

Assessment plan: Mortgage Adviser

1. Introduction and Overview

Mortgage advice is provided by a number of different types of businesses; direct to consumer through banks & building societies and also via mortgage intermediaries in the form of independent brokers or advisers linked to an Estate Agent or New Homes Developer. Due to changes in regulation, including the 'Mortgage Market Review', the role of the Mortgage Adviser has become more technical, with increased regulatory requirements and has led to an increase in demand for qualified practitioners in the sector.

The Role:

The role of a qualified mortgage adviser is to identify and satisfy customer mortgage requirements and associated protection needs, through fully compliant regulated meetings. These meetings can take place in a variety of environments, depending on the type of employer including face to face (either in business premises or in a customer's home) or over the telephone. In addition to giving advice on appropriate mortgage products, the mortgage adviser also advises on related protection products including life assurance, critical illness, accident, sickness and unemployment, income protection and buildings and contents insurance.

This apprenticeship offers an ideal entry point for a career in the mortgage advice sector or for potential progression into other Financial Services roles and can attract candidates from various backgrounds with differing skills and experience.

The development of the apprenticeship has been driven by an employer steering group, containing a wide range of employers supported by 3 Professional Bodies; The London Institute of Banking & Finance (LIBF), The Chartered Insurance Institute, & the Chartered Banker Institute, who supply the regulatory qualifications required by this role. Three training providers with specialist Mortgage experience have also been key contributors to the development of this assessment plan. Finally, the apprenticeship has the support of the Society of Mortgage Professionals (who also conducted a sector wide survey of employers on behalf of the employer steering group) & the Association of Mortgage Intermediaries. These are the professional membership & trade bodies respectively, for the sector.

The principles driving the design of the assessment plan are as follows:

1. Assessment process should add value to both the apprentice and the employer, by complementing and building on normal performance management and development tools.

2. It should enable and encourage progression and continuous professional development by being linked to professional exams and recognition.

3. It should position the apprenticeship not just as a job, but as the starting point for a career in the sector. Assessment at the end marks a clear recognition of achievements, on which the individual can build.

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High Level Assessment model – The learner journey:

I. On-programme Learning

The on-programme stage has been designed to integrate with and support the Employer's existing Performance Management processes.

The Training Provider's role during the on-programme stage is to:

- i) support the employer, monitor progress and make interventions as required to ensure that progress is being made against the learning outcomes as described in appendix 1;
- ii) advise and agree with the employer when the apprentice is ready to pass through the 'Gateway' and progress to end point assessment;
- iii) oversee the compilation of all evidence required for end point assessment including conducting reflective discussion as required;
- iv) submit all final evidence (to cover all learning outcomes) from the 2 methods of end point assessment and submit to the independent Assessment Organisation for 100% end point assessment.

The following table demonstrates the roles played by the Employer and Training Provider during the on-programme stage, using example timings (in practice these timings will be flexed to suit the individual circumstances)

Month	Apprentice	Employer	Training Provider	Assessment Organisation
0	Understand job role and apprentice commitment	Deliver induction training and understand role in apprenticeship	Explain apprenticeship, roles timetable and commitments. Completes SFA admin requirements	
1-12	Works to role objectives /KPIs/ training plan. Develops Knowledge, skills, behaviours. Builds evidence for Portfolio in final 6 months of apprenticeship	Manages as any other employee inc Performance Management via monthly 1-1s etc	Monitors progress, identifies gaps, delivers apprentice learning and support as required. Completes SFA admin requests	
6-12	Studies and takes qualification (if one is taken)	Supports and coaches	Supports and trains	
11-12	Completes portfolio	Reviews Portfolio	Reviews Portfolio	
13-14	Submits Portfolio in agreement with Employer and TP. Continues building required knowledge skills and behaviours	<p>'Gateway' to End-point assessment: Employer and TP review progress and agree whether apprentice has achieved competency levels required vs all learning outcomes, by reference to:</p> <ul style="list-style-type: none"> i) Passed required exams ii) Compliance sign-off vs regulatory quality measures iii) Line Manager endorsement supported by Performance Management evidence collected during the formative stage <p>Yes = ready to start final assessment / No = agree remedial plan.</p> <p>Potential distinction candidate: Line manager and Training Provider agree if distinction performance has been evidenced during 'On learning Programme' phase by reference to achievement against i), ii) and iii) above.</p>		
13-18	<p>If yes to Gateway, the Apprentice , Line Manager and Training Provider work together to agree the make up of the 2 forms of Final Assessment (1. Role play scenario 2. Portfolio supported by reflective discussion). Training Provider signs off against Assessment Plan requirements.</p>			

ii) End point assessment

Endpoint assessment will be provided by an independent Assessment Organisation who will have 100% accountability for the formal assessment of the apprentice and the decision of pass, fail or distinction.

Any organisation is eligible to deliver assessment services against this standard, by meeting the requirements of the ESFA's Register of Apprenticeship Assessment Organisations. Individual employers must select an organisation from that register to deliver assessment services for this standard. Trailblazer employers strongly recommend that you select a Professional Body to undertake the end point assessment.

The following tables demonstrates the roles played by the Employer, Training Provider and Independent assessment organisation, during the end assessment stage, using example timings (in practice these timings will be flexed to suit the individual circumstances).

Month	Apprentice	Employer	Training Provider
13-18	Continues in role as normal. Actively manages their own final assessment activity, including the compilation and submission of their portfolio as required to meet the learning outcome requirements. Completes Assessment.	Continues to manage using Performance Management process and monthly 1 to1s.	Work with apprentice and Line Manager to coordinate and ensure full completion of all Final Assessment requirements (role play scenario, plus portfolio supported by reflective discussion). Check submission, administers as required and submits to the Independent Assessment Organisation for end point assessment.

Evidence of competence against all learning outcomes is compiled by the apprentice and training provider using the stipulated methods of assessment (Video role play and Portfolio plus reflective discussion) and submitted to the **independent Assessment Organisation** for end point assessment.

Month	Independent Assessment Organisation	Employer	Training provider
13-18	Completes assessment and makes decision on Fail/Pass/Distinction	Receives results from Assessment Organisation and informs apprentice	Reviews results with Line Manager – agrees next steps with Line Manager as required: Fail: Discuss plan for further assessment Pass or Distinction: Discuss progression

2. Assessment Methods

The following methodology has been designed taking into account that employers wanted a flexible approach that can be consistently applied in both large company and SME environments.

On-programme stage

Our approach to ensuring that the apprentice is on track during the apprenticeship is based on the in house Performance Management process, which is a standard and recognised way of working within the Financial Services sector.

The Line Manager uses the Performance Management process which includes monthly 1:1 meetings to discuss progress on the apprenticeship, provide feedback and guide development. **This process will also track the progress and completion of the qualifications within the timescales allowed.**

The apprentice will be required to complete one of the following qualifications; The London Institute of Banking & Finance Certificate in Mortgage Advice and Practice' (LIBF) , the 'Certificate in Mortgage Advice' (the Chartered Insurance Institute) or the 'Mortgage Advice and Practice Certificate' (the Chartered Banker Institute)

The London Institute of Banking & Finance Certificate Includes the following 3 Modules:

- Financial Services and Regulation (CeMAP1)
- Mortgages (CeMAP2)
- Assessment of Mortgage Advice and Knowledge

(CeMAP3) **The CII Certificate** Includes the following 2 examinations:

- UK Financial Services Regulation and Ethics (CF1)
- Mortgage Advice (CF6)

The Chartered Banker Institute Includes the following 2 modules:

- UK Financial Services Regulation and Ethics
- Mortgage Advice

The Training Provider will play an important part in supporting this by:

- i) Ensuring that both employer and apprentice understand the full detail of the learning journey and their respective commitments to this

- ii) Ensuring that the requirements of the apprenticeship are fully reflected in the Performance Management process, with any gaps being filled through their work with the apprentice
- iii) Supporting the apprentice throughout the learning journey, providing advice and guidance on learning strategies and tools that will support the apprentice's preferred learning style and improve their learning agility
- iv) Supporting the line manager in their commitments to the apprenticeship and providing any training if required.

The employer group are confident that this is an effective process as this style of performance management is an accepted norm across the sector, therefore providing a consistent and reliable approach to all apprentices.

End point Assessment

The End point Assessment forms 100% of the assessment of the apprenticeship.

The focus of the End point Assessment is on the apprentice being able to prove their competence in the role of Mortgage Adviser, through work completed in this end point assessment stage. This entails demonstrating competence in the 47 defined learning outcomes (defined as 'What Good Looks Like') derived from the knowledge, skills and behaviour competencies set out in the standard; see appendix 1.

The End point Assessment will be measured using 2 assessment methods which together will provide the evidence through synoptic assessment. (It should be noted that together, these methods will assess against all the Learning Outcomes derived from the role competencies and each method must be passed for the apprentice to be deemed competent).

i) Video recorded role play scenario

A series of scenarios will be designed by the Independent Assessment Organisation to ensure that consistent levels are maintained for all apprentices. A sufficient bank will be designed and maintained to ensure that apprentices will not be familiar with the particular scenario to be used in their end point assessment.

The client in the scenario will be role played by a third party with sufficient knowledge of the mortgage sales process to ensure that the scenario description is fully and competently performed. For example, this could be a mortgage administrator or other related role within a firm or an external person supplied by the training provider. The training provider would be

responsible for ensuring that the individual is appropriate and that the role is performed competently to the standard required by this assessment plan.

ii) A portfolio of work (supported by reflective discussion)

Evidence can be collated on-programme, up to 6 months prior to gateway and in the EPA period if necessary. It is recommended evidence from towards the end of the apprenticeship is used.

The apprentice will be responsible for compiling the portfolio, with the training provider available to support and assist as required to ensure all learning outcomes can be covered (taking into account those that may be covered by the role play scenario).

This can be from a range of evidence and will include a range of real mortgage cases which will include the different stages a customer has to go through from beginning to end of the mortgage process. Additional types of evidence of the apprentice's competence may also be included within the portfolio, including other written work, internal compliance audits, project work completed, formal performance reviews or appraisals, CPD log.

Reflective discussion

Reflective discussion will be used to provide further supportive evidence within the portfolio and will take the form of a structured interview with the Training Provider to explore the content of the portfolio and the learner journey in more detail. The purpose of the discussion is to:

- clarify any questions the assessor has about the evidence presented in the portfolio;□
- evidence any aspects of the standard that are not already evidenced in the portfolio through discussion of how the apprentice performs their role;
- discuss how the apprentice has progressed in their role, what they have done and their approach to their work□

The discussion will be voice recorded and uploaded to the learner's electronic portfolio, for submission, along with the portfolio of work and videoed role-plays, for end point assessment by the independent Assessment Organisation.

A briefing document will be developed by the independent Assessment Organisation to provide the Training Provider with a guide to the format of the discussion. This will ensure that consistent approaches are taken to record appropriate evidence, in a format that meets with the independent Assessment Organisation's submission guidelines.

Key requirements in the end point assessment:

The percentage of learning outcomes covered by each of the components has been deliberately left flexible as the balance will vary according to the size and style of business of the employer. However the employer group recommend that a minimum of 50% of the learning outcomes should be demonstrated by the video role play, although ultimately the independent assessor will decide whether the overall evidence from both methods is sufficient to prove competence.

The Training Provider will use their expertise to recognise that all apprentices must be given comparable opportunities to demonstrate their competence irrespective of their employment environment.

Consistency of assessment across the different working environments (to ensure that all Apprentices receive fair and comparable assessment) will ultimately be achieved by the independent Assessment Organisation using their cross sector assessment experience of different types and sizes of business in the following ways:

- i) by offering help and guidance to Training providers when they are considering and advising the Employer and Apprentice on selection of the most appropriate assessment methods for their circumstances, and

- ii) through their own quality assurance processes which include monitoring and evaluating evidence of consistent performance levels across all apprentice assessments for the Mortgage Adviser role

Gateway to End point Assessment & timings:

The Line Manager and Training Provider will jointly assess the Apprentice's readiness to move to end point assessment from approximately 3 months from the projected completion date. This stage is known as the 'gateway' in which the on-programme learning is reviewed against the learning outcomes. It allows time to plan for how the 2 assessment methods will be most effectively applied (depending on the employers particular business model) to provide evidence of competence in the role. If the apprentice is considered ready to progress then they can move to End Assessment.

The Training Provider Role:

The Training Providers will again play a key part in overseeing the end point assessment process by:

- i) Taking responsibility for organising and coordinating the process
- ii) Providing support to the line manager to ensure a full understanding of the assessment methods, tools and submission requirements to enable the apprentice's journey to end point assessment

Training Providers have been involved in the development of this assessment plan and feel that this is an area where they can bring their experience to bear and really add value to the employer.

Consistency of approach by Training Providers will be achieved through the independent Assessment Organisation's quality assurance processes.

The employer group recommends that Training Providers involved in delivering this apprenticeship, should be specialists in the Mortgage Advice sector & it is further recommended that their trainers should have the qualifications within the standard. This could be verified as part of the independent Assessment Organisation's quality assurance processes.

3. Ensuring Independence / Impartiality

Independence is provided by the independent Assessment Organisation being 100% responsible and accountable for the end point assessment and the decision of fail, pass, or distinction. All evidence used in the end point assessment (whether paper based, ePortfolio or audio/video recordings) will have been sent to the independent Assessment Organisation for this end point independent result to be assessed and the result determined.

In taking on the lead role in assessment, the Employers require the Assessment Organisation to have:

Understanding of the sector and the assessment requirements for this Standard, together with the expertise to administer the Assessment Tools required.

- Capability to deliver assessments at the scale and with the levels of service required, giving confidence that this is a strategic part of their business.
- Geographical coverage required.
- Assessors with the requisite background and working towards relevant qualifications to be both credible and effective.
- Robust internal verification and quality assurance processes that can ensure the end point assessment is of the required standard.

The independent Assessment Organisation's role:

- Independent view as they will not have had any prior involvement with the apprentice.
- Brings added rigour & consistency to the assessment through their wider industry perspective, knowledge and experience
- Provides reference and guidance to Training Providers during delivery eg when the Training Provider makes decisions on flexibility within the assessment model, thereby ensuring

- comparability and fairness across all types of employers, roles & environments ²

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- Assesses all end point assessment evidence provided and makes Fail/Pass/Distinction decision
- Provides rigorous appeals process
- Provides quality assurance and governance (see consistency below)

4. Delivering Consistent (Reliable) Judgments

At the core of ensuring that judgments on role competence are consistent, will be the 47 Learning Outcomes (see Appendix 1, Columns 1 and 2) which define what is required for each of the Knowledge, Skill & Behaviour areas to be assessed during synoptic assessment.

A robust scoring matrix will be created by the independent Assessment Organisation, to evaluate the evidence from the assessment methods cumulatively against the learning outcomes. Again this method has been chosen as employers are used to this approach which is accepted best practice for assessing performance in the Financial Services sector. Each area will be scored to identify whether the apprentice has met or exceeded the learning outcome.

In practice the tools for assessment will be developed, agreed and approved by the independent Assessment Organisation in order to provide reliability and consistency of judgements. An example of the type of tool that could be used for assessment is given in Appendix 2.

To ensure that any assessor is competent they will be trained in the assessment process and will also have to meet certain criteria which may be contained within an occupational CV and will include:

- Understanding of the sector and of the role covered by the apprenticeship.
- Depth of expertise to assess all areas of the Standard.
- Understanding of the qualifications within the apprenticeship.
- Holding, or working towards a relevant qualification.

The assessor will be trained / approved by the Assessment Organisation to ensure that they are capable of using the tools developed for assessment in a fair and consistent manner to make reliable judgments.

5. Delivering Accurate (Valid) Judgments

The entire End point Assessment is focused on the competence of the apprentice in the role, as evidenced by their ability to demonstrate the knowledge, skills and behaviours as set out in the Detailed Standard.

The methods chosen for the End point Assessment build a comprehensive picture of competence through objective assessment against the Detailed Standard and the 47 defined learning outcomes. Validity of judgements is further ensured through the flexibility in the balance of the 2 methods of end point assessment (built in to ensure that the methodology & evidence recorded is appropriate

to the business in which the apprentice is working and the apprentice's role within that business model).

Finally, validity of judgement is ensured through the experience and expertise of the independent Assessment Organisation, its understanding of the sector and the assessment requirements for this standard, together with the expertise to administer the Assessment Tools required.

6. Synoptic Assessment

The two components of the End point Assessment and the assessment tools being used in this apprenticeship all require the apprentice to demonstrate their knowledge, skills and behaviours in an integrated manner to deliver the learning outcomes required to meet the standard.

The assessors will build a cumulative and holistic picture, from the chosen components of the End point Assessment, of how well the apprentice meets or exceeds the standard.

7. Graded Assessments

Our standard says that we will have 2 levels of achievement within this apprenticeship: Pass and Distinction.

Distinction level performance will be determined using the assessment matrix described above (see distinction differentiator column in the example matrix in appendix 2).

Distinction level performance will be assessed based on the 3 following criteria:

- i) Evidence compiled during the **on-programme learning stage** (and used to agree readiness to move through the gateway into final assessment), including eg Performance management / appraisal outputs, compliance scores, exam performance and line manager endorsement. This must be agreed in consultation with the training provider who will also challenge for validity & consistency compared to other apprentices across the sector.
- ii) Distinction level performance evidenced in the role play scenario.
- iii) Distinction level performance evidenced in the portfolio and confirmed through professional discussion from the training provider – ie the apprentice can be challenged against the distinction differentiator criteria (see example in appendix 2)

In order to be awarded an overall distinction, a distinction performance must be achieved in each of the 3 criteria described above. This will require demonstration of distinction differentiated performance in at least 1 learning outcome for each of the 16 defined competencies, for each of these 3 criteria.

Ultimately the independent awarding organisation will review all the evidence against the criteria described above & make the final decision on whether a distinction should be awarded.

8. Affordability & Flexibility

In developing this assessment approach employers have consistently sought to keep the approach simple but effective, to use existing work-based performance assessment wherever possible and to avoid duplication or the need for adding additional personnel into the assessment process.

This has led to a well-defined, cost-effective and deliverable process that employers will find easy to understand and apply to their business environment. Where additional support is required (for instance, in small businesses where Performance Management processes may not be as well defined, or line management skills may be less developed) the Training Provider can step in to offer their expertise.

The **flexibility** built into this assessment model is critical to its ability to cater for both large and SME businesses. The following key points deliver this flexibility:

- agreed 2 component criteria) Flexibility in the company specific design of the make up of end point assessment (within the option to flex the amount of support required from the training provider – can be discussed and tailored (utilising the training provider’s expertise) during contract discussions

This flexibility will make this an affordable apprenticeship model for small and large businesses alike.

The cost of end point assessment is estimated to be no more than 20% of the overall cost of funding this apprenticeship.

9. Manageability / Feasibility

This apprenticeship has been designed to be viable for both large and small businesses. This means that there could be large numbers and/or wide geographical take up. Existing Financial Services apprenticeship training providers are well used to dealing with this and the assessment model is a simple one to administer

- The Employer and Training Provider work together to deliver and administer the onprogramme training stage, thereby providing a flexible and nimble model

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- The independent Assessment Organisation assesses remotely, thereby minimising costs and removing logistical challenges□

The Training Provider will have a key role to play, working with the employer, providing training as required, and administering / submitting the end point assessment work.

10. Professional Body Recognition

The *ifs*, the Chartered Insurance Institute and the Chartered Bankers Institute have all been involved

& contributed to the design of this apprenticeship throughout the development process. Each has confirmed their support of this standard and assessment plan through letters of endorsement which have been submitted to BIS.

Subject to normal membership requirements (which can be found on the Professional Bodies' website), apprentices will be eligible to apply for the designation '**CeMAP**'; from LIBF, '**Cert CII (MP)**'; from the Chartered Insurance Institute or '**PMA**' from the Chartered Banker Institute. These are recognised and valued industry qualifications.

11. External Quality Assurance

External quality assurance of the end point assessment for this apprenticeship standard will be undertaken by the Institute for Apprenticeships & Technical Education.

Appendix 1 – Learning Outcomes: Knowledge

	Competence	WGLL - THE LEARNING OUTCOME
Knowledge		The learner can consistently:
Industry & company understanding	A broad awareness of the structure of the Financial	1. Describe the market and the sector within which the company operates and the products and services it delivers

	<p>Services industry and an in-depth knowledge of the structure of their own company; the purpose of the role in which they work and how this interacts with key roles associated with the mortgage advice process e.g. Customer Advisers, Underwriters, Product Providers and Compliance</p>	<p>2. Explain the structure of the company/organisation, where their role fits and the licenses within which it can operate</p> <p>3. Describe the company values & how to apply them when dealing with clients and colleagues alike</p>
<p>Regulatory & Compliance</p>	<p>Understands the Financial Services legal and regulatory framework, corporate risk/governance frameworks and can identify how the relevant parts of these frameworks apply to their role. This will include what constitutes appropriate market, business and personal conduct.</p>	<p>4. Demonstrate a clear understanding of the Financial Services legal & regulatory framework outline the Financial Services regulatory framework and describe the organisational policies and procedures for complying with this</p> <p>5. Confirm and relate adherence with regulatory and company policy explain the meaning and importance of ethical behaviour</p> <p>6. Apply practice within the appropriate licence area for the role. Understand the process for referring clients to the relevant business area when required. Demonstrate compliance within the appropriate licence area(s) for the role.</p>

Products	Understands the purpose and technical content of the products advised (licensed) by the role, including the customer need that is met by the product, including the cost/benefit to the customer	<p>7. Apply detailed technical knowledge to make appropriate recommendations to customers' across a wide range of needs and circumstances</p> <p>8. Have a broad understanding of key competitors' mortgage product range & criteria</p> <p>9. Have a broad understanding of key competitors' protection provider range and their application</p>
Systems and Processes	<p>Understands the systems and tools required to process a mortgage, and to successfully deliver the role outcomes.</p> <p>Has awareness of how these fit within the wider company & industry. Demonstrates an understanding of colleague's associated roles and how these interact, in order to fulfil a fully compliant mortgage advice process.</p>	<p>10. Understand the use of IT systems to ensure that regulatory requirements are met.</p> <p>11. Explain the end to end customer journey, and where their role fits within this</p> <p>12. Understand & be fully conversant with all relevant internal & external processes related to the role</p>

Customer Service	<p>Knows the principles/tools of excellent customer service and company standards required in the role in order to fulfil customer needs</p>	<p>13. Articulate technical language in a way the customer understands</p> <p>14. Explain the principles required to be compliant in providing a high quality of service to a customer.</p>
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<p>Commercial Awareness</p>	<p>Has an awareness of the wider mortgage sector, its customers, competitors and suppliers and the need for efficient and cost effective practices for the company to be successful</p> <p>Understands the local market in which they operate, how to keep up to date with industry developments and the need to build a network of professional contacts to support the development of their business</p>	<p>15. Describe the wider market and explain the possible macroeconomic impact on the mortgage market and their company's products</p> <p>16. Explain the company/organisation's business objectives and provide feedback as to how cost effective improvements could be made.</p>
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Appendix 1 (cont) – Learning Outcomes: Skills

	Competence	WGL- THE LEARNING OUTCOME
Skills		The learner consistently:
Quality service delivery	Demonstrates the ability to illicit customer's needs through demonstrating effective fact finding and questioning techniques and provides solutions thorough research and analysis. Demonstrate planning and prioritisation of workloads and deliver all required outputs to customers and colleagues; achieving all internal standards (e.g. service standards, accuracy, attention to detail, meeting required risk, regulatory and governance requirements).	<ol style="list-style-type: none"> 1. Deliver excellent customer service to clients across a range of customer needs, providing recommendations where appropriate 2. Uses agreed systems and processes alongside regulatory processes to deliver recommendations to customers 3. Take the initiative to meet agreed individual and team objectives in line with company policy values and standards. 4. Plan and organises their work to meet commitments and goals.
Communication	Demonstrates high quality written and verbal communication skills and is able to handle a range of situations and issues that arise. Demonstrates the ability to communicate effectively with customers, colleagues, professional contacts and third party product providers	<ol style="list-style-type: none"> 5. Deal effectively with customers and colleagues using sound interpersonal skills and communicating effectively through a range of media including phone, face to face, email, and internet. 6. Build rapport, trust and sound relationships with customers. 7. Handle objections, conflict and difficult messages sensitively and confidentially.

Governance	Demonstrates an understanding of regulatory requirements by working compliantly, including data protection and treating customers fairly. Understands the specific threats to the business, e.g. ensuring that confidential information is only shared with the relevant people.	<p>8. Demonstrate an ability to execute regulatory requirements in all elements of the role</p> <p>9. Identify potential risk & how to respond to or escalate this</p>
Relationship development	Demonstrates the ability to identify, generate and develop relationships that support the role. E.g. professional contacts, new business opportunities through internal/external networking and customer referrals.	<p>10. Demonstrate an awareness of the importance of relationships and professional networks</p> <p>11. Generate business referrals by delivering an appropriate level of service and seeking recommendations from clients</p> <p>12. Proactively build a network of opportunities to generate future business</p>

<p>Using systems & Processes / technical ability</p>	<p>Adheres to all relevant processes and procedures using technical ability and proficient IT skills to deliver positive outcomes for customers and the business, within the risk, regulatory and governance requirements</p>	<p>13. Achieve and maintain competency in the designated IT software within the business</p> <p>14. Adhere to business processes and policies that relate to the role, delivering the desired outcomes</p> <p>15. Demonstrate IT proficiency and ability to perform the role using the relevant packages</p> <p>16. Accurately & consistently apply all systems & processes to the required standard within the role</p>
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Appendix 1 (cont) – Learning Outcomes: Behaviours

	Competence	WGLL - THE LEARNING OUTCOME
<p>Behaviours</p>		<p>The learner consistently:</p>
<p>Professionalism</p>	<p>Displays honesty & integrity in actions and approach to work and clients, demonstrating the principle of utmost good faith. E.g. acts honestly when dealing with customer queries, ensuring they are treated fairly whilst upholding brand values.</p>	<p>1. Demonstrate integrity and positive ethical behaviour in the way they perform their role.</p> <p>2. Seek to improve and maintain their required quality standards.</p>

Adaptability	Demonstrates a willingness to accept changing priorities and work patterns when new jobs need to be done, or customer circumstances or requirements change.	<p>3. Demonstrate a flexible approach, adapting to varying workloads and industry circumstance</p> <p>4. Respond positively to change & show willingness to refocus priorities when required</p>
Achievement focussed	Meets personal commitments and expectations. E.g. completing work, personal development and time keeping.	<p>5. Plan and deliver work accurately in line with agreed development objectives</p> <p>6. Achieve individual and/or company goals</p>
	Achieves Key Performance Indicators and company deliverables whilst delivering compliant customer outcomes. Tenacious in finding the best solutions.	7. Demonstrate continual professional development, and proactively seek to grow own personal performance
Problem solving	Demonstrates the ability to go beyond the obvious, if the desired outcome is more challenging. Remains positive in challenging situations, seeking alternative ways to achieve the desired outcome for the customer.	<p>8. Respond positively to unexpected changes and consistently meet client's needs in doing so.</p> <p>9. Display sufficient market knowledge to offer the client a solution that meets their individual needs.</p> <p>10. Seek ways to improve processes rather than accepting the status quo</p>

Team working and collaboration	Consistently supports colleagues & collaborates to achieve results. Aware of their role within the team & their impact on others.	<ul style="list-style-type: none"> 11. Act as a role model 12. Consider impact on others when making decisions. 13. Work with others in related roles to develop effective business results 14. Network effectively with external departments to maintain strong client relationships
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Appendix 2 – Example of Assessment Matrix with distinction differentiator

Competence	What is Required	What Good Looks Like - The Learning Outcome	Distinction Differentiator
Professionalism	Displays honesty & integrity in actions and approach to work and clients, demonstrating the principle of utmost good faith. E.g. acts honestly when dealing with customer queries, ensuring they are treated fairly whilst upholding brand values.	Demonstrates integrity and positive ethical behaviour in the way they perform their role.	Acts as a role model or others to emulate in terms of integrity and ethical approach.
		Seeks to improve and maintain their required quality standards.	Identifies and takes action to improve the standard of service delivery.
Adaptability	Demonstrates a willingness to accept changing priorities and work patterns when new jobs need to be done, or customer circumstances or requirements change.	Demonstrates a flexible approach, adapting to varying workloads and industry circumstance.	Consistently demonstrates a proactive approach to change and takes an active role in managing their own workload to enhance interactions with external and internal customers.
		Responds positively to change & shows willingness to refocus priorities when required.	Is able to identify opportunities for developing work patterns and procedures to enhance the service standard.
Achievement focused	Meets personal commitments and expectations. E.g. completing work, personal development and time keeping. Achieves Key Performance Indicators and company deliverables whilst delivering compliant customer outcomes. Tenacious in finding the best solutions.	Plans and delivers work accurately in line with agreed development objectives.	Achieves all targets and objectives within the agreed timeframe.
		Achieves individual and/or company goals.	Maintains an above average score in all aspects of performance metrics, with specific focus on the evidence of a high level of customer satisfaction through qualitative and / or quantitative customer feedback and or peer review

Demonstrates continual

Undertakes documented and proactive continuing

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		professional development, and proactively seeks to grow own personal performance.	professional development beyond that mandated by employer in extending or deepening knowledge for service benefit.
Problem solving	Demonstrates the ability to go beyond the obvious, if the desired outcome is more challenging. Remains positive in challenging situations, seeking alternative ways to achieve the desired outcome for the customer.	Responds positively to unexpected changes and consistently meets client's needs in doing so.	Anticipates challenges and considers / implements appropriate solutions.
		Displays sufficient market knowledge to offer the client a solution that meets their individual needs. Seeks ways to improve processes rather than accepting the status quo.	Consistently demonstrates the ability to undertake and complete challenging customer requirements including potentially difficult customer conversations. Describes problems, explores and evaluates a range of options to identify the optimum solutions
Team Working & Collaboration	Consistently supports colleagues & collaborates to achieve results. Aware of their role within the team & their impact on others.	Acts as a role model.	Proactively helps others to develop.
		Considers impact on others when making decisions.	Supports others to overcome impacts of decisions.
		Works with others in related roles to develop effective business results.	Takes a leading role in collaborative activities.
		Networks effectively with external departments to maintain strong client relationships.	Uses collaborative networking to develop wider client relationships.

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