

Disciplinary Scheme Notice:

Matters concerning twenty-one (21) General Members sitting IFoA Exams.

In late July 2026 the Institute was notified of primary findings in respect of breaches in educational assessment regulations by **sixteen (16)** 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 also advised of 5 other matters - three of which were dismissed before the IFoA Investigation Panel stage and two who received warning letters only and not misconduct findings.

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.

There are a total of 21 students, with the following outcomes:

- 6 cases were disqualified from the current exam session only.
- 2 cases were disqualified from the current exam session and received a 6-month ban.
- 2 cases were disqualified from the current exam session and received a 12-month ban.
- 1 case disqualified from the current exam session and received an 18-month ban.
- 5 cases were disqualified from the current exam session and received a 24-month ban.
- 2 cases were dismissed at the IFoA's panel meeting.
- 3 cases were dismissed before the IFoA's panel meeting so the Institute was not provided with details of the conduct involved.

The Nature of the Conduct giving rise to the IFoA's Primary Findings

- Of the six (6) members who were disqualified from the current exam session only, the IFoA reached their decisions due to the following primary findings:
 - Possession of a mobile phone which remained accessible during the assessment (2 students)
 - Submissions were modified after the permitted examination - 1h 6 minutes past exam end time 2 students)
 - Exceeded permitted length of breaks. (partially out of webcam view during parts of the assessment and possession of a mobile phone which remained accessible during the assessment
 - A reflection suggestive of a possible second device was visible; use of a mobile phone which remained accessible during the assessment; exceeded permitted length of break.
- In the two (2) cases where the student was disqualified from the current exam session and received a 6-month ban, the IFoA reached their decisions due to the following primary findings:
 - Possession of a mobile phone which remained accessible during the assessment;
 - Use of non-permitted item (headphones) noted during the assessment, with no authorised accommodations in place;
- Of the 2 cases where the students were disqualified from the current exam session and received a 12-month ban, the IFoA reached its decisions due to the primary

findings that there were alleged instances of frequent instances of looking away from the screen (down towards the left); concerns re possible non-permitted resource or second device.

- In the case where the student was disqualified from the current exam session and received an 18-month ban, the IFoA reached its decision due to the primary finding that the student was observed typing with no corresponding input visible on screen.
- In the five (5) cases where the student was disqualified from the current exam session and received a 24-month ban, the IFoA reached their decisions due to the following primary findings:
 - Frequent instances of looking away from the screen (towards the right); concerns re non-permitted resource/second device; Use of a non-compliant version of the IFoA Formulae and Tables:
 - Frequent instances of looking away from the screen (to the right); concerns re possible non-permitted resource or second device.
 - Frequent instances of looking away from the screen (to the left); typing observed with no corresponding input visible on screen; use of a non-permitted resource (handwritten notes); break taken within first 30 minutes of exam;
 - Frequent instances of looking away from the screen; typing observed with no corresponding input visible on screen; concerns re non-permitted resource/second device.
 - Use of a non-compliant version of the IFoA Formulae and Tables; frequent looking away from the screen (to the right); mouse movement observed with no corresponding action on screen (concerns re non-permitted resource/second device); observed opening of a communication platform.

B. Two other students' cases were dismissed at the IFoA's panel meeting but they each received written warnings from the IFoA for the following reasons:

1. Possession of a non-permitted item (watch) during the assessment (2 students); and
2. Exam was assigned to an exam centre but records show participation via an unauthorised delivery method and without invigilation.

C. In respect of the three other students their cases were dismissed before it reached the IFoA Panel, no further action was taken nor was a warning issued by the IFoA.

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) members sought to appeal the IFoA decision. Of those, one appeal was wholly unsuccessful appeal. The Institute is awaiting the outcome of the remaining matters.

Four (4) members confirmed they did not intend to appeal the IFoA decision and accepted the Institute's comparable disciplinary action.

Eight (8) members did not respond to the Institute's letter. Members are advised that if they do not lodge an appeal with the IFoA, or accept the comparable Disciplinary Action, or elect to escalate to a full review under the Disciplinary Scheme within 21 days of the Institute's letter then the comparable Disciplinary Action will apply and remain in force for the period of time specified.

Disqualified from the single exam

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.

Institute Warning Letters

For those two 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.

A further Notice will be published once the Institute is notified of the remaining IFoA Appeal outcomes.

August 2026