

All About Actuarial Exams

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Outline

Introduction

- What are actuarial exams?

- Incentives

- Salary incentives

Pathways to memberships

- Preliminary exams

- MSU course mapping

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- Where to begin?

- When offered?

Difficulty/Pass Marks

Visit these sites



Actuarial exams: what are they?

- To receive professional status as an actuary, you need to pass a series of exams offered by either:
 - Society of Actuaries (mainly life and health, but also pensions, finance, risk management)
 - Casualty Actuarial Society (mainly non-life or property/casualty)
- Admission requirements are a combination of:
 - examinations
 - computer-based testing (CBT) - most of the preliminary exams
 - pencil and paper (PnP, multiple choice, essay/written-answer)
 - university/college course work (Validation by Educational Experience = VEE)
 - modules (online, e-learning)
 - professionalism courses

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Why take exams?

- Highly recommended to start taking exams while still enrolled at the university.
 - Materials may still be fresh in your mind, especially if you just take the course or you took a prep course.
 - Exam success is a requirement to get an internship; many require at least 1 passed.
 - Exam success + Internship = More likely to land a permanent position
- Your exam success demonstrates that you have the “aptitude, interest, and commitment” to become an actuary.
- The level of your position and your salary depends “heavily” on your exam success.
 - Salary increments are provided for every exam passed.
- Often, more exams provide more opportunities.



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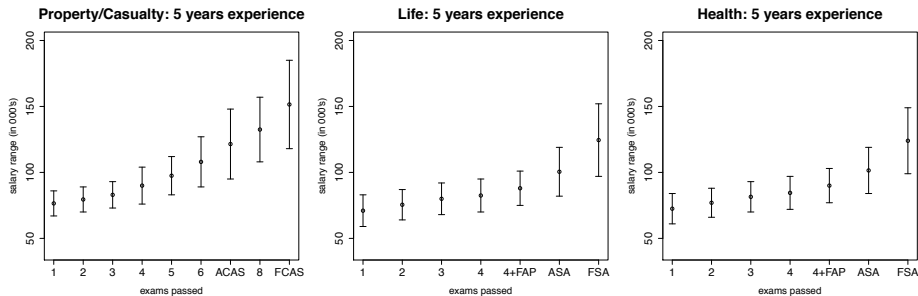
Salary ranges (the rookies): 0-1 years experience

(Amounts shown are in thousands, per year)

| Type | Number of Exams | | |
|-------------------|-----------------|-------|-------|
| | 1 | 2 | 3 |
| Property/Casualty | 50-65 | 53-68 | 56-74 |
| Life | 47-60 | 51-62 | 54-64 |
| Health | 49-60 | 52-63 | 56-65 |
| Pensions | 49-58 | 49-64 | 53-67 |

* [EzraPenland.com Actuarial Salary Surveys](#), updated October 2013

Salary ranges: 5 years experience



Source: <http://www.ezrapenland.com/salary/> [▶ Link](#)

Pathways to memberships

- Associateship (ASA, ACAS)
- Fellowship (FSA, FCAS)
- CERA (Chartered Enterprise Risk Analyst)

Check out this link: <https://www.soa.org/education/exam-req/> 

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The first 5 preliminary exams

- Exam P: Probability
 - General probability (15-30%), Univariate probability distributions (30-50%), Multivariate probability distributions (30-45%)
- Exam FM: Financial Mathematics
 - Interest Theory (65-80%), Financial Economics (Derivatives Markets) (20-35%)
- Exam MFE: Models for Financial Economics
- Exam MLC: Models for Life Contingencies
- Exam C: Construction and Evaluation of Actuarial Models

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MSU course mapping with preliminary exams

| SOA/CAS | MSU Actuarial Subjects |
|-----------|--|
| Exam P/1 | STT 441, Exam P/1 Prep course |
| Exam FM/2 | MTH 360, FI 379, Exam FM/2 Prep course |
| Exam MFE | FI 379, MTH 457, MTH 458 |
| Exam MLC | STT 455, STT 456 |
| Exam C | STT 459 |

So how do you even begin?

- Take the necessary courses:
 - Focus on the 2 foundational courses: Exams P and FM
 - Take the prep courses at MSU whenever offered
- Checklist: syllabus (frequently updated), reading materials, other resources (study guides for sale e.g. Actex)
- Find out exam format (MC, CBT, no. of questions, length of exams)
- Registration process: deadline, fees, exam dates, exam centers
- Start studying
 - SOA/CAS sample/actual exams - download
 - Do lots and lots of problems
 - Repeat problems, if time permits



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When are the exams offered: 2014

- Exam P: (CBT only; 6x) Jan, Mar, May, Jul, Sep, Nov
- Exam FM: (CBT only; 6x) Feb, Apr, Jun, Aug, Oct, Dec
- Exam MFE: (CBT, some PnP; 3x) Mar, Jul, Nov
- Exam MLC: (PnP only; twice only) Apr, Oct
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Sample Pass Marks and Passing Percentages

| Exam | Date | Pass Mark | N | # Passing | % Passing |
|-----------|----------|-----------|------|-----------|-----------|
| Exam P/1 | Jan 2012 | 63% | 2973 | 1243 | 41.8 |
| | Jul 2012 | 63% | 3188 | 1250 | 39.2 |
| Exam FM/2 | Feb 2012 | 72% | 2027 | 978 | 48.2 |
| | Dec 2012 | 69% | 1976 | 8334 | 42.2 |

Important websites and links for additional information

MSU Actuarial Program websites

(<http://actuarialscience.natsci.msu.edu/>) [▶ Link](#)

Useful links, Resources for Exam Preparation

The new MSU Actuarial Online Exam FM [▶ Link](#)

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