Chartered Insurance Institute

J07

Diploma in Financial Planning

Unit J07 – Supervision in a regulated environment

September 2026 Exam Guide

SPECIAL NOTICES

Candidates entered for the March 2027 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

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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.

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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.

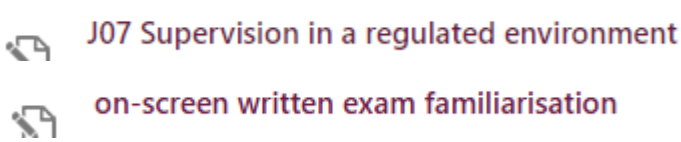
Please note, that while there might be slight differences in layout, it will give you a good idea of how to navigate and use the platform functionality. This test is for the purpose of familiarisation with the assessment platform only.

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:



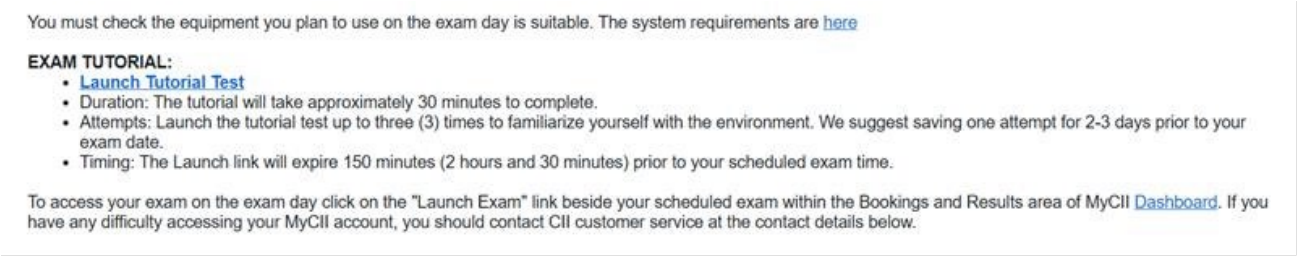
We would recommend that prior to starting the exam, you may wish to take a moment at this screen to jot down any notes on paper that may assist you during the exam.

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 <u>are not</u> lost for incorrect spelling or grammar.

EXAMINERS' COMMENTS

Candidates' overall performance:

Candidate performance on this paper varied, reflecting a range of levels of preparation and understanding across the syllabus.

Stronger candidates appeared well prepared and demonstrated a broad and consistent understanding of the subject matter. They were able not only to recall key knowledge but also to apply it effectively across a variety of question types.

Candidates who performed less well often demonstrated gaps in their knowledge and understanding of certain areas of the syllabus. In particular, they did not perform as well on questions that required the application of knowledge and analysis, compared with questions focused primarily on recall.

Candidates' performance per question:

Question 1
Part (a) of this question asked candidates to explain briefly the purpose of the Senior Managers and Certification Regime (SMCR). Many candidates were able to identify that the regime makes the responsibilities of senior managers clear, but the majority missed the fact that SMCR also helps to make senior managers accountable.

Part (b) of this question asked candidates to outline the four Conduct rules which apply only to senior managers. This was well answered by many candidates, who were able to clearly recall and articulate the relevant rules.

Question 2
Candidates' performance on this question, about the key competence and conduct activities carried out by a financial services organisation, was varied. Many candidates were able to correctly identify several of the relevant activities, but few were able to achieve high marks.

Question 3
This question tested candidates' knowledge and application of McGregor's theory of motivation. Both parts of the question were generally well answered, with a reasonable number of candidates achieving the maximum available marks.

Question 4
Candidates performed fairly well in this question, which focused on the potential communication barriers when sending an e-mail about process changes. Many candidates were able to pick up more than half of the marks available.

Question 5
Candidates' performance in this question, about competency-based interviewing, was strong. Many candidates achieved marks at or close to the maximum available.

Question 6

Part (a) of this question asked candidates to explain briefly the purpose of a Statement of Responsibility (SoR). Many candidates correctly identified one or two purposes, but the majority missed that an SoR can cover responsibilities held both individually or jointly.

Part (b) asked candidates to state the senior manager roles required for a UK authorised firms. Candidates generally scored better in this part of the question, with many being able to recall most of the relevant roles.

Question 7

Candidates generally performed very well on part (a) of this question, which focused on the four stages of the conscious competence matrix.

Part (b) asked candidates to apply the same theory and was also well answered. However, a few focused on the new starter rather than how their manager should support them, as required by the question.

Question 8

This question focused on a counselling discussion, and part (a) asked candidates to state the stages of this, as recommended by the Chartered Institute of Personnel & Development (CIPD). Candidates' performance was mixed, with some omitting key points from their answers, such as confirming confidentiality and clarifying the decisions reached.

Part (b) asked candidates to list three skills required to undertake an effective counselling discussion. Performance on this question part was strong, with many candidates scoring maximum marks.

Question 9

Candidates generally achieved lower marks in part (a) of this question, which asked them to explain the advantages of workplace observations through call monitoring. Many failed to state more than one or two advantages.

Performance in part (b) of the question, which asked candidates to identify the relevant cross-cutting rules, was much stronger. Many candidates were able to identify all three rules, gaining maximum marks.

Question 10

Part (a) of this question was generally very well answered, with many candidates correctly outlining the criteria for a complaint to be resolved informally.

Candidates' performance in part (b) of this question was more varied. Here candidates were asked to state the timescale criteria that must be considered for a complaint to be referred to the Financial Ombudsman Service. Many candidates only achieved around half the available marks, with some candidates mixing up the relevant time periods and criteria, resulting in lower marks.

Question 11

This question focused on qualitative and quantitative performance measures and was moderately well answered. Some candidates confused qualitative and quantitative measures, or provided the same answers for both, which reduced their marks.

Question 12

Few candidates gained high marks in this question on corporate objectives. In part (b) few candidates were able to identify six areas that may be covered by strategic objectives. Performance in part (a) was slightly better, although few candidates achieved maximum marks.

Question 13

This question focused on operational resilience and was not well answered by the majority of candidates. Many correctly identified that lessons learnt, root cause and communication were important considerations, but failed to recognise other key aspects.

Question 14

Candidates' performance on this question, about the three main types of management intervention, was varied. Although some achieved a high number of marks, many candidates were unable to identify most of the key points, with some also unable to provide clear examples, which reduced the marks achieved.

Question 15

In part (a) of this question, most candidates were able to identify one or two fundamental human rights, but few were able to expand this to achieve the full marks available. Candidates typically scored better in part (b), which focused on the types of discrimination identified by the Equality Act, with many achieving the maximum marks available.

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 2026/2027, 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. **(a)** Explain briefly the purpose of the Senior Managers and Certification Regime. **(2)**

(b) Outline the **four** Conduct Rules that apply only to senior managers. **(4)**

2. State **six** key activities carried out by a financial services organisation, relating to the competence and conduct of staff, which contribute to good consumer outcomes. **(6)**

3. John leads a bank's anti-money laundering (AML) investigations team. The previous manager, Alex, set strict daily alert-clearance targets, closely monitored staff and gave formal warnings when targets were missed. Staff were not consulted and morale was low.

John introduces team meetings, asks for ideas to improve processes, agrees shared quality and productivity measures, allows analysts to organise their own work and supports those who want extra training.

Using McGregor's Theory X and Y:

(a) identify the key assumptions about human nature in the theory used by Alex; **(5)**

(b) state the principles of the theory adopted by John, on the use of authority. **(3)**

4. Steve, a manager within a financial planning business, intends to send an e-mail to all staff informing them of some process changes.

State and describe briefly **five** potential barriers to effective communication in this scenario. **(10)**

5. **(a)** Outline **four** benefits of competency-based interviewing. **(4)**

(b) State **two** examples of questions that could be used in a competency-based interview. **(2)**

ENSURE YOU ANSWER EACH QUESTION IN THE CORRECT ANSWER BOX

6. Paolo, a senior manager at a UK authorised core firm, is appointed to a designated senior management function and has been presented with a Statement of Responsibilities (SoR).

(a) Explain briefly the purpose of an SoR. **(3)**

(b) State the **five** examples of senior managers' roles (senior management functions appointments) required for a UK authorised core firm. **(5)**

7. Sam has recently joined a financial services firm in a new analytical role. His manager supports his learning journey in producing regulatory reports.

1. At first, Sam is confident and insists the task is 'straightforward', but his reports contain frequent errors.
2. After feedback, Sam realises the task is more complex than expected and becomes anxious about making mistakes.
3. With coaching and practice, Sam can complete the reports accurately, but only by concentrating hard and following a written checklist.
4. After several months, Sam produces high-quality reports quickly and rarely needs to refer to notes.

(a) Identify and explain briefly **each** of the **four** stages of the conscious competence learning matrix illustrated by Sam's progress. **(8)**

(b) Outline, for **each** stage, how his manager should manage and support Sam. **(4)**

8. **(a)** State the **eight** key stages of a counselling discussion, using the format recommended by the Chartered Institute of Personnel and Development (CIPD). **(8)**

(b) List **three** skills required to undertake an effective counselling session. **(3)**

9. Tanya takes calls from customers in mortgage arrears within a call centre.

(a) Explain the advantages of workplace observations through call monitoring. **(6)**

(b) Identify the cross-cutting rules that Tanya's employer must follow. **(3)**

ENSURE YOU ANSWER EACH QUESTION IN THE CORRECT ANSWER BOX

10. **(a)** Outline the criteria that must be met for a customer complaint to be resolved informally. **(3)**

(b) State the timescale criteria that must be considered for a customer complaint to be referred to the Financial Ombudsman Service. **(4)**

11. Louise is considering how to measure the individual performance of each of her team of financial planners.

(a) State **five** potential qualitative performance measures. **(5)**

(b) State **five** potential quantitative performance measures. **(5)**

12. **(a)** State and describe briefly **two** key elements of corporate objectives. *Exclude strategic objectives from your answer.* **(4)**

(b) State **six** areas that may be covered by a firm's strategic objectives. **(6)**

13. NorthRiver Bank is a UK retail bank. A failed software change caused its online and mobile banking platform to be unavailable for six hours, which meant customers could not access funds or make payments. This incident attracted media coverage and interest from the regulator.

Identify and explain briefly the steps that NorthRiver Bank must take to improve its operational resilience. **(10)**

14. Identify and explain briefly, **three** types of management intervention that could be used when dealing with underperformance, providing a relevant example of **each**. *Exclude CPD from your answer.* **(9)**

15. **(a)** List **four** fundamental human rights. **(4)**

(b) List the **four** types of discrimination identified by the Equality Act. **(4)**

Total marks: 130

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

(a)
- Intended to make clear responsibilities of senior managers.
- Held accountable if they fail to take reasonable steps to prevent a breach form occurring.

(b)
- You must take reasonable steps to ensure that the business of the firm for which you are responsible is controlled effectively.
- You must take reasonable steps to ensure that the business of the firm for which you are responsible complies with the relevant requirements and standards of the regulatory system.
- You must take reasonable steps to ensure that any delegation of your responsibilities is to an appropriate person and that you oversee the discharge of the delegated responsibility effectively.
- You must disclose appropriately any information of which the Financial Conduct Authority (FCA) or Prudential Regulation Authority (PRA) would reasonably expect notice.

Model answer for Question 2

Candidates would have gained full marks for any six of the following:
- Measuring against specified standards/exams or tests.
- Identifying training needs.
- Providing required training.
- Monitoring how well services are delivered/key performance indicators (KPIs).
- Identifying shortfalls.
- Coaching individuals to improve performance.
- Retaining records of activities.
- Maintaining appropriate culture/conduct.
- Setting the required standards.

Model answer for Question 3

(a)
- People dislike work/unmotivated/lazy.
- People are not ambitious.
- People have limited capacity for creativity in solving problems.
- People are motivated by using anxiety.
- People need to be closely controlled and coerced.

(b) *Candidates would have gained full marks for any three of the following:*
- Consensual approach/support.
- People will seek to achieve objectives by their own desire/have self-control.
- People are given and accept responsibilities.
- No close supervision/trust.
- Any other appropriate answer.

Model answer for Question 4

Candidates would have gained full marks for any ten of the following:
- **Language/wording/jargon**
- Inappropriate style may distract from meaning/intent of e-mail.
- **Clarity of message**
- Poorly constructed/inability to articulate message well.
- **Interpretation of the e-mail**
- Selectivity/filtering by recipient/cultural differences/no immediate feedback.
- **Information overload**
- Too much information/too many e-mails lead to message being lost or deprioritised/email may not be read.
- **Personal differences/specific to Steve**
- Lack of respect/dislike means message is not engaged with.
- **Choice of e-mail for communication**
- May not be the most appropriate medium/in person delivery/training could be more effective.

Model answer for Question 5

(a)
- Provides chance to demonstrate expertise/real life.
- Provides evidence of competencies required for the job/a relevant example of.
- Ensures a consistent approach.
- Interviewees are less able to bluff.

(b)
- Give me an example where you demonstrated…
- Tell us about a situation where a conflict led to a negative outcome.

Model answer for Question 6

(a)
- It sets out the areas of the business the manager is responsible for.
- It helps show that the individual accepted and understood their responsibilities/person has signed.
- It may cover responsibility held individually or jointly with another named person.

(b)
- Chief executive officer/SMF1.
- Other executive directors (CFO)/SMF3.
- Chairman of the board/SMF9.
- Compliance officer/SMF16.
- Money laundering reporting officer/SMF 17.

Model answer for Question 7

(a)
- **Unconscious incompetence**
- Sam is unaware of the lack of skill and overconfident.
- **Conscious incompetence**
- Sam realises that he is not yet competent and is concerned.
- **Conscious competence**
- Shows that Sam has progressed and understands the approach he needs to take/still requires some effort/thought/focus.
- **Unconscious incompetence**
- Sam can perform the task and it becomes 'second nature'.

(b)
- Manager gives feedback on errors/increase supervision and sampling/any other relevant example.
- Manager provides reassurance/sets goals/any other relevant example.
- Manager allows further practice/reduces supervision/any other relevant example.
- Manager allows autonomy/Sam may train new colleagues/any other relevant example.

Model answer for Question 8

(a)
- Welcome and clarify purpose of the meeting/aims/objectives.
- Confirm confidentiality.
- Encourage the individual to open up.
- Ask the individual to clarify points you don't understand.
- Take the initiative in probing key areas/see things from another perspective.
- Identify reasons and change approach if individual is defensive.
- Summarise throughout the session.
- Clarify decisions reached and agree follow up support.

(b) *Candidates would have gained full marks for any three of the following:*
- Empathy.
- Active listening.
- Tolerance.
- Open and probing questioning/challenging.
- Ability to summarise.

Model answer for Question 9

(a)
- Can assess knowledge and skills.
- Can validate the transfer of learning to the job.
- Training needs can be identified quickly.
- Builds relationships between individual and manager.
- Real life.
- Helps firms demonstrate fair treatment.

(b)
- Act in good faith towards retail customers.
- Avoid foreseeable harm to retail customers.
- Enable and support retail customers to pursue their financial objectives.

Model answer for Question 10

(a)
- Resolution within three business days of receipt.
- Complainant must be willing to accept the resolution, but not necessarily in writing.
- A summary resolution communication must be sent.

(b)
- Within six months of the final response letter from the firm.
- Within six years of the actual event.
- Within three years of the complainant becoming aware of the cause of the complaint.
- Exceptional circumstances in some situations.
- Within 8 weeks of the complaint being made, if a final resolution letter has not been issued.

Model answer for Question 11

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

- Client feedback/survey results.
- Demonstrating key competencies.
- Conduct in observed client meetings.
- CPD relevance and quality.
- Compliance gradings/results.
- Good consumer outcomes.
- Alignment with company values/ethical behaviour.

(b)

- Reviews delivered on time.
- Income generated.
- Number of client meetings held.
- Amount/type of CPD.
- SLAs met e.g. case completion/response to clients.

Model answer for Question 12

(a)

- Mission.
- Purpose/main reason for the organisation.
- Business strategy.
- Actions/plan to help the firm achieve its' strategic objectives.

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

- Markets.
- Nature and quality of service.
- Specific product or service.
- Profitability.
- Market share.
- Environmental, social and governance (ESG)/responsible objectives.
- Culture.
- Number of clients.

Model answer for Question 13

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

- **Identify important business services/processes**
- Define supporting processes online banking access and payments/any other relevant example.
- **Set impact tolerances**
- Set out acceptable maximum outage time/any other relevant example.
- **Carry out mapping and testing**
- Map people, processes, technology and third parties supporting online banking and payments/any other relevant example.
- **Conduct lessons learned exercises**
- Run structured reviews to identify weaknesses/root cause and agree remedial actions/any other relevant example.
- **Develop communication plans**
- Pre-agree internal and external communication approach for similar incidents. Including regulatory notifications/any other relevant example.
- **Prepare self-assessment documentation/contingency planning**
- Update operational resilience documentation setting out processes to be followed in an outage/any other relevant example.

Model answer for Question 14

- **Motivational**
- To encourage return to acceptable levels of performance.
- Targets/praise/encouragement/rewards/any other relevant example.

- **Training**
- To improve performance by 'upskilling'.
- Training to improve IT skills/any other relevant example.

- **Behavioural**
- Attempting to change behaviour/attitude.
- Ensuring individual completes their contacted hours/any other relevant example.

Model answer for Question 15

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

- Be safe and protected from harm.
- Be treated fairly and with dignity.
- Live the life you choose.
- Take an active part in community/wider society.
- Any other relevant example as per UN declaration of human rights.

(b)

- Direct discrimination.
- Indirect discrimination.
- Harassment.
- Victimisation.

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 2026 Exam - J07 Supervision in a regulated environment		
Question Number	**Syllabus learning outcomes being examined**	
1.	1.1	Conduct and competency of managers in scope of SM&CR regime and T&C requirements as relevant;
2.	1.3	How the role of the manager fits into the organisation overall;
3.	2.1	Leadership models and theories, e.g. Belbin, Hersey & Blanchard, McGregor, Covey, Myers Briggs, emotional intelligence, Scouller's three levels of leadership;
4.	3.2	The characteristics and benefits of effective communication and barriers to communication;
5.	4.3	Competency based interviewing;
6.	4.6	The SM&CR conduct rules, training requirements and statements of responsibility.
7.	5.1	Theories of learning e.g. Kolb, Honey and Mumford;
8.	6.2	The key features and applications of a counselling process and models, e.g. Michael Reddy;
9.	6.4	The manager's role and responsibilities in coaching, counselling and assessing.
10.	7.5	Regulatory requirements and appropriate methods for complaints handling.
11.	8.2	How performance is measured;
12.	8.5	Target setting, company objectives and the management cycle;
13.	9.4	Operational resilience.
14.	10.1	Managing unsatisfactory performance;
15.	10.5	Relevant aspects of the law on equal opportunities, discrimination, disability and human rights.