

R06 Financial Planning Practice



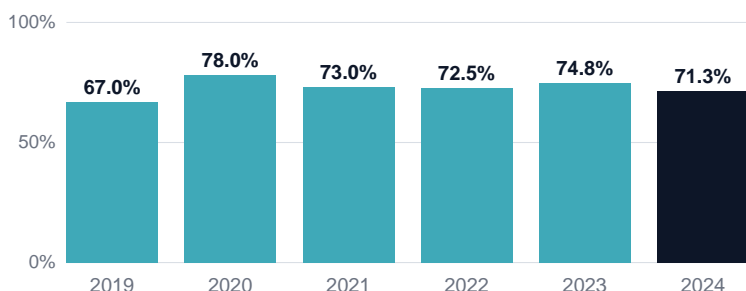
Exam Overview

R06 Financial Planning Practice is the capstone unit of the CII Level 4 Diploma in Regulated Financial Planning. Unlike the multiple-choice R01–R05 modules, R06 is a written exam built around two case studies released two weeks before the sitting. It rewards candidates who can apply technical knowledge to specific clients in specific circumstances.

This guide is a primer. It covers the format, the marking, the study approach that works for time-poor working advisers, and the most common examiner criticisms. Use it to plan your preparation. For the deep-dive tactical material — past-paper analysis, model answers and case-study specific guides — see R0 Hub's full R06 preparation suite at r0hub.com.

Three-Hour Exam ✓ Two written case studies; ~90 minutes on each.	Diploma Capstone ✓ Final unit of the Level 4 Diploma; required for SPS.	150 Total marks across the two case studies (~75 each).	55% Standard CII pass mark — every paper to this benchmark.
Pre-Released Cases ✓ Case studies released ~2 weeks before each sitting.	Application Test ✓ Tests LO3 and LO4 — analysis and justified recommendation.	100 hrs Recommended study hours from the CII for the unit.	4 / year Sittings per year — January, April, July, October.

National Pass Rates



Recent trend: 71.3%

The 2024 pass rate fell slightly from 74.8% in 2023. R06 has the highest pass rate of the R0 series — but candidates who treat it as 'easy' consistently underperform. The pass mark is fixed at 55%.

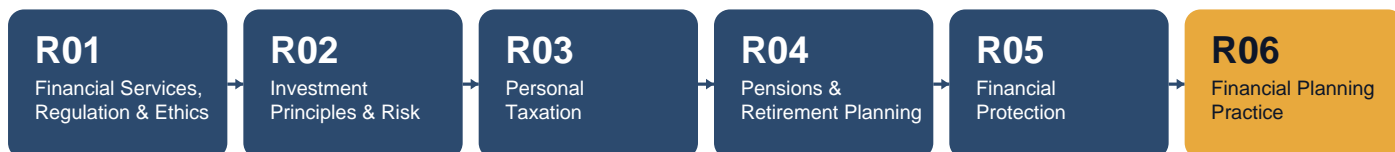
Source: National pass rate data published by Brand Financial Training, drawing on CII figures. Most recent year shown.

Topics That Recur in Every Sitting

Fact-Find What information is needed for advice — appears in every paper.	Tax Efficiency Tax-efficient actions a couple should take. Highest-frequency topic.	Pension Planning Drawdown, contributions, MPAA — appears every sitting.	Protection Recommend / replace life or income protection cover.	Annual Review Eight key issues for the next review — always last question of CS2.
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Where R06 Sits in the Diploma

R06 is the capstone — every other unit feeds into it. Most candidates sit it last for a reason.



How to Prepare

Building Your R06 Study Plan



Preparation Strategy

Where you spend your time matters more than how much time you spend.

A practical study framework for time-poor working advisers — by R0 Hub

When to Start Studying

8–12 weeks

If R01–R05 are recent and fresh.

16–20 weeks

If knowledge needs refreshing.

The two-week pre-release window is for case-study-specific work — researching the clients' circumstances, identifying the technical topics likely to feature, and preparing pre-built answer structures. It is not catch-up time for general revision. Candidates arriving at the pre-release with weak underlying knowledge struggle to use that fortnight productively.

How to Study

- **Sit past papers under timed conditions.**
At least four. Time pressure is the single biggest reason candidates fail.
- **Read every recent examiner report.**
Published after each sitting — they reveal the marking logic and common errors.
- **Refresh R01–R05 weak areas before pre-release.**
Pensions (R04), tax (R03) and protection (R05) feature in nearly every paper.
- **Build a list of standard CII abbreviations.**
FAD, PCLS, MPAA, IHT, CGT, ATR, CFL — used freely by examiners and accepted in answers.
- **Practise reading the verb in each question.**
State, list, explain, recommend and justify each demand a different answer style.

Key Facts

Targeting	Diploma capstone + adviser skills
Pass Mark	55%
Latest Pass Rate	71.3% (2024)
Format	Two written case studies
Pre-Release	~2 weeks before sitting
Recommended Study	100 hours
Sittings	Jan / Apr / Jul / Oct
Credits	30 (RQF Level 4)
Results Released	~6 weeks after exam

Common Mistakes

- Generic answers with no client name.
- Treating R06 as a knowledge recall test.
- Ignoring mark allocation (8 marks ≠ 4 points).
- Using outdated tax-year figures.
- Calculations without showing workings.
- Running out of time on early questions.
- Skipping the verb (state vs. explain).

The Two-Week Pre-Release Plan

When the case studies drop, here is how the strongest candidates spend the fortnight.

Days 1–2

Read both case studies twice. Build a profile sheet for each client.

Days 3–6

Identify likely topics. Refresh technical knowledge for those areas.

Days 7–10

Draft model answers for the most probable questions.

Days 11–13

Sit a past paper under timed conditions. Mark against an examiner's report.

Day 14

Light review. Confirm tax figures. Sleep well.

Mark Allocation: A Quick Reference

Pace by mark allocation. Roughly one mark per minute. Build at least this many points into each answer.

5–8 marks

Single specific topic — 5–8 clear bullet points.

10–12 marks

Broader topic — generate 12+ acceptable points.

13–15 marks

Fact-find or comprehensive planning — long list format.

16 marks

Rare. The biggest planning question — go wide and deep.

Tips for Success

○○○ What the Examiners Reward



Top Examiner Comments

The five comments that appear in every report — and how to avoid them.

Synthesised from CII examiner reports across recent R06 sittings.

1 Generic answers don't score.
Examiners repeatedly note that candidates produce textbook answers without referencing the clients in the case study. Use the clients' names in your answers.

4 Verbs are misread.
'State' wants a list. 'Explain' wants reasoning. 'Recommend and justify' wants a specific suggestion plus why. Reading the verb wrong loses marks at every step.

2 Mark allocation is being ignored.
Where a question is worth 12 marks, examiners expect at least 12 distinct points. Many candidates write four or five and stop.

5 Time management lets candidates down.
Final-question answers are often visibly rushed. Pace by mark allocation: roughly 1 mark per minute. Stop and move on when time is up.

3 Calculations lack workings.
Numerical answers presented without method receive no marks for working. Always show the build-up, even when the answer feels obvious.

Quick Wins on Exam Day

- Begin every answer with the clients' name — it forces the application mindset.
- Use the current tax year's figures throughout the paper.
- Reserve the last 10 minutes to review and complete unfinished answers.

- Use bullet points only — never prose paragraphs. Examiners explicitly state this.
- Use standard CII abbreviations — they save time and are accepted by markers.
- Read the case study three times: once for context, once for facts, once for triggers.

R0 Hub by the Numbers

15+

Past R06 sittings analysed

4

Full mock exams with model answers

7

Toolkit components

100%

CII-style answers

Your R06 toolkit, all in one place

R0 Hub gives serious candidates the tactical edge:

- Full case study analysis drafted by our content experts
- 4 full mock exams with detailed model answers
- Typed exam simulator — just like exam day
- AI marking with feedback
- Complete exam guide
- Useful mnemonics
- Email Our Expert Day — submit questions to our content expert before the exam; we summarise and distribute all responses

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