SECTION A: Balance Sheet

7 8 9	Fixed Assets Intangible assets Tangible assets Investments TOTAL FIXED ASSETS Current assets Stocks Debtors (see Memo (1)) Investments held as current assets (see Memo (2)) Cash at bank and in hanc Other assets TOTAL CURRENT ASSETS	A		20 21 22 23 24	Capital and reserves Capital account (incorporated businesses) Ordinary share capital Preference share capital Share premium account Profit and Loss account Other reserves TOTAL CAPITAL AND RESERVES	
	Liabilities: amounts falling due within one year Bank loans and overdrafts Other liabilities falling due within one yea]	26 27	Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account Other reserves TOTAL CAPITAL AND RESERVES	
14	TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR Net current assets Total assets less current liabilities				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.	
17	Other liabilities falling due after more than one year Provisions for liabilities and charges Net assets				Memo (2): Value of shares in group undertakings where such investments are held as current assets.	
	Memo: guarantees provided by firm				Notes Memos (1) and (2) are to be completed, where applicable, by all insurance intermediaries su	ibject to MIPRU

SECTION B: Profit and Loss account

Α	В	С	D	Е
	-	•	-	-

B1: Regulated Business Revenue

	Commi	ssions	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	
~	Other Devenue (income from non-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	
40	Dividende and other appropriations	
13	Dividends and other appropriations	
14	Retained Profit	

SECTION C: Client money and assets

1 Does your firm receive or hold money in the course of or in connection with its insurance distribution activity?			
2 Has your firm elected under CASS 7.10.3R(1) or (2) to comply with CASS 7?			
			As agent of
3	CASS 5	client money	insurer
³ How does your firm hold money received in the course of or in connection with its insurance distribution activity? (select all that apply)			
la vers firmia CACC E aliant manage bald under the CACC E 2 statutory trust as under	Statutory	Non-statutory	_
Is your firm's CASS 5 client money held under the CASS 5.3 statutory trust or under 4 one or more CASS 5.4 non-statutory trusts? (select all that apply)			
5 If non-statutory, has an auditor's confirmation of systems and controls been obtained?			* under a written risk transfer agreement and so not client money (see CASS 5.2.5F and CASS 5.2)
(as required by CASS 5.5.14R(2))			
${\bf 6}$ Is client money invested or placed in anything other than a client bank account? (see CASS 5.5.14R)			
During the second as a significant way the birth ast	0466.6	client money	As agent of insurer
During the reporting period what was the highest:	Statutory	Non-statutory	Insurer
7 client money requirement (for money held as client money, taken from the firm's client money calculations)			
 8 account balance (for money held as client money, taken from the firm's records) 9 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	client money	
performed warm are reporting period	Statutory	Non-statutory	
0 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 			_
3 Adjustments made to withdraw an excess or rectify a deficit			_
Client money audit			
4 Is your firm exempt from the client asset audit requirement?			
5 If not exempt, have you obtained a client money audit in the last 12 months?			
6 What is the name of your firm's client money auditor?			
7 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

1 relation to any of its retail mediation activities?

	А	В	С
	Home Finance	Non- investment insurance	Retail investments
Is the firm exempt from these capital requirements in relation to any of its retail mediation activities?			

Client money

Home finance and non-investment insurance intermediaries - MIPRU

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

-	

Non-client money

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



А

Personal investment firm - capital resources per IPRU(INV) 13

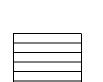
40 Paid up share capital (excluding preference shares redeemable by shareholders within 2 years)

- 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



А





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

	Α	в	с	D	Е	F	G	н	1	J	0	к	L	м	Ν
	PII Basic information												PII detailed information	ation	
	Ac	ctivities covered by the po	licy						Insuranc	e intermediaries should	state their indemnity limi	ts in Euros			
PII policy	Home finance	Non-inv insurance	Retail investment	Retroactive start date	Annualised	Insurer	Start date	End date	Indemnity Limit (Single)	Limit of Indemnity:	Indemnity Limit	Limit of Indemnity:	Business line	Policy	Policy exclusions
	advising/arranging	advising/arranging/deali	advising/arranging	(if any)	premium	(from list)			in: Euros/Sterling/	Single	(Aggregate) in:	Aggregate		excess	
		ng/assisting			(Sterling)				Unlimited		Euros/Sterling/			(Sterling)	
											Unlimited				
1															
2															

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 Non-inv insurace advising/arranging/dealin Retail investment g/assisting advising/arranging

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 & Competence		_		_	_							
General Information	A	В	С	E	D							
	Advising on mortgages	Advising on non- investment insurance (retail customers)	Advising on retail investment products	Advising on second (and subsequent) charge mortgages	Total							
17 Did the firm do any of the following activities during the reporting period?												
1 Total number of employees at the firm as at the end of the reporting period Of which:												
2 Number of employees that give advice in each area 26 Number of individual advisers employed by the firm												
3 Number of employees that give advice (FTE) 4 Number of employees that supervise others to give advice in each area 7 Number of individual employees with supervisory responsibilities 5 Number of advisers assessed as competent in one or more areas 9 Num												
volume or advesers assessed as competent in one or more areas 18 Number of unly qualified advisers 19 Number of advisers holding a valid Statement of Professional Standing (SPS) 6 Number of advisers that hold an appropriate qualification in each area 29 Number of individual advisers holding at least one appropriate qualification												
28 Number of advisers that left the firm during the reporting period 28 Number of advisers that left the firm during the reporting period 28 Number of individual advisers that left the firm during the reporting period												
Non-investment insurance (retail customers)	A	В	c									
20 Which types of non-investment insurance advice were provided by the firm in the reporting period?	Fair analysis of the market	Restricted - Multi-Tie	Restricted - Single-Tie									
Mortgages (and second and subsequent charge mortgages)	A	B										
21 Which types of mortgage advice were provided by the firm in the reporting period? 22 What types descond (and subsequent) charge mortgage advice were provided by the firm in the reporting period?												
Retail Investment Advice	A	B	c	D	E	F	G	н	I.	L	к	L
23 Which types of retail investment advice were provided by the firm in the reporting period?												
Clawed back commission												
13 Clawed back commission by: 14		Number Value										
Professional Standards Data												
				Adviser ID		1		Part	Fully	Adviser Qualification Accredited	Activity	SPS Start
24 Please provide the following information for each of the firm's retail investment advisers employed by the firm at the end of the reporting period:	Last Name	First Name	IRN	NI Number	Date of Birth	Passport Number	Nationality	Qualified Y/N	Qualified Y/N	Body	Start Date	Date

SECTION H: COBS Data

General COBS data

в

Α

1	Do regulated activities form the core business of the firm?	Γ
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)

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.

Number of ARs that have been subject to financial checks by the firm 10 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)

Α

- 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 tc 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

		A FCA Annual Income (£s)	B FOS Relevant Annual Income (£s)	C FSCS Annual Eligible Income (£s)
1	Home finance mediation	FEES 4 Annex 1AR Part 3 fee block A.18	FEES 5 Annex 1R, industry block 16	FEES 6 Annex 3AR category 4.1
2	General Insurance Distribution	FEES 4 Annex 1AR Part 3, fee block A.19	FEES 5 Annex 1R, industry block 17	FEES 6 Annex 3AR category 1.1
3	Life Distribution and 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 3AR category 2.1

Part 2

5. Do you carry on a *regulated activity* relating to the offer or sale to or purchase by or on behalf of clients of one or more *enhanced reporting investments*? [Yes / No]

6. If the answer to question 5 is yes, please state below

- how much of your annual income reported in 3A (life distribution and pensions intermediation) or 4A (investment intermediation) in Part 1 of this section derives from business you have carried out in respect of each category of *enhanced reporting investments* (as applicable), and
- in respect of each category of *enhanced reporting investment* (as applicable), the number of *clients* with, for, or in respect of whom you have carried out the business which has generated the annual income:

Enhanced reporting investment	Annual income (per single unit of currency)	No. of clients

SECTION K: Adviser charges

Types of advice provided

1 Indicate the type(s) of advice provided by the *firm*



Δ

Adviser charges paid direct by

retail clients

Α

Section 1 - Independent advice

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

Section 2 - Restricted advice

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

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?

	service providers
_	
ſ	
,	

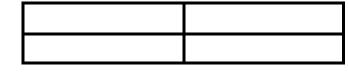
в

Adviser charges facilitated by

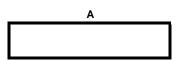
product providers or platform

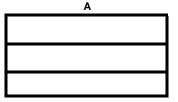


	Adviser charges paid direct by	Adviser charges facilitated by		
	retail clients	product providers or platform		
		service providers		









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?