

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

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15 Total assets less current liabilities

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16 Other liabilities falling due after more than one year

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17 Provisions for liabilities and charges

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18 Net assets

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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

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 distribution 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 distribution activity? (select all that apply)	CASS 5 client money		As agent of insurer
	Statutory	Non-statutory	
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)	<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:	CASS 5 client 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	
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"/>
Questions 20 to 23 should be based on the firm's last client money calculation performed within the reporting period	CASS 5 client money		
20 Client money requirement as at end of the reporting period	Statutory	Non-statutory	
21 Client money resource as at end of the reporting period	<input type="text"/>	<input type="text"/>	
22 Surplus (+) or deficit (-) of client money resource against client money requirement	<input type="text"/>	<input type="text"/>	
23 Adjustments made to withdraw an excess or rectify a deficit	<input type="text"/>	<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 Home Finance	B Non- investment insurance	C 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	

A

A

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 & Competence

General Information

	A	B	C	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?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1 Total number of employees at the firm as at the end of the reporting period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Of which:					
2 Number of employees that give advice in each area	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
26 Number of individual advisers employed by the firm	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 Number of employees that give advice (FTE)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4 Number of employees that supervise others to give advice in each area	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
27 Number of individual employees with supervisory responsibilities	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5 Number of advisers assessed as competent by the firm in each area	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
30 Number of advisers assessed as competent in one or more areas	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
18 Number of fully qualified advisers	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
19 Number of advisers holding a valid Statement of Professional Standing (SPS)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6 Number of advisers that hold an appropriate qualification in each area	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
29 Number of individual advisers holding at least one appropriate qualification	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
25 Number of employees that left the firm during the reporting period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7 Number of advisers that left the firm during the reporting period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
28 Number of individual advisers that left the firm during the reporting period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Non-investment insurance (retail customers)

	A	B	C
	Fair analysis of the market	Restricted - Multi-Tie	Restricted - Single-Tie
20 Which types of non-investment insurance advice were provided by the firm in the reporting period?	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mortgages (and second and subsequent charge mortgages)

	A	B
	Limited	Unlimited
21 Which types of mortgage advice were provided by the firm in the reporting period?	<input type="text"/>	<input type="text"/>
22 What types of second (and subsequent) charge mortgage advice were provided by the firm in the reporting period?	<input type="text"/>	<input type="text"/>

Retail Investment Advice

	A	B	C	D	E	F	G	H	I	J	K	L
	Independent	Restricted										
23 Which types of retail investment advice were provided by the firm in the reporting period?	<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Clawed back commission

13 Clawed back commission by:	<input type="text"/>	<input type="text"/>
14	Number	<input type="text"/>
	Value	<input type="text"/>

Professional Standards Data

	Adviser ID						
	Last Name	First Name	IRN	NI Number	Date of Birth	Passport Number	Nationality
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:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

	Adviser Qualification				
	Part Qualified	Fully Qualified	Accredited Body	Activity Start Date	SPS Start Date
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

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	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 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> <i>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*

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> <i>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

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

A

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

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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?