SECTION A: Balance Sheet

1 2 3 4	Fixed Assets Intangible assets Tangible assets Investments TOTAL FIXED ASSETS	Α	B	20 21 22	Capital and Capital acc Ordinary sh Preference Share prem
5 6 7 8 9 10	Current assets Stocks Debtors (see Memo (1)) Investments held as current assets (see Memo (2)) Cash at bank and in hand Other assets TOTAL CURRENT ASSETS			23 24 25	Profit and L Other reser TOTAL CA
	Liabilities: amounts falling due within one year Bank loans and overdrafts Other liabilities falling due within one year		3	26 27 28	Capital acc Sole trader Other reser TOTAL CA
14	TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR Net current assets Total assets less current liabilities			29	Memo (1): Total amou undertakin where incl
17 18	Other liabilities falling due after more than one year Provisions for liabilities and charges Net assets Memo: guarantees provided by firm			30	Memo (2): Value of sl assets. Notes Memos (1)

nd reserves

ccount (incorporated businesses)

- share capital
- ce share capital
- mium account
- Loss account
- erves
- APITAL AND RESERVES

ccount (unincorporated businesses and Limited Liability Partnerships)

- er/Partners' capital account
 - erves
- APITAL AND RESERVES

ount falling due within one year from directors, fellow group ings or undertakings in which the firm has a participating interest cluded in debtors.



shares in group undertakings where such investments are held as current

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



SECTION B: Profit and Loss account

Α	В	С	D	Е
	5	•	5	-

_

B1: Regulated Business Revenue

	Commissions		Fees/ Adviser charges/	Other income	Regulated business	
	Gross	Net	Consultancy charges	(reg activities)	revenue	
 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	
	Retained Profit	

SECTION C: Client money and assets

		Α	В	с
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?]	
		CASS 5 cl	ient money	As agent of insurer
13	How does your firm hold money received in the course of or in connection with its insurance mediation activity? (select all that apply)	-		
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)	Statutory	Non-statutory	
15	If non-statutory, has an auditor's confirmation of systems and controls been obtained? (as		[* under a written risk transfer agreement and so not client money (see CASS 5.2.5R and CASS 5.2)
16	required by CASS 5.5.14R(2)) 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:		ient money	As agent of insurer
17	client money requirement (for money held as client money, taken from the firm's client money calculations)	Statutory	Non-statutory	-
	account balance (for money held as client money, taken from the firm's records) account balance for money held purely as agent of insurer (and not co-mingled with client money)			
	Questions 20 to 23 should be base don the firm's last client money calculation performed within the reporting period	CASS 5 cl Statutory	<i>ient money</i> Non-Statutory]
21 22	Client money requirement as at end of the reporting period Client money resource as at end of the reporting period Surplus (+) or deficit (-) of client money resource against client money requirement Adjustments made to withdraw an excess or rectify a deficit			-
24	Client money audit Is your firm exempt from the client asset audit requirement?		1	
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	В	С
Home Finance	Non- investment insurance	Retail investments

Is the firm exempt from these capital requirements in 1 relation to any of its retail mediation activities?

3 5% of annual income (firms holding client money) 4 2.5% of annual income (firms not holding client money)

6 Other FCA capital resources requirements (if applicable) 7 Additional capital resources requirements for PII (if applicable)

8 TOTAL CAPITAL RESOURCES REQUIREMENT

10 CAPITAL RESOURCES EXCESS/DEFICIT

5 Capital requirement (higher of above)

Home finance and non-investment insurance intermediaries - MIPRU

Client money	Non-client money



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

Incorporated firms

9 CAPITAL RESOURCES

2 Base requirement

Share capital	
Reserves	
Interim net profits	
Revaluation reserves	
Eligible subordinated loans	
less Investments in own shares	
less Intangible assets	
less interim net losses	
CAPITAL RESOURCES	
	Reserves Interim net profits Revaluation reserves Eligible subordinated loans less Investments in own shares less intargible assets less interim net losses

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



А

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 proprieter's or partners' capital accounts
- 49 Balances on proprieter'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

	A PII Basic information	В	с	D	Е	F	G	н	I	J	0	к	L PII detailed inform	M	N
	A	ctivities covered by the poli	cy						IN	ID firms should state the	ir indemnity limits in Euro	s			
PII policy	Home finance	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



SECTION F: Threshold conditions

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?



Α

yes

(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?

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

SECTION G: Training and Competence	Α	В	С	E	D
[Advising on mortgages	Advising on non- investment insurance (retail customers)	Advising on retail investments	Advising on second (and subsequent) charge mortgages	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	ndependent
----	------------

- 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

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

в

Α

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 effectivey monitored and controlled?

•	Number of ARs that have been subject to monitoring visits by the firm
0	during the reporting period.

- Number of ARs that have been subject to file reviews by the firm during 9 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?













SECTION I: supplementary product sales data

(i) non-investment insurance product information

1 Total non-investment insurance premium derived from retail customers (annualised)

A

- 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

		Α	В	D
	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

	FCA	FOS	FSCS
	Annual Regulated Income	Relevant Annual Income	Annual Eligible Income
	(£s)	(£s)	(£s)
Home finance mediation	FEES 4 Annex 1AR	FEES 5 Annex 1R	FEES 6 Annex 3R class
	Part 3 fee block A18	industry block 16	E2
Non-investment	FEES 4 Annex 1AR	FEES 5 Annex 1R	FEES 6 Annex 3R class
insurance mediation	Part 3 fee block A19	industry block 17	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 <i>FEES</i> 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 <i>FEES</i> 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*



Section 1 - Independent advice

A B Adviser charges paid direct by retail clients Adviser charges facilitated by product providers or platform service providers



- 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

Section 2 - Restricted advice

- 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

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

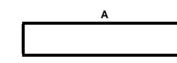
Retail clients paying for ongoing advice services (number)

- 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

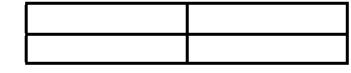
Section 4 - Typical charging for both independent and restricted advice

What types of adviser charging structures are offered?

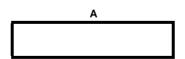
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3,			
-,			



Α	В
Adviser charges paid direct by retail clients	Adviser charges facilitated by product providers or platform service providers







A

A B C D E

		Independent advice		Restricted advice		Typical charging
		Minimum	Maximum	Minimum	Maximum	structure
15	Initial adviser charge per hour (monetary amount)					Yes / No
16	Initial adviser charge as percentage of investment (%)					Yes / No
17	Initial adviser charge as a fixed fee (monetary amount)					Yes / No
18	Initial adviser charge as a combined charging structure (monetary amount)					Yes / No
19	Ongoing adviser charge per hour (monetary amount)					Yes / No
20	Ongoing adviser charge as percentage of investment (%)					Yes / No
21	Ongoing adviser charge as a fixed fee (monetary amount)					Yes / No
22	Ongoing adviser charge as a combined charging structure (monetary amount)					Yes / No

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