SECTION A: Balance Sheet

1 2 3 4	Fixed Assets Intangible assets Tangible assets Investments TOTAL FIXED ASSETS	A	B
5 6 7 8 9 10	Current assets Stocks Debtors Investments held as current assets Cash at bank and in hand Other assets TOTAL CURRENT ASSETS		
	Liabilities: amounts falling due within one year Bank loans and overdrafts Other liabilities falling due within one year]
13	TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR]
14	Net current assets		
15	Total assets less current liabilities		
16	Other liabilities falling due after more than one year		
17	Provisions for liabilities and charges		
18	Net assets		
19	Memo: guarantees provided by firm		

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

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Capital account (unincorporated businesses and Limited Liability Partnerships)

26 Sole trader/Partners' capital account

- 27 Other reserves
- 28 TOTAL CAPITAL AND RESERVES



SECTION B: Profit and Loss account

Α	В	С	D	E

B1: Regulated Business Revenue

		Comm	issions	Fees	Other income	Regulated business
		Gross	Gross Net		(reg activities)	revenue
1	Regulated mortgage contracts					
2	Non-investment insurance					
3	Retail investments					
4	TOTAL					

B2: Other P&L

5	Income from other FSA 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

Have any notifiable client money issues been raised, either in the firm's last client assets audit report or elsewhere, that have not previously been 1 notified to the FSA?

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

- 2 Non-investment insurance
- 3 Retail investments

If not risk transfer:

- 4 Client money credit total as at reporting date
- 5 Client money debit total as at reporting date
- 6 Net client money balance as at reporting date
- 7 If non-statutory, has auditor's confirmation of systems and controls been obtainded?
- 8 Is any client money invested (other than on deposit)?

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



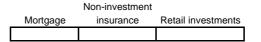


	Segregated Trusts						
Risk Transfer	Statutory	Non-Statutory					

Non-investr	Retail investments			
Statutory	Statutory			



Yes / No



SECTION D1: Regulatory Capital

Α	В	С

Non-investment

Mortgage	insurance	Retail investments

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

Mortgage and non-investment insurance

3 5% of annual income (firms holding client money)

5 Capital resources requirement (higher of above)

7 Additional capital requirements for PII (if applicable)

6 Other FSA capital requirements (if applicable)

8 TOTAL CAPITAL REQUIREMENT

10 TOTAL CAPITAL EXCESS/DEFICIT

9 TOTAL CAPITAL RESOURCES

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

2 Base requirement

Client money Non-client money

Eligible capital resources (home finance and non-investment insurance)

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 TOTAL 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 TOTAL CAPITAL RESOURCES



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

- 11 Category of personal investment firm under IPRU(INV)
- 12 Own funds requirement
- 13 Additional own funds requirement for PII (if applicable)14 Other FSA capital requirements (if applicable)
- 15 Total own funds requirement

16 Own funds

17 Surplus/deficit of own funds

18 Adjusted net current assets requirement (if applicable)

19 Adjusted net current assets (if applicable)

20 Surplus/deficit (if applicable)

21	Expenditure	based	l requ	irement	(if	app	licable	e)	
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22 Adjusted Capital/liquid capital (if applicable)

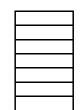
23 Surplus/deficit (if applicable)

	А

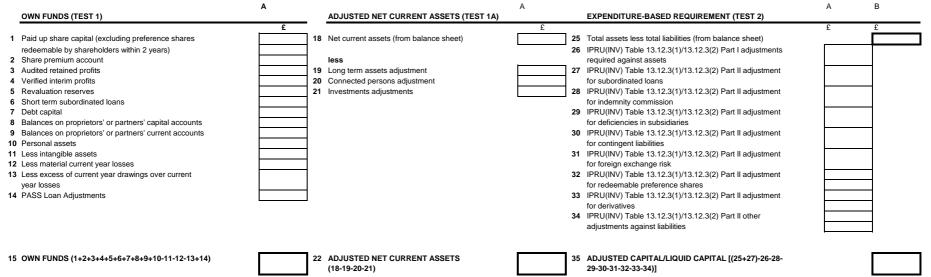








SECTION D2: FINANCIAL RESOURCES - NON-MIFID PERSONAL INVESTMENT FIRMS



SECTION E: PII Self-Certification

н 1 J Non-inv insurance advising/arranging/deali Retail investment Home finance

advising/arranging ng/assisting advising/arranging

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)? 1

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

Professional Indemnity Insurance (PII)

Please complete the table below if the answer to Question 3 is "Yes". Otherwise, the table must be left blank

А	в	С	D	E	F	G	н	1	J	0	к	L	M	N
PII Basic information												PII detailed informa	ition	
Activities covered by the policy									IMD firms should state th	eir indemnity limits in Euros	5			

PII policy	Home finance advising/arranging	Non-inv insurance advising/arranging/deal ing/assisting	Retail investment	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

Amount of additional capital resources required for increased excess(es) (where applicable, total amount for all policies) 6

Total amount of additional own funds required for policy exclusion(s) 7

8 Total of additional own funds required

Total of readily realisable own funds 9

10 Excess /deficit of readily realisable own funds



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SECTION F: Threshold conditions

Close links

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



Α

2 If yes, has the FSA 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?



yes

4 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

Advising on Advising on non- Advising on retail mortgages investment insurance investments T (retail customers) (retail customers) (retail customers)	mortgages investment insurance investments Te	rtgages investment insurance investments To	Α	В	С	D
			-	investment insurance	-	Tot

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? (tick all that apply)

- 9 Whole of market (without fee-only option)
- 10 On the basis of a fair analysis of the market
- 11 Multi-tie/the products of a limited number of providers
- 12 Single-tie/the products of one provider

Clawed back commission (retail investment firms only)

13 Clawed back commission by:

14

Mortgage	Non-Inv Insurance	Retail Investments

Number

Value

	_

SECTION H: COBS Data

General COBS data

В

1 Do FSA regulated activities from the core business of the firm?

2 If not, specify type of core business:

_		

Α

Monitoring of Appointed Representatives ('ARs')

3 Number of ARs registered with the firm

4 Of which, number of 'secondary' ARs

5 Of which, number of introducer ARs

6 Number of advisers within ARs

(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?

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

٩	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?

	I







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

		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)			

Α

SECTION J: data required for calculation of fees

Special Instructions

This section only needs to be completed once a year, according to your firm's accounting reference date. It is essential that you read the corresponding help text before completing this section. Where indicated, you are required to report your firm's income in respect of FSA, FOS and FSCS.

Data required for fees calculations

References in italics denote FSA fee block, FOS industry block & FSCS sub-class

			Α		В		С
			FSA Annual Income (£s)		FOS Relevant Annual Income (£s)		FSCS Annual Eligible Income (£s)
1	Home Finance Mediation	A. 18		<i>I</i> 016		SE02	
2	Non-investment Insurance Mediation	A. 19		1017		SB02	
3	Life and Pensions Mediation	A. 12/13		1008/9		SC02	
4	Investment Mediation	A. 12/13		1008/9		SD02	