



Institute
and Faculty
of Actuaries

Examinations Handbook

September 2021 Exams

August 2021

Introduction

The IFoA Examinations Handbook provides you with the information you need to prepare for and sit the IFoA examinations.

The Handbook covers the software and hardware required to sit IFoA exams, what you need to consider and complete before sitting the exam and what happens on the day of the exam.

The Examinations Handbook gives you formal notification and explanation of the relevant IFoA regulations, policies and procedures for completing IFoA examinations, and signposts relevant web links where you can find out more information.

It is essential - and your responsibility - to read it.

This Handbook sits alongside:

- [The IFoA Student Handbook](#)
- [Assessment Regulations](#)
- [Mitigating Circumstances](#)
- [Appeals](#)
- [Refund policy](#)
- [Student Complaints policies](#)

You should familiarise yourself with these before you book or sit an IFoA examination.

Please note: The contents of this handbook may be subject to change. Any changes will be identified with a timestamp and important update communicated in pre-examination correspondence, joining instructions and the student newsletter.



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Preparing for your exam

Minimum Technical Requirements

Microsoft Package: The recommended minimum acceptable version is Microsoft Office 2013.

Minimum screen resolution: 1024 x 768

Internet connection: We recommend a wired connection of 2mbps or greater.

Time and Date: Your computer or device date and time must be set to the correct time and zone.

Adobe Reader:

Candidates will need to ensure that they have an application capable of opening PDF documents. If candidates don't have a suitable application on their device, they can download the latest version of Adobe Reader (<http://get.adobe.com/reader/>) which will enable you to view PDF documents.

Web Browser:

We highly recommend using the latest version of your computer or device web browser to ensure the best performance and behaviour. Internet Explorer is not supported. Your web browser will need to have JavaScript enabled.

Windows: Microsoft Edge, Google Chrome, Firefox, Opera

macOS: Safari, Google Chrome, Firefox, Opera

Microsoft Surface Tablet: Microsoft Edge, Google Chrome, Firefox, Opera

iPad (9+): Safari, Google Chrome

iPhone: Not compatible

Android Tablets: Google Chrome

Android Phones: Not compatible

File Sizes:

For all exams, the maximum file size for answer scripts should be no more than 20MB. If file sizes exceed 20MB, the answer script may not upload and may not be considered for marking.

ZIP File extractor:

Your computer or device must have the ability to extract files from a compressed ZIP folder.

Exam Formats

This section sets out the file formats (Excel, Word and R) for each exam, along with the standard functions you can and cannot use in Excel, Word and R when completing your exam and the length of each examination. This section also sets out restrictions on hand drawing and handwriting conversion hardware software, and lists suggested keystrokes for inputting mathematical formulae and symbols into Word.

Exam File Formats

All examination papers can be answered using Microsoft Word or Excel. **You will need to upload your answer scripts to the exam platform in the following file formats:**

<u>Exam</u>	<u>Exam Materials Format</u>	<u>Paper Upload Format</u>	<u>Exam Length</u>	<u>Exam</u>	<u>Exam Materials Format</u>	<u>Paper Upload Format</u>	<u>Exam Length</u>
CS1A	PDF	Word	3 hr 20 min	SP1	PDF	Word	3 hr 20 min
CS1B	PDF & R Data	Word	1 hr 50 min	SP2	PDF	Word	3 hr 20 min
CS2A	PDF	Word	3 hr 20 min	SP4	PDF	Word	3 hr 20 min
CS2B	PDF & R Data	Word	1 hr 50 min	SP5	PDF	Word	3 hr 20 min
CM1A	PDF	Word	3 hr 20 min	SP6	PDF	Word	3 hr 20 min
CM1B	PDF & Excel	Excel	1 hr 50 min	SP7	PDF	Word	3 hr 20 min
CM2A	PDF	Word	3 hr 20 min	SP8	PDF	Word	3 hr 20 min
CM2B	PDF & Excel	Excel	1 hr 50 min	SP9	PDF	Word	3 hr 20 min
CB1	PDF	Word	3 hr 20 min	SA1	PDF	Word	3 hr 20 min
CB2	PDF	Word	3 hr 20 min	SA2	PDF	Word	3 hr 20 min
CP1 Paper 1 & 2	PDF	Word	3 hr 20 min	SA3	PDF	Word	3 hr 20 min
CP2 Paper 1 & 2	PDF & Excel	Word & Excel	3 hr 20 min	SA4	PDF	Word	3 hr 20 min
CP3	PDF	Word	3 hr 5 min	SA7	PDF	Word	3 hr 20 min

The table above provides information about the time you have to complete the examination.

Please be aware of the following in regards to the September 2021 Exams:

- An additional **5 minutes** has been added to allow for downloading and printing any examination materials.
- After the end time of your exam, you will have **30** minutes to upload your answer script(s) to the exams platform.
- You must save and close your file before the end time of the exam, and not continue to work on the file during the 30 minute upload window.
- You will be provided templates for the completion of the CM paper B examinations.
- For any other examinations you will need to create your own document, in the format specified on the above table, at the start of the exam time.

Completing your Exam Answer Script

1. The IFoA recommends Microsoft 2013 as the minimum requirement package for sitting the IFoA exams, as previous versions are no longer supported by Microsoft Office.
2. To enable the IFoA to release its results within the agreed published dates there are a number of key processes that have been followed. One of these is that the markers use a marking platform which allows them to add their marks onscreen. It is therefore important that files are uploaded in the correct format as alternative file types cannot be marked onscreen. As you complete your exam and save your work it is important that you note **the exam platform will only accept the following file formats:**

Document	Software Processor	Suffix
Word	Microsoft Office	.docx
Excel	Microsoft Office	.xlsx

3. All other formats including R files, ODT or PDF documents will **not** be accepted.
4. It is also recommended that you allow a spacing of 2.0 between lines as the markers can then easily mark what you have written.
5. Most of the examination subjects require the answers to be provided in Microsoft Word. The exceptions to this are CP2, CM1 Paper B and CM2 Paper B which require the use of Excel. When sitting subjects which require answers to be provided in Word, you may wish to use another software package to aid with calculations. You will be able to copy and paste this calculations on your submission, however, it should be noted that any calculations should appear in full in your Word answer script to ensure you receive the appropriate marks. If you do not display your full workings then examiners will not be able to assess how your answer was determined, and full marks may not be awarded.
6. It is your responsibility to ensure the content of the paper is visible to mark. You should remove any formatting that has the potential to hide text, such as track changes, hidden text properties or font colour that will make their script illegible. The IFoA will only mark what is visible on your upload.
7. Your answer script must not be password protected. If password protected it cannot be marked.
8. Your answer script must not contain links. If it contains links it will not be accepted by the marking platform and cannot be marked.

Use of standard functions in Microsoft Office and R

9. You can use any standard function available in Excel, Word and R (excluding the use of Macros), as set out in the [IFoA Assessment Regulations](#). You cannot use functions only available in versions of Microsoft Office released after 2013. This is so that candidates using the 2013 version of Microsoft Office are not placed at a disadvantage.

10. Mathematical mark-up language (i.e. MathML, Open Math and OMDoc) should not be used
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in your answer script as it can corrupt the script and will not be marked.

11. You cannot use any dictation functionality within Microsoft Word or alternative software. Candidates with this requirement need to apply for Access Arrangements.
12. The use of RMarkdown and knitR is not permitted during the examination.
13. You are allowed to use help pages in Microsoft Word and Microsoft Excel.

Use of authorised calculators

14. There are no longer restrictions on which calculators may be used in our examinations. If you are using a calculator in an IFoA examination, any stored data and/or program facilities must be cleared beforehand.

Formulae, symbols and mathematical notation

Mathematical formulae and symbols

All examination answers must be typed except where we have agreed to specific access arrangements. For the avoidance of doubt, 'typed' is defined as keyboard entry.

15. It is not permitted to handwrite mathematical equations in the IFoA examinations.
16. You cannot use freehand drawing tools or other hardware, such as drawing tablets, or any device that converts handwritten text into typed text automatically for example Apple pencil or Surface Pen.
17. To make sure that no candidate has an unfair advantage over others, handwritten answer scripts or answer scripts which have been completed using free drawing or handwriting conversion software will receive a mark of zero, unless the IFoA has agreed to specific access arrangements.

Why can't I handwrite parts of my exam or use handwriting conversion software?

Not all candidates will have access to additional hardware or software that would allow them to input handwritten text into MS Office products (e.g. Apple pencil, Surface pen etc.). Allowing candidates to use handwriting conversion hardware or software, would give some candidates a material advantage over others who do not have access to these products.

Standard Keyboard Notation

18. To help candidates to input mathematical formulae and symbols into Word, we have compiled a list of suggested keystrokes in Word to use in place of the mathematical formulae and symbols. You can find the list of suggested keystrokes in the Standard Keyboard Notation section below.

Please note that you will still be able to use equation editor.

This list is not exhaustive and other sensible notation will be accepted.

The list has been grouped into four key areas as follows:

- General mathematical notation
- Statistical notation
- Compound interest functions
- Life table functions

We recommend that candidates read this list in conjunction with past papers and marking schedules provided for the relevant subject.

The notation in the table is likely to be of most use in subjects CM1, CM2, CS1, CS2, SP6 and SP9, but all candidates are recommended to familiarise themselves with the notation as part of their preparation for the examinations.

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
General mathematical notation	
Multiplication, \times	*
Division, \div	/
Approximately equal, \approx	~= OR; approx. = OR; c. =
Inequalities e.g. $a \geq b$ and $c \leq d$	$a >= b$ and $c <= d$
Proportionality, $a \propto b$	a is proportional to b
Square root $\sqrt{\dots}$	sqrt(...)
Superscripted letters, a^x	a^x
Subscripted letters, e.g. X_{ij}	X_ij

	OR; Xij
Exponential, e^x	exp(x) OR; e^x
Accented symbols, e.g. \hat{b} , \bar{X}	b^hat, X^bar OR; bhat, Xbar
Greek letters, e.g. $\mu, \sigma, \alpha, \beta, \theta, \varphi, \lambda, \eta, \rho, \delta$	Use the typed word for the letter e.g. mu, sigma, alpha, beta, theta, phi, lambda, eta, rho, delta. Match case of Greek letter, for example phi for ϕ and PHI for Φ . OR; an Arabic alternative where available e.g. a instead of alpha, b instead of beta, d for delta or D for DELTA.
Symbols, e.g. infinity symbol, ∞	Infinity OR; Inf
Derivatives, e.g. $f'(x), f''(x), \delta f / \delta s$	f'(x), f''(x), df/ds (stating partial, if necessary) OR; df/dx, d^2f/dx^2
Integral, e.g. $\int_a^b f'(t) dt$ and Solved Integral, e.g. $= [f(t)]_a^b$	INT(a,b):f'(t) dt OR; Integral over a to b (f'(t)) OR; int(a,b)[f'(t)] = [f(t)]:(a,b)
Summation, e.g. $\sum_{t=a}^b \mu_t$	sigma(a,b): mu(t) OR; sum(a,b): mu(t) OR; Sum over a to b (mu(t)) OR; Sum(a,b)[mu(t)]
Product, e.g. $\prod_a^b f(x)$	Product (a,b):f(x) OR; product over a to b(f(x))
Statistical notation	
Expected values e.g. $E(\dots)$	E(...)
Conditional expectation, e.g. $E(X Y)$	E(X given Y)

Variance, $V(\dots)$	$V(\dots)$
Covariance, $Cov(\dots)$	$Cov(\dots)$
Distributions, e.g. χ_m^2	chi-squared_m OR; chi-squared with m degrees of freedom
Binomial Coefficient, e.g. $\binom{n}{r}$	n choose r OR; choose (n, r)
Compound interest functions	
$i^{(p)}$	i(p)
$d^{(p)}$	d(p)
δ	delta
v^n	v^n
$s_{\overline{n} }$	s:<n>
$\overline{a}_{\overline{n} }$	abar:<n>
$a_{\overline{n} }^{(p)}$	a(p):<n>
Life table functions	
$\frac{l_y}{l_x}$	Ly/Lx
$\frac{d_x}{l_y}$	dx/Ly
${}_k p_x$	kpx
${}_m q_x$	m qx
p_{xy}	px:y
$\ddot{a}_{x:\overline{n} }$	adue:x:<n>

$a_x^{(p)}$	$a(p):x$
$\ddot{a}_{x:y}$	$adue:x:y$
$\ddot{a}_{x:y:\overline{n}}$	$adue:x:y:<n>$
$\ddot{a}_{x:y:\overline{n}}^{(p)}$	$adue(p):x:y:<n>$
$\ddot{a}_{x y}$	$adue:x y$
$m \ddot{a}_x$	$m adue:x$
$A_{x:\overline{n}}$	$EA:x:<n>$
$\overline{A}_{x:\overline{n}}$	$E\overline{A}bar:x:<n>$
$A_1_{x:\overline{n}}$	$TA:x:<n>$
$A_{[x]:\overline{n}}^1$	$PE:[x]:<n>$
$(IA)_1_{x:\overline{n}}$	$I(TA):x:<n>$

Reference Material and Exam Conduct

19. Whilst sitting the IFoA examinations you can refer to any material that is available to you whether printed, electronic or online.
20. You are not permitted to use e-templates and any electronic files which contain pre-existing calculations. All required data will be supplied electronically by the IFoA at the start of the exam time.

What do I need to do?

You need to be aware of the IFoA guidelines in relation to plagiarism and collusion.

To ensure the IFoA protects the integrity of our exams, your examination script will be uploaded to a software which identifies potential cases of plagiarism and collusion. Information about possible breaches of the Assessment regulations are also identified by the marking teams and whistle blowers.

If a possible case of plagiarism or collusion is detected within your paper, this will be investigated. The IFoA will conduct an investigation looking taking into consideration the following:

- a. Is this an acceptable use of material the IFoA would expect to see in an exam paper from Core Reading, Acted Material, recommended reading for that subject?
- b. What is the extent of plagiarised material within the script?
- c. Did any of the material identified contain correct referencing?
- d. The extent of the similarities within scripts, in case of possible collusion, which are unique and the possibility of those being coincidence to be minimal.

What is considered plagiarism or collusion?

- Plagiarism:
 - a. Plagiarism is the act of copying or including the work of another person or your own previously assessed original work in your own work, intentionally or unintentionally, without proper acknowledgement.
 - b. In its most common form plagiarism involves copying and pasting and/or reproducing material directly from another source. This could include core reading text, Acted resources and/or information obtained directly from internet sources or textbooks.
 - c. There shouldn't be any need for a well-prepared candidate to copy from any external sources and it's generally preferred if candidates didn't do this.
 - d. The IFoA recognise that answers to some questions in our examinations, which ask for basic information for example 'definitions', 'principles', 'basic lists', and 'regulations' may have been memorised as part of your revision strategy. These could be identical or very similar to the contents of your learning materials. Examiners and markers will be familiar with these questions, and candidates will not generally be investigated for plagiarism where such similarity is identified.
 - e. Unless a question requires the production of basic information, our recommendation is that you answer everything in your own words where possible. Where you directly quote from your learning materials to answer questions, you should acknowledge this. If you are

directly referencing external material then you should remember this should only form a very small fraction of your overall script and it needs to be relevant to the question.

- f. The examiners do not expect students to directly copy large volumes of their learning material into their answers, and this could be flagged as plagiarism. For the avoidance of doubt this would also include directly copying large volumes of learning material which had been subject to minor amendments.

Collusion:

- a. Collaborating or communicating with another person to gain advantage by any means, including facilitating or receiving such assistance.
- b. Examiners do not expect to find similarities within scripts which are unique and the possibility of those being a coincidence to be minimal.
- c. Examiners do not expect to find links to other candidates' answer scripts. When these are found it is a strong indication that two or more candidates have worked together or shared information during the examination.
- d. If a candidate has not downloaded the examination paper from the examination platform but has uploaded an answer script indicates that they have been in contact with other candidates during the examination time.

How to avoid plagiarism

- You must ensure that any work you submit for any assessment is your own.
- Where a question is asking for content such as definitions or listing principles which the IFoA recognises you may have memorised, you will not generally be investigated for plagiarism where such similarity is identified. In answering other question types, if your response includes quotations, theories, ideas, data or any other materials which are the work of another person or persons, you must ensure that you have taken all reasonable steps to acknowledge the source. This includes all text books, study materials and internet sources.

Guidance how to use referencing and citation in Open Book Examinations

- Acknowledging work that is not your own is a fundamental component of any business activity. Examinations are no different and in an open book environment, using material directly from a textbook, core reading or an internet site should be 'referenced'. This might include a definition, a list, a table, or chart, or any material that is not written in your own words. It should be noted that where content such as definitions or listing principles are required, examiners and markers are familiar with these questions and candidates will not normally be investigated where small amounts of quoted material are included without referencing.
- There are many different ways that this can be done, but for the purposes of the IFoA examinations, we are looking for a simple referencing system that will allow a marker to be able to locate the source of the work you are using.
- For example, it could be as simple as *IFoA SA7 Core Reading 2020, Unit 2, Page13, Paragraph 3.4*. It should come at the end of the sentence or paragraph that you are referencing. For

internet sources you could use the following

format: <https://www.economist.com/leaders/2021/03/31/message-in-a-bottleneck>

- The key is to keep it simple, but acknowledge that the work is not your own and show the marker where it has come from. Our recommendation is that you answer everything in your own words.

Preparing to sit your exam

This section sets out the steps you need to take to:

- ensure that you are able to receive essential communications,
- have the appropriate hardware and software to successfully complete an IFoA examination,
- ensure that you have carried out the necessary checks to allow you to sit the examination on the exam day and the checks you must perform before sitting.

Make sure your email address and mobile phone number are correct

The IFoA use the preferred contact email address and phone number that are listed on your record. It is your responsibility to check these are correct during the exam time from booking to exam results release. Failure to do so could mean that you miss out on important communications which may require you to complete a task and you could find that that you are unable to sit to the examination on the day. You can check and update your details by logging in to [your online account](#) on the IFoA website. This also applies to non-members.

You will receive the details of how to access the exam platform by email two weeks before the start of the first examination of the session. For the September 2021 session this will be on **31 August 2021**. Please make sure that you add the following IFoA emails to your 'safe senders' address book to avoid it email being sent to a Junk or Spam folder:

- examsupport@actuaries.org.uk
- alerts@onlinepracticalexams.org.uk
- memberservices@actuaries.org.uk

Important: Remember to check that no IFoA emails have gone into your junk folder

21. The IFoA uses a Two-Factor Authentication process to allow access to the examination platform, which requires you to receive an SMS text message. It is important that you keep your mobile phone number up to date or you may miss out on communications and therefore are unable to sit the examination. This process is set out in detail in the Accessing the Exam platform and verifying your details (Security Process) Section below.

Make sure you meet IFoA examination hardware and software requirements

22. You are responsible for ensuring you have a working device ahead of your examination.
23. You are also responsible for checking you have the correct software/package downloaded prior to the exam.

24. In order to be able to access the examination on the exam day, **you will need to complete the Equipment Checks for every exam you are sitting.**

Make sure you have the date and time of the exam recorded

25. IFoA examinations are run in UK time. Please ensure you have made a note of your exam date and time. If you are sitting the exam in a different time zone, please ensure you have the correct local time to sit your exam. Additional time will not be given if you download the examination paper later due to a confusion with time zones. Check that your device is set to the correct time and date.

Cache History

26. We recommend that before accessing the platform on every occasion that you clear your browser cache/history. You may need Administrator rights to do this if you are conducting your exam on a work computer.

Stage 1 – Two weeks before you are due to sit your exam

Two weeks before the start of the examination session:

- You will receive an email to your preferred email address from alerts@onlinepracticalexams.org.uk advising you to create and verify your details on the examination platform.
- Your joining instructions will be available to view in your member's area of the website. This information will include how to create and verify your details on the exam platform and how to complete the examination platform equipment checks.

If you do not receive the email then please contact us at examsupport@actuaries.org.uk no later than 5 working days before the exam is due to begin, as failure to do so means you may not have enough time to complete the relevant checks and you may be unable to sit the examination.

The email you will receive will look like the following:

This email is sent on the behalf of the Institute and Faculty of Actuaries.

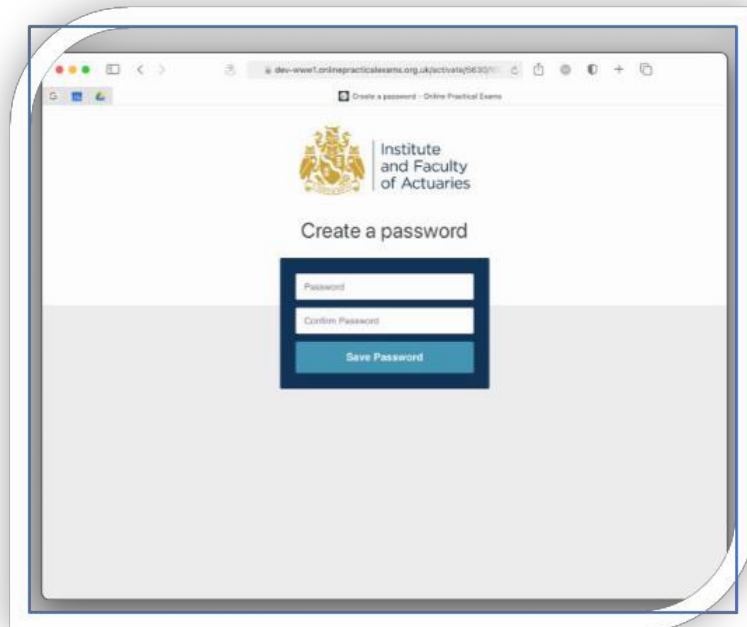
Setup your Online Practical Exams account for **CM2B - CM2B Test - 21 June 2021, 10:35**.

To gain access to the Online Exams Platform, you must first set up and verify your details. You must have your mobile phone available. Screenshots and guidance are available on the [IFoA website](#).

To verify your details and set up your account you must do the following:

1. Open this webpage to verify your details: [Setup my account](#)
2. Once the webpage has loaded, you will then be able to create a password and save those details.
3. Once you have saved your password you must confirm your mobile number. Do this by selecting your area location and then adding your telephone number. Then select 'Send Verification Code'. Please Note – this will be your only opportunity to change your mobile number on the platform. If you wish to make further changes you must contact the Examinations Team (examsupport@actuaries.org.uk)
4. Once you have sent for the verification code you should receive a text message containing the code within a couple of minutes. If the code does not arrive, you can retry sending an SMS multiple times. If you still do not receive the text message after 15 minutes, please contact examsupport@actuaries.org.uk.
5. Once you have received the code, you must enter this onto the Online Exam Platform portal WITHIN 15 minutes verify your details.
6. Once the code has been entered and the details have been verified, you will then have access to the online platform.

27. Once you have received the email, you must select the hyperlink 'Log in' to set gain access the Examinations platform. You will then be able to create a password and save those details.



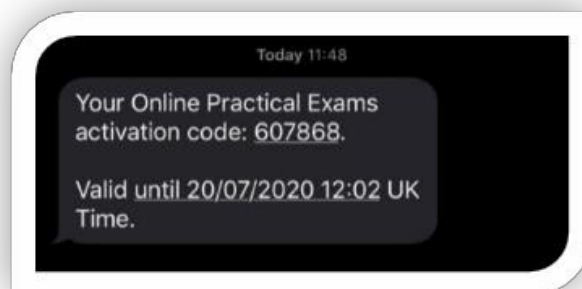
The screenshot shows a web browser window with the URL <https://dev-www.onlinepracticalsams.org.uk/activate/b630111>. The page header includes the Institute and Faculty of Actuaries logo and the text 'Create a password - Online Practical Exams'. The main content area is titled 'Create a password' and contains a form with two input fields: 'Password' and 'Confirm Password'. Below these fields is a blue button labeled 'Save Password'.

28. Once you have saved your password, you must then confirm your mobile phone number by selecting your area location, then adding your telephone number and selecting “[Send Verification Code](#)”. If the mobile number we hold for you is incorrect, please enter in the correct mobile number. If you need to update your mobile number more than once you will need to contact the Assessment team to do so.

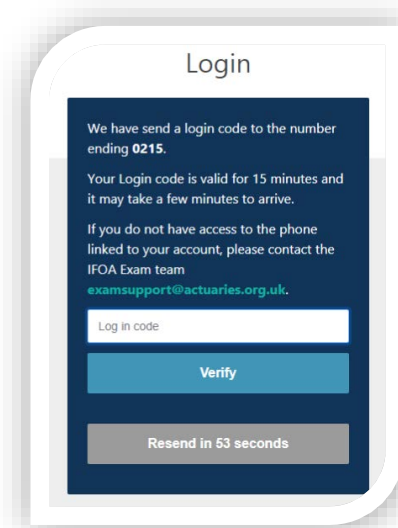


The screenshot shows a web form titled "Confirm mobile number - Step 1 of 2" from the Institute and Faculty of Actuaries. The form includes a warning: "You will need access to your mobile each time you login. Changing this number will not update My Account on the IFoA website." Below this is a dropdown menu for the country code (set to GB) and a text input field for the mobile number. A blue button labeled "Send verification code" is at the bottom.

29. Once you have selected ‘Send verification code’; you should receive a text message with an activation code. The text message can take a couple of minutes to come through.



30. Once you have received the activation code, the code is valid for 15 minutes. You must enter this onto the Exam Platform portal to verify your details.



31. Once your details have been verified, your account is now active. You will see a confirmation on screen.



Once you have completed your account set up, you will be able to log into the IFoA Exam Platform through the following web page: <https://www.onlinepracticalexams.org.uk>. We recommend you bookmark this link.

You will need to enter your ARN and the password you have created to access the platform.

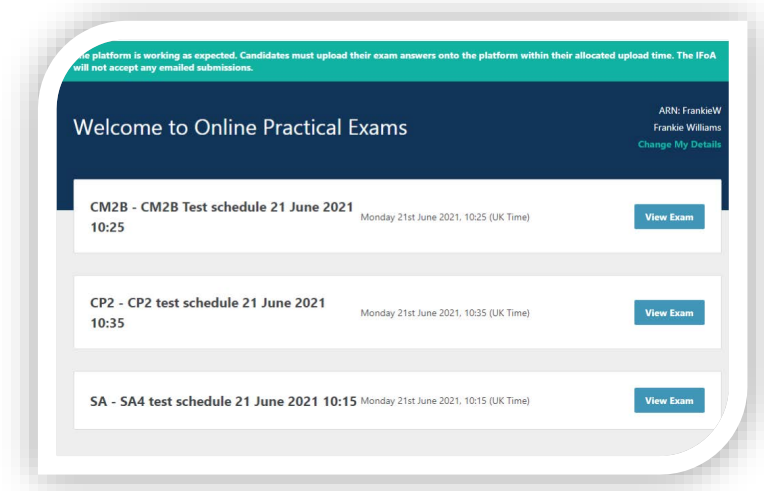
Stage 2 – Equipment Check

Equipment checks

32. You are responsible for organising and testing your equipment ahead of any assessment in accordance with the minimum requirements issued by the IFoA.
33. Once you have activated your account and are able to access to the Exam Platform, you must test that the platform on the computer you plan to use for the exam.
34. **You will need to complete the equipment check for every examination you are taking** as this will replicate the examination day.
35. **If you do not carry out the equipment check ahead of the examination day you will not be able to access the examination paper** and therefore you will not be able to complete the examination. This is to ensure you have correctly tested the platform to avoid any issues during the examination day.
36. A red banner will show at the top of the examination area if you have not completed the equipment check.

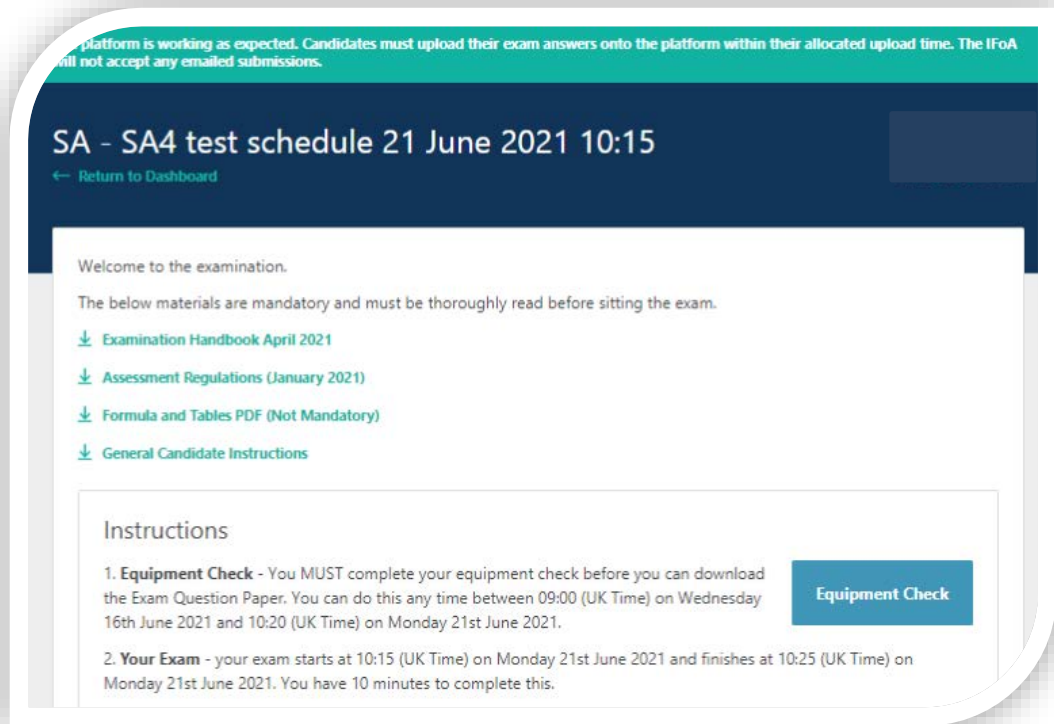
You must complete the equipment check before attempting to access this exam. Click to check now.

37. Where you are able to sit in your office, you are advised to check with your IT department ahead of your exam for any pending system updates, restrictions for using the platform or firewalls.
38. Once you have logged onto the platform successfully, you will find the exams you have been enrolled on. You are expected to complete equipment checks to test your equipment for all exams listed here. To begin an equipment check select “**View Exam**”.



39. You will be presented with an information page, which includes the Assessment Regulations. You will need to tick and confirm you have read and understood the Assessment Regulations.

40. You will then be taken to the Examination page. Here you will be presented with a number of important documents you will need to read and become familiar with before the examination day.
41. You will also find your exam Instructions. Please read these carefully.
42. Across from the Instructions you will find a blue “**Equipment Check**” button on the right.



43. Within the ‘Equipment Check’ section, there is a download area and an upload area. Both areas must be completed in order for the Equipment Check to be fully tested. There is no limit to how many times you can test your equipment.

Download Area

- a. To test the Download Area, you must select the blue 'Download Check' button.

The screenshot shows a web interface with two main sections: 'Download' and 'Upload'. The 'Download' section has a blue 'Download Check' button. The 'Upload' section has a 'Browse' button, a text input field containing 'SA4 Equipment Test - Word File Submission.docx (11 kb)', and 'Preview' and 'Remove' buttons. At the bottom of the 'Upload' section is a yellow 'Upload Check' button.

- b. Once selected the downloaded document should appear at the bottom of the webpage in the download banner. You must select 'Open' to ensure you can view the downloaded document.

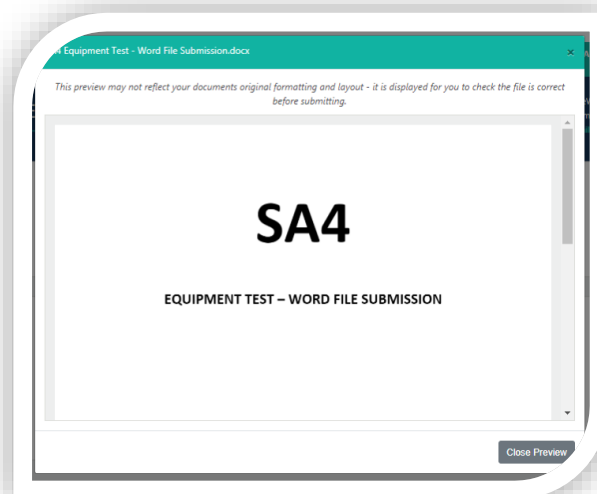
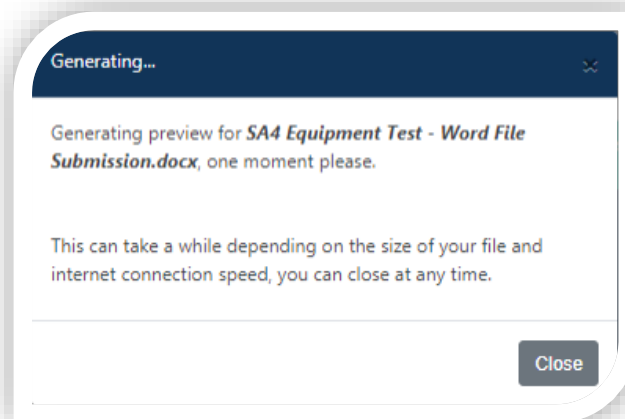
The screenshot shows a file download dialog box with the text: 'Do you want to open or save check.pdf (14.6 KB) from services.onlinepracticalexams.org.uk?'. It has 'Open', 'Save', and 'Cancel' buttons, along with a close button (X).

Upload Area

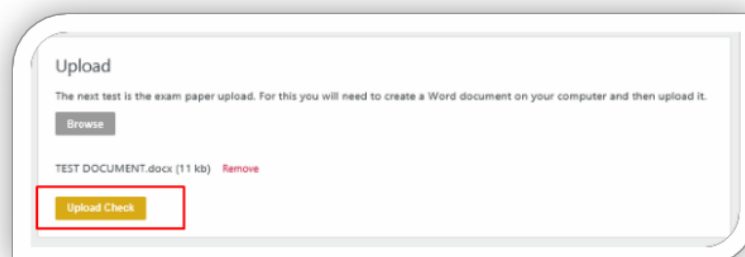
- c. To test the Upload Area, you must select the "**Browse**" button to find the file you would like to upload to the Platform. You will need to upload a document in the same format as specified in the Exam File Format at the beginning of this document.

This screenshot is identical to the one above, showing the 'Download' and 'Upload' sections of the web interface. It includes the 'Download Check' button, the 'Browse' button, the file name 'SA4 Equipment Test - Word File Submission.docx (11 kb)', and the 'Preview', 'Remove', and 'Upload Check' buttons.

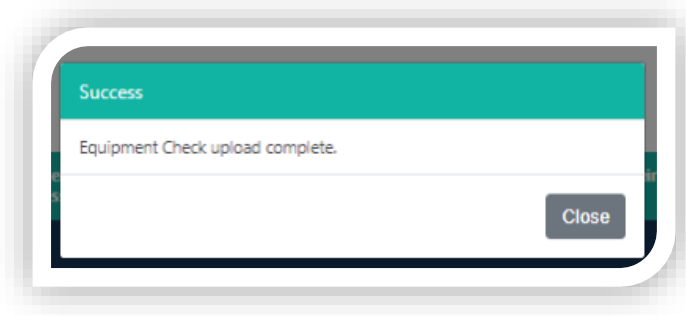
- d. Please browse the correct document you wish to submit and then click on the “**upload**” button. If submitting **multiple answer files**, you MUST do this at the same time. You cannot add further files once you have completed this step. To select two documents, please click on **first file** you wish to upload, then ‘Ctrl’ button & click on **second file**.
- e. You will be then able to preview the file(s) uploaded before submitting. If you have selected the wrong file click on “**Remove**” and the file will be removed. You will then have to browse and select the correct file(s).



- f. If you are happy with the file(s) and you would like to upload it, you select “**Upload Check**” which then will attempt to load the file.



- g. Once the file loads, a confirmation popup will appear.



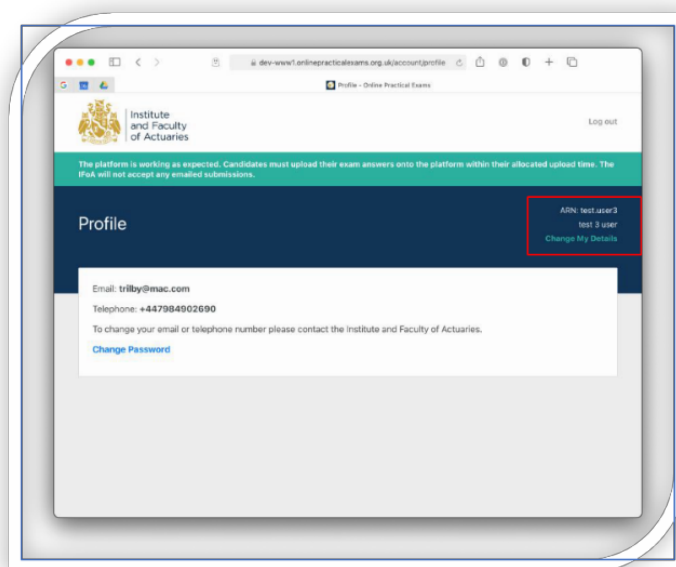
- h. If at this stage you find that the platform does not work then please contact the Assessment team at +44 (0)1865 268 873

44. It is your responsibility to check your equipment and test the Exam Platform before the examination sitting date. If you fail to do this you will not be able to access the examination paper on the examination day.

45. Once you have completed your Equipment Checks, the blue button will state that it is completed for that exam.

Changing your personal details (on the Exam Platform)

- i. If you need to change your details, you must select 'Change My Details' at the top right corner of the Exam Platform.



- j. If you forget your password go to the login screen at www.onlinepracticalexams.org.uk , enter your ARN and click **Next**.
- k. Click the **Forgotten Password?** Enter your ARN again then click Reset Password.
- l. You will receive an email with a Reset Password link allowing you to set a new password.



Please note: you will need to complete the verification code steps each time you would like to access the platform.

If you have difficulties with verification codes please contact examsupport@actuaries.org.uk as soon as possible.



Day of the Exam

This section sets out information about your exam start time and allowing sufficient time for completing any security measures and downloading your paper and any other exam materials. It also guides you step by step through completing your exam on the exam platform, including; accessing the exam platform, agreeing to Assessment Regulations, equipment checks, downloading your exam paper and uploading your exam answer document.

This section also covers the use of reference materials in your examination and how to save your work.

During the exam:

- 46. You are strictly prohibited to collaborate or work with other exam candidates during the examination.
- 47. You must not share any of the exam materials with any other candidate, even if your exam cohort finishes before another exam cohort.
- 48. You must not share your answer script with any other candidate.

Exam start times

- 49. Candidates are responsible for accessing the exam platform at the correct time and date, to successfully download their exam materials. The exam paper will not be available any earlier. Candidates who log on late will not be given any additional time.
- 50. You are responsible for logging onto the Exam Platform at your allocated time as provided in your joining instructions. This includes allowing time for completing any security measures required for access and downloading your exam paper and any other associated material.
- 51. All exam times are listed in UK time. If you are sitting an IFoA exam outside of the UK, then it is your responsibility to check how this translates into your local time. No additional time will be allowed if you are late in downloading the exam paper. Please note that the download will only be available during the exam time.
- 52. If you are using the clock in your computer for the examination it is important that you ensure the right time is set.

Accessing the Exams Platform

- 53. We recommend that before accessing the Exams Platform that you clear your cache/history. You may need Administrator rights to do this should you be undertaking your examination on a work computer.
- 54. If you are using a company device to complete the examination, check with your IT department that you will not have issues with the firewall.
- 55. If you have previously activated your account (as shown above), you do not need to set up your account again.

You should access the exams platform with the below

URL: <https://www.onlinepracticalexams.org.uk/> , we recommend you bookmark this link.

- m. On the initial page, you will only need enter your ARN



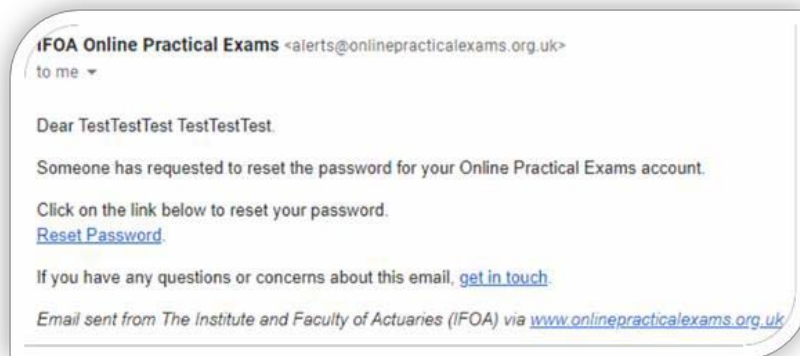
- n. Once you have entered your ARN, you will be then asked to add your password which you would have created in Stage One.



- o. If you have forgotten your password, select the 'Forgotten Password?' hyperlink and you will be asked to enter your ARN.



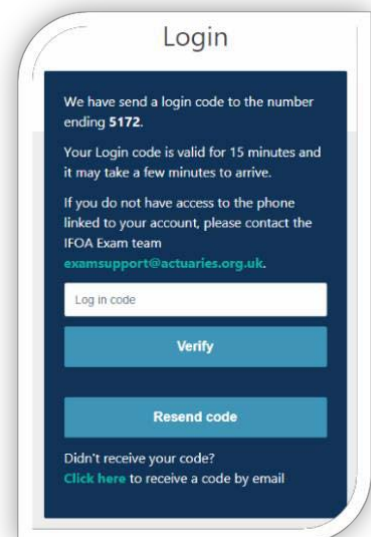
- p. You will then receive an email, sent to the email account which the IFoA have on file for you.



Once you have entered your ARN and Password on the Examination Platform (<https://www.onlinepracticalexams.org.uk/>), you will be required to enter a verification code which would be sent to mobile phone which you set up in Stage One.

If after 60 seconds, you do not receive a code an option appears allowing you to request the code via email.

Once the code has been entered and the details have been verified, you will then have access to the platform.



56. If you are unable to log into the platform on the exam day and have tried every possible option including clearing your cache/history then you can contact the Assessment team at +44 (0)1865 268 873.

Downloading your exam paper

57. To access the assessment platform please go to www.onlinepracticalexams.org.uk and enter your ARN and password. You will then be sent an SMS message containing a login code. Please enter these details on the login screen and click verify. The welcome page will load and display the exams you've booked onto. Please select the correct exam to load the next page. On the screen the exam paper section will show details of the date and time it will become available. When the area is unavailable, the section will be greyed out. When available, the box will appear blue. If your exam has Exam Material, this will also show on the screen.

Welcome to the examination.

The below materials are mandatory and must be thoroughly read before sitting the exam.

- [↓ Examination Handbook April 2021](#)
- [↓ Assessment Regulations \(January 2021\)](#)
- [↓ Formula and Tables PDF \(Not Mandatory\)](#)
- [↓ Exam Instructions for CP3](#)

You must complete the equipment check before attempting to access this exam. Click to check now.



Exam Material

Wednesday 21st July 2021
15:54 - 16:54 (UK Time)



Exam Paper

From: Friday 26th March 2021, 13:58 (UK Time)
To: Friday 31st December 2021, 14:58 (UK Time)

Instructions

1. **Equipment Check** - You MUST complete your equipment check before you can download the Exam Question Paper. You can do this any time between 13:58 (UK Time) on Friday 26th March 2021 and 14:58 (UK Time) on Friday 31st December 2021.
2. **Your Exam** - your exam starts at 13:58 (UK Time) on Friday 26th March 2021 and finishes at 14:58 (UK Time) on Friday 31st December 2021. You have 9 months to complete this.
 - a. The exam question paper will be available to download from 13:58 (UK Time) on Friday 26th March 2021 until 14:58 (UK Time) on Friday 31st December 2021.

Equipment Check
Required

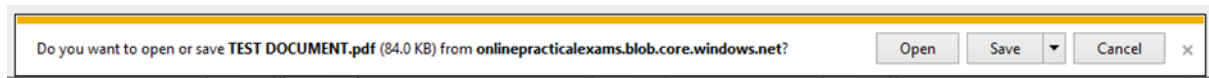
- q. To view the exam paper area, you must select the “Exam Paper” button. This will then load the area where you can download the exam paper from. This is also the area where you must upload your answer script.

Downloading the Exam Paper

- r. Once you have accessed the exam paper area, to download the exam paper you must select the “**Download Paper**” button.

The screenshot shows the 'Exam Paper' section of the Institute and Faculty of Actuaries portal. At the top, there is a green banner stating: 'The platform is working as expected. Candidates must upload their exam answers onto the platform within their allocated upload time. The IFA will not accept any emailed submissions.' Below this, the 'Exam Paper' title is displayed with a 'Return to Exams' link. On the right, user details 'ARN: testElla' and 'One Testing Test' are shown, along with a 'Change My Details' link. The main content area is divided into two sections: 'Download' and 'Upload'. The 'Download' section states: 'Your Exam Question Paper is now available for you to download, please proceed to clicking on the 'Download paper' tab below. The exam questions paper will be available to you throughout the duration of your exam. You will have 672 hours to complete this paper.' A red box highlights the 'Download paper' button. The 'Upload' section states: 'You have 60 minutes at the end of your exam to upload your exam submission. Please browse the correct document you wish to submit and the click on the upload tab below.' It features a 'Browse' button and an 'Upload Answer' button.

- s. Once selected, the downloaded paper should appear at the bottom of the webpage. You must select 'Open' to ensure you can view the downloaded document.



Saving your work

58. It is your responsibility to ensure that you regularly save your exam work. Failure to save your work will not be considered a mitigating circumstance.
59. Your exam answer document file names must include:
- ARN
 - Subject
 - Exam session
 - Paper e.g. 1234567_CS1A_September 2020_Paper 1.
60. Information that can help markers to identify candidates must not be included in the content of the answer script itself (i.e. name, ARN, email address, etc.).
61. When submitting your exam answer document, you are responsible for ensuring the file is not password protected. If markers are unable to access an answer script due to this, the answer script will not be considered for marking.
62. Candidates are not allowed to use any collaborative platforms or groupware to save their answer script during or after the examinations takes place (i.e. SharePoint, Google Docs, Office 365 online).

Uploading your Exam Answer Script

63. Once you have finished your exam you can upload your completed exam answer document. If you finish the exam early then you can upload straight away.
64. You will have 30 minutes to upload the exam answer document after the end of your exam time. It is important that you begin the document upload as soon as the exam time ends, as any scripts that have either not been uploaded or are partially uploaded will not be accepted.
65. During the 30 minutes allocated for uploading exam documents, you are prohibited to continue working on the exam, this includes reviewing and formatting the answer script. You are responsible for the proper submission of all assessment materials within the 30 minute upload period and no materials will be accepted after this time. The IFoA cannot be held liable if there was a candidate error when uploading exam materials onto the platform.
66. The timestamp of your answer script materials will be checked for confirmation if required. This includes the time and date the submitted materials were created and when they were last modified. Answer scripts which are found to be created/modified outside the exam time may not be marked.
67. Once you have completed your answer script you must first **save and close the document before the end time of the exam**. Do not reopen the file, as this will amend the last modified time stamp. Then upload your answers to the upload area (accessed by selecting the exam paper area on the Instructions page). We recommend keeping the upload area for your exam you are sitting open on screen throughout the exam. As detailed above, the exam paper area includes the download exam paper section and the upload answer script area.
68. To upload the answer script, you must select the “**Browse**” button within the Upload section to locate the file you would like to upload. When the area is unavailable, the section will be greyed out. When available, the box will appear blue. The maximum file size for exam answer script should be a 20MB. If file sizes exceed 20MB, the answer script may not be considered for marking.

Download

The equipment check will simulate the exam process and allow you to test your connection and equipment ahead of exam day.

The first test is the exam question download. For this you will need to download and save a PDF file to your computer.

[Download Check](#)

Upload

The next test is the exam paper upload. For this you will need to create a Word document on your computer and then upload it.

[Browse](#)

SA4 Equipment Test - Word File Submission.docx (11 kb)

[Preview](#)[Remove](#)

[Upload Check](#)

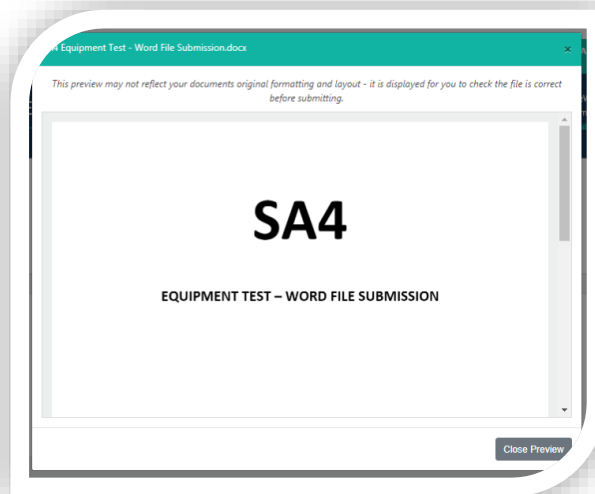
- Please browse the correct documents you wish to submit and then click on the upload tab below. If submitting multiple answer files, you **MUST** do this at the same time. You cannot add further files once you have completed this step. To select two documents, please click on the **first file** you wish to upload, then "**Ctrl**" button on your keyboard & click on the **second file**.
- You will then be able to "**Preview**" the file(s) uploaded before submitting. If you have selected the wrong file click on "**Remove**" and the file will be removed. You will then have to browse and select the correct file(s).

Generating...

Generating preview for *SA4 Equipment Test - Word File Submission.docx*, one moment please.

This can take a while depending on the size of your file and internet connection speed, you can close at any time.

[Close](#)



Please note that the size of the document may vary when this is uploaded to the platform so you cannot use this to verify you have uploaded the right document.

Please also note that when Previewing Excel files that have multiple tabs/sheets within the file, these may appear as separate pages in the preview. Please check all your intended work appears on the screen.

- c. If you are happy with the file(s) and you would like to upload it, select **“Upload Check”** which then will attempt to load the file.

Download

The equipment check will simulate the exam process and allow you to test your connection and equipment ahead of exam day.

The first test is the exam question download. For this you will need to download and save a PDF file to your computer.

[Download Check](#)

Upload

The next test is the exam paper upload. For this you will need to create a Word document on your computer and then upload it.

[Browse](#)

SA4 Equipment Test - Word File Submission.docx (11 kb)

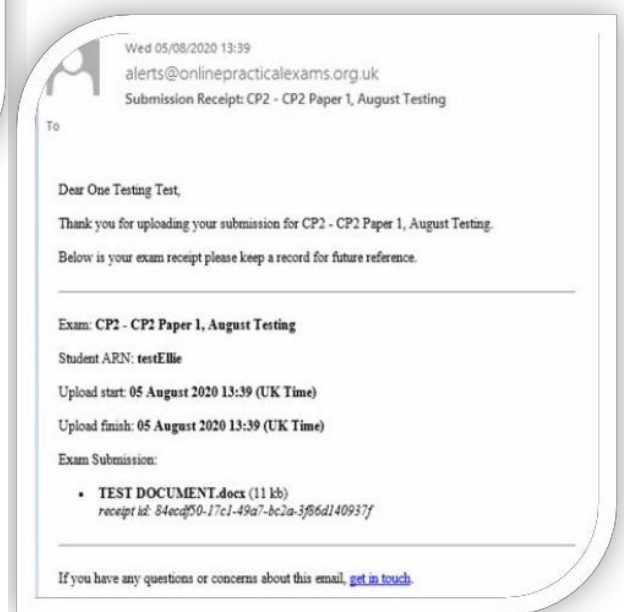
[Preview](#)[Remove](#)

[Upload Check](#)

- d. Once the file(s) loads, a confirmation pop up will appear.
- e. Once you have uploaded your answer script and it has been accepted by the Exam Platform you cannot make changes to your answer script. Alternative documents will not be accepted via email.

Important: Please make sure that you have selected the correct file before you upload your answer script.

69. Once the file has successfully uploaded, the Exam Platform will then show a confirmation receipt detailing: the exam, candidate details, upload details and the file name. In addition to the confirmation page, an email with upload details will be sent to the email address which is held on the Exam Platform.



If problems are encountered with uploading papers please refer to **Emergency Situations** below.

70. The IFoA will not accept any unauthorised emailed answer scripts. Late submissions and documents found to be modified outside the exam time will be investigated and may not be marked.

Emergency Situations

This section sets out what you should do in the event of a fire alarm, or if you experience systems or upload issues during your exam.

Fire alarms and other distracting events

71. You are responsible for checking the building where you are sitting your exam to ensure there are no scheduled fire alarms or other planned events that may affect your exam sitting.
72. If a fire alarm is scheduled to take place during the examination, and you are unable to

relocate to another building then if you feel it has affected your performance and you wish it to be considered under mitigating circumstances then you will be required to provide some evidence.

73. If a fire alarm occurs during your exam, your safety is the priority – you should leave the building if required. While evacuated from the building you must not communicate with anyone about your exam.
74. Once you return to your exam, you must complete the paper to the best of your ability. No additional time will be added.

IFoA platform issues

75. Should the IFoA system fail in some way during an examination we will do our best to immediately put alternative arrangements in place. If this proves impossible our only remaining option will then be to cancel that particular assessment. In the unlikely event that we have to cancel an assessment we will contact you directly to advise you of the next steps.

System Issues (Internet / Electric connectivity)

76. If you have system issues during the exam, you must continue to complete your exam to the best of your ability. System issues could relate to internet connection or electricity failing.
77. You are required to keep a log of the issues and the time you have been impacted, screenshots will be needed as evidence for errors or issues which have occurred if you wish for this to be considered under the IFoA mitigating circumstances policy.

Individual upload issues

78. If you experience problems uploading the exam document/s during the 30 minute upload period, you MUST call us on (+44 (0)1865 268 873) before you attempt to provide the IFoA with your answer script.
79. The IFoA will not accept any answer script via email or other method unless pre-authorisation is given over the phone.
80. Guidance and further instructions will be given during the call. If during the call, authorisation is granted you will then be allowed to email in the answer script quoting a unique code.
81. The IFoA will not accept any answer scripts which are emailed unless authorisation has been given and the code is quoted on the email. Answer scripts that have not been authorised will not be marked.
82. You must keep a log of the issues and the time you have been impacted, screenshots are required as evidence.