



How To Pass Your Exams Workshop Semester 2, 2019



The Institute Education Team

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- Introduction
- Fellowship delivery and assessments
- Exam preparation and techniques
- Interactive practice question
- Q&A

Key Points

- Passing these exams requires serious effort, and we recommend you spend 15-20 hours each week studying. There is a lot of learning to be done between now and the exam, which is less than 15 weeks away.
- Attending the tutorials and bringing lots of questions will really help your learning. You don't need to wait until the tutorials to start discussing the subject materials. If you are unsure about something, chances are that someone else is too.
- We encourage you to post lots of questions and comments on the course discussion forum, and to respond to each other's posts. Having to explain a concept to someone else is the best way to test your understanding! There will also be monitoring of the posts to help answer your questions once your peers have had an opportunity to respond.
- Average time to complete the Fellowship program is three years
- 60-80 new Fellows qualify each year

- Course Material / Text / Readings
 - ✓ Are your copies current?
 - ✓ What has changed? What is new? LIF, AASB17,
 - ✓ Where can you find relevant additional information?
 - ✓ Regulators – APRA, ASIC
 - ✓ Industry Bodies – FSC, ISWG
 - ✓ Media – Financial and Industry Press
 - ✓ Consultants newsletters
- Past Exams and Assignments;
 - ✓ Sample Solutions;
 - ✓ Chief Examiner's Report

- As you have previously attempted this course chances are that you are not getting as much study leave from your employer.
- Qualified actuaries in your organisation have been through the exams and are generally happy to support and assist you in your study.
- Selecting a mentor – what to look for:
 - What did you do poorly in your past exam(s)
 - What needs the most work
 - What works best for both of you – set a plan, agree the ground rules, take responsibility



- Study groups; timetable, chunk the course; take turns.
- Discussion groups / lunchtime sessions / invitees (not to teach).
- Work / Study / Life – balance / expectation / support



Ausa Chanthaphone
Education Coordinator



- Academic honesty (PS1 Code of Professional Conduct)
 - Fee relief (50% of full fees)
 - Standard vs temporary exam centres
 - Withdrawal from subjects (early and late)
 - Students with disabilities (access arrangement)
 - Special consideration
 - Exam performance interviews
-
- All forms are available in the Education section of the website:
<http://www.actuaries.asn.au/studying-with-the-institute/forms>



- Learning Management System (LMS)
 - Course notes and readings
 - News forum (compulsory subscription)
 - Access to the assessed Assignment
 - The discussion forum will be monitored, but not assessed
 - Course calendar of upcoming events (tutorial dates)
 - Past and upcoming tutorial presentations and audio
- Tutorials
- Institute's website - Past exams, assignments & BoE reports
- Contact the Education Team -
education@actuaries.asn.au

Candidate Numbers

- Candidates will be issued with a candidate number by email (usually after week 5) which is to be used for assignments and exams, you can also find this number on the LMS
- Candidate numbers will start with "19" for 2019 and "2" for semester 2 e.g.192XXX
- Candidates sitting SP9 and SP1 will also have an ARN which is a unique identifier used by the IFOA (UK)
- Exam Permit Letters will be sent out at least one month before the exam period

- **Module 1**

Course 7A ERM (Part III)

- UK SP9 exam (100%)
- Compulsory attendance at 1 day workshop (once)
- Available study resources ERM ST9 exam discussion forum (non assessed participation) and 3 tutorials

UK SP1 Health and Care (Part III)

- UK SP1 exam(100%)
 - Completion of online Private Health Insurance course

- **Module 2 and 3 (Part III)**

Course 2A, 2B, 3A, 3B, 5B/6A (Semester 1)
and 5A/6B (Semester 2).

- Assignment (10%)
- Exam – three questions (90%)

- **Module 2 (NEW Fellowship Program)**

LIRPD – Life Insurance and Retirement Product
Development

- Assignment (20%)
- Exam – three questions (80%)

- **Module 4 (Part III)**

Commercial Actuarial Practice (CAP)

- Residential course attendance (first time students)
- Post course assignment(20%)
- Case study exam (80%)

Assignment

- Part III and Fellowship Program assignments are available from the enrolment period and must be submitted in week 8 (Due 19 August at 9am)
- Collaboration is OK, but attestation as to own work is required
- Students will receive a grade for the assignment
- General feedback will be provided in tutorial 3
- No requirement to pass, but have to submit in order to sit exam (genuine attempt)

- 3 hour exam with 15 minutes planning and reading time (total 3hrs and 15mins)
- Conducted using MS Word and Excel and internet access blocked
- Open book conditions, you can bring:
 - A calculator
 - Any hard copy textbooks or printed notes
- Standard digital materials will be provided
 - Textbooks, Course materials, readings (all copy protected)
 - Associated question spreadsheets
- CAP Exam – 8 hour exam (9.00 am – 5.00pm)
reading time is incorporated into the allocated time

- Online Discussion Forum
 - ✓ Active engagement and discussion
 - ✓ Learn about the parts of the course you are not sure of
 - ✓ Ask others to explain / demonstrate something you don't understand
 - ✓ Share what you are confident / familiar with
 - ✓ Test your knowledge / understanding by presenting information on a topic
 - ✓ Add to what is available in the reading material / text / course materials
 - ✓ Do and share the past exam questions you have the most problem with



Exam Preparation

Bruce Thomson & Richard Dunn

If 2 actuaries give 3 answers ...

- Imagine how much you'll get from 4 actuaries!

Motivation



Positive is usually better



More than the textbook

- What is the context?
- What do I need in order to show judgement?
- Principles as well as facts

PLAN to pass

What?

SMART objectives

Specific

Measureable

Achievable

Relevant

Timed

(Agreed)

Self Discipline

You cannot pass unless you
make sacrifices

Know yourself

Study at 1am or 6am or 3pm if that works for you

Write study notes (most people learn better that way)

Allow for your weaknesses

- chocolate ?
- technical English ?

CAP is different

Prepare for the Residential course
Maximise Assignment mark

Panic now !

If you are going to panic, do it now and get it over with.

If it will start you working to capacity, panic now can be useful.

1 week before the exam is too late to make changes.

Check your expectations

- Pass Rates
- Finishing Notes Early
- What is ‘reasonable’?



Resources and environment

Investments Forum - Sem 2 2017

Investments Forum - Sem 2 2017

[Add a new discussion topic](#)

Discussion	Started by	Replies	Last post	
2016 S1		21	Sun, 15 Oct 2017, 10:22 PM	*
2013 Sem 2		13	Sun, 15 Oct 2017, 2:33 PM	*
Full reports	 Richard Dunn	0	Richard Dunn Sat, 14 Oct 2017, 1:21 PM	*
Final Comments		1	Sat, 14 Oct 2017, 12:40 PM	*
2015 S2 attempt		15	Thu, 12 Oct 2017, 8:18 PM	*
Questions on Calculations	 Richard Dunn	18	Thu, 12 Oct 2017, 6:35 PM	*
2014 Sem 1		16	Thu, 12 Oct 2017, 6:34 PM	*
2013 Sem 1		17	Thu, 12 Oct 2017, 5:18 PM	*
Loss capital and return on capital		1	Thu, 12 Oct 2017, 4:59 PM	*
A question on correlation	 Richard Dunn	1	Thu, 12 Oct 2017, 4:44 PM	*
Experience Study	 Richard Dunn	2	Thu, 12 Oct 2017, 4:41 PM	*
A question on Professionalism	 Richard Dunn	6	Thu, 12 Oct 2017, 4:35 PM	*
2016 S2		22	Thu, 12 Oct 2017, 4:34 PM	*
2012 Semester 2	 Richard Dunn	17	Tue, 10 Oct 2017, 3:07 PM	*
Last day of replying to comments/questions.		0	Tue, 10 Oct 2017, 12:56 PM	*
A question on deciding candidate hedging strategies	 Richard Dunn	1	Fri, 6 Oct 2017, 5:56 PM	*
2015 Semester 1 - Exec Summ	 Richard Dunn	18	Fri, 6 Oct 2017, 5:51 PM	*

- Forums
- Workplace support
- Grandma Test

Pre-exam checklist

<ul style="list-style-type: none"> C5A_October_2013_LAQs_and_Marking_Guides C5B_May_2015_LAQs_and_Marking -Guide C5A_May_2006_Solutions C5A_November_2005_exam C5A_October_2009_Questions_and_Solutions C5A_October_2012_Questions C5B_April_2012_Questions_and_Solutions C5B_May_2009_Questions C5B_November_2005_Solutions C5B_October_2008_Questions S5_Paper1_1996_Solutions S5_Paper1_1999_exam S5_Paper1_2002_exam S5_Paper1_2004_Solutions S5_Paper2_1998_exam S5_Paper2_2001_exam S5_Paper2_2003_exam 	<ul style="list-style-type: none"> C5A_October_2014_LAQs_and_Marking_Guides C5B_May_2016_Questions_and_Solutions C5A_May_2007_exam C5A_November_2005_Solutions C5A_October_2010_Questions C5A_October_2012_Questions_and_Solutions C5B_May_2005_Exam C5B_May_2009_Questions_and_Solutions C5B_November_2006_Exam C5B_October_2008_Questions_and_Solutions S5_Paper1_1997_exam S5_Paper1_2000_exam S5_Paper1_2002_Solutions S5_Paper2_1996_exam S5_Paper2_1998_Solutions S5_Paper2_2001_Solutions additional file S5_Paper2_2003_Solutions 	<ul style="list-style-type: none"> C5A_October_2015_Questions_and_Marking_G... C5A_May_2005_exam C5A_May_2007_Solutions C5A_November_2006_exam C5A_October_2010_Questions_and_Solutions C5B_April_2010_Questions C5B_May_2005_Solutions C5B_May_2011_Questions C5B_November_2006_Solutions C5B_Sem_1_2013_Questions S5_Paper1_1997_Solutions S5_Paper1_2000_Solutions S5_Paper1_2003_exam S5_Paper2_1996_Solutions S5_Paper2_1999_exam S5_Paper2_2001_Solutions S5_Paper2_2004_exam 	<ul style="list-style-type: none"> C5A_October_2016_Questions_and_Marking_G... C5A_May_2005_Solutions C5A_May_2008_exam C5A_November_2006_Solutions C5A_October_2011_Questions C5B_April_2010_Questions_and_Solutions C5B_May_2006_Exam C5B_May_2011_Questions_and_Solutions C5B_November_2007_Exam C5B_Sem_1_2013_Questions_and_Solutions S5_Paper1_1998_exam S5_Paper1_2001_exam S5_Paper1_2003_Solutions S5_Paper2_1997_exam S5_Paper2_2000_exam S5_Paper2_2002_exam S5_Paper2_2004_Solutions 	<ul style="list-style-type: none"> C5B_May_2014_LAQs_and_Marking_Guides C5A_May_2006_exam C5A_May_2008_Solutions C5A_October_2009_Questions C5A_October_2011_Questions_and_Solutions C5B_April_2012_Questions C5B_May_2006_Solutions C5B_November_2005_Exam C5B_November_2007_Solutions S5_Paper1_1996_exam S5_Paper1_1998_Solutions S5_Paper1_2001_Solutions S5_Paper1_2004_exam S5_Paper2_1997_Solutions S5_Paper2_2000_Solutions S5_Paper2_2002_Solutions
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- Coding Models
- Assignments

- Past Papers
- Current media

Before the exam





Exam Techniques

Jiatian Teo & David Ticehurst



1. Exam technique is **personal**...

my best advice is to find what works for you best by **practicing** past papers under exam condition.

What I think
I wrote...



What I actually
wrote...



2. Ask for **feedback**. Your peers and colleagues at your workplace are great sounding boards!

What I needed
to pass...



3. Aim to answer all questions
ok... not some questions
perfectly.

What to bring into exam

Remember – you only have 3 hours to do an exam. Reviewing your material eats into that time. Make sure you understand the material before the exam and reserve your notes for those mental blocks/ unexpected questions.

- Organise your notes in a way that is easy to refer.
 - With an index page; by concept etc.
- Bring in anything you think would help. Some is better than none!

Reading time

- Have a quick scan of each question to understand the potentially difficult parts.
 - Where do you need the extra time;
 - Which sub-question has the most marks allocated to it etc.
- Different strategies you may adopt e.g.
 - Answer the easiest question first
 - Dive straight into the first question
 - Take reading time as extra time to answer questions

Reading the question

- Highlight key points.
 - E.g. “new insurer with growth objectives” vs. “stable insurer/top market share”
 - Any conjunctions in the question e.g. do this... **and**... that.
 - Any numbers e.g. give **2 reasons why**...
 - List/describe/compare
- Read the question twice, answer it once.
- Note how many marks are each sub-question allocated.
 - E.g. 3 mark question may be looking for two points with a decent explanation each. Past exams are a good guide.

Answering the question

- Allocate a time to finish each question/sub-question.
 - E.g. an hour per question and x minutes per mark.
- Skip questions if you need to... don't get stuck spending too much time on one question. It could just be a mental block in an instance.
 - Type down your thoughts. I find it useful to come back and pick up from what I've written.
 - Highlight questions where you've skipped. Don't forget them!

Answering the question

- Answers are required to be specific and based on the context.
 - e.g. large vs. small insurer OR public vs. private funding
- Always comment on your answers for reasonableness and make clear the logic behind the thinking.
 - Examiners are not looking for a laundry list of ideas/points.
 - If an answer “looks wrong” but you don’t have time to fix it, it is worth pointing it out.

Spreadsheet questions

- Doing spreadsheets against the clock is not easy. Practice hard!
 - What formulae to use, applying inflation/discounting etc.
- Make sure to mention any assumptions you make.
 - it may seem like stating the obvious... but the examiner will not be sure you understand unless you state it.
- Able to trace your answer and your judgement process.
 - E.g. use links and not hardcode. Or explain the process you've adopted.

EXAM OUTCOME



EXAM OUTCOME



Pass Criteria

What is the pass criteria?

Pass Criteria

- “Fit to Practise as an actuary under the guidance of a more experienced actuary”
- Examiners view everyone in this category prior to looking at responses
- It’s what you do in the exam that moves you from being “Fit” to “Not Fit”

Pass Criteria

Examiners / markers are looking for

COMPETENCY

Not

PERFECTION



Pass Criteria

What is competency?

- Demonstrate knowledge of core course material
- Demonstrate an ability to apply that knowledge in some situational scenario
- Demonstrate includes an ability to tailor the communication of the response to the desired audience

Assessing Competency

We have an exam
and
grade responses

The marking process

- Sample marking
 - 2 markers & 2 examiners mark a sample of 6 questions
 - Identify whether there was a problem with question / solution
 - Modify marking guide if required
- Marking & Reconciliation
 - 2 markers then mark each question
 - Looking for valid points per the guide / add valid points not covered in guide but presented by candidates
 - Looking for consistency from prior parts – if get something wrong in the spreadsheet are the conclusions being drawn consistent with the spreadsheet presented
 - Reconcile and resolve differences
 - Identify dangerous statements / illegal actions
 - Recommend marks for each grade
 - Summarise key observations about candidates responses
 - ➔ common errors

The marking process

- Post Marking Review
 - 1 examiner will review markers comment & grades
 - Will look at last 2 passes and highest 3 fails to assess markers view of pass standard
 - Repeat process for lower grades
 - Adjust cut-off for grades if required
- Consolidate marks
 - Add up all marks
 - Look to set an initial pass mark → gaps in marks/sum of each question
 - Identify borderline candidates

The assessment process

- Borderline assessments
 - Two examiners review the entire paper
 - Not a remarking exercise but forming a holistic view of candidate are they fit to practise.
 - Looking for consistent performance across the entire question rather than full marks in one part and zero in another.
 - No dangerous statements.
 - Demonstrate solid knowledge across core areas.
 - Recognition of own errors.

A borderline review

Overall, the candidate made no dangerous statements and showed an understanding of the key concepts in Q2 and Q3, with some well-presented answers. However, Q1 showed issues with significant errors in the projection, some obvious (with no concern noted by the candidate), and a large portion of the question not attempted. It appears that time pressure reduced the candidate's ability to answer this question properly. However, given the problem with the spreadsheet and the failure to demonstrate sufficient knowledge and understanding in Q1, the candidate has not satisfied the principles of "fitness to practise". A fail grade is recommended.

Overall, the candidate made no dangerous statements and demonstrated a technical understanding of most of the key concepts. The poorer part of their performance was in Question 2, where most candidates struggled. They scored a B on the assignment grade indicating a passing grade. On this basis, the candidate has satisfied the principles of "fit to practise". A pass grade is recommended.

The exam day

How to approach the exam?

The exam day

- Pack your bag the day before
- Pick your clothes out the day before



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shutterstock.com • 256959679

- Try and get a good nights sleep
- Work out your best arrival time – what is best for you but allow margin for transport delays

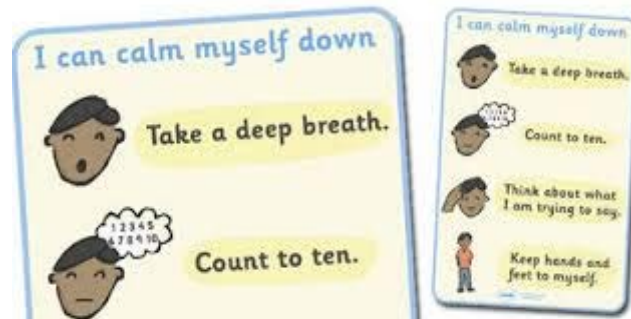
In the exam room

Before entering

- Be familiar with the instructions
- Open book
 - what do I want to bring in / what is provided
 - Indexing system to find information quickly
 - If you need to read material in the exam to understand something → too late for you
 - Use to refresh fact if you can't quite remember it

In the exam room

First thing is breathe – take a couple of deep breaths



Where to sit

- Lucky desk
- Near friends or strangers?
- Comfy chair



In the exam room

Planning / Reading Time

- 15 minutes use it wisely

What's allowed?

- Reading the exam paper
- Make marks on the exam paper or scrap paper
- Test all files can be accessed
- Open and navigate through digital material

What's not allowed?

- No calculators or typing

In the exam room

What's a wise use of reading time

- Read every question
- Highlight important information in the background part
- Highlight verbs in the question part
- Prioritise answering order
 - Spreadsheet first or last
 - What is most comfortable for you to answer first (work your way into the exam)
- Allocate time

The exam – answering the question

- Read twice – answer only once
- Answer in required format (report, memo, email) and language
- Answer all parts within a section – candidates often overlook an “and” “or” and answer only one part
- Important points first
- If question asks for two points then provide only two points – **the third point won't get marked**

The exam – answering the question

- If you can only think of three points and you think the examiner is looking for 5, move on and come back later – it is easier to pick up the first two points of another question than the last two you are stuck on
- Avoid the shot gun approach – **it counts against you in a borderline review**
- Be disciplined with time



The exam – answering the question

Utilise the computer



- Use the Header to put reminders into
- Plan your answer by jotting down bullet points for each section
- If running out of time you have key points documented (**examiners never want to see a blank section**)
- If not running out of time can structure your answer then around the bullet points → fill in detail and tick off your bullet points

The exam – answering the question

The spreadsheet question

- Step by step with clear structure means less chance of unintended errors
- Headings of required columns normally provided
- Think about copying sheet for other parts (hints provided)

Reasonableness Checks

- If an answer doesn't look reasonable say so → important in a borderline situation
- **Examiners want to know whether you can recognize what is reasonable or not**

Miscellaneous Exam Tips

Exam Tips	Exam Tips
<ul style="list-style-type: none">• Highlight all interesting information in the question and make sure they are addressed in the answer. This can be helpful in keeping the response relevant to the situation.	<ul style="list-style-type: none">• Make sure you understand the materials before walking into the exam, as there is not much time for you to think/ ponder during exam. Focus on keywords as this will help to score marks.
<ul style="list-style-type: none">• Include points about tax and reinsurance to get a few more marks.	<ul style="list-style-type: none">• Your aim is to pass the exam, not to be an expert in all facets of the course.
<ul style="list-style-type: none">• Don't get stuck on questions.	<ul style="list-style-type: none">• Do the easiest questions first to build up confidence.

Miscellaneous Exam Tips

Exam Tips	Exam Tips
<ul style="list-style-type: none">• Read the question twice, answer it once.	<ul style="list-style-type: none">• Read the question and be clear on what it is asking of you.
<ul style="list-style-type: none">• Remember to have a banana and a red bull before the exam!	<ul style="list-style-type: none">• Pay attention to keywords/"flags" in questions.
<ul style="list-style-type: none">• Time management is always important, I recommend to do any past papers/questions in timed conditions.	<ul style="list-style-type: none">• Aim to get (at least) 60% - 70% for each question rather than 100%, i.e. grab as many points as you can across multiple questions, rather than focusing to perfect one question.

Miscellaneous Exam Tips

Exam Tips	Exam Tips
<ul style="list-style-type: none">• If a question is worth 5 marks, assume 1 mark per point and therefore include 5 points.	<ul style="list-style-type: none">• Time management. Plan your time and move on to the next question if you get stuck. It's much easier to get the first few marks of a question than the last few.
<ul style="list-style-type: none">• Don't forget the easy marks for clearly answering the easy parts of the question, this may mean stating the obvious.	<ul style="list-style-type: none">• Always comment on your answers for reasonableness (especially if it looks unreasonable) and make clear the logic behind the thinking.

Miscellaneous Exam Tips

Exam Tips	Exam Tips
<ul style="list-style-type: none"> You get most marks for providing basic information, so ensure that you cover all the basics before getting fancy. 	<ul style="list-style-type: none"> Questions are rarely “trick” questions. Nor are question writers frustrated novelists. Thus it is likely that all the facts within the question will need to influence your response.
<p>If you can't work what the question is asking go over some of the key principles of the course and see how they apply given the context of the background provided.</p>	



Exam Practise

Tony Burke

COURSE 3A GENERAL INSURANCE (3 hours + 15 mins reading, 90 marks)

The following is background information for Question 1 and 2:

You are the valuation actuary for Plasty Insurance, an insurance company that predominantly provides insurance for plastic surgeons in the Silicon Valley, the largest state in the country of Siliconia, renowned for its A-list celebrities, actors, musicians and 'pretty people'. Plasty Insurance was established 10 years ago due to the growing demand for medical indemnity insurance related to the growth in elective plastic surgery and a high number of botched procedures. All policies issued by Plasty Insurance last for 12 months commencing 4pm each 30 June and the portfolio has always been reserved on an underwriting period basis. Business has been good and the company continues to grow.

Consistent with all insurers in Siliconia, Medical Indemnity is underwritten on a claims made basis (however Plasty Insurance does not provide retro-cover for new policyholders), includes run-off cover, and benefits are determined at common law. Medical costs are not included in the lump sum settlement but are instead paid as required. Siliconia has a similar regulatory environment to Australia and superimposed inflation has consistently been in the order of 8% p.a.

Note: You do not need to attempt Question 1 prior to attempting Question 2

COURSE 3A GENERAL INSURANCE QUESTION 1 (30 Marks)

Note: There is no accompanying spreadsheet for this question.

Part a)

- i. Identify four components that are often included in a common law settlement of a medical indemnity claim?
(2 marks)
- ii. Which of these components do you consider will be the largest and most uncertain for Plasty Insurance to estimate, and why? **(1 mark)**
- iii. The Medical Indemnity Insurance Association of Siliconia (MIIAS), representing all medical indemnity insurers (not just insurance for plastic surgeons), is lobbying the government for legislative reforms to mitigate the risk of the escalating cost of common law settlements.

Identify four legislative reforms that the government of Siliconia could impose on medical indemnity common law settlements to mitigate the risk of escalating settlement costs (you should consider similar legislative reforms introduced in Australia in the early 2000s). Outline what impact each would have on claims frequency and claim severity. **(4 marks)**

- iv. The MIIAS is also lobbying for the introduction of a statute of limitations so that common law claims must be lodged within 5 years from injury (or minors when they turn 23).

Discuss the impact you expect this may have on the (future) provision for this Medical Indemnity portfolio. **(4 marks)**

2019 and 2020 Delivery

Semester 2 2019	Semester 1 2020	Semester 2 2020
University <ul style="list-style-type: none"> • Actuarial Control Cycle • Asset Management 	University – note timing of actual delivery may vary by university <ul style="list-style-type: none"> • Actuarial Control Cycle • Data Analytics Principles 	University – note timing of actual delivery may vary by university <ul style="list-style-type: none"> • Actuarial Control Cycle • Data Analytics Principles
	Institute <ul style="list-style-type: none"> • Communication, Modelling & Professionalism (CMP) 	Institute <ul style="list-style-type: none"> • Communication, Modelling & Professionalism (CMP) • Asset Management

2019 and 2020 Delivery

Semester 2 2019	Semester 1 2020	Semester 2 2020
Part III <ul style="list-style-type: none"> • Life and WM: 2A, 2B • General : 3A, 3B • Invest/Fin : 5A • GRIS : 6B • ST1 Health • ST9 ERM • CAP 	Part III <ul style="list-style-type: none"> • General : 3A, 3B • Invest/Fin : 5A • ST1 Health • ST9 ERM • CAP • ** GRIS: 6A 	Part III <ul style="list-style-type: none"> • General :3A, 3B • Invest/Fin : 5B • ST1 Health • ST 9 ERM • CAP • ** GRIS: 6B
<ul style="list-style-type: none"> • LIRPD 	<ul style="list-style-type: none"> • LIRV • LIApp • RetApp* 	<ul style="list-style-type: none"> • LIRPD • LIApp



Q&A

Jenny Lyon and the Panel



Thank you for listening.

Please contact education@actuaries.asn.au if you have
any questions.