Chartered Insurance Institute
Standards. Professionalism. Trust.

Customer Focus (Personal Finance)

Learning resources
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Contents

About Customer Focus

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

Learning by bands

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 quantitive 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 Divorce in later life – supporting your clients through difficult times 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?	Conduct Risk and TCF Managing conflicts of interest	EDII – Digital Minds For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	

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 A Lifetime in Planning: in conversation with George Kinder Complete client conversations - confidently disucss 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 POWER Talks to Practitioners About Fees & Charging The amazing power of questions The Payback From Better Client Relationships	Workplace skills	EDII – Digital Minds For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	

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 How to grow your own advisers Taming your transactional advice monster 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	Workplace skills	Dive In Festival EDII – Digital Minds For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	

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 Adviser pain point: prospering as a financial planner Attract clients who are fulfilling, fascinating and fun 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 tranformative 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		Dive In Festival EDII – Digital Minds For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	

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

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: 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 disucss 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 tranformative 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 corporate e-learning

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).