

**SECTION A: Balance Sheet**

**Fixed Assets**

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

A

B

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**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

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**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

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- 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

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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

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

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

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**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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**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) 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/<br>Consultancy charges | Other income<br>(reg activities) | Regulated business<br>revenue |
|                                  | Gross       | Net |   |                                  |                               |
| 1 Regulated mortgage contracts   |             |     |   |                                  |                               |
| 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**

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             |
| <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 D1: Regulatory Capital

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

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

### Mortgage and non-investment insurance

|   | 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 or above)</b>            |              |                  |
| 6 Other FSA capital requirements for PII (if applicable)  |              |                  |
| 7 Additional capital requirements for PII (if applicable) |              |                  |
| 8 <b>TOTAL CAPITAL REQUIREMENT</b>                        |              |                  |
| 9 <b>TOTAL CAPITAL RESOURCES</b>                          |              | See guidance     |
| 10 <b>TOTAL CAPITAL EXCESS/DEFICIT</b>                    |              |                  |

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

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

### **Eligible capital (mortgage and non-investment insurance)**

#### **Incorporated firms**

|  |  |
|--|--|
| 24 Share capital                         |  |
| 25 Reserves                              |  |
| 26 Interim net profits                   |  |
| 27 Revaluation reserves                  |  |
| 28 Eligible subordinated loans           |  |
| 29 <b>less</b> investments in own shares |  |
| 30 <b>less</b> intangible assets         |  |
| 31 <b>less</b> interim net losses        |  |
| 32 <b>TOTAL 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 <b>less</b> intangible assets   |  |
| 37 <b>less</b> interim net losses  |  |
| 38 <b>less</b> excess of drawings over profits for a sole trader or p'ship |  |
| 39 <b>TOTAL CAPITAL RESOURCES</b>  |  |

**RMAR D6: Capital Resources**  
**Personal Investment Firms subject to IPRU (INV) chapter 13**

|   |  |  |
|---|--|--|
| 1 | Base requirement   |  |
| 2 | Expenditure based requirement                                    |  |
| 3 | Capital resources requirement per IPRU (INV) 13.3.2R             |  |
| 4 | Additional capital resources requirement for PII (if applicable) |  |
| 5 | Other FSA capital resources requirements (if applicable)         |  |
| 6 | Total capital resources requirement                              |  |
| 7 | Capital resources - as below                                     |  |
| 8 | <b>Surplus / deficit of capital resources</b>                    |  |

**Capital resources - per IPRU (INV) 13.3.10R**

|    |  |  |
|----|--|--|
| 9  | Paid up share capital (excluding preference shares redeemable by shareholders within 2 years)  |  |
| 10 | Eligible LLP members' capital  |  |
| 11 | Balances on proprietor's or partners capital and current accounts, less excess LLP members' drawings and excess of current year drawings over current year profits |  |
| 12 | Share premium account  |  |
| 13 | Retained profits (losses) plus current year net profits (losses) plus other reserves   |  |
| 14 | Revaluation reserves   |  |
| 15 | Subordinated loans   |  |
| 16 | Less: intangible assets  |  |
| 17 | Less: Contingent liabilities   |  |
| 18 | Less: Deficiencies in subsidiaries   |  |
| 19 | Less: Non-trade debtors (including from group and connected companies)   |  |
| 20 | Less: Trade debtors (including from group and connected companies)   |  |
| 21 | Less: Land and buildings (net of any liabilities secured by a charge on the assets)  |  |
| 22 | Less: Investments  |  |
| 23 | Less: Accrued income   |  |
| 24 | Less: Prepayments  |  |
| 25 | Less: Deposits   |  |
| 26 | Less: Other illiquid assets  |  |
| 27 | Personal assets of partnerships or sole traders  |  |
| 28 | <b>CAPITAL RESOURCES</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)?
- 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<br>advising/arranging | Non-inv insurance<br>advising/arranging/deali<br>ng/assisting | Retail investment<br>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 Basic information              |   |  |   |                                    |                                     |                        |            |          |  |                               | PII detailed information   |                                  |               |                                |                   |
|------------|------------------------------------|---|--|---|------------------------------------|-------------------------------------|------------------------|------------|----------|--|-------------------------------|--|----------------------------------|---------------|--------------------------------|-------------------|
|            | A                                  | B   |  | C                                       | D                                  | E                                   | F                      | G          | H        | I  | J                             | O  | K                                | L             | M                              | N                 |
| PII policy | Home finance<br>advising/arranging | Activities covered by the policy<br>Non-inv insurance<br>advising/arranging/deali<br>ng/assisting |  | Retail investment<br>advising/arranging | Retroactive start date<br>(if any) | Annualised<br>premium<br>(Sterling) | Insurer<br>(from list) | Start date | End date | IMD firms should state their indemnity limits in Euros       |                               |  |                                  | Business line | Policy<br>excess<br>(Sterling) | Policy exclusions |
|            |                                    |   |  |   |                                    |                                     |                        |            |          | Indemnity Limit (Single)<br>in: Euros/Sterling/<br>Unlimited | Limit of Indemnity:<br>Single | Indemnity Limit<br>(Aggregate) in:<br>Euros/Sterling/<br>Unlimited | Limit of Indemnity:<br>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

| H |
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**SECTION F: Threshold conditions**

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**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                              | E  | D     |
|-----------------------|---|--------------------------------|--|-------|
| Advising on mortgages | Advising on non-investment insurance (retail customers) | Advising on retail investments | Advising on second (and subsequent) charge mortgages | 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 | Second (and subsequent) charge mortgage |
|----------|-------------------|----------------------------|---|
|          |                   | Yes / No                   |   |
| Yes / No |                   |                            | Yes / No                                |
| Yes / No |                   |                            | 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:

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**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.

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(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><br>Annual Regulated Income<br>(£s)      | <b>FOS</b><br>Relevant Annual Income<br>(£s)  | <b>FSCS</b><br>Annual Eligible Income<br>(£s) |
|------------------------------------|--|---|---|
| Home finance mediation             | <i>FEES 4 Annex 1AR</i><br>Part 3 fee block A18    | <i>FEES 5 Annex 1R</i><br>industry block 16   | <i>FEES 6 Annex 3R class</i><br>E2            |
| Non-investment insurance mediation | <i>FEES 4 Annex 1AR</i><br>Part 3 fee block A19    | <i>FEES 5 Annex 1R</i><br>industry block 17   | <i>FEES 6 Annex 3R class</i><br>B2            |
| Life and pension intermediation    | <i>FEES 4 Annex 1AR, Part 3, fee</i><br>block A.13 | Annual income as applied in relation the equivalent activity groups set out in Part 1 of <i>FEES 4 Annex 1R</i> in respect of industry blocks 8 and 9 | <i>FEES 6 Annex 3R class</i><br>C2            |
| Investment intermediation          | <i>FEES 4 Annex 1AR, Part 3, fee</i><br>block A.13 | Annual income as applied in relation the equivalent activity groups set out in Part 1 of <i>FEES 4 Annex 1R</i> in respect of industry blocks 8 and 9 | <i>FEES 6 Annex 3R class</i><br>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 paid direct by retail clients</i> | <i>Adviser charges facilitated by product providers or platform 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*

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**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

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**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 |
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|   |

**Section 2 - Restricted advice**

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

|  |  |
|--|--|
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**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 |
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|   |

**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 |
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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                   |
|                    |         |                   |         | Yes / No                   |

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