SECTION B: Profit and Loss account

B1: Regulated Business Revenue

		A	B	C	D	E
		Commissions		**Fees / Adviser charges/ Consultancy charges**	**Other income**	**Regulated business**
		Gross	Net		**(reg activities)**	**revenue**
1	Regulated mortgage contracts					
2	Non-investment insurance					
3	Retail investment products					
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

		A	B	C	D
		Advising on mortgages	Advising on non-investment insurance (retail customer)	Advising on retail investment <u>products</u>	Total
1	Total number of all staff				
	Of which:				
2	Number of staff that give advice				
3	Number of staff that give advice (Full time equivalent)				
4	Number of staff that supervise others to give advice				
5	Number of advisers that have been assessed as competent				
6	Number of advisers that have passed appropriate examinations				
7	Number of advisers that have left since the last reporting date				

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

		Mortgage	Non-Inv Insurance	Retail Investment <u>products</u>
<u>**15**</u>	<u>**Independent**</u>			<u>Yes/No</u>
8	Independent (whole of market plus option of fee-only)	<u>Yes/No</u>		
9	Whole of market (without fee-only option)	<u>Yes/No</u>		
10	On the basis of a fair analysis of the market		<u>Yes/No</u>	
11	<u>Restricted /</u> Multi-tie ~~/~~ - the products of a limited number of providers	<u>Yes/No</u>	<u>Yes/No</u>	<u>Yes/No</u>
12	<u>Restricted /</u> Single-tie ~~/ –~~ the products of one provider	<u>Yes/No</u>	<u>Yes/No</u>	<u>Yes/No</u>
<u>**16**</u>	<u>Restricted - limited types of product</u>			<u>Yes/No</u>

Clawed back commission (retail investment firms only)

13	Clawed back commission by:	Number	
14		Value	

SECTION K: Adviser charges

Retail investment product revenue from _adviser charges_

		A	B	C	D	E	F	G
		Independent Advice			*Restricted Advice*			Total
		Adviser charges invoiced directly to *retail clients*	*Adviser charges* invoiced via *product providers*	*Adviser charges* invoiced via *platform service providers*	*Adviser charges* invoiced directly to *retail clients*	*Adviser charges* invoiced via *product providers*	*Adviser charges* invoiced via *platform service providers*	
1	Revenue from initial *adviser charges*							
2	Revenue from ongoing *adviser charges*							
3	TOTAL							

Payments of initial _adviser charges_

		A	B	C	D	E	F	G
		Independent Advice			*Restricted Advice*			Total
		Adviser charges invoiced directly to *retail clients*	*Adviser charges* invoiced via *product providers*	*Adviser charges* invoiced via *platform service providers*	*Adviser charges* invoiced directly to *retail clients*	*Adviser charges* invoiced via *product providers*	*Adviser charges* invoiced via *platform service providers*	
4	Number of lump-sum payments							
5	Regular instalments as proportion of the total due							
6	TOTAL							

Number of one-off advice services

		Independent Advice	*Restricted Advice*	Total
7	Number of one-off advice services			

		A	B	C	D	E	F	G

***Retail clients* paying for ongoing advice services**

		B
8	Number of ~~*Retail*~~ *retail clients* paying for ongoing advice services at the end of the reporting period	
9	Number of ~~*Retail*~~ *retail clients* who started paying for ongoing advice services during the reporting period	
10	Number of ~~*Retail*~~ *retail clients* who stopped paying for ongoing advice services during the reporting period	

What types of adviser charging structures are offered?

		Independent Advice		*Restricted Advice*		Typical charging structure (~~tick all that apply~~)
		Minimum	Maximum	Minimum	Maximum	
11	Initial *adviser charge* per hour (£)					Yes/No
12	Initial *adviser charge* as percentage of investment (%)					Yes/No
13	Initial ~~adviser charge~~ *adviser charge* as a fixed fee (£)					Yes/No
14	Initial ~~adviser charge~~ *adviser charge* as a combined charging structure (£)					Yes/No
15	Ongoing *adviser charge*s per hour (£)					Yes/No
16	Ongoing *adviser charge* as percentage of investment (%)					Yes/No
17	Ongoing ~~adviser charge~~ *adviser charge* as a fixed fee (£)					Yes/No
18	Ongoing ~~adviser charge~~ *adviser charge* as a combined charging structure (£)					Yes/No

SECTION L: Consultancy charges

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

		A	B	C	D
		Fees invoiced directly to employer *clients*	*Consultancy charges* invoiced via *product providers*	*Consultancy charges* invoiced via *platform service providers*	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

		A
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

		A
6	Number of employer clients receiving ongoing *group personal pension scheme* services at the end of the reporting period	
7	Number of employer clients who started receiving ongoing *group personal pension scheme* services during the reporting period	
8	Number of employer clients who stopped receiving ongoing *group personal pension scheme* services during the reporting period	

Range of *consultancy charges*

		A	B	C
		Highest	Lowest	Typical
9	First year's projected *consultancy charges* (as % of first year's total employer and employee contributions) applying to *group personal pension schemes* or *group stakeholder pension schemes* set up in reporting period			

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

		A	B	C	D	E
		% of employer contributions	% of member contributions	% of fund (annual management charge)	Flat amount per member	Other
10	Active members	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
11	Deferred members			Yes/No	Yes/No	Yes/No