

# Gap-fill withdrawal FAQs

1. Why is the CISI withdrawing gap-fill?

The CISI has made the decision to withdraw gap-fill as it is no longer appropriate to fill the gaps as a result of changes made to the exam standards by the FCA.
2. Why have the exam standards changed?

From time to time the FCA updates the exam standards to ensure they remain in line with current regulation and industry practice.
3. Why do I need gap-fill?

Gap-fill refers to the additional learning that needs to be undertaken to bring certain qualifications up to the FCA's RDR exam standards. For example, the PCIAM covers 95% of the topics / knowledge that the regulator has identified as being required. The regulator has then agreed that the 5% missing can be covered by learning, rather than by sitting another exam. Different qualifications have more or less gap-fill depending on how closely they match the exam standards.
4. How do I know if my qualification requires gap-fill?

RDR compliant qualifications are listed by the FCA on their website, [here](#). RDR covers FCA activities 2, 3, 4, 6, 12 and 13. If the qualification has an 'a' in the table then it is fully RDR compliant. If it is listed with a 'b' then gap-fill will be required.
5. What is the deadline for gap-fill?

The deadline to undertake and lodge your gap-fill with the CISI is **31 December 2020**.
6. How do I lodge gap-fill with you?

You will be required to email your gap-fill evidence to the RDR Team at [rdr@cisi.org](mailto:rdr@cisi.org).
7. How can I demonstrate gap-fill completion?

You will be required to send in a copy of your gap-fill evidence to the the RDR team at [rdr@cisi.org](mailto:rdr@cisi.org).
8. What happens if I don't lodge gap-fill by 31 December 2020?

You will be required to take and pass an appropriate RDR compliant qualification, listed on the [FCA's Appropriate qualification tables](#) for the activities you need to be covered for.
9. Where can I get the information on what gap-fill I need to do?

You can find further guidance on gap-fill on our website, [here](#).

10. Which CISI exams require gap-fill?

The CISI qualifications that require gap-fill can be found below:

- The Certificate in Private Client Investment Advice and Management (PCIAM)
- The CISI Diploma
- The Investment Advice Certificate (IAC)
- The Chartered Wealth Manager Qualification (if exams completed before December 2010)
- MSI(Dip)
- In addition, the CISI has also mapped:
  - The LSE Full Membership Examinations (where holders have three or four of the units or hold both the Stock Exchange Practice and Technique of Investment)

Further information and guidance on gap-fill is available [here](#).

11. What will I have to do post the deadline if I want to add a further activity?

You will not be able to use gap-fill completed after the **31 December 2020** deadline. If you have not completed and lodged the gap-fill with the CISI prior to this deadline, you will be required to pass an appropriate RDR compliant qualification, listed on the [FCA's Appropriate qualification tables](#).

12. I already have gap-fill, is there anything I need to do?

You will need to ensure you lodge this gap-fill with the CISI before **31 December 2020**, if you haven't done so already.

13. Are the other Accredited Bodies still accepting gap-fill?

You will be required to check with those Accredited Bodies on what their requirements are with reference to gap-fill.

14. What if we believe other non-CISI gap-fill is relevant?

You will need to complete the mapping of the gap-fill to the gaps in the CISI exams. We cannot do this for you. You will need to send the confirmation of gap-fill completion and the exact details of where the gap-fill covers the gaps in the CISI qualification to [rdr@cisi.org](mailto:rdr@cisi.org) for the CISI senior advisers to approve.

15. Can I do gap-fill for other activities even if I don't currently advise on them?

Yes, you can undertake the gap-fill and lodge this with the CISI. However, you will not be able to advise in these areas unless your firm has agreed for you to do so.

16. If I complete gap-fill for all three activities, can I advise on them even if my firm doesn't?

No, you can only advise on the activities your firm has signed you off to advise on.

17. Who offers training for gap-fill?

The CISI has approved gap-fill providers and details of these can be found [here](#).

18. Can I use gap-fill and qualifications from other Accredited Bodies as gap-fill for CISI qualifications?

It is not possible to use gap-fill from other Awarding Bodies to fill the gaps of CISI qualifications as the gap-fill will not have been mapped to the CISI's qualifications.

However, the qualifications from some Awarding Bodies will fill the gaps for some of the CISI's qualifications. For example, the CFA UK IMC Level 4 (both units) will cover all of the 'core' gaps in PCIAM.

19. Will you still accept gap-fill from other Accredited Bodies for their qualifications?

Yes we will, if the Accredited Body deems the qualification and gap-fill is still appropriate.

20. Will you continue to accept gap-fill and exams completed previously as prior learning?

Yes, we will still accept gap-fill, as long as this gap-fill has been verified and lodged with the CISI prior to the **31 December 2020** deadline.

21. When is the last time I can sit PCIAM and use gap-fill?

June 2021, however candidates needed to complete and lodge their gap-fill with the CISI by the **31 December 2020** in order to achieve RDR compliance using PCIAM and gap-fill.

22. I would like to re-sit PCIAM following my September 2020 results, am I able to?

Yes, you can re-sit PCIAM in **February and / or June 2021**, but you must have lodged your gap-fill with the CISI by the **31 December 2020**. If you are unsuccessful in passing either PCIAM session, you will not be able to achieve RDR compliance using the gap-fill.