

Chartered
Insurance
Institute

J07

Diploma in Financial Planning

Unit J07 – Supervision in a regulated environment

September 2025 Exam Guide

SPECIAL NOTICES

Candidates entered for the February 2026 exam should study this exam guide carefully in order to prepare themselves for the exam.

Practice in answering the questions is highly desirable and should be considered a critical part of a properly planned programme of exam preparation.

J07 – Supervision in a regulated environment

Contents

Important guidance for candidates	3
On-screen written exam familiarisation	5
Important information for remote invigilation candidates only	5
On the exam day	7
Examiner comments	8
Question paper	11
Model answers	15
Glossary of terms	22
Test specification	23

This PDF document has been designed to be accessible with screen reader technology. If for accessibility reasons you require this document in an alternative format, please contact us on online.exams@cii.co.uk to discuss your needs.

Published November 2025

Telephone: +44 (0)20 8989 8464

Email: customer.serv@cii.co.uk

Webchat service: Mon-Fri: 8am-4pm (GMT)

Copyright © 2025 The Chartered Insurance Institute. All rights reserved.

IMPORTANT GUIDANCE FOR CANDIDATES

Introduction

The purpose of this Exam Guide is to help you understand how examiners seek to assess the knowledge and skill of candidates. You can then use this understanding to help you demonstrate to the Examiners that you meet the required levels of knowledge and skill to merit a pass in this unit. During your preparation for the exam, it should be your aim not only to ensure that you are technically able to answer the questions but also that you can do justice to your abilities under exam conditions.

Before the exam

Study the syllabus carefully

It is crucial that you study the relevant syllabus carefully, which is available online at www.cii.co.uk, on the relevant qualification page. All the questions in the exam are based directly on the syllabus. *You will be tested on the syllabus alone*, so it is vital that you are familiar with it.

Note the assumed knowledge

For the Advanced Diploma in Financial Planning, candidates are assumed to have studied the relevant units of the Diploma in Financial Planning or the equivalent. This knowledge is set out on the relevant syllabus.

Read widely

To get the most out of your learning, it's important to explore beyond just one textbook. Relying solely on a single study text may not give you all the depth or perspectives you need. While the main study materials are designed to cover the syllabus, they might not always explain things in a way that works for you—or offer alternative viewpoints that deepen your understanding.

That's why reading around the subject is so valuable. If a topic feels unclear or you're curious to see how others approach it, looking at different sources can really help. Think of it as building a richer, more rounded picture of what you're learning.

Build confidence in your knowledge and ability to apply it.

Make full use of the Exam Guide

This Exam Guide contains a full exam paper and model answers. The model answers show the types of responses the examiners are looking for and which would achieve maximum marks. *However, you should note that there are alternative answers to some question parts which would also gain high marks.* For the sake of clarity and brevity not all of these alternative answers are shown.

This guide and previous Exam Guides can be treated as 'mock' exam papers. Attempting them under exam conditions as far as possible and then comparing your answers to the model ones should be seen as an essential part of your exam preparation.

The Examiner's comments on candidates' actual performance in each question provide further valuable guidance. You can obtain copies of the two most recent exam guides free of charge on the relevant qualification page at www.cii.co.uk.

Know the structure of the exam

- Assessment is by means of a two-hour online written exam.
- All questions are compulsory.
- The exam is made up of 15 short questions.
- Each question part will clearly show the maximum marks which can be earned.
- The exam will carry a total of 130 marks.

You can also access previous exam papers and test specifications [here](#).

Assessment Information and Rules and Policies for candidates

Please review the [assessment information](#) and [rules and policies](#) for candidates. Full details of the administrative arrangements and the regulations governing your exam entry are available online.

On-screen written exam familiarisation

The familiarisation test allows you to experience using the assessment platform before your exam.

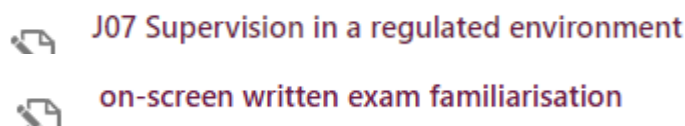
Please note, that while there might be slight differences in layout, it will give you a good idea of how to navigate and use the platform functionality. This test is for the purpose of familiarisation with the assessment platform only.

You can access the familiarisation test at any time. It can be found [here](#).

We strongly recommend that you take the familiarisation test to ensure you are familiar with the on-screen assessment platform experience.

If you have previously sat any of the CII's multiple-choice exams, please note this familiarisation experience has a different set up.

On the day of the J07 exam, upon accessing the platform, you will need to click on **J07 Supervision in a regulated environment** to start the exam:



We would recommend that prior to starting the exam, you may wish to take a moment at this screen to jot down any notes on paper that may assist you during the exam.

Please note the exam timer will not start until you click the exam titled: **J07 Supervision in a regulated environment**.

Important information for remote invigilation candidates only

If you are taking the exam through remote invigilation, **we strongly advise that you try the online Tutorial test** once you have received your exam login details and well in advance of the actual exam day. This test is different to the familiarisation test.

You will receive the below information via email before your exam date.

You must check the equipment you plan to use on the exam day is suitable. The system requirements are [here](#)

EXAM TUTORIAL:

- [Launch Tutorial Test](#)
- Duration: The tutorial will take approximately 30 minutes to complete.
- Attempts: Launch the tutorial test up to three (3) times to familiarize yourself with the environment. We suggest saving one attempt for 2-3 days prior to your exam date.
- Timing: The Launch link will expire 150 minutes (2 hours and 30 minutes) prior to your scheduled exam time.

To access your exam on the exam day click on the "Launch Exam" link beside your scheduled exam within the Bookings and Results area of MyCII [Dashboard](#). If you have any difficulty accessing your MyCII account, you should contact CII customer service at the contact details below.

This Exam Tutorial will help you feel confident and prepared for exam day. It guides you through the system and helps identify any potential issues with your equipment in advance, reducing the risk of technical problems during your exam.

Please note you are strongly advised not to use a laptop provided by your employer.

Laptops and IT equipment provided by your employer typically include security protocols that conflict with any remote invigilation software. You should also avoid using a corporate Wi-Fi or any other internet connection that may include firewalls that you cannot personally control.

The exam platform no longer supports Windows 10 or macOS Ventura for any online testing.

These operating systems no longer meet the minimum technical requirements. Continuing to use them may introduce compatibility issues, affecting performance during test sessions.

It is fundamentally important that, if you are sitting an exam via remote invigilation, you read all of the documents on this page; [How to prepare for your on-screen written exam by remote invigilation](#).

If there is anything you are unsure of, or if you have not received the tutorial email, please contact Customer Service (telephone +44 (0)20 8989 8464 Mon to Fri: 9am – 5pm (UK time), email customer.serv@cii.co.uk, Webchat service: Mon-Fri: 8am-4pm (GMT)) as soon as possible, as this may affect your exam sitting.

On the exam day

The following will help:

Spend your time in accordance with the allocation of marks:

- The marks allocated to each question part are shown on the paper.
- If a question has just two marks allocated, there are likely to be only one or two points for which the examiner is looking for, so a long answer is wasting valuable time.
- Conversely, if a question has 12 marks allocated, a couple of lines will not be an adequate answer. Always remember that if the paper is not completed, your chances of passing will be reduced considerably.
- Do not spend excessive time on any one question; if the time allocation for that question has been used up, flag the question, go on to the next question and return to the incomplete question after you have completed the rest of the paper, if you have time.

Take great care to answer the question that has been set

- Before you start writing, take a moment to think carefully about what the question is really asking. Understanding the examiner's requirements is key to producing a strong, focused answer.
- Highlighting key words and phrases is a technique many candidates find useful.
- The model answers provided in this Exam Guide would gain full marks. Alternative answers that cover the same points and therefore answer the question that has been asked would also gain full marks.

Order of answering questions

Answer the questions in whatever order feels most comfortable. Generally, it is better to leave any questions which are felt to be challenging until the more familiar questions have been attempted but *remember not to spend excessive time on the questions you are most confident about*. You are able to flag questions and then go back to them.

Answering different question parts

It is vital to label all parts of your answer correctly as many questions have multiple parts to them (for example, question 1(a) may have parts (i), (ii) and (iii)). Failure to fully distinguish between the separate question parts may mean that full credit cannot be awarded. It is also important to note that a full answer must be given to each question part and candidates should not include notes such as 'refer to answer given in 1(b)(i)'.

Always read all parts of a question before starting to answer it, otherwise you may find that after answering part (a), the answer you have given is more appropriate to part (b) and it may be necessary to duplicate some of the answer.

Answer format

Subject to providing sufficient detail you are advised to be as brief and concise as possible, using note format and short sentences.

Marks are not lost for incorrect spelling or grammar.

EXAMINERS' COMMENTS

Candidates' overall performance:

Overall candidates performed reasonably well, although they did seem to struggle on some questions that were considered to be more straight forward, but generally the standard did not seem to be particularly low.

Question one – This question asked candidates to identify seven examples of relevant skills that the senior manager requires to carry out his role. Many candidates were able to identify building relationships, team making and adhering to regulatory requirements but other examples, such as cultivating/managing stakeholder relationships and prioritising tasks for others and themselves were only noted by few candidates.

Question two – Candidates generally performed well for part (a) of this question, which asked for a brief explanation of what talent management is. Less prepared candidates confused talent management with general recruitment requirements.

Part (b) of the question was less well answered, which asked for the identification of two activities that the client is likely to participate in and provide two relevant examples of each. Many candidates identified exposure to wider range of roles and identifying additional support for their development but did not gain the other available marks.

Question three – Part (a) asked candidates to explain briefly the underpinning principles of Herzberg's model. Some candidates were clearly familiar with the model and correctly identified there are two set of factors: motivators and hygiene but then missed some or all of the other available marks.

Candidates appeared more familiar with some of the six factors required for part (b) that are likely to result in high job satisfaction according to Herzberg.

Question four – Part (a) of this question asked for five advantages to be stated for a regulated financial advisory firm whose employees work remotely. It was generally well-answered by candidates.

Candidates performed even better in part (b) of the question, which asked for five disadvantages to be stated for a regulated financial advisory firm whose employees work remotely.

Question five – Part (a) of this question, which asked for the three requirements to be listed that must be considered when carrying out a fit and proper assessment, was answered well by some candidates, but many were unable to identify "financial soundness".

Candidates performed better in part (b) of the question, which asked candidates to state when a fit and proper assessment must be completed for employees in certified roles. Many candidates gained all the available marks.

Question six – Part (a) of this question asked for a brief explanation of the three key criteria used to determine whether someone is an employee or a self-employed contractor. This was answered reasonably well, but some candidates focussed on how employees are taxed compared to self-employed contractors rather than answering the question asked.

Part (b) of this question asked for the eight statutory rights that employees have to be stated. It was well-answered by candidates, with many achieving high marks.

Question seven – Part (a) of this question asked candidates to list three areas that the Financial Conduct Authority (FCA) Training and Competence Handbook recommends are covered when planning relevant continuing professional development (CPD) activities. Many correctly identified the technical knowledge but missed the other available marks.

Part (b) of this question asked for the number of hours that financial adviser must complete to be stated. It was well-answered by candidates with many gaining both marks.

Question eight – This question asked for the four stages of the GROW coaching model to be briefly explained. It was generally well answered by candidates, many of whom scored highly, but some candidates were unable to provide detailed explanations.

Question nine – Some candidates were clearly familiar with the four mandatory requirements that must be demonstrated by financial advisers when dealing with customers under the Financial Conduct Authority (FCA) Conduct of Business (COBS) rules. Other candidates were unable to identify the requirements or identified requirements that were not mandatory.

Part (b) of the question was well-answered with many candidates able to correctly state the four key stages of the investment advice process.

Question ten – Part (a) asked candidates to explain the steps that are required to make the observations of a pre-appointment effective. Candidates did not generally score well here, with many correctly identifying only a small number of the eight possible answers.

Part (b) of the question asked for candidates to explain the steps that are required to make the observations of a pre-appointment effective. Many candidates correctly explained asking advisers for their views and agreeing a development plan but went on to miss many of the other marks available.

Question eleven – Part (a) related to the purpose of adopting a competency-based approach to the development of staff within a firm. Many candidates did not perform well in this question.

Part (b) was not well answered by the majority of candidates. Many candidates failed to correctly identify that the individual's strength and weaknesses should be measured against a competency framework.

Question twelve – Part (a) of this question, which asks for five benefits of performance for a business to be stated, was answered reasonably well by some candidates, but many were unable to identify it provides information to meet SM&CR requirements.

Candidates performed better in part (b) of the question, which asked for the benefits of appraisals to be identified. Many candidates gained the marks available, with helping individuals subject to SM&CR evidence their ongoing competency being the mark most often missed.

Question thirteen – Candidates performed fairly well on part (a) of this question, which asked for four key areas of the balanced scorecard for a financial adviser. Most candidates were able to identify two or three of the four marks available.

Part (b) of the question asked for five advantages to be listed of an exception report and how it would benefit a manager when overseeing a team of financial advisers. This was also well answered; with many candidates identifying it can be used to highlight a potential problem/underperformance and used to identify trends over time.

Question fourteen – Part (a) focussed on examples of dismissal that are automatically unfair. Candidates scored reasonably well, although few candidates identified that exercising a statutory right is an example of a dismissal that is automatically unfair.

Part (b) asked for two steps the client could make to challenge his dismissal. Many candidates did not identify they could make a claim in civil court.

Question fifteen – Some candidates were clearly familiar with the four main types of discrimination and therefore performed well in part (a) of this question. Other candidates were unable to correctly identify them or mixed them up with specific examples of discrimination that are deemed unfair.

Many candidates did not perform well across part (b), which asked for a brief explanation of three circumstances that must apply to ensure that positive discrimination is included in a firm's recruitment process under the Equality Act 2010.

Unit J07 – Supervision in a regulated environment**Instructions to candidates**

Read the instructions below before answering any questions

All questions in this exam are based on English law and practice applicable in the tax year 2025/2026, unless stated otherwise in the question, and should be answered accordingly. It should be assumed that all individuals have long-term UK residence status unless otherwise stated.

If you are sitting via remote invigilation, please

- **Write down the following number +44 (0)80 8273 9244. This is the number to call if you experience any technical issues.**
- Show your ID to the camera now, if you did not do so during the ID checks.
- Show the edge of your screen with a mirror if you did not do this during the room scan.
- Show any blank sheets of paper for notes, if you did not show both sides to the camera during the room scan.

If you are sitting in a test centre and encounter a problem please alert the invigilator.

For candidates sitting via remote invigilation or at a test centre

- **Two hours** are allowed for this paper which consists of 15 short answer questions and carries a total of 130 marks.
- You are strongly advised to attempt **all** questions to gain maximum possible marks.
- The number of marks allocated to each question part is given next to the question and you should spend your time in accordance with that allocation.
- Read carefully all questions and information provided before starting to answer. Your answer will be marked strictly in accordance with the question set.
- For each answer, please type in the full question number you are answering e.g., **1a**
- **Please note each answer must be typed in the correct corresponding answer box**
- **If you are wearing headset, earphones, smart watch please take them off. No watches permitted.**
- Please familiarise yourself with **all** questions before starting the exam.

Subject to providing sufficient detail you are advised to be as brief and concise as possible, using note format and short sentences.

Attempt ALL questions

Time: 2 hours

ENSURE YOU ANSWER EACH QUESTION IN THE CORRECT ANSWER BOX

1. Bill has started a new role as a senior manager in a large financial advisory firm.
Identify **seven** examples of relevant skills that Bill requires to carry out his role. (7)

2. Noel takes part in his company's talent management programme.
 - (a) Explain briefly what talent management is. (4)
 - (b) Identify **two** activities that Noel is likely to participate in and provide **two** relevant examples for **each**. (6)

3.
 - (a) Explain briefly the underpinning principles of Herzberg's model. (5)
 - (b) State **six** factors that are likely to result in high job satisfaction according to Herzberg. (6)

4. For a regulated financial advisory firm whose employees work remotely:
 - (a) state **five** advantages. (5)
 - (b) state **five** disadvantages. (5)

5.
 - (a) List the **three** requirements that must be considered when carrying out a fit and proper assessment. (3)
 - (b) State when a fit and proper assessment must be completed for employees in certified roles. (3)

ENSURE YOU ANSWER EACH QUESTION IN THE CORRECT ANSWER BOX

6. (a) Explain briefly the **three** key criteria used to determine whether someone is an employee or a self-employed contractor. (6)
- (b) State **eight** statutory rights employees have. (8)
7. (a) List **three** areas that the Financial Conduct Authority (FCA) Training and Competence Handbook recommends are covered when planning relevant continuing professional development (CPD) activities. (3)
- (b) State the number of CPD hours that financial advisers must complete. (2)
8. State and explain briefly the **four** stages of the GROW coaching model. (8)
9. (a) Outline the **four** mandatory requirements that must be demonstrated by financial advisers when dealing with customers under the Financial Conduct Authority (FCA) Conduct of Business (COBS) rules. (4)
- (b) State the **four** key stages of the investment advice process. (4)
10. Christine is a supervisor of a team of financial advisers and is planning to observe customer appointments to identify areas of development for her team.
- Explain the steps that are required to make the observations effective:
- (a) pre-appointment; (8)
- (b) post-appointment. (4)
11. (a) Explain briefly the purpose of adopting a competency-based approach to the development of staff within a firm. (3)
- (b) Outline the **three** stages of a competency-based approach for staff development that a manager will typically complete. (3)

ENSURE YOU ANSWER EACH QUESTION IN THE CORRECT ANSWER BOX

12. (a) State **five** benefits of performance management for a business. (5)
- (b) Identify **four** benefits of appraisals for individuals. (4)
13. (a) State **four** key areas of the balanced scorecard for a financial adviser. (4)
- (b) List **five** advantages of an exception report and how it would benefit a manager when overseeing a team of financial advisers. (5)
14. Louis was dismissed and feels this was as a result of his employer not meeting his contractual obligations.
- (a) List **six** examples of dismissal that are automatically unfair. (6)
- (b) State **two** steps Louis can take to challenge his dismissal. (2)
15. (a) State the **four** main types of discrimination identified by the Equality Act 2010. (4)
- (b) Explain briefly **three** circumstances that must apply to ensure that positive discrimination is included in a firm's recruitment process under the Equality Act 2010. (3)

NOTE ON MODEL ANSWERS

The model answers given are those which would achieve maximum marks. However, there are alternative answers to some question parts which would also gain high marks. For the sake of clarity and brevity not all of these alternative answers are shown. An oblique (/) indicates an equally acceptable alternative answer.

Model answer for Question 1

Candidates would have gained full marks for any seven of the following:

- Building relationships.
- Prioritising tasks for others and themselves.
- Decision making/strategic thinking.
- Good communication.
- Bringing people together/team working.
- Solving customer problems.
- Cultivating/managing stakeholder relationships.
- Adhere to regulatory requirements/manage risks.

Model answer for Question 2

- (a)
- Identification.
 - Development.
 - Retention.
 - Of key individuals/individuals with significant impact.
- (b)
- **Exposure to wider range of roles.**
 - Job rotation/secondment;
 - project work/any other relevant example.
 - **Additional support for their development.**
 - Mentor;
 - qualification/any other relevant example.

Model answer for Question 3

- (a)
- There are two set of factors: motivators and hygiene.
 - Motivators provide a long-term source of motivation.
 - Hygiene factors provide a source of dissatisfaction if they are not right.
 - Providing more hygiene factors, beyond a point, will not provide additional motivation.
 - Satisfying motivators are a long-term source of job satisfaction.
- (b)
- Recognition.
 - Advancement.
 - Growth.
 - Achievement.
 - Responsibility.
 - Work itself.

Model answer for Question 4

(a) *Candidates would have gained full marks for any five of the following:*

- It saves costs of having staff in an office/enables a firm to have a smaller premises.
- Expertise may be available that may not otherwise.
- The manager has the potential to manage a larger team.
- There can be a reduction in employee absenteeism.
- Employees may use their time more productively if they work from home/work longer hours.
- It provides flexibility for employees to work from home which can build loyalty/lead to employee retention.

(b) *Candidates would have gained full marks for any five of the following:*

- It is harder to manage quality, conduct and risk within the firm.
- There can be a lack of synergy and fertilisation of ideas/work in silos.
- There can be a reduced sense of team working.
- There is more potential for communication breakdowns with employees.
- It can lead to a lack of key purpose or responsibilities/can be distracted/technology issues.
- Employees can be hard to supervise remotely.

Model answer for Question 5

- (a)**
- Honesty, integrity and reputation.
 - Competency and capability.
 - Financial soundness.

- (b)**
- At the outset.
 - On an ongoing basis/annually.
 - Ad hoc/e.g. disciplinary.

Model answer for Question 6

- (a)
- **Personal service.**
 - This applies to employees and workers meaning the individual must perform the work themselves and cannot sub-contract it.
 - **Control.**
 - Who decides what gets done, how and where.
 - **Mutuality of obligation.**
 - An employer has an obligation to provide an employee with work that an employee has to accept.
- (b) *Candidates would have gained full marks for any eight of the following:*
- A maximum work week of 48 hours.
 - Payment at or above the national minimum wage.
 - A written statement of employment.
 - Paid sick leave.
 - Paid annual leave/holiday.
 - Maternity, paternity or adoption leave.
 - Antenatal care.
 - The ability to apply for flexible working hours.
 - Access to grievance procedures/right to appeal.
 - Redundancy pay.
 - The right not to be treated less favourably for part-time workers.
 - Statutory/minimum notice periods.

Model answer for Question 7

- (a)
- Technical knowledge/application of technical knowledge.
 - Skills and expertise.
 - Changes in the market to products/legislation/regulation.
- (b)
- 35 hours of relevant CPD, out of which;
 - 21 hours of structured CPD.

Model answer for Question 8

Candidates would have gained full marks for any eight of the following:

- **Goal.**
- A coaching session must have a goal or objective.
- It should be able to answer questions such as “What do you want to achieve?”
- **Reality.**
- To change a situation, one must first understand the real issue.
- It will not be possible to change behaviour until the employee accepts and understand the actual problem.
- **Options.**
- The next step is to explore the options or choices available that can be used to achieve the goal.
- There is often more than one option available, so the most appropriate option needs to be selected.
- **Will or where next.**
- The coachee must have the motivation or will to make the changes required/what, where, when and how.
- The desired outcome is both a plan and a commitment to achieve it.

Model answer for Question 9

- (a)
 - Disclosure of status, service and costs.
 - Establishing “know your customers” requirements.
 - Products or services disclosure.
 - Cancellation rights and anti-money laundering.
- (b)
 - Fact find/know your customer.
 - Analysis of needs.
 - Recommendations.
 - Ongoing service.

Model answer for Question 10

- (a)
- Jointly agree with the advisor what they would like to get out.
 - Ensure the adviser knows what is being assessed/ensure the adviser is aware of the standards expected.
 - Agree their roles within the process/how the supervisor will be introduced and when she will intervene.
 - Clarify the adviser's objectives.
 - Arrangements regarding the location and/or time.
 - Supervisor should explain to the adviser what will happen following the observation.
 - Identify previous development needs to ensure these have been resolved.
 - Recommendations within the suitability report should be reviewed.
- (b)
- Ask adviser for their views.
 - Provide feedback backed by evidence.
 - Reconcile differences of opinion.
 - Agree a development plan (if appropriate).

Model answer for Question 11

- (a)
- This places the emphasis on an employee's conduct;
 - or their observable behaviours;
 - rather than on their knowledge.
- (b)
- The individual's strength and weaknesses should be measured against a competency framework.
 - A development plan should be determined to address areas of weaknesses where competencies cannot be demonstrated.
 - Behaviour should be re-assessed against a competency framework to evaluate the success of the development plan and transfer of these behaviours to the workplace.

Model answer for Question 12

- (a) *Candidates would have gained full marks for any five of the following:*
- Check the effectiveness of the company's recruitment and induction process/help ensure standards are maintained.
 - The company can get information regarding demand for training in the future.
 - Helps with succession planning.
 - Provides information to meet SM&CR requirements.
 - Improves performance.
 - Hold individuals to account.
- (b) *Candidates would have gained full marks for any four of the following:*
- Receive feedback.
 - Find out if they meet company expectations/link to reward.
 - Discuss future plans.
 - Agree training and development.
 - Help individuals subject to SM&CR evidence their ongoing competency.

Model answer for Question 13

- (a)
- Financial/or an example of.
 - Customer/or an example of.
 - Internal quality/or an example of.
 - Learning and growth/or an example of.
- (b)
- They can be used to highlight a potential problem/underperformance.
 - They can be used to identify trends over time.
 - A training need can be identified/differences in performance/allocate resources to identified needs.
 - Better than expected performance can be recognised.
 - They can save time and allow more time to focus on solutions.

Model answer for Question 14

- (a) *Candidates would have gained full marks for any six of the following:*
- Age.
 - Sex.
 - Union membership.
 - Refusal to carry out dangerous work.
 - If there was nothing wrong with work performance.
 - Exercising a statutory right/or an example (paternity leave, minimum notice).
 - If the employer cannot show the dismissal is fair.
 - Refusing to give up holiday entitlement.
 - Exercising rights as part time worker.
 - Constructive dismissal/forced to leave the job because of the employer's behaviour/an example of.
- (b)
- Make a claim in civil court.
 - Make a claim to an Employment Tribunal.

Model answer for Question 15

- (a)
- Direct discrimination.
 - Indirect discrimination.
 - Harassment.
 - Victimisation.
- (b)
- If it helps to minimise a disadvantage;
 - improves representation within a firm and
 - applies to those who have a protected characteristic.

Glossary of terms

Some abbreviations candidates can you use in online written exams:

1. CPD – Continuing professional development
2. KPI – Key performance indicators
3. GDPR – General data protection regulation
4. FOS – Financial ombudsman service
5. FSCS – Financial Services Compensation Scheme
6. SM&CR – Senior Managers and Certification Regime
7. SoR – Statement of Responsibilities

September 2025 Exam - J07 Supervision in a regulated environment		
Question Number	Syllabus learning outcomes being examined	
1.	1.4	The knowledge and skill requirements of a manager and the competencies displayed;
2.	1.6	The manager's impact on people development.
3.	2.3	Motivational models, Herzberg and Maslow.
4.	3.3	Techniques to aid business communication and conflict management e.g. Thomas-Kilmann.
5.	4.4	The 'fit and proper' regulatory requirements;
6.	4.2	The key elements of job descriptions and person responsibilities;
7.	5.4	Professionalism requirements and CPD.
8.	6.1	The key features and applications of a coaching process, e.g. the GROW and PESOS models;
9.	7.2	FCA Consumer Duty, Conduct of Business rules and guidance including vulnerable customers;
10.	7.3	The key stages of the financial planning meeting;
11.	8.6	Career planning and development, talent management, competency based development.
12.	8.4	The performance review and appraisal process;
13.	9.3	Clarity of management information, e.g. exception reports and their uses;
14.	10.4	Guidelines for contract termination and appeals;
15.	10.5	Relevant aspects of the law on equal opportunities, discrimination, disability and human rights.