p>Thank you for your feedback.</p> <p>Understandably when scheduling exams the IFoA cannot appease all candidates. We host exams on a global scale and have to ensure that all members are considered which is why scheduling later times for exam sittings are not ideal.</p> <p>When scheduled exams times we must ensure that all exams are fully supported, technical support is available and currently we are only able to do this by hosting exams at UK time only.</p>	



<p>reasonable time in all time zones does not mean cheating is more likely to occur. Given students are required to adhere to the actuaries code the default view of the IFoA should be that they do follow the code and approach exam start time allocation accordingly i.e. assume the majority students will follow examination rules and not share papers if available at different times depending on time zone.</p> <p>The 08:00 am start times for the online exams weren't very family friendly. Living as a family of 3 in a 1 bedroom flat, there were two days in a row where I had to wake my 1 year old son up early to get him out to nursery before 07:30 am so that I could get set up for my exams. Not a very pleasant experience for my son, my wife, or me.</p> <p>I know there are some exams starting early in the morning, in my opinion the exams should start at 9am at the earliest, I have heard that some have been as early as 8am.</p>		
<p>Communication – CS and CM Exam Papers</p> <p>Information did seem to chop and change quite a bit, for example the use of excel for paper A seemed to change, plus the potential for MCQs in CM2A.</p> <p>IFOA guide issued for how to write actuarial notation in Word was a good guide but incomplete (it was a good basis but didn't cover everything – appreciate that would have taken a long time to design but we were left to interpret how to expand on it for certain annuities e.g. reversionary, and more complicated life table notation etc.)</p> <p>I think the sample paper A was not a reflection of how the exam was actually set out. There were a lot more multiple choice questions than I anticipated</p> <p>No information was given regarding reading times and how this would be affected with the online exams.</p> <p>If the IFoA are to make significant changes to the exam style then students should be made aware of this.</p> <p>Provide clarity on approach for next sitting as early as possible.</p>	<p>Please refer to the meeting notes.</p> <p>We understand that changes on the information as the use of Excel. Although we would like to have all the information ready for the candidates well in advance, this is not always possible. Due to the current situation and the move to the examination to an online delivery, we are still adapting to the new environment and changes sometimes need to happen later that we would wish to.</p> <p>We are working on improving our communications and making sure that all the information needed for the examinations is made available well before the examinations take place.</p> <p>All the feedback given will be taken into consideration for future examinations.</p>	



<p>Unclear guidance in the run up to exams, very late publishing of the updated mock with only a couple of weeks until the marking deadline</p> <p>The IFOA did not provide guidance on all actuarial notation and when I enquired about this they took no steps to resolve the gaps in their guidance. The IFOA also made significant changes late into the study session such as the guidance on using Excel to generate answers. The exam guidance pdf file on the exam day should have been in student inboxes two weeks prior.</p> <p>Using Microsoft Word for formula heavy exams (e.g. CM1, CM2, CS1 and CS2) was extremely impractical and time-consuming. Having to manipulate and re-arrange equations is virtually impossible in Word. Will an alternative to Microsoft Word be used which allows students to write out equations in a more intuitive way that's easier to read going forwards?</p> <p>Also, it was suggested that the increased time taken to type out formulas would be balanced by being able to type responses to wordy questions more quickly than writing them out. In my experience, I found that certain questions with lots of equations (e.g. run-off triangles in CM2) wiped out any time saved from typing wordy answers in the exam. Will the institute consider extending the time allowance for the above mentioned exams based on student feedback?</p> <p>Although the IFOA said they would amend questions to make them more suitable for Word, I saw little evidence of this. Questions were formula-heavy and very long-winded to type out, and the resulting workings were really difficult to follow I expected examiners will struggle, as I struggled to go back and understand my own workings. This exam was even more time pressured than usual because of this. If the IFOA expects to be hosting the mathematical exams online for the foreseeable future I would really expect the Institute to invest in or provide software that makes it easier to set out formulae and working.</p> <p>Unclear how CM and CS exams were going to run (allowed to use Excel or not) – allowed in April but not September for SPs</p> <p>Change to not being able to paste in solution from excel came late in the day</p>	<p>We will make sure that any significant changes is communicated to candidates. These are normally done via newsletter so we recommend students subscribing to the Students' newsletter.</p>	
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Not enough preparation for Excel exam: hard to know what the template you are given in the exam will look like

Clarity around format for CM1 was relatively late in arriving. Small number of sample questions meant that what examiners expected in terms of showing working etc was open to some interpretation.

The updates for CM2 exam on IFoA website were posted in a logical place but no email sent to those students affected. Students should check IFoA website for updates but such important information regarding their exam format and updates to specimen exams I believe should be sent in an email, even a notification of the update and a link.

It was unclear until about a week beforehand what would be allowed in terms of pasting from Excel or Word's equation editor for calculation questions. There was confusing mixed information and edits to the rules until way too late in the process. This should have been considered and communicated much sooner. (received a fair few comments on this point).

I felt some information could have been provided earlier in the revision period. regulations seemed to have been thrown at candidates very last minute and in particular exams with a high level of calculations seemed to have been an afterthought. I agree a simple copy and paste of excel calculations should not be sufficient for submission but some guidance on how excel based calculations could be used to aid the exam process as we have moved to an online assessment model for the moment would have been useful. There seemed to be too many don't's and not enough do's when it came to this aspect.

IFoA could have been clearer much earlier on what is acceptable in terms of using excel to set up formulae and copy into word. Confirmation on approach showing formulae in the word document answer was provided unnecessarily close to the exams reducing time to practice setting up formulae presentation in word. It would be helpful if material changes to the FAQs page were flagged in an email notification, Acted have been helpful in doing this so it would be good to see the IFoA following their lead.



I found the handling of the CS exams and the move to online papers as a result of covid-19 extremely stressful. Prior to exam bookings, the guidance on the institute website was that we wouldn't be required to use mathematical / actuarial notation on Microsoft word and that instead the paper would be 40% multiple choice. After exam bookings closed this was changed to say it would be around 25% multiple choice and that we should use the recommended notation guide where notation was required.

A guide based on the September 2019 paper was provided but this just gave various options as to how the paper might be adapted, which didn't help with knowing how to prepare for this. I wasted time practicing for the exam by trying to get used to writing out multiple lines of equations using the recommended notation, as the guide indicated we could still be asked to do this but would be given extra time. This ate into the time I had available to practice the exam and in the end we weren't asked to do this, but in previous exams I had been much faster at these questions through practicing on paper and practicing this on word has slowed me down drastically because I had gotten out of practice doing it on paper.

I just don't feel that the CS exams work online and I found the uncertainty of the format of the paper extremely stressful. Giving multiple options as to how it might be adapted just added to the uncertainty and made it even harder to prepare for. CS2 is already such a big exam since the curriculum change - there is already so much to try and learn without having to try and prepare for all the different ways it could be adapted to Microsoft word.

To end with a positive, I actually found that the CM2 paper adapted quite naturally to Microsoft word. Whilst I had the same stress with the uncertainty of what we might be asked to do whilst practicing, the paper seemed fairly similar to the standard format.

Communication around what can be copied from excel and what can't be needs to be made clearer.

Multiple comments on confusion regarding the use of excel.

Not enough information surrounding new exam formats. (e.g. no sample paper provided)



Updates to the CM1 paper format were unclear.		
<p>Communication – Mitigating Circumstances</p> <p>The mitigating circumstance info was unclear a newsletter was sent out incorrectly. Please can you stop sending things inaccurate out and then when it's used against you in reasoning for appeal state that it was fine. Professionalism works both ways!</p> <p>Communications for mitigating circumstances not clear again, which I consider unacceptable after April sitting. I spent £600 on CP1 in April and £200 in an unsuccessful appeal. I don't feel like enough pride is taken in ensuring accurate comms before sending !</p> <p>Comms were not clear on mitigating circumstances and in April they weren't clear. I was screwed out of CP1 as a result of professionalism not working both ways.</p>	<p>We are sorry to the correction required in relation to mitigating circumstance information leading up to the examinations. Ahead of the April 2021 exams, the number of changes to the session will be at a minimum, requiring less updates to be communicated to candidates in advance.</p>	
<p>Communications – Plagiarism</p> <p>Rules were often unclear and vital information for exam preparation only put on the website with two weeks remaining. In particular rules about plagiarism were unclear with guidance to write in your own words being contradicted by instructions not to paraphrase which has a formal definition of writing in different words. This had made preparation more stressful as it is not clear whether or not the rules are being broken.</p> <p>I think the stories of plagiarism & the new “in your own words” clauses in questions present an added challenge because it can be difficult to paraphrase under pressure (and it isn't clear if that is even allowed) when content/definitions may have been memorised & I have no idea how closely my personal notes from several months ago or the lists I've been writing down & fleshing out during revision resemble the core reading content, but approached it as I would in an exam centre.</p> <p>The information about what constituted plagiarism was constantly changed and although improved still contained contradictions. For instance, saying that candidates should rewrite material in their own words but saying that paraphrasing (whose formal definition constitutes rewriting something in different words) was not allowed was contradictory and unclear.</p>	<p>Please refer to the meeting notes.</p> <p>The ultimate objective of the instructions given to candidates is to make sure that students have a knowledge of the topic. Copying and pasting the response does not confirm the understanding from candidates. Students have to approach the examination as they did when it wasn't open book and preparations should not be different.</p>	



<p>More logical plagiarism rules that are clear to apply, for instance only allowing direct quotes from core reading but not requiring referencing. This needs to be significantly before the exam period.</p> <p>Could have been clearer regarding the policy for plagiarism etc on the website given the open book nature of the exams</p> <p>Plagiarism rules unclear</p> <p>Plagiarism FAQ remains ambiguous</p> <p>The rules regarding reference materials were particularly unclear... they essentially said that "you can read your notes etc. but if they are in any way useful you can't use them or you will be plagiarising".</p> <p>Multiple comments that instructions around plagiarism were confusing.</p>		
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Topic:		Online Exams Platform: <i>For Online Platforms, this should cover technical questions e.g. equipment/software/download/upload etc.</i>	
Student Comment		IFoA Response	Further Action Taken (if applicable)
General Comments This aspect works - the platform is easy to use. Online platform was very good. Very Impressed Had problems with the platform when taking CP2 last sitting. No problems this time, platform seems much improved (quicker to upload etc)		Thank you for the positive feedback, we appreciate that 2020 has seen some difficult times and we have worked hard to ensure that the delivery of the IFoA exams was success.	



<p>Overall I thought the online process was good.</p> <p>Bristol: Vast majority had no issues (c95%)</p> <p>Overall I much prefer having the exams online, it was much more convenient and less stressful</p> <p>For me the use of computers was a big help as someone who struggles to write neatly when under pressure. It felt more akin to my work environment and therefore more relevant to me professionally.</p> <p>The online exam platform was fast and easy to navigate – much improved from when I sat CP2 a couple of years ago.</p> <p>As someone who sat the old CA2/CA3 online and faced multiple issues with that system, it was a huge relief to find that the new system worked flawlessly.</p> <p>Online platform worked well; things ran smoothly.</p> <p>Students in Ireland were typically satisfied or very satisfied with the exam platform.</p> <p>Much better than in April.</p> <p>Generally pleased that exams are able to continue to take place – some students wishing to retain online exams in future as they believe they are better</p> <p>I think the exams were converted into an online format very well, I was hesitant before the exam how much difference there would be from my practice however the multiple choice alternatives were well allocation where usually there would be a lot of manual calculation. I do think however there should be a slight increase in time allocation to type up mathematical based exams like CS and CMs as this can be time consuming and not very intuitive when you're used to paper calculation.</p>		
Two-Factor Authentication	Thank you for the positive feedback, we appreciate that 2020 has seen some difficult	



<p>Two-factor authentication was simple to use and students liked the additional security. Some students commented that the 'trilby' sms seemed a bit suspicious – asked if this could say IFoA exams.</p> <p>The two-factor authentication worked smoothly with no delays.</p> <p>Two factor authentication system not necessary and sometimes difficult.</p> <p>Two factor authentication sometimes difficult and unnecessary</p> <p>I appreciate the two factor authentication but I don't think it is very robust. Someone can just change their number beforehand and get someone else to so the exam. I also think online exams are just far more open to cheating and although it is against the Actuaries Code, thinking it doesn't happen is probably naive.</p> <p>The first time I logged in for this session, someone else's mobile number was on screen with a message saying is this your mobile number. It was definitely not my number and was not from my ifoa account, so I don't know where that number came from.</p> <p>Two Factor Authentication seems unnecessary and just extra hassle.</p> <p>Mobile phone code worked – seemed like a step which could easily go wrong</p> <p>The two-factor authentication code did not come through to my mobile for CP2 paper 2. I had to choose the option for the code to be sent by email. Despite my preferred email address being my personal email, the code came through to my work email address. Fortunately I was able to access my work email, but this did cause extra hassle just before the exam.</p> <p>The purpose for 2-factor authentication was not understood. Was sometimes sluggish.</p> <p>Didn't like you had to receive a text to log in! I put my phone on airplane mode during exam but have to turn off and see messages to get log in code</p>	<p>times and we have worked hard to ensure that the delivery of the IFoA exams was success.</p> <p>We are aware of a handful of individual cases where an SMS verification code was not being received, this was due to location and area network issues. We worked heavily with our external suppliers to resolve the individual cases.</p> <p>If candidates encountered an issue, they should have contacted the Examinations team as advised throughout our documentation and guidance.</p> <p>New measures are in place for the 2021 examinations regarding the SMS codes and should resolve the majority of issues.</p> <p>The SMS verification process is an additional step to ensuring the integrity of the IFoA exam remains consistent.</p>	
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<p>Exam Submission Receipt</p> <p>A lot of students commented that they valued this, so thank you for implementing this.</p> <p>I initially had an "upload failed" notification when trying to upload my SP4 script. It worked on the second attempt, but it did panic me somewhat.</p> <p>The confirmation receipt email after submitting an exam script was a great feature.</p> <p>On submission, it will be useful to have a preview of the document submitted for marking</p> <p>A confirmation email was greatly appreciated</p> <p>The email confirmation of a successfully submitted script is very appreciated.</p> <p>Confirmation of upload and email really useful.</p> <p>CP3 – Material was easy to access, students liked the submission receipts for the exams. The change in the pre-released material was well communicated....</p> <p>The email confirmation on upload was reassuring.</p> <p>The majority of candidates agreed that the online platform worked well and smoothly and an email receipt of exam upload success was appreciated</p>	<p>Thank you for the positive feedback, we appreciate that 2020 has seen some difficult times and we have worked hard to ensure that the delivery of the IFoA exams was success.</p> <p>From previous experience, we were aware that exam submission receipt was a key area which was important to our students, so we worked together with our supplier to ensure this area was adapted and improved for the exam sitting.</p>	
<p>Zip File Issues</p> <p>The test paper is a single document whereas the actual exam was a zipped file which I wasn't expecting, had trouble getting this sorted before being able to start.</p> <p>The test paper is a single document whereas the actual exam was a zipped file which I wasn't expecting, had trouble getting this sorted before being able to start.</p> <p>Zip file issue I would prefer if the file downloaded as a single pdf file</p> <p>The paper was downloaded in Zip format which caused issues opening and delays at the start of the exam.</p>	<p>Please refer to meeting notes.</p> <p>Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our online exam delivery.</p> <p>In some of the examinations more than one documents will become available when the exam materials are downloaded. In these cases they will come in a zip folder.</p>	



<p>There was no information to state that the exam would be in a zip file this actually hindered me at the start of my first exam as I was using a MAC computer and the zip file didn't open straight away. I found it unnecessary for it to be in a zip with the instructions, they should be sent prior. I also still do not know if you can create a word document with your ARN and file name prior to the exam which also takes time</p> <p>A couple would prefer the exam papers were not in zip files as it took some time to extract the files.</p> <p>Not zip the exam paper</p> <p>The equipment test involved downloading a pdf whereas the actual download on the day was a ZIP file. This caused major upset. The test should be identical.</p> <p>The files took a long time to unzip which wasted a considerable amount of exam time.</p>	<p>For future examinations the equipment check will replicate the examination date so candidates can make sure they have all the software necessary.</p> <p>During the exam session the Examinations Team were on hand to provide support and assistance during the exam period via telephone or email.</p> <p>We advised throughout our exam documentation and materials that if candidates encountered an issue, they had to contact us via phone. Candidates are responsible for ensuring they are able to make and receive international calls.</p>	
<p>Written Answers</p> <p>One student has asked for the use of a digital pen to write answers, however I question the fairness for other members who won't have this equipment.</p> <p>Allow members to write out maths questions on paper and then scan these in with their phone – most people will already have a mobile/the ability to do this. Or do the full exam on paper and scan this in.</p> <p>If exams need to be online, it would be better if you could scan / submit images of a paper script for the numerical subjects.</p> <p>Find a way to scan written answers for maths exams? Or use a tablet for example?</p> <p>Writing mathematical solutions in Word does not seem like the best solution for the maths/stats-based exams. Might it be possible to upload a scan or photos of a hand-written script? This was the approach taken by many universities during the pandemic and might cause fewer problems associated with typing mathematical notation on a Word document.</p>	<p>Please refer to meeting notes.</p>	



<p>Allow upload of images of handwritten answers (for formulae)</p> <p>Allow scanned written papers.</p> <p>As a student I was still used to writing on paper and hence for CM2A a lot of rough work went in before typing the actual answers. This wasted a lot of my time. Perhaps allowing excel as a rough paper which can be attached with the responses for proof can be helpful?</p> <p>Typing the exams into word - especially for CM1 was horrendous.</p> <p>Consider letting candidates write out maths / calculation questions by hand and insert pictures of this working into our word document</p>		
<p>Exam Answer Book Information:</p> <p>I believe the file-naming convention should have been communicated prior to the exam or the exam instructions should have been released 15 minutes prior to the exam.</p> <p>Naming convention was not clear.</p> <p>There was another file to read when we downloaded the paper, would've been useful to have that before the exam.</p> <p>the notation sheet provided for CM and CS exams should have been more thorough - didn't cover a lot of notation specific to some topics which would have been very difficult to type out clearly in the exam (i.e. where there is subscript and superscript with bars, boxes etc over multiple things). The guidance was changed multiple times and it was never clearly communicated in the first place. Very unclear guidance around plagiarism. Acted tutors seemed to have no idea what the guidance was</p> <p>The information given on the online examinations could do with being compiled in one place. Info such as having your ARN in the header or footer in word was only given in one place and could easily be missed.</p>	<p>Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our online exam delivery.</p> <p>Exam details, SMS verification, exam timeline (including exam related instructions, such as naming conventions) were all detailed in the online joining instructions which were sent two weeks prior to the exam sitting.</p>	



<p>Give clear instruction whether we can create the word document for the exam prior to the exam even if it's 5minutes before.. this is important time needed in the exam</p> <p>Late notice of typing requirements</p>		
<p>Downloading and Uploading: The paper download took a couple minutes after the start time.</p> <p>I had trouble submitting my paper, so missed the deadline by 1 minute, I then sent this by email but I have been told I am getting 0. Another disgrace</p> <p>I wasn't able to download the paper initially as the system had logged me out but there was no indication of this.. when I clicked on the link to take me to the paper it said Loading... (from memory) but it wasn't. Eventually after failed refreshing & navigating back & forth, I logged out & back in which then worked fine but I lost valuable time</p> <p>My papers didnt become available until 8:32 for the 8:30 exam sitting - just caused unnecessary stress making me think the platform wasnt working. Not difficult to get a paper uploaded at a certain time!</p> <p>In 2 out of 4 papers I was not able to upload my script. The browse button to attach the script was non responsive. I had to call the exam team and email in my script within the 15 minute window</p> <p>When I tested the upload I was able to upload a .docx file no problem. However on exam day it would not accept a .docx file. This has happened to me two sittings in a row where I, luckily, thought to save it as a .doc file in order to be able to upload. Clarification needed on format of documents that are accepted.</p> <p>It took several minutes for my exam paper to download for all 4 sittings - this meant that each time I lost several minutes of my exam</p> <p>I had an issue downloading and opening my CS1 B paper on my laptop which I had used for all my previous exams with no issues. However I have a spare laptop so managed to use this and do exam on that.</p>	<p>Thank you for your feedback. We are not aware of any issues which affected any of the September 2020 online exams. The platform worked as anticipated and candidates were successfully in both download and uploading their completed exam scripts.</p> <p>Candidates are allotted a 15 minute period for submitting their completed exam scripted onto the Online Exams Platform, we have found this to be a sufficient amount of time.</p> <p>Students were advised throughout all documentation and guidance that if they encounter any issues when uploading, they MUST call the examinations team to receive a unique code and further guidance. Students were responsible for ensuring they could make international calls. The Examinations team whilst working remotely are able to receive and answer incoming calls.</p>	



<p>late upload of exam paper caused unnecessary stress</p> <p>Easier ability to download papers,.</p> <p>Given that some parts of most exams are part mathematical, feel you should be able to physically write some of these answers then scan or take a picture of them and include as part of your answer, as typing out long calculations is much more time consuming and can be harder for the examiner to perhaps follow your thinking through.</p> <p>Spending months getting depressed revising to then be told I am getting 0 for submitting 1 minute late.</p> <p>It should be permissible to scan in handwritten workings for maths papers.</p> <p>CS1B: Could not download data file.</p> <p>Download was OK. System crashed when I tried to upload (all 3 times, CP2 and CP3) on explorer but worked when I logged into chrome.</p> <p>Took multiple attempts to upload.</p>		
<p>Suggestions</p> <p>More clear instructions should be made available re. saving your work within the 15 mins upload time!</p> <p>All online exams – students asked if an automated email could be sent each time a document was uploaded to the platform to make them aware of this.</p> <p>Having a timer or something showing the finish time would have helped once you've clicked through to the exam download/upload section</p> <p>A system that just collects exams once time limit has been reached so students don't get 0</p>	<p>Thank you for your feedback. We are not aware of any issues which affected any of the September 2020 online exams. The platform worked as anticipated and candidates were successfully in both download and uploading their completed exam scripts.</p> <p>Candidates are allotted a 15 minute period for submitting their completed exam scripted onto the Online Exams Platform, we have found this to be a sufficient amount of time. Candidates are prohibited from amending their completed exam materials within this period.</p>	



<p>I think that along with the confirmation email you should receive an attachment with the document you have uploaded</p> <p>It would be great if a "pop-up" appeared at the bottom of the screen, say, informing that the upload time (15 minutes) has commenced.</p> <p>A few people wanted confirmation of paper being uploaded at the time – maybe the option to redownload paper to check correct file uploaded would be helpful.</p> <p>Indicate if logged out on the portal/ revert to log in screen.</p> <p>It is not obvious where I am supposed to access the exam paper at the start of the exam.</p> <p>Prepare answer sheets/templates to download on write on.</p> <p>A timer on the page would be useful to alert the end of the exam.</p> <p>Possibility to redownload the uploaded file after it's submitted to provide comfort that it has uploaded successfully.</p> <p>Send SMS post successful upload as well as email (many student use personal laptops for exams and do not have access to work email.)</p> <p>Make clearer that it may not work on Internet Explorer.</p> <p>Count down timer on the upload page.</p> <p>Maintain format post-covid.</p>	<p>To upload, candidates must agree the pop up warnings and confirm the file is correct. Once uploaded, no further amendments can be made.</p> <p>Once candidates have uploaded their completed exam script onto the Online Exams Platform, an automatic email is sent detailing the uploaded document but does not include the uploaded file.</p> <p>We appreciate your suggestions, we are currently reviewing the exam session and working with our external suppliers who assist with hosting the IFoA's online exams to discuss ways to improve and progress going forward.</p>	
<p>Online Platform Time-out</p> <p>I appreciated that the platform does not log you out until after 6 hours from logging in which meant that I did not need to refresh the page before I uploaded my workbook at the end of the exam. The platform did not time out for me or lag in any way.</p> <p>One person got logged off before 6 hour time.</p>	<p>Thank you for the positive feedback, we appreciate that 2020 has seen some difficult times and we have worked hard to ensure that the delivery of the IFoA exams was success.</p>	



Remaining logged in was great.		
<p>Complaints</p> <p>I am very disappointed with the written exams being online. I was screwed out of CP1 in my eyes by poor marking. I think it has to go back to a classroom. It's not fair I should have to write this online when I don't have a nice quiet place to write it during covid. I tried to explain this is appeal and I was unsuccessful due to frankly petty reasoning.</p> <p>The online experience still isn't quite up to scratch. The website is very labour intensive to get around and make sure you've covered all the information (with multiple links to multiple pages). From my experience, things were still changing in the weeks leading up to the exams. Exam uncertainty weeks ahead of an exam is just completely unacceptable and the lack of mock exams for the new exam formats was very poor. This year has been challenging, but if the IFoA wasn't in a position to deliver a good exam experience, then it shouldn't have done so. It felt like exams this year had to go ahead at all costs, which just isn't the right approach. Even Acted in the UK struggled to keep up with the moving goalposts.</p> <p>The exam instructions were sent at the same time as the paper which meant reading the paper was delayed. they should have been sent in advance specific to each exam</p> <p>I was unable to print the paper. If this was the intention, I would have liked to be informed in advance so that I did lose time attempting this during the exam.</p> <p>I spent too long perfecting my answers on early questions, referring to my notes to check my answers was too time consuming, which left me with insufficient time to demonstrate my knowledge/ understanding on later questions. Think I'd have got most of the marks without my notes & could have done better later.</p>	<p>After delivering the majority of our examinations online in April and a full set in September, and receiving much positive feedback from candidates, we have now moved away for centre based exams to concentrate on delivering all exams through our online platform. We are continuing to look at ways to improve our delivery and improve our candidate experience and have been listening to our students in order to build on what we currently have.</p> <p>When downloading the exam paper, there was also an additional PDF detailing the exam instructions. However this more for consideration to students, as those instructions were also included within the online joining instructions two weeks prior to the exam sitting.</p> <p>Our platform had no restrictions in place to stop a candidate from downloading the exam paper and printing it. This is most likely to be a restriction from the candidates end. More information would be needed.</p>	

Topic:

Other – Exam Related:

Access Arrangements, Mitigating Circumstances, Results, etc.



Student Comment	IFoA Response	Further Action Taken (if applicable)
<p>Access Arrangements</p> <p>Were dealt with well – some students with disabilities (e.g. neurodiversity) found the use of a computer challenging and weren't sure if they could request to write the answers on paper. Others questioned if they were able to use dictation software.</p> <p>Students with long standing arrangements would like the opportunity to confirm if their arrangements are still appropriate for the new format (e.g. option to use digital pen input)</p> <p>Students with access arrangements were grateful to use their own device in many instances – asked if this could be made permanent for the face-to-face exams subject to the usual restrictions on notes / software etc.</p> <p>Survey results suggest that less than 40% of students requirements are not completely met, can we understand this more through the survey? – With less than 40% very satisfied with the communications about these perhaps there is something that can be done to increased awareness adjustments available and ensure students have had the opportunity to consider all adjustments that might be appropriate... is there a guide / link that can be circulated at the point of booking/before the exam?, Could students tick a box to state that they require adjustments?</p>	<p>When a student believes that arrangements need to be put in place for the examinations, it is important that they apply for mitigating circumstances.</p> <p>For student with long term arrangements we also recommend contacting us if they believe the current arrangements will not be effective in an online examination format.</p> <p>Further information is needed to explain why 40% of the candidates answered their requirements were completely met. In some circumstances, not all the students' requirements can be met as they would put them in advantage compared with other students</p>	
<p>Typed Exams</p> <p>In the guidance available at the start of the exam, there was a comment that said candidates would be able to type longer answers than they could write by hand but this just isn't true of me and probably many others. I would hope that they don't try to make the exams longer using this generalised justification because having to type it out definitely felt like a disadvantage.</p> <p>I don't think the exams/exam time made enough adjustment for having to answer a written exam in word. I thought the questions were pretty reasonable but a significant amount of time was taken getting word into a format suitable for the examiner to mark which isn't really a good use of time.</p>	<p>Please refer to the meeting notes</p> <p>Where questions required the use of algebra, the examiners reviewed the mark allocations with the anticipated time taken in mind and also adjusted the questions to ensure the</p>	



<p>For a very maths-centred exam like CM2, typing answers on Word was not easy and was a lot more time consuming than a written exam would have been</p> <p>Allow additional time due to some people not being able to type as fast</p> <p>A written exam better suits the maths technical exams. I found I was much slower typing than writing and so ended up really pushed for time. An extra 15 mins would have been awesome, but also recognise that might be wishful thinking.</p> <p>I like the senior exams using word rather than having to write by hand. It really helps with the time pressure (is good for my wrist) and helps massively with structuring your answer, also helps there is no risk of the examiner not being able to read my hand writing!</p>	<p>algebra required was manageable. The keystrokes guidance was written to help candidates with concerns about timing when typing formulae.</p> <p>As for any examination, if there is a general feeling that there was unanticipated and excessive time pressure, the examiners will review this when grading the papers.</p>	
<p>IT Issues</p> <p>Laptop crashed mid exam for paper 1. I lost c.10% of the time which meant I didn't have enough to complete questions</p> <p>Frustrated with technical difficulty with my laptop, I was not able to perform to the best of my ability</p> <p>Extra stress of potential IT issues.</p>	<p>It is the candidate responsibility to ensure that the PC/laptop used for the examinations is working.</p> <p>Where a candidate believes their exam performance has been affected by unforeseen circumstances, they can apply for Mitigating Circumstances for this to be taken into consideration.</p>	
<p>Noise Disturbance</p> <p>During the CP3 exam, a fire drill took place, which resulted in having to evacuate the building. We were not allowed to add on the time lost due to this, however I did submit a mitigating circumstances form after the exam.</p>	<p>Where a candidate believes their exam performance has been affected by unforeseen circumstances, they can apply for Mitigating Circumstances for this to be taken into consideration.</p>	
<p>Plagiarism</p> <p>Concern that students may have pre-typed answers before the exam and copied and pasted these.</p> <p>Exam using a portal/software which restricts copy/paste.</p>	<p>Please refer to meeting notes.</p> <p>It is not the intention of the IFoA to put candidates being investigated under any kind of distress. We understand waiting for the</p>	



<p>Use of software like LaTeX or Markdown.</p> <p>Video link to prevent cheating.</p> <p>I was investigated last sitting for plagiarism and collusion. This was obviously a very stressful time for me and I do not think the IFoA handled it very well. I found out a week before results and it meant that I did not get my results at the same time as everyone else. Surely these checks can be carried out earlier in the process as it does not matter what your mark is and therefore would mean that students could receive their results at the same time as everyone else. I found out the outcome and my results over a month later. This was a very stressful period for me and if the IFoA can do anything to shorten the time of the investigation that would be greatly appreciated. This meant I had a lot less time to revise for my exam (as it is my last exam I couldn't study until I had my results) and I feel this may have disadvantaged me this time. I also found the exam this time a lot more stressful as I was worried that what I was doing might result in me being investigated again (I don't believe I have but I didn't last time either but I was). Overall, I understand the importance of ensuring candidates aren't plagiarising and colluding, but I think the IFoA could have handled it a lot better.</p> <p>Lack of clarity regarding open book rules and how students could protect themselves from plagiarism</p> <p>Plagiarism rules confusing - usually would learn definitions word for word but told that we weren't allowed to copy things from notes. Also understand time difficulties but for CS2 where format had changed I didn't feel I had sufficient information on how things were likely to be asked.</p> <p>In future, I think having a single document (i.e. assessment regulations) to refer to with one additional FAQ page that explicitly references the regulations, i.e. questions regarding regulation 1)a) are set out etc.</p>	<p>outcome can affect the student, however, making sure that the cases are properly investigated is the IFoA priority.</p>	
<p>Exam Results Turnaround</p> <p>I would have thought that as a result of moving exams to an online format, the marking process would have been more efficient and not require as long for all scripts to be</p>	<p>The IFoA has a news article which explains in more detail the steps involved in publishing the exam results:</p>	



<p>marked. I would have therefore expected the results date could have been moved forward to earlier in the year rather than remaining in mid-December. Is there any intention going forwards for students receiving results earlier due to marking efficiencies?</p> <p>The April exams were pushed back but the September ones weren't, so this session was much shorter than usual. This was especially a problem for me as I had sat my last exams in the spring sitting so when I received my results in July and found out I had to re take them, this only left me two months to prepare. This isn't enough time.</p> <p>For the exams that went ahead as scheduled in April as they were already online, e.g. CP2, I don't see why these results weren't released at the original scheduled time. If these results were released in June as usual then this would have given an extra month to prepare for re takes.</p> <p>Many complaints about waiting too long for results.</p> <p>I find the time taken to mark and publish results far too long. At least with the online exams, I would expect distribution of answers to markers to be more efficient and bring the publication of results a couple of weeks closer. I understand the different stages in the marking process but 2 and a half months still feels too long</p> <p>As all candidate solutions are now online immediately following the exam, the usual processes for collecting and digitising the solutions will not be needed, cutting weeks from the time needed to mark the exams. Results should now be available earlier to reflect this.</p> <p>3 Months delay between exams and results is too long.</p> <p>Short period between getting April results and September exam, release results earlier especially for April exams please.</p>	<p>https://www.actuaries.org.uk/news-and-insights/news/getting-your-examination-results</p> <p>We hope to include further details on our marking process in documentation and webpages later in 2021.</p>	
<p>Results Release</p> <p>As usual the website couldn't cope with the demand on results day so it took hours to get results. This is even more of a problem now the exam lists aren't published as in the past</p>	<p>Thank you providing your feedback, we are sorry that your result experience was not a positive one.</p>	



<p>those who managed to get on the site could inform others of their results so it now takes longer for everyone to get their results.</p> <p>Website crashed – couldn't get on to view my results letter until 10pm.</p> <p>The website crashed yet again on results night (I think it has only not crashed once in the last 3 years). I was unable to get mine until 3 hours after the release. This is totally unacceptable. There is no good reason why results cannot be emailed out or pass lists published for those candidates who are happy to give consent to have their name published.</p> <p>I also find unacceptable that every past results day in the last few years has caused the website to crash and students not having access to results for hours. The volumes of visits should be expected and appropriate measures should be taken.</p> <p>Better handling of results. The website crashes EVERY TIME! Just email them!</p> <p>Recommendation to text results in the future to avoid having to use the website. The ACCA currently provides this and some students wondered why the IFOA didn't want to go this route.</p>	<p>Our IT department have been working on this to resolve the issue going forward. Results in December will be closely monitored and we are hopeful there will be no issues.</p> <p>We are looking at alternative ways to provide results and would like to thank you for your suggestions.</p>	
<p>CB3 Results</p> <p>Results for CB3 appeared on my account promptly and I was able to access the virtual learning forum easily.</p>	<p>Thank you for your positive feedback</p>	
<p>In-Person Exams Comments</p> <p>Although very aware of the pandemic, accounting exams went ahead in person if the student wished to do this. This is not an option you offered and I feel for some of the papers, i.e. CM / CS this may be a choice students would prefer. Ultimately, people's health is number one priority, but if they can offer it why can that not also be an option for us.</p> <p>I have heard comments from other students who say they much prefer exams taking place in exam centres. Whichever method you do choose, I think we will find individuals preferring the alternative.</p>	<p>Thank you for your feedback.</p> <p>Unfortunately we are not in a position to return to hosting exams physically. The current pandemic (Covid-19) is still affecting at a global scale. The after effects of the pandemic are still yet to be unknown. As we host exams globally many of our centres this year were unable to accommodate our exams and why we made the decision to host online.</p>	



<p>I think that the exams should be moved back to being in person to keep their reputation (once restrictions allow). I don't think many people signed up to the IFoA ,which is renowned for its difficult exams, with the expectation that their whole exam experience would be online. It could mean the FIA qualification becomes less respected.</p> <p>Find a way to make a COVID safe exam hall?</p>	<p>While we appreciate we cannot appease all students, after the success of the 2020 examinations the IFoA have made a decision to continue with hosting their entire curriculum online and will regularly review ways to improve the online experience.</p>	
<p>Home Working</p> <p>Working from home and studying home can be quite tasking and top of this the exam papers felt a lot harder since the exams were open book</p> <p>Difficulty studying and working in the same environment (at home) everyday</p> <p>Studying with a house full of people has been very tough. Sitting exams with only 10 weeks after results. Constantly sitting at a desk straight after working all day to studying. I had a viral infection which hindered my studying and I know won't impact how examiners view my script. Being under a local lockdown meant there was no chance for me to not have people around during study. Distractions outside and inside during the exam</p> <p>Exams are a very stressful experience and sitting at home added to that stress, worrying about wifi, being able to access the paper, following the rules carefully (these changed a during the run up to the exam), being worried about plagurising where I had memorized definitions etc.</p> <p>One student referenced a poor exam environment at home. IFoA should consider that not all exam sessions are conducted in ideal environments.</p> <p>My main challenge was working and studying at home due to the pandemic. I urge examiners to be understanding here in their marking of papers. Studying in the same small space before/after work and at the weekends as I had worked all week was extremely challenging. As I also had little face to face contact with others in the weeks running up to the examinations as I was not in my work place as I usually would be. This was a very tough time for myself and I understand my colleagues had the same struggles.</p>	<p>The IFoA recognises that undertaking examinations with the impact of COVID-19 will mean challenges for a number of our candidates. At present, the IFoA cannot continue to run our exams in traditional centres and therefore the online set up will remain for the continued future.</p> <p>Where a candidate believes their exam performance has been affected by unforeseen circumstances, they can apply for Mitigating Circumstances for this to be taken into consideration.</p>	



<p>Exam Feedback</p> <p>Only allowing exam counselling for students on their last exam - can this be reviewed?</p> <p>More transparency around exam corrections. Students should be able to see where they went wrong and learn from it.</p> <p>Include all the information that would be granted in a Subject Access Request automatically to every candidate with the results letter.</p> <p>Make it more known to students that they can request marking splits via Subject Access Request (SAR)</p>	<p>At present, the IFoA is only offering exam counselling for their final exam. We will take your feedback into considering alongside with current demand for counselling.</p> <p>We understand that the Subject Access request information can be very useful to candidates to understand their performance and prepare for future examination. However, at this point in time it is not technologically possible for the IFoA to publish this information for all candidates.</p> <p>Information on applying for subject access requests can be found on our website which is available to all exam candidates.</p>	
<p>Specimen Papers</p> <p>More past papers in the new format</p> <p>Provide more exam questions using the online format and some more examples of how they might differ from the previously written version.</p> <p>Not having any CM2 Paper A past papers based on the online circumstances, although I did find the CM2 guidance document helpful to see that a lot of the questions in past papers could be asked and answered in a similar way to written past papers.</p> <p>Although it was better to have some discussion of past exam questions in relation to the new exam format than nothing, it would be much more useful to have a specimen paper to know what kinds of questions could be asked under the new format and how marks are allocated. Having a specimen paper would have given some kind of indication of the level of detail which should have been included in responses.</p> <p>Could have done with more practise questions for CM1B</p>	<p>Please refer to meeting notes.</p>	



<p>Insufficient preparatory materials for exams in new formats. Sample exams needed.</p> <p>Suggestion - Specimen papers to be provided for new formats.</p> <p>I found the experience of a new format daunting, a sample paper would have been useful to understand how the format would work</p>		
<p>To say I'm disappointed in the handling of the past two exam sittings is an understatement (due to late cancellation rather than a more sensible cancellation earlier for the April sitting). I'm of the firm belief that a CS2 paper was thrown together last minute with no consideration made to the balance of said paper and the movement to typing a purely formula-based subject on Microsoft Word with NO practise questions beyond a single reworked example. I appreciate the tight deadlines worked towards but these were imposed by the IFoA themselves so feel this is an invalid argument. This has truly been the most taxing exam sitting I've had in my 15+ years taking exams by a wide margin, a large portion of which could have been avoided with clearer communication and a basic level of sympathy for those of us having to sit these exam in these conditions. We're in a pandemic which is stressful enough - this sitting has been unnecessarily draining and I'm very disappointed in how it's been handled. I've given 1 extra star for the online platform functioning - but this could do with a few upgrades for usability."</p>	<p>Please refer to meeting notes.</p>	

Topic:			September 2020 Exam Questions: <i>To cover feedback and comments relating to exam questions.</i>	
Student Comment			IFoA Response	Further Action Taken (if applicable)
CS and CM papers For the paper A exams (CM2A and CS2A) it was really difficult to do the maths questions in word. I found that for the CM2A exam this took up too much time and resulted in not having enough time to answer all the questions. For the CS2A exam, it was annoying that the maths questions were multichoice as it meant no method marks were available			<p>Please refer to the meeting notes.</p> <p>During the setting and marking process, the examiners will make adjustments to the questions and/or the mark allocation to reflect</p>	



<p>so if your workings didn't match an answer you lost out on all the marks. For CS2B exam there was really not enough time to complete all of the exam, I thought there was too many parts for some of the questions and for question 1, as several parts of a question were relying on a function written earlier, if your function didn't work then you couldn't answer these parts.</p>	<p>the online format. The keystrokes guidance was also written to help candidates to prepare for their exams.</p> <p>The examiners will take into consideration a range of factors, such as evidence of widespread and unanticipated time pressure, when grading papers.</p>	
<p>CS1</p> <p>CS1– Students did not expect there to be pre-released material for this subject in the paper B exam. Students who realised this were better prepared to 'predict' these questions. Students felt that paper B did not fully test the capabilities of R. Some students felt it was not clear what output from R they needed to include in the answer (terminal, console or both).</p> <p>I had no idea there would be pre-released material for the CS1 exam.</p> <p>CS1 - Some students commented that they were unprepared for writing statistics in word although generally that this went well. Students would have preferred all the multiple choice questions to be presented at the beginning of the paper as per the CB's.</p> <p>Students found that many of the multiple-choice questions built on each other in a way that compounded their performance (e.g. if you couldn't get the first answer then you wouldn't get the others) and that this was not helpful.</p> <p>CS1A: Multiple choice questions took too much time and not suitable for stats exams – a small mistake means no marks although a lot of time was spent and they potentially had a good understanding of the topic.</p> <p>Students commented that the full breadth of the syllabus was not tested and that there is no excuse for this given the two papers. Topics missing included principal component analysis and the new data-analysis topic moved over from CM1.</p> <p>CS1B: Not representative of what was in PBOR.</p>	<p>Please refer to the meeting notes.</p> <p>All relevant instructions had been sent to candidates prior to the exam. In addition, there was information available on the IFoA website.</p> <p>For questions that required typing mathematical notation, the examiners had considered the change in format from written to typed answers, and accordingly modified questions and the allocated marks. Specimen questions were provided. Also available was a guidance document on suggested notation that may be used.</p> <p>All IFoA exam papers go through various levels of review, with one areas 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.</p> <p>It is advisable for candidates to devise a time management strategy and practice it, to assist</p>	



<p>Ran out of time on CS1B even though working flat out during the exam</p> <p>There were several things that were not clearly communicated until very near to the exams. CS1B in particular, the data needed for the exam was in the pre-exam checks and not in the actual exam materials. I did the pre-exam check so was ok, but considering this was my fourth paper and the first three were all the same I could have been forgiven for not doing this. Considering there was no indication within the exam materials that this was where the data was stored it wouldn't surprise me if people failed to realise this</p>	<p>them in keeping to time per question, as best as possible.</p> <p>As part of revision, while the A papers are in an online format, candidates would benefit from attempting past papers in the online format of exams to familiarise themselves with typing keystrokes and notation.</p> <p>Given that the CS modules are relatively new, there are limited past papers for these, therefore understandably papers in different sittings can appear different to the limited number of past papers.</p>	
<p>CS2</p> <p>Multiple choice questions for CS2 being more than 2 marks, e.g 4 marks and how you can lose than many marks, whereas previously you'd get method marks.</p> <p>Much more difficult than expected. High marks for MCQs which presumably don't get attempt marks.</p> <p>MCQs in CS2A higher than previous papers. CS2B also much harder than previous papers.</p> <p>CS2A: Too much time pressure Large proportion of unseen content Difficult to complete in Word as it was very maths heavy. Multiple choice questions took too much time and not suitable for stats exams – a small mistake means no marks although a lot of time was spent and they potentially had a good understanding of the topic.</p> <p>The CS2A exam being on Word rather than on paper was extremely time consuming. There was no where near enough time to complete the paper. I feel the length of the paper and questions were similar to past papers despite it taking much longer to do on</p>	<p>Please refer to the meeting notes.</p> <p>For questions that required typing mathematical notation, the examiners had considered the change in format from written to typed answers, and accordingly modified questions and the allocated marks. Specimen questions were provided. Also available was a guidance document on suggested notation that may be used.</p> <p>All IFoA exam papers go through various levels of review, with one areas 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.</p>	



<p>the computer. By the time you have done the workings and typed out the solution including the necessary workings, symbols and equations, it is almost double the amount of time it would take ordinarily. I feel this was not adequately taken into consideration in the writing of the paper</p> <p>It was not adequately taken into consideration the amount of time required to complete the CS2A paper on a computer rather than by hand.</p> <p>CS2A: Came in feeling prepared but left disappointed at not being able to demonstrate knowledge. Too time pressured. CS2B: Final question contained material which was not on the core reading.</p> <p>CS2A very time pressured.</p> <p>At least one of the questions on Paper A of CS2 seemed to assume you would use R to get the question completed within the time constraints (based on the allocated marks). I've spoken to other people who sat CM1 who felt they may have been expected to use Excel for some of their questions on Paper A too. Is this the case? If so why have Paper A and B separate?</p> <p>CS2B: Too much time pressure Only 2 past papers available Potentially unfair on those unfamiliar with R?</p> <p>The CS2B exam was extremely difficult. Not having any prior experience of R, I completed all of the prep available. That is, mock exams, assignments, PBOR questions, tutorial questions, and past papers. Despite this I still felt vastly under prepared for the questions I faced on the paper. Some of the questions asked I have not seen anything similar at all in any of the practice material and I simply didn't know the code needed to complete the question that was being asked. Further, the parts of the questions mostly followed on from each other. I did not know the code for the first part of a question, and if you can't do that part of the question then you can't do the following 5 or 6 parts, rendering the rest of the question null. I feel the exam was not testing statistical</p>	<p>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.</p> <p>As part of revision, while the A papers are in an online format, candidates would benefit from attempting past papers in the online format of exams to familiarise themselves with typing keystrokes and notation.</p> <p>Given that the CS modules are relatively new, there are limited past papers for these, therefore understandably papers in different sittings can appear different to the limited number of past papers.</p>	
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<p>knowledge on risk modelling and survival analysis but more your knowledge on R code. If you have used R before you have a huge advantage in this exam.</p> <p>CS2B was a particular disappointment. As someone who doesn't use R for work I spent considerable time learning how to use the software and yet it is impossible for me to learn every function the R has. When you ask a 40 mark question whereby if you don't know the function that does part i you are not being able to attempt all 40 marks is ridiculous. Particularly when the function required was nothing to do with the syllabus but rather a general function that I don't recall being referenced in the notes or example questions.</p> <p>I feel that CS2B didn't exactly test the areas which you would expect to be tested in an R scenario. I don't see the point in using paper B exams if a large focus of the exam isn't focussed on chapters/areas where R would traditionally be used.</p> <p>Transferring to word format took too much time.</p> <p>The time constraint on the CS2B exam was too hard.</p> <p>Further, the level of difficulty in the CS2 paper was increased massively in comparison to past papers, without even considering the fact the easier marks were removed altogether. The questions felt much more difficult than standard and incredibly time-pressured given the move to online exams and a distinct lack of preparation questions and examples given to practise. They were essentially shoe-horned in with no consideration made to the students and how their experience of this sitting would make them feel. There was no balancing of the paper to reflect the incredibly difficult exam conditions and instead was seen as ""open book"" so would be easier which has not been the experience of myself or other students at all.</p>		
<p>CM1</p> <p>I found Cm1A very difficult to do on word. Even with the notation sheet, I found typing out the complicated notation very time consuming and found it difficult to check my work again afterwards.</p>	<p>Please refer to the meeting notes.</p> <p>In preparation for the September exams, the examiners made adjustments to the style of the questions and the mark allocation to reflect the anticipated time taken – and provided</p>	



<p>There was definitely not enough time for CM1A as we had to type the answers and I personally think it was incredibly unfair to not reduce the number of questions or increase the time of the exam to compensate for this. It was an incredibly distressing experience and I don't think you understand that things like this can really effect people a lot, especially if it is likely to lead to failure. It not fair to not make any adjustments to other parts of the exam when you expect us to type it on word! Not only was it stressful learning to type it but I spent days thinking about it after which isn't good for my health. It was an unproductive exam as I had to complete the exam question on paper first and then type it which was very time consuming and meant I was nowhere near finishing the paper.</p> <p>CM1A: Completing in word very difficult due to equations.</p> <p>CM1A was an absolute disgrace as there was no chance of finishing the questions off because had to translate working out into the notation you provided. This was a test of speed not knowledge, as I knew the answers to questions I didn't have time to finish</p> <p>The strange questions in CM1A which related to identifying what things represented in intergrals were strange and confusing - unnecessary? The final question on paper A was 25% of the marks and was overly messy which made it difficult to complete (i.e. 120% of mortality tables just added extra stages to an already very large question and didnt test understand of the content, just there to trip people up)</p> <p>CM1 A. I found this to be very short of time. Of course, the IFoA had not previously examined this online so some minor calibration issues might be expected. I found that those questions I answered were OK and I felt I did quite reasonably. However, I simply did not have time to answer all questions. I personally put this down to having to type actuarial and mathematical notation in word. I expect this is a factor with significant variance too - some people are going to be quicker at this than others and that makes me question whether you are examining the right skills? Do you want to distinguish trainee actuaries based on their ability to write actuarial notation in a word document, or on their actuarial knowledge? Clearly you are doing some of the latter, but I would perhaps argue you are now doing too much of the former.</p>	<p>sample questions and the keystrokes guidance to assist candidates with their revision.</p> <p>The examiners will take into consideration a range of factors, such as evidence of widespread and unanticipated time pressure, when grading papers.</p> <p>The examiners provided the basic algebraic formula in the question and asked candidates to state the key parameters. This was to ensure that candidates did not have to write/type out the integral in full, (recognising the time constrains involved in doing this) but were still being tested on the relevant part of the syllabus.</p> <p>Specimen questions were provided for Paper A leading up to the examinations. Past papers available for Paper B online, where the format of these exams has not changed.</p> <p>The IFoA and the examiners appreciate the feedback on timing which was taken into consideration during the marking process, alongside considerations for future exam settings.</p>	
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<p>CM1A - Understand this is more difficult to type in word (rather than write) and efforts were made to adapt it. But I think the IFoA needs to realise that is very hard to write CM1 notation and also complete the question - it's not a subject that should be done online. I hope once restrictions allow, CM1 will be moved back to in person or to all people to write a script and upload to website.</p> <p>CM1A was a very difficult examination to sit online due to the notation needed to complete the exam.</p> <p>CM1A paper was not tweaked enough to meet online sitting. Still needed significant notation and was not enough time to finish the exam</p> <p>CM1A: It was hard to complete some questions that involved a lot of computation (such as the very last question on profit testing). It would've be useful to have a template set out that we could alter or the test broken down into smaller parts in order to make it easier to type and compile our answers.</p> <p>CM1 paper A - typing maths on word was very difficult and very time consuming, a scan option would be much preferable</p> <p>CM1B: Difficult, poor data formatting</p> <p>CM1B was very difficult and caught me off guard and speaking to other people who had sat the exam. They seemed to agree.</p> <p>CM1B had questions which didn't relate to past questions or preparation work at all. Never seen questions on some of the topics included in a paper B. The answer spreadsheet was poorly formatted, very unclear. Questions were worded in a confusing way, found it EXTREMELY difficult compared to the mock. Seemed it was made ambiguous and more difficult on purpose to account for there being fewer questions in paper A to allow for typing (which was the right decision and helpful).</p> <p>CM1B was too difficult.</p>		
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<p>Unable to manage time effectively, in particular for CM1 B.</p> <p>Either improved starting templates for CM1 B or no template at all</p> <p>There were no announcements that the MCQ's were removed from CM-1. It was expected to be understood because it wasn't mentioned. There should have been a statement saying "There will be no MCQ's for the following subject e.g CM-1".</p> <p>CM1B, I felt the paper was a bit "surprising" because the mocks and assignment provided only had 2 questions but for the exam it was 3 questions. Also I acted excel was more guided than the exam excel template which didnt help in the exam. For example we had to input more columns in the exam but the templates provided had all the columns inputted for us.</p> <p>CM1A time pressured. CM2B had questions quite different from past papers.</p> <p>CM1A and CM1B both much harder than the mock exams.</p> <p>Specimen paper could have been provided.</p>		
<p>CM2</p> <p>The CM2 Paper A being moved online did not leave enough time to complete the paper. I spent more than the recommended study hours and have never not finished a maths exam yet for this exam I could have spent an extra hour on the exam and potentially not finished. Comparing the speed of writing equations or notation on paper to word was clearly not thought about enough.</p> <p>I selected hard for the CM2 Paper A difficulty mostly due to the time pressure rather than the content of the questions.</p> <p>I found that the CM2A exam was quite difficult to fully complete in Word as there were a lot of questions which required extensive calculations which were difficult to fully answer and to show all workings in within the allotted time. I did not feel the same way however about the CM2B paper, only that it focused on specific parts of the course.</p>	<p>Please refer to the meeting notes.</p> <p>The IFoA and the examiners appreciate the feedback on timing which was taken into consideration during the marking process, alongside considerations for future exam settings.</p>	



<p>CM2B: Too much time pressure. More specimen papers needed – didn't seem to cover much of the CM2 course?</p> <p>I sat CM2 in September and the feedback below is based on this: I agree that typing full sentences in word may be quicker than hand-writing.</p> <p>However, I think that typing numbers, equations etc is significantly slower than handwriting. Prior to the exam I practiced answering some papers in word, but I was completely surprised by the large number of questions and how much we had to type.</p> <p>Answering run-off / binomial questions in word is quite different than on paper. I found these questions very time-consuming because I had to use several tables to show all my workings.</p> <p>All in all, I found the exam very time-pressured and impossible to solve in the allocated time.</p> <p>A lot more written / explanation questions than long calcs in CM2, slightly expected but very different from the way some chapters were examined in the past, e.g. stochastic calculus</p>		
<p>CB1</p> <p>CB1 had an accounting long-question which is limited to 20 marks total (and that part was only 14 of the total for the Q I think) but I don't think this factored in the time required to reproduce values calculated in Excel and retype in Word (comes back to rules issue above) which I did to "be safe" re. the rules.</p> <p>I found it difficult to do the accounting questing in the CB1 paper in the time frame, I had to do it on paper and then type it up. It took longer as I had to write it out twice and create a table in word. The question was also only 15 marks instead of the usual 20 marks for this type of question, which is found harsh considering the extra work to create the accounts in word.</p> <p>Just the accounts question of CB1 being only 15 marks rather than the usual 20 and the extra time it required</p>	<p>Candidates did not need to use Excel and could have used Word (with or without using a table). The key issue for candidates was to show the same amount of workings as they would for a handwritten exam.</p> <p>As with any other numerical answer, candidates were not expected to handwrite the answer on paper and then type it into their answer.</p> <p>Many accounting question will include a commentary question at the end to give candidates the opportunity to show their</p>	



<p>Paper B too long. Not representative of work environment.</p>	<p>understanding of a particular accounting practice or an appreciation of the overall accounts.</p>	
<p>CB3 The CB3 materials need more proofreading, especially the law material, which appears unprofessional due to the number of errors. More examples for the strategy and game material would also be useful, for those who learn better from examples rather than theory. Also, for the final assessment, one of my answers was marked as wrong incorrectly; please ensure that the marking system is robust.</p> <p>CB3. This is, in my opinion, a shambles. The online "game" is OK, but the online environment is almost unusable. For example, how do I access the feedback and results from last week - it certainly wasn't intuitive. In fact, nothing about it is intuitive and the guidance is so "all over the place" that it is difficult to know where to look to find out where to look for something! There are many sources of information which are sometimes internally inconsistent (e.g. dates for submission of workbooks being different in different places). The workbook is, in places, quite daft and feels like a contrived effort to make us work on something of tenuous relevance. All of this takes time and is more onerous than the reward or merit attributed to it warrants. It is viewed by those in the workplace as "the easy one that you simply couldn't fail" and so teaches you very little - yet, it is surprisingly tedious, time-consuming and contrived.</p>	<p>We will ask the University of Law, our providers of the legal content, to review their materials and correct the errors. We also pass to the company that runs the strategy and the simulation exercises your feedback</p> <p>Thank you for your robust feedback. The simulation exercise has been well received by all our students both international and domestic as a learning tool and is provided by a well-respected provider. We will of course provide your comments to the providers, particularly around access and consistency. When designing a course of this type we do need to be cognisant of the diversity of the student audience, including its geographical spread. We also recognise that learning styles are different and there will be occasions when the format for some of the work and the exercises is straightforward, and for others, not so.</p>	
<p>CP1 CP1 Paper 1 - I thought it was quite time pressured</p> <p>CP1 paper 1 was too much for the time allocated.</p> <p>CP1 - Three questions involving some form of merger/acquisition on paper 1 was ridiculous. In particular the question relating to the regulatory changes following 'brexit'</p>	<p>All IFoA exam papers are assessed prior to the exam in terms of whether they can be completed within the allotted time. The examiners look at students scripts after the exam has been sat and where there is evidence of unanticipated time pressure, this will be taken into consideration when grading</p>	



<p>(lets be honest this was the examiners trail of thought with this question) was not even closely linked to the exam materials and a lot of marks! The second paper had a reference to accounting data for 13marks but I had no idea of what accounting data is and how it would vary from valuation data as in practise they generally come from the same source. Feel like I've wasted another 6 months of my life for an exam paper that hasn't been thoroughly tested and reviewed.</p> <p>CP1 paper 2 had very niche questions which didn't feel they were testing knowledge or application skills. For such a large syllabus to ask such detailed areas seemed strange and not seen in the past as I have studied back to 2010 papers. Some questions were broad in what they actually wanted as an answer eg the model points question was something I could answer related to work but it is hardly covered in the syllabus. Bookwork is something that must be tested in these exams but there's such a worry to make sure what you have learnt isn't specifically how the answer was written in material you have read which doesn't bode well for people with photographic memory, an added pressure which you would never have in the exam hall</p> <p>Since CP1 is so applied then learning material is not hugely helpful and it is time consuming to use. I found the use of word so much better than hand writing the exam. My answers were much better laid out and it was easier to add extra points as and when I thought about them. I suspect it will be easier to mark too. I think CP1 should continue to be taken in Microsoft word, even if this is not from home and in an exam venue.</p> <p>I was surprised by the large number of questions. Typing may be quicker than handwriting but the large number of questions made it very difficult to spend enough time to plan the answers.</p> <p>Too many sub-questions. Very different from CA1.</p> <p>Marking is subjective, which is unfair.</p>	<p>the papers, and determining the overall pass mark for the exam. The principle examiner for the subject will cover this aspect in their report on the exam available on the IFoA website.</p> <p>Student feedback on where there has been excessive time pressure for a particular exam or where they feel a particular exam is too focused on one area of the course is useful for the examiners as they will take this feedback on board when setting future exam papers. This feedback will be particularly helpful given the recent move to online exams.</p> <p>All exam questions in CP1 are set with respect to the CP1 syllabus objectives. The CP1 examiners are generally looking for students to apply the principles of the CP1 course rather than memorise and repeat the core reading. The examiners also expect students to show good business awareness and the ability to apply common sense in situations the student may not have seen before. The CP1 examiners are however not expecting students to show specialist practice area specific knowledge beyond the CP1 core reading.</p> <p>The CP1 examiners have found that the move to using Word for online exams has meant many students have laid out their answers better than was the case when scripts were hand written.</p>	
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	<p>The marking schedules for CP1 are reviewed prior to the exam, and also again once the exam has been sat to ensure they are as fair as possible. Examiners should credit students for good points which are not on the marking schedule.</p>	
<p>CP2</p> <p>CP2 - Paper 1 required the user to decide their own threshold which will have thrown people</p> <p>Structure of paper 1 is challenging.</p> <p>Paper 1 was very time pressured.</p> <p>Paper 1 had challenging question on estimating a reserve. Difficult to interpret.</p> <p>The model in CP2 paper 1 was a lot more complicated than models in past papers. The instructions and explanation of the model also weren't very easy to follow. This along with the error in the formula in the question paper made it a very difficult paper.</p> <p>Paper 1 seemed difficult.</p> <p>Paper 1 - Question where judgement had to be used on how to check fund values in data. Although the paper noted that the remainder of the exam could be completed without doing this question the ambiguity of what method to used was a little confusing. Possibly would have been better to give a hint on which method would be preferred.</p> <p>Similarly, CP2 Paper 1 in particular was an incredibly difficult exam which also had mistakes in the definition of formulae. Given this paper is known for being time pressured and relies firmly on making sense of results, how is it fair to have a rogue formulae given, which provides crazy results, and then have to write a full report summarising it. The length of the paper felt much longer than previous and much more modelling required to gain half the marks of previous past papers.</p>	<p>All IFoA exam papers are assessed prior to the exam in terms of whether they can be completed within the allotted time. The examiners look at student's scripts after the exam has been sat and where there is evidence of unanticipated time pressure or students found the paper more difficult than anticipated, this will be taken into consideration when grading the papers, and determining the overall pass mark for the exam. The principle examiner for the subject will cover this aspect in their report on the exam available on the IFoA website.</p> <p>There was a mistake in a formula that was provided within the generic 'additional guidance' set out at the end of the paper. This is designed to be standard excel functions or actuarial formulae that may help the student. The examiners of course apologise for this mistake and understand that this is not ideal for students sitting the exam. In the exam many students corrected the formula and used that, some did not. The examiners made sure that students were not disadvantaged whichever approach was taken.</p>	



<p>CP2: Incorrect formula led to a lot of complaints/stress</p> <p>Paper 1 – mistake in the formula given to candidates. Led to time being wasted trying to work out why calculations weren't working, and time spent second-guessing own knowledge as to what formula should be. Overall led to added stress and wasted time in an already time-pressured exam.</p> <p>error in CP2 paper – formulae error in interest rate.</p> <p>I think there was an error in the exam paper for CP2 paper 1. This caused the modelling results to be extremely large, making it very difficult to check and comment on the reasonableness of results.</p> <p>Quite a few comments on this; I believe there was a mistake in one of the provided formulas for CP2 which made things look wrong in Excel. A lot of time was wasted looking into my own formulas as I did not expect there to be an error in the formulas provided.</p> <p>CP2 - I did not think the paper was at all fair this sitting. I have practiced past papers going back to 2014 and nothing either remotely similar came up. How we were expected to complete the paper in the allotted time is beyond me!</p> <p>One formula in Paper 1 was incorrect, leading to valuable time lost.</p> <p>There was a basic formula error in the CP2 exam paper which caused a fair amount of confusion. Unfortunately this is not the first time a basic error has cropped up in an IFoA exam paper which I have sat. In both instances the errors have been fundamental (a probability summing to greater than 1 and an incorrect interest rate formula from CT1 in my SP5 paper). A more stringent review process is needed to catch these errors in papers before they are sent out to be sat by hundreds (or thousands) of actuarial students.</p>		
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<p>Paper 1 was fair but paper 2 gave a clear advantage to those who worked in investments.</p> <p>April CP2 exam went ahead as planned but those results were pushed back anyway – question as to why?</p> <p>Very focused on insurance products, which disadvantages those working in other fields.</p>		
<p>CP3</p> <p>CP3 – Straightforward exam, some students not interpreting the requirements of this correctly, asked if this could be made clearer on IFoA website about the need to understand specific knowledge/ analysis.</p> <p>Survey results suggest that less than</p> <p>CP3. Fine, as expected really (to the extent you can "expect" anything about a CP3 exam!). Some more guidance on what you care about and don't care about would be useful. I suppose here I am referring to style - do you care about the article looking "neat" or just format / content etc?</p> <p>error in CP3 pre exam material (typo)</p>	<p>The objectives of CP3 are as per the syllabus that can be found on the IFoA website. The past Examiners' Reports are a useful source of revision for candidates to help to understand format, style, content. It should be noted that past papers should not be used solely as a guidance for what might come up in future examination papers.</p>	
<p>SP2:</p> <p>9 questions too many.</p> <p>The paper (SP2) seemed much longer than previous sittings. I can understand the need for this due to the change in set up (ie. it is open book now) however I think this was over compensated for. Speaking with peers, this seems to be the view across a few exams. I do not think time searching notes etc. was a significant drain on time. I think the exam was long even if notes were not referenced!</p> <p>It was unclear what the examiner was looking for in the SP2 question on the two main methods used to model annuity guarantees. Stochastic modelling was obviously one of the methods. However, I wouldn't really consider option pricing techniques as "modelling", and I wouldn't say that deterministic modelling is appropriate at all for modelling annuity guarantees. For that reason I opted for option pricing techniques as my</p>	<p>All IFoA exam papers are assessed prior to the exam in terms of whether they can be completed within the allotted time. The examiners look at student's scripts after the exam has been sat and where there is evidence of unanticipated time pressure or students found the paper more difficult than anticipated, this will be taken into consideration when grading the papers, and determining the overall pass mark for the exam. The principle examiner for the subject will cover this aspect in their report on the exam available on the IFoA website.</p>	



<p>second main method. However, I wasted a lot of time considering both option pricing and deterministic modelling here and - having spoken to people about the exam since - know that many others were in the same position.</p>	<p>With regards to the question on valuing guaranteed annuity options this is clearly covered in the SP2 core reading.</p>	
<p>SP4</p> <p>There is no consistency in the mark schemes in SP4. Similar questions get asked on a regular basis but the mark schemes are so inconsistent no matter how much you prepare it feels like luck of the draw as to what is on the mark scheme. You could get half a mark one year for a similar question and not on another year. I also disagree with setting pass marks 60 or above (last sitting 62) to have a pass rate of less than 25%!! Last sitting the pass mark was raised (from 60 to 62) and the pass rate fell - that shouldnt be the case.</p> <p>Lack of consistency on SP4 mark schemes in preparing</p> <p>SP4 no standard bookwork questions / calcs, looked like more of a CP1 paper / style, very much try to think of all the points not too much technical knowledge</p>	<p>Candidates who make relevant points within their answer are likely to be given credit, even if they don't appear on the published examiners' report/marking scheme. Questions may be similar from sitting to sitting, but not identical and therefore differences in the stated solutions.</p> <p>The IFoA does not set the pass mark to influence the pass rate, nor is there a quota or set amount of candidates we seek to pass. The pass mark will be set at the point where candidates are showing the minimum level of competence required.</p> <p>There will be a balance between questions testing knowledge and those testing higher cognitive levels, and this has not changed. However, in order to ensure fairness to all candidates, straight "bookwork" questions which require recall of passages from the Core Reading and other learning materials are unlikely to be asked due to the open book environment.</p> <p>The SP4 syllabus is linked to CP1 (as stated in the syllabus document) so the principles in CP1 may also be covered in SP4 (note, this applies to other SP subjects).</p>	



	Calculation questions are a common feature in SP4 though are not guaranteed to be asked in every paper.	
<p>SP5</p> <p>A large amount of content around formulas and calculations were missed out. After seeing in IFoA information on notation for formulas etc., I would have expected to see at least one question based on this, like has been in previous exam papers.</p> <p>SP5: Significantly different to past papers.</p> <p>No calculation questions was unexpected, especially for an open-book exam. Time was wasted studying for these types of questions.</p> <p>Questions were far too similar and didn't relate to the material.</p> <p>No calculations questions meant that time had been wasted during exam preparation working out the best way to input formulae and calculations into Word. If no calculations going forward, this should be highlighted to candidates to save them wasting time. (I appreciate that the knowledge of how to do the calculations is what is important, but on an online exam, these calculations are impractical so lots of time went into working out most efficient way to answer calculation questions).</p> <p>Being told to answer a definition in "YOUR OWN WORDS" – definition comes straight from bookwork, difficult to change this. Second-guessing every answer in case you get penalised or accused of plagiarising added to stress and time spent answering questions.</p> <p>Should remove define questions and focus on application if students all have access to notes.</p> <p>The SP5 exam was more like the CP1 exam in that it didn't link to the core reading in many areas. Given that it was a technical investment exam, I was disappointed to see that there were no calculations (unlike all previous sittings).</p>	<p>The guide on notation covered all the exams; it was not intended as meaning that all exams would incorporate formulae. Candidates need to be ready for different styles of questions, including calculations.</p> <p>The Examiners will continue to ask questions which test the whole syllabus</p> <p>Calculation questions continue to be included in the types of questions which Examiners can ask. It should be noted that past papers should not be used solely as a guidance for what might come up in future examination papers.</p> <p>All exam candidates should avoid copying directly from any learning materials which should be used for referencing only.</p> <p>The Examiners retained some knowledge answers to ensure that the standard of the paper did not become more difficult compared to previous sittings.</p> <p>SP5 covers a wide ranging area across Finance and Investment. Candidates need to be well prepared to answer questions across all the syllabus and to tackle different question types.</p>	



<p>SP5 - seemed a bit nonsensical to ask a 5 mark "define" question in "YOUR OWN WORDS" for some key bookwork definitions. Instead, it would have made more sense to include 5 marks in a calculation question, so that the exam could be more varied. Felt like so much time was wasted in studying and working out the fastest way to show formulae and calculations in Word for there to be no calculation questions. This time would have been better spent getting more familiar with other areas of the bookwork. For each answer I was worried I would be penalised if a statement I made was too similar to something written in the core reading and I would be alleged to be plagiarising. Feel like I spent too long rephrasing things I had learned just to avoid this, rather than spending the time making more valid points.</p>		
<p>SP6 Word not the best for such a maths heavy exam.</p>	<p>The Examiners were ready to accept a wide range of representations of formulae in Word.</p>	
<p>SP7 Noted that the SP7 pass rate was extremely low at 20%, out of line with other sessions and a feeling that this should have been amended like other years sometimes are.</p>	<p>The examiners set a pass mark at a mark that reflects the required minimum level of competence.</p> <p>The pass rate is a function of how many candidates achieved the pass mark, therefore it can vary between sittings.</p>	
<p>SP8 SP8 - Question 11 regarding the modelling of liabilities for XL reinsurance was odd as modelling liabilities was not covered in the study material and assigning 11 mark to such a question seemed a bit excessive</p> <p>SP8 – I found many of the questions still a little “bookworky”, which could advantage some students more than others in an open book exam.</p>	<p>All IFoA exam papers go through various levels of review, with one area of assessment considering the topics being examined within the syllabus. If it becomes evident during the marking that candidates have struggled on certain questions, then appropriate measures can be taken in the marking and in looking to enhance the core reading.</p> <p>There is a balance between questions testing knowledge (bookwork) and those testing application and higher order skills, as has always been the case.</p>	



<p>SP9</p> <p>SP9 paper seemed to have a strong focus on Life insurance, therefore disadvantaging candidates who didn't have a life insurance background. Further to this, there was a large (10 mark) question on determining the capital requirements which was not in the Core Reading.</p> <p>Toughness of the paper (SP9).</p>	<p>The SP9 paper is also required to meet the requirements for the CERA credential.</p> <p>Candidates will be expected to apply their understanding of the risk management principles to the scenarios as described – therefore an in-depth understanding (eg at the specialist advanced level) of life insurance would not be required.</p> <p>If a paper is discovered to be unexpectedly difficult for candidates, the examiners will consider this when grading papers</p>	
<p>SA2</p> <p>The SA2 exam was extremely time pressured due to the need to type out answers. I prepared for SA2 in April before the exams were moved online and was able to finish practice papers in around 2/1/2 hours writing out my solutions, yet am unable to get close to finishing in 3h15 when typing out answers. Allowance must be made for this in future sittings. The exams are supposed to be a test of our knowledge and understanding, not a speed typing competition.</p> <p>I prepared for SA2 in April and was at a stage where I could consistently complete handwritten practice papers in under 2 1/2 hours prior to lockdown. On both the April and September sittings I was short of time preparing my solutions during the online exams. There must be more allowance made for it taking longer to produce a solution in a word document, either more time, or a change to question structure and/or mark allocations to better suit the online nature.</p> <p>Just time issues on SA2.</p> <p>Q3 was very hard, niche, and afforded too many marks.</p> <p>Thought questions were fair.</p>	<p>All IFoA exam papers are assessed prior to the exam in terms of whether they can be completed within the allotted time. The examiners look at student's scripts after the exam has been sat and where there is evidence of unanticipated time pressure or students found the paper more difficult than anticipated, this will be taken into consideration when grading the papers, and determining the overall pass mark for the exam. The principle examiner for the subject will cover this aspect in their report on the exam available on the IFoA website.</p> <p>Student feedback on where there has been excessive time pressure for a particular exam is useful for the examiners as they will take this feedback on board when setting future exam papers.</p>	



<p>General – Bookwork Questions</p> <p>Does the institute envisage a shift away from bookwork type questions for future exams? If so, this will inevitably mean that there will be a smaller portion of marks available for straightforward bookwork type questions and more for those assessing high-order skills. How does the institute intend on compensating students for this change, e.g. could grade boundaries be lowered?</p> <p>Seemed way harder than past papers and made it so much more difficult to revise for as all bookwork questions were removed. Unavoidable but I hope this would be considered when the papers are marked.</p> <p>There were a couple of bookwork questions that asked for explanations ‘in your own words’. I can see exactly why they did this, given the new open-book approach. On the other hand I thought that in the particular examples I saw it was hard to know what level of detail was expected, and then there’s still a risk that your ‘own words’ may be so similar to something you’ve read that there’s a risk of accidental ‘plagiarism’. Hopefully we’ll get some guidance on what’s expected on these if the next session is online.</p> <p>I felt more anxious about using the materials I looked up to form an answer in case I were to be flagged for plagiarism. Similarly, some definitions I may have learned word for word from core reading and in the past wrote in a written exam would be fine, but now I had some concern about recalling it as it had been written and now fearing my exam will be flagged. This could be better addressed, and I hope considered in the marking of exams.</p> <p>All the quick win questions were also removed, such as ones that used to frequently crop up in CS2 (i.e. ‘State the Markov property’ or ‘state the principle of correspondence’). I understand that these were deemed bookwork questions and excluded on the basis of it being open book, however these kind of questions are ones that students who have practiced lots of past papers knew off by heart and helped with time pressure due to being able to quickly answer these and pick up a few extra marks.</p>	<p>Please refer to meeting notes.</p>	
<p>General – Multiple-Choice Questions</p> <p>The multiple-choice aspect has meant that we could not get gain method marks if we couldn’t get the correct answer to the main question or a follow up question. This has</p>	<p>Multiple Choice is an approach which was used to address issues with algebraic questions to save candidates having to use up a lot of time typing out algebra in Word. There</p>	



<p>resulted in me losing marks which I would have gained in a "typical", non-multiple choice, exam format.</p> <p>maybe having some more bookwork possibly in multiple choice format, so there are no issues with plagiarism, but genuinely tests knowledge</p> <p>Introduce multiple choice.</p> <p>Additionally, I feel it was incorrect to only require the answer for the multiple choice questions and not show the workings. Some of the multiple choice questions were worth up to 4 marks. If you had done all of the correct workings but made a mathematical error some where and get an incorrect answer you would get 0 marks, despite probably doing 3 out of 4 marks worth of work correctly. In total there were 26 marks available in multiple choice questions. At over a quarter of the paper this is a significant amount to get 0 for despite having the correct knowledge to answer the questions.</p> <p>The multiple choice options took away any method marks, so areas of the paper which I found more difficult on but knew how to do part of I was unable to demonstrate the parts I knew and had to just guess at answers. It also cost me a large chunk of time because I wasn't able to match any of the answers in an area of the course that I was confident on – in the past format I wouldn't have known my answer was wrong so wouldn't have gotten stuck and would have picked up probably as many method marks with my wrong answer as were available for the multiple choice answer (because the questions were previously worth more marks).</p> <p>Doesn't seem fair to have MCQs in a maths technical exam which doesn't offer method marks.</p> <p>Lack of attempt marks for MCQs.</p> <p>"I found the move to multiple choice made the overall paper much harder than standard as the opportunity to gain ""method marks"" has been completely removed, as well as the easier ""bank"" of definitions questions being removed. I'm incredibly disappointed given the amount of work put into learning concepts to then lose 3 marks on a single MCQ</p>	<p>is a balance to be struck between traditional questions which candidates have to type and MCQs which remove the need for typing, but result in there being no partial/method marks. The examiners will be grateful for the feedback from candidates on this.</p>	
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<p>which could arise due to a very simple arithmetic error, when beforehand it would've been possible to gain nearly full marks for the same working. I would hope this is taken into consideration when marking/ deciding pass rates.</p>		
<p>Notation and Calculations</p> <p>I really feel for those that had questions with lots of maths and notation (difficult to type up) – could those questions be broken up a bit more into parts to help with showing working out?</p> <p>Writing out formulae was difficult and unintuitive. Multiple students wrote out answers on paper and then typed into word. Lost valuable time.</p> <p>Process required for calculation questions was time-consuming and subject to higher risk of manual error.</p> <p>Suggestion - Allow excel submission for calculations.</p> <p>Suggestion - Templates to be provided to make calculations easier in word.</p>	<p>Please refer to meeting notes.</p>	
<p>Question Volume/Mark Allocation:</p> <p>A lot of small mark questions generally required a lot of content which meant the paper was very pushed for time</p> <p>Keep questions short so 10 10 markers</p> <p>The paper needs to be shorter questions or more time.</p> <p>The multiple choice questions should include marks for working, or only be worth 1 mark.</p> <p>Lower mark allocation to multiple choice questions. Max of 2/3 marks? Split a 4 marker into two 2 markers with an intermediate step. Would effectively allow some people to gain 'working' marks</p>	<p>Please refer to meeting notes.</p>	
<p>Time:</p> <p>More time needed</p>	<p>Please refer to meeting notes.</p>	



<p>consideration for more time in order to type out answers</p> <p>Stop the exams being a how-fast-can-you-type competition. You are supposed to be testing knowledge, understanding, application etc. not typing.</p> <p>Not sufficient time for me to type out answers rather than writing out.</p> <p>Not being able to complete the paper - running out of time. This is due to taking longer than usual on a mathematical question, due to writing in Word.</p> <p>Typing out maths in Microsoft Word is significantly more time consuming than writing on paper. I also feel that it is also harder to gain method marks because there is not enough time available to type out each line of working line by line. It is also much harder to understand what you have written when trying to use the symbols provided, especially in long formulae. I often found myself confused about how to interpret what I had written using the symbols provided and this slowed me down. I also did not have access to the word document that contains suggested ways of typing certain mathematical formulae until the equipment test went live, which was not enough time to get used to and familiar with the notation necessary (if this was available elsewhere beforehand then perhaps it was not communicated effectively).</p> <p>It's hard to visualised your mathematical wording in microsoft word. Quite often part of your flow of thinking is seeing the equations you're writing down and logically following them. This is impossible in microsoft word. It is also very difficult to check your mathematical writing in word, meaning method marks can easily be missed when you otherwise wouldn't have written it down wrong on paper.</p> <p>The main frustration was having to solve maths answers in word / multi choice questions</p> <p>Time pressured - lot more than normal</p> <p>Timing was an issue due to higher proportion of application questions which take longer to answer than core reading.</p>		
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<p>Suggestion - Allow for time if more questions are higher order skills.</p> <p>Many comments relating to increased time-pressure for each exam – lots of bookwork removed and replaced with problem solving which takes far longer to answer</p> <p>It was frustrating not having a little extra time for more computational exams as processing your typed formulae when you are working is harder than processing written formulas. I had practiced this prior to the exam but still found it difficult, especially under pressure.</p>		
<p>Open Book Exams</p> <p>Open book format feels more time-pressured and students who are slower feel that the exam no longer tests knowledge but typing speed.</p> <p>Some students felt that open book exams better represented the skills that they need as an actuary.</p> <p>Having materials available is useful, but only when it can supplement your understanding and be used to help with an exam question. When the exam is as time pressured as it is, the intention behind allowing these is lost and instead feels like a justification tool for lifting the pass rate despite very unbalanced papers. The inclusion of learning materials should not be used to justify uncompleted papers given the papers themselves were far too demanding for a purely online sitting.</p>	<p>Please refer to meeting notes.</p>	
<p>Syllabus</p> <p>For CP1 most of the questions in the last 2 sittings have been related to late release amendments to the syllabus (Infrastructure, Climate Change). Unfortunately I wasn't aware of these revisions until it was too late. Seems like the syllabus is changed to fit to the exam questions rather than the other way round. Just shows lack of professionalism in the institute.</p> <p>Whilst I understand that since the exams are now open book, the types of questions asked will change, it still needs to stay aligned with the syllabus (Sp8 q11b is the question in mind)</p>	<p>All exam questions in CP1 are set with respect to the CP1 syllabus objectives.</p> <p>It is definitely not the case that most of the questions in the last 2 sitting have been related to late release amendments. The IFoA update its core reading for each subject every year to ensure the courses do not become out of date. Also where it is clear students have struggled on questions on a particular area then the IFoA</p>	



<p>My frustration is with the syllabus and the fact that the exam feels aimed at teaching students to memorise a marking schedule and come up with absurd suggestions in order to generate as many points as possible. I feel that this exam does not teach application of knowledge and needs overhauling.</p> <p>Exam papers seem to have increased in difficulty since the new syllabus was released.</p>	<p>will look to improve the core reading as appropriate.</p> <p>The CP1 examiners are not expecting students to memorise the core reading or previous marking schedules. They are generally looking for students to apply the principles of the CP1. The examiner's expect students to come up with practical solutions and the ability to apply common sense in situations the student may not have seen before.</p> <p>For the comment on SP8, the exam papers are reviewed for adherence with the syllabus. If it becomes evident during the marking that candidates have struggled on certain questions, then appropriate measures can be taken in the marking and in looking to enhance the core reading.</p>	
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Topic:	Tuition: <i>To cover feedback and comments relating to ActEd.</i>	
Student Comment	ActEd Response	Further Action Taken (if applicable)
Online format worked well, good variety of dates. Students commented that some of the delivery had not been adapted well for the online environment and was quite 'slide heavy'. The use of graphics and unclear presentations was commented on for certain subjects e.g. CP3	Thank you for all the feedback which will be considered alongside the other feedback about online tutorials that we receive directly from students.	
Students would like more interactive delivery e.g. to be able to converse with each other. Adobe connect platform is well received.		



No issues with marking vouchers ordered for April being transferred over for the September sitting.	We appreciate that online tutorials aren't for everyone but are pleased that most students have found them useful at a time when face-to-face teaching hasn't been possible.	
ActEd tuitions I attended were really high quality.		
Technology for online tutorials was fine, not sure if missing out by not allowing proper interaction with participants? - only the text box and occasional breakout sessions where you can communicate with the tutor and each other- think it would be quicker and more engaging to be able to discuss with the whole group (at least in audio), but then that makes the tech requirements more of a burden.		
CM1A: Acted prepared for profit testing in excel, and unlikely to come up in Paper A (which it did).	We will continue to monitor these new exams and review and modify our materials where deemed necessary.	
CM1B: Templates provided in exam aren't in line with Acted.		
CS1B: PBOR not representative of exam content.		
The online tutorials are not as good as face-to-face. Software is unreliable. Difficult to engage. Didn't feel like much was gained having sat them this time.		
Good experience with Acted, the usual.		
I think I actually prefer the online tuition to face to face. Being sent the recordings of the videos to rewatch at a later date to refresh your memory is great.		

Topic:		Work Experience Requirements: <i>To cover feedback and comments relating to Personal and Professional Development and/or Work-Based Skills, and Form A/B.</i>	
Student Comment		IFoA Response	Further Action Taken (if applicable)
I didn't find it very clear initially what the requirements are for PPD/CPD at student level from the IFOA site		We are continuously reviewing the content of our PPD and CPD webpages. Should members believe certain information is missing	



	or can be clearer, please contact our Education Services team.	
Appreciated that we can apply for an exemption for this year's PPD. Working from home has given less opportunity to complete PPD related work.	An exemption for PPD can be required via our Education Services team should a members working arrangements be impacted by COVID.	
I sent an email regarding PPD to the email address provided 3 weeks ago and have had no response except the automated one. Other departments have always been much quicker.	We are sorry to hear of the delay in responding to your communication. During the period before and after the exams, the IFoA experiences a high volume of enquiries which may result in a delay to you having received a response.	

<div>Topic:</div> <div>Student Communications: <i>To cover newsletters, handbooks, webpages etc.</i></div>		
Student Comment	IFoA Response	Further Action Taken (if applicable)
<p>Student Handbook</p> <p>'The IFoA Student Handbook has been undergoing development. There are a number of policy changes still being considered. As a number of these will not be finalised until April 2020 it is anticipated that the next version of the handbook will be available in May 2020.' – Students recognise that this has been brought up before at the SCF and would like greater clarity over when this can be expected to be available.</p> <p>The student handbook is still not available on the website. The webpage for the handbook says it will be available from May 2020 – this either needs to be updated or the handbook uploaded.</p> <p>Some students raised questions about onboarding of new student members to the profession and ensuring they receive a link to the handbook.</p>	<p>Due to the impact of COVID-19 on the IFoA's examinations, significant changes were required to the delivery of our examinations. These changes continued to the September examinations. We did not wish to update the handbook in order for it to be continuously changes when amendments to the exams were taking place.</p> <p>The IFoA is aiming to have an updated student handbook ready for publication in the Spring of 2021.</p>	



<p>Webinars</p> <p>I usually read the weekly bulletins that are sent across and there seems to be a pretty good frequency of interest-based webinars to attend. IFOA social media presence in general is poor – barely any traction on LinkedIn, Insta, Twitter etc, especially for early-careers members.</p> <p>The “exam preparation” webinars that were laid on had good intentions but didn’t provide anything beyond common sense and seemed to dodge all the questions received about the actual issues – rules of exam conduct.</p> <p>I was aware that there had been an exam webinar which it seemed, for some people only, was then available on the learning environment section of the website. Unfortunately, this wasn't the case for me, so I emailed the IFoA for a link or recording. I then got a response a week or so later... after I'd sat the exam for which it was relevant. Given this was presumably a 5 minute job for somebody to put a link in an email and click send, I was particularly disappointed. I was expecting this to be a valuable part of preparation, especially so given that this was the first time for an online CM1 and that there was universal confusion around what was and wasn't permitted RE notation / copying in from other files / using excel / etc.</p> <p>Better advertisement of webinars.</p> <p>We were told about a pre exams webinar being available to attend. I logged on to the IFoA site literally 2minutes after receiving the email advertising it and there was no option to book attendance. This was the case for both sessions. I tried several times. The recorded webinar was available later but it would have been nice to attend live</p>	<p>Please refer to meeting notes.</p>	
<p>Future of Exams</p> <p>Explicitly state intentions for 2021 exams (online or not)</p> <p>It would be helpful to have clarity on the longer term approach to exams – will these continue to be online?</p>	<p>Please refer to the meeting notes.</p>	



Would appreciate a statement from the IFoA regarding plans for future exam sessions in light of Covid-19. April 2021 is a while off yet, but given UK situation I would not be comfortable going back to an exam hall (unless things dramatically change by then).		
General Comments Bristol: Weighted average of 6.5/10 for overall satisfaction Find newsletters and handbooks very useful.	Thank you for the positive feedback, we appreciate that 2020 has seen some difficult times and we have worked hard to ensure that the delivery of the IFoA exams was success.	
I think my employer kept me more up to date than the IFoA on exam developments to be honest.	All the communication in relation to our examinations that is sent to students is also shared with our employers. If there is any feedback on information not being shared with students, we welcome further feedback on this matter.	
Important information is often buried in the email communications and should be brought to the forefront. Sometimes announcements come out of the blue or with immediate effect without prior warning of change. Lastly greater accountability should be taken by the IFoA when acknowledging issues in the exam booking process or online platform – e.g. CP3 issues were not included in the April sittings online platform “performance success” rate, instead referred to as a separate issue with no acknowledgment of scale of impact on affected student so results were positively skewed. Any issue arising that impacted the exams should be addressed openly and honestly in student communications.	We are undergoing a view of our website and exam documentation which will hopefully improve the candidates experience going forward. Any issues that came up in the April exam session including CP3 was mitigated and discussed at the time	
Students want ‘exam specials’ newsletters nearer the time which give you everything you need to know in ‘5 simple points.	Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our online exam delivery. We are currently reviewing and discussing the previous session and looking into ways we could improve for future exam sittings.	



Topic:	Other: <i>To cover feedback and comments relating to any other aspects of the IFoA student experience.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
Qualifiers List I have seen no confirmation of whether the qualifies list will be published in the Actuary and if so when that might take place. Also given students no longer receive a physical copy of The Actuary, I would be interested in whether they have considered students transitioning to Fellow and whether they would receive the copy they are published in.	Confirmation of the publication of qualifier names in the Actuary Magazine will be in the November Newsletter. Anyone who has qualified as an Associate or Fellow should get a copy of the Actuary Magazine automatically.	
Membership A number of students were impacted by the slow registration process. This year IFOA membership team was contacted to understand why the registration was not processing applications when they were received mid-September. The answer received was that it was to ensure the student wasn't charged for the partial month in the previous subscription year. However, these students wanted to register earlier because if do not process their registration and exam eligibility exemption prior to the first week in December the payment of the salary increment due is deferred to the new year. The result of this is to push students into a higher income tax as they will not be able to fully utilise the standard tax rate income band in their first year of work. (This is unlike the UK where the tax year is 01/04 – so perhaps has never become an issue)	The IFoA does not 'stop' processing admissions for student members. At certain times of the year we experience extremely high volume of enquires. At the time referenced, with a live exam session taking place students may have experienced a delay in their application being processed.	