

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
- 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

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

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

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

Yes / No

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 D1: Regulatory Capital

Home Finance and non-investment insurance firms subject to MIPRU chapter 4

A	B	C

	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 Capital resources requirement (higher or above)		
6 Additional capital resources requirements for PII (if applicable)		
7 Other FCA capital resources requirements (if applicable)		
8 TOTAL CAPITAL RESOURCES REQUIREMENT		
9 TOTAL CAPITAL RESOURCES		See guidance
10 TOTAL CAPITAL RESOURCES EXCESS/DEFICIT		

Eligible capital resources (home finance and non-investment insurance)

Incorporated firms

24 Share capital	
25 Reserves	
26 Interim net profits	
27 Revaluation reserves	
28 Subordinated loans	
29 less Investments in own shares	
30 less Intangible assets	
31 less interim net losses	
32 TOTAL CAPITAL RESOURCES	

IPRU(INV) requirements for personal investment firms (retail investment activities only)

Unincorporated firms and limited liability partnerships (LLPs)

11 Category of personal investment firm under IPRU(INV)	
12 Own funds requirement	
13 Additional own funds requirement for PII (if applicable)	
14 Other FSA capital requirements (if applicable)	
15 Total own funds requirement	
16 Own funds	
17 Surplus/deficit of own funds	
18 Adjusted net current assets requirement (if applicable)	
19 Adjusted net current assets (if applicable)	
20 Surplus/deficit (if applicable)	
21 Expenditure based requirement (if applicable)	
22 Adjusted Capital/liquid capital (if applicable)	
23 Surplus/deficit (if applicable)	

33 Capital of a sole trader or partnership	
34 Subordinated loans	
36 less Intangible assets	
37 less Interim net losses	
38 less excess of drawings over profits for a sole trader or p'ship	
35 Personal assets not needed to meet non-business liabilities	
39 TOTAL CAPITAL RESOURCES	

SECTION D2: Financial Resources – Non-MIFID Personal Investment Firms

OWN FUNDS (TEST 1)		A	ADJUSTED NET CURRENT ASSETS (TEST 1A)		A	EXPENDITURE-BASED REQUIREMENT (TEST 2)		A	B
		£			£			£	£
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(NV) 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(NV) 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(NV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for indemnity commission		
5	Revaluation reserves		21	Investment adjustments		29	IPRU(NV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for deficiencies in subsidiaries		
6	Short term subordinated loans					30	IPRU(NV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for contingent liabilities		
7	Debt capital					31	IPRU(NV) 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(NV) 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(NV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for derivatives		
10	Personal assets					34	IPRU(NV) 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	OWN FUNDS (1+2+3+4+5+6+7+8+9+10-11-12-13+14)		22	ADJUSTED NET CURRENT ASSETS (18-19-20-21)		35	ADJUSTED CAPITAL/LIQUID CAPITAL [(25+27)-26-28-29-30-31-32-33-34]		

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/dealing/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/dealing/assisting		Retail investment advising/arranging	Retroactive start date (if any)	Annualised premium (Sterling)	Insurer (from list)	Start date	End date	IMD firms should state their indemnity limits in Euros				Business line	Policy excess (Sterling)	Policy exclusions
										Indemnity Limit (Single) in: Euros/Sterling/Unlimited	Limit of Indemnity: Single	Indemnity Limit (Aggregate) in: Euros/Sterling/Unlimited	Limit of Indemnity: Aggregate			
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 and Competence

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

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

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 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.

A

(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	D
	y/n	y/n	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

FCA	FOS	FSCS
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
Adviser charges paid direct by <i>retail clients</i>	Adviser charges facilitated by product providers or <i>platform</i> service providers

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

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

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

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

A

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?