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Insurance
Institute

Standards. Professionalism. Trust.

Customer Focus (Personal Finance)

Learning
resources
v1.3
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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	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	
Divorce in later life – supporting your clients through difficult times	Managing conflicts of interest		
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
A Lifetime in Planning: in conversation with George Kinder 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	Workplace skills	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	

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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
How to grow your own advisers	Workplace skills	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	
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			

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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		For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	
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 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			

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

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](#)

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/

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).