

AF8 Exemplar 2026 assignment questions

Assignment 1 (2500 words)

Assess the adequacy of Patrick and Jane's current financial arrangements to meet their immediate needs and objectives. You should analyse any strengths or weaknesses in their current financial position.

(Student Guidance: No recommendation is required. Any calculations that you use to support your assessment will not form part of the word count).

Assignment 2 (2500 words)

Patrick and Jane's attitude to risk has recently changed due to their change in circumstances following Patrick's heart diagnosis.

Evaluate a range of suitable options to enable Patrick and Jane to adjust their current financial arrangements to better match their revised attitude to risk.

(Student Guidance: Candidates should ensure that they consider only suitable options, based on the information provided in the fact-find. Candidates should demonstrate why the options identified are suitable and how they would better match Patrick and Jane's revised attitude to risk).

Candidates should note that no recommendations are required.

Assignment 3 (3000 words)

Recommend and justify a suitable and tax-efficient investment strategy for Patrick and Jane to enable them to generate a sustainable and tax-efficient income of £45,000 per annum (net), from the date of Patrick's retirement, to fund their longer-term needs and objectives.

(Student Guidance: Candidates should assume that Patrick and Jane have released the sum of £200,000 from the sale of their property. Candidates should take into consideration all of Patrick and Jane's assets and pensions in formulating their recommendations).