

Funeral Plan Providers FP003a - Half-Yearly Prudential Return

Special Instructions

Part One, Part Two and Part Three must be completed.
 Memos (1) and (2) to be completed, where applicable.
 Monetary answers must be completed in Sterling.

PART ONE: FINANCIAL STATEMENT INFORMATION

SECTION A: BALANCE SHEET

(as at end date of Reporting Period)

	A	B
FIXED ASSETS		
1	Intangible assets	<input type="text"/>
2	Tangible assets	<input type="text"/>
3	Investments	<input type="text"/>
4	TOTAL FIXED ASSETS	<input type="text"/>
CURRENT ASSETS		
5	Inventories	<input type="text"/>
6	Debtors (see Memo (1))	<input type="text"/>
7	Investments held as current assets (see Memo (2))	<input type="text"/>
8	Cash at bank and in hand	<input type="text"/>
9	Other assets	<input type="text"/>
10	TOTAL CURRENT ASSETS	<input type="text"/>
CURRENT LIABILITIES (amounts falling due within one year)		
11	Bank loans and overdrafts	<input type="text"/>
12	Other liabilities falling due within one year	<input type="text"/>
13	TOTAL CURRENT LIABILITIES	<input type="text"/>
14	Net current assets	<input type="text"/>
15	Total assets less total current liabilities	<input type="text"/>
16	Other liabilities falling due after more than one year	<input type="text"/>
17	Provisions for liabilities and charges	<input type="text"/>
18	Net assets	<input type="text"/>
19	Guarantees provided by firm	<input type="text"/>
CAPITAL AND RESERVES <u>Capital account (incorporated businesses excluding Limited Liability Partnerships)</u>		
20	Ordinary share capital	<input type="text"/>
21	Preference share capital	<input type="text"/>
22	Share premium account	<input type="text"/>
23	Profit and Loss account (retained earnings)	<input type="text"/>
24	Other reserves	<input type="text"/>
25	TOTAL CAPITAL AND RESERVES	<input type="text"/>

Capital account (unincorporated businesses and Limited Liability Partnerships)

26	Sole trader / Partners' capital account / Members' capital	<input type="text"/>
27	Other reserves	<input type="text"/>
28	TOTAL CAPITAL AND RESERVES	<input type="text"/>

Memo (1)

29	Total amount falling due within one year from directors, fellow group undertakings or undertakings in which the firm has a participating interest where included in Debtors.	<input type="text"/>
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Memo (2)

30	Value of shares in group undertakings where such investments are held as current assets.	<input type="text"/>
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SECTION B: PROFIT AND LOSS ACCOUNT

(for the period corresponding to the Reporting Period)

REVENUE

(Income accrued during the reporting period)

B

31	Revenue from all regulated pre-paid funeral plan activities	<input type="text"/>
32	Revenue from all FCA regulated activities <i>(including regulated pre-paid funeral plan activities)</i>	<input type="text"/>
33	Revenue from all non-FCA regulated activities	<input type="text"/>
34	TOTAL REVENUE	<input type="text"/>

EXPENDITURE

(Expenditure incurred during the reporting period)

35	TOTAL EXPENDITURE	<input type="text"/>
36	Profit/(Loss) on ordinary activities before taxation	<input type="text"/>
37	Profit/(Loss) on extraordinary activities before taxation	<input type="text"/>
38	Taxation	<input type="text"/>
39	Profit/(Loss) for the period before dividends and appropriations	<input type="text"/>
40	Dividends and other appropriations	<input type="text"/>
41	Retained Profit	<input type="text"/>

Annual report and accounts

42	Date of most recent annual report and accounts	<input type="text" value="dd/mm/yyyy"/>
43	Please provide an attachment or the link to the publication of your most recent annual report and accounts	<input type="text" value="https://"/>

PART TWO: SUPPLEMENTARY INFORMATION

TRUST-BACKED FUNERAL PLANS

(to be completed by Funeral Plan Providers with funeral plans backed by trust arrangements)
 (as at the end date of the Reporting Period)

A	B	C	D	E	F
		Amount due to be paid out from trust assets, if all plan holders were to pass away the day after the end date of the Reporting Period and every plan was fully paid up. ie are not in arrears and all outstanding future premiums have been paid			
Number of undrawn (live) funeral plans not redeemed against a funeral	Total value of undrawn (live) funeral plans not redeemed against a funeral	Minimum Plan Value	Maximum Plan Value	Average (Mean) Plan Value	Median Plan Value
44	Single payment				
45	Instalment - fully paid				
46	Instalment - not yet fully paid				
47	Total				

- 48 Value of trust assets
(including net present value of remaining instalments)
- 49 Trust assets per undrawn (live) funeral plan
(on a fully paid up instalment basis)

SOLVENCY ASSESSMENT REPORT (SAR) & TRUST ACCOUNTS

(to be completed by Funeral Plan Providers with funeral plans backed by trust arrangements)

- B
- 50 Have you obtained a Solvency Assessment Report (SAR) in the last 12 months?
 - 51 Date of most recent Solvency Assessment Report (SAR)
 - 52 Please provide an attachment or the link to the publication of your most recent Solvency Assessment Report (SAR)
 - 53 What is the name of the trust actuary who completed your most recent Solvency Assessment Report (SAR)?
 - 54 What is the name of trust actuary's company?

According to your most recent Solvency Assessment Report (SAR):

- 55 Valuation Date of Solvency Assessment Report (SAR)
- 56 Valuation of trust assets
- 57 Valuation of pre-paid funeral plan liabilities
- 58 Solvency Ratio (best estimate basis)
- 59 Have any withdrawal / disbursements of trust surplus(es) been authorised by the trust actuary during the Reporting Period?
- 60 Value of any withdrawal / disbursements of trust surplus(es) during Reporting Period
- Trust accounts*
- 61 Date of most recent annual trust accounts
- 62 Please provide an attachment or the link to the publication of your most recent annual trust accounts

INSURANCE-BACKED FUNERAL PLANS

(to be completed by Funeral Plan Providers with funeral plans backed by insurance arrangements)
 (as at the end date of the Reporting Period)

	A	B	C	D	E	F
			Amount due to be paid out (death benefit), if all plan holders were to pass away the day after the end date of the Reporting Period and every plan was fully paid up ie are not in arrears and all outstanding future premiums have been paid			
	Number of live insurance-backed funeral plans not redeemed against a funeral	Total Sum Assured (Plan Value) of live insurance-backed funeral plans not redeemed against a funeral	Minimum Sum Assured	Maximum Sum Assured	Average (Mean) Plan Sum Assured	Median Plan Sum Assured
63	Single premium	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
64	Instalment - inside moratorium period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
65	Instalment - outside moratorium period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
66	Total	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

APPOINTED REPRESENTATIVES

B

- 67 Number of Appointed Representatives ("ARs") registered with the firm, at the end of the Reporting Period, that are engaged in pre-paid funeral plan activities
- 68 Total Revenue accrued by registered Appointed Representatives of the firm from all pre-paid funeral plan activities during the Reporting Period
- 69 Does the firm have appropriate systems and procedures to ensure that the activities of its ARs are effectively monitored and controlled?
- (for firms that have registered Appointed Representatives)
- 70 Number of ARs that have been subject to monitoring visits by the firm during the Reporting Period.
- 71 Number of ARs that have been subject to file reviews by the firm during the Reporting Period.
- 72 Number of ARs that have been subject to financial checks by the firm during the Reporting Period.

AUDITED ACCOUNTS

- 73 If your firm is incorporated, does your firm qualify for the Companies House small firms' exemption from having its accounts audited?
- 74 If the firm is required to submit audited accounts, please report the date on which your accounts were last audited

PART THREE: REGULATORY CAPITAL

SECTION C: CORE CAPITAL RESOURCES REQUIREMENT

(as at the firm's most recent accounting reference date)

B

- 75 Annual income
- Annual income' is the total income (revenue) accrued by the firm during the 12 months prior to the accounting reference date as given in the firm's most recent annual financial statement from the firm's relevant regulated activity or activities.
- 76 the sum of
- (a) the number of undrawn funeral plan contracts backed by trust arrangements, multiplied by the median of the amounts that would be payable to the firm under each trust arrangement if a funeral were required on the day following the end of the firm's previous reporting period , multiplied by 0.5%;
- (b) the number of undrawn funeral plan contracts backed by a whole of life insurance policy, multiplied by the median of the amounts payable to the firm under each whole of life insurance policy if a funeral were required on the day following the end of the firm's previous reporting period , multiplied by 0.5%.
- 77 Base requirement
- 78 2.5% of annual income
- 79 **CORE CAPITAL RESOURCES REQUIREMENT**
- (as at the firm's most recent accounting reference date)

SECTION D: CORE CAPITAL RESOURCES

(as at the firm's end date of the Reporting Period)

<u>Incorporated businesses excluding Limited Liability Partnerships</u>		A
80	Share capital	<input type="text"/>
81	Reserves	<input type="text"/>
82	Interim net profits	<input type="text"/>
83	Revaluation reserves	<input type="text"/>
84	Eligible subordinated loans	<input type="text"/>
85	less investments in own shares	<input type="text"/>
86	less intangible assets	<input type="text"/>
87	less interim net losses	<input type="text"/>
88	TOTAL CORE CAPITAL RESOURCES (as at the firm's end date of the Reporting Period)	<input type="text"/>

<u>Unincorporated businesses and Limited Liability Partnerships</u>		
89	Capital of a sole trader or partnership	<input type="text"/>
90	Eligible subordinated loans	<input type="text"/>
91	Personal assets not needed to meet non-business liabilities	<input type="text"/>
92	less intangible assets	<input type="text"/>
93	less interim net losses	<input type="text"/>
94	less excess of drawings over profits for a sole trader or partnership	<input type="text"/>
95	TOTAL CORE CAPITAL RESOURCES (as at the firm's end date of the Reporting Period)	<input type="text"/>

SECTION E: CAPITAL ADEQUACY POSITION

(as at the firm's end date of the Reporting Period)

96	CORE CAPITAL RESOURCES SURPLUS/(DEFICIT) (as at the firm's end date of the Reporting Period)	<input type="text"/>
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Funeral Plan Intermediaries FP003b - Half-Yearly Prudential Return

Special Instructions

Part One, Part Two and Part Three must be completed.
 Memos (1) and (2) to be completed, where applicable.
 Monetary answers must be completed in Sterling.

PART ONE: FINANCIAL STATEMENT INFORMATION

SECTION A: BALANCE SHEET

(as at end date of Reporting Period)

	A	B
FIXED ASSETS		
1 Intangible assets		<input type="text"/>
2 Tangible assets		<input type="text"/>
3 Investments		<input type="text"/>
4 TOTAL FIXED ASSETS		<input type="text"/>
CURRENT ASSETS		
5 Inventories	<input type="text"/>	
6 Debtors (see Memo (1))	<input type="text"/>	
7 Investments held as current assets (see Memo (2))	<input type="text"/>	
8 Cash at bank and in hand	<input type="text"/>	
9 Other assets	<input type="text"/>	
10 TOTAL CURRENT ASSETS	<input type="text"/>	
CURRENT LIABILITIES (amounts falling due within one year)		
11 Bank loans and overdrafts	<input type="text"/>	
12 Other liabilities falling due within one year	<input type="text"/>	
13 TOTAL CURRENT LIABILITIES	<input type="text"/>	
14 Net current assets		<input type="text"/>
15 Total assets less total current liabilities		<input type="text"/>
16 Other liabilities falling due after more than one year		<input type="text"/>
17 Provisions for liabilities and charges		<input type="text"/>
18 Net assets		<input type="text"/>
19 Guarantees provided by firm		<input type="text"/>
CAPITAL AND RESERVES <u>Capital account (incorporated businesses excluding Limited Liability Partnerships)</u>		
20 Ordinary share capital	<input type="text"/>	
21 Preference share capital	<input type="text"/>	
22 Share premium account	<input type="text"/>	
23 Profit and Loss account (retained earnings)	<input type="text"/>	
24 Other reserves	<input type="text"/>	
25 TOTAL CAPITAL AND RESERVES	<input type="text"/>	

Capital account (unincorporated businesses and Limited Liability Partnerships)

26	Sole trader / Partners' capital account / Members' capital	<input type="text"/>
27	Other reserves	<input type="text"/>
28	TOTAL CAPITAL AND RESERVES	<input type="text"/>

Memo (1)

29	Total amount falling due within one year from directors, fellow group undertakings or undertakings in which the firm has a participating interest where included in Debtors.	<input type="text"/>
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Memo (2)

30	Value of shares in group undertakings where such investments are held as current assets.	<input type="text"/>
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SECTION B: PROFIT AND LOSS ACCOUNT

(for the period corresponding to the Reporting Period)

REVENUE

(Income accrued during the reporting period)

B

31	Revenue from all regulated pre-paid funeral plan activities	<input type="text"/>
32	Revenue from all FCA regulated activities <i>(including regulated pre-paid funeral plan activities)</i>	<input type="text"/>
33	Revenue from all non-FCA regulated activities	<input type="text"/>
34	TOTAL REVENUE	<input type="text"/>

EXPENDITURE

(Expenditure incurred during the reporting period)

35	TOTAL EXPENDITURE	<input type="text"/>
36	Profit/(Loss) on ordinary activities before taxation	<input type="text"/>
37	Profit/(Loss) on extraordinary activities before taxation	<input type="text"/>
38	Taxation	<input type="text"/>
39	Profit/(Loss) for the period before dividends and appropriations	<input type="text"/>
40	Dividends and other appropriations	<input type="text"/>
41	Retained Profit	<input type="text"/>

Annual report and accounts

42	Date of most recent annual report and accounts	<input type="text" value="dd/mm/yyyy"/>
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43	Please provide an attachment or the link to the publication of your most recent annual report and accounts	<input type="text" value="https://"/>
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PART TWO: SUPPLEMENTARY INFORMATION

APPOINTED REPRESENTATIVES

B

- 44 Number of Appointed Representatives ("ARs") registered with the firm, at the end of the Reporting Period, that are engaged in pre-paid funeral plan intermediation activities
- 45 Total Revenue accrued by registered Appointed Representatives of the firm from all pre-paid funeral plan intermediation activities during the Reporting Period
- 46 Does the firm have appropriate systems and procedures to ensure that the activities of its ARs are effectively monitored and controlled?
- (for firms that have registered Appointed Representatives)
- 47 Number of ARs that have been subject to monitoring visits by the firm during the Reporting Period.
- 48 Number of ARs that have been subject to file reviews by the firm during the Reporting Period.
- 49 Number of ARs that have been subject to financial checks by the firm during the Reporting Period.

AUDITED ACCOUNTS

- 50 If your firm is incorporated, does your firm qualify for the Companies House small firms' exemption from having its accounts audited?
- 51 If the firm is required to submit audited accounts, please report the date on which your accounts were last audited

PART THREE: REGULATORY CAPITAL

SECTION C: CORE CAPITAL RESOURCES REQUIREMENT

(as at the firm's most recent accounting reference date)

B

- 52 Annual income
Annual income' is the total income (revenue) accrued by the firm during the 12 months prior to the accounting reference date as given in the firm's most recent annual financial statement from the firm's relevant regulated activity or activities.
- 53 Base requirement
- 54 2.5% of annual income
- 55 **CORE CAPITAL RESOURCES REQUIREMENT**
(as at the firm's most recent accounting reference date)

SECTION D: CORE CAPITAL RESOURCES

(as at the firm's end date of the Reporting Period)

Incorporated businesses excluding Limited Liability Partnerships

A

56	Share capital	<input type="text"/>
57	Reserves	<input type="text"/>
58	Interim net profits	<input type="text"/>
59	Revaluation reserves	<input type="text"/>
60	Eligible subordinated loans	<input type="text"/>
61	less investments in own shares	<input type="text"/>
62	less intangible assets	<input type="text"/>
63	less interim net losses	<input type="text"/>
64	TOTAL CORE CAPITAL RESOURCES (as at the firm's end date of the Reporting Period)	<input type="text"/>

Unincorporated businesses and Limited Liability Partnerships

65	Capital of a sole trader or partnership	<input type="text"/>
66	Eligible subordinated loans	<input type="text"/>
67	Personal assets not needed to meet non-business liabilities	<input type="text"/>
68	less intangible assets	<input type="text"/>
69	less interim net losses	<input type="text"/>
70	less excess of drawings over profits for a sole trader or partnership	<input type="text"/>
71	TOTAL CORE CAPITAL RESOURCES (as at the firm's end date of the Reporting Period)	<input type="text"/>

SECTION E: CAPITAL ADEQUACY POSITION

(as at the firm's end date of the Reporting Period)

72	CORE CAPITAL RESOURCES SURPLUS/(DEFICIT) (as at the firm's end date of the Reporting Period)	<input type="text"/>
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Proposed Guidance notes for completion of the half yearly prudential data regulatory return (FP003a and FP003b) for Funeral Plan Providers and Funeral Plan Intermediaries

Guidance for FP003a and FP003b

This data collects key financial information half yearly from funeral plan firms and is used by the FCA in the monitoring of firms both individually and collectively. The data assists the FCA in the ongoing supervision of firms engaged in funeral plans activity.

The Funeral Plan Providers prudential data return will be identified as FP003a and the Funeral Plan Intermediaries' prudential data return will be identified as FP003b. The guidance notes below relate to the return for Funeral Plan Providers (FP003a) and the relevant question numbers. While the guidance notes are also relevant to the return for Funeral Plan Intermediaries (FP003b), certain questions asked in the FP003a will **not** apply to Funeral Plan Intermediaries (more specifically questions 44 to 66, and question 76). A different base requirement also applies in Part three of both returns. Our RegData system is structured so that regulatory returns are specific to the firm.

This guidance note does not constitute individual or general FCA guidance. The purpose of this guidance is to help firms complete the financial return. This summary is not a substitute for reading the actual text of the FCA Handbook. It is important to note that this guidance may be subject to periodic review.

Data elements

Question		Notes
1	Intangible assets	Intangible assets are assets that are not physical. For example, goodwill, copyrights, patents and intellectual property.
2	Tangible assets	Tangible assets are assets that have physical substance and for which an approximate value can be attached. Examples include property, real estate, plant and equipment beneficially owned by the firm.
3	Investments	The company's long-term investments, including shares, bonds, real estate, exchange-traded funds, money market funds, cash or cash equivalents held for long-term investment purposes.
4	Total Fixed Assets	This should be the sum of items 1 (intangible assets), 2 (tangible assets) and 3 (investments).
5	Inventories	These are assets held for sale in the ordinary course of business (finished goods), assets in the production process for sale in the ordinary course of business (work in progress), and materials or supplies that are consumed during production (raw materials).
6	Debtors	This includes loans and securities, and both trade and non-trade debtors. It also includes the total amount falling due within one year from directors, fellow group undertakings or undertakings in which the firm has a participating interest where included in Debtors.

7	Investments held as current assets	These are short-term investments that a firm holds for resale or pending their sale with a maturity date of less than one year and are generally, easily converted to cash. These can include short-term investments in, for example, equities, debt securities and exchange-traded funds. It also includes the value of shares in group undertakings where such investments are held as current assets.
8	Cash at bank and in hand	This refers to amounts which are held by a business in the form of notes and coins (e.g. petty cash) or which are held at a bank in the form of on demand deposits.
9	Other assets	Includes any other current assets not reported elsewhere.
10	Total Current Assets	This should be the sum of items 5 to 9.
11	Bank loans and overdrafts	This comprises any borrowings made from banks or building societies.
12	Other liabilities falling due within one year	Includes any other current liabilities not reported elsewhere.
13	Total Current Liabilities	This should be the sum of items 11 to 12.
14	Net current assets	This should equal item 10 (total current assets) minus item 13 (total current liabilities).
15	Total assets less total current liabilities	This should equal item 4 (total fixed assets) plus item 14 (net current assets).
16	Other liabilities falling due after more than one year	These are longer term liabilities, including loans (e.g. mortgage, bank loans or debt securities issued) that are due to be repaid after more than one year and debt securities.
17	Provisions for liabilities and charges	Liabilities of uncertain timing or amount eg arising from a legal or constructive obligation
18	Net assets	Net assets is the net current capital position of the firm. This should equal item 15 (total assets less total current liabilities) minus items 16 (other liabilities falling due after more than one year) and 17 (provisions for liabilities and charges). Please note that this figure must be the same figure as item 25 (total capital and reserves), otherwise the balance sheet will not balance.
19	Guarantees provided by firm	This is the total value of guarantees provided by the firm to cover the indebtedness of other persons or entities.
20	Ordinary share capital	The face value of shares that have been issued and for which cash has been received.
21	Preference share capital	The face value of shares that have been issued and for which cash has been received, and have

		preferential rights over the holders of ordinary shares.
22	Share premium account	The difference between the cash received in exchange for ordinary share capital and the face value of the shares issued.
23	Profit and Loss account (retained earnings)	The accumulation of all previously retained profits/losses since the birth of the firm.
24	Other reserves	Any other reserves not already covered by the previous headings - an example would be revaluation reserves.
25	Total Capital and Reserves	This is the total capital and reserves at the firm. This figure is the total of item 20 (ordinary share capital), 21 (preference share capital), item 22 (share premium account), item 23 (profit and loss account (retained earnings)), and item 24 (other reserves). Please note that this figure must be the same figure as item 18 (net assets), otherwise the balance sheet will not balance.
26	Sole trader / Partners' capital account / Members' capital	The current balance of the firm's capital account.
27	Other reserves	Any other reserves not already covered by the previous heading.
28	Total Capital and Reserves	This is the total capital and reserves at the firm. This figure is the total of item 26 (Sole trader/Partners' capital account/Members' capital) and item 27 (other reserves). Please note that this figure must be the same figure as item 18 (net assets), otherwise the balance sheet will not balance.
29	Total amount falling due within one year from directors, fellow group undertakings or undertakings in which the firm has a participating interest where included in Debtors	Insert monetary value.
30	Value of shares in group undertakings where such investments are held as current assets	Insert monetary value.
31	Revenue from all regulated pre-paid funeral plan activities	This is the sum of commission, fees and other income from all regulated pre-paid funeral plan activities.
32	Revenue from all FCA regulated activities	This is the sum of commission, fees and other income from all FCA regulated activities, including all regulated pre-paid funeral plan activities.
33	Revenue from all non-FCA regulated activities	This is the sum of commission, fees and other income from all non-FCA regulated activities.

34	Total Revenue	This is the sum of item 32 (revenue from all FCA regulated activities) and item 33 (revenue from all non-FCA regulated activities).
35	Total Expenditure	This is the total expenditure of the firm both in relation to its regulated and non-regulated activities (excluding tax). Commissions paid to appointed representatives are recorded here.
36	Profit/(Loss) on ordinary activities before taxation	This figure is produced by deducting the total expenditure from ordinary activities (both regulated and non-regulated) from the total revenue (both regulated and non-regulated). If the firm has not undertaken any extraordinary activities, the formula is simply: item 34 (total revenue) minus item 35 (total expenditure).
37	Profit/(Loss) on extraordinary activities before taxation	An extraordinary event is a one-off event that has either generated a significant profit or loss. Examples of an extraordinary activity would be the sale of a building, or the purchase of new premises. This figure should be calculated using the following formula: Total revenue obtained as a result of the extraordinary activities - total expenditure caused as a result of extraordinary activities.
38	Taxation	The firm should estimate the tax that will be payable on its profits, and insert that figure in this field.
39	Profit/(Loss) for the period before dividends and appropriations	This figure should be calculated using the following formula: item 34 (total revenue) - item 35 (total expenditure) - item 38 taxation.
40	Dividends and other appropriations	Dividends and other appropriations include dividends paid to shareholders, staff bonuses, wages paid to self (sole trader) etc.
41	Retained Profit	Retained profit is calculated using the following formula: Item 39 (Profit/(Loss) for the period before dividends and appropriations) - item 40 (dividends and other appropriations).
42	Date of most recent annual report and accounts	State the date.
43	Please provide an attachment or the link to the publication of your most recent annual report and accounts.	Provide an attachment or state the link.
44	Single payment	State the relevant numbers and monetary values - refer to FPCOB 15.5.1R(3).

45	Instalment - fully paid	State the relevant numbers and monetary values - refer to FPCOB 15.5.1R(3).
46	Instalment - not yet fully paid	State the relevant numbers and monetary values - refer to FPCOB 15.5.1R(3).
47	Total	State the relevant numbers and monetary values. For columns A and B, provide the sums of the relevant figures in items 44, 45 and 46.
48	Value of trust assets	Insert monetary value, including net present value of remaining instalments.
49	Trust assets per undrawn (live) funeral plan	Provide the information on a fully paid up instalment basis.
50	Have you obtained a Solvency Assessment Report (SAR) in the last 12 months	State yes or no.
51	Date of most recent Solvency Assessment Report (SAR)	State the date
52	Please provide an attachment or the link to the publication of your most recent Solvency Assessment Report (SAR)	Add an attachment or a link.
53	What is the name of the trust actuary who completed your most recent Solvency Assessment Report (SAR)	State the trust actuary's name.
54	What is the name of trust actuary's company	State the company name.
55	Valuation Date of Solvency Assessment Report (SAR)	State the date.
56	Valuation of trust assets	State the monetary value.
57	Valuation of pre-paid funeral plan liabilities	State the monetary value.
58	Solvency Ratio (best estimate basis)	This is the ratio of trust assets over trust liabilities as a percentage, on a best estimate basis. A best estimate valuation should reflect the actuary's expectation of future experience for each risk factor given all available, relevant experience and information pertaining to the assumption being estimated and set in such a manner that there is an equal likelihood of the actual value being greater than or less than the expected value.
59	Have any withdrawal / disbursements of trust surplus(es) been authorised	State 'yes' or 'no'.

	by the trust actuary during the reporting period	
60	Value of any withdrawal / disbursements of trust surplus(es) during reporting period	State the total monetary value of withdrawals / disbursements.
61	Date of most recent annual trust accounts	State date.
62	Please provide an attachment or the link to the publication of your most recent annual trust accounts	State link.
63	Single premium	State the relevant numbers and monetary values - refer to FPCOB 15.5.1R(3).
64	Instalment - inside moratorium period	State the relevant numbers and monetary values - refer to FPCOB 15.5.1R(3).
65	Instalment - outside moratorium period	State the relevant numbers and monetary values - refer to FPCOB 15.5.1R(3).
66	Total	State the relevant numbers and monetary values. For columns A and B, provide the sums of the relevant figures in items 63, 64 and 65.
67	Number of Appointed Representatives ("ARs") registered with the firm, at the end of the reporting period, that are engaged in pre-paid funeral plan activities	State number of ARs.
68	Total revenue accrued by registered Appointed Representatives of the firm from all pre-paid funeral plan activities during the reporting period	State total revenue.
69	Does the firm have appropriate systems and procedures to ensure that the activities of its ARs are effectively monitored and controlled	Answer 'yes' or 'no'.
70	Number of ARs that have been subject to monitoring visits by the firm during the reporting period	(For firms that have registered Appointed Representatives). State the number of ARs.
71	Number of ARs that have been subject to file reviews by the firm during the Reporting Period	(For firms that have registered Appointed Representatives). State the number of ARs.

72	Number of ARs that have been subject to financial checks by the firm during the reporting period	(For firms that have registered Appointed Representatives). State the number of ARs.
73	If your firm is incorporated, does your firm qualify for the Companies House small firms' exemption from having its accounts audited	Answer 'yes' or 'no'.
74	If the firm is required to submit audited accounts, please report the date on which your accounts were last audited	State the date, if applicable.
75	Annual income	A firm's annual income refers to all income received or receivable, whether arising from the firm's permitted activities or not, as reported in its most recent audited annual financial statements. Please see FPCOBS 15.8 (Calculation of annual income).
76	the sum of: (a) the number of undrawn funeral plan contracts backed by trust arrangements, multiplied by the median of the amounts that would be payable to the firm under each trust arrangement if a funeral were required on the day following the end of the firm's previous reporting period, multiplied by 0.5%; (b) the number of undrawn funeral plan contracts backed by a whole of life insurance policy, multiplied by the median of the amounts payable to the firm under each whole of life insurance policy if a funeral were required on the day following the end of the firm's previous reporting period, multiplied by 0.5%	This is calculated using the following formula (see FPCOB 15.5.1R(3): (Item 47A (total number of undrawn (live) funeral plans backed by trust arrangements not redeemed against a funeral) x item 47F (median value for the whole group of undrawn (live) funeral plans backed by trust arrangements and not redeemed against a funeral) x 0.005) + (item 66A (total number of live insurance-backed funeral plans not redeemed against a funeral) x item 66F (median plan sum assured for the whole group of live insurance-backed funeral plans not redeemed against a funeral) x 0.005).
77	Base requirement	Guidance not required. Note that this differs for funeral plan providers and funeral plan intermediaries.
78	2.5% of annual income	This figure should be calculated using the following formula: item 75 (annual income) x 0.025.
79	Core capital Resources Requirement	This is the higher of: item 76, item 77, and item 78. See FPCOB 15.5.1R
80	Share capital	As per FPCOB 15.9.3R, this includes 'ordinary share capital' and 'preference share capital (excluding

		preference shares redeemable by shareholders within two years)'. This must be fully paid.
81	Reserves	This is the accumulated total of all retained profit, and other reserves created by appropriations of share premiums and similar realised appropriations. Reserves would also include gifts of capital, for example, from a parent undertaking. See also FPCOB 15.9.3R, including for adjustments that firms must make to its reserves, where appropriate.
82	Interim net profits	This figure is the total interim profits net of tax, anticipated dividends or proprietors' drawings and other appropriations. See FPCOB 15.9.3R
83	Revaluation reserves	These are unrealised reserves arising from the revaluation of fixed assets.
84	Eligible subordinated loans	Eligible subordinated loans - a subordinated loan/debt must not form part of the capital resources for the core capital resources requirement of the firm unless it meets the conditions set out in FPCOB 15.9.8R.
85	Less investments in own shares	Any 'investments' in the balance sheet which are invested in the firm's own shares must be inserted in this box for deduction.
86	Less intangible assets	Intangible assets are assets that are not physical. For example, goodwill, copyrights, patents and intellectual property. This should be the same figure inserted in Question 1.
87	Less interim net losses	These should be inserted in this box when they have not already been incorporated into the 'reserves'.
88	Total Core Capital Resources	This is calculated using the following formula: item 80 (share capital) + item 81 (reserves) + item 82 (interim net profits) + item 83 (revaluation reserves) + item 84 (eligible subordinated loans) - item 85 (investments in own shares) - item 86 (intangible assets) - item 87 (interim net losses).
89	Capital of a sole trader or partnership	This is the total net balance on the firm's capital accounts and current account. See FPCOB 15.9.3R.
90	Eligible subordinated loans	Eligible subordinated loans - A subordinated loan/debt must not form part of the capital resources for the core capital resources requirement of the firm unless it meets the conditions set out in FPCOB 15.9.8R.
91	Personal assets not needed to meet non-business liabilities	Sole traders and partnerships may use personal assets as eligible capital unless: i) these assets are being used to meet liabilities relating to other non-FCA activities (including personal and other business activities); or ii) the firm holds client money or other client assets.

92	Less intangible assets	<p>Intangible assets are assets that are not physical. For example, goodwill, copyrights, patents and intellectual property.</p> <p>This should be the same figure inserted in Question 1.</p>
93	Less interim net losses	These should be inserted in this box when they have not already been incorporated into the firm's capital or current accounts.
94	Less excess of drawings over profits for a sole trader or partnership	Firms should include any excess capital removed from the firm over and above any profit made by the firm for deduction.
95	Total Core Capital Resources	This is calculated using the following formula: item 89 (capital of a sole trader or partnership) + item 90 (eligible subordinated loans) + item 91 (personal assets not needed to meet non-business liabilities) - item 92 (intangible assets) - item 93 (interim net losses) - item 94 (excess of drawings over profits for a sole trader or partnership)
96	Core Capital Resources Surplus/(Deficit)	This is calculated using the following formula: item 88 or 95 (total core capital resources) - item 79 (core capital resources requirement).