Exam Rules and Regulations/Instructions to Candidates
(Paper and Pencil exam version)

P, FM, IFM, LTAM, SRM, STAM, CFEFD, CFESDM, EA-1, EA-2F, EA-2L, ERM, GHADV, GHCORC, GHCORU, GHSPC, GIADV, GIFREU, GIINT, GIIRR, ILALFVC, ILALFVU, ILALP, QFIADV, QFIQF, QFIIRM, RETDAC, RETDAU, RETFRC, RETPRIRM

C.B.T.(computer-based testing exams), P, FM, IFM, PA, SRM, STAM, and GIINT CBT Rules and Regulations are located at are located at https://www.soa.org/education/exam-req/exam-day-info/edu-cbt-add-rules/

Exam Center locations are subject to change prior to the exam date.
Check exam home page for current Exam Center Locations document.

The following instructions must be carefully read and observed in every detail.

1. **Acknowledgement Letter/Ticket of Admission/Order Summary:** Candidates should bring their Acknowledgement Letter/Ticket of Admission/Order Summary to the exam. Candidates who choose to use an electronic version of their Acknowledgement Letter are responsible for knowing their candidate number or having their candidate number on a separate piece of paper. Candidates should retain their candidate number(s) to check exam results. All candidates will be required to sign in and show identification upon entering the test center as follows: One current form of photo identification with your signature (e.g., driver's license, passport, school or work identification) or, in the absence of photo identification, two current forms of identification with signature, and at least one of these forms should have a physical description (height, weight, color of hair and eyes). Anyone unable to meet these requirements will NOT BE PERMITTED into the test center. Supervisors have the authority to ban candidates with improper identification from writing. Candidates who have not registered for the exam will not be allowed to write. Walk-ins are NOT accepted.

2. **Exam Room Opens:** The exam room will be open at least 30 minutes prior to the start of the exam to allow for check-in procedures. Exam centers with large attendance may require additional time to check-in candidates. Once check-in procedures and verbal instructions are completed the exam will begin. Candidates will be given the full amount of time to write the exam. Exam times do not include check-in, reading of instructions, or the collection of exam materials at the conclusion of exams. Exam LTAM and FSA Exams, both a.m. and p.m. sessions have a 15-minute read-thru time at the beginning of the exam. No one will be admitted more than thirty minutes after a session begins. Candidates are required to remain in the exam room for a minimum of two hours, or the duration of the exam.

3. **Personal Belongings:** Candidates must provide their own pens or pencils. For multiple-choice exams a #2 pencil or HB lead is recommended. Hats, caps, and earphones may not be worn during the exam (except for religious observance). Simple foam earplugs are allowed and must be checked in with the Supervisor upon entrance to the exam. The ability to hear all verbal instructions, including exam start and stop times is the responsibility of the candidate, regardless of the use of earplugs. The only materials you are allowed to have at your desk during the exam are writing instruments, approved calculators, and a regular, conventional watch. Any other personal items must be set aside (out of candidates' view) prior to the exam start.

4. **Electronics:** All electronic devices (including cell phones) are prohibited. All cell phones must be turned off and stowed away during the exam. In the event that a cell phone is left on and rings during an exam the Supervisor will be required to report the incident to the SOA. This may result in the exam being disqualified.

5. **Smoking:** Smoking is prohibited in the exam room.

6. **Food and Drink:** Only beverages are permitted in the examination room. For the consideration of other candidates, please do not bring beverages that may cause a disturbance. Consumption of any food is prohibited except for medical situations where the SOA has provided authorization.

7. **Absence:** No additional time will be given to candidates who are absent for part of the exam, regardless of the reason for their absence.

8. **Candidate Number:** Appears on the Acknowledgement Letter. The candidate number must be written on every answer sheet. Candidate’s number must be written on every answer sheet. Candidates should retain their candidate number(s) to check exam results.

9. **Calculators:** For all exams (except EA exams): only the following approved Texas Instrument calculator models may be used:
   - BA-35
   - TI-30Xa
   - BA II Plus*
   - TI-30XIIS/B*
   - BA II Plus Professional Edition*
   - TI-30XS/XB MultiView*
   *Upon entrance to the exam room, candidates must show the supervisor that the memory has been cleared. For the BA II Plus and the BA II Plus Professional Edition, clearing will reset the calculator to the factory default settings. Candidates are responsible for resetting their calculators. Calculator instructions cannot be brought into the exam room. Candidates may use and have on their desktop more than one of the approved calculators during the examination. The supervisor must check all calculators used during the exam. Candidates are encouraged to bring a spare approved calculator and additional batteries to the examination. Candidates who neglect to purchase an approved calculator or who forget to bring one to the test site must write the examination without one. Candidates using a calculator other than the approved models will have their exam disqualified. Candidates can purchase calculators at any office supply store or directly from Texas Instruments at http://epstore.ti.com.

   For EA Exam: Candidates may use any calculator model that meets the specifications listed in the Joint Board’s Examination Program found at: https://www.soa.org/education/exam-req/edu-exam-ea-detail/

10. **Scratch Paper:** Candidates are not allowed to bring scratch paper into the exam room. Blank paper is provided for scratch work in the exam book. For multiple-choice exams, left-handed candidates may request additional paper, if needed, from the supervisor.

11. **General Information Tables/Formula Documents/Distribution Tables:** will be provided with the exam books for Exams P, IFM, LTAM, SRM, and STAM.

12. **Meaning of Questions:** Candidates may not consult the supervisor as to the meaning of any question.

13. **Sign your sheets:** Candidates must sign their multiple-choice answer sheets and/or written-answer envelopes. Candidates who fail to do so will have their exams disqualified.

14. **Disciplinary Action:** Candidates must not give or receive assistance of any kind during the exam. Any cheating, any attempt to cheat, assisting others to cheat, or participating therein, or engaging in such improper conduct as listed below is a serious violation and will generally result in the Society of Actuaries disqualifying the candidate’s paper, and such other disciplinary action as may be deemed appropriate. Examples of improper conduct:

   - Cheating
   - Use of unauthorized electronic devices
   - Use of unauthorized communication devices
   - Use of unauthorized scripts or notes
   - Use of unauthorized aids
   - Any other act that constitutes unfair advantage
15. Special Instructions for Multiple-Choice Exams: Detailed instructions are on the covers of the multiple-choice exam books. All written computations must be made in the exam books. Left-handed candidates who are given extra paper for their calculations must turn the scratch paper and pencil versions of Exams P, FM, IFM, SRM, GIINT, LTAM, and EA. Candidates may not leave the examination room from the time the 15-minute announcement is made until exam time has expired. It is the candidate’s responsibility to complete the answer sheet within the proper exam time, regardless of whether or not the supervisor makes the time remaining announcement. No additional time will be allowed for coding your answers after time has been called. If a candidate codes any answers before or after time is called, the exam will be disqualified.

A candidate’s score will be based on the number of questions answered correctly. No credit will be given for omitted answers, and no credit will be lost for wrong answers; therefore, a candidate should answer all questions, even if the candidate needs to guess. Before handing in their exam books and answer sheets, candidates must make sure they have correctly written and coded their candidate number and center number in the appropriate places.

16. Special Instructions for Written-Answer Exams: Candidate numbers should be written clearly and legibly on all answer sheets. Your name should not appear on any written answer sheet. Candidates are not permitted to write their candidate numbers on the written answer sheets before being told to begin work or after time has expired. Paper will be provided on which to answer the questions. Be sure to write the question number that is being worked on and your candidate number on each answer sheet. Candidates will be allowed time before the exam begins to tear apart the bound answer pad (if they choose to do so). Candidates attending written-answer exams will be allowed a 15 minute read-through time prior to the start of the exam. Writing/folding pages, brain dumping, highlighting or the use of a calculator will not be permitted during the read-through time. Candidates should confine their answers strictly to the questions as set. Unnecessary remarks and explanations should be omitted. The supervisor will announce when one half of the exam has lapsed and the last five minutes. When finished, the candidate must insert all written-answer papers that are to be graded into the brown Written-Answer Envelope, write the candidate number on the outside of the envelope and sign it. The candidate should be sure to include all papers they want graded in the envelope since they cannot be accepted later. A candidate’s original envelope may not be opened after it has been sealed and collected.

17. Released Exams: – For exams that will be released, questions will be available on the SOA’s website (www.soa.org) after the exam session.

18. Defective Questions: – Occasionally, through an inadvertent error or a difference in interpretation, an exam question is found to be defective. Examples of defects might include typographical errors, ambiguities or questions relating to material that is no longer covered in the Course of Reading. Candidates who believe that a question is defective should send an email within two weeks of the date the exam was administered to Education@soa.org. This email should explain in detail why this question seems to be defective. The SOA’s Education and Examination Committee will investigate all questions brought to its attention in this way, and may make allowances in the grading process, if appropriate. The committee cannot consider correspondence that does not reach the SOA office within two weeks after the exam administration.

Grade release: Approximately 9 - 11 weeks after the exam is administered. The finalized grade release dates along with a list of passing candidate numbers will be posted on the Exam Results webpage.

Spring LTAM, EA and FSA exam grades are released in July. Fall LTAM, EA, and FSA exam grades are released in January of the following year. Exam PA results are released in March from the preceding December and in August for June.

Exams P, FM, IFM, PA, SRM, STAM and GIINT grade release dates vary by administration, check the website for exact details.

To locate your candidate number, Login to My SOA, from www.soa.org, go to Orders and Dues, locate the exam and your candidate number. If you experience any difficulties, contact SOA Customer Service at +1-888-697-3900 or email customerservice@soa.org

Brett Rogers, Registrar & Director, Exam Analysis
Kathy Husak, Manager, Exam Administration

November 2018