

SECTION B: Profit and Loss account

B1: Regulated Business Revenue

A B C D E

		Commissions		<u>Fees / Adviser charges/ Consultancy charges</u>	Other income (reg activities)	Regulated business revenue
		Gross	Net			
1	Regulated mortgage contracts					
2	Non-investment insurance					
3	Retail investment <u>products</u>					
4	TOTAL					

B2: Other P&L

5	Income from other FSA regulated activities	
6	Other Revenue (income from non-regulated activities)	
7	TOTAL REVENUE	
8	TOTAL EXPENDITURE	
9	Profit/Loss on ordinary activities before taxation	
10	Profit/Loss on extraordinary activities before taxation	
11	Taxation	
12	Profit/Loss for the period before dividends and appropriations	
13	Dividends and other appropriations	
14	Retained Profit	

SECTION G: Training and Competence

- 1 Total number of all staff
Of which:
- 2 Number of staff that give advice
- 3 Number of staff that give advice (Full time equivalent)
- 4 Number of staff that supervise others to give advice
- 5 Number of advisers that have been assessed as competent
- 6 Number of advisers that have passed appropriate examinations
- 7 Number of advisers that have left since the last reporting date

	A	B	C	D
	Advising on mortgages	Advising on non-investment insurance (retail customer)	Advising on retail investment products	Total

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

- 15** Independent
- 8 Independent (whole of market plus option of fee-only)
- 9 Whole of market (without fee-only option)
- 10 On the basis of a fair analysis of the market
- 11 Restricted / Multi-tie - the products of a limited number of providers
- 12 Restricted / Single-tie - the products of one provider
- 16** Restricted - limited types of product

	Mortgage	Non-Inv Insurance	Retail Investment products
			<u>Yes/No</u>
	<u>Yes/No</u>		
	<u>Yes/No</u>		
		<u>Yes/No</u>	
	<u>Yes/No</u>	<u>Yes/No</u>	<u>Yes/No</u>
	<u>Yes/No</u>	<u>Yes/No</u>	<u>Yes/No</u>
			<u>Yes/No</u>

Clawed back commission (retail investment firms only)

- 13 Clawed back commission by:
- 14

Number	
Value	

SECTION K: Adviser charges

A B C D E F G

Retail investment product revenue from adviser charges

		<i>Independent Advice</i>			<i>Restricted Advice</i>			Total
		<i>Adviser charges invoiced directly to retail clients</i>	<i>Adviser charges invoiced via product providers</i>	<i>Adviser charges invoiced via platform service providers</i>	<i>Adviser charges invoiced directly to retail clients</i>	<i>Adviser charges invoiced via product providers</i>	<i>Adviser charges invoiced via platform service providers</i>	
1	Revenue from initial <i>adviser charges</i>							
2	Revenue from ongoing <i>adviser charges</i>							
3	TOTAL							

Payments of initial adviser charges

		<i>Independent Advice</i>			<i>Restricted Advice</i>			Total
		<i>Adviser charges invoiced directly to retail clients</i>	<i>Adviser charges invoiced via product providers</i>	<i>Adviser charges invoiced via platform service providers</i>	<i>Adviser charges invoiced directly to retail clients</i>	<i>Adviser charges invoiced via product providers</i>	<i>Adviser charges invoiced via platform service providers</i>	
4	Number of lump-sum payments							
5	Regular instalments as proportion of the total due							
6	TOTAL							

Number of one-off advice services

		<i>Independent Advice</i>	<i>Restricted Advice</i>	Total
7	Number of one-off advice services			

SECTION L: Consultancy charges

A B C D E

Retail investment revenue from *group personal pension schemes* or *group stakeholder pension schemes* fees and consultancy charges

	<i>Fees invoiced directly to employer clients</i>	<i>Consultancy charges invoiced via product providers</i>	<i>Consultancy charges invoiced via platform service providers</i>	Total
1 Revenue from initial services				
2 Revenue from ongoing services				
3 Revenue from one-off services				
4 TOTAL				

Number of employers that received one-off services

5 Number of employers that received one-off service in reporting period

Employer clients receiving ongoing *group personal pension schemes* or *group stakeholder pension schemes* services

6 Number of employer clients receiving ongoing <i>group personal pension scheme</i> services at the end of the reporting period	<input type="text"/>
7 Number of employer clients who started receiving ongoing <i>group personal pension scheme</i> services during the reporting period	<input type="text"/>
8 Number of employer clients who stopped receiving ongoing <i>group personal pension scheme</i> services during the reporting period	<input type="text"/>

Range of consultancy charges

	Highest	Lowest	Typical
9 First year's projected <i>consultancy charges</i> (as % of first year's total employer and employee contributions) applying to <i>group personal pension schemes</i> or <i>group stakeholder pension schemes</i> set up in reporting period	<input type="text"/>	<input type="text"/>	<input type="text"/>

Types of consultancy charges in typical scheme (~~tick all that apply~~)

	% of employer contributions	% of member contributions	% of fund (annual management charge)	Flat amount per member	Other
10 Active members	<u>Yes/No</u>	<u>Yes/No</u>	<u>Yes/No</u>	<u>Yes/No</u>	<u>Yes/No</u>
11 Deferred members	<input type="checkbox"/>	<input type="checkbox"/>	<u>Yes/No</u>	<u>Yes/No</u>	<u>Yes/No</u>