

**SECTION A: Balance Sheet**

**Fixed Assets**

- 1 Intangible assets
- 2 Tangible assets
- 3 Investments
- 4 TOTAL FIXED ASSETS

A

B


**Current assets**

- 5 Stocks
- 6 Debtors (see Memo (1))
- 7 Investments held as current assets (see Memo (2))
- 8 Cash at bank and in hand
- 9 Other assets
- 10 TOTAL CURRENT ASSETS


**Liabilities: amounts falling due within one year**

- 11 Bank loans and overdrafts
- 12 Other liabilities falling due within one year
- 13 TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR


- 14 Net current assets
- 15 Total assets less current liabilities
- 16 Other liabilities falling due after more than one year
- 17 Provisions for liabilities and charges
- 18 Net assets
- 19 Memo: guarantees provided by firm


**Capital and reserves**

**Capital account (incorporated businesses)**

- 20 Ordinary share capital
- 21 Preference share capital
- 22 Share premium account
- 23 Profit and Loss account
- 24 Other reserves
- 25 TOTAL CAPITAL AND RESERVES


**Capital account (unincorporated businesses and Limited Liability Partnerships)**

- 26 Sole trader/Partners' capital account
- 27 Other reserves
- 28 TOTAL CAPITAL AND RESERVES


- 29 Memo (1):  
Total amount falling due within one year from directors, fellow group undertakings or undertakings in which the firm has a participating interest where included in debtors.

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- 30 Memo (2):  
Value of shares in group undertakings where such investments are held as current assets.

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**Notes**

Memos (1) and (2) are to be completed, where applicable, by all insurance intermediaries subject to MIPRU

**SECTION B: Profit and Loss account**

**B1: Regulated Business Revenue**

	A	B	C	D	E
	Commissions		Fees/ Adviser charges/ Consultancy charges	Other income (reg activities)	Regulated business revenue
	Gross	Net			
1 Regulated mortgage contracts, of which;					
15 Second (or subsequent) charge					
2 Non-investment insurance					
3 Retail investment products					
4 TOTAL					

**B2: Other P&L**

5 Income from other regulated activities	
6 Other Revenue (income from non-regulated activities)	
7 TOTAL REVENUE	
8 TOTAL EXPENDITURE	
9 Profit/Loss on ordinary activities before taxation	
10 Profit/Loss on extraordinary activities before taxation	
11 Taxation	
12 Profit/(Loss) for the period before dividends and appropriations	
13 Dividends and other appropriations	
14 Retained Profit	

**SECTION C: Client money and assets**

A B C

11 Does your firm receive or hold money in the course of or in connection with its insurance mediation activity?

12 Has your firm elected under CASS 7.10.3R(1) or (2) to comply with CASS 7?

13 How does your firm hold money received in the course of or in connection with its insurance mediation activity? (select all that apply)	<b>CASS 5 client money</b>		<b>As agent of insurer</b>
	<b>Statutory</b>	<b>Non-statutory</b>	
14 Is your firm's CASS 5 client money held under the CASS 5.3 statutory trust or under one or more CASS 5.4 non-statutory trusts? (select all that apply)	<input type="text"/>	<input type="text"/>	

\* under a written risk transfer agreement and so not client money (see CASS 5.2.5R and CASS 5.2)

15 If non-statutory, has an auditor's confirmation of systems and controls been obtained? (as required by CASS 5.5.14R(2))

16 Is client money invested or placed in anything other than a client bank account? (see CASS 5.5.14R)

During the reporting period what was the highest:

17 client money requirement (for money held as client money, taken from the firm's client money calculations)	<b>CASS 5 client money</b>		<b>As agent of insurer</b>
	<b>Statutory</b>	<b>Non-statutory</b>	
18 account balance (for money held as client money, taken from the firm's records)	<input type="text"/>	<input type="text"/>	
19 account balance for money held purely as agent of insurer (and not co-mingled with client money)			<input type="text"/>

Questions 20 to 23 should be based on the firm's last client money calculation performed within the reporting period

20 Client money requirement as at end of the reporting period	<b>CASS 5 client money</b>	
	<b>Statutory</b>	<b>Non-statutory</b>
21 Client money resource as at end of the reporting period	<input type="text"/>	<input type="text"/>
22 Surplus (+) or deficit (-) of client money resource against client money requirement	<input type="text"/>	<input type="text"/>
23 Adjustments made to withdraw an excess or rectify a deficit	<input type="text"/>	<input type="text"/>

**Client money audit**

24 Is your firm exempt from the client asset audit requirement?

25 If not exempt, have you obtained a client money audit in the last 12 months?

26 What is the name of your firm's client money auditor?

27 According to your last audit report, what was the auditor's opinion on your firm's compliance with the client money rules as at period end date?

1 Have any notifiable client money issues been raised, either in the firm's last client assets audit report or elsewhere, that have not been notified to the FCA since the last reporting period for this return?

**Client Assets**

28 Does your firm hold any client documents or other assets (other than client money) in accordance with CASS 5.8?

**SECTION D1: Regulatory Capital**

	A Home Finance	B Non- investment insurance	C Retail investments
1 Is the firm exempt from these capital requirements in relation to any of its retail mediation activities?			

**Home finance and non-investment insurance intermediaries - MIPRU**

	Client money	Non-client money
2 Base requirement		
3 5% of annual income (firms holding client money)		
4 2.5% of annual income (firms not holding client money)		
5 <b>Capital requirement (higher of above)</b>		
6 Other FCA capital resources requirements (if applicable)		
7 Additional capital resources requirements for PII (if applicable)		
8 <b>TOTAL CAPITAL RESOURCES REQUIREMENT</b>		
9 <b>CAPITAL RESOURCES</b>		
10 <b>CAPITAL RESOURCES EXCESS/DEFICIT</b>		

**Capital resources per MIPRU 4 (home finance and non-investment insurance intermediation)**

**Incorporated firms**

24 Share capital	
25 Reserves	
26 Interim net profits	
27 Revaluation reserves	
28 Eligible subordinated loans	
29 less Investments in own shares	
30 less Intangible assets	
31 less interim net losses	
32 <b>CAPITAL RESOURCES</b>	

**Unincorporated firms and limited liability partnerships**

33 Capital of a sole trader or partnership	
34 Eligible subordinated loans	
35 Personal assets not needed to meet non-business liabilities	
36 less intangible assets	
37 less interim net losses	
38 less excess of drawings over profits for a sole trader or p/ship	
39 <b>CAPITAL RESOURCES</b>	

**Personal investment firm (retail investment activities only) - IPRU(INV) 13**

11 Category of personal investment firm	
12 Capital sources requirement	
13 Additional capital resources requirement for PII (if applicable)	
14 Other FCA capital resources requirements (if applicable)	
15 <b>TOTAL CAPITAL RESOURCES REQUIREMENT</b>	
16 Capital resources	
17 Surplus/deficit of capital resources	

**Personal investment firm - capital resources per IPRU(INV) 13**

40 Paid up share capital (excluding preference shares redeemable by shareholders within 2 years)	
41 Eligible LLP members' capital	
42 Share premium account	
43 Audited retained profits	
44 Verified interim profits	
45 Revaluation reserves	
46 Short term subordinated loans	
47 Debt capital	
48 Balances on proprietor's or partners' capital accounts	
49 Balances on proprietor's or partners' current accounts	
50 Personal assets	
51 Less intangible assets	
52 Less material current year losses	
53 Less excess of current year drawings over current year losses	
54 Less excess LLP members drawings	
55 <b>CAPITAL RESOURCES</b>	

A

A

**SECTION E: PII Self-Certification**

*Professional Indemnity Insurance (PII)*

- 1 Does your firm hold a comparable guarantee or equivalent cover in lieu of PII, or is it otherwise exempt from holding PII in respect of any regulated activities (select as appropriate)?
- 2 If your firm does not hold a comparable guarantee or equivalent cover and is not exempt does the firm currently hold PII?
- 3 Has your firm renewed its PII cover since the last reporting date

H	I	J
Home finance advising/arranging	Non-inv insurance advising/arranging/deali ng/assisting	Retail investment advising/arranging

**4 Professional Indemnity Insurance Details**

*Please complete the table below if the answer to Question 3 is "Yes". Otherwise, the table must be left blank*

PII policy	PII Basic information										PII detailed information					
	A	B		C	D	E	F	G	H	I	J	O	K	L	M	N
	Home finance advising/arranging	Activities covered by the policy Non-inv insurance advising/arranging/deali ng/assisting		Retail investment advising/arranging	Retroactive start date (if any)	Annualised premium (Sterling)	Insurer (from list)	Start date	End date	Indemnity Limit (Single) in: Euros/Sterling/ Unlimited	Limit of Indemnity: Single	Indemnity Limit (Aggregate) in: Euros/Sterling/ Unlimited	Limit of Indemnity: Aggregate	Business line	Policy excess (Sterling)	Policy exclusions
1																
2																
3																
4																
5																
6																
7																
8																
9																
10																

- 5 Annual income as stated on the most recent proposal form
- 6 Amount of additional capital resources required for increased excess(es) (where applicable, total amount for all policies)
- 7 Total amount of additional own funds required for policy exclusion(s)
- 8 Total of additional own funds required
- 9 Total of readily realisable own funds
- 10 Excess/deficit of readily realisable own funds

H

**SECTION F: Threshold conditions**

**A**

**Close links**

1 Has there been a notifiable change to the firm's close links?

2 If yes, has the FCA been notified of it?

*(if no notification has been made, please notify us separately of the changes)*

**Controllers**

3 Has there been a notifiable change to the firm's controllers including changes to the percentage of shares or voting power they hold in your firm?

4 If yes, has the FCA been notified?

*(if no notification has been made, please notify us separately of the changes)*

**Section G: Training & Competence**

**General Information**

	A	B	C	E	D
	Advising on mortgages	Advising on non-investment insurance (retail customers)	Advising on retail investment products	Advising on second (and subsequent) charge mortgages	Total
17 Did the firm do any of the following activities during the reporting period?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1 Total number of employees at the firm as at the end of the reporting period <i>Of which:</i>					<input type="text"/>
2 Number of employees that give advice in each area	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
26 Number of individual advisers employed by the firm					<input type="text"/>
3 Number of employees that give advice (FTE)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
4 Number of employees that supervise others to give advice in each area					<input type="text"/>
27 Number of individual employees with supervisory responsibilities	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
5 Number of advisers assessed as competent by the firm in each area					<input type="text"/>
30 Number of advisers assessed as competent in one or more areas					<input type="text"/>
18 Number of fully qualified advisers			<input type="text"/>		
19 Number of advisers holding a valid Statement of Professional Standing (SPS)			<input type="text"/>		
6 Number of advisers that hold an appropriate qualification in each area	<input type="text"/>			<input type="text"/>	
29 Number of individual advisers holding at least one appropriate qualification					<input type="text"/>
25 Number of employees that left the firm during the reporting period					<input type="text"/>
7 Number of advisers that left the firm during the reporting period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
28 Number of individual advisers that left the firm during the reporting period					<input type="text"/>

**Non-investment insurance (retail customers)**

	A	B	C
	Fair analysis of the market	Restricted - Multi-Tie	Restricted - Single-Tie
20 Which types of non-investment insurance advice were provided by the firm in the reporting period?	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Mortgages (and second and subsequent charge mortgages)**

	A	B
	Limited	Unlimited
21 Which types of mortgage advice were provided by the firm in the reporting period?	<input type="text"/>	<input type="text"/>
22 What types of second (and subsequent) charge mortgage advice were provided by the firm in the reporting period?	<input type="text"/>	<input type="text"/>

**Retail Investment Advice**

	A	B	C	D	E	F	G	H	I	J	K	L
	Independent	Restricted										
23 Which types of retail investment advice were provided by the firm in the reporting period?	<input type="text"/>	<input type="text"/>										
13 Clawed back commission by:		Number										
14		Value	<input type="text"/>									

**Professional Standards Data**

24 Please provide the following information for each of the firm's retail investment advisers employed by the firm at the end of the reporting period:	Adviser ID						
	Last Name	First Name	IRN	NI Number	Date of Birth	Passport Number	Nationality
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Adviser Qualification				
Part Qualified	Fully Qualified	Accredited Body	Activity Start Date	SPS Start Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**SECTION H: COBS Data**

**General COBS data**

**A**

**B**

- 1 Do regulated activities form the core business of the firm?
- 2 If not, specify type of core business:


**Monitoring of Appointed Representatives ('ARs')**

- 3 Number of ARs registered with the firm as at the end of the reporting period.
- 4 Of which, number of 'secondary' ARs as at the end of the reporting period.
- 5 Of which, number of introducer ARs as at the end of the reporting period.
- 6 Number of advisers within ARs as at the end of the reporting period.


(Only firms that have ARs)

- 7 Does the firm have appropriate systems and procedures to ensure that the activities of its ARs are effectively monitored and controlled?
- 8 Number of ARs that have been subject to monitoring visits by the firm during the reporting period.
- 9 Number of ARs that have been subject to file reviews by the firm during the reporting period.
- 10 Number of ARs that have been subject to financial checks by the firm during the reporting period.
- 11 Has any other monitoring of ARs by the firm taken place?

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**SECTION I: supplementary product sales data**

**(i) non-investment insurance product information**

- 1 Total non-investment insurance premium derived from retail customers (annualised)
- 2 Please indicate in column **A** each product type where the firm has advised or arranged transactions for retail customers during the reporting period
- 3 Please indicate in column **B** where the firm's business with retail customers in the product type formed more than 40% by premium of all of its retail non-investment insurance activities.

**(ii) non-investment insurance chains**

- 4 Of total non-investment insurance premiums derived from retail customers, please indicate in column **D** the products where these sales were passed up a chain and this business was significant\*

\*significant is where premium collected from being in a chain for this product amounts to  
 1) more than 40% of the premium collected for all non-investment insurance activities with retail customers, or  
 2) more than 40% of premium collected for all retail business in this product

**A**

	<b>A</b>	<b>B</b>	<b>D</b>
Product types:	y/n	y/n	y/n
P1 Private motor			
P2 Household			
P3 Creditor- Payment protection			
P4 Travel			
P5 Personal accident - sickness			
P6 Legal expenses			
P7 Private Medical Insurance (PMI)			
P8 Critical illness			
P9 Private Health Insurance (PHI)			
P10 Life assurance (or term assurance)			
P11 HealthCare cash plan			
P12 Extended warranty (motor only)			

**SECTION J: data required for calculation of fees**

Part 1

<b>FCA</b>	<b>FOS</b>	<b>FSCS</b>
Annual Regulated Income (£s)	Relevant Annual Income (£s)	Annual Eligible Income (£s)

Home finance mediation	FEES 4 Annex 1AR Part 3 fee block A18	FEES 5 Annex 1R industry block 16	FEES 6 Annex 3R class E2
Non-investment insurance mediation	FEES 4 Annex 1AR Part 3 fee block A19	FEES 5 Annex 1R industry block 17	FEES 6 Annex 3R class B2
Life and pension intermediation	FEES 4 Annex 1AR, Part 3, fee block A.13	Annual income as applied in relation to the equivalent activity groups set out in Part 1 of FEES 4 Annex 1R in respect of industry blocks 8 and 9	FEES 6 Annex 3R class C2
Investment intermediation	FEES 4 Annex 1AR, Part 3, fee block A.13	Annual income as applied in relation to the equivalent activity groups set out in Part 1 of FEES 4 Annex 1R in respect of industry blocks 8 and 9	FEES 6 Annex 3R class D2

**SECTION K: Adviser charges**

**Types of advice provided**

1 Indicate the type(s) of advice provided by the *firm*

A
Independent / Restricted / Both

**Section 1 - Independent advice**

A	B
<i>Adviser charges</i> paid direct by <i>retail clients</i>	<i>Adviser charges</i> facilitated by product providers or <i>platform</i> <i>service providers</i>

**Retail investment products revenue from adviser charges (monetary amount)**

2 Revenue from all initial *adviser charges* including initial, one-off and ad hoc *adviser charges*


3 Revenue from ongoing *adviser charges*

**Payments of initial adviser charges (number)**

4 Aggregate number of initial *adviser charges* payable as lump-sum payments due from *retail clients* within the reporting period


5 Aggregate sum of the proportion of initial *adviser charges*, payable through regular instalments, due from *retail clients* within the reporting period


**Number of one-off advice services (number)**

6 Total number of initial advice services including distinct initial, one-off and ad hoc advice services, provided within the reporting period

A

**Section 2 - Restricted advice**

A	B
<i>Adviser charges</i> paid direct by <i>retail clients</i>	<i>Adviser charges</i> facilitated by product providers or <i>platform</i> <i>service providers</i>

**Retail investment products revenue from adviser charges (monetary amount)**

7 Revenue from all initial *adviser charges* including initial, one-off and ad hoc *adviser charges*


8 Revenue from ongoing *adviser charges*

**Payments of initial adviser charges (number)**

9 Aggregate number of initial *adviser charges* payable as lump-sum payments due from *retail clients* within the reporting period


10 Aggregate sum of the proportion of initial *adviser charges*, payable through regular instalments, due from *retail clients* within the reporting period


**Number of one-off advice services (number)**

11 Total number of initial advice services including distinct initial, one-off and ad hoc advice services, provided within the reporting period

A

**Section 3 - Number of ongoing services provided including both independent and restricted advice**

**Retail clients paying for ongoing advice services (number)**

12 Number of *retail clients* paying for ongoing advice services at the end of the reporting period

A

13 Number of *retail clients* who started paying for ongoing advice services during the reporting period

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14 Number of *retail clients* who stopped paying for ongoing advice services during the reporting period

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**Section 4 - Typical charging for both independent and restricted advice**

What types of adviser charging structures are offered?

A B C D E

- 15 Initial *adviser charge* per hour (monetary amount)
- 16 Initial *adviser charge* as percentage of investment (%)
- 17 Initial *adviser charge* as a fixed fee (monetary amount)
- 18 Initial *adviser charge* as a combined charging structure (monetary amount)
- 19 Ongoing *adviser charge* per hour (monetary amount)
- 20 Ongoing *adviser charge* as percentage of investment (%)
- 21 Ongoing *adviser charge* as a fixed fee (monetary amount)
- 22 Ongoing *adviser charge* as a combined charging structure (monetary amount)

Independent advice		Restricted advice		Typical charging structure
Minimum	Maximum	Minimum	Maximum	
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No

Has this section been completed on an accruals or cash accounting basis?