

**SECTION A: Balance Sheet**

**Fixed Assets**

Intangible assets	RR0076
Tangible assets	RR0077
Investments	RR0078
<b>TOTAL FIXED ASSETS</b>	<b>RR0079</b>

**Current assets**

Stocks	RR0081
Debtors	RR0082
Investments held as current assets	RR0083
Cash at bank and in hand	RR0084
Other assets	RR0085
<b>TOTAL CURRENT ASSETS</b>	<b>RR0086</b>

**Liabilities: amounts falling due within one year**

Bank loans and overdrafts	RR0088
Other liabilities falling due within one year	RR0089
<b>TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>RR0090</b>

**Net current assets**

RR0091

**Total assets less current liabilities**

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

RR0098

**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
<b>TOTAL CAPITAL AND RESERVES</b>	<b>RR0105</b>

RR0117

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

Sole trader/Partners' capital account/Members' capital	RR0119
Other reserves	RR0120
<b>TOTAL CAPITAL AND RESERVES</b>	<b>RR0121</b>

**SECTION B: Profit and Loss account**

**B1: Regulated Business Revenue**

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

**B2: Other P&L**

<b>Income from other FSA regulated activities</b>	RR0148c
<b>Other Revenue (income from non-regulated activities)</b>	RR0149
<b>TOTAL REVENUE</b>	RR0150
<b>TOTAL EXPENDITURE</b>	RR0156
<b>Profit/Loss on ordinary activities before taxation</b>	RR0157
<b>Profit/Loss on extraordinary activities before taxation</b>	RR0157a
<b>Taxation</b>	RR0158
<b>Profit/Loss for the period before dividends and appropriations</b>	RR0159
<b>Dividends and other appropriations</b>	RR0160
<b>Retained Profit</b>	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?

Yes/No

RR0174

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

Non-investment insurance

Retail investments

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

Client money credit total as at reporting date

Client money debit total as at reporting date

Net client money balance as at reporting date

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

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

Yes/No

RR0189

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

Yes/No

RR0190

RR0191

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

Mortgage	Non-investment insurance	Retail investments
RR0193	RR0194	RR0195

**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	investments
	RR0198	RR0199
		RR0200

Client money	Non-client money
RR0202	RR0203
RR0205	
	RR0206

RR0207	RR0208
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RR0210
RR0211

RR0212	See notes
RR0213	
RR0214	

RR0215a
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RR0216	A

RR0217	B
RR0218	C
RR0219	
RR0219a	

RR0220	D
RR0221	E
RR0222	F

RR0223	G
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-business 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**

<b>OWN FUNDS (TEST 1)</b>		<b>ADJUSTED NET CURRENT ASSETS (TEST 1A)</b>		<b>EXPENDITURE-BASED REQUIREMENT (TEST 2)</b>				
		£		£		£	£	
1	Paid up share capital (excluding preference shares redeemable by shareholders within 2 years)	RR0253	18	Net current assets (from balance sheet)	RR0270	25	Total assets less total liabilities (from balance sheet)	RR0278
2	Share premium account	RR0254		less		26	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part I adjustments required against assets	RR0279
3	Retained profits	RR0255	19	Long term assets adjustment	RR0271	27	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for subordinated loans	RR0280
4	Interim profits	RR0256	20	Connected persons adjustment	RR0272	28	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for indemnity commission	RR0281
5	Revaluation reserves	RR0257	21	Investments adjustments	RR0273	29	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for deficiencies in subsidiaries	RR0282
6	Short term subordinated loans	RR0258				30	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for contingent liabilities	RR0283
7	Debt capital	RR0259				31	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for foreign exchange	RR0284
8	Balances on proprietors' or partners' capital accounts	RR0260				32	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for redeemable preference shares	RR0285
9	Balances on proprietors' or partners' capital accounts or LLP member's capital	RR0261				33	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II adjustment for derivatives	RR0286
10	Personal assets	RR0262				34	IPRU(INV) Table 13.12.3(1)/13.12.3(2) Part II other adjustments against liabilities	RR0287
11	Less intangible assets	RR0263						
12	Less material current year losses	RR0264						
13	Less excess of current year drawings over current year profits	RR0265						
14	PASS Loan Adjustments	RR0265a						
			22	<b>ADJUSTED NET CURRENT ASSETS (18-19-20-21)</b>	RR0274	35	<b>ADJUSTED CAPITAL/LIQUID CAPITAL [(25+27)-26-28-29-30-31-32-33-34]</b>	RR0288
15	<b>OWN FUNDS (1+2+3+4+5+6+7+8+9+10-11-12-13+14)</b>	RR0266						
16		RR0267	23		RR0275	36		RR0289
17		RR0268	24		RR0276	37		RR0290

**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?

H	I	J
Mortgage advising/arranging	Non-inv insurance advising/arranging/dealing/assisting	Retail investment advising/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 to 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

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

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

RR0383
RR0384
RR0386
RR0387
RR0388

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 to 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?

business type	amount
RR0378	RR0378a
RR0379	
RR0380	
(drop down list)	other
Y/N	
RR0389	

**SECTION F: Threshold conditions**

**Close links**

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

RR0394

If yes, has the FSA been notified of it?

RR0395

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

RR0396

**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

If yes, has the FSA been notified?

RR0402

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

RR0403

**SECTION G: Training and Competence**

Total number of all staff

Of which:

Number of staff that give advice

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

Mortgages	Advising on non-	Retail investments	Total
advising	investment insurance (retail customer)	advising	
			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

Mortgage	Non-Inv Insurance	Retail Investments

Clawed back commission (retail investment firms only)

Clawed back commission by:

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 effectively 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?

**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 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 y/n	B y/n		D y/n			
Private motor	RR0575	RR0576	RR0577	RR0578	RR0579	RR0580	RR0581
Household	RR0583	RR0584	RR0585	RR0586	RR0587	RR0588	RR0589
Creditor- Payment protection	RR0591	RR0592	RR0593	RR0594	RR0595	RR0596	RR0597
Travel	RR0599	RR0600	RR0601	RR0602	RR0603	RR0604	RR0605
Personal accident - sickness	RR0607	RR0608	RR0609	RR0610	RR0611	RR0612	RR0613
Legal expenses	RR0615	RR0616	RR0617	RR0618	RR0619	RR0620	RR0621
Private Medical Insurance (PMI)	R0623	R0624	R0625	R0626	R0627	R0628	R0629
Critical illness	RR0631	RR0632	RR0633	RR0634	RR0635	RR0636	RR0637
Private Health Insurance (PHI)	RR0639	RR0640	RR0641	RR0642	RR0643	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

**SECTION J: data  
required for  
calculation of fees**

**Part 1**

	<b>FSA</b>	<b>FOS</b>	<b>FSCS</b>
	Annual Regulated Income	Relevant Annual Income	Annual Eligible Income
Home Finance Mediation	<i>FEES</i> 4 Annex 1R Part 2 fee-block A18	<i>FEES</i> 5 Annex 1R industry block 16	<i>FEES</i> 6 Annex 3R sub-class E2
Non-investment insurance mediation	<i>FEES</i> 4 Annex 1R Part 2 fee-block A19	<i>FEES</i> 5 Annex 1R industry block 17	<i>FEES</i> 6 Annex 3R sub-class B2
Life and pension intermediation	Annual income as defined in Part 2 for the financial year ended in the calendar year ending 31 December 2012 in respect of fee blocks A.12 and A.13	Annual income as applied in relation 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 sub-class C2
Investment intermediation	Annual income as defined in Part 2 for the financial year ended in the calendar year ending 31 December 2012 in respect of fee blocks A.12 and A.13	Annual income as applied in relation 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 sub-class D2

**Part 2**

<b>Definition of annual income</b>
<p>“Annual income” for the purposes of life and pensions mediation and investment mediation in respect of the data required for the calculation of <i>FSA</i> and <i>FOS</i> fees, is an amount equal to the net amount retained by the <i>firm</i> of all income due to the <i>firm</i> in respect of, or in relation to, the provision in the <i>UK</i> of the <i>regulated activities</i> specified in <i>FEES</i> 4 Annex 1R, Part 1 as belonging to fee-blocks A.12 and A.13.</p> <p>For the purposes of calculating annual income, ‘net amount retained’ means:</p> <p>(a) all brokerages, <i>commissions</i>, <i>fees</i>, and other related income (for example, administration <i>charges</i>, overrides, profit shares etc) due to the <i>firm</i> in respect of, or in relation to, the provision in the <i>UK</i> of the <i>regulated activities</i> specified in <i>FEES</i> 4 Annex 1R, Part 1 as belonging to fee-blocks A.12 or A.13 and which the <i>firm</i> has not rebated to <i>clients</i> or passed on to other authorised firms (for example, where there is a commission chain).</p> <p>Plus:</p> <p>(b) any ongoing <i>commission</i> from previous business received by the <i>firm</i> during the reporting year.</p> <p>Plus:</p> <p>(c) the ‘commission-equivalent’ of any relevant business. In this instance, the ‘commission equivalent’ is an estimate of the amount the firm would otherwise have received for any <i>regulated activity</i> under (a) above, but for which it has made a business decision not to charge.</p>