

# Life and pensions customer operations

## Objective

At the end of this unit, candidates should be able to demonstrate a knowledge and understanding of:

- the life and pensions customer and the wider consumer environment;
  - customer operations functions and activities;
  - how individuals and teams can ensure effective customer service;
- and to apply this appropriately to a range of customer operations scenarios.

Summary of learning outcomes	Number of questions in the examination*
1. Understand the varying needs of life and pensions customers and the importance of positive customer outcomes	10
2. Understand key functions within life and pensions customer operations	6
3. Understand the importance of clear and accurate information in attracting and selling to customers	6
4. Apply appropriate customer service principles, processes and techniques to customer communications	12
5. Understand the difference between advice, guidance and information in a customer communication context	4
6. Understand the importance of recording, managing and responding to customer feedback	6
7. Understand the characteristics of effective teams	6

\* The test specification has an in-built element of flexibility. It is designed to be used as a guide for study and is not a statement of actual number of questions that will appear in every exam. However, the number of questions testing each learning outcome will generally be within the range plus or minus 2 of the number indicated.

## Important notes

- Method of assessment: 15 multiple choice questions (MCQs) and 35 MCQs, written to 7 case studies. 90 minutes are allowed for this examination.
- This syllabus will be examined from 1 September 2026 to 31 August 2027.
- Candidates will be examined on the basis of English law and practice in the tax year 2026/2027 unless otherwise stated.
- 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](mailto:online.exams@cii.co.uk) to discuss your needs.

## 1. Understand the varying needs of life and pensions customers and the importance of positive customer outcomes

- 1.1 Outline the consumer environment for life and pensions provision.
- 1.2 Describe the importance of positive customer outcomes, including the Financial Conduct Authority's requirements regarding Consumer Duty.
- 1.3 Explain how and when customers interact with the life and pensions sector.

## 2. Understand key functions within life and pensions customer operations

- 2.1 Describe the purpose and key activities of customer operations.

## 3. Understand the importance of clear and accurate information in attracting and selling to customers

- 3.1 Explain the importance of clarity and accuracy in communications with customers.
- 3.2 Explain the importance of disclosure of relevant information by customers.

## 4. Apply appropriate customer service principles, processes and techniques to customer communications

- 4.1 Recognise the importance of keeping a customer informed at all stages.
- 4.2 Explain how different verbal and written communication techniques and approaches can be used.
- 4.3 Explain appropriate and inclusive approaches to sensitive or challenging contact situations.

## 5. Understand the difference between advice, guidance and information in a customer communication context

- 5.1 Differentiate between advice, guidance and information.

## 6. Understand the importance of recording, managing and responding to customer feedback

- 6.1 Identify sources of feedback and explain how they can be used.
- 6.2 Explain the complaints process.

## 7. Understand the characteristics of effective teams

- 7.1 Explain the characteristics of effective teams and the impact on customers and the business.

## Additional resources

The following resources may assist you with your studies.

**Note: The examination will test the syllabus alone.**

Supporting information for the syllabus can be found on the unit page via the CII website. The resources found here: [www.cii.co.uk/learning](http://www.cii.co.uk/learning) will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

Additional reading material can also be found referenced in an appendix within the study text.

## Learning support

Life and pensions customer operations  
London: CII. Study text LP1.

## Assessment information

Candidates should refer to the CII website for the latest information on changes to law and practice and when they will be examined:

1. Visit [www.cii.co.uk/qualifications](http://www.cii.co.uk/qualifications)
2. Select the appropriate qualification
3. Select your unit from the list provided
4. Select qualification update on the right hand side of the page

## Examination guide

The examination guide is available on the unit page via the CII website.

If you have a current study text enrolment, the current examination guide is included and is accessible via **RevisionMate** ([www.cii.co.uk/login](http://www.cii.co.uk/login)). Details of how to access RevisionMate are on the first page of your study text.

It is recommended that you study from the most recent versions of the examination guide.

## Exam preparation

Exam preparation guidance and supporting exam documentation are available via the CII website: <https://www.cii.co.uk/learning/qualifications/assessment-information>.