

SUPERVISION MANUAL (AMENDMENT NO 20) INSTRUMENT 2014

Powers exercised

- A. The Financial Conduct Authority makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 (“the Act”):
- (1) section 137A (The FCA’s general rules);
 - (2) section 137T (General supplementary powers); and
 - (3) section 139A (Power of the FCA to give guidance).
- B. The rule-making powers listed above are specified for the purpose of section 138G(2) (Rule-making instruments) of the Act.

Commencement

- C. This instrument comes into force as follows:
- (1) Part 1 of the Annex comes into force on 1 October 2014;
 - (2) Part 2 of the Annex come into force on 31 December 2014; and
 - (3) Part 3 of the Annex comes into force on 1 January 2015.

Amendments to the FCA Handbook

- D. The Supervision manual (SUP) is amended in accordance with the Annex to this instrument.

Citation

- E. This instrument may be cited as the Supervision Manual (Amendment No 20) Instrument 2014.

By order of the Board of the Financial Conduct Authority
25 September 2014

Annex

Amendments to the Supervision manual (SUP)

In this Annex, underlining indicates new text and striking through indicates deleted text, unless stated otherwise.

| | |
|----------------|---|
| Part 1: | Comes into force on 1 October 2014 |
|----------------|---|

**16 Annex
21R**

REPORTING FIELDS

R This is the annex referred to in SUP 16.11.7R.

1 GENERAL REPORTING FIELDS

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2 SPECIFIC REPORTING FIELDS

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(e) High-cost short-term credit and home credit loan agreements

The following data reporting fields must be completed, where applicable for all high-cost short-term credit and home credit loan agreements

| Data reporting field | Code (where applicable) | Notes |
|-----------------------------|--------------------------------|---|
| Loan amount | Numeric £ | Provide the total amount of credit (i.e. the total sum made available under the loan) |
| <u>Transaction date</u> | <u>DD/MM/YYYY</u> | <u>Provide the date of the transaction</u> |
| ... | | |

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16 Annex 38BG

NOTES FOR COMPLETION OF THE DATA ITEMS RELATING TO CONSUMER CREDIT ACTIVITIES

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CCR004 – Consumer Credit data: Debt Management Firms

This data item is intended to reflect the underlying prudential requirements contained in CONC 10 and allows monitoring against the requirements set out there.

This data item must be completed in sterling (~~000's~~) and single units.

| | | |
|--|----|--|
| ... | | |
| Total prudential resources requirement | 2A | <p>Firms should enter whichever figure is higher out of:</p> <p>a) £5000; and</p> <p>b) the variable prudential resources requirement that is calculated based on the value of relevant debts under management outstanding entered in element 1A (See <i>CONC</i> 10.2.5R, <i>CONC</i> 10.2.8R and <i>CONC</i> 10.2.11G to <i>CONC</i> 10.2.12G).</p> <p>NB: this data item must be completed in <u>'000s, so if £5000 is the highest requirement, this should be submitted as "5". as single units, so if £5000 is the highest requirement it should be submitted as "5000"</u>.</p> |

Part 2: Comes into force on 31 December 2014

16 Reporting requirements

16.1 Application

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16.1.2 G The only categories of *firm* to which no section of this chapter applies are:

- (1) an *ICVC*;
- (2) an *incoming EEA firm* or *incoming Treaty firm*, unless it is:
 - (a) a *firm* of a type listed in *SUP* 16.1.3R as a type of *firm* to which *SUP* 16.6, *SUP* 16.7A, *SUP* 16.9, *SUP* 16.12, or *SUP* 16.14 applies; or

...

...

16.1.3 R Application of different sections of *SUP* 16 (excluding *SUP* 16.13, *SUP* 16.15, *SUP* 16.16 and *SUP* 16.17)

| (1) Section(s) | (2) Categories of firm to which section applies | (3) Applicable rules and guidance |
|-------------------------|--|-----------------------------------|
| ... | | |
| <u><i>SUP</i> 16.7A</u> | <u>A firm subject to the requirement in <i>SUP</i> 16.7A.3R or <i>SUP</i> 16.7A.5R</u> | <u>Sections as relevant</u> |
| ... | | |

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16.3 General provisions on reporting

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Structure of the chapter

16.3.2 G This chapter has been split into the following sections, covering:

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(4A) annual report and accounts (SUP 16.7A):

...

...

Insert the following new section in SUP 16 after SUP 16.7 (deleted). The text is not underlined.

16.7A Annual report and accounts

Application

- 16.7A.1 R This section applies to every *firm* in the *regulatory activity group (RAG)* set out in column (1), which is a type of firm in column (2), of the tables in *SUP 16.7A.3R* and *SUP 16.7A.5R*, except:
- (1) an *incoming EEA firm* with *permission* for *cross border services only*;
 - (2) an *incoming EEA firm* in relation to its carrying on of *bidding in emissions auctions*;
 - (3) an *oil market participant* that is not subject to the requirements of *IPRU(INV) Chapter 3*;
 - (4) an *authorised professional firm* other than:
 - (a) a *firm* that must comply with *IPRU(INV) 3, 5 or 13* in accordance with *IPRU(INV) 2.1.4R*; or
 - (b) a *CASS debt management firm*;
 - (5) an *authorised professional firm* if the only *regulated activity* it carries on is *credit-related regulated activity* as a *non-mainstream regulated activity*;
 - (6) a *financial conglomerate*; and
 - (7) a local authority.

Purpose

- 16.7A.2 G The purpose of this section is to require *firms* to submit their *annual report and accounts*, and the *annual report and accounts* of their *mixed activity holding companies*, to the *FCA* online through the appropriate systems accessible from the *FCA's* website. This information is used in the monitoring of *firms* both individually and collectively.

Requirement to submit annual report and accounts

- 16.7A.3 R A *firm* in the *RAG* in column (1) and which is a type of *firm* in column (2) must submit its *annual report and accounts* to the *FCA* annually on a single entity basis.

| (1) | (2) |
|-----|--|
| RAG | Firm type |
| 1 | <i>UK bank</i> |
| | <i>Dormant account fund operator</i> |
| | <i>Non-EEA bank</i> |
| 2.2 | <i>The Society</i> |
| 3 | <i>IFPRU investment firms</i> |
| | <i>BIPRU firms</i> |
| | <i>Exempt CAD firms subject to IPRU (INV) Chapter 13</i> |
| | All other <i>firms</i> subject to the following chapters in <i>IPRU(INV)</i> : |
| | (1) Chapter 3 |
| | (2) Chapter 5 |
| | (3) Chapter 9 |
| 4 | <i>IFPRU investment firms</i> |
| | <i>BIPRU firms</i> |
| | <i>Exempt CAD firms subject to IPRU (INV) Chapter 13</i> |
| | <i>Collective portfolio management firms</i> |
| | All other <i>firms</i> subject to the |

| | |
|---|---|
| | following chapters in <i>IPRU(INV)</i> : |
| | (1) Chapter 3 |
| | (2) Chapter 5 |
| | (3) Chapter 9 |
| | (5) Chapter 12 |
| 5 | All <i>firms</i> |
| 6 | All <i>firms</i> |
| 7 | <i>IFPRU investment firms</i> |
| | <i>BIPRU firms</i> |
| | <i>Exempt CAD firms</i> subject to <i>IPRU (INV)</i> Chapter 13 |
| 8 | All <i>firms</i> |

Exceptions from the requirement to submit an annual report and accounts

- 16.7A.4 R (1) An *adviser, local* or traded options market maker (as referred to in *IPRU(INV)* 3-60(4)R), is only required to submit the *annual report and accounts* if:
- (a) it is a *partnership* or *body corporate*; and
 - (b) the *annual report and accounts* were audited as a result of a statutory provision other than under the *Act*.
- (2) A *service company* is only required to submit the *annual report and accounts* if the reports and accounts were audited as a result of a statutory provision other than under the *Act*.

Requirement to submit annual report and accounts for mixed activity holding companies

- 16.7A.5 R A *firm* in the *RAG* group in column (1), which is a type of *firm* in column (2) and whose ultimate parent is a *mixed activity holding company* must:
- (1) submit the *annual report and accounts* of the *mixed activity holding company* to the *FCA* annually; and

- (2) notify the *FCA* that it is covered by this reporting requirement by email using the email address specified in *SUP* 16.3.10G(3), by its *accounting reference date*.

| (1) | (2) |
|-----|------------------------------|
| RAG | Firm type |
| 1 | <i>UK bank</i> |
| 3 | <i>IFPRU investment firm</i> |
| | <i>BIPRU firm</i> |
| 4 | <i>IFPRU investment firm</i> |
| | <i>BIPRU firm</i> |
| 7 | <i>IFPRU investment firm</i> |
| | <i>BIPRU firm</i> |

- 16.7A.6 R Where a number of *firms* in the same group share the same *mixed activity holding company* parent, only one *firm* in the group is required to provide the report.

Method for submitting annual accounts and reports

- 16.7A.7 R *Firms* must submit the *annual report and accounts* to the *FCA* online through the appropriate systems accessible from the *FCA*'s website, using the form specified in *SUP* 16 Annex 1AR.

Time period for firms submitting their annual report and accounts

- 16.7A.8 R *Firms* must submit their *annual report and accounts* in accordance with *SUP* 16.7A.3R within the following deadlines:
- (1) for a *non-EEA bank*, within 7 months of the *accounting reference date*;
 - (2) for the *Society* or a *service company*, within 6 months of the *accounting reference date*; and
 - (3) for all other *firms*, within 80 days of the *accounting reference date*.

Time period for firms submitting annual report and accounts for mixed activity holding companies

- 16.7A.9 R *Firms* must submit the *annual report and accounts* of a *mixed activity*

holding company in accordance with SUP 16.7A.5R within 7 months of their *accounting reference date*.

Amend the following as shown.

16.8 Persistency reports from insurers and data reports on stakeholder pensions

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Requirement to submit persistency and data reports

16.8.3 R ...

(2) *A firm with permission to establish, operate or wind up a stakeholder pension scheme must submit to the FCA:*

- (a) a data report on stakeholder pensions by 30 April each year ~~prepared in accordance with this section; and~~ using the form specified in SUP 16 Annex 6R;
- (b) ~~two extra data reports on stakeholder pensions prepared in accordance with this section as follows:~~
 - (i) ~~by 31 October 2002, of the number effected in the period to 30 June 2001 and the number of those still in force 12 months after the contract was effected;~~
 - (ii) ~~by 31 January 2003, of the number effected in the period 1 July 2001 to 30 September 2001 and the number of those still in force 12 months after the contract was effected. [deleted]~~

Alternative year end date

- 16.8.3A R (1) A firm may submit persistency and a data report for a 12 month period ending within 4 months of its *accounting reference date* if:
- (a) it has notified the FCA of this intention by email using the email address specified in SUP 16.3.10G(3) no later than the firm's *accounting reference date*; and
 - (b) it either:
 - (i) has an *accounting reference date* other than 31 December; or
 - (ii) undertakes *industrial assurance policy* business.

How to submit persistency and data reports

- 16.8.3B R Firms required to submit reports as set out in SUP 16.8.3R(1) and (2) must do so online through the appropriate systems accessible from the FCA's website.

Interpretation of this section

- 16.8.4 R In this section, and ~~Forms 1R(2) to (4)~~ in SUP 16 Annex 6R:
- ...
- (6) ~~Forms 1R(1), 1R(2), 1R(3) and 1R(4) mean the forms in SUP 16 Annex 6; [deleted]~~
- ...
- (15) 'persistence report' means a report in respect of life policies and stakeholder pensions complying with ~~SUP 16.8.19R to SUP 16.8.19AR~~ and SUP 16.8.21R.
- ...
- (23) 'year' means calendar year, unless ~~SUP 16.8.7R~~ applies SUP 16.8.3AR(1) applies in which case it means the 12 month period notified to the FCA.
- ...
- 16.8.7 R ~~In relation to a persistence report, a firm may treat a 12-month period ending between 1 October and 31 March as a 'year' for the purposes of this section and Forms 1R(1) to (3):~~
- (1) ~~if the firm's financial year does not end on 31 December; or~~
- (2) ~~for industrial assurance policy business;~~
- ~~provided that the use of an alternative period is disclosed in the persistence report. [deleted]~~
- ...
- 16.8.14 R A persistence report required by ~~SUP 16.8.3R(4)~~ need not contain information: report; on a life policy if the number of life policies on substantially the same terms effected by the relevant firm (or member of the firm's group) in the relevant year did not exceed the higher of fifty and 1% of the total reportable life policies effected by the person in that year.
- (1) on a life policy if the number of life policies on substantially the same terms effected by the relevant firm (or member of the firm's group) in the relevant year did not exceed the higher of fifty and 1% of the total reportable life policies effected by the person in that year; and

- (2) on life policies and stakeholder pensions if a firm has no life policies or stakeholder pensions to report on in SUP 16 Annex 6R.

16.8.14A R In circumstances where a firm has no data to report in one or both of the life policies and stakeholder pensions sections of SUP 16 Annex 6R, a firm must submit a nil return using the relevant field(s) in the form.

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Life policies and stakeholder pensions to be treated as in force

16.8.16 R Subject to SUP 16.8.17R and SUP 16.8.18R, a life policy or stakeholder pension must be treated as in force at the end of Y-1 (that is, included in CF) if and only if:

...

(3) in the case of a regular premium stakeholder pension:

- (a) for a report required by SUP 16.8.3R(2) (a), the premium has been paid in respect of the month in which the contract anniversary falls;
- (b) ~~for a report required by SUP 16.8.3R(2)(b), the premium has been paid in respect of the month 12 months after the contract was effected; [deleted]~~

(4) in the case of a single premium stakeholder pension:

- (a) for a report required by SUP 16.8.3R(2)(a), the contract has not been surrendered as at the contract anniversary; ~~or~~
- (b) ~~for a report required by SUP 16.8.3R(2)(b), the contract has not been surrendered as at the end of the 12 month period. [deleted]~~

...

Contents of the persistency or data report

- 16.8.19 R (1) ~~A persistency report on life policies must be a report in the format of Forms 1R(1), (2) and (3). [deleted]~~
- (2) ~~A data report on stakeholder pensions must be a report in the format of Form 1R(4). [deleted]~~
- (3) ~~A persistency and a data report must include:~~
- (a) ~~for a report required by SUP 16.8.3R(1) or (2)(a), a separate copy of each Form reporting on life policies or stakeholder pensions effected during each of Y-2, Y-3, Y-4, Y-5;~~

- (b) for a persistency report, a separate copy of Forms IR(1) and IR(2) reporting on:
 - (i) ~~regular premium life policies and single premium life policies; and~~
 - (ii) ~~life policies classified as ordinary assurance policies and industrial assurance policies. [deleted]~~

16.8.19A R A persistency report on life policies and stakeholder pensions must be in the format of SUP 16 Annex 6R.

16.8.20 R ~~If, in relation to any Form, a firm has no life policies or stakeholder pensions to report on in a copy of that Form, the firm need not submit that copy provided that it confirms in writing to the FCA, as part of the persistency or data report, that it is not doing so and the reason for not doing so. [deleted]~~

16.8.21 R The firm must, if a persistency report reports on;

- (1) an *endowment assurance* with a term of five years or less:
 - (a) ~~report on such a policy in Form 1R(2); and [deleted]~~
 - (b) ~~not report on such a policy in Form 1R(1) the report in SUP 16 Annex 6R;~~
- (2) a group personal pension policy, include the policy as a personal pension policy in Forms 1R(1) and 1R(3) the report in SUP 16 Annex 6R;
- (3) a mortgage endowment, also include the policy as an endowment assurance in the report in Forms 1R(1) and 1R(3) SUP 16 Annex 6R;
- (4) an *income withdrawal*, not include the policy under any other relevant category in Forms 1R(1) and 1R(3). SUP 16 Annex 6R.

16.8.22 G (1) ~~Under SUP 16.8.16R, a life policy must be treated as not in force if premiums have not been paid at the relevant date. Form 1R(3) seeks additional information on the number of policies treated as not in force which are subject to genuine contribution holidays. [deleted]~~

- (2) ~~A firm should treat a life policy as 'subject to a contribution holiday' if:~~
 - (a) ~~the terms of the policy allow the policyholder to take a contribution holiday;~~
 - (b) ~~the policyholder has opted to take a contribution holiday in accordance with those terms;~~
 - (c) ~~the policyholder has clearly stated his intention to resume~~

~~payments; and~~

- (d) ~~at the end of Y-1, not more than 12 months have elapsed from the date that premiums ceased to be paid. [deleted]~~

Records

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- 16.8.24 G In order to comply with SUP 16.8.23R, a firm will as a minimum need to make and retain separate records for:
- (1) *life policies* and stakeholder pensions originally promoted:
 - (a) by company representatives; or
 - (b) by ~~independent intermediaries~~ intermediaries providing independent advice or restricted advice; or
 - (c) through the firm's own *direct offer financial promotions*; ~~or~~
 - (d) ~~as adopted packaged products~~; [deleted]
 - (2) *life policies* and stakeholder pensions not within (1), including those effected as ~~execution-only transactions~~ execution-only transactions, for inclusion in the relevant form under 'Otherwise' 'Other';
- ...
- (5) the categories of *life policies* and stakeholder pensions referred to in ~~Forms 1R(1) to (4)~~ SUP 16 Annex 6R.

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16.12 Integrated Regulatory Reporting

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Regulated Activity Group 1

- 16.12.5 R The applicable *data items* and forms or reports referred to in SUP 16.12.4R are set out according to firm type in the table below:

| Description of data item | Prudential category of firm, applicable data items and reporting format (Note 1) | | | | | | |
|---|--|------------------|------------------------------------|--|--|--------------|---|
| | UK bank | Building society | Non-EEA bank | EEA bank that has permission to accept deposits, other than one with permission for cross border services only | EEA bank that does not have permission to accept deposits, other than one with permission for cross border services only | Credit union | Dormant account fund operator (note 15) |
| Annual report and accounts | No standard format | - | No standard format, but in English | - | - | - | No standard format |
| Annual report and accounts of the mixed-activity holding company (note 9) | No standard format | - | - | - | - | - | - |
| ... | | | | | | | |
| ... | | | | | | | |
| Note 9 | Only applicable to a firm whose ultimate parent is a mixed activity holding company. [deleted] | | | | | | |
| ... | | | | | | | |

16.12.6 R The applicable reporting frequencies for submission of *data items* and periods referred to in SUP 16.12.5R are set out in the table below according to *firm* type. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise.

| Data item | Unconsolidated UK banks and building societies | Solo consolidated UK banks and building societies | Report on a UK consolidation group or, as applicable, defined liquidity group basis by UK banks and building societies | Other members of RAG 1 |
|-------------------|--|---|--|------------------------|
| Annual report and | Annual | | | Annual |

| | | | | |
|---|--------|--|--|--|
| <i>accounts</i> | | | | |
| <i>Annual report and accounts of the mixed-activity holding company</i> | Annual | | | |
| ... | | | | |

16.12.7 R The applicable due dates for submission referred to in *SUP* 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in *SUP* 16.12.6R, unless indicated otherwise.

| <i>Data item</i> | Daily | Weekly | Monthly | Quarterly | Half yearly | Annual |
|---|---|--------|---------|-----------|-------------|--|
| <i>Annual report and accounts</i> | | | | | | 80 business days (note 1) 7 months (note 2) |
| <i>Annual report and accounts of the mixed-activity holding company</i> | | | | | | 7 months |
| | | | | | | |
| Note 1 | Applicable to UK banks and dormant account fund operators. [deleted] | | | | | |
| Note 2 | Applicable to non-EEA banks [deleted] | | | | | |
| | | | | | | |

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Regulated Activity Group 2.2

16.12.9 R The applicable *data items* referred to in *SUP* 16.12.4R are set out according to type of *firm* in the table below.

The applicable reporting frequencies for submission of *data items* and periods referred to in *SUP* 16.12.4R are set out in the table below and are calculated from a *firm's accounting reference date*, unless indicated otherwise.

The applicable due dates for submission referred to in *SUP* 16.12.4R are set

out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period.

| Description of data item and data item | <i>Member's adviser</i> | | the Society (note 1) | | |
|--|-------------------------|---------------------|-----------------------------------|-----------|---|
| | Frequency | Submission deadline | Description of data item | Frequency | Submission deadline |
| | | | <i>Annual report and accounts</i> | Annually | 6 month's after the Society's accounting reference date |
| ... | | | | | |
| ... | | | | | |

...

Regulated Activity Group 3

16.12.10 R (1) ...

(2) ~~A lead regulated firm and an OPS firm must submit a copy of its annual report and audited accounts within 80 business days from its accounting reference date. [deleted]~~

(3) ~~A service company must submit a copy of its annual audited financial statements within 6 months from its accounting reference date. However, the firm need only submit this if the report was audited as a result of a statutory provision other than the Act. [deleted]~~

16.12.11 R The applicable data items referred to in SUP 16.12.4R are set out according to firm type in the table below:

| Description of data item | <i>Firms prudential category and applicable data items (note 1)</i> | | | | | |
|---|---|--------------|---|-----------------------------|-----------------------------|------------------------------|
| | <i>IFPRU investment firms and BIPRU firms</i> | | <i>Firms other than BIPRU firms or IFPRU investment firms</i> | | | |
| | <i>IFPRU</i> | <i>BIPRU</i> | <i>IPRU (INV) Chapter 3</i> | <i>IPRU (INV) Chapter 5</i> | <i>IPRU (INV) Chapter 9</i> | <i>IPRU (INV) Chapter 13</i> |
| <i>Annual report and accounts</i> | No standard format | | No standard format (note 19) | No standard format | | No standard format (Note 13) |
| <i>Annual report and accounts of the mixed-activity holding company (note 10)</i> | No standard format | | - | | | |
| ... | | | | | | |
| Note 10 | Only applicable to a <i>firm</i> whose ultimate parent is a <i>mixed-activity holding company</i> . [deleted] | | | | | |
| ... | | | | | | |
| Note 13 | For <i>firms</i> subject to <i>IPRU(INV)</i> Chapter 13, this only applies to <i>firms</i> that are <i>exempt CAD firms</i> . [deleted] | | | | | |
| ... | | | | | | |
| Note 19 | In the case of an <i>adviser, local</i> or traded options market maker (as referred to in <i>IPRU(INV)</i> 3-60(4)R), it is only required from <i>partnerships</i> and <i>bodies corporate</i> , and then only if the report was audited as a result of a statutory provision other than under the <i>Act</i> . [deleted] | | | | | |
| | | | | | | |

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16.12.12 R The applicable reporting frequencies for *data items* referred to in *SUP* 16.12.4R are set out in the table below according to *firm* type. Reporting frequencies are calculated from a *firm's* *accounting reference date*, unless indicated otherwise.

| Data item | <i>IFPRU 730K firm</i> | <i>IFPRU 125K firm and collective portfolio management firm</i> | <i>IFPRU 50K firm</i> | <i>BIPRU firm</i> | <i>UK consolidation group or defined liquidity group</i> | <i>Firm other than BIPRU firms or IFPRU investment firms</i> |
|-----------|------------------------|---|-----------------------|-------------------|--|--|
| | | | | | | |

| | | | | | | |
|---|---|----------|----------|----------|---|----------|
| COREP/ FINREP | Refer to <i>EU CRR</i> and applicable technical standards | | | | Refer to <i>EU CRR</i> and applicable technical standards | |
| <i>Annual report and accounts</i> | Annually | Annually | Annually | Annually | - | Annually |
| <i>Annual report and accounts of the mixed-activity holding company</i> | Annually | Annually | Annually | Annually | - | - |
| ... | | | | | | |
| ... | | | | | | |

...

16.12.13 R The applicable due dates for submission referred to in *SUP* 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in *SUP* 16.12.12R, unless indicated otherwise.

| <i>Data item</i> | Daily | Weekly | Monthly | Quarterly | Half yearly | Annual |
|---|---|--------|---------|-----------|-------------|-------------------------|
| COREP/ FINREP | Refer to <i>EU CRR</i> and applicable technical standards | | | | | |
| <i>Annual report and accounts</i> | | | | | | 80 <i>business days</i> |
| | | | | | | |
| <i>Annual report and accounts of the mixed-activity holding company</i> | | | | | | 7 <i>months</i> |
| ... | | | | | | |
| ... | | | | | | |

...

Regulated Activity Group 4

16.12.14 R ...

- (2) ~~A lead regulated firm and an OPS firm must submit a copy of its annual report and audited accounts within 80 business days from its accounting reference date. [deleted]~~

16.12.15 R The applicable *data items* referred to in SUP 16.12.4R according to type of *firm* are set out in the table below:

| Description of data item | Firms' prudential category and applicable data items (note 1) | | | | | | | |
|--|--|-------|--|----------------------|----------------------|--|------------------------------|-----------------------|
| | IFPRU investment firms and BIPRU firms | | Firms other than BIPRU firms or IFPRU investment firms | | | | | |
| | IFPRU | BIPRU | IPRU (INV) Chapter 3 | IPRU (INV) Chapter 5 | IPRU (INV) Chapter 9 | IPRU (INV) Chapter 11 (collective portfolio management firms only) | IPRU (INV) Chapter 12 | IPRU (INV) Chapter 13 |
| <i>Annual report and accounts</i> | No standard format (note 13) | | | | | No standard format (note 13) | No standard format (note 13) | |
| <i>Annual report and accounts of the (note 10)</i> | No standard format (note 13) | | | | | | | |
| ... | | | | | | | | |
| ... | | | | | | | | |
| Note 10 | Only applicable to a <i>firm</i> whose ultimate parent is a <i>mixed-activity holding company</i> . [deleted] | | | | | | | |
| ... | | | | | | | | |
| Note 13 | This <i>data item</i> is applicable to all <i>firms</i> in this table except a <i>firm</i> subject to IPRU (INV) Chapter 13 which is not an <i>exempt CAD firm</i> . [deleted] | | | | | | | |
| ... | | | | | | | | |

...

16.12.16 R The applicable reporting frequencies for *data items* referred to in SUP 16.12.15R are set out in the table below according to *firm* type. Reporting frequencies are calculated from a *firm's* accounting reference date, unless indicated otherwise.

| Data item | Firms' prudential category | | | | | |
|-----------|----------------------------|---|----------------|------------|---|---|
| | IFPRU 730K firm | IFPRU 125K firm and collective portfolio management | IFPRU 50K firm | BIPRU firm | UK consolidation group or defined liquidity | Firm other than BIPRU firms or IFPRU investment |

| | | <i>investment firm</i> | | | <i>group</i> | <i>firms</i> |
|---|---|------------------------|----------|----------|---|--------------|
| COREP/ FINREP | Refer to <i>EU CRR</i> and applicable technical standards | | | | Refer to <i>EU CRR</i> and applicable technical standards | |
| <i>Annual report and accounts</i> | Annually | Annually | Annually | Annually | | Annually |
| <i>Annual report and accounts of the mixed-activity holding company</i> | Annually | Annually | Annually | Annually | | |
| ... | | | | | | |
| ... | | | | | | |
| | | | | | | |

...

16.12.17 R The applicable due dates for submission referred to in *SUP* 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in *SUP* 16.12.16R, unless indicated otherwise.

| <i>Data item</i> | Daily | Weekly | Monthly | Quarterly | Half yearly | Annual |
|---|---|--------|---------|-----------|-------------|-------------------------|
| COREP/ FINREP | Refer to <i>EU CRR</i> and applicable technical standards | | | | | |
| <i>Annual report and accounts</i> | | | | | | 80 <i>business days</i> |
| <i>Annual report and accounts of the mixed-activity holding company</i> | | | | | | 7 months |

| | | | | | | |
|-----|--|--|--|--|--|--|
| ... | | | | | | |
| ... | | | | | | |

...

Regulated Activity Group 5

16.12.18 R (1) *SUP* 16.12.18AR does not apply to:

- (a) a *lead regulated firm*;
- (b) an *OPS firm*;
- (c) a local authority.

(2) ~~A *lead regulated firm* and an *OPS firm* must submit a copy of its annual report and audited accounts within 80 *business days* from its *accounting reference date*. [deleted]~~

16.12.18A R The applicable *data items*, reporting frequencies and submission deadlines referred to in *SUP* 16.12.4R are set out in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period.

| Description of <i>data item</i> | <i>Data item</i> (note 1) | Frequency | Submission deadline |
|-----------------------------------|---------------------------|-----------|-------------------------|
| <i>Annual report and accounts</i> | No standard format | Annually | 80 <i>business days</i> |
| ... | | | |

Regulated Activity Group 6

16.12.19 R ...

(2) ~~A *lead regulated firm* and an *OPS firm* must submit a copy of its annual report and audited accounts within 80 *business days* from its *accounting reference date*. [deleted]~~

16.12.19 A R The applicable *data items* referred to in *SUP* 16.12.4R are set out according to type of *firm* in the table below:

| Description of <i>data item</i> | <i>Firm's prudential category and applicable data item</i> (note 1) | | | |
|-----------------------------------|---|----------------------------|----------------------------|-----------------------------|
| | <i>IPRU(INV)</i> Chapter 3 | <i>IPRU(INV)</i> Chapter 5 | <i>IPRU(INV)</i> Chapter 9 | <i>IPRU(INV)</i> Chapter 13 |
| <i>Annual report and accounts</i> | No standard format | | | |

| | | | | |
|-----|--|--|--|--|
| ... | | | | |
| ... | | | | |

- 16.12.20 R The applicable reporting frequencies for submission of *data items* referred to in SUP 16.12.4R are set out in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise.

| | |
|-----------------------------------|----------|
| <i>Annual report and accounts</i> | Annually |
| ... | |

- 16.12.21 R The applicable due dates for submission referred to in SUP 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in SUP 16.12.20R.

| <i>Data item</i> | Quarterly | Half yearly | Annual |
|-----------------------------------|-----------|-------------|------------------|
| <i>Annual report and accounts</i> | | | 80 business days |
| ... | | | |

Regulated Activity Group 7

- 16.12.22 R ...

- (2) ~~A lead regulated firm and an OPS firm must submit a copy of its annual report and audited accounts within 80 business days from its accounting reference date. [deleted]~~

- 16.12.22 R The applicable *data items* referred to in SUP 16.12.4R are set out according to type of *firm* in the table below:

| Description of <i>data item</i> | <i>Firms' prudential category and applicable data item (note 1)</i> | | | | |
|---------------------------------|---|-------------------|--|---|--|
| | <i>IFPRU</i> | <i>BIPRU firm</i> | <i>Exempt CAD firms</i> subject to <i>IPRU(INV)</i> Chapter 13 | <i>Firms (other than exempt CAD firms)</i> subject to <i>IPRU(INV)</i> Chapter 13 | <i>Firms</i> that are also in one or more of <i>RAGs</i> 1 to 6 and not subject to <i>IPRU(INV)</i> Chapter 13 |
| <i>Annual report and</i> | No standard format | | No standard format | | |

| | | | | |
|---|--|--|--|--|
| <i>accounts</i> | | | | |
| <i>Annual report and accounts of the mixed-activity holding company (note 10)</i> | No standard format | | | |
| ... | | | | |
| ... | | | | |
| Note 3 | This applies to a <i>firm</i> that is required to submit <i>data item</i> FSA003 and, at any time <u>time</u> within the 12 months up to its latest <i>accounting reference date</i> (“the relevant period”), was reporting <i>data item</i> FSA004 (“Firm A” or not reporting this item (“Firm B”). ... | | | |
| ... | | | | |
| Note 10 | Only applicable to a <i>firm</i> whose ultimate parent is a <i>mixed activity holding company</i>. [deleted] | | | |
| ... | | | | |

...

16.12.23A R The applicable reporting frequencies for *data items* referred to in *SUP* 16.12.22AR are set out in the table below. Reporting frequencies are calculated from a *firm’s accounting reference date*, unless indicated otherwise.

| <i>Data item</i> | Frequency | | | | |
|--|--|---|---|--|---|
| | Unconsolidated <i>BIPRU investment firm</i> and <i>IFPRU investment firm</i> | Solo consolidated <i>BIPRU investment firm</i> and <i>IFPRU investment firm</i> | <i>UK Consolidation Group</i> or <i>defined liquidity group</i> | Annual regulated business revenue up to and including £5 million | Annual regulated business revenue over £5 million |
| COREP/ FINREP | Refer to <i>EU CRR</i> and applicable technical standards | | | | |
| <i>Annual reports and accounts</i> | Annually | | | Annually | Annually |
| <i>Annual accounts of the mixed-activity holding company</i> | Annually | | | Annually | Annually |

| | | | | | |
|-----|--|--|--|--|--|
| ... | | | | | |
| ... | | | | | |

...

16.12.24 R The applicable due dates for submission referred to in *SUP* 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in *SUP* 16.12.23R, unless indicated otherwise.

| <i>Data item</i> | Daily | Weekly | Monthly | Quarterly | Half yearly | Annual |
|---|---|--------|---------|-----------|-------------|-------------------------|
| COREP/ FINREP | Refer to <i>EU CRR</i> and applicable technical standards | | | | | |
| <i>Annual reports and accounts</i> | | | | | | <i>80 business days</i> |
| <i>Annual report and accounts of the mixed-activity holding company</i> | | | | | | <i>7 months</i> |
| ... | | | | | | |
| ... | | | | | | |

Regulated Activity Group 8

16.12.25 R ...

- (2) ~~A lead-regulated firm and an OPS firm must submit a copy of its annual report and audited accounts within 80 business days from its accounting reference date. [deleted]~~
- (3) ~~A service company must submit a copy of its annual audited financial statements (only if the report was audited as a result of a statutory provision other than under the Act) within 6 months from its accounting reference date. [deleted]~~

Regulated Activity Group 8

...

16.12.25 R The applicable *data items* referred to in *SUP* 16.12.4R are set out according

A to type of *firm* in the table below:

| Description of data item | Firms' prudential category and applicable data item (note 1) | | | | | |
|--|--|-------|--|----------------------|----------------------|-----------------------|
| | IFPRU investment firms and BIPRU firms | | Firms other than BIPRU firms or IFPRU investment firms | | | |
| | IFPRU | BIPRU | IPRU (INV) Chapter 3 | IPRU (INV) Chapter 5 | IPRU (INV) Chapter 9 | IPRU (INV) Chapter 13 |
| Annual report and accounts | No standard format | | | | | |
| Annual report and accounts of the mixed-activity holding company (note 10) | No standard format | | | | | |
| ... | | | | | | |
| ... | | | | | | |
| Note 10 | Only applicable to a firm whose ultimate parent is a mixed activity holding company. [deleted] | | | | | |
| ... | | | | | | |

...

16.12.26 R The applicable reporting frequencies for *data items* referred to in SUP 16.12.25AR are set out according to the type of *firm* in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise.

| Data item | Firms' prudential category | | | | | |
|---------------|--|-----------------|----------------|------------|--|--|
| | IFPRU 730K firm | IFPRU 125K firm | IFPRU 50K firm | BIPRU firm | UK consolidation group or defined liquidity group | Firms other than BIPRU firms or IFPRU investment firms |
| COREP/ FINREP | Refer to EU CRR and applicable technical standards | | | | Refer to EU CRR and applicable technical standards | |

| | | | | | | |
|--|----------|----------|----------|----------|----------|----------|
| <i>Annual reports and accounts</i> | Annually | Annually | Annually | Annually | | Annually |
| <i>Annual reports and accounts of the mixed-activity holding company</i> | Annually | Annually | Annually | Annually | Annually | |
| ... | | | | | | |
| ... | | | | | | |

...

16.12.27 R The applicable due dates for submission referred to in *SUP* 16.12.4R are set out in the table below. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period set out in *SUP* 16.12.26R, unless indicated otherwise .

| <i>Data item</i> | Daily | Weekly | Monthly | Quarterly | Half yearly | Annual |
|--|---|--------|---------|-----------|-------------|------------------|
| COREP/ FINREP | Refer to <i>EU CRR</i> and applicable technical standards | | | | | |
| <i>Annual accounts</i> | | | | | | 80 business days |
| <i>Annual reports and accounts of the mixed-activity holding company</i> | | | | | | 7 months |
| ... | | | | | | |
| ... | | | | | | |

...

Insert the following new annex in SUP 16. The text is not underlined.

16 Annex 1AR

FIN-A Annual Report and Accounts

Annual Accounts

1 On what basis have the firm's accounts been prepared?

A

IFRS/UK GAAP/Other

[Upload functionality]

Immigration Act 2014

2 Has the firm complied with the prohibition in section 40 of the Immigration Act 2014 and any requirements imposed by or under the Immigration Act 2014 (Financial Services) Regulations 2014?

Yes / No / N/A

Insert the following new annex after SUP 16 Annex 1AR. The text is not underlined.

16 Annex 1BG Guidance notes for the completion of FIN-A

The form in *SUP* 16 Annex 1AR should only be completed by *firms* subject to the reporting requirements in *SUP* 16.7A or who are required to provide attestations of compliance with requirements under the Immigration Act under *SUP* 16.19.

General Notes

The FIN-A form in *SUP* 16 Annex 1AR is designed to allow *firms* to upload the *annual report and accounts* documentation required by *SUP* 16.7A and where applicable to attest to compliance with requirements under the Immigration Act. *Firms* not subject to the Immigration Act 2014 should answer 'N/A' to question 2A.

UK *branches* of *EEA banks* are not required to submit copies of their *annual report and accounts* to the *FCA*, and should therefore answer 'N/A' to question 1A.

Data elements

These are referred to by row first, then by column, so data element 2A will be row 2 and column A.

Main Details

1A On what basis have the firm's accounts been prepared?

Firms who are subject to the reporting requirements in SUP 16.7A should select one of 'IFRS', 'UK GAAP' or 'Other'. Once selected, the submitter can upload the *annual report and accounts* using FIN-A.

Firms who are not subject to the reporting requirements in SUP 16.7A should select 'N/A'.

2A Has the firm complied with the prohibition in section 40 of the Immigration Act 2014 and any requirements imposed by or under the Immigration Act 2014 (Financial Services) Regulations 2014?

Firms should indicate whether they are in compliance with their obligations under the Immigration Act as at the end of the reporting period by selecting one of 'Yes', 'No' or 'N/A'.

Firms should only select 'N/A' if they are not subject to obligations under the Immigration Act 2014.

The forms in SUP 16 Annex 6R are deleted in their entirety and replaced with the forms below. The text is not underlined.

REP003 - Persistency reporting

Nil Return Declaration

A

- 1 Do you wish to report a nil return for life policies?
- 258 Do you wish to report a nil return for stakeholder pensions?

Life Policies

A

B

C

Section 1 - Regular Premium - Y1

| | | In force at outset | In force at anniversary | Persistency rate |
|---|-------------------------|--------------------|-------------------------|------------------|
| <i>Company Representatives</i> | | | | |
| 2 | Endowment Assurance | | | |
| 3 | Whole Life Assurance | | | |
| 4 | Personal Pension Policy | | | |
| 5 | Other Pension Policy | | | |
| 6 | Other Life Assurance | | | |
| 7 | Income Withdrawal | | | |
| 8 | Group Personal Pension | | | |
| 9 | Mortgage Endowment | | | |
| <i>Intermediaries providing Independent advice or Restricted advice</i> | | | | |
| 10 | Endowment Assurance | | | |
| 11 | Whole Life Assurance | | | |

| | | | | |
|----|-------------------------|--|--|--|
| 12 | Personal Pension Policy | | | |
| 13 | Other Pension Policy | | | |
| 14 | Other Life Assurance | | | |
| 15 | Income Withdrawal | | | |
| 16 | Group Personal Pension | | | |
| 17 | Mortgage Endowment | | | |

| <i>Direct Offer Financial Promotions</i> | | | | |
|--|-------------------------|--|--|--|
| 18 | Endowment Assurance | | | |
| 19 | Whole Life Assurance | | | |
| 20 | Personal Pension Policy | | | |
| 21 | Other Pension Policy | | | |
| 22 | Other Life Assurance | | | |
| 23 | Income Withdrawal | | | |
| 24 | Group Personal Pension | | | |
| 25 | Mortgage Endowment | | | |

| Other | | | | |
|-------|-------------------------|--|--|--|
| 26 | Endowment Assurance | | | |
| 27 | Whole Life Assurance | | | |
| 28 | Personal Pension Policy | | | |
| 29 | Other Pension Policy | | | |
| 30 | Other Life Assurance | | | |
| 31 | Income Withdrawal | | | |
| 32 | Group Personal Pension | | | |
| 33 | Mortgage Endowment | | | |

Section 2 - Single Premium - Y1

For each of the following products and distribution channels please provide the following details:

| | | A | B | C |
|---|-------------------------|--------------------|-------------------------|------------------|
| | | In force at outset | In force at anniversary | Persistency rate |
| <i>Company Representatives</i> | | | | |
| 34 | Endowment Assurance | | | |
| 35 | Whole Life Assurance | | | |
| 36 | Personal Pension Policy | | | |
| 37 | Other Pension Policy | | | |
| 38 | Other Life Assurance | | | |
| 39 | Income Withdrawal | | | |
| 40 | Group Personal Pension | | | |
| 41 | Mortgage Endowment | | | |
| <i>Intermediaries providing Independent advice or Restricted advice</i> | | | | |
| 42 | Endowment Assurance | | | |
| 43 | Whole Life Assurance | | | |
| 44 | Personal Pension Policy | | | |
| 45 | Other Pension Policy | | | |
| 46 | Other Life Assurance | | | |
| 47 | Income Withdrawal | | | |
| 48 | Group Personal Pension | | | |
| 49 | Mortgage Endowment | | | |
| <i>Direct Offer Financial Promotions</i> | | | | |
| 50 | Endowment Assurance | | | |
| 51 | Whole Life Assurance | | | |
| 52 | Personal Pension Policy | | | |
| 53 | Other Pension Policy | | | |
| 54 | Other Life Assurance | | | |
| 55 | Income Withdrawal | | | |

| | | | | |
|--------------|-------------------------|--|--|--|
| 56 | Group Personal Pension | | | |
| 57 | Mortgage Endowment | | | |
| Other | | | | |
| 58 | Endowment Assurance | | | |
| 59 | Whole Life Assurance | | | |
| 60 | Personal Pension Policy | | | |
| 61 | Other Pension Policy | | | |
| 62 | Other Life Assurance | | | |
| 63 | Income Withdrawal | | | |
| 64 | Group Personal Pension | | | |
| 65 | Mortgage Endowment | | | |

Section 3 - Regular Premium - Y2

For each of the following products and distribution channels please provide the following details:

| | | A | B | C |
|--------------------------------|-------------------------|--------------------|-------------------------|------------------|
| | | In force at outset | In force at anniversary | Persistency rate |
| <i>Company Representatives</i> | | | | |
| 66 | Endowment Assurance | | | |
| 67 | Whole Life Assurance | | | |
| 68 | Personal Pension Policy | | | |
| 69 | Other Pension Policy | | | |
| 70 | Other Life Assurance | | | |
| 71 | Income Withdrawal | | | |
| 72 | Group Personal Pension | | | |

| | | | | |
|---|-------------------------|--|--|--|
| 73 | Mortgage Endowment | | | |
| Intermediaries providing <i>Independent advice</i> or <i>Restricted advice</i> | | | | |
| 74 | Endowment Assurance | | | |
| 75 | Whole Life Assurance | | | |
| 76 | Personal Pension Policy | | | |
| 77 | Other Pension Policy | | | |
| 78 | Other Life Assurance | | | |
| 79 | Income Withdrawal | | | |
| 80 | Group Personal Pension | | | |
| 81 | Mortgage Endowment | | | |
| Direct Offer Financial Promotions | | | | |
| 82 | Endowment Assurance | | | |
| 83 | Whole Life Assurance | | | |
| 84 | Personal Pension Policy | | | |
| 85 | Other Pension Policy | | | |
| 86 | Other Life Assurance | | | |
| 87 | Income Withdrawal | | | |
| 88 | Group Personal Pension | | | |
| 89 | Mortgage Endowment | | | |
| Other | | | | |
| 90 | Endowment Assurance | | | |
| 91 | Whole Life Assurance | | | |
| 92 | Personal Pension Policy | | | |
| 93 | Other Pension Policy | | | |
| 94 | Other Life Assurance | | | |
| 95 | Income Withdrawal | | | |
| 96 | Group Personal Pension | | | |
| 97 | Mortgage Endowment | | | |

Section 4 - Single Premium - Y2

For each of the following products and distribution channels please provide the following details:

| | | A | B | C |
|---|-------------------------|--------------------|-------------------------|------------------|
| | | In force at outset | In force at anniversary | Persistency rate |
| <i>Company Representatives</i> | | | | |
| 98 | Endowment Assurance | | | |
| 99 | Whole Life Assurance | | | |
| 100 | Personal Pension Policy | | | |
| 101 | Other Pension Policy | | | |
| 102 | Other Life Assurance | | | |
| 103 | Income Withdrawal | | | |
| 104 | Group Personal Pension | | | |
| 105 | Mortgage Endowment | | | |
| <i>Intermediaries providing Independent advice or Restricted advice</i> | | | | |
| 106 | Endowment Assurance | | | |
| 107 | Whole Life Assurance | | | |
| 108 | Personal Pension Policy | | | |
| 109 | Other Pension Policy | | | |
| 110 | Other Life Assurance | | | |
| 111 | Income Withdrawal | | | |
| 112 | Group Personal Pension | | | |
| 113 | Mortgage Endowment | | | |
| <i>Direct Offer Financial Promotions</i> | | | | |
| 114 | Endowment Assurance | | | |

| | | | | |
|-----|-------------------------|--|--|--|
| 115 | Whole Life Assurance | | | |
| 116 | Personal Pension Policy | | | |
| 117 | Other Pension Policy | | | |
| 118 | Other Life Assurance | | | |
| 119 | Income Withdrawal | | | |
| 120 | Group Personal Pension | | | |
| 121 | Mortgage Endowment | | | |

| | | | | |
|-------|-------------------------|--|--|--|
| Other | | | | |
| 122 | Endowment Assurance | | | |
| 123 | Whole Life Assurance | | | |
| 124 | Personal Pension Policy | | | |
| 125 | Other Pension Policy | | | |
| 126 | Other Life Assurance | | | |
| 127 | Income Withdrawal | | | |
| 128 | Group Personal Pension | | | |
| 129 | Mortgage Endowment | | | |

Section 5- Regular Premium - Y3

For each of the following products and distribution channels please provide the following details:

| | | A | B | C |
|--------------------------------|----------------------|--------------------|-------------------------|------------------|
| | | In force at outset | In force at anniversary | Persistency rate |
| <i>Company Representatives</i> | | | | |
| 130 | Endowment Assurance | | | |
| 131 | Whole Life Assurance | | | |

| | | | | |
|-----|-------------------------|--|--|--|
| 132 | Personal Pension Policy | | | |
| 133 | Other Pension Policy | | | |
| 134 | Other Life Assurance | | | |
| 135 | Income Withdrawal | | | |
| 136 | Group Personal Pension | | | |
| 137 | Mortgage Endowment | | | |

| <i>Intermediaries providing Independent advice or Restricted advice</i> | | | | |
|---|-------------------------|--|--|--|
| 138 | Endowment Assurance | | | |
| 139 | Whole Life Assurance | | | |
| 140 | Personal Pension Policy | | | |
| 141 | Other Pension Policy | | | |
| 142 | Other Life Assurance | | | |
| 143 | Income Withdrawal | | | |
| 144 | Group Personal Pension | | | |
| 145 | Mortgage Endowment | | | |

| <i>Direct Offer Financial Promotions</i> | | | | |
|--|-------------------------|--|--|--|
| 146 | Endowment Assurance | | | |
| 147 | Whole Life Assurance | | | |
| 148 | Personal Pension Policy | | | |
| 149 | Other Pension Policy | | | |
| 150 | Other Life Assurance | | | |
| 151 | Income Withdrawal | | | |
| 152 | Group Personal Pension | | | |
| 153 | Mortgage Endowment | | | |

| <i>Other</i> | | | | |
|--------------|-------------------------|--|--|--|
| 154 | Endowment Assurance | | | |
| 155 | Whole Life Assurance | | | |
| 156 | Personal Pension Policy | | | |
| 157 | Other Pension Policy | | | |
| 158 | Other Life Assurance | | | |

| | | | | |
|-----|------------------------|--|--|--|
| 159 | Income Withdrawal | | | |
| 160 | Group Personal Pension | | | |
| 161 | Mortgage Endowment | | | |

Section 6 - Single Premium - Y3

For each of the following products and distribution channels please provide the following details:

| | | A | B | C |
|---|-------------------------|--------------------|-------------------------|------------------|
| | | In force at outset | In force at anniversary | Persistency rate |
| <i>Company Representatives</i> | | | | |
| 162 | Endowment Assurance | | | |
| 163 | Whole Life Assurance | | | |
| 164 | Personal Pension Policy | | | |
| 165 | Other Pension Policy | | | |
| 166 | Other Life Assurance | | | |
| 167 | Income Withdrawal | | | |
| 168 | Group Personal Pension | | | |
| 169 | Mortgage Endowment | | | |
| <i>Intermediaries providing Independent advice or Restricted advice</i> | | | | |
| 170 | Endowment Assurance | | | |
| 171 | Whole Life Assurance | | | |
| 172 | Personal Pension Policy | | | |
| 173 | Other Pension Policy | | | |
| 174 | Other Life Assurance | | | |
| 175 | Income Withdrawal | | | |

| | | | | |
|--|-------------------------|--|--|--|
| 176 | Group Personal Pension | | | |
| 177 | Mortgage Endowment | | | |
| <i>Direct Offer Financial Promotions</i> | | | | |
| 178 | Endowment Assurance | | | |
| 179 | Whole Life Assurance | | | |
| 180 | Personal Pension Policy | | | |
| 181 | Other Pension Policy | | | |
| 182 | Other Life Assurance | | | |
| 183 | Income Withdrawal | | | |
| 184 | Group Personal Pension | | | |
| 185 | Mortgage Endowment | | | |
| <i>Other</i> | | | | |
| 186 | Endowment Assurance | | | |
| 187 | Whole Life Assurance | | | |
| 188 | Personal Pension Policy | | | |
| 189 | Other Pension Policy | | | |
| 190 | Other Life Assurance | | | |
| 191 | Income Withdrawal | | | |
| 192 | Group Personal Pension | | | |
| 193 | Mortgage Endowment | | | |

Section 7 - Regular Premium - Y4

For each of the following products and distribution channels please provide the following details:

| A | B | C |
|--------------------|-------------------------|------------------|
| In force at outset | In force at anniversary | Persistency rate |

| Company Representatives | | |
|-------------------------|-------------------------|--|
| 194 | Endowment Assurance | |
| 195 | Whole Life Assurance | |
| 196 | Personal Pension Policy | |
| 197 | Other Pension Policy | |
| 198 | Other Life Assurance | |
| 199 | Income Withdrawal | |
| 200 | Group Personal Pension | |
| 201 | Mortgage Endowment | |

| Intermediaries providing <i>Independent advice</i> or <i>Restricted advice</i> | | |
|--|-------------------------|--|
| 202 | Endowment Assurance | |
| 203 | Whole Life Assurance | |
| 204 | Personal Pension Policy | |
| 205 | Other Pension Policy | |
| 206 | Other Life Assurance | |
| 207 | Income Withdrawal | |
| 208 | Group Personal Pension | |
| 209 | Mortgage Endowment | |

| Direct Offer Financial Promotions | | |
|-----------------------------------|-------------------------|--|
| 210 | Endowment Assurance | |
| 211 | Whole Life Assurance | |
| 212 | Personal Pension Policy | |
| 213 | Other Pension Policy | |
| 214 | Other Life Assurance | |
| 215 | Income Withdrawal | |
| 216 | Group Personal Pension | |
| 217 | Mortgage Endowment | |

| Other | | |
|-------|---------------------|--|
| 218 | Endowment Assurance | |

| | | | | |
|-----|-------------------------|--|--|--|
| 219 | Whole Life Assurance | | | |
| 220 | Personal Pension Policy | | | |
| 221 | Other Pension Policy | | | |
| 222 | Other Life Assurance | | | |
| 223 | Income Withdrawal | | | |
| 224 | Group Personal Pension | | | |
| 225 | Mortgage Endowment | | | |

Section 8 - Single Premium - Y4

For each of the following products and distribution channels please provide the following details:

| | | A | B | C |
|---|-------------------------|--------------------|-------------------------|------------------|
| | | In force at outset | In force at anniversary | Persistency rate |
| <i>Company Representatives</i> | | | | |
| 226 | Endowment Assurance | | | |
| 227 | Whole Life Assurance | | | |
| 228 | Personal Pension Policy | | | |
| 229 | Other Pension Policy | | | |
| 230 | Other Life Assurance | | | |
| 231 | Income Withdrawal | | | |
| 232 | Group Personal Pension | | | |
| 233 | Mortgage Endowment | | | |
| <i>Intermediaries providing Independent advice or Restricted advice</i> | | | | |
| 234 | Endowment Assurance | | | |

| | | | | |
|-----|-------------------------|--|--|--|
| 235 | Whole Life Assurance | | | |
| 236 | Personal Pension Policy | | | |
| 237 | Other Pension Policy | | | |
| 238 | Other Life Assurance | | | |
| 239 | Income Withdrawal | | | |
| 240 | Group Personal Pension | | | |
| 241 | Mortgage Endowment | | | |

| <i>Direct Offer Financial Promotions</i> | | | | |
|--|-------------------------|--|--|--|
| 242 | Endowment Assurance | | | |
| 243 | Whole Life Assurance | | | |
| 244 | Personal Pension Policy | | | |
| 245 | Other Pension Policy | | | |
| 246 | Other Life Assurance | | | |
| 247 | Income Withdrawal | | | |
| 248 | Group Personal Pension | | | |
| 249 | Mortgage Endowment | | | |

| Other | | | | |
|-------|-------------------------|--|--|--|
| 250 | Endowment Assurance | | | |
| 251 | Whole Life Assurance | | | |
| 252 | Personal Pension Policy | | | |
| 253 | Other Pension Policy | | | |
| 254 | Other Life Assurance | | | |
| 255 | Income Withdrawal | | | |
| 256 | Group Personal Pension | | | |
| 257 | Mortgage Endowment | | | |

Stakeholder Pensions

A

B

C

Section 9 - Regular Premium - Y1

For each of the following products and distribution channels please provide the following details:

| | In force at outset | In force at anniversary | Persistency rate |
|---|--------------------|-------------------------|------------------|
| <i>Company Representatives</i> | | | |
| 259 Regular premium stakeholder pensions | | | |
| 260 Substitute regular premium stakeholder pensions | | | |
| <i>Intermediaries providing Independent advice or Restricted advice</i> | | | |
| 261 Regular premium stakeholder pensions | | | |
| 262 Substitute regular premium stakeholder pensions | | | |
| <i>Direct Offer Financial Promotions</i> | | | |
| 263 Regular premium stakeholder pensions | | | |
| 264 Substitute regular premium stakeholder pensions | | | |
| <i>Other</i> | | | |
| 265 Regular premium stakeholder pensions | | | |
| 266 Substitute regular premium stakeholder pensions | | | |

Section 10 - Single Premium - Y1

For each of the following products and distribution channels please provide the following details:

A

B

C

| | In force at outset | In force at anniversary | Persistency rate |
|--|---|-------------------------|------------------|
| | <i>Company Representatives</i> | | |
| 267 Single premium stakeholder pensions | | | |
| 268 Substitute single premium stakeholder pensions | | | |
| | <i>Intermediaries providing Independent advice or Restricted advice</i> | | |
| 269 Single premium stakeholder pensions | | | |
| 270 Substitute single premium stakeholder pensions | | | |
| | <i>Direct Offer Financial Promotions</i> | | |
| 271 Single premium stakeholder pensions | | | |
| 272 Substitute single premium stakeholder pensions | | | |
| | <i>Other</i> | | |
| 273 Single premium stakeholder pensions | | | |
| 274 Substitute single premium stakeholder pensions | | | |

Section 11 - Regular Premium - Y2

For each of the following products and distribution channels please provide the following details:

| A | B | C |
|--------------------------------|-------------------------|------------------|
| In force at outset | In force at anniversary | Persistency rate |
| <i>Company Representatives</i> | | |

| | | | | |
|---|---|--|--|--|
| 275 | Regular premium stakeholder pensions | | | |
| 276 | Substitute regular premium stakeholder pensions | | | |
| <i>Intermediaries providing Independent advice or Restricted advice</i> | | | | |
| 277 | Regular premium stakeholder pensions | | | |
| 278 | Substitute regular premium stakeholder pensions | | | |
| <i>Direct Offer Financial Promotions</i> | | | | |
| 279 | Regular premium stakeholder pensions | | | |
| 280 | Substitute regular premium stakeholder pensions | | | |
| <i>Other</i> | | | | |
| 281 | Regular premium stakeholder pensions | | | |
| 282 | Substitute regular premium stakeholder pensions | | | |

Section 12 - Single Premium - Y2

For each of the following products and distribution channels please provide the following details:

| | | A | B | C |
|--|--|--------------------|-------------------------|------------------|
| | | In force at outset | In force at anniversary | Persistency rate |
| <i>Company Representatives</i> | | | | |
| 283 | Single premium stakeholder pensions | | | |
| 284 | Substitute single premium stakeholder pensions | | | |
| <i>Intermediaries providing Independent or Restricted advice</i> | | | | |
| 285 | Single premium stakeholder pensions | | | |
| 286 | Substitute single premium stakeholder pensions | | | |

| | | <i>Direct Offer Financial Promotions</i> | | |
|-----|--|--|--|--|
| 287 | Single premium stakeholder pensions | | | |
| 288 | Substitute single premium stakeholder pensions | | | |
| | | <i>Other</i> | | |
| 289 | Single premium stakeholder pensions | | | |
| 290 | Substitute single premium stakeholder pensions | | | |

Section 13 - Regular Premium - Y3

For each of the following products and distribution channels please provide the following details:

| | | A | B | C |
|-----|---|---|-------------------------|------------------|
| | | In force at outset | In force at anniversary | Persistency rate |
| | | <i>Company Representatives</i> | | |
| 291 | Regular premium stakeholder pensions | | | |
| 292 | Substitute regular premium stakeholder pensions | | | |
| | | <i>Intermediaries providing Independent advice or Restricted advice</i> | | |
| 293 | Regular premium stakeholder pensions | | | |
| 294 | Substitute regular premium stakeholder pensions | | | |
| | | <i>Direct Offer Financial Promotions</i> | | |
| 295 | Regular premium stakeholder pensions | | | |
| 296 | Substitute regular premium stakeholder pensions | | | |

| | | Other | | |
|-----|---|-------|--|--|
| 297 | Regular premium stakeholder pensions | | | |
| 298 | Substitute regular premium stakeholder pensions | | | |

Section 14 - Single Premium - Y3

For each of the following products and distribution channels please provide the following details:

| | | A | B | C |
|---|--|--------------------|-------------------------|------------------|
| | | In force at outset | In force at anniversary | Persistency rate |
| <i>Company Representatives</i> | | | | |
| 299 | Single premium stakeholder pensions | | | |
| 300 | Substitute single premium stakeholder pensions | | | |
| <i>Intermediaries providing Independent advice or Restricted advice</i> | | | | |
| 301 | Single premium stakeholder pensions | | | |
| 302 | Substitute single premium stakeholder pensions | | | |
| <i>Direct Offer Financial Promotions</i> | | | | |
| 303 | Single premium stakeholder pensions | | | |
| 304 | Substitute single premium stakeholder pensions | | | |
| <i>Other</i> | | | | |
| 305 | Single premium stakeholder pensions | | | |
| 306 | Substitute single premium stakeholder pensions | | | |

Section 15 - Regular Premium - Y4

For each of the following products and distribution channels please provide the following details:

| | | A | B | C |
|-----|---|---|-------------------------|------------------|
| | | In force at outset | In force at anniversary | Persistency rate |
| | | <i>Company Representatives</i> | | |
| 307 | Regular premium stakeholder pensions | | | |
| 308 | Substitute regular premium stakeholder pensions | | | |
| | | <i>Intermediaries providing Independent advice or Restricted advice</i> | | |
| 309 | Regular premium stakeholder pensions | | | |
| 310 | Substitute regular premium stakeholder pensions | | | |
| | | <i>Direct Offer Financial Promotions</i> | | |
| 311 | Regular premium stakeholder pensions | | | |
| 312 | Substitute regular premium stakeholder pensions | | | |
| | | <i>Other</i> | | |
| 313 | Regular premium stakeholder pensions | | | |
| 314 | Substitute regular premium stakeholder pensions | | | |

Section 16 - Single Premium - Y4

For each of the following products and distribution channels please provide the following details:

| A | B | C |
|---|---|---|
|---|---|---|

| | In force at outset | In force at anniversary | Persistency rate |
|---|--|-------------------------|------------------|
| <i>Company Representatives</i> | | | |
| 315 | Single premium stakeholder pensions | | |
| 316 | Substitute single premium stakeholder pensions | | |
| <i>Intermediaries providing Independent advice or Restricted advice</i> | | | |
| 317 | Single premium stakeholder pensions | | |
| 318 | Substitute single premium stakeholder pensions | | |
| <i>Direct Offer Financial Promotions</i> | | | |
| 319 | Single premium stakeholder pensions | | |
| 320 | Substitute single premium stakeholder pensions | | |
| <i>Other</i> | | | |
| 321 | Single premium stakeholder pensions | | |
| 322 | Substitute single premium stakeholder pensions | | |

Insert the following new annex after SUP 16 Annex 6R. The text is not underlined.

16 Annex 6AG Guidance notes for completion of the FCA Persistency Report

The form in SUP 16 Annex 6R should only be completed by *firms* subject to the reporting requirements in SUP 16.8 of the *FCA Handbook*.

General Notes

Firms should refer to SUP 16.8.4R for interpretation of SUP 16.8, SUP 16 Annex 6R and SUP 16 Annex 6AG.

SUP 16.8.5R provides an example calculation of a persistency rate. This rate should be converted to a percentage to one decimal place for the purposes of reporting in SUP 16 Annex 6R.

Example of calculation of persistency rate for life policies that commenced during 2014

| | In force at outset (IFAO) | In force at anniversary (IFAA) | Persistency rate $((IFAA/IFAO)*100)$ |
|--------------------------------|------------------------------|--------------------------------------|---|
| <i>Company Representatives</i> | | | |
| Endowment Assurance | 100 | 90 | $=(90/100)*100$ |
| Whole Life Assurance | 200 | 160 | $=(160/200)*100$ |
| Personal Pension Policy | 300 | 210 | $=(210/300)*100$ |
| Other Pension Policy | 400 | 240 | $=(240/400)*100$ |
| Other Life Assurance | 500 | 250 | $=(250/500)*100$ |
| Income Withdrawal | 600 | 240 | $=(240/600)*100$ |
| Group Personal Pension | 700 | 210 | $=(210/700)*100$ |
| Mortgage Endowment | 800 | 160 | $=(160/800)*100$ |

Specific guidance

For the avoidance of doubt, where the form in SUP 16 Annex 6R refers to ‘intermediaries providing *independent advice* or *restricted advice*’, the data in this column should include all sales from or through independent restricted advisers except sales through a company *representative*.

If a persistency report reports on an *income withdrawal*, the *firm* must not include the policy under any other relevant category in the form in SUP 16 Annex 6R.

Under SUP 16.8.16R, a *life policy* must be treated as not in force if *premiums* have not been paid at the relevant date.

Data elements

These are referred to by row first, then by column, so data element 2A will be row 2 and column A.

Life Policies

1A Do you wish to report a nil return for life policies?

Firms should select 'Yes' if the *firm* meets the conditions under SUP 16.8.14R(1) and/or (2)

Regular Premium

2A – 33C, 66A – 97C, 130A – 161C, 194A – 225C

For each of the following products and distribution channels please provide the following details:

Firms should provide details of the number of relevant regular premium products in force at outset, in force at anniversary and the calculated persistency rate according to the formula detailed in the earlier example.

Single Premium

34A – 65C, 98A – 129C, 162A – 193C, 226A – 257C

For each of the following products and distribution channels please provide the following details:

Firms should provide details of the number of relevant single premium products in force at outset, in force at anniversary and the calculated persistency rate according to the formula detailed in the earlier example.

Stakeholder Pensions

258A Do you wish to report a nil return for stakeholder pensions?

Firms should select 'Yes' if the *firm* meets the conditions under SUP 16.8.14R(2)

Regular Premium

- 259A – 266C,
275A – 282C,
291A – 298C,
307A – 314C**
- For each of the following products and distribution channels please provide the following details:**
- Firms* should provide details of the number of relevant regular premium stakeholder pension products in force at outset, in force at anniversary and the calculated persistency rate according to the formula detailed in the earlier example.

Single Premium

- 267A – 274C,
283A – 290C,
299A – 306C,
315A – 322C**
- For each of the following products and distribution channels please provide the following details:**
- Firms* should provide details of the number of relevant single premium stakeholder pension products in force at outset, in force at anniversary and the calculated persistency rate according to the formula detailed in the earlier example.

Part 3: Comes into force on 1 January 2015

16 Annex 21R REPORTING FIELDS

R This is the annex referred to in SUP 16.11.7R.

1 GENERAL REPORTING FIELDS

The following data reporting fields must be completed, where applicable, for all reportable transactions and submitted in a prescribed format.

| Data reporting field | Code (where applicable) | Notes |
|--|--------------------------------|---|
| ... | | |
| Transaction reference (<i>regulated mortgage contracts, high cost short term loans and home credit loan agreements</i> only) | Numeric / Alphanumeric | A unique reference for the transaction, internal to the reporting <i>firm</i> , that will enable the <i>firm</i> to provide the <i>FCA</i> with more information concerning the transaction if required, e.g. the account number, application number etc. |
| ... | | |

2 SPECIFIC REPORTING FIELDS

...

(c) Mortgages

....

| Data reporting field | Code (where applicable) | Notes |
|--|---|--|
| Sales Data (report for all <i>regulated mortgage contracts</i>) | | |
| Date mortgage account opened | DD/MM/YYYY | Date of mortgage completion or draw-down of the funds. |
| ... | | |
| Type of mortgage | L = <i>lifetime mortgage</i> SA = <i>shared appreciation mortgage</i> SO = <i>shared ownership mortgage</i> BM = <i>business loan</i> BL = <i>bridging loan</i> GM = <i>guarantor mortgage</i> HN = <i>loan to a high net worth customer</i> BR = <i>buy-to-let mortgage (regulated)</i> LO = <i>low start mortgage</i> SB = <i>self-build mortgage</i> SE = <i>secured overdraft</i> VN = <u>contract variation with no affordability assessment</u> NA = <i>not</i> | Use code to indicate mortgage type. Report all relevant codes. Report 'NA' to denote 'not applicable' where codes do not apply. Report a 'guarantor mortgage' where the income of a guarantor has been included in the affordability assessment. Report a 'low start mortgage' where payments are made on an interest-only basis for a set period at the start of the mortgage, but payments contractually revert to a repayment basis after this set period. Report 'VN' for <u>contract variations that result in a new regulated mortgage contract, where no affordability assessment has been undertaken in accordance with MCOB 11.6.</u> |

| | | |
|-----|------------|--|
| | applicable | |
| ... | | |
| | | |

...

| Data reporting field | Code (where applicable) | Notes |
|--|--------------------------------|--|
| Performance Data (report for all <i>regulated mortgage contracts</i>) | | |
| ... | | |
| Current balance outstanding | Numeric £ | <p>This is the interest bearing balance of the mortgage that is outstanding at the end of the reporting period, represented as a sterling equivalent amount. This amount should include <i>arrears</i>, and fees and charges added to the loan.</p> <p>For repossessions with a <i>sale shortfall</i>, continue to report the amount of the <i>sale shortfall</i> until the mortgage account is closed.</p> <p>For accounts closed during the reporting period, report '0'.</p> <p>Where the loan is split into more than one part, report the total current balance outstanding across all parts.</p> |
| <u>Date of balance</u> | <u>DD/MM/YYYY</u> | <u>Report date of current balance outstanding.</u> |
| ... | | |
| | | |

...