

Disciplinary Scheme Notice:

Matters concerning twelve (12) General Members sitting IFoA Exams.

In late December 2025 the Institute was notified of primary findings in respect of breaches in educational assessment regulations by **eight (8)** of its General Members who were sitting their Foundation examinations through the Institute and Faculty of Actuaries (IFoA). The breaches were alleged to have occurred during on-line examinations held by the IFoA.

The Institute was provided with a copy of the letters issued to each student advising them of the outcome of the IFoA's investigation and their finding. **Two (2)** members have sought to appeal the IFoA decision. The Institute is awaiting the outcome of those two matters.

Of the remaining members:

A. **Six (6)** were the subject of a primary finding as follows:

1. The primary finding by the IFoA against student 1 was as follows:

disqualified from the September 2025 CS1 examination

The IFoA reached its decision due **to unpermitted use of headphones.**

2. The primary findings by the IFoA against student 2 was as follows:

disqualified from the September 2025 CS1 examination

The IFoA reached its decisions due to the student being **observed sitting next to another individual for the duration of the exam and were therefore not alone in the exam room.**

3. The primary finding by the IFoA against student 3 was as follows:

disqualified from the September 2025 CM1 examination

The IFoA reached its decisions due to the student being **observed sitting next to another individual for the duration of the exam and were therefore not alone in the exam room.**

4. The primary finding by the IFoA against student 4 was as follows:

disqualified from the September 2025 CM1 examination

The IFoA reached its decisions due to the CM1 **submission was modified outside of the permitted examination time**, ie. that the student worked on their submission after the official end time.

5. The primary finding by the IFoA against student 5 was as follows:

1. disqualified from the September 2025 CM 2 subject examination;
2. ineligible to sit further IFoA examinations, including CM2 if applicable, from 2/12/2025 to 2/12/2027; (24 months) (i.e. disqualified from sitting examinations in sessions affected);
3. ineligible to apply for exemptions or recognition for or in respect of any examinations sat and passed with other awarding bodies over the same period; and
4. required to take or re-take and pass the Stage 1 Online Professional Awareness course before sitting any further examinations.

The IFoA reached its decisions due to the **student being observed frequently looking away from their screen during the examination which the IFoA deemed an attempt to**

gain an advantage. This behaviour during the exam was considered to be extremely concerning and suggests either the use of an additional screen, device or preprepared materials being frequently referred to.

6. The primary finding by the IFoA against student 6 was as follows:

1. *disqualified from the September CS1 2025 subject examination;*
2. *ineligible to sit further IFoA examinations, including CS1 if applicable, from 2/12/2025 to 2/12/2027; (24 months) (i.e. disqualified from sitting examinations in sessions affected);*
3. *ineligible to apply for exemptions or recognition for or in respect of any examinations sat and passed with other awarding bodies over the same period; and*
4. *required to take or re-take and pass the Stage 1 Online Professional Awareness course before sitting any further examinations.*

The IFoA reached its decisions due to **the use of a second device during the examination with the possible intention to gain an advantage.**

B. Although no further action was taken by the IFoA, three other students received written warnings for the following reasons:

- 1. someone else was observed in the exam room;**
- 2. observed communicating with a third party outside of the exam room during a break;**
- 3. observed accessing the internet in order to download applications (Word/Excel) for use during the exam;**

In respect of these three students the IFoA warned that: *Should any further instances be identified in future exams it is likely that they will result in a more serious outcome.*

C. In respect of a fourth student no further action was taken nor was a warning issued.

Institute Action

In accordance with the [Disciplinary Scheme Guidance – Breaches in Educational Assessment Regulations](#) each Member who was the subject of a primary finding by the IFoA was contacted by the Institute to establish whether they would be lodging an appeal with the IFoA.

Four (4) students did not respond at all.

One student confirmed they did not intend to appeal the IFoA decision and accepted the Institute's comparable disciplinary action.

One student responded only insofar as to seek clarification as to whether they could claim university studies during a ban period. This was answered in the negative and there has been no further response.

For those students were disqualified from the single exam where the breach occurred, and the IFoA did not apply a ban period, there is no direct comparable Disciplinary Action in terms of a prohibition for sitting examinations with the Institute, but it has been recorded on their respective membership records for a period of 5 years, that they had engaged in misconduct.

For those three students in respect of whom no further action was taken, but who received a warning letter from the IFoA, the Institute has written to them as follows:

*As a Member of the Institute of Actuaries of Australia (**the Institute**) we take this opportunity to remind you that you are bound by the Institute's Code of Conduct and Disciplinary Scheme (**the Scheme**). This means that under the Scheme, if the IFoA makes a finding that a member of the Institute is in breach of the IFoA's Assessment and/or Exam Rules, then that conduct would be considered an adverse determination by another professional association.*

The Institute's 'Disciplinary Scheme Guidance: Breaches in Education Assessment Regulations', sets out the Institute's position relating to IFoA breaches of this nature and IFoA findings.

We ask that you please read these carefully, along with the formative feedback the IFoA also provided to you in respect of your future exams.

The Convenors determined that a combined Disciplinary Scheme Notice should be published on the Institute's website. The Institute's weekly Bulletin to all Members should refer to the fact that publication of these disciplinary proceedings are available on the Institute's website.

February 2026