



Global Student Consultative Forum – South East Asia

Wednesday 26 June 2019 Time: 08:00 to 10:00

BlueJeans Conference Call

Attending:	Velda Tan (VT) – Lead Representative Heting Yang (HY) – Student Representative Aditi Sodhi (AS) – Student Representative Zahra Hosseinzadeh (ZH) – Student Representative Melissa Koay (MK) – Student Representative Yong Shern Leong (YSL) – Student Representative	Apologies:	Caryn Chua - Actuary Representative of South-East Asia Dipti Km – Lead Representative
Executive Staff:	Matt Tennant (MT) – Quality Manager Laura Phillips (LP) – Senior Quality Executive Claire Hill (CH)- Learning Operations Manager Marie Lee (ML)- SE Asia Regional Coordinator		

Item	Title	Action
1.	Introduction Welcome to all and to new members of the forum. Introductions from IFoA staff Marie Lee and Claire Hill and welcomed Claire joining the forums meeting today today.	
2.	Notes/Updates from previous meeting MT went through notes and actions from previous meeting in particular mentioning feedback about sitting exams in different time zones and advised this is something that is being looked into by the IFoA. MT also discussed the individual exemption agreements between IFoA and other actuarial associations and advised these are still being discussed and there is no update we are able to provide at this point.	
3.	Student Comments	

Item	Title	Action
	<p>3.1 Exam Booking VT raised a few points around exam booking. Mainly that it was a generally smooth process but also that there were limited spaces on some exams and there was an issue with one individual whereby the option to select an exam online was locked and could only be rectified through calling IFoA. CH advised that booking spaces are limited as we don't have the capacity to allow unlimited numbers of students to book onto exams, and students should book these as early as possible to ensure you are able to sit them.</p>	
	<p>3.2 Exam Centres and Online Platforms There was multiple feedback regarding exam centres particularly in Singapore. VT advised the SP7 exam centre was moved at the last minute and there was no communication from the IFoA. It meant some students were late to the exam and it was disturbing for other candidates when they came in late. CH advised that IFoA do everything they can to ensure the exam centres are fit for purpose but sometimes there may be an issue with them at the last minute. CH apologised and advised she would feedback to the suppliers about this. It was also mentioned that Global Trent College in Singapore was a new centre this session however it was not a very good exam centre as it was in a shopping mall and was on the outskirts of the city, it was requested not to use this again.</p> <p>It was discussed that in Ho Chi Minh City the invigilators were not aware of the change in reading time and this was apparent in other centres too. CH advised that all invigilators are trained and were aware of the change in reading time and this will be fed-back to the particular centres. LP advised that if students feel their exam has been impacted in any way they should use the mitigating circumstances policy, this includes changes in exam centres, disruption or any issues which affected you personally. The policy is free to use and all details are on the website. VT advised this isn't something well known or easy to use, and would it possible to have a form at the centre straight after the exam to fill in. LP advised that the mitigating policy is in the standard statement read out by the invigilator so all students should be aware of the policy and how to apply. Other forum members agreed the policy was fine how it is and disagreed a form should be provided at the exam.</p> <p>There was positive feedback about the exam centres in Wellington and it was requested that drinking water was available. CH advised that although it would be nice this isn't something we would be able to provide.</p>	CH
	<p>3.3 Online Exams It was noted the online platforms worked much better than the previous session and it was good to be able to test it beforehand.</p> <p>It was advised that for CP2 the portal closed 5 mins after the exam ended but this wasn't enough time as the website crashed and it was requested if this could be extended to 10 mins instead. CH advised that there were some issues with the CP2 platform but assured the forum these shouldn't happen again.</p>	

Item	Title	Action
	<p>The request to have exams in different time zones was mentioned but as MT had provided an update previously this was just noted.</p>	
<p>3.4</p>	<p>Other- Exam Related</p> <p>It was discussed at length about exemption eligibility in the new curriculum, with some students being unsure if they can still claim exemptions if they have passed the equivalent with another actuarial association. MT explained that currently we are only able to accept exemption applications for exams that have been sat and passed with other associations before 31 December 2018. MT advised that students have until 2023 to claim these exemptions. He went to explain that currently the agreements between IFoA and overseas associations are still being discussed, and at this time, we are unable to accept exemption applications for exams passed from 2019 onwards. It may be that this will be possible in the future when agreements have been decided but at this stage we are unable to give a definitive answer.</p> <p>It was mentioned that the communication on new subject pairings (CT1/CT5, CT4/CT6) was not clear enough and some students have missed out on claiming their exemption or are having to sit the same exam again. LP advised that details of the new curriculum were announced 2 years before it came into effect meaning students had 4 exam sittings to pass the relevant paper to gain the new subject. LP advised that the IFoA recognise that it is unfortunate if students did not get the pairing and have to sit the exam again but communication on this was available prior to 2019.</p> <p>ZH advised that currently students are unable to claim the block ST subjects they have sat with IAI if they have passed one of the exams in 2019. MT referred again to the agreement for 2019 onwards being discussed currently and that we cannot give an answer to the outcome of this. It was advised that students are able to continue their studies with IAI and qualify with them, or wait until IFoA know the future of the arrangement.</p>	
<p>3.5</p>	<p>April 19 Exam Questions</p> <p>There was multiple feedback about the CM2 and SA3 exam being too long and containing a lot of hard questions, far more than what was in the specimen paper. MT advised that this feedback has come up from all forums and has been sent to Assessment. It is likely it will be taken into consideration during the marking process. It was noted that the specimen papers are subject to rigorous testing beforehand and the papers are developed up to a year in advance. Exam papers will be published online after each exam session so this should help going forwards with preparing for the exam.</p>	
<p>3.6</p>	<p>Tuition</p> <p>The forum advised that a lot of tuition notes on ActEd are only relevant to London Markets and it is difficult for SE Asia students to study with this material. It was also mentioned that there were some undefined terminology used (CS2) which was confusing. MT advised we would feed this back to ActEd. VT requested that IFoA produce their own study material/tuition to support students, MT advised this is not something we would be able to produce at this current time.</p>	

Item	Title	Action
	<p>3.7 Work Experience Requirements ZH advised that she received some feedback in particular from a student struggling to complete PPD as they work for a government organisation in a non-insurance role. LP advised that PPD was designed to be adapted to all industries and doesn't specifically relate to any industry in particular. The competencies should be able to be adapted to whatever role you are undertaking. ZH confirmed she would deliver the feedback to the individual, LP advised they can contact either Education Services or Quality if they need further guidance.</p>	
	<p>3.8 Student Communication There was lots of discussion about volunteering opportunities not being well known and difficult to find on the website. Some forum members agreed, other disagreed. LP advised that when we are advertising for roles we place an advert on the website but will also put details in newsletters, on social media platforms and send targeted emails to groups that may be interested. E.g. Guinea Pig 1 roles to newly qualified Fellows. ML also advised that she will put relevant roles in the SE Asia newsletter and details will be available at events and given to target employers to help gain interest.</p> <p>HY advised that the volunteer advert page was not easy to read and that it would be useful to filter by status or experience e.g. roles available to students/newly qualified/experienced Fellow etc. LP advised she would give feedback to the Engagement Team.</p> <p>VT asked if it was possible to submit articles for the Actuary Magazine without being in an editor position, MT advised he has seen guest submissions so cannot see this being an issue and will give contact details for the team responsible.</p>	<p>LP</p> <p>MT</p>
	<p>3.9 Other/AOB No other feedback was discussed. IFoA staff wished students the best of luck if they are expecting an exam result in July and thanked the forum members for their feedback and participation. It was advised that we welcome feedback at all times of the year and the forum members do not have to wait until these sessions.</p>	
4.	<p>Close The date of next meeting was given as November 2019, the forum were reminded to keep details confidential until the minutes are published online.</p>	



Student Consultative Forum Feedback Return Form April 2019 Exam Session

Topic:	Exam Booking
Feedback:	
<p><i>To cover feedback and comments relating to the process of booking exams.</i></p> <p>(Q/C) Easy</p> <p>(Q/C) The exam booking process was straight-forward I thought. The web page to book the exam was intuitive to use and the instructions to follow on the email where clear.</p> <p>(Q/C) Smooth</p> <p>(Q/C) Great – but would appreciate if there is reminder prior to the exam enrolment</p> <p>(Q/C) Easy and straight forward – web page is intuitive to use and clear instructions</p> <p>(Q/C) There was an issue with booking exams online, whereby options were locked and students were unable to select any exam. However, the student was able to rectify the problem after calling the IFoA call centre. Confirmation on the exam details from IFoA after booking online was also prompt.</p> <p>(Q/C) The seats for the SA2 exam filled up very fast this year and as a result, some students were unable to attend the April sitting.</p> <p>(Q/C) Unfortunately the online exam for CP2 booked out. I was not anticipating this because it was an online exam.</p>	

Topic:	Exam Centres
Feedback:	
<p><i>For Exam Centres, please ensure you use this section to report your specific feedback relating to centres, noise and disruption etc.</i></p> <p><i>Please ensure you make reference to the subject and name of the Examination Centre where applicable.</i></p>	



New Zealand

(Q/C) CS2, wellington exam centre: Easy to find, quiet during exam. Nice to have water provided during exam.

(Q/C) Terrace Conference Centre – was good, easy to find, close to work, and easy to access

(Q/C) The Terrace Conference Centre – perfect

(Q/C) I found no issues with the exam centre. It was easy to find, close to work, and easy to access

(A) Thank you for your feedback regard the Wellington exam centre. We are pleased that candidates felt the centre was a success.

(Q/C) Ho Chi Minh City: Invigilators are not aware about the change in reading time

Singapore

(Q/C) CP1 Singapore Management University: It is hard to find the exam room within the university. It is not very clearly labelled and directions are not proper.

(Q/C) Multiple feedback: Singapore – SP7's exam centre was moved at the very last minute. There was no update on the IFOA website, nor were there any updates through SMSes.

- As a result, the students had to rely on word of mouth or are late for the exam.
- In addition, the invigilators were not considerate and made a rustle during the exam.

(Q/C) SP7/8 Singapore Management University: Neighbouring classrooms were noisy and was disruptive to the thought process

(Q/C) Multiple feedback: SA: Global Trent College – not ideal as the toilet is down the hallway in a shopping mall.

(Q/C) Multiple feedback: Global Trent College: Tables were not ideal - I had to share a table with another candidate and it was distracting. I believe the distraction is mutual. We both were bothered by the shaking of tables (from our writing and any other small movement)

Malaysia

(Q/C) CM2 British Council KL: There is no drinking water facility in the center.

(Q/C) KL: As the British Council exam centre runs other exam sessions (e.g. IELST), we could hear a lot of white noise in our exam hall. There was also an incident during the exam where the lights were suddenly switched off.

(Q/C) Location of exam centre in Kuala Lumpur was accessible and great.

Sydney

(Q/C) Sydney: The exam platform does not have an option to review the document or change the document once uploaded. Also, there should be a confirmation of receipt of answer sheet sent to the student preferably via email.

(Q/C) Sydney: the center is a bit old and close to a stadium. about half an hour before the end of the exam, there's loud music from outside.

(Q/C) Multiple Feedback: the instructor didn't tell us about the cancelling of 15 minutes reading time. Have lost out on the 15 minutes to write.



Topic:

Online Exams

Feedback:

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

Please ensure you make reference to the subject in order for us to respond.

(Q/C) Time difference is annoying - way too late in the day (CM2)

(Q/C) Multiple feedback: The exam timing is late for Asia Pacific due to the time zones – would be good for a time zone adjustment.

(A) Currently online exams are hosted on an online platform and ran to UK time only. We are currently reviewing our exam times worldwide and if any changes are made, we will inform candidates of this.

(Q/C) I guess my only feedback would be around the timing of the online exams. I wasn't too affected by this, but still having to do an online exam at 10:30pm wasn't ideal. I know of some colleagues who had morning written exams after having their online exam late the night before.

So the only feedback I have here would be more of a buffer between the online and written exams.

(Q/C) The online platform was easy to use. Instructions were clear and I liked that there was the ability to test run an upload and download of documents to the testing website.

(Q/C) Online exam platform was much better this sitting as compared to before. Clear instructions and ability to test run.

(A) Thank you for your feedback on the online platform. We are pleased candidates felt the session ran successfully and that instructions were clear and the platform was easy to use.

(Q/C) 1 candidate experienced difficulty in downloading the exam whilst others are fine. She simply could not see the paper download section from her portal (day2 of CP2, 0900 London Time session). On the same session, the upload link closed exactly at 1215, hence did not allow any time for them to submit. The candidates sitting the exam had to email examination support team to submit.

(Q/C) Multiple feedback: CS2, CP2: unable to upload/early closure of uploading, platform cannot handle high traffic

(Q/C) (Not specified on subject) Students were given the impression that they would be required to create their own excel sheet from scratch prior to the online exam, but instead were asked to use a pre-filled template during the exam

(Q/C) A counter to count down the time to start of the online exam. This is very useful for non UK students at a different time zone.



Topic:

Other – Exam Related

Feedback:

Please consider grouping your responses into the following: Access Arrangements, Mitigating Circumstances, Results, etc. This ensures your feedback will go to the correct team.

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(A) Currently online exams are hosted on an online platform and ran to UK time only. We are currently reviewing our exam times worldwide and if any changes are made, we will inform candidates of this.

We try to publish Exam booking dates well ahead of time on the IFoA web site. It is the student's responsibility to plan their study route accordingly. The IFoA reserve the right to move exams to fit in operationally, however if any changes are made we would try and inform candidates as soon as possible.

(Q/C) Would like to have earlier release of results for better preparation of the September exams.

(Q/C) Appreciate that the release dates of the results are close to each other.

(Q/C) The information for online exam was released quite late, I was quite confused about what it is going to be like for a long time.

(Q/C) Students prefer to have a higher frequency of exam sittings, as this offers them the option of choosing an exam sitting which does not clash with their work commitments. In particular, the April and September sittings are particularly close to quarterly submissions.

(Q/C) Moreover, the general impression is that other qualification boards may offer more exam sittings in a year and hence, students are able to take exams at a faster rate.

(Q/C) Given the change in syllabus, it is not clear to students whether they are still eligible for an exemption under IFoA if they had passed an equivalent paper/module under a different qualification board.

(Q/C) For example, most students had registered for the FAP modules under SoA in hopes to get exempted for CA1.

(Q/C) Malaysia: It is expensive to buy the calculator on IFoA website and the availability of these listed calculators are not easy to find in Malaysia



Topic:

April 2019 Exam Questions

Feedback:

To cover feedback and comments relating to exam questions.

Please ensure you state which examination the feedback is referring to.

(Q/C) CM2 (online) - questions were not very clear - answers didn't make logical sense

(Q/C) I didn't have any issues with the layout of the questions. They were clear and were in the range of questions I was expecting after studying the study material.

(Q/C) New format CP1 – the format for paper 2 changed which was not expected as the students did not have a sample paper. While the exam itself was from the core material, students spent quite a bit of time reading the case study

(Q/C) Multiple feedback: CM2 exam:

- The online exam contents were too long
- There were more questions in the actual exam than in the specimen exam and the assignments.
- Information given in the questions (especially Q2) was not clear enough.
- Questions were not clear, answers did not make logical sense

(Q/C) Students found the exam to be far too time-demanding. (SA3)

Online exam was very hard

(Q/C) (Not specified on the subject) 70% of the marks are located in with-profits products which is very unique to UK market. there is no numerical example of asset share calculation or movement as complicated as in the paper in either core reading, or past papers and it's impossible to search it online. so it seems really unfair to those who are not doing this work. I feel like 90% of my study are for nothing if only looking at this exam experience.

(Q/C) R was fun

Topic:

Tuition

Feedback:



To cover feedback and comments relating to ActEd.

(Q/C) The online resource is quite helpful for the R session exam (CS2)

(Q/C) Study materials are very good – forum is helpful

(Q/C) The study materials are very good. I find the online learning platform very helpful especially. Seeing the forum helps too as I like to see what other students are having trouble with and issues with course materials are usually flagged in the forums.

(Q/C) Materials time of arrival is very unpredictable

(Q/C) Time of arrival of materials is very unpredictable

(A) We appreciate that delivery times can be very unpredictable but there is little we can do to improve the speed of delivery to certain overseas countries. We hope to soon be using a new eBook platform and make more of our products available as eBooks. This will give more students the option of avoiding despatch costs and reduce waiting times for more products.

(Q/C) Too expensive, we're left with No choice because of monopoly, material is not worth the price

(Q/C) Study materials were too expensive and ActEd is a monopoly

(A) The issue of prices appearing too high for some is obviously not easily solved, bearing in mind that ActEd is a commercial organisation.

In line with the IFoA's reduced-rate policy, ActEd offers discounts of up to 60% to students on low incomes.

(Q/C) Singapore – there are no online tutorials available for the specialist subject that I was not able to join due to the lack of students. This was disappointing as I could not utilise this platform for my studies.

(A) To maximise the chance that the tutorial you want to attend is available near you then please:

(a) complete the survey we send out midway through each exam session, asking about the subsequent exam session

(b) book on and/or request your tutorial before the relevant finalisation date.

However, given the geographical spread of students, we are unable to run tutorials everywhere and we have to target our resources where there is the most demand. We are trying to run Live Online Tutorials in most subjects which gives students the ability to attend a tutorial without travelling if they wish.

There is always a limit, in particular, on the number of block tutorials that we can run, especially now that we have more longer courses requiring 5 or even 6 days of tuition. Finalising late-starting Regular Tutorials after results is also increasingly difficult given that the early subject results are now released two weeks later than they used to be.

(Q/C) The SA core reading for 2019 exam is updated which reflects the current challenges in business, industry and technology. However, unlike ST exams, there are no revision notes for SA exam which could be helpful to assist the student to prepare for the exam.



(A) With many changes required to nearly all subjects this year, we simply did not have the capacity to release everything for the April exams. Also, a few products were completed later than we would have liked. But there were relatively few gaps and we hope to plug most of these over the (British) summer.

Topic:

Work Experience Requirements

Feedback:

To cover feedback and comments relating to Personal and Professional Development and/or Work-Based Skills, and Form A/B.

(Q/C) My only comment here is that I wished there was a way to incorporate some of the work we do in government with questions and testing. I've never worked in insurance and I feel that there would be a lot of value that comes from having that real-world experience that you get on the job. So the insurance-related questions would be easier to understand having that context.

(Q/C) Hope there is a way to incorporate some of the work done in government with questions and testing. Not worked in insurance and feel that a lot of value comes from real world experience.

(Q/C) There is great improvement in providing guidance on the transition from Personal and Professional Development to Work-Based Skills.

(Q/C) Students also found it useful to receive an e-mail reminder regarding the deadline at which they should file their Work-Based Skills.

Topic:

Student Communications



Feedback:

To cover newsletters, handbooks, webpages etc.

(Q/C) I would mainly use the webpages through emails sent so I never really had the time to check handbooks and newsletters. But the webpages covered all the information that I was after generally.

(Q/C) The communication of the Curriculum change is not responsive and some of the students spoken to do not know the exact like-for-like comparison of the curriculums.

- For example, FAP from SOA can be used as an exemption for the CA1 exams. However, there was no reply if FAP can be used as an exemption for the CP1 exam.

(Q/C) The online forum/discussion for the online exam part is very convenient to keep track of any exam related news and any errors in the notes/assignments.

(Q/C) Mainly use the webpages through emails

(Q/C) "The Actuary" book sent covers useful information about the market and have learnt various insights into a problem

(Q/C) There is great improvement in the student communications. The information are important, relevant and easy to read.

Topic:

Other

Feedback:



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

(Q/C) "I find that the communication for volunteers for this region is rather sparse and I do not know that I can volunteer for such roles. Perhaps better communication around this would be great"