Institute and Faculty of Actuaries

Examination Handbook

Examination Centre Candidates

April 2025

Contents

Examination Handbook for Examination Centre Candidates

Please note: The contents of this handbook may be subject to change. Any changes will be identified with a timestamp and communicated by email, as well as within your joining instructions and in the Student and Associate newsletter.

The Institute and Faculty of Actuaries (IFoA) Examination Handbook provides essential information and guidance for you when sitting assessments in Examination Centres in April 2025.

It is your responsibility to read and be familiar with the contents of the Examinations Handbook ahead of your exams.

You **must** adhere to the following IFoA Regulations and Rules:

- The IFoA Qualification Handbook
- The IFoA Assessment Regulations
- The IFoA Examination Rules

These documents may be useful to you:

- Mitigating Circumstances Policy
- Assessment Appeals Policy
- Inappropriate Conduct Appeals Policy
- Refund Policy
- Membership Complaints Policy

1. IFoA Examination Checklist

Preparing to sit an exam	
☐	Book your examination.
☐	Read the Examination Handbook.
☐	Read the Examination Rules.
☐	Read the Assessment Regulations.
☐	Check and update your contact details, including mobile phone number, in the IFoA member portal. If you are not a member, please send your updated contact details to the IFoA at: memberservices@actuaries.org.uk
☐	Check you have a valid form of permitted photographic identification.
Two weeks before your exam	
☐	Ensure that you are able to receive essential emails about your examination to your email address.
☐	Create an account and verify your details on the examination platform when you receive your welcome email from: alerts@onlinepracticalexams.org.uk
☐	Review your joining instructions.
☐	Check the date, start and end times of your examination. You will need to be at the Examination Centre at least one hour before the start of the examination.
☐	Check the location of your Examination Centre and make travel arrangements, if necessary.
Three days before (CP3 candidates only)	
☐	Download pre-examination materials for CP3 from the examination platform.
The day before your examination	
☐	Make sure you know your examination platform username and password – you will need these on the examination day.
☐	Check that you have a valid form of permitted photographic identification.
☐	Check that you are only intending to bring permitted items into the examination room.
The day of your examination	
☐	Arrive at the Examination Centre at least one hour before the examination
☐	Show your valid form of permitted photographic identification.
☐	Only bring permitted items into the examination room.
☐	You may wish to bring one sheet of paper containing your username and password for the examination platform and listing your registered email address for support purposes.

☐	Log-in to the examination platform.
☐	Download your examination paper.
☐	Enable editing on your downloaded answer script template (CM1B, CM2B, CP2/1 and CP2/2).
☐	Include your ARN in your answer script file name.
☐	Save your answer script(s) to your PC using My Documents or Desktop. Do not save to a cloud-based application, e.g. OneDrive, Google Docs.
☐	Make sure you use a desktop version of Word / Excel, not Google Docs or Microsoft 365 online.
☐	Regularly save your exam work, but **not** after the end of the examination time.
☐	Upload your submission. Once the Examination Invigilator notifies you that the examination time has ended you **must** stop typing immediately. You have 30 minutes of 'upload time' to upload your submission.

2. Member Portal and Email Communications

Please note, if you are sitting an examination through another association, you will not have access to the IFoA member portal and some of the following information may not be relevant.

2.1 Contact details

Your preferred email address and phone number, as listed on your My Account area on the IFoA Member Portal, is used throughout your examination preparation and during the examination session to send you information about your examination booking and the examination platform.
It is your responsibility to check your contact details are correct and up to date. To update your contact details:

1. Login to the Member Portal and go to My Account.
2. Check your contact details and update as necessary.
3. If you experience difficulties updating your details, please email: memberservices@actuaries.org.uk

If you are sitting an examination through another association, please ensure the details being shared with the IFoA are up-to-date. To inform the IFoA of a change,

please email: memberservices@actuaries.org.uk

2.2 Email Communications

You may receive emails from the following IFoA email addresses. Please add these email addresses to your 'safe senders' list, to avoid emails going to your junk or spam folder:

- email@notifications.actuaries.org.uk
- news@update.actuaries.org.uk
- exams@actuaries.org.uk
- alerts@onlinepracticalexams.org.uk
- memberservices@actuaries.org.uk

If your preferred email address is your work email address, you may need to contact your IT department to ask that the above addresses are whitelisted.

3. Examination Platform

3.1   Joining Instructions

Two weeks before the start of the examination session, joining instructions will be available to download from your members area of the IFoA website.

1. Once logged in, go to the Review Exam Booking page.
2. Your joining instructions will include how to create and verify your details in the examination platform and how to complete the examination.
3. If you are sitting an examination through another association , you will receive joining instructions by email.

3.2 Create an Account on the Examination Platform

You will receive an email for each examination you have registered to sit from:

alerts@onlinepracticalexams.org.uk .

The email(s) will be sent to your preferred email address as registered in your IFoA Member Portal.

If you do not receive this email, please check your contact details on your Member Portal and contact the Assessment Delivery team at exams@actuaries.org.uk no more than seven working days before your examination, to ensure that you have enough time to prepare for your examination.

If this is your first IFoA examination, you will need to create an account on the examination platform by selecting 'set up my account' from the email. You will need to enter your ARN (Actuarial Reference Number) and create a password. It is important to do this ahead of time and not on examination day.

If you have previously created an account for a past examination, it is recommended that you check your login details by selecting 'set up my account' from the email.

If you need to change your details, including your password, select 'change my details' at the top right corner of the examination platform.

Once your account has been created you will be able to log-in via onlinepracticalexams.org.uk

For step-by-step instructions with screen shots, please see Appendix B

4. Pre-examination Materials

If you are sitting CP3 you will need to download pre-examination materials from the examination platform three days before your examination.

5. Examination Day

5.1 Permitted Photographic Identification

You **must** bring one of the following permitted photographic identifications, to be produced at the Examination Centre for admittance to sit the examination. The name on the identification document **must** exactly match the examination registration details for you, and the photograph **must** resemble you. The identification documentation **must** be original, valid and in date. No photocopies, images or expired identification documents will be accepted.

Permitted photographic identification:

- Driver's license
- Passport
- National Identification / Residency card
- Temporary government-issued identification card
- Any other government issued identification card (including digital identification cards or Military Employer identification)

5.2 Permitted Items

You **must** only bring permitted items into the examination room. A list of permitted items is detailed in Appendix A of the Examination Rules.

5.3 Examination Centre Provision

The Examination Centre will provide the following set-up for you:

- Windows PC / laptop with external QWERTY keyboard and mouse
- Single 17" (or greater) laptop screen or external monitor
- Google Chrome browser

- Microsoft Office – providing full versions of Excel and Word

- R version 4.4.3 (or above) - all required R packages will be pre-installed

- R studio 2024

- ZIP archival software

5.4 Examination Paper Format and Upload Format

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

SA4	PDF	Word	3 hr 20 min
SA7	PDF	Word	3 hr 20 min

5.5 Logging in to the Examination Platform

You **must** log-in and download the examination paper within 30 minutes of the examination start time. After this time, you will be marked as absent, and your attempt will be marked as a fail.

If you experience any problems logging into the examination platform, you **must** make the Examination Invigilator aware.

Candidates must type their answers in English and are not allowed to use translation tools of any form during their examination.

5.6 Saving your submission in the Examination Platform

You will need to save your file(s) to a folder you can browse via the computer's file explorer, for example My Documents or Desktop. It is your responsibility to ensure you **regularly save** your examination work in the required format. Failure to save your work will not be considered as a mitigating circumstance.

As shown in the image below, ensure your answer file is not saved in protected view/read only mode. This will prevent you uploading it to the examination platform.
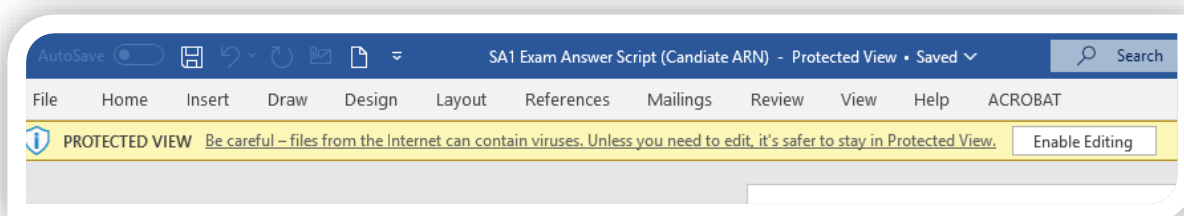
Enable editing when using template answer files.

You **must** add your ARN to your answer script file name. For example, 'SA3 April25 (ARN number)'.

The autosave feature **will not** be available during your examination. It is essential that you save your work regularly throughout the exam to prevent any loss of progress.

You **must not** save or change the file name after the examination time ends, including during the 30-minute upload window. This will change the 'last modified' time of your file, and your examination script will not be marked.

You **must not** include any information that could identify you, e.g. your name or ARN, in the content, headers or footers of your file(s).

The examination platform will only upload the following file formats:

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

You **must not** password protect your answer file as it cannot be marked.

You **must not** include links within your answer file. The IFoA's marking system does not accept files that contain links, and your answer file will therefore not be marked.

You **must not** leave any messages for the markers in your answer file.

You **must** type all your answers, unless the IFoA have approved specific Access and Inclusion Arrangements. For the avoidance of doubt, 'typed' is defined as keyboard entry.

5.7 Calculations, formulae and symbols

There are no restrictions on which calculators can be used.

You may use keystrokes in place of the mathematical formulae and symbols in Word.

A list of keystrokes can be found in Appendix A.

You can use Excel for calculations.

Unless specifically advised not to, include **all** calculation steps, and/or sufficient formulae for examiners to understand and assess how you determined your answer.

If using Excel for calculations:

- Data within Excel (or similar) should be copied and pasted directly into your answer file.

- Screen shots or image capture will be accepted for marking but you will need to ensure all workings are visible to be marked, unless specifically advised not to.

- Data copied from Excel (or similar) **must not** be linked to another source file.

- Do not copy/insert an Excel (or similar) sheet into Word.

5.8 Uploading your submission in the Examination Platform

- You can upload your completed answer file(s) at any time.
- At the end of the examination time, save and close your answer file(s). You **must not** open or modify your answer file after the examination time has ended. This includes changing the name of your file.
- To upload your answer file(s), select the 'Exam Paper' button on the exam platform.
- **We recommend keeping the upload area open on screen throughout your examination, so you do not have to log back in and re-authenticate.**
- You will have 30 minutes to upload your examination submission after the examination time has ended. Begin your upload as soon as your examination ends, as we cannot accept any submissions that have either not uploaded or only partially uploaded.
- During the 30 minutes allocated for uploading your examination documents, you are not permitted to continue working on your examination. This includes reviewing and formatting your examination file(s).
- You are responsible for the proper submission of all your examination materials within the 30-minute upload period and we will not accept materials uploaded after this time.

- We cannot be held liable if an error occurs when uploading to the examination platform if you have not followed the guidance provided in this Handbook.
- The timestamp of your answer file will be validated by the examination system. This includes the time and date the files were last modified. Answer files that have been modified outside the examination time will not be marked.
- To upload your examination file(s), select the 'Browse' button within the upload section to find the file you would like to upload. The maximum file size is 100MB. If your file size is greater than 100MB, your submission cannot be marked.

Step by step instruction on uploading files can be found in Appendix B.

Troubleshooting File upload issues:

- Ensure the file is in the correct format – .docx or .xlsx only
- Save the file to a local folder, e.g. 'Desktop' or 'My Documents'
- Ensure the file is saved in edit mode, e.g. is not in protected view/read only.

If you experience issues uploading your examination document(s) during the 30-minute upload period, you **must** let the Examination Invigilator know.

6. Emergency situations

Should you experience any issues during your examination, please refer to the suggested actions below:

- Should you wish to submit a mitigating circumstances application, you **must** keep a log of the issues and the time you have been affected, and screenshots where relevant.
- Please refer to the Mitigating Circumstances Policy for details.

6.1 Fire alarms and other distracting events

Examination Invigilators will check that there are no scheduled fire alarms or other planned events that may affect your examination sitting in the building where you are sitting your exam.

If an unexpected fire alarm occurs during your exam, you should leave the building if required. While evacuated from the building, you **must not** communicate with anyone about your examination.

Once you return to your examination, you **must** complete the paper to the best of your ability; you will not receive additional time but may apply for [mitigating circumstances](#).

6.2 IFoA Examination Platform Issues

If the examination platform fails during your examination, the IFoA Assessment Delivery team will do their best to immediately put alternative arrangements in place where possible. If this proves impossible, the examination may be cancelled. In the unlikely event of cancellation, you will be contacted and advised of the next steps by email.

6.3 System Issues (Internet/Electric Connectivity)

System issues could relate to internet connection or electricity failing. If you experience issues with your system, you **must** keep a log of the issues and the times you have been affected. You will need to take screenshots as evidence for errors or issues which have occurred.

Appendix A – Mathematical Formulae and Symbols

The following tables are a non-exhaustive list of suggested keystrokes to use in place of the mathematical formulae and symbols in Word.

These keystrokes are most likely to be of use in subjects CM1, CM2, CS1, CS2, SP6 and SP9, but you are advised to be familiar with them as part of examination preparation.

You may use alternate sensible notation so long as it is recognisable to markers. You are permitted to copy and paste the IFoA standard keyboard notation into your examination submission should that assist you in answering your examination paper.

You may also use the equation editor function within Word if you wish to do so. It is recommended you familiarise yourself with common keystrokes used by reviewing past papers and examiner reports for the relevant subject.

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

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

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
General mathematical notation	
Multiplication, $\times$	*
Division, $\div$	/

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
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 $\sqrt{\ldots}$	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

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
	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))

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
Statistical notation	
Expected values e.g. $E(\dots)$	E(…)
Conditional expectation, e.g. $E(X\|Y)$	E(X given Y)
Variance, $V(\dots)$	V(…)
Covariance, *Cov*(…)	Cov(…)
Distributions, e.g. χ^2_m	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)

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
Compound interest functions	
$i^{(p)}$	i(p)
$d^{(p)}$	d(p)
δ	delta
v^n	v^n

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
$s_{\overline{n}\rceil}$	s:<n>
$\overline{a}_{\overline{n}\rceil}$	abar:<n>
$a_{\overline{n}\rceil}^{(p)}$	a(p):<n>
Life table functions	
$\dfrac{l_y}{l_x}$	Ly/Lx
$\dfrac{d_x}{l_y}$	dx/Ly
$_k p_x$	kpx
$_{m\vert} q_x$	m|qx
p_{xy}	px:y
$\ddot{a}_{x:\overline{n}\rceil}$	adue:x:<n>
$a_x^{(p)}$	a(p):x
$\ddot{a}_{x:y}$	adue:x:y
$\ddot{a}_{x:y:\overline{n}\rceil}$	adue:x:y:<n>

Notation or Meaning	Standard Keyboard Symbol / Notation that may be used
$\ddot{a}^{(p)}_{x:y:\overline{n}\rceil}$	adue(p):x:y:<n>
$\ddot{a}_{x\|y}$	adue:x|y
$_{m\|}\ddot{a}_x$	m|adue:x
$A_{x:\overline{n}\rceil}$	EA:x:<n>
$\overline{A}_{x:\overline{n}\rceil}$	EAbar:x:<n>
$A_{1\ x:\overline{n}\rceil}$	TA:x:<n>
$A_{[x]:\overline{n}\rceil}^{1}$	PE:[x]:<n>
$(IA)_{1\ x:\overline{n}\rceil}$	I(TA):x:<n>

Appendix B – Using the Examination Platform

Exam platform URL www.onlinepracticalexams.org.uk

Forgotten Password

If you forget your password, go to the login screen and enter your ARN, then click **'Next'**.

Click **'Forgotten Password?'** Enter your ARN again, then click reset password. You will receive an email to your registered email address with a reset password link allowing you to set a new password.

Setting up an account (first time exam sitters)

You will receive an email prompting you to set up an account on the exam platform.

> **If account not yet activated**
> Subject Line: Welcome to Online Practical Exams
> Dear [NAME]
> This email is sent on the behalf of the Institute and Faculty of Actuaries.
> Setup your Online Practical Exams account for **CM1A – 11 September 2023 – Cohort 1 08:00**.
>
> 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.

1. Select **'Set up my account'**
2. Create a password
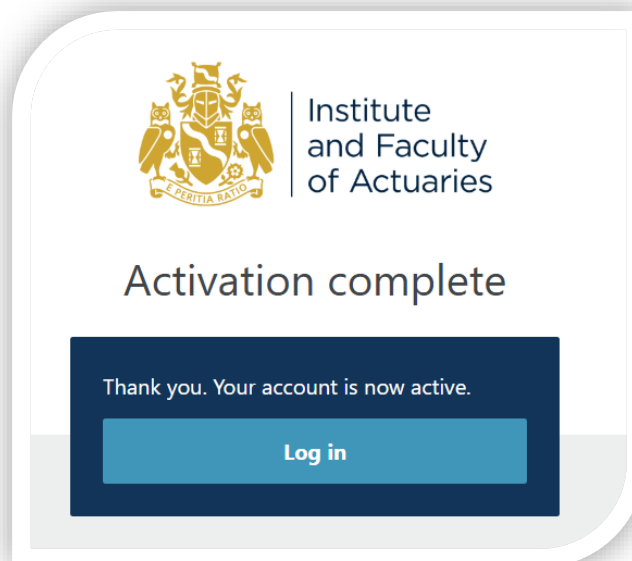
3. Once your details have been verified, your account will be active. You will see a confirmation on screen.

Downloading your examination paper

1. Once logged in, select your examination from the welcome screen.
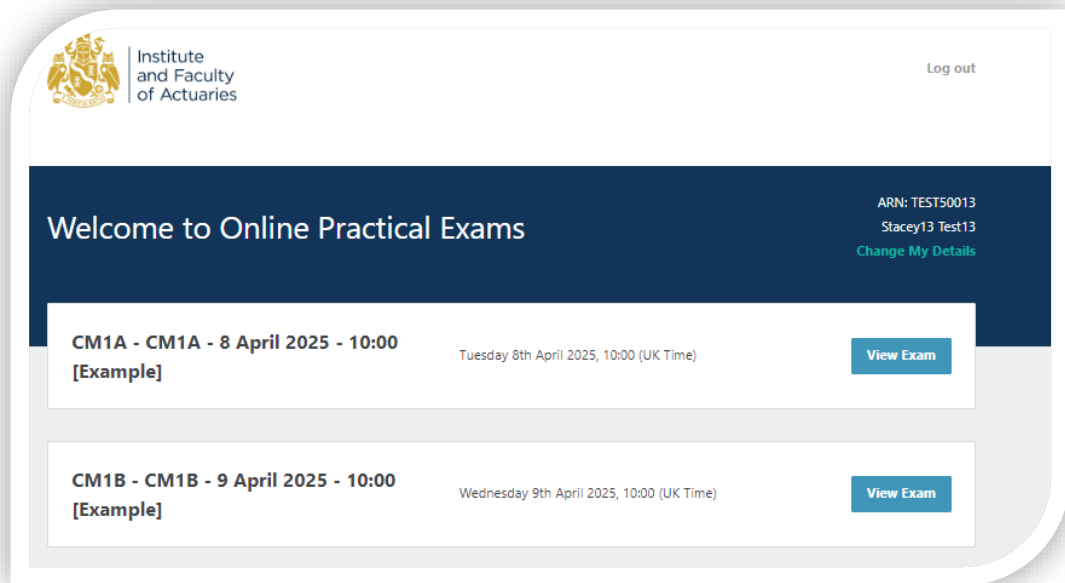
1. Confirm you have read and understood the Assessment Regulations and Examination Rules.

2. The **'Exam Material'** box (if applicable) and the **'Exam Paper'** box will turn blue when files are available to download.
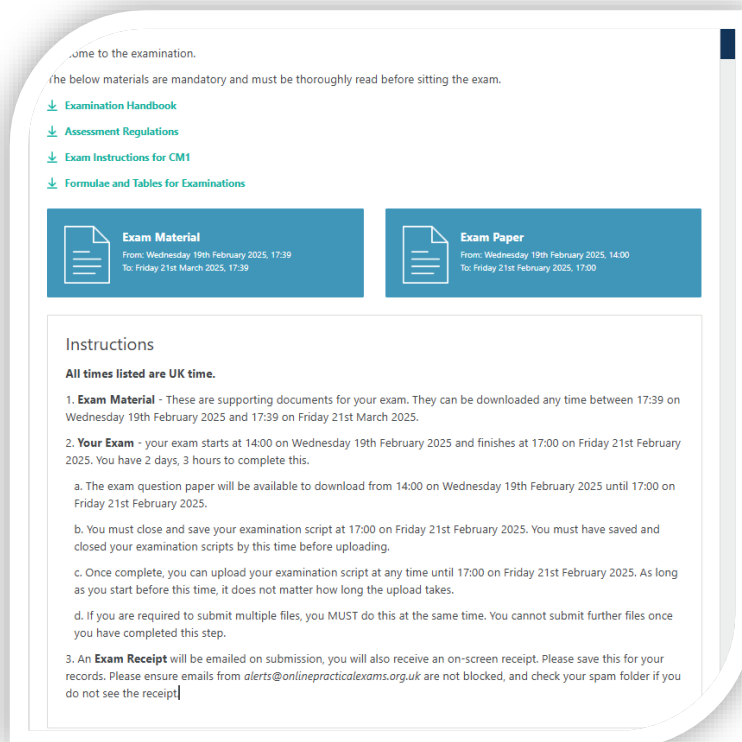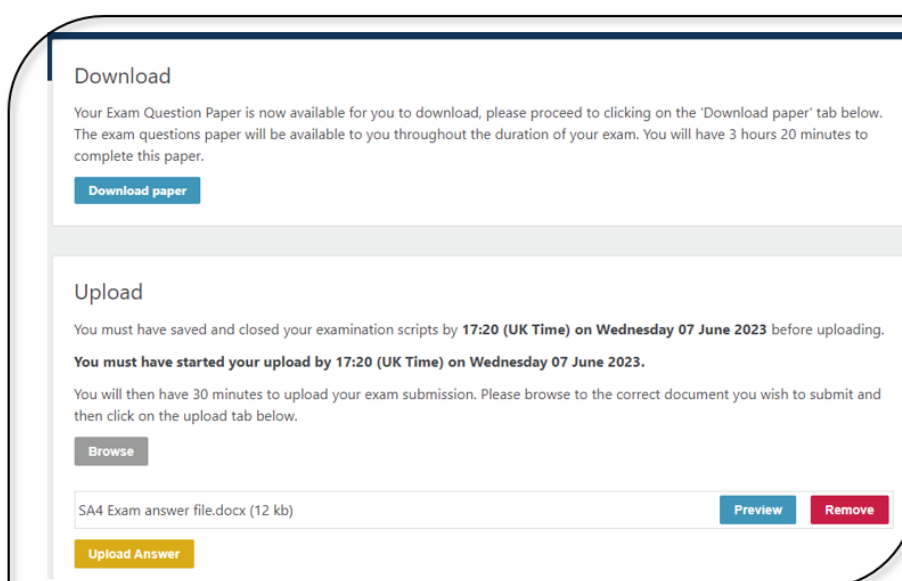
3. The **'Exam Paper'** box will turn blue when the **examination time starts**.

4. When available, click on '**Exam Paper'**.

Uploading your answer script

When you are ready, upload your answer script.

1. In the **'Exam Paper'** area, click on **'Upload'**

2. Browse and select the file(s) you wish to submit.
   - If submitting multiple files (only needed for subject CP2), you **must** do this at the same time. You cannot add further files once you have completed this step.
   - To select two documents, click on the first file you wish to upload, then press and hold the Ctrl button on your keyboard and click on the second file.

3. Click **'Preview'** if you wish to check you have uploaded the right file.
   - If you have selected the wrong file, click **'Remove'** and the file will be removed.

- Please note that the preview function may not be compatible with certain browsers, workplace networks or devices.

- If you are uploading a particularly large file (such as an Excel file), the preview function may take longer to generate or not load all tabs in the exact format/layout you are expecting. This is an automated conversion tool, which may not exactly replicate the layout as per your saved file. On your exam day, whilst fully operational, this feature may run slower than usual, as all candidates will be attempting to use this feature at similar times.

- If the function does not work for you, you can still check the title of the file you're trying to upload to ensure you are selecting the correct file(s).
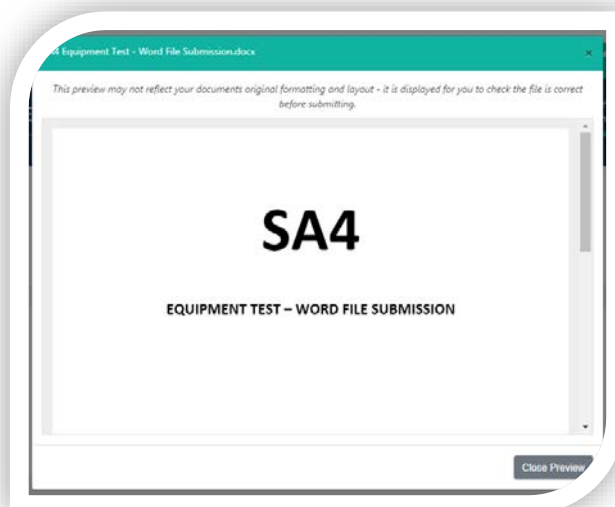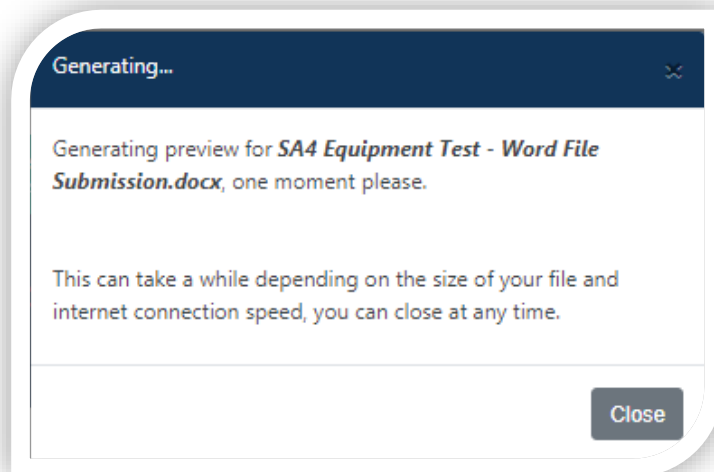
- Please note that the size of your uploaded document may vary once it has been uploaded. Do not use file size comparison to validate you have uploaded the correct file.

- 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 that all your intended work appears on the screen.

- It may take up to 60 seconds for the preview to appear. This will depend on factors like the size of the document uploaded and your internet connection.

- If you are happy with the file(s) and you would like to upload, select **'Upload Answer'.**

- Once your file(s) is uploaded, a confirmation pop up box will appear. Tick the box to confirm that this is the file that you wish to submit. When you click the confirm button this will submit your file(s).

- You cannot make changes to your submission once you have completed the uploaded process. We cannot accept alternative or additional documents sent by email.

- Once your file(s) has been successfully uploaded, the exam platform will show an onscreen confirmation receipt detailing the exam, your candidate details, upload details and the file name. In addition to the confirmation receipt on screen, an email with your upload details will be sent to the email address which you have entered on the exam platform.

CP2 - CP2 Paper 1, August Testing

← Return to Dashboard

Thank you for uploading your submission, this has been accepted and submitted for grading.

Below is your exam receipt please keep a record of this for future reference. We suggest you Print this page.

Exam: CP2 - CP2 Paper 1, August Testing

Student ARN: testEllie

Upload start: 05 August 2020 13:39 (UK Time)

Upload finish: 05 August 2020 13:39 (UK Time)

Exam Submission:

- TEST DOCUMENT.docx (11 kb)
  rReceipt ID: B4ecdf50-17c1-49a7-8c2a-3f86d140937f

London (registered office)

1-3 Staple Inn Hall · High Holborn · London · WC1V 7QJ
Tel: +44 (0) 207 632 2100

Oxford

Belsyre Court · 1st Floor · 57 Woodstock Road· Oxford · OX2 6HJ
Tel: +44 (0) 207 632 2100

Edinburgh

Space · 1 Lochrin Square · 92-94 Fountainbridge · Edinburgh · EH3 9QA
Tel: +44 (0) 207 632 2100

Beijing

Room 512 · 5/F Block A · Landgentbldg Center · No. 20 East Middle 3rd Ring Road
Chaoyang District · Beijing · 100022 · People's Republic of China
Tel: + 86 10 5878 3008

Malaysia

Arcc Spaces · Level 30 · Vancouver suite · The Gardens North Tower
Lingkaran Syed Putra · 59200 Kuala Lumpur
Tel: +60 12 591 3032

Singapore

Pacific Tech Centre · 1 Jln Kilang Timor · #06-01 · Singapore · 15930
Tel: +65 8778 1784

actuaries.org.uk