

**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
- 7 Investments held as current assets
- 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**

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**15 Total assets less current liabilities**

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**16 Other liabilities falling due after more than one year**

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**17 Provisions for liabilities and charges**

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**18 Net assets**

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**19 Memo: guarantees provided by firm**

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**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


**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					
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**

Have any notifiable client money issues been raised, either in the firm's last client assets audit report or elsewhere, that have not previously been notified to the FCA?

1 notified to the FCA?

A	B	C
Yes / No		
<input type="text"/>		

How is your client account(s) set up (tick all that apply)?

2 Non-investment insurance

3 Retail investments

Risk Transfer	Segregated Trusts	
	Statutory	Non-Statutory
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If not risk transfer:

4 Client money credit total as at reporting date

5 Client money debit total as at reporting date

6 Net client money balance as at reporting date

Non-investment insurance		Retail investments
Statutory	Non-Statutory	Statutory
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

7 If non-statutory, has auditor's confirmation of systems and controls been obtained?

Yes / No
<input type="text"/>

8 Is any client money invested (other than on deposit)?

Yes / No
<input type="text"/>

10 Does the firm hold any client assets (other than client money)?

Mortgage	Non-investment insurance	Retail investments
<input type="text"/>	<input type="text"/>	<input type="text"/>



SECTION D2: FINANCIAL RESOURCES - NON-MIFID PERSONAL INVESTMENT FIRMS

		A		A		A		B		
OWN FUNDS (TEST 1)		ADJUSTED NET CURRENT ASSETS (TEST 1A)		EXPENDITURE-BASED REQUIREMENT (TEST 2)						
		£		£		£		£		
1	Paid up share capital (excluding preference shares redeemable by shareholders within 2 years)			18	Net current assets (from balance sheet)		25	Total assets less total liabilities (from balance sheet)		
2	Share premium account				less		26	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part I adjustments required against assets		
3	Audited retained profits			19	Long term assets adjustment		27	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for subordinated loans		
4	Verified interim profits			20	Connected persons adjustment		28	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for indemnity commission		
5	Revaluation reserves			21	Investments adjustments		29	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for deficiencies in subsidiaries		
6	Short term subordinated loans						30	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for contingent liabilities		
7	Debt capital						31	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for foreign exchange risk		
8	Balances on proprietors' or partners' capital accounts						32	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for redeemable preference shares		
9	Balances on proprietors' or partners' current accounts						33	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for derivatives		
10	Personal assets						34	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II other adjustments against liabilities		
11	Less intangible assets									
12	Less material current year losses									
13	Less excess of current year drawings over current year losses									
14	PASS Loan Adjustments									
15	<b>OWN FUNDS (1+2+3+4+5+6+7+8+9+10-11-12-13+14)</b>			22	<b>ADJUSTED NET CURRENT ASSETS (18-19-20-21)</b>		35	<b>ADJUSTED CAPITAL/LIQUID CAPITAL [(25+27)-26-28-29-30-31-32-33-34]</b>		

**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)?

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

2 If your firm does not hold a comparable guarantee or equivalent cover and is not exempt does the firm currently hold PII?

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3 Has your firm renewed its PII cover since the last reporting date

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**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							IMD firms should state their indemnity limits in Euros				PII detailed information			
	A	B	C	D	E	F	G	H	I	J	O	K	L	M	N
	Activities covered by the policy			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

H

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

**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 and Competence**

- 1 Total number of all staff  
Of which:
- 2 Number of staff that give advice
- 3 Number of staff that give advice (Full time equivalent)
- 4 Number of staff that supervise others to give advice
- 5 Number of advisers that have been assessed as competent
- 6 Number of advisers that have passed appropriate examinations
- 7 Number of advisers that have left since the last reporting date

A	B	C	D
Advising on mortgages	Advising on non-investment insurance (retail customers)	Advising on retail investments	Total

**What types of advice were provided?**

**15 Independent**

- 8 Independent (whole of market plus option of fee-only)
- 9 Whole of market (without fee-only option)
- 10 On the basis of a fair analysis of the market
- 11 Restricted / Multi-tie (the products of a limited number of providers)
- 12 Restricted / Single-tie (the products of one provider)
- 16 Restricted (limited types of products)

Mortgage	Non-Inv Insurance	Retail Investment products
		Yes / No
Yes / No		
Yes / No		
	Yes / No	
Yes / No	Yes / No	Yes / No
Yes / No	Yes / No	Yes / No
		Yes / No

**Clawed back commission (retail investment firms only)**

- 13 Clawed back commission by:
- 14

Number	
Value	



**SECTION H: COBS Data**

**General COBS data**

**A**

**B**

- 1 Do regulated activities from 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
- 4 Of which, number of 'secondary' ARs
- 5 Of which, number of introducer ARs
- 6 Number of advisers within ARs


(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> y/n	<b>B</b> y/n	<b>D</b> y/n
Product types:			
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> Annual Regulated Income (£s)	<b>FOS</b> Relevant Annual Income (£s)	<b>FSCS</b> Annual Eligible Income (£s)
Home Finance Mediation	<i>FEES</i> 4 Annex 1AR Part 3 fee block A18	<i>FEES</i> 5 Annex 1R industry block 16	<i>FEES</i> 6 Annex 3R class E2
Non-investment insurance mediation	<i>FEES</i> 4 Annex 1AR Part 3 fee block A19	<i>FEES</i> 5 Annex 1R industry block 17	<i>FEES</i> 6 Annex 3R class B2
Life and pension intermediation	Annual income as defined in Part 2 for the financial year ended in the calendar year ending 31 December 2012 in respect of fee blocks A.12 and A.13	Annual income as applied in relation the equivalent activity groups set out in Part 1 of <i>FEES</i> 4 Annex 1R in respect of industry blocks 8 and 9	<i>FEES</i> 6 Annex 3R class C2
Investment intermediation	Annual income as defined in Part 2 for the financial year ended in the calendar year ending 31 December 2012 in respect of fee blocks A.12 and A.13	Annual income as applied in relation the equivalent activity groups set out in Part 1 of <i>FEES</i> 4 Annex 1R in respect of industry blocks 8 and 9	<i>FEES</i> 6 Annex 3R class D2

Part 2

<b>Definition of annual income</b>
<p>“Annual income” for the purposes of life and pensions mediation and investment mediation in respect of the data required for the calculation of <i>FCA</i> and <i>FOS</i> fees, is an amount equal to the net amount retained by the <i>firm</i> of all income due to the <i>firm</i> in respect of, or in relation to, the provision in the <i>UK</i> of the regulated <i>activities</i> specified in <i>FEES</i> 4 Annex 1R, Part 1 as belonging to fee-blocks A.12 and A.13.</p> <p>For the purposes of calculating annual income, ‘net amount retained’ means:</p> <p>(a) all brokerages, <i>commissions</i>, <i>fees</i>, and other related income (for example, administration charges, overrides, profit shares etc) due to the <i>firm</i> in respect of, or in relation to, the provision in the <i>UK</i> of the <i>regulated activities</i> specified in <i>FEES</i> 4 Annex 1R, Part 1 as belonging to fee-blocks A.12 or A.13 and which the <i>firm</i> has not rebated to <i>clients</i> or passed on to other authorised firms (for example, where there is a commission chain).</p> <p>Plus:</p> <p>(b) any ongoing <i>commission</i> from previous business received by the <i>firm</i> during the reporting year.</p> <p>Plus:</p> <p>(c) the ‘commission-equivalent’ of any relevant business. In this instance, the ‘commission equivalent’ is an estimate of the amount the firm would otherwise have received for any <i>regulated activity</i> under (a) above, but for which it has made a business decision not to charge.</p>

**SECTION K: Adviser charges**

A B C D E F G

**Retail investment product revenue from adviser charges**

		Independent Advice			Restricted Advice			
		<i>Adviser charges invoiced directly to retail clients</i>	<i>Adviser charges invoiced via product providers</i>	<i>Adviser charges invoiced via platform service providers</i>	<i>Adviser charges invoiced directly to retail clients</i>	<i>Adviser charges invoiced via product providers</i>	<i>Adviser charges invoiced via platform service providers</i>	Total
1	Revenue from initial <i>adviser charges</i>							
2	Revenue from ongoing <i>adviser charges</i>							
3	TOTAL							

**Payments of initial adviser charges**

		Independent Advice			Restricted Advice			
		<i>Adviser charges invoiced directly to retail clients</i>	<i>Adviser charges invoiced via product providers</i>	<i>Adviser charges invoiced via platform service providers</i>	<i>Adviser charges invoiced directly to retail clients</i>	<i>Adviser charges invoiced via product providers</i>	<i>Adviser charges invoiced via platform service providers</i>	Total
4	No. of lump-sum payments							
5	Regular instalments as proportion of the total due							
6	TOTAL							

**Number of one-off advice services**

	<i>Independent Advice</i>	<i>Restricted Advice</i>	Total
7	Number of one-off advice services		

**Retail clients paying for ongoing advice services**

8	Number of <i>retail clients</i> paying for ongoing advice services at the end of the reporting period	
9	Number of <i>retail clients</i> who started paying for ongoing advice services during the reporting period	
10	Number of <i>retail clients</i> who stopped paying for ongoing advice services during the reporting period	

**What types of adviser charging structures are offered?**

		<i>Independent Advice</i>		<i>Restricted Advice</i>		Typical charging
		Minimum	Maximum	Minimum	Maximum	
11	Initial <i>adviser charge</i> per hour (£)					Yes/No
12	Initial <i>adviser charge</i> as percentage of investment (%)					Yes/No
13	Initial <i>adviser charge</i> as a fixed fee (£)					Yes/No
14	Initial <i>adviser charge</i> as a combined charging structure (£)					Yes/No
15	Ongoing <i>adviser charges</i> per hour (£)					Yes/No
16	Ongoing <i>adviser charge</i> as percentage of investment (%)					Yes/No
17	Ongoing <i>adviser charge</i> as a fixed fee (£)					Yes/No
18	Ongoing <i>adviser charge</i> as a combined charging structure (£)					Yes/No

**SECTION L: Consultancy charges**

**A B C D E**

**Retail investment revenue from *group personal pension schemes* or *group stakeholder pension schemes* fees and consultancy charges**

- 1 Revenue from initial services
- 2 Revenue from ongoing services
- 3 Revenue from one-off services
- 4 TOTAL

Fees invoiced directly to employer clients	Consultancy charges invoiced via product providers	Consultancy charges invoiced via platform service providers	Total

**Number of employers that received one-off services**

- 5 Number of employers that received one-off service in reporting period

**Employer clients receiving ongoing *group personal pension schemes* or *group stakeholder pension schemes* services**

- 6 Number of employer clients receiving ongoing *group personal pension scheme* services at the end of the reporting period
- 7 Number of employer clients who started receiving ongoing *group personal pension scheme* services during the reporting period
- 8 Number of employer clients who stopped receiving ongoing *group personal pension scheme* services during the reporting period


**Range of consultancy charges**

- 9 First year's projected *consultancy charges* ( as % of first year's total employer and employee contributions ) applying to *group personal pension schemes* or *group stakeholder pension schemes* set up in reporting period

Highest	Lowest	Typical

**Types of consultancy charges in typical scheme**

- 10 Active members
- 11 Deferred members

% of employer contributions	% of member contributions	% of fund (annual management charge)	Flat amount per member	Other
Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
		Yes/No	Yes/No	Yes/No