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Institute

Standards. Professionalism. Trust.

Customer Focus (Personal Finance)

Learning
resources
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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	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			
POWER Talks to Practitioners About Fees & Charging			
The amazing power of questions			
The Payback From Better Client Relationships			

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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
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			

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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		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			

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

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

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

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

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

Webinar: [Bermuda Form and key issues to the Bermuda market](#)

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

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

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

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](#)

Article: [Consumer duty](#)

Webinar: [Diversification and alternative assets](#)

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

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

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

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

Webinar: [Finesse your first meetings](#)

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

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

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

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

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

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

Webinar: [Grow your business faster](#)

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

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

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

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

Webinar: [Innovate to thrive](#)

Webinar: [Insurance: How to read policy wordings](#)

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

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

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

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

Article: [Pricing Progress](#)

Webinar: [Pricing your services](#)

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

Article: [Putting the ethics into ESG](#)

Webinar: [Seven reasons why there will be a hard market](#)

Webinar: [Slips and Trips](#)

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

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

Webinar: [The Hazard of Renewal](#)

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

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

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

Webinar: [The Protect Duty – liabilities for acts of terrorism](#)

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

Webinar: [Underinsurance – the implications for Insurance Brokers](#)

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

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

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

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

Webinar: [Why is everyone talking about Chat GPT?](#)

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).