### SECTION A: Balance Sheet

Fixed Assets

Intangible assets Tangible assets Investments TOTAL FIXED ASSETS

RR0076	
RR0077	
RR0078	
RR0079	

RR0098

#### Current assets

Stocks Debtors Investments held as current assets Cash at bank and in hand Other assets TOTAL CURRENT ASSETS



RR0088

RR0089

### Liabilities: amounts falling due within one year Bank loans and overdrafts

Other liabilities falling due within one year

TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR RR0090

Net current assets	RR0091
Total assets less current liablities	RR0092
Other liabilities falling due after more than one year	RR0093
Provisions for liabilities and charges	RR0094
Net assets	RR0095
Memo: guarantees provided by firm	RR0096
	RR0097

# Capital and reserves

Capital account (incorporated businesses excluding Limited Liability Partnerships)

Ordinary share capital		RR0100
Preference share capital		RR0101
Share premium account		RR0102
Profit and Loss account		RR0103
Other reserves		RR0104
TOTAL CAPITAL AND RESERVES		RR0105

RR011	7

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

Sole trader/Partners' capital account/Members' capital	
Other reserves	
TOTAL CAPITAL AND RESERVES	

RR0119	
RR0120	
RR0121	

# **SECTION B: Profit and Loss account**

# **B1: Regulated Business Revenue**

	Commissions		Fees	Other income	<b>Regulated business</b>
	Gross	Net		(reg activities)	revenue
Regulated mortgage contracts	RR0125	RR0126	RR0127	RR0128	RR0129
Non-investment insurance	RR0131	RR0132	RR0133	RR0134	RR0135
Retail investments	RR0137	RR0138	RR0139	RR0140	RR0141
TOTAL	RR0143	RR0144	RR0145	RR0146	RR0147

# B2: Other P&L

Income from other FSA regulated activities	RR0148c
Other Revenue (income from non-regulated activities)	RR0149
TOTAL REVENUE	RR0150
TOTAL EXPENDITURE	RR0156
Profit/Loss on ordinary activities before taxation	RR0157
Profit/Loss on extraordinary activities before taxation	RR0157a
Taxation	RR0158

Profit/Loss for the period before dividends and appropriations

Dividends and other appropriations

**Retained Profit** 





RR0161

# SECTION C: Client money and assets

Have any notifiable issues been raised in relation to client money or other assets, either in the firm's last client assets audit report or elsewhere, that have not previously been notified to the FSA?

How is your client account(s) set up (tick all that apply)?

Non-investment insurance Retail investments

Client money credit total as at reporting date Client money debit total as at reporting date Net client money balance as at reporting date

If non-statutory, has auditor's confirmation of systems and controls been obtainded?

Is any client money invested (other than on deposit)?

Yes/No
RR0174

	Segregated Trusts	
Risk Transfer	Statutory	Non-Statutory
RR0176	RR0177	RR0178
	RR0178a	

Non-investment insurance		Retail investments
Statutory	Non-Statutory	Statutory
RR0181	RR0182	RR0182a
RR0184	RR0185	RR0185a
RR0187	RR0188	RR0188a

Yes/No RR0189

Yes/No RR0190

RR0191

	Non-investment		
Mortgage	insurance	Retail investments	
RR0193	RR0194	RR0195	

Does the firm hold any client assets (other than client money)?

## SECTION D1: Regulatory Capital

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

### Mortgage and non-investment insurance

Base requirement 5% of annual income (firms holding client money 2.5% of annual income (firms not holding client money

### Capital requirement (higher or above)

Other FSA capital requirements (if applicable) Additional capital requirements for PII (if applicable)

TOTAL CAPITAL REQUIREMENT TOTAL CAPITAL RESOURCES TOTAL CAPITAL EXCESS/DEFICIT

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

Category of personal investment firm under IPRU(INV)

### **Own funds requirement**

Additional own funds requirement for PII (if applicable Other FSA capital requirements (if applicable) Total own funds requirement **Own funds Surplus/deficit of own funds** 

Adjusted net current assets requirement (if applicable) Adjusted net current assets (if applicable) Surplus/deficit (if applicable)

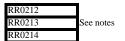
Expenditure based requirement (if applicable) Adjusted Capital/liquid capital (if applicable) Surplus/deficit (if applicable)

	Non-	
	investment	Retail
Mortgage	insurance	investments
RR0198	RR0199	RR0200

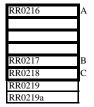
Client money	Non-client money
RR0202	RR0203
RR0205	
	RR0206













RR0223	C
RR0224	H
RR0225	I

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

Incorporated firms

Share capital Reserves Interim net profits

Revaluation reserves Eligible subordinated loans less investments in own shares less intangible assets less interim net losses TOTAL CAPITAL RESOURCES

RR0228	
RR0229	
RR323	
RR0233	
RR0234	
RR0235	
RR0236	
RR0237	
RR0238	

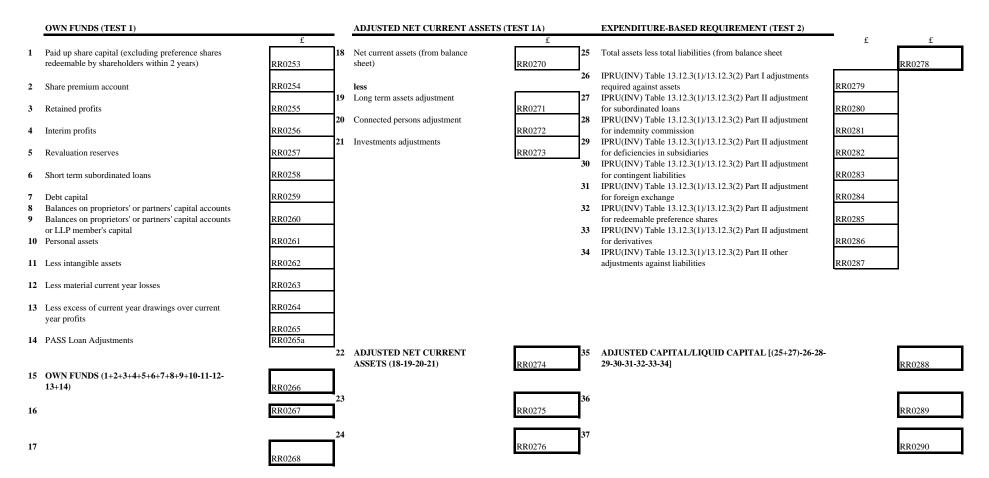
### Unincorporated firms and limited liability partnerships

Capital of a sole trader or partnership or LLP members' capital Eligible subordinated loans Personal assets not needed to meet non-buiness liabilities less intangible assets less interim net losses less excess of drawings over profits for a sole trader or p'ship or LLP

TOTAL CAPITAL RESOURCES

RR0240
RR0245
RR0246
RR0247
RR0248
RR0249
RR0250

#### SECTION D2: FINANCIAL RESOURCES - NON-ISD PERSONAL INVESTMENT FIRMS



#### SECTION E: Professional Indemnity Insurance (PII) Self-Certification

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? (tick as appropriate)

If your firm does not hold a comparable guarantee or equivalent cover and is not exempt does the firm currently hold PII?

Has the firm renewed its PII cover since the last reporting date?

Н	I	J
	Non-inv insurance	Retail investment
Mortgage	advising/arranging/	advising/
advising/arranging	dealing/assisting	arranging
Yes/No	Yes/No	Yes/No

Yes/No	Yes/No	Yes/No
Yes/No	Yes/No	Yes/No

What activities are covered by the policy?

Mortgage advising/arranging Non-inv insurance advising/arranging/dealing/assisting

Retail investment advising/arranging If your policy excludes all business activities carried on or prior tc

a particular date (i.e. a retroactive start date), then insert the date here if not please insert 'n/a'

Annual premium

Those firms subject to the Insurance Mediation Directive (IMD) should state their limit in Euros, those that are not subject to the IMD should select Sterling.

(a) Limit of Indemnity - single claim. Firms with unlimited indemnity should enter "unlimited" (lower case)

(b) Limit of Indemnity - aggregate. Firms with unlimited indemnity should enter "unlimited" (lower case)

Policy excess

Increased excess(es) for specific business types (only in relation to business you have undertaken in the past or will undertake during the period covered by the policy)

Policy exclusion(s) for specific business types (only in relation tc business you have undertaken in the past or will undertake during the period covered by the policy)

State Date

End Date

Insurer name (please select from the drop down list)

Annual income as stated on the most recent proposal form Does the firm have any other PII policies?

RR0371	
RR0372	
RR0373	
RR0374	
RR0375	
Please select	
Euros (€)	
Sterling (£)	
RR0376	
RR0376a	
RR0377	

business type

RR0378

RR0379

RR0380

RR0389

(drop down list)

Y/N

amount

RR0378a

other

Amount of additional capital required for increased excess(es) (where applicable, total amount for all PII policies) Personal investment firms only:

Total amount of additional own funds required for policy exclusion(s)

Total of additional own funds required

Total of readily realisable own funds

Excess/deficit of readily realisable own funds



# **SECTION F: Threshold conditions**

# Close links

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

If yes, has the FSA been notified of it?





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



# Controllers

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?

RR0401

RR0402

L

If yes, has the FSA been notified?

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



# **SECTION G: Training and Competence**

Number of staff that give advice (Full time equivalent) Number of staff that supervise others to give advice Number of advisers that have been assessed as competent Number of advisers that have passed appropriate examinations Number of advisers that have left since the last reporting date

Total number of all staff

Number of staff that give advice

Of which:

Mo	ortgages	Advising on non-	Retail in	vestments	
advising		investment insurance	advising		Total
		(retail customer)			
		-			RR0405
RR0407		RR0408	RR0409		RR0410
					RR410a
RR0412		RR0413	RR0414		RR0415
RR0417		RR0418	RR0419		RR0420
RR0422			RR0423		RR0424
RR0426		RR0427	RR0428		RR0429
				RR0431	RR0432
	RR0434				RR0435
	RR0437				RR0438

What types of advice were provided? (tick all that apply)

Independent (whole of market plus option of fee-only) Whole of market (without fee-only option) On the basis of a fair analysis of the market Multi-tie/the products of a limited number of providers Single-tie/the products of one provider

Clawed back commission (retail investment firms only)

Clawed back commission by:

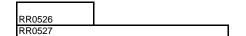
	Non-Inv	Retail
Mortgage	Insurance	Investments

Number		
Value		

### SECTION H: COBS Data

#### General COBS data

Do FSA regulated activities from the core business of the firm? If not, specify type of core business:



# Monitoring of Appointed Representatives ('Ars')

Number of Ars registered with the firm Of which, number of 'secondary' ARs Of which, number of introducer ARs Number of advisers within Ars

(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 during the reporting period.

Number of ARs that have been subject to file reviews by the firm during the reporting period.

Number of ARs that have been subject to financial checks by the firm during the reporting period.

Has any other monitoring of ARs by the firm taken place?

	RR0542
	RR0543
	RR0544
	RR0545
1	









RR0550

#### SECTION I: supplementary product sales data

(i) non-investment insurance contracts - product informatior

- 1 Total non-investment insurance premium derived from retail customers
- 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 for retail customers in the product type formed more than 40% by premium of all of its retial non-investment insurance activities.

(ii) non-investment insurance chains

- В D Α v/n y/n y/n Private motor RR0575 RR0576 RR0577 RR0578 RR0579 R0580 RR0581 RR0589 Household RR0583 RR0584 RR0585 RR0586 RR0587 RR0588 Creditor- Payment protection RR0591 RR0592 R0593 RR0594 RR0595 RR0596 RR0597 Travel RR0599 RR0600 RR0601 RR0602 RR0603 RR0604 RR0605 Personal accident - sickness RR0607 RR0608 RR0609 RR0610 RR0611 RR0612 RR0613 RR0618 RR0615 RR0616 RR0617 RR0619 RR0620 RR0621 egal expenses Private Medical Insurance (PMI) R0623 R0624 R0625 R0626 R0627 R0629 R0628 Critical illness RR0631 RR0632 R0633 RR0634 RR0635 RR0636 RR0637 Private Health Insurance (PHI) RR0643 RR0639 RR0640 RR0641 RR0642 RR0644 RR0645 Life assurance (or term assurance) RR0647 RR0648 RR0649 RR0650 RR0651 RR0652 RR0653 HealthCare cash plan RR0655 RR0656 RR0657 RR0658 RR0659 RR0660 RR0661 Extended warranty (motor only) RR0663 RR0664 RR0665 RR0666 RR0667 RR0668 RR0669
- 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

RR0556

2) more than 40% of premium collected for all retail business in this product

# SECTION J: data required for calculation of fees

	FSA	FOS	FSCS
Home Finance	see FEES 4 Annex 1R	FEES 5 Annex 1R	FEES 6 Annex 3R sub-
Mediation	Part 2 fee block A18	industry block 16	class E2
Non-investment	see FEES 4 Annex 1R	FEES 5 Annex 1R	FEES 6 Annex 3R sub-
insurance mediation	Part 2 fee block A19	industry block 17	class B2
Life and pension	n/a	n/a	FEES 6 Annex 3R sub-
intermediation			class C2
Investment	n/a	n/a	FEES 6 Annex 3R sub-
intermediation			class D2
Number of relevant	n/a	FEES 5 Annex 1R	n/a
CF30s		industry block 8/9	