



Chartered
Insurance
Institute

Standards. Professionalism. Trust.

Customer Focus (Personal Finance)

Learning
resources
v1.4
October 2023

Contents

| | |
|-----------------------------------|----|
| About Customer Focus | 3 |
| Learning by bands | 4 |
| Member CPD | 12 |
| Assess corporate e-learning | 14 |
| Training and courses | 15 |
| Qualification units | 16 |

About Customer Focus

Recognises customers' needs, meets their requirements and adds value to customer outcomes, balances customer and business demands and demonstrates commercial awareness.

This section outlines the Customer Focus competency standards for each of the four professional bands, together with links to relevant CPD learning, qualification units and other learning to help you prioritise and access your skills development.

The bands

The Professional Map is structured into 4 bands of experience, each describing the different level of impact professionals have in the work they do.

| | Band 1 | Band 2 | Band 3 | Band 4 |
|----------------------------|--|---|--|--|
| Typical job roles | Front line staff, administrative and entry level roles | First line managers, team leaders, regulated and specialist roles | Middle managers, and senior technical roles | Senior leaders and business owners |
| Nature of work | Tactical, focusing on the day to day | Operational, with some complexity | Complex, with challenging requirements | Strategic, with a significant level of complexity and challenge |
| Sphere of influence | Line manager, immediate colleagues and customers/clients | Managers, colleagues, customers/clients and external professionals | Wider range of stakeholders, both internal and external | Senior stakeholders from across the profession, customers, suppliers and regulators |
| Focus of activity | Deliver immediate and short-term outcomes | Directly create short-term value, contribute to longer-term value | Create medium to long-term value | Create long-term value |
| Focus of thinking | Gather and use information | Contribute to the thinking and analysis of information | Critically question information and evaluate it to make informed judgements and decisions | Develop evidence-based thinking, using qualitative and quantitative data to shape the future activity |
| Focus of knowledge | Knowledge of the principles of personal finance | Broad understanding of personal finance practice | Deeper understanding of the concepts of personal finance, with specialism in a functional area | Deep technical knowledge in an area, or an excellent understanding of the broader environment |
| Where time is spent | Customer/client services, providing information, handling data, following procedures | Issue identification, analysis and evaluation, proposal and delivery of solutions to agreed standards, and within agreed limits | Understanding the wider business context and risk, bringing strands of activity together, innovating | Developing strategies and plans, making complex judgements, considering the organisation and sector position |
| Breadth of focus | Team | Department | Area or responsibility/Organisation | Organisation/Profession/Wider society |

Band 1

Competency standards

- I take measures to understand what the customer requires and ensure that I consistently meet their demands and needs
- I treat all customers fairly and take particular care when dealing with those in vulnerable circumstances
- I understand there may be a conflict between customer and business needs
- I know the business drivers for my organisation
- I understand who does what in my organisation, who my key stakeholders are and how this impacts on my responsibilities

Band 1 learning resources

| Member CPD | Assess corporate e-learning* | Training and courses | Qualification units |
|---|--|--|---------------------|
| Code of Ethics: Focus on financially inclusive customer outcomes | Conduct Risk and TCF | EDII – Digital Minds | |
| Divorce in later life – supporting your clients through difficult times | Managing conflicts of interest | For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/ | |
| Finesse your first meetings: part 2 | | | |
| How to Blow Your Clients' Minds | | | |
| Lasting powers of attorney – their role in supporting effective later life advice | | | |
| Mental Capacity - beyond theory | | | |
| Niche, if you want to talk to everyone, you talk to no one | | | |
| Vulnerability - are you a Safe Pair of Hands? | | | |

*Content held on the Assess platform is available to those with a corporate licence. Click on the links to find out more about the features and benefits of a corporate Assess licence or request a free trial.

Band 2

Competency standards

- I anticipate customers' future demands and needs and initiate appropriate action
- I proactively seek to understand the needs and issues of customers and ensure I am serving their wider best interests
- I lead by example through identifying opportunities to add value to customer outcomes
- I make decisions that balance the customer and business requirements
- I stay up to date with changes in my organisation and the market

Band 2 learning resources

| Member CPD | Assess corporate e-learning* | Training and courses | Qualification units |
|--|----------------------------------|---|---------------------|
| 10 reasons why you can't increase your fees | Workplace skills | EDII – Digital Minds | |
| A Lifetime in Planning: in conversation with George Kinder | | For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/ | |
| Complete client conversations - confidently discuss responsible and sustainable investment | | | |
| Finesse your first meetings | | | |
| Finesse your first meetings: part 2 | | | |
| Going on your own part two | | | |
| How to politely screen clients | | | |
| Innovate to thrive | | | |
| Keeping Your Clients On Track | | | |
| Mastering sales conversations toolkit | | | |
| POWER Talks to Practitioners About Fees & Charging | | | |
| The amazing power of questions | | | |
| The Payback From Better Client Relationships | | | |

*Content held on the Assess platform is available to those with a corporate licence. Click on the links to find out more about the features and benefits of a corporate Assess licence or request a free trial.

Band 3

Competency standards

- I use customer feedback to inform business plans and priorities
- I use feedback to strive for fair customer outcomes and anticipate circumstances from which vulnerabilities may arise
- I encourage others to use their initiative to achieve better customer outcomes
- I take decisions that account for longer term customer and business requirements
- I invest time in staying up to date with market trends, customer demands and competitor activity

Band 3 learning resources

| Member CPD | Assess corporate e-learning* | Training and courses | Qualification units |
|---|----------------------------------|---|---------------------|
| 10 reasons why you can't increase your fees | Workplace skills | Dive In Festival | |
| How to grow your own advisers | | EDII – Digital Minds | |
| Taming your transactional advice monster | | For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/ | |
| The monopoly of markets - a game of chance or strategy? | | | |
| Too many clients, too much work and too little money | | | |
| What makes you different and why it matters | | | |

*Content held on the Assess platform is available to those with a corporate licence. Click on the links to find out more about the features and benefits of a corporate Assess licence or request a free trial.

Band 4

Competency standards

- I create strategies and systems that reinforce the importance of providing an excellent customer experience
- I inspire and champion a culture focused on good customer outcomes
- I ensure that the customer is at the heart of decision making and business planning
- I demonstrate broad business thinking and sound commercial judgement in generating ideas
- I produce robust strategies to develop sustainable customer propositions

Band 4 learning resource

| Member CPD | Assess corporate e-learning* | Training and courses | Qualification units |
|--|------------------------------|---|---------------------|
| Adviser pain point: First conversations with clients | | Dive In Festival | |
| Adviser pain point: prospering as a financial planner | | EDII – Digital Minds | |
| Attract clients who are fulfilling, fascinating and fun | | For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/ | |
| Building retirement income portfolios for a changing world | | | |
| Commercials Part 1: What and how to charge for your financial planning service | | | |
| Commercials Part 2: Pitching your service and fees and overcoming objections | | | |
| Demonstrating Your Value to Clients | | | |
| Diversification and alternative assets | | | |
| Estate planning and the FCA's Consumer Duty | | | |
| Financial Planning and the Value of Advice | | | |
| From financial advice to transformative financial planning: part 1 | | | |
| From financial advice to transformative financial planning: part 2 | | | |
| Fully engaged clients for life | | | |
| Grow your business faster | | | |
| How to get financial planning clients | | | |
| Pricing your services | | | |

*Content held on the Assess platform is available to those with a corporate licence. Click on the links to find out more about the features and benefits of a corporate Assess licence or request a free trial.

| Member CPD | Assess corporate e-learning | Training and courses | Qualification units |
|--|-----------------------------|----------------------|---------------------|
| <u>The power of client segmentation</u> | | | |
| <u>Using the Voice of the Client to Drive Engagement</u> | | | |
| <u>Why clients will pay more. And happily!</u> | | | |
| <u>Working with vulnerable clients</u> | | | |

Member CPD

Here you will find links to Member CPD available related to this competency.

Webinar: [Code of Ethics: Focus on financially inclusive customer outcomes](#)

Webinar: [Divorce in later life – supporting your clients through difficult times](#)

Webinar: [Lasting powers of attorney – their role in supporting effective later life advice](#)

Webinar: [How to Blow Your Clients' Minds](#)

Webinar: [Mental Capacity - beyond theory](#)

Webinar: [Vulnerability - are you a Safe Pair of Hands?](#)

Webinar: [Mastering sales conversations toolkit](#)

Webinar: [Finesse your first meetings](#)

Webinar: [A Lifetime in Planning: in conversation with George Kinder](#)

Webinar: [Innovate to thrive](#)

Webinar: [Keeping Your Clients On Track](#)

Webinar: [The Payback From Better Client Relationships](#)

Webinar: [Complete client conversations - confidently discuss responsible and sustainable investment](#)

Webinar: [How to politely screen clients](#)

Webinar: [POWER Talks to Practitioners About Fees & Charging](#)

Webinar: [What makes you different and why it matters](#)

Webinar: [The monopoly of markets - a game of chance or strategy?](#)

Webinar: [Why clients will pay more. And happily!](#)

Webinar: [How to get financial planning clients](#)

Webinar: [Fully engaged clients for life](#)

Webinar: [The power of client segmentation](#)

Webinar: [Using the Voice of the Client to Drive Engagement](#)

Webinar: [The power of client segmentation](#)

Webinar: [Fully engaged clients for life](#)

Webinar: [Commercials Part 1: What and how to charge for your financial planning service](#)

Webinar: [Commercials Part 2: Pitching your service and fees and overcoming objections](#)

Webinar: [Demonstrating Your Value to Clients](#)

Webinar: [Financial Planning and the Value of Advice](#)

Webinar: [Estate planning and the FCA's Consumer Duty](#)

Webinar: [Diversification and alternative assets](#)

Webinar: [Building retirement income portfolios for a changing world](#)

Webinar: [Pricing your services](#)

Webinar: [Niche, if you want to talk to everyone, you talk to no one](#)

Webinar: [Finesse your first meetings: part 2](#)

Webinar: [The amazing power of questions](#)

Webinar: [Going on your own part two](#)

Webinar: [Taming your transactional advice monster](#)

Webinar: [How to grow your own advisers](#)

Webinar: [Too many clients, too much work and too little money](#)

Webinar: [Adviser pain point: First conversations with clients](#)

Webinar: [Adviser pain point: prospering as a financial planner](#)

Webinar: [From financial advice to transformative financial planning: part 1](#)

Webinar: [From financial advice to transformative financial planning: part 2](#)

Webinar: [Grow your business faster](#)

Webinar: [Attract clients who are fulfilling, fascinating and fun](#)

Webinar: [10 reasons why you can't increase your fees](#)

Webinar: [Working with vulnerable clients](#)

Assess is the Corporate Learning Management System from CII, including hundreds of digital learning units on technical insurance, regulatory and compliance content, together with a wide range of wider business skills.

If you already have an Assess licence through your employer, you should be able to access the following modules relevant to this competency.

If your organisation does not have an Assess licence and would be interested in acquiring one, you can sign up for a free trial here: ciigroup.wufoo.com/forms/k17wqe99089pcpi/

Here you will find Assess corporate e-learning listed under the Learning by bands section in one place.

Governance, Risk and Compliance

Conduct

[Conduct Risk and Treating Customers Fairly](#)

[Managing Conflicts of Interest](#)

Workplace Skills

[Workplace skills](#)

Training and courses

The diversity of our course programme and breadth of corporate services makes us a one stop-shop training provider. We work in partnership with employers to develop relevant and cost-effective training solutions that are driven by business needs and deliver lasting results.

CII Training

For more details on CII Training, please visit our website:

www.cii.co.uk/learning/training/

CII Accredited third party training

[Dive In Festival](#)

[EDII – Digital Minds](#)

Qualification units

Here you will find all Qualification units listed under the Learning by bands section in one place.

If you are a current member you can also view non-printable PDFs of each study text here:

www.cii.co.uk/learning/support/cii-study-texts (PIN required to login).