

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?	<input type="text"/>														
12 Has your firm elected under CASS 7.10.3R(1) or (2) to comply with CASS 7?	<input type="text"/>														
13 How does your firm hold money received in the course of or in connection with its insurance mediation activity? (select all that apply)	<table><thead><tr><th colspan="2">CASS 5 client money</th><th rowspan="2">As agent of insurer</th></tr><tr><th>Statutory</th><th>Non-statutory</th></tr></thead><tbody><tr><td colspan="2"><input type="text"/></td><td></td></tr></tbody></table>		CASS 5 client money		As agent of insurer	Statutory	Non-statutory	<input type="text"/>							
CASS 5 client money		As agent of insurer													
Statutory	Non-statutory														
<input type="text"/>															
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))		<input type="text"/>													
16 Is client money invested or placed in anything other than a client bank account? (see CASS 5.5.14R)		<input type="text"/>													
During the reporting period what was the highest:	<table><thead><tr><th colspan="2">CASS 5 client money</th><th rowspan="2">As agent of insurer</th></tr><tr><th>Statutory</th><th>Non-statutory</th></tr></thead><tbody><tr><td colspan="2"><input type="text"/></td><td></td></tr></tbody></table>		CASS 5 client money		As agent of insurer	Statutory	Non-statutory	<input type="text"/>							
CASS 5 client money		As agent of insurer													
Statutory	Non-statutory														
<input type="text"/>															
17 client money requirement (for money held as client money, taken from the firm's client money calculations)	<input type="text"/>	<input type="text"/>													
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"/>		<input type="text"/>												
Questions 20 to 23 should be based on the firm's last client money calculation performed within the reporting period	<table><thead><tr><th colspan="2">CASS 5 client money</th></tr><tr><th>Statutory</th><th>Non-Statutory</th></tr></thead><tbody><tr><td><input type="text"/></td><td><input type="text"/></td></tr><tr><td><input type="text"/></td><td><input type="text"/></td></tr><tr><td><input type="text"/></td><td><input type="text"/></td></tr><tr><td><input type="text"/></td><td><input type="text"/></td></tr></tbody></table>		CASS 5 client money		Statutory	Non-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"/>	
CASS 5 client money															
Statutory	Non-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"/>														
20 Client money requirement as at end of the reporting period	<input type="text"/>														
21 Client money resource as at end of the reporting period	<input type="text"/>														
22 Surplus (+) or deficit (-) of client money resource against client money requirement	<input type="text"/>														
23 Adjustments made to withdraw an excess or rectify a deficit	<input type="text"/>														
Client money audit															
24 Is your firm exempt from the client asset audit requirement?	<input type="text"/>														
25 If not exempt, have you obtained a client money audit in the last 12 months?	<input type="text"/>														
26 What is the name of your firm's client money auditor?	<input type="text"/>														
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?	<input type="text"/>														
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?	<input type="text"/>														
Client Assets															
28 Does your firm hold any client documents or other assets (other than client money) in accordance with CASS 5.8?	<input type="text"/>														

SECTION D1: Regulatory Capital

	A	B	C
	Home Finance	Non-investment insurance	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 Capital requirement (higher of above)		
6 Other FCA capital resources requirements (if applicable)		
7 Additional capital resources requirements for PII (if applicable)		
8 TOTAL CAPITAL RESOURCES REQUIREMENT		
9 CAPITAL RESOURCES		
10 CAPITAL RESOURCES EXCESS/DEFICIT		

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	CAPITAL RESOURCES	

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	CAPITAL RESOURCES	

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	TOTAL CAPITAL RESOURCES REQUIREMENT	
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	CAPITAL RESOURCES	

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

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		
PII policy	Activities covered by the policy								IMD firms should state their indemnity limits in Euros				Business line	Policy excess (Sterling)	Policy exclusions
	Home finance advising/arranging	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	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	I	J
Home finance advising/arranging	Non-inv insurance advising/arranging/dealing/assisting	Retail investment advising/arranging

H

SECTION F: Threshold conditions

A

Close links

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

yes

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

no

(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?

yes

4 If yes, has the FCA been notified?

yes

(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

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)

Clawed back commission (retail investment firms only)

- 13 Clawed back commission by:
- 14

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

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	

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.

(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

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

SECTION J: data required for calculation of fees

Part 1

	FCA Annual Regulated Income (£s)	FOS Relevant Annual Income (£s)	FSCS 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	<i>FEES</i> 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 <i>FEES</i> 4 Annex 1R in respect of industry blocks 8 and 9	<i>FEES</i> 6 Annex 3R class C2
Investment intermediation	<i>FEES</i> 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 <i>FEES</i> 4 Annex 1R in respect of industry blocks 8 and 9	<i>FEES</i> 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
retail clients

Adviser charges facilitated by
product providers or platform
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
retail clients

Adviser charges facilitated by
product providers or platform
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)

A

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

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?