



Meeting Notes

Africa and Middle East – Global Student Consultative Forum

Wednesday 9th December– 15:00 -16:30 GMT (UK Time)

Blue Jeans Conference Call

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The IFoA recommends downloading the Bluejeans App into your computer, smart phone or table (available from AppleStore or GooglePlay)

Attending:	Neema Tarimo (NT) - Lead Representative Darshan Purmessur (DP) - Student Representative Pam Dagger (PD)- Student Representative Sibougile Muromba (SM) - Student Representative Innocent Mapwetekere (IM) - Student Representative Olanrewaju Ibidapo (OI) - Student Representative (Guest) Mohammed Khasawneh (MK) – Student Representative Sailajah Ganesan (SG) – Student Representative Dziwana Shawa (DS) – Student Representative Executive Staff Matt Tennant (MT) – Quality Manager Andrew Berrow (AB) Head of Learning Operation	Apologies:	Naveed Akram (NA) – Quality Executive
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Item	Title	Actions
1.	Welcome MT welcomed students to the meeting. Apologies received from Naveed Akram.	
2.	Notes and Actions arising from the last meeting	

Item	Title	Actions
	<p><i>Notes from previous meeting</i></p> <p>DP noted that some students had to wait 5-8 hours to access their exam results on publication date. AB noted that the IFoA experienced an issue due to a server capacity on the release of results which caused the delay. DP suggested some alternatives to get access to our exam results such as text message or email. AB noted we are exploring sending out the exam in an alternative format such as email.</p> <p><i>Actions from previous meeting</i></p> <p>Action 1. MT confirmed that students for CB3 must not collaborate once the business exercise has begun in relation to the questions/scenario, however for coordination of login times prior to this is permitted.</p> <p>Action 2. MT confirmed article had been sent around in relation to the marking timetable.</p> <p>Action 3. Action was addressed by AB in discussion of release of results in earlier item.</p> <p>Action 4. MT confirmed student feedback is always made available to teams after each exam session.</p> <p>Action 5. MT confirmed there was not a specific video tutorial for CM/CS papers ahead of September, but the IFoA did publish sample questions for the 'A' papers ahead of the session.</p>	
3.	Students' Comments	
	<p>3.1 Exam Booking & Pre-September Exam Correspondence</p> <p>MT noted student comments in regards to the availability of CS and CM question samples leading up to the September exams. The IFoA had wanted to make available these question samples as soon as possible, however, they were published as soon as they were ready. We recognise students</p> <p>Student noted that the correspondence was more prompt and direct compared to the April session, this meant a lot less uncertainty and questions. One of the FAQ's was updated late in regards to the use of the equation editor. AB noted that the number of considerations needed for the online exams is high, which resulted in student enquiries we hadn't predicted, therefore new or amended FAQ's had to be produced.</p>	
	<p>3.2 Online Exam Platform (including testing, two-factor authentication, download/upload)</p> <p>AB noted a small number of reported issues of students who upload their paper at very close to the 15 minutes upload point and then were cut off mid upload. AB advised that the upload window is not additional time to complete the paper and upload with less than a minute before the cut-off point.</p>	

Item	Title	Actions
	<p>Student representatives highlighted two suggestions for the platform for future sessions. A real-time clock and the ability to handwrite certain question parts within their answers. AB noted a real-time clock has been investigated but is a low priority for other developments. MT noted that the request to hand-write question parts was a recurring piece of feedback for this session but the IFoA is not planning any changes to how students complete the paper in April 2021 to permit this.</p> <p>A point was raised that during the platform test, the files were not in a 'ZIP file' but during the main exam was in. It was reported some students panicked as they couldn't extract the file without certain software. AB confirmed ZIP files will be part of the April 2021 test along with instructions of how to extract.</p> <p>SG asked if the IFoA will be returning online for 2021 and beyond. MT/AB informed them the online format will remain in 2021 and students should prepare for online exams after 2021.</p> <p>SG provided a suggestion for allowing a 'tablet writing' facility to complete numerical aspects of the paper. AB explained that our examinations needs to be accessible to everyone, so allowing those who have access to those devices over those who don't would be advantaging certain students.</p> <p>NT emphasises that students would very much like to be able to write certain parts of their exam in written format. The Africa and Middle East region has many students who English is not a first language and can handwrite faster than they can type.</p>	
3.3	<p>Other – Exam Related</p> <p>DP asked for some clarification around how the IFoA investigates plagiarism. MT noted that as investigations are ongoing there is only so much we can state at this time, however detailed an overview of the process. Where potential plagiarism is identified, this will be accessed by the IFoA and the student is always invited to respond to any allegations. The process is documented in our Assessment Regulations as an appendix. DP asked for an article on how the investigations take place similar to the article on marking timeline?</p> <p>Action MT to consider.</p>	MT
3.4	<p>September 2020 Exam Questions</p> <p>SG raised the issue of reading time for the CP2 paper. Though the 15 minute reading time is now included into the exams, but can for certain papers, eg CP2 the examination is long paper and asked if a separate reading time can be reintroduce. MT stated that since removing the reading time we have had almost no feedback from candidates asking to reinstate it. MT agreed to see if similar feedback had been received from the session and consider if it was a larger reported issue for candidates. Action to discuss.</p>	MT

Item	Title	Actions
	<p>DP noted that the CP1 examinations topic did not follow the pattern of previous exams/past papers. MT noted that the examiners who write the papers are under no obligation to match exam papers to the patterns of previous papers. MT further noted that past papers should be used as a revision tool as opposed to a method of predicting future exam paper formats.</p> <p>SM asked question on plagiarism and how the IFoA identify it. It is very hard for some students to prove they haven't plagiarised when they have learn definitions from core-reading or text books. SM asked can our online exams platform use certain software to restrict wider internet usage to reduce plagiarism. AB gave an overview of the options online invigilation that are being explored for future sessions.</p>	
3.5	<p>Tuition</p> <p>DP noted cost of the study material for students in the region and the impact that has. DP noted ActEd does not offer reduced rates based on income for this material. MT stated we believe ActEd does but will clarify this. Action MT</p>	MT
3.6	<p>Work Experience Requirements</p> <p>No comments were received in relation to</p>	
3.7	<p>Student Communications</p> <p>Students raised concerns in relation to the cancellation of the physical copy Actuary Magazine for student members. Representatives felt that certain points had not been addressed in the response to their letter to the IFoA. It was felt my representatives that without the cost of exam centres, savings in running's online exams could be found and therefore it was surprising to representatives the decision to cancel the magazine for student members was made. Representatives also expressed a dissatisfaction at not being consulted in the decision making.</p> <p>AB/MT detailed the considerations made around the changes in publication method for the Actuary magazine and student members, primarily around the reduced income for advertising that had been detailed by Stephen Mann. AB noted that the magazine would still be available online and student members will receive email confirmation when the recent edition is published.</p> <p>AB explained the costs of running online does not remove all the costs of examinations that had previously been in exam centres. Additional resource to our online platform, specialist software and internal resource to run the examinations.</p>	
4.	<p>Items for Discussion</p>	

Item	Title	Actions
	<p>4.1 Exam Timetable</p> <p>MT/AB stated the IFoA is seeking feedback from students on views to the current layout of the exam timetable. SG raised that the exams over the two week period, can the dual papers not be sat on two consecutive days. Don't need to expand the whole exam period but could we have a day between the Paper 1 and Paper 2. AB explained that the double papers tends to have the higher volumes of entries, so the exams are scheduled to start making as soon as possible. However, it is useful feedback to consider.</p> <p>DP asked the exam results being published at two different days. If the pass lists aren't now being published is there a reason why the results are different. AB/MT noted that the exams results are split traditionally through the earlier exams for Associate and later for Fellow, however, it was noted the CP results required for Associate are released with the 'Fellow exams'. Action for AB/MT to report back why this is the case.</p>	MT/AB
	<p>4.2 Actuary Magazine Changes</p> <p>Item was discussed in agenda point 3.7.</p>	
	<p>4.3 IFoA Webpages Review</p> <p>MT noted that the IFoA are planning some revisions to our webpages ahead of the April 2021 exam bookings, to remove the FAQ's which existed for the April and September 2020 exams. The details within them would be moved to other webpage or handbooks. MT asked the forum is they had any preference for key information to be in document or webpage format. If student representatives had any preference to email MT their views.</p>	
5.	<p>Any Other Business</p> <p>A point was raised in regards to fluctuating currency rates and how that causes income to rise slightly above the reduced income threshold when considering reduced income rates. AB action to investigate with our membership team.</p> <p>From the IFoA's Membership team 11/12/2020: <i>We would encourage students to approach us if their income, due to the fluctuating exchange rate, is slightly over the threshold for reduced rate. In these circumstances, we may take an average of the rate over the past subs year and apply the reduced rate if then eligible. This is on the understanding that if there is a significant change to the student's income, they will let us know and will then be eligible to pay the difference of the full rate.</i></p>	AB

Item	Title	Actions
	<p>SG raised a point a query in relation to the cost of the new cost in sitting PST which was introduced. SG asked why the fee was introduced and could it still be free for existing members who joined before the announcement. Action for AB to find about the costing.</p> <p>Meeting following up point from AB 11/12/2020:</p> <p>A question was raised about the introduction of fees for the Professional Skills Courses (PSC). In order for these new courses to be sustainable we need to charge a course fee for each stage.</p> <p>Since students have up to six years from joining to complete their PSC courses it was felt that applying fees from 1 July 2020 across the board was equitable and reduced rates do still apply. Students who are suffering financial difficulties are reminded that the IFoA Foundation may be able to help with grants.</p> <p>DP asked if the IFoA had any plans to give students access to their exam results in the format of those who apply for Subject Access Request. MT noted that the IFoA is developing a platform to allow this but work was on hold due to COVID-19. A update will be given at a future meeting.</p> <p>MT thanked student representatives for their contribution and time for the meeting and wished student members well in their exam results W/C 14/12/2020. The meeting was closed.</p>	

Student Consultative Forum Feedback Return Form – Africa and Middle East September 2020 Exam Session

<p>Topic:</p>	<p>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></p>	
<p>Student Comment</p>	<p>IFoA Response</p>	<p>Further Action Taken (if applicable)</p>
<p>Booking Issues I had some issues booking one of my exams where the payment timed out and money was deducted off my account but it did not register. I had to wait 14days before this was reversed and was disadvantaged due to exchange rate movements. This was extremely frustrating. I then had to re-register and pay a third time again disadvantaged by exchange rates.</p> <p>I had a challenge booking the CM1 exam. I called IFOA on booking deadline day with no success. I sent them 2-3 follow up emails with no response. I only thought to continue to call them days after in hope of getting help. Had I not made the effort the booking would have failed.</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> <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>I would have liked it better if it was possible to select both papers at the same time during booking to avoid paying for them separately.</p>	<p>We thank you for your feedback on the examination timetable. The IFoA is gathering feedback on student opinion to the layout of our examinations for further consideration.</p>	
<p>The exams did not provide freedom to chose the options.A clash between SA and CS meant I could not register to the exams.</p>	<p>Thank you for your feedback, we are sorry that you encountered an issue during the booking period.</p>	



	<p>We are not currently aware of any issues affecting student bookings this session, we believe that you should have been able to register an SA exam and also CS exam. Although it is important to note that students are unable to book multiple exams in one transaction and would need to book the exams separately.</p> <p>Please provide further details on this and we can look into this further.</p>	
<p>Communication - CS and CM Papers</p> <p>Correspondence was okay. However specific details on the form in which CS2 and CM2 papers would take came a bit late. Students prepared for these exams in the midst on anxiety as to how these exams would be accessed. The notation sheet came a bit late as well.</p> <p>My only concern was with the notation sheet which kept changing and some answers regarding the use of the equation editor were confusing</p> <p>I understand IfoA was under pressure but I was not satisfied with how they handled the dissemination of information.</p> <p>It left me confused at times, at one point they said my exam(CM1) would be 40% multiple choice, then that changed.</p> <p>It was not clear how many questions would be on the exam considering the new online format that came with it's own pressures. The webinars were provided after the booking window which did not allow students to liberty to make an informed decision on whether to book or not.</p> <p>In my opinion the information for the most part was vague and I booked the exam blindly, only because I was determined to do it at that time.</p>	<p>The IFoA recognises that students would have preferred details on the format of the CS and CM exams at an earlier stage. A large amount of work was undertaken to prepare the examinations for online format, alongside write new sample questions for the website. We published the sample questions as soon as they were ready and hope that student members found them useful to their exam preparations.</p>	
<p>Communication - FAQs</p> <p>There were changes to the FAQs until the last business day before the exam. Even though FAQs say Sept 3rd was the last date, there were amendments to the references to use of excel in answering exams, until Sept 18th.</p>	<p>We apologise for any inconvenience caused as a result of the changes. Updates to FAQ's took place often as a result of student enquiries to questions the IFoA had not foreseen. The number of changes required to run examinations online remained high for the September exams. We do not foresee</p>	



<p>This lack of clarity severely affected my ability to focus study efforts efficiently</p>	<p>the volume of changes occurring ahead of the April 2021 exams.</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>Communications - Plagiarism There must be more clarity on plagiarism particularly against a background of reports that several IFoA students are being investigated following the April 2020 sitting.</p>	<p>Please refer to meeting notes.</p>	

<p>Topic:</p>		<p>Online Exams Platform: <i>For Online Platforms, this should cover technical questions e.g. equipment/software/download/upload etc.</i></p>	
<p>Student Comment</p>	<p>IFoA Response</p>	<p>Further Action Taken (if applicable)</p>	
<p>Downloads and Uploads In downloading yes it was a zipped file yet my computer i was using was not able to open zipped file - There was no special information in the word file and the IFoA could have uploaded that separately with the exam paper.</p> <p>Had trouble uploading my exam - it failed a few times before success. Perhaps set up real time assistance eg chat bot when technical issues are encountered.</p> <p>I failed to upload my CP3 paper, and had to send an email to get approval which was costly because I had to make an international call.</p>	<p>Thank you for your feedback.</p> <p>Unfortunately we are unable to add multiple documents onto the online exam platform for exam download which is why we have had to ZIP file materials in the past. We are 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>During the exam session the Examinations Team were on hand to provide support and assistance during the exam period via telephone or email.</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.	
General Comments Great platform, please use the online format for exams going forward, it is in keeping with the times This was really well done. Would like to see this be implemented in the future exams as well. As gives one more flexibility to write across the globe.	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.	
Suggestions I would request that the exam answer sheet provided for by Ifoa, with checkboxes for multichoice questions, excel spreadsheets and tables to be filled for questions like financial statements. They should even maybe create a form PDF that the questions are read only, but the answer sections are write sections, for easy use. This is to save time of referencing a separate question paper and also time for creation of tables etc to allow for time to be dedicated to submitting answers. Secondly, Ifoa should allow for submission of exam in parts so that one is not tormented by the fear of all of nothing in exam submission. One should be allowed an option of submitting questions they are confident as they go on with the exam. Please do add the drag and drop feature while uploading files Consider adding a little extra "printing time" and or typing time. It's hard to look from one online window to another and not have say highlights and annotations. Please make it an option to handwrite and scanning scripts. It gives a fair chance to everyone. In Africa we didn't grow up with access to computers. It's frustrating to leave out questions because of time limitations.	<p>1. Thank you for your feedback and the suggestions you have provided. We are always looking at ways to improve future exam sittings. Currently our standard practice is that candidates upload their finished exam script at the end of their exam time. The platform and our marking platform does not have the ability to allow candidates to submit per exam question.</p> <p>2. Thank you for your feedback and the suggestions you have provided. We are always look at ways to improve future exam sittings. We are 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>3. Thank you for your feedback and the suggestions you have provided. We are always look at ways to improve future exam sittings. Exams have a total time, to which a candidate can structure as they deem fit. We do not allow extra time for reading or printing.</p>	



<p>A real-time clock maybe added in the online platform.</p> <p>For exams of a technical nature such as CM2 A I would like to propose that the written portion be multiple choice as opposed us having to type out the formulas in excel.</p>	<p>4. Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our online exam delivery.</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.</p> <p>5. Thank you for your feedback and the suggestions you have provided. We are always look at ways to improve future exam sittings.</p> <p>We are 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>Data for one of CS1 paper B question was not provided on my side. This made me not to complete the question.</p>	<p>Thank you for your feedback. We would like to apologise if you feel as though this topic area is not clearly covered.</p> <p>We can confirm that pre-exam materials were available via the Online Exams Platform from a certain date and time. The exact details of their availability (date/time) were provided in the exam joining instructions which were issued two weeks prior to the exam sitting.</p>	
<p>The Exam Team members always respond in unfriendly manner when you experience a problem and email them during the exam. They need to learn how to deliver negative information to the candidates. We are humans not robots!</p>	<p>Thank you for your feedback, we would like to apologise for the experience you encountered.</p> <p>We would like to assure you this will be investigated further and request that adjustments are made. Also additional training will be provided if deemed necessary.</p>	



Topic:	Other – Exam Related: <i>Access Arrangements, Mitigating Circumstances, Results, etc.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
I had a power during the exam. This meant i had to use one laptop for the first half of the exam then change then change later. Also internet connection was cut off because of the powercut	Where candidates believe their performance has been impacted by unforeseen circumstances, they should make an application for Mitigating Circumstances for this to be considered.	
Would be beneficial if results were published earlier than they are, especially for the April sitting. Results being published in late July does not leave much time for preparation for September exam should a re-sit be required.	At this point in time a reduction of the marking process cannot be offered. We are making strides towards implementing additional marking efficiencies, however these must not be detrimental to the marking quality and take time to validate and implement.	
Lack of standard pass marks and marking approaches on theoretical based papers	Every year papers are set with an objective of a 60 pass mark. However, the pass mark is reviewed during the marking process to ensure the pass mark is the correct one taking into consideration different factors as difficulty and length.	
More exam sessions per year would be most welcome	The running of our examinations of two sessions a year allows for over 30,000 exam entries. Setting and marking of exam papers is a large logistical and resource effort, which cannot be extended to more than what is delivered at the moment.	

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)



<p>CS2</p> <p>The paper was fair, however writing answers for questions which require tables like hypothesis testing and Kaplein Meir estimation was very difficult.</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. For CS2, specimen questions in the form of a modified past paper was provided. Also available was a guidance document on suggested notation that may be used.</p> <p>As part of revision, while CS2A is 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>CM1</p> <p>CM1 A had similar number of question to previous sittings. It is difficult to develop ideas to solve technical questions on screen. Developing then on paper and then typing needs more time, unless we are allowed to scan the workings.</p> <p>In CM1A, profit testing paper was too much to input in word</p> <p>The CM1 paper was not designed to be typed on word. The IFoA failed to provide a full specimen paper and this made the exam the first time you got to really see if you can finish it on time i.e no chance to do timed practice tests. Having to switch between paper and typing is a huge waste of time. My brain found it easier to follow the written symbols but this was not possible online so I kept having to work out a question on paper only to type it up. The last question on profit testing was not designed to be answered on word. It was time consuming and a huge deterrent to my success.</p>	<p>Please refer to 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 algebra required was manageable.</p> <p>Some specimen questions were provided to assist candidates with their preparation. 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 excessive time pressure, the examiners will take this factor into consideration when grading the papers.</p> <p>Some questions will be more appropriate to the A paper, and some to the B paper, but many questions will be appropriate for both.</p>	
<p>CM2</p> <p>Calculation questions for CM2 require more time. It is difficult to type equations and calculations. Such questions can be reduced in the future.</p>	<p>Please refer to meeting notes</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 algebra required was	
CS and CM Papers Time is a bit short to complete both paper A and Paper B. I suggest Paper B's time be increased to at least 2 hours for 100 marks. For Paper A maybe with a lot of practice one may finish the exam	As for any examination, if there is a general feeling that there was excessive time pressure, the examiners will take this factor into consideration when grading the papers.	
CP1 The actual start time for CP1 paper 2 was 15 minutes earlier than what was in the joining email instructions. In future the Institute should ensure that start time for the exam always corresponds to the time in the joining emails or exam registration forms CP1 Paper 2 had some quite unexpected higher order questions. CP1 Paper 2 (Case study) for each session, in my opinion, tests students on various aspects which the core reading and notes do not go on those details. September last year covered commercial mortgages, April 2020 covered ESG and September 2020 covered a bit of ESG and TCF which currently the core reading covers on a limited aspect. I believe the exam paper should cover resources that are explained and detailed in the notes. And the core reading for 2021 have been updated to include notes on commercial mortgages, ESG which for does not make sense - if these were present in the notes, a student sitting for these previous sessions would have been able to answer these questions	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 detailed specialist practice area specific knowledge beyond the CP1 core reading. The IFoA updates 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 in an exam then the IFoA will look to improve the core reading as appropriate.	
CP2 One of the formulas provided for CP2 Paper 1 had an error and this wasted a lot of my time. In CP1 I had thoroughly studied so did not even need to refer to a single piece of personal notes. In SP5 I occasionally referred to notes, but these were generally not useful given that the exam was more application based.	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.	
SP6 The calculation questions were taking too much time in SP6. I think if we can do the calculation question on paper and then email a picture of our answers that would save time	The Examiners were ready to accept a wide range of representations of formulae in Word. Unfortunately the uploading of different documents would cause too many logistical problems.	
SP8 SP8 had too many small questions with inadequate marks allocated to them. This made time management really hard. 11 questions is very substandard.	<p>The number of questions per paper can vary between sittings, while the overall marks of 100 is consistent.</p> <p>All IFoA exam papers go through various levels of review, with one area of assessment considering whether they can be completed within the given time. During the marking process, if the examiners discover evidence of unanticipated time pressure, they take this into account.</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>	
SA1 This SA1 exam had a lot of questions worth more than 8 marks, which requires both breadth and depth. 3h15min was not enough time to process the questions, understand the requirements and answer within the required time slot	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 Chief Examiner for the subject will cover this aspect in their report on the exam available on the IFoA website.	
SA2 SA2 - even though exams are open book there isn't much time to be looking at the notes. For the most part it's using knowledge from study otherwise you wouldn't finish the exam.	We thank you for your feedback. Though the IFoA examinations are open book, it is not a requirement for candidates to use external materials for reference should they not wish.	
SA7	SA7 covers a wide ranging area across Finance and Investment. Candidates need to be well prepared to answer	



<p>For SA7, it seems that the examiners went out of their way to deviate from past papers. There was also no link to market events in the past year. Some of the questions were asked in a very obscure manner. This added to the pressure of writing online under different conditions. I felt I could not showcase my understand of the syllabus under these conditions, and with the way questions were asked/phrased.</p> <p>One question specifically seemed to be more relevant to an ST5/ST6 exam paper rather than a pure SA7 one. This may have been harder for students who been less in touch with those 2 subjects recently'</p>	<p>questions across all the syllabus and to tackle different question types. Candidates also need to have built on prior knowledge from SP5.</p>	
<p>General Comments</p> <p>I think candidates should be allowed to type accounts using Microsoft Excel. It helps save time since typing accounts on Microsoft word really takes up a lot of time .</p> <p>Not enough time to answer questions online - typing takes a long time for both written exams (CB2) and mathematical exams (CS2). It's difficult to work out solutions and then copy it into word format, especially trying to type formula into a keyboard format (CS2) and ensuring there's no mistakes and that it makes sense (in terms of the formula sheet given). It was extremely difficult in the case of the CS2B exam.</p>	<p>Please refer to meeting notes</p> <p>Candidates could use Excel or 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>	

Topic:		Tuition: <i>To cover feedback and comments relating to ActEd.</i>	
Student Comment	ActEd Response	Further Action Taken (if applicable)	
We do recognise that ActEd is a separate entity from the IFoA and a profit making organisation but the cost of these materials are expensive. Cost of living nowadays is increasing and I really feel a downward revision in terms	We empathise with your situation, but significantly reduced prices are available for students on low incomes.		



of prices need to be catered especially in these challenging economic situations. I have also faced a lot of problems with the dispatch provider (DPD) - major delays and damaged ActEd binders.	We have experienced several distribution issues this year, including delays relating to the pandemic. We apologise for problems you have faced. We will continue to work with our suppliers to try to improve the situation.	
Too pricy for African incomes that we earn.		
In terms of material for the CM2 exam, while it covers most of a typically set IFOA exam, there was a lot of irrelevant topic points, or maybe gaps in the syllabus.	We will continue to monitor the question set for these new exams and review and modify our materials each year when needed.	

<div>Topic:</div> <div>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></div>		
Student Comment	IFoA Response	Further Action Taken (if applicable)
Will the usual PPD requirements still be in play, given that the pandemic may have affected people's employment status?	An exemption for PPD can be required via our Education Services team should a members working arrangements be impacted by COVID.	

<div>Topic:</div> <div>Student Communications: <i>To cover newsletters, handbooks, webpages etc.</i></div>		
Student Comment	IFoA Response	Further Action Taken (if applicable)
My only concern is that given the shift from venue based to online based exams, students are anticipating a significant downward revision in examination fees as soon as possible. I also did not appreciate that the IFoA discontinued The Actuary hardcopy with immediate effect without consulting	<p>Please refer to meeting notes.</p> <p>We appreciate your feedback.</p>	



<p>the views of all stakeholders. We are still paying the same subscription fees and believe that this was not a fair move.</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· the cost of introducing Two Factor Authentication for online exams <p>We will continue to keep fees under regular review.</p>	
<p>The only complaint is the lack of clarity in the communication in relation to the notation sheets, and other new exam related material due to the format change.</p>	<p>Please refer to meeting notes.</p>	