

## COBS - SRO RULES DERIVATION TABLES

Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
<b>CHAPTER 1 APPLICATION AND GENERAL PROVISIONS</b>													
<b>1.6 Application to Stock Lending Activity, Corporate Finance Business and OMP's</b>													
1	6	1			Stock Lending Activity	SFA	5	1	9				Stock lending
Table 1	6	2			Stock Lending Activity	SFA	Table 5	1	9				Application of COB rules for stock lending
1	6	3			Corporate Finance Business	SFA	5	1	5				Corporate finance
1	6	3			Corporate Finance Business	IMRO	II	9	1	1			Corporate finance business
Table 1	6	4			Corporate Finance Business	SFA	Table 5	1	5				Application of COB rules for corporate finance business
Table 1	6	4			Corporate Finance Business	IMRO	II	9	1	1			Corporate finance business
1	6	5			Oil Market Participants	SFA	1	11					Application rule for oil market participants
Table 1	6	6			Oil Market Participants	SFA	Table 1	11					Application of COB rules to oil market participants
<b>CHAPTER 2 RULES WHICH APPLY TO ALL FIRMS</b>													
<b>2.2 Inducements and Soft Commission</b>													
2	2	3			Prohibition of Inducements	SIB	2	5					Broker Fund Advisers: Volume of Business Requirements Forbidden
2	2	3			Prohibition of Inducements	SIB	2	6					Product Bias
2	2	3			Prohibition of Inducements	SFA	5	7					Inducements
2	2	3			Prohibition of Inducements	IMRO	II:1	1	6				Inducements
2	2	3			Prohibition of Inducements	IMRO	II.1	1	6	1			Prohibition on Inducements
2	2	3			Prohibition of Inducements	PIA(SIB)	2	4					Ban on "Volume Overrides", Benefits in Kind and Reciprocal Arrangements
2	2	3			Prohibition of Inducements	PIA(SIB)	2	5					Broker Fund Advisers: Volume of Business Requirements Forbidden
2	2	3			Prohibition of Inducements	PIA(SIB)	2	6					Product Bias
2	2	3			Prohibition of Inducements	PIA(IMRO)	II:1	1	6				Inducements
2	2	3			Prohibition of Inducements	PIA(IMRO)	11:1	1	6	1			Prohibition on Inducements
2	2	3			Prohibition of Inducements	PIA(Fimbra)	F28	9					Inducements
2	2	3			Prohibition of Inducements	PIA(Fimbra)	F28	9	1				Bribes
2	2	3			Prohibition of Inducements	PIA(Lautro)	4	3					Certain Commission Prohibited
2	2	5			Restriction in connection with the sale of a packaged product (E)	SIB	2	4					Ban on "Volume Overrides", Benefits in Kind and Reciprocal Arrangements
2	2	8			Requirements when using a soft commission agreement	SFA	5	8	1				Soft Commission
2	2	8			Requirements when using a soft commission agreement	IMRO	II:1	1	7				Soft Commission
2	2	8			Requirements when using a soft commission agreement	IMRO	II.1	1	7	1			Use of Soft Commission
2	2	8			Requirements when using a soft commission agreement	PIA(SIB)	5	9	3				Arrangements for Indirect Payment for Services
2	2	8			Requirements when using a soft commission agreement	PIA(IMRO)	II:1	1	7				Soft Commission
2	2	8			Requirements when using a soft commission agreement	PIA(IMRO)	II:1	1	7	1			Use of Soft Commission
2	2	12			Allowable benefits provided under a soft commission agreement	SIB	5	9	1,2				Arrangements for Indirect Payment for Services

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2	2	12			Allowable benefits provided under a soft commission agreement	SFA	5	8	2				Soft Commission
2	2	12			Allowable benefits provided under a soft commission agreement	IMRO	II:1	1	7	2			Benefits to be Provided Under a Soft Commission Agreement
2	2	12			Allowable benefits provided under a soft commission agreement	PIA(SIB)							
2	2	12			Allowable benefits provided under a soft commission agreement	PIA(IMRO)	II:1	1	7	2			Benefits to be Provided Under a Soft Commission Agreement
2	2	12			Allowable benefits provided under a soft commission agreement	PIA(Fimbra)	F28	9	2				Acceptable Incentives
2	2	12			Allowable benefits provided under a soft commission agreement	PIA(Fimbra)	F28	9	3				Category 1 Members - Soft Commission
2	2	12			Allowable benefits provided under a soft commission agreement	PIA(Lautro)	4	4					Permitted Commission for Independent Intermediaries
2	2	12			Allowable benefits provided under a soft commission agreement	PIA(Lautro)	4	5					Permitted Commission for Independent Intermediaries
2	2	12			Benefits Provided Under a Soft Commission Agreement	PIA(Lautro)	4	6					Permitted Commission for Independent Intermediaries
2	2	16			Prior Disclosure	SFA	5	8	3,5				Soft Commission
2	2	16			Prior Disclosure	IMRO	II:1	1	7	3			Prior Disclosure
2	2	16			Prior Disclosure	PIA(SIB)	5	9	3	b			Arrangements for Indirect Payment for Services
2	2	16			Prior Disclosure	PIA(IMRO)	II:1	1	7	3			Prior Disclosure
2	2	18			Periodic Disclosure	SFA	5	8	4				Soft Commission
2	2	18			Periodic Disclosure	IMRO	II:1	1	7	4			Periodic Disclosure
2	2	18			Periodic Disclosure	PIA(SIB)	5	9	4,5				Arrangements for Indirect Payment for Services
2	2	18			Periodic Disclosure	PIA(IMRO)	11:1	1	7	4			Periodic Disclosure
2	2	19			Exceptions	SFA	5	8	6				Soft Commission
2	2	19			Exceptions	IMRO	II:1	1	7	5			Exceptions From Periodic Disclosure Requirements
2	2	19			Exceptions	PIA(IMRO)	II:1	1	7	5			Exceptions From Periodic Disclosure Requirements
2	2	20			Record Keeping - Inducements and Soft Commission	SIB	16	4					Arrangements for Indirect Payment for Services
2	2	20			Record Keeping - Inducements and Soft Commission	PIA(SIB)	16	4					Arrangements for Indirect Payment for Services
2	2	20			Record Keeping - Inducements and Soft Commission	IMRO	II:1	1	7	6			Records
<b>2.4 Chinese Walls</b>													
2	4	1			Application								
2	4	4	1		Control of Information	SFA	5	3	1				Chinese Walls
2	4	4	1		Control of Information	IMRO	I	4	2	1	a		Chinese Walls
2	4	4	1		Control of Information	PIA(IMRO)	I	4	2	1	a		Chinese Walls
2	4	4	2		Control of Information	SFA	5	3	2				Chinese Walls
2	4	4	2		Control of Information	IMRO	I	4	2	1	b		Chinese Walls
2	4	4	2		Control of Information	PIA(IMRO)	I	4	2	1	b		Chinese Walls

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2	4	6			Attribution of Knowledge	SFA	5	3	3				Chinese Walls
2	4	6			Attribution of Knowledge	SFA	5	3	4				Chinese Walls
2	4	6			Attribution of Knowledge	IMRO	1	4	2	1	c		Chinese Walls
2	4	6			Attribution of Knowledge	IMRO	1	4	2	1	d		Chinese Walls
2	4	6			Attribution of Knowledge	PIA(IMRO)	1	4	2	1	c		Chinese Walls
2	4	6			Attribution of Knowledge	PIA(IMRO)	1	4	2	1	d		Chinese Walls
<b>2.5 Exclusion of Liability</b>													
2	5	1			Application								
2	5	3			Limitations on Exclusion of Liability	SIB	2	3A					Exclusion of Liability
2	5	3			Limitations on Exclusion of Liability	SFA	5	24					Customers' Rights
2	5	3			Limitations on Exclusion of Liability	IMRO	II:2	2	5	1	a		Exclusion of Liability Under the Act or the Rules
2	5	3			Limitations on Exclusion of Liability	PIA	4	5	1	2	b		Terms of Business - Contents
2	5	3			Limitations on Exclusion of Liability	PIA(IMRO)	II:2	2	5	1			Exclusion of Liability Under the Act or the Rules
2	5	3			Limitations on Exclusion of Liability	PIA(Fimbra)	F28	11					Exclusions and Contradictions
2	5	4			Limitations on Exclusion of Liability	SIB	2	3A					Exclusion of Liability
2	5	4			Limitations on Exclusion of Liability	SFA	5	24					Customers' Rights
2	5	4			Limitations on Exclusion of Liability	IMRO	II:2	2	5	1	b		Exclusion of Liability Under the Act or the Rules
2	5	4			Limitations on Exclusion of Liability	IMRO	II:2	2	5	1	c		Exclusion of Liability Under the Act or the Rules
2	5	4			Limitations on Exclusion of Liability	PIA(SIB)	2	03A					Exclusion of Liability
2	5	4			Limitations on Exclusion of Liability	PIA(IMRO)	II:2	2	5	1			Exclusion of Liability Under the Act or the Rules
2	5	4			Limitations on Exclusion of Liability	PIA(Fimbra)	F28	11					Exclusions and Contradictions
<b>CHAPTER 3 FINANCIAL PROMOTION</b>													
<b>3.1 Application: Who?</b>													
3	1	1			Application: Who? Firms	PIA(SIB)	7	3					Issue of advertisements by a firm
3	1	1			Application: Who? Firms	SIB	7	3					Issue of advertisements by a firm
3	1	1			Application: Who? Firms	SIB	7	5					Approval etc., image/short form advertisements
3	1	1			Application: Who? Firms	PIA(SIB)	8	1 & 2					Application & Publications which are advertisements
3	1	1			Application: Who? Firms	SIB	8	1 & 2					Application & Publications which are advertisements
3	1	1			Application: Who? Firms	PIA(Lautro)	6	23					Advertisements issued by appointed representatives
3	1	1			Application: Who? Firms	PIA(Lautro)	6	24	1				Approval of advertisements for purposes of section 57
3	1	1			Application: Who? Firms	PIA(Fimbra)	F18	1					Issuing and approving advertisements
3	1	1			Application: Who? Firms	PIA(Fimbra)	F18	2					Investment advertising
3	1	1			Application: Who? Firms	PIA(Fimbra)	F30	2					Overseas Advertisements
3	1	1			Application: Who? Firms	SFA	5	1	4	a			Advertisements
3	1	2			Application: Who? Firms	IMRO	II	1					Issue and Approval of Published Recommendations

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3	1	2			Application: Who? Firms	PIA(IMRO)	II	1					Issue and Approval of Published Recommendations
3	1	3			Application: Who? Appointed representatives	SIB	7	28					Advertisements by appointed representatives
3	1	3			Application: Who? Appointed representatives	PIA(Lautro)	6	23					Advertisements issued by appointed representatives
<b>3.2 Application: What?</b>													
3	2	1	(2)		Application: What?	SIB	7	6					Approval
3	2	1			Application: What?	PIA(LAUTRO)	6	3	1				General Provisions
3	2	1			Application: What?	PIA(LAUTRO)	6	10	(2)				Rules applying to advertisements which identify and promote specific investments
3	2	1			Application: What?	IMRO	II	1.1	2				Issue and Approval of Published Recommendations
3	2	4			Application: What? Exemptions	PIA(LAUTRO)	6	22a					Exemptions
3	2	4			Application: What? Exemptions	PIA(LAUTRO)	6	10	2				Rules applying to specific advertisements, exclusion of name
3	2	4			Application: What? Exemptions	PIA(Fimbra)	F18	4					Exemptions
3	2	4	(2)		Application: What? Exemptions	SFA	5	9	(4)				Issue and approval of advertisements
3	2	5			Application: What? Exemptions	SIB	7	1					Application
3	2	5	(2)		Application: What? Exemptions	IMRO	II	1.4	1	a(i)			Disapplication of certain advertising rules (type of advertisement)
3	2	5	(7)		Application: What? Exemptions	IMRO	II	1.4	1	a(ii)			Disapplication of certain advertising rules (type of advertisement)
3	2	5	(1)		Application: What? Exemptions	IMRO	II	1.4	2				Disapplication of certain advertising rules (type of recipient)
3	2	5			Application: What? Exemptions	SFA	5	1	(4)	(b)	(i)		Advertisements (disapplications)
3	2	5			Application: What? Exemptions	SFA	5	1	(4)	(b)	(ii)		Advertisements (disapplications)
3	2	5			Application: What? Exemptions	SFA	5	9	(6)				Issue and approval of advertisements
<b>3.3 Application: Where?</b>													
3	3	1			Application: Where? Territorial Scope	SIB	2	17					Business conducted from an overseas place of business with overseas customers
3	3	1			Application: Where? Territorial Scope	PIA(SIB)	8	1					Application of published recommendations
3	3	1			Application: Where? Territorial Scope	SIB	8	1					Application
3	3	1			Application: Where? Territorial Scope	IMRO	II	1.1	1	d			Territorial Scope
3	3	1			Application: Where? Territorial Scope	PIA(IMRO)	II	1.1	1	d			Territorial Scope
3	3	1			Application: Where? Territorial Scope	IMRO	II	1.1	1	d			Issue and approval of Investment Advertisements
3	3	1			Application: Where? Territorial Scope	PIA(IMRO)	II	1.1	2				Approval of Published Recommendations
3	3	1			Application: Where? Territorial Scope	IMRO	II	1.1	2				Approval of Published Recommendations
3	3	1			Application: Where? Territorial Scope	PIA(IMRO)	II	1.1	2				Approval of Published Recommendations
3	3	1			Application: Where? Territorial Scope	SFA	5	14					Business conducted from an overseas place of business with overseas customers
3	3	5			Application: Where? Territorial Scope	PIA(Fimbra)	18	1	1				Comply with relevant codes
<b>3.4 Purpose</b>													
3	4	1	(b)		Purpose	SIB	7	6	(2)				Approval

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3	4	2			Purpose	SIB	2	17					Business conducted from an overseas place of business with overseas customers
3	4	2			Purpose	PIA(Fimbra)	F18	13					Advertisement relates to overseas business
3	4	2			Purpose	IMRO	II	1.2					Issue or approval of advertisements for an overseas person
3	4	2			Purpose	PIA(IMRO)	II	1.2					Issue or approval of advertisements for an overseas person
3	4	2			Purpose	SFA	5	12					Issue or approval of advertisements for an overseas person
3	4	2			Purpose	SFA	5	13					Overseas business for UK private customers
3	4	2			Purpose	SFA	5	14					Business conducted from an overseas place of business with overseas customers
<b>3.5 General</b>													
3	5	3	(1)		Other regulations and guidelines	PIA(Fimbra)	F18	1	1				Comply with relevant codes
<b>3.6 Confirmation of compliance</b>													
3	6	1			Confirmation of compliance	SIB	7	3					Issue of advertisements by a firm
3	6	1			Confirmation of compliance	PIA(SIB)	7	6					Approval
3	6	1			Confirmation of compliance	PIA(SIB)	7	3					Issue of advertisements by a firm
3	6	1			Confirmation of compliance	PIA(Lautro)	6	4	(1)				Obligations of Members
3	6	1	(1)&(2)		Confirmation of compliance	PIA(Lautro)	6	20					Approval of advertisements before issue
3	6	1	(1)		Confirmation of compliance	PIA(Lautro)	6	24					Approval etc. limited to type similar to firm's investment business
3	6	1			Confirmation of compliance	PIA(Lautro)	6	24	4	a			Approval etc. member must be satisfied
3	6	1	(2)		Confirmation of compliance	PIA(Fimbra)	F18	3	(1)				Appoint a fully qualified financial adviser
3	6	1			Confirmation of compliance	IMRO	II	1.1	(4)	a			Approval procedure and records
3	6	1			Confirmation of compliance	IMRO	II	1.1	4				Approval procedure and records
3	6	1			Confirmation of compliance	PIA(IMRO)	II	1.1	1	a			Issue and Approval of Investment Advertisements
3	6	1			Confirmation of compliance	IMRO	II	1.1	1	a			Issue and Approval of Investment Advertisements
3	6	1			Confirmation of compliance	PIA(IMRO)	II	1.1	4				Approval procedure
3	6	1			Confirmation of compliance	SFA	5	9	1	a			Approval of advertisements, apply appropriate expertise
3	6	1			Confirmation of compliance	SFA	5	12					Issue or approval of advertisements for an overseas person
3	6	1	(2)		Confirmation of compliance	IMRO	II	1.1	4	a			Issue and Approval of Investment Advertisements
3	6	1	(2)		Confirmation of compliance	PIA(IMRO)	II	1.1	4	a			Issue and Approval of Investment Advertisements
3	6	2			Confirmation of compliance	SIB	7	6					Approval
3	6	2	(2)		Confirmation of compliance	PIA(Lautro)	6	24					Approval of advertisements for purposes of s57 (advertisement for unauthorised Person)
3	6	3			Withdrawing confirmation	PIA(Lautro)	6	4	(2)				Obligations of Members

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3	6	5	(3)		Communicating a FP where another firm has confirmed compliance	PIA(Fimbra)	F18	7	(2)				Contain only information that is accurate and up to date
<b>3.7 Records</b>													
3	7	1			Requirement to make and retain records	SIB	16	8					Advertisements, record keeping
3	7	1			Requirement to make and retain records	PIA	6	24	4	b			Approval etc. Member is prepared to disclose direct offer documents
3	7	1			Requirement to make and retain records	PIA(Lautro)	6	6	5				Advertisements to be clear and not misleading
3	7	1	(1)		Requirement to make and retain records	PIA(Fimbra)	F18	15					Comply with record keeping requirements
3	7	1			Requirement to make and retain records	IMRO	II	1.1	4	b			Approval procedure and records
3	7	2			Content of records	PIA(Fimbra)	F18	14					Record that advertisement complies with these Rules
<b>3.8 Form and content of financial promotions</b>													
3	8	1			Application	PIA(Lautro)	6	5					Advertisements to be clear and not
3	8	2			Non-real time financial promotions: name-contact point	SIB	7	11					Disclosure of advertiser's capacity
3	8	2			Non-real time financial promotions: name-contact point	IMRO	App. 1.1	1	16				The Advertising Code - Specific Requirements: invitation to enter with named
3	8	2			Non-real time financial promotions: name-contact point	SFA	5	9	(2)				Issue and approval of advertisements
3	8	3	(1)		Non-real time financial promotions: name-contact point	SIB	7	11					Disclosure of advertiser's capacity
3	8	3	(2)		Non-real time financial promotions: name-contact point	SIB	7	11					Disclosure of advertiser's capacity
3	8	3	(3)		Non-real time financial promotions: name-contact point	PIA (SIB)	7	12	1				Identity of regulators, "Regulated by PIA"
3	8	3			Non-real time financial promotions: name-contact point	PIA (SIB)	7	12	2				Identity of regulators, mention of another product/service
3	8	3			Non-real time financial promotions: name-contact point	PIA (SIB)	7	12	3				Identity of regulators, non investment business advertisements
3	8	3			Non-real time financial promotions: name-contact point	SIB	7	12					Identity of regulators
3	8	3	(3)		Non-real time financial promotions: name-contact point	IMRO	App. 1.1	1	13				The Advertising Code - General Prohibitions: not to include inappropriate ref to IMRO
3	8	3			Non-real time financial promotions: name-contact point	IMRO	App. 1.1	1	21				The Advertising Code - Specific Prohibitions: adverts issued by Appointed Representatives
3	8	3	(3)		Non-real time financial promotions: name-contact point	PIA (IMRO)	App. 1.1	1	21				The Advertising Code - Specific Prohibitions: adverts issued by Appointed Representatives
3	8	3			Non-real time financial promotions: name-contact point	PIA (Fimbra)	F18	5					Non investment advertising
3	8	3	(3)		Non-real time financial promotions: name-contact point	PIA (Fimbra)	F18	2	1				Advertisement not to contain reference to PIA
3	8	3	(3)		Non-real time financial promotions: name-contact point	PIA (Fimbra)	F18	5	2	1			Warning "PIA does not regulate this product/service"

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3	8	3	(3)		Non-real time financial promotions: name-contact point	PIA (Lautro)	6	11	1	a			Rules applying to specific advertisements, state "Regulated by"
3	8	3	(3)		Non-real time financial promotions: name-contact point	PIA (Lautro)	6	20A					Approval of advertisements before issue (reference to regulator)
3	8	3			Non-real time financial promotions: name-contact point	SFA	5	9	2				Approval etc, fair and not misleading
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	7	2				Advertisements to be clear and not misleading
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	7	3				Advertisements to be clear and not misleading
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	7	4				Advertisements to be clear and not misleading
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	7	5				Advertisements to be clear and not misleading
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	7	6				Advertisements to be clear and not misleading
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	9					Advertisements to identify investments or services to which they relate
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	10					Promotions to be genuine
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	14					Synopses to be fair
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	15					Commendations
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	16					Comparison with other investments
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	21					Indications of the scale of business activities
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	22					Risk warnings
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	28					Advertisements by appointed representatives
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	7	29					Advertisements not to disguise lack of independence
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	5					Prominence of required statements
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	7	(1)&(2)				Advertisements to be clear and not misleading
3	8	4	(2)	(9)	Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	7	(6)				Advertisements to be clear and not misleading
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	8					Advertisements to be distinguished from other matter
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	9					Advertisements to identify the investments to which they relate
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	10					Promotions to be genuine
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	11					Disclosure of advertiser's capacity

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	14					Synopses to be fair
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	15					Commendations
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	16					Comparison with other investments
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	28					Advertisements by appointed representatives
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7	29					Advertisements not to disguise lack of independence
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	6	3	(3)				General provisions
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	6	6	1				Advertisements to be clear and not misleading
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	6	6	3				Advertisements to be clear and not misleading
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	6	8					Advertisements to be clear and not misleading
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	6	9	1	e			Advertisements to be clear and not misleading
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	6	11					Rules applying to specific advertisements etc., to show nature of investment
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	6	12	2				Rules applying to advertisements which identify and promote specific advertisements
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	6	13					Rules applying to advertisements which identify and promote specific advertisements
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	6	15					Rules applying to advertisements which identify and promote specific advertisements
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	6	12	3				Rules applying to specific advertisements etc., past performance
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	6	12	4				Rules applying to specific advertisements etc., limited quantities/periods
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Lautro)	Sch. 2	3	3	c			Meeting with investors, Company Representatives no untrue statements
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA (Fimbra)	F18	7	(1)	(b)			General rules: describe clearly the investment to which it relates
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA (Fimbra)	F18	7	(1)	(c)			General rules: disclose fairly the risks involved
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA (Fimbra)	F18	7	2				contain only information that is accurate and up-to-date
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA (Fimbra)	F18	Table B	(a)&(b)				Disclosure Requirements: quotation
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA (Fimbra)	F18	Table B	(b)				Disclosure Requirements; past performance

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	IMRO	II	1.1	1	a			Issue and approval of Investment Advertisements
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(IMRO)	II	1.1	1	a			Issue and Approval of Investment Advertisements
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(IMRO)	App. 1.1	1	3				The Advertising Code - General Requirements; avoidance of misleading
3	8	4	(2)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(IMRO)	App. 1.1	1	20				The Advertising Code - specific prohibitions: comparisons or contrasts
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	PIA(SIB)	2	15	5	a			Personal visits etc., no untrue statements
3	8	4	(1)		Non-real time FPs: clear, fair and not misleading; comparisons	PIA(Fimbra)	18	11	3	1			Direct offer advertisements etc., must be adequate & fair
3	8	4	(2)		Non-real time FPs: clear, fair and not misleading; comparisons	SFA	5	9	8	3			Comparisons
3	8	4			Non-real time FPs: clear, fair and not misleading; comparisons	SFA	5	10	1				Approval of direct offer advertisements, adequate & fair
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(SIB)	2	15	5	b			Personal visits etc., nothing likely to diminish sign
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	5					Prominence of required statements
3	8	5	(1)	(c)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	7	3				Advertisements to be clear and not misleading
3	8	5	(1)	(c)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	7	4				Advertisements to be clear and not misleading
3	8	5	(1)	(a)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	7	4				Advertisements to be clear and not misleading
3	8	5	(1)	(c)&(i)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	7	5				Advertisements to be clear and not misleading
3	8	5	(1)	(e)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	7	6				Advertisements to be clear and not misleading
3	8	5	(1)	(a)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	8					Advertisements to be distinguished from other matter
3	8	5	(1)	(g)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	13					Advertisements not to imply government approval
3	8	5	(1)	(b)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	14	a				Synopses to be fair
3	8	5	(1)	(d)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	14	b				Synopses to be fair
3	8	5	(1)	(b)&(c)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	15					Commendations
3	8	5	(1)	(d)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	16					Comparison with other investments
3	8	5	(1)	(e)&(ii)	Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	21					Indications of the scale of business activities
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	28					Advertisements by appointed representatives
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(SIB)	7	29					Advertisements not to disguise lack of independence

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(SIB)	8	5					Published recommendations, research and analysis
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(SIB)	8	10					Published recommendations, prominence of disclosures
3	8	5			Non-real time FPs clear, fair and not misleading	SIB	7	5					Prominence of required statements
3	8	5			Non-real time FPs clear, fair and not misleading	SIB	7	7					Advertisements to be clear and not misleading
3	8	5			Non-real time FPs clear, fair and not misleading	SIB	7	8					Advertisements to be distinguished from other matter
3	8	5			Non-real time FPs clear, fair and not misleading	SIB	7	9					Advertisements to identify the investments to which they relate
3	8	5	(1)	(b)	Non-real time FPs clear, fair and not misleading	SIB	7	10					Promotions to be genuine
3	8	5			Non-real time FPs clear, fair and not misleading	SIB	7	11					Disclosure of advertiser's capacity
3	8	5			Non-real time FPs clear, fair and not misleading	SIB	7	13					Advertisements not to imply Government approval
3	8	5	(1)	(b)	Non-real time FPs clear, fair and not misleading	SIB	7	14	a				Synopses to be fair
3	8	5	(1)	(d)	Non-real time FPs clear, fair and not misleading	SIB	7	14	b				Synopses to be fair
3	8	5	(1)	(b)&(c)	Non-real time FPs clear, fair and not misleading	SIB	7	15					Commendations
3	8	5	(1)	(d)	Non-real time FPs clear, fair and not misleading	SIB	7	16					Comparison with other investments
3	8	5			Non-real time FPs clear, fair and not misleading	SIB	7	21					Indications of the scale of business activities
3	8	5			Non-real time FPs clear, fair and not misleading	SIB	7	28					Advertisements by appointed representatives
3	8	5			Non-real time FPs clear, fair and not misleading	SIB	7	29					Advertisements not to disguise lack of independence
3	8	5			Non-real time FPs clear, fair and not misleading	SIB	8	5					Research and analysis
3	8	5			Non-real time FPs clear, fair and not misleading	SIB	8	10					Prominence of disclosures
3	8	5	(b)		Non-real time FPs clear, fair and not misleading	PIA(Fimbra)	F18	7	1	(b)			General rules: describe clearly the investment to which it relates
3	8	5	(b)		Non-real time FPs clear, fair and not misleading	PIA(Fimbra)	F18	7	1	(c)			General rules: disclose fairly the risks involved
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(Fimbra)	F18	7	(1)	(d)			General rules: clearly be an advertisement
3	8	5	(1)	(b)	Non-real time FPs clear, fair and not misleading	PIA(Fimbra)	F18	7	(2)				Contain only information that is accurate and up-to-date
3	8	5	(1)	(g)	Non-real time FPs clear, fair and not misleading	PIA(Fimbra)	F18	7	(3)				must not state or imply that it has government or regulator approval
3	8	5	(1)	(b)&(c)	Non-real time FPs clear, fair and not misleading	PIA(Fimbra)	F18	Table	B	(c)			Disclosure Requirements: quotation

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
3	8	5	(1)	(a)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	1				The Advertising Code - General requirements: clarity of purpose
3	8	5	(1)	(b)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	2				The Advertising Code - General requirements: clarity of subject
3	8	5	(1)	(b)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	3				The Advertising Code - General requirements: avoidance of misleading etc
3	8	5	(1)	(b)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	4				General requirements: verification of statements of fact
3	8	5	(1)	(c)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	5				The Advertising Code - General requirements: statements of opinion
3	8	5	(1)	(a)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	8				The Advertising Code - General Prohibitions: promotions not to be disguised
3	8	5	(1)	(e)(i)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	9				The Advertising Code - General Prohibitions: no false claims of independence
3	8	5	(1)	(g)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	10				The Advertising Code - General Prohibitions: adverts not to claim government approval
3	8	5	(1)	(f)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	11				The Advertising Code - General Prohibitions: no suppression of required statements
3	8	5	(1)	(e)(ii)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	12				The Advertising Code - General Prohibitions: no false indications about scale
3	8	5	(1)	(e)(iii)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	18				The Advertising Code - Specific Prohibitions: material stating or implying limited availability
3	8	5	(1)	(c)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	19				The Advertising Code - Specific Prohibitions: testimonials
3	8	5	(1)	(d)	Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	20				The Advertising Code - Specific Prohibitions: comparisons or contrasts
3	8	5			Non-real time FPs clear, fair and not misleading	IMRO	App. 1.1	1	37				The Advertising Code: Other provisions etc: comparisons with unregulated CIS
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(IMRO)	App. 1.1	1	18				The Advertising Code - Specific Prohibitions: material stating limited availability
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(IMRO)	App. 1.1	1	19				The Advertising Code - Specific Prohibitions: testimonials
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(IMRO)	App. 1.1	1	20				The Advertising Code - Specific Prohibitions: comparisons or contrasts
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(IMRO)	App. 1.1	1					Form and content of financial promotions
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(IMRO)	App. 1.1	1					General Prohibitions
3	8	5	(b)		Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	6	(3)				General requirements
3	8	5	(h)		Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	6	(3)				General requirements

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	8	5	(1)		Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	6	1				Advertisements to be clear and not misleading
3	8	5	(1)	(b)	Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	6	3				Advertisements to be clear and not misleading
3	8	5	(1)	(f)	Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	6	4				Advertisements to be clear and not misleading
3	8	5	(1)	(i)	Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	6	(5)				Advertisements to be clear and not misleading
3	8	5	(1)	(a)	Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	6	6				Advertisements to be clear and not misleading
3	8	5	(1)	(g)	Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	6	7				Advertisements to be clear and not misleading
3	8	5	(1)	(b&c)	Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	9	1	b			Advertisements to be clear and not misleading
3	8	5	(1)	(e)	Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	9	1	c			Advertisements to be clear and not misleading
3	8	5	(1)	(b&c)	Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	9	1	d			Advertisements to be clear and not misleading
3	8	5	(1)	(b)	Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	9	1	e			Advertisements to be clear and not misleading
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	11	1	a			Rules applying to specific advertisements etc., to show nature of investment
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	12	1	a			Specific advertisements rules, if specify some but not all terms etc
3	8	5	(1)	(d)	Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	12	2				Rules applying to specific advertisements etc., cf of investments
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	12	3				Rules applying to specific advertisements etc., past performance
3	8	5	(1)	(e)(iii)	Non-real time FPs clear, fair and not misleading	PIA(Lautro)	6	12	4				Rules applying to specific advertisements etc., limited quantities/periods
3	8	5			Non-real time FPs clear, fair and not misleading	PIA(Lautro)	Sch. 2	3	3	c			Meeting with investors, Company Representatives no untrue statements
3	8	5	(1)	(a)	Non-real time FPs clear, fair and not misleading	SFA	5	9	(7)	1			Investment advertisements general contents requirements - clarity of purpose
3	8	5	(1)	(b)	Non-real time FPs clear, fair and not misleading	SFA	5	9	(7)	(3)			Investment advertisements general contents requirements - Statements, promises on forecasts
3	8	5	(1)	(e)	Non-real time FPs clear, fair and not misleading	SFA	5	9	(7)	(4)			Investment advertisements general contents requirements - No false indications
3	8	5	(1)	(f)	Non-real time FPs clear, fair and not misleading	SFA	5	9	(7)	(5)			Investment advertisements general contents requirements - Prescribed statements to be clearly visible
3	8	5			Non-real time FPs clear, fair and not misleading	SFA	5	10	1				Approval of direct offer advertisements, adequate & fair
3	8	7			Non-real time FPs: guidance on fair, clear and not misleading	PIA(SIB)	7	7	1				Advertisements to be clear and not misleading

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
3	8	7	(4)		Non-real time FPs: guidance on fair, clear and not misleading	PIA(SIB)	7	15					Commendations
3	8	7	(1)		Non-real time FPs: guidance on fair, clear and not misleading	PIA(Fimbra)	F18	7	1	a			General rules for investment advertisements: likely to be understood
3	8	7	(1)	(f)	Non-real time FPs: guidance on fair, clear and not misleading	IMRO	App. 1.1	1	1	37			
3	8	7	(4)		Non-real time FPs: guidance on fair, clear and not misleading	IMRO	App. 1.1	1	19				The Advertising Code - Specific Prohibitions: testimonials
3	8	7	(2)		Non-real time FPs: guidance on fair, clear and not misleading	IMRO	App. 1.1	1	22				The Advertising Code - Specific Prohibitions: guarantees
3	8	7	(3)	(f)	Non-real time FPs: guidance on fair, clear and not misleading	IMRO	App. 1.1	1	37				The Advertising Code - Other provisions etc: comparisons with unregulated CIS
3	8	7	(4)		Non-real time FPs: guidance on fair, clear and not misleading	PIA(IMRO)	App. 1.1	1	19				The Advertising Code - Specific Prohibitions: testimonials
3	8	7	(2)		Non-real time FPs: guidance on fair, clear and not misleading	PIA(IMRO)	App. 1.1	1	22				The Advertising Code - Specific Prohibitions: guarantees
3	8	7			Non-real time FPs: guidance on fair, clear and not misleading	PIA(Lautro)	6	9	1	a			Advertisements to be clear and not misleading
3	8	7			Non-real time FPs: guidance on fair, clear and not misleading	PIA(Lautro)	6	9	1	d			Advertisements to be clear and not misleading
3	8	7	(4)		Non-real time FPs: guidance on fair, clear and not misleading	PIA(Lautro)	6	6	(1)				Advertisements to be clear and not misleading
3	8	7			Non-real time FPs: guidance on fair, clear and not misleading	PIA(Lautro)	6	14	2				Rules applying to specific advs., guaranteed amounts and surety
3	8	7	(2)		Non-real time FPs: guidance on fair, clear and not misleading	SFA	5	9	8				Specific contents requirements
3	8	8	(2)		Specific non-real time financial promotions: general requirements	SIB	7	11	(b)				Disclosure of advertiser's capacity
3	8	8			Specific non-real time financial promotions: general requirements	SIB	8	6					Disclosure that the number of market makers is restricted
3	8	8			Specific non-real time FPs: general requirements	IMRO	App. 1.1	1	14				The Advertising Code - Specific Requirements: synopsis or selection
3	8	8	(2)		Specific non-real time FPs: general requirements	IMRO	App. 1.1	1	16				The Advertising Code - Specific Requirements: invitation etc, with a named
3	8	8			Specific non-real time financial promotion: general requirements	PIA(Lautro)	6	12	1	a			Specific advertisements rules, if specify some but not all terms etc
3	8	8	(2)		Specific non-real time FPs: general requirements	PIA(Lautro)	6	11	(2&3)				Rules applying to advertisements which identify and promote specific investments
3	8	8			Specific non-real time FPs: general requirements	PIA(Lautro)	6	14					Rules applying to advertisements which identify and promote specific investments
3	8	8			Specific non-real time financial promotion: general requirements	PIA(Fimbra)	F18	Table	A				Market maker risk warning
3	8	8	(1)		Specific non-real time FPs: general requirements	PIA(Fimbra)	F18	Table	B				Disclosure requirements: a guarantee
3	8	8			Specific non-real time financial promotion: general requirements	IMRO	App. 1.1	1	6				General requirements: disclosure of capacity
3	8	8			Specific non-real time financial promotion: general requirements	IMRO	App. 1.1	1	7				General requirements: disclosure of material interest

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	8	8			Specific non-real time financial promotion: general requirements	PIA(SIB)	8	6					Published recommendations., disclosure of restricted no of market makers
3	8	9	(3)		Specific non-real time financial promotion: fair and balanced	PIA(Lautro)	6	12	(1)	(b)			Rules applying to advertisements which identify and promote specific investments
3	8	9	(3)	(c)	Specific non-real time financial promotion: fair and balanced	PIA(Lautro)	6	13					Rules applying to advertisements which identify and promote specific investments
3	8	9	(3)	(b)	Specific non-real time financial promotion: fair and balanced	PIA(Lautro)	6	15					Rules applying to advertisements which identify and promote specific investments
3	8	9	(3)		Specific non-real time financial promotion: fair and balanced	PIA(Fimbra)	F18	Table	B				Disclosure requirements: past performance
3	8	10			Specific non-real time FPs: non-packaged products	PIA(Fimbra)	F18	Table	B				Disclosure requirements: past performance
3	8	10			Specific non-real time FPs: non-packaged products	PIA(Lautro)	6	6	2				Advertisements to be clear and not misleading
3	8	10			Specific non-real time FPs: non-packaged products	PIA(Lautro)	6	12	2				Rules applying to specific advertisements etc., cf of investments
3	8	10			Specific non-real time FPs: non-packaged products	PIA(Lautro)	6	12	3				Rules applying to specific advertisements etc., past performance
3	8	10			Specific non-real time FPs: non-packaged products	IMRO	App. 1.1	1	15				The Advertising Code - Specific Requirements: information re past
3	8	10			Specific non-real time FPs: non-packaged products	IMRO	App. 1.1	1	38				The Advertising Code - Other provisions etc: past performance
3	8	10			Specific non-real time FPs: non-packaged products	SFA	5	9	(8)	4			Material interest
3	8	11	1	(b)	Specific non-real time FPs: Past performance	PIA(SIB)	7	20					Past performance
3	8	11	1	(b)	Specific non-real time FPs: Past performance	SIB	7	20					Past performance
3	8	11			Specific non-real time FPs: Past performance	PIA(SIB)	7	20					Past performance
3	8	11			Specific non-real time FPs: Past performance	SIB	7	20					Past performance
3	8	11			Specific non-real time FPs: Past performance	PIA(Lautro)	6	6	(2)				Advertisements to be clear and not
3	8	11			Specific non-real time FPs: Past performance	PIA(Lautro)	6	12	(3)				Rules applying to advertisements which identify and promote specific investments
3	8	11	(1)	(b)	Specific non-real time FPs: Past performance	PIA(Lautro)	6	12	(3)	(a)			Rules applying to advertisements which identify and promote specific investments
3	8	11	(1)	(a)	Specific non-real time FPs: Past performance	PIA(Lautro)	6	12	(3)	(b)			Rules applying to advertisements which identify and promote specific investments
3	8	11	(1)		Specific non-real time FPs: Past performance	PIA(Fimbra)	F18	9	1				Advertisement includes all appropriate risk warnings
3	8	11	(1)		Specific non-real time FPs: Past performance (suitable text)	PIA(Fimbra)	F18	8	1	1,2,&3			Advertisement to comply with any prohibition or requirement
3	8	11	(1)	(b)	Specific non-real time FPs: Past performance (suitable text)	PIA(Fimbra)	F18	Table	B				Disclosure requirements: past performance
3	8	11	(2)		Specific non-real time FPs: Past performance (fair and balanced)	PIA(Fimbra)	F18	8	1				Advertisement to comply with any prohibition or requirement
3	8	11	(2)		Specific non-real time FPs: Past performance (fair and balanced)	PIA(Fimbra)	F18	Table	B				Disclosure requirements: past performance
3	8	11	(2)		Specific non-real time FPs: Past performance (fair and balanced)	PIA(Fimbra)	F18	10	1				Advertisement includes all appropriate disclosures
3	8	11			Specific non-real time FPs: past performance	SFA	5	9	(8)	5			Past performance

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
3	8	11			Specific non-real time FPs: past performance	SFA	5	9	(8)	(6)			Past performance for regulated CIS
3	8	12			Specific non-real time FPs: past performance	PIA(Lautro)	6	12	2				Rules applying to specific advertisements etc., cf of investments
3	8	12			Specific non-real time FPs: past performance	PIA(Lautro)	6	12	3				Rules applying to specific advertisements etc., past performance
3	8	12	(4)		Specific non-real time FPs: past performance	PIA(Lautro)	6	12	(3)	(e)			Rules applying to advertisements which identify and promote specific investments
3	8	13			Specific non-real time FP: refers to past perf. of a packaged product	PIA(Lautro)	6	12	2				Rules applying to specific advertisements etc., past performance
3	8	13			Specific non-real time FP: refers to past perf. of a packaged product	PIA(Lautro)	6	12	3	(f)			Rules applying to specific advertisements etc., past performance
3	8	13			Specific non-real time FP: refers to past perf. of a packaged product	IMRO	App 1.1	1	38				The Advertising Code - Other provisions relating to packaged products, past performance
3	8	13			Specific non-real time FPs: Past performance (packaged product)	PIA(Fimbra)	F18	8	1				Advertisement to comply with any prohibition or requirement
3	8	13			Specific non-real time FPs: Past performance (packaged product)	PIA(Fimbra)	F18	10	1				Advertisement includes all appropriate disclosures
3	8	13			Specific non-real time FPs: Past performance (packaged product)	PIA(Fimbra)	F18	Table	B				Disclosure requirements: information about past performance
3	8	14			Specific non-real time FPs: Past performance (information required)	PIA(Lautro)	6	12	(3)	(f)			Rules applying to advertisements which identify and promote specific investments
3	8	14			Specific non-real time FPs: Past performance (information required)	PIA(Fimbra)	F18	8	1				Advertisement to comply with any prohibition or requirement
3	8	14			Specific non-real time FPs: Past performance (information required)	PIA(Fimbra)	F18	10	1				Advertisement includes all appropriate disclosures
3	8	14	(1)	(a)	Specific non-real time FPs: Past performance (information required)	PIA(Fimbra)	F18	Table	B				Disclosure requirements: information about past performance
3	8	14			Specific non-real time FP, refers to past performance of a packaged products	PIA(Fimbra)	F18	Table	B				Disclosure requirements: past performance
3	8	14			Specific non-real time FP, refers to past performance of a packaged products	IMRO	App. 1.1	1	1	15			Specific Requirements: information re past performance
3	8	15			Specific non-real time FPs: Past performance (no indication of future value)	PIA(Fimbra)	F18	8	1				Advertisement to comply with any prohibition or requirement
3	8	15			Specific non-real time FPs: Past performance (no indication of future value)	PIA(Fimbra)	F18	10	1				Advertisement includes all appropriate disclosures
3	8	15			Specific non-real time FPs: Past performance (no indication of future value)	PIA(Fimbra)	F18	Table	B				Disclosure requirements: information about past performance
3	8	15			Information about past performance	PIA(Fimbra)	F18	Table	B				Disclosure requirements: forecast
3	8	15			Information about past performance	PIA(Lautro)	6	12	6				Specific advertising rules, projected statements required
3	8	15			Information about past performance	SFA	5	9	(9)	5			Past performance
3	8	16			Specific non-real time FPs: Past performance (wording)	PIA(Lautro)	6	12	(3)	(a)			Rules applying to advertisements which identify and promote specific investments
3	8	17			Specific non-real time FPs: projections for life policies or schemes	PIA(Fimbra)	F18	8	1				Advertisement to comply with any prohibition or requirement
3	8	17			Specific non-real time FPs: projections for life policies or schemes	PIA(Fimbra)	F18	10	1				Advertisement includes all appropriate disclosures

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	8	17			Specific non-real time financial promotions: projections for life policies or schemes	SIB	7	17					Life policies
3	8	17			Specific non-real time financial promotions: projections for life policies or schemes	PIA(SIB)	7	17					Life policies
3	8	17			Specific non-real time financial promotions: projections for life policies or schemes	IMRO	App 1.1	1	36				Other provisions relating to packaged prods, forecasts or illustrations
3	8	17			Specific non-real time financial promotions: projections for life policies or schemes	PIA(Fimbra)	App. F6	Note F3	1	2			Forecast for BES and EIS
3	8	17			Specific non-real time financial promotions: projections for life policies or schemes	IMRO	II	8.5					Forecasts of realisable value for BES
3	8	17			Specific non-real time financial promotions: projections for life policies or schemes	PIA(IMRO)	II	8.5					Forecasts of realisable value for BES
3	8	19			Specific non-real time FPs: provider firms	PIA(Lautro)	Sch. 2	3	3	a			Meeting with investors, Company Representative's list at start of any call
3	8	19			Specific non-real time FPs: provider firms	PIA(Lautro)	Sch. 2	3	3	d			Meeting with investors, Company Representative recognises client's right to end call
3	8	19			Specific non-real time FPs: provider firms	PIA(Lautro)	Sch. 2	3	3	e			Meeting with investors, Company Representatives accept client's app refusal
3	8	19			Specific non-real time FPs: provider firms	PIA(Lautro)	Sch. 2	3	4				Meetings with investors, Company Representatives must provide contact point
3	8	19			Specific non-real time FPs: provider firms	PIA(Lautro)	Sch. 2	3	5				Meetings with investors, Company Representatives making unsolicited calls
3	8	19			Specific non-real time FPs: provider firms	PIA(Fimbra)	F18	8	1				Advertisement to comply with any prohibition or requirement
3	8	19			Specific non-real time FPs: provider firms	PIA(Fimbra)	F18	10	1				Advertisement includes all appropriate disclosures
3	8	19			Specific non-real time FPs: provider firms	PIA(SIB)	2	15	3				Personal visits etc., limitations on calls
3	8	19			Specific non-real time FPs: provider firms	PIA(SIB)	2	15	5	c			Personal visits etc., request to terminate
3	8	19			Specific non-real time FPs: provider firms	PIA(SIB)	2	15	5	e			Personal visits etc., refusal of appointment
3	8	19			Specific non-real time FPs: provider firms	PIA(SIB)	2	15	5	f			Personal visits etc., contact point
3	8	19			Specific non-real time FPs: provider firms	SFA	5	18	1				Standards of conduct for unsolicited calls, term. of calls
3	8	19			Specific non-real time FPs: provider firms	SFA	5	18	2				Standards of conduct etc., unsocial hours
3	8	23			Real-time FPs	SFA	5	18					Standards of conduct for unsolicited calls
<b>3.9 Direct offer financial promotions</b>													
3	9	1			DOFP: Application	SIB	7	23					General duty of disclosure in "off-the-page" and "off-the-screen" advertisements
3	9	1			DOFP: Application	PIA(Lautro)	6	3	2				General provisions
3	9	1			DOFP: Application	PIA(Fimbra)	18	10					Disclosures
3	9	3			DOFP: Application	PIA(Fimbra)	18	11	1				Direct offer advertisements
3	9	5			Prohibited types of DOFP	SIB	7	22					Risk warnings
3	9	5	(2)	(a)	Prohibited types of DOFP	SIB	7	27					Restrictions on promotion of unregulated CIS
3	9	5			Prohibited types of DOFP	PIA(Fimbra)	F18	6	1	2.1			Life policy or pension contracts - Direct offer advertisements
3	9	5			Prohibited types of DOFP	PIA(Fimbra)	App. F2B	F1	B				Life policy or pension contracts - Direct offer advertisements

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	9	5			Prohibited types of DOFP	PIA(Fimbra)	App. F2B	F2	B				Regulated CIS - Direct offer advertisements
3	9	5			Prohibited types of DOFP	PIA(Fimbra)	App. F2B	F10	B				Investments which are not readily realisable - Direct offer advertisements
3	9	5			Prohibited types of DOFP	PIA(Lautro)	6	22B					Broker funds
3	9	5			Prohibited types of DOFP	IMRO	II	1.1	1	c			Firm must not approve a specific advertisement for Unregulated CIS
3	9	5	(2)	(b)&(c)	Prohibited types of DOFP	IMRO	II	1.3	1	d			Direct offer advertisements, Restrictions & Content (derivatives/warrants only to private investors for whom suitable)
3	9	5			Prohibited types of DOFP	PIA(Lautro)	6	22B					Broker funds
3	9	5			Prohibited types of DOFP	PIA(Lautro)	6	24	5	b			Approval etc. unregulated CIS
3	9	5	(2)		Prohibited types of DOFP	PIA(Fimbra)	18	11	2	1			Direct offer advertisements etc., only to clients for whom believe it's suitable
3	9	5			Prohibited types of DOFP	PIA(SIB)	7	23	2				Direct offer advertisements etc., limited for broker funds
3	9	5	(2)		Prohibited types of DOFP	SFA	5	10	2				Issue and approval of direct offer advertisements, (prohibition on derivatives & warrants)
3	9	5			Prohibited types of DOFP	PIA(IMRO)	App. 1.1	1	c				Specific Advert ban for unregulated schemes
3	9	6			Direct offer financial promotions: general requirements	PIA(SIB)	7	12	1				Identity of regulators, "Regulated by PIA"
3	9	6			Direct offer financial promotions: general requirements	SIB	7	12					Identity of regulators
3	9	6			Direct offer financial promotions: general requirements	PIA(Lautro)	6	11	1	a			Rules applying to specific advertisements, state "Regulated by"
3	9	6	(1)		Direct offer FPs: general requirements	IMRO	II	1.3	1	a			Direct offer advertisements: adequate and fair information about risks involved
3	9	6	(1)		Direct offer financial promotions: general requirements	IMRO	II	1	1	a			Direct offer advertisements, restrictions and content
3	9	6			Direct offer financial promotions: general requirements	IMRO	II	1.3	1	c			Direct offer advertisements, includes KFDs
3	9	6	(2)		DOFP: general requirements	PIA(Lautro)	6	17					Rules which apply to advertisements making or inviting offers
3	9	6			DOFP: general requirements	SFA	5	10	(3)				Issue and approval of direct offer advertisements
3	9	7			DOFP: information required	SIB	BES Rules	Part 6					Advertisements: "Off-the-Page"
3	9	7			DOFP: information required	PIA(SIB)	7	23	3				Direct offer advertisements etc., suitability for customers
3	9	7			DOFP: information required	PIA(SIB)	7	26A					If in doubt whether suitable may wish to obtain advice
3	9	7	(2)		DOFP: information required	PIA(Lautro)	6	18A					Direct offer rules etc., if in doubt customer should seek advice
3	9	7	(2)		DOFP: information required	PIA(Lautro)	6	19					Rules which apply to advertisements making or inviting offers
3	9	7	(2)		DOFP: information required	PIA(Fimbra)	F18	Table	A				Warning: no intention to give advice
3	9	7			DOFP: information required	PIA(Fimbra)	F18	11	3	2-4			Direct offer advertisements must include certain information

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	9	7			DOFP: information required	PIA(Fimbra)	F18	11	4	1			DOFP requirements
3	9	7			DOFP: information required	PIA(IMRO)	II	1.3	1A				Restrictions and content, doubt about suitability
3	9	8			DOFP: cash deposit ISAs	IMRO	App. 1.1	1	1	40-44			Specific provisions relating to ISAs
3	9	8			DOFP: cash deposit ISAs	IMRO	II	1.3	1	b			Direct offer advertisements, includes written contractual terms
3	9	8			DOFP: cash deposit ISAs	IMRO	II	1.3	1	c			Direct offer advertisements, includes KFDs
3	9	8			DOFP: cash deposit ISAs	PIA(Fimbra)	App. F2B	1	A				Life Policy or Pension Contracts
3	9	8			DOFP: cash deposit ISAs	PIA(Fimbra)	App. F2B	2	B				Regulated Collective Investment Schemes
3	9	8			DOFP: cash deposit ISAs	PIA(Fimbra)	App. F2B	6	B				Investment Trust Saving Schemes
3	9	8			DOFP: cash deposit ISAs	PIA(Fimbra)	App. F2B	7	B				Personal Equity Plans
3	9	8			DOFP: cash deposit ISAs	PIA(Fimbra)	18	11	3	2			Direct offer advertisements etc., must include following information
3	9	8			DOFP: cash deposit ISAs	PIA(IMRO)	II	1.3	1	b			Restrictions and content, derivatives and warrants
3	9	8			DOFP: cash deposit ISAs	PIA(IMRO)	II	1.3	2				Terms of Offer
3	9	8			DOFP: cash deposit ISAs	PIA(Lautro)	6	19					Direct offer rules etc., include KFD info
3	9	8			DOFP: cash deposit ISAs	PIA(Lautro)	6	19A					Direct offer rules etc., include KFD info with adaptations
3	9	8			DOFP: cash deposit ISAs	PIA(SIB)	7	23	1A				Direct offer advertisements etc., rules don't apply to published recommendations
3	9	8			DOFP: cash deposit ISAs	PIA(SIB)	7	24					"Off-the-page" advertisements for life policies, comply with disclosure
3	9	8			DOFP: cash deposit ISAs	PIA(SIB)	7	25					"Off-the-page" advertisements for schemes, KFD info required
3	9	8			DOFP: cash deposit ISAs	PIA(SIB)	7	30					ISA Advertisements
3	9	8			DOFP: cash deposit ISAs	PIA(SIB)	8	7					Published recommendations, disclosure of long or short position
3	9	8			DOFP: cash deposit ISAs	SIB	7	23A					"Off-the-page" advertisements for life policies
3	9	8			DOFP: cash deposit ISAs	SIB	7	24					"Off-the-page" advertisements for regulated CIS
3	9	8			DOFP: cash deposit ISAs	SIB	7	25					"Off the page" advertisements for type B PEPs
3	9	8			DOFP: cash deposit ISAs	SIB	7	30					Individual Savings Account Advertisements
3	9	8			DOFP: cash deposit ISAs	SIB	8	7					Disclosure of long or short position
3	9	8			DOFP: cash deposit ISAs	SIB	8	8					Disclosure of material interests
3	9	10			DOFP: packaged products	PIA(Lautro)	6	19&19A					Direct offer advertisement & KFD
3	9	10			DOFP: packaged products	PIA(Fimbra)	F18	11	3	(2-4)			Direct offer advertisements must include certain information
3	9	10			DOFP: packaged products	IMRO	II	6	2	2			Provision of product particulars
3	9	10			DOFP: packaged products	IMRO	II	1.3	1	b&c			Direct offer advertisements
3	9	10			DOFP: packaged products	PIA(IMRO)	II	6	2	2			Provision of product particulars
3	9	10			DOFP: packaged products	SFA	5	22					Information about packaged products
3	9	11			DOFP: packaged products	SIB	8	8					Disclosure of material interests
3	9	11			DOFP: packaged products	PIA(Lautro)	6	19A					Rules which apply to advertisements making or inviting offers (info required)
3	9	12			Execution-only dealing services	SFA	5	10	(3)				Direct offer advertisements for an execution-only dealing service

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
3	9	14			DOFP - potential problem areas for DOFP	PIA(Fimbra)	F18	8					Special products - warnings and disclosures
3	9	14			DOFP - potential problem areas for DOFP	SIB	7	22					Risk warnings
3	9	15			DOFP: Investments which can fluctuate in value	PIA(Fimbra)	F18	9					Risk warnings
3	9	15			DOFP: Investments which can fluctuate in value	PIA(Fimbra)	F18	Table	A				Warnings
3	9	15			DOFP: Investments which can fluctuate in value	PIA(Fimbra)	App. F2B	3	A				Higher Volatility Funds
3	9	15			DOFP: Investments which can fluctuate in value	PIA(Fimbra)	App. F2B	4	A				Property Funds
3	9	15			DOFP: Investments which can fluctuate in value	PIA(Fimbra)	App. F2B	8	A				Prop Enterprise Trusts & Enterprise Zone Prop Units
3	9	15			DOFP: Investments which can fluctuate in value	PIA(Fimbra)	App. F2B	9	A				Options and Other Derivatives etc
3	9	15			DOFP: Investments which can fluctuate in value	PIA(Fimbra)	App. F2B	10	A				Investments which are not readily realisable, warning statement
3	9	15			DOFP: Investments which can fluctuate in value	PIA(Fimbra)	App. F2B	10	A				Investments which are not readily realisable, additions
3	9	15	(1)		DOFP: Investments which can fluctuate in value	IMRO	App. 1.1	1	24				The Advertising Code - Risk Warnings: High Yield Investments
3	9	15			DOFP: Investments which can fluctuate in value	IMRO	App. 1.1	1	1	11			The Advertising Code - General Prohibitions: no suppression of required statements
3	9	15			DOFP: Investments which can fluctuate in value	IMRO	App. 1.1	1	23-35				The Advertising Code - Risk Warnings
3	9	15			DOFP: Investments which can fluctuate in value	PIA(IMRO)	App. 1.1	1	23-35				The Advertising Code - Risk Warnings
3	9	15			DOFP: Investments which can fluctuate in value	PIA(SIB)	7	22					The Advertising Code - Risk Warnings
3	9	15			DOFP: Investments which can fluctuate in value	PIA(SIB)	8	9					Published recommendations, risk warnings
3	9	15			DOFP: Investments which can fluctuate in value	SIB	7	22					The Advertising Code - Risk Warnings
3	9	15			DOFP: Investments which can fluctuate in value	SIB	8	9					The Advertising Code - Risk Warnings
3	9	15			DOFP: Investments which can fluctuate in value	PIA(Lautro)	6	15	1				Rules applying to specific advs., value may fluctuate
3	9	15			DOFP: Investments which can fluctuate in value	SFA	5	9	(9)	1			Fluctuations in value
3	9	17			DOFP: Investments which can fluctuate in value: Guidance	IMRO	App. 1.1	1	23-35				The Advertising Code: Risk Warnings
3	9	17			DOFP: Investments which can fluctuate in value: Guidance	PIA(IMRO)	App. 1.1	1	23-35				The Advertising Code: Risk Warnings
3	9	17	(13)		DOFP: Investments which can fluctuate in value: Guidance	IMRO	App. 1.1	1	25				The Advertising Code: Risk Warnings, Investments involving exposure to a foreign currency

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	9	17	(9)		DOFP: Investments which can fluctuate in value: Guidance	IMRO	App. 1.1	1	26				The Advertising Code: Risk Warnings, Investments which are not readily realisable
3	9	17	(14)		DOFP: Investments which can fluctuate in value: Guidance	IMRO	App. 1.1	1	27				The Advertising Code: Risk Warnings, Investments for which the market is restricted
3	9	17	(10)		DOFP: Investments which can fluctuate in value: Guidance	IMRO	App. 1.1	1	28				The Advertising Code: Risk Warnings, Investments which are front-end-loaded or risk significant loss on realisation
3	9	17	(4)		DOFP: Investments which can fluctuate in value: Guidance	IMRO	App. 1.1	1	29				The Advertising Code: Risk Warnings, Investments carrying contingent liability
3	9	17	(5)		DOFP: Investments which can fluctuate in value: Guidance	IMRO	App. 1.1	1	32				The Advertising Code: Risk Warnings, Higher Volatility Funds
3	9	17	(6)		DOFP: Investments which can fluctuate in value: Guidance	IMRO	App. 1.1	1	33				The Advertising Code - Risk Warnings, Real Property
3	9	17			DOFP: Investments which can fluctuate in value: Guidance	PIA(Lautro)	6	15	2	b			Rules applying to specific advertisements etc., shortfall on cancellation
3	9	17			DOFP: Investments which can fluctuate in value: Guidance	PIA(Lautro)	6	15	2	c			Rules applying to specific advertisements etc., issues on prop fund
3	9	17			DOFP: Investments which can fluctuate in value: Guidance	PIA(Lautro)	6	15	2	d			Rules applying to specific advertisements etc., opinion re prop fund
3	9	17	(4)		DOFP: Investments which can fluctuate in value: Guidance	PIA(Fimbra)	F18	Table	A				Warning: investment carrying a contingent liability
3	9	17	(9)		DOFP: Investments which can fluctuate in value: Guidance	PIA(Fimbra)	F18	Table	A				Warning: Investment which is not readily realisable
3	9	17	(13)		DOFP: Investments which can fluctuate in value: Guidance	PIA(Fimbra)	F18	Table	A				Warning: investment denominated in a foreign currency
3	9	17	(5)		DOFP: Investments which can fluctuate in value: Guidance	SFA	5	9	(9)	2			Higher volatility investments
3	9	17	(3)		DOFP: Investments which can fluctuate in value: Guidance	SFA	5	9	(9)	3			Investment income
3	9	17	(13)		DOFP: Investments which can fluctuate in value: Guidance	SFA	5	9	(9)	4			Foreign currency denominated investments
3	9	17	(9)		DOFP: Investments which can fluctuate in value: Guidance	SFA	5	9	(9)	7			Investments which are not readily realisable investments
3	9	17	(14)		DOFP: Investments which can fluctuate in value: Guidance	SFA	5	9	(9)	8			Investments for which the market is restricted
3	9	17	(4)		DOFP: Investments which can fluctuate in value: Guidance	SFA	5	9	(9)	9			Investment carrying contingent liability
3	9	17	(11)		DOFP: Investments which can fluctuate in value: Guidance	SFA	5	9	(9)	10			With-profits life policies
3	9	17	(10)		DOFP: Investments which can fluctuate in value: Guidance	SFA	5	9	(9)	11			Front-end loading
3	9	17	(6)		DOFP: Investments which can fluctuate in value: Guidance	SFA	5	9	(9)	13			Property Funds
3	9	18			DOFP: Life policies	PIA(Fimbra)	18	Table	B				Table 18B disclosure: guarantee (fixed
3	9	18			DOFP: Life policies	PIA(Fimbra)	App. F2B	1	B				Life Policy or Pension Contracts
3	9	18			DOFP: Life policies	PIA(SIB)	7	17					Life policies
3	9	18			DOFP: Life policies	SIB	7	17					Life policies

## COBS - SRO RULES DERIVATION TABLES

Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	9	18			DOFP: Life policies	SIB	7	24					"Off-the-page" advertisements for life policies
3	9	18			DOFP: Life policies	PIA(Lautro)	6	14	1				Rules applying to specific advertisements, benefits under a policy
3	9	19			DOFP: Taxation	PIA(SIB)	7	18					Taxation
3	9	19			DOFP: Taxation	SIB	7	18					Taxation
3	9	19			DOFP: Taxation	PIA(Fimbra)	18	Table	B				Table 18B disclosure: taxation
3	9	19			DOFP: Taxation	IMRO	App. 1.1	1	17				Specific Requirements: information about taxation
3	9	19			DOFP: Taxation	PIA	6	13					Rules applying to specific advertisements etc., taxation
3	9	19			DOFP: Taxation	SFA	5	9	(8)	7			Taxation
3	9	20			DOFP: Taxation	SIB	7	18					Taxation
3	9	20			DOFP: Taxation	PIA(Fimbra)	18	Table	B				Table 18B disclosure: taxation
3	9	20			DOFP: Taxation	IMRO	App. 1.1	1	17				The Advertising Code - Specific Requirements: information about taxation
3	9	20			DOFP: Taxation	PIA(SIB)	7	18					Taxation
3	9	20			DOFP: Taxation	PIA	6	13					Rules applying to specific advertisements etc., taxation
3	9	20	(1)		DOFP: Taxation	SFA	5	9	(9)	6			Taxation
3	9	20			DOFP: Taxation	SFA	5	9	(8)	7			Taxation
3	9	21			DOFP: Cancellation rights	SIB	7	19					Cancellation rights
3	9	21			DOFP: Cancellation rights	IMRO	App. 1.1	1	39				The Advertising Code - Other provisions etc: cancellation
3	9	21			DOFP: Cancellation rights	PIA(SIB)	7	19					Cancellation rights
3	9	21			DOFP: Cancellation rights	PIA(Lautro)	6	14	3				Rules applying to specific advs., right to
3	9	21			DOFP: Cancellation rights	PIA(Lautro)	6	15	2	a			Rules applying to specific advertisements etc., cancellation rights
3	9	21	(1)		DOFP: Cancellation rights	PIA(Fimbra)	F18	Table	A				Warning: where the advertisement refers to cancellation rights
3	9	21			DOFP: Cancellation rights	SFA	5	9	(8)	8			A reference to a cancellation
3	9	21			DOFP: Cancellation rights	SFA	5	9	(9)	12			Cancellation
3	9	22			DOFP: Cancellation rights	IMRO	App 1.1	1	32				Cancellation Rights (for higher volatility funds)
3	9	23			DOFP: Charges for regulated CIS	SIB	7	25					"Off-the-page" advertisements for schemes
3	9	23			DOFP: Charges for recognised CIS	IMRO	App. 1.1	1	1	35			Risk warnings: charges deducted from capital
3	9	23			DOFP: Charges for recognised CIS	PIA(IMRO)	App. 1.1	1	1	35			Risk warnings: charges deducted from capital
3	9	24			DOFP: Penny shares	PIA(Fimbra)	App. F2B	11	A				Penny Shares
3	9	25			DOFP: Branded funds	PIA(SIB)	7	11A					Disclosure of advertiser's capacity - branded funds
3	9	25			DOFP: Branded funds	PIA(Fimbra)	App. F2B	12	A				Branded Funds
3	9	26			DOFP: EIS	SIB	14	4					BES Preparation of Scheme Particulars or Prospectus
3	9	26			DOFP: EIS	SIB	14	5					BES Advertisements: General
3	9	26			DOFP: EIS	SIB	14	7					Procurement to Sub to BES Schemes or for BES Shares
3	9	26			DOFP: EIS	SIB	14	9					Prohibition of Selling BES Shares or interest in them on Credit
3	9	26			DOFP: EIS	SIB	Part 7						Procurement to Subscribe to BES Schemes etc

## COBS - SRO RULES DERIVATION TABLES

Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	9	26			DOFP: EIS	PIA(Fimbra)	App. F2B	5	A				BES & EIS
3	9	26			DOFP: EIS	PIA(Fimbra)	App. F2B	5	B				BES & EIS
3	9	26			DOFP: EIS	IMRO	II	8.1	1				Specific Investment advertisements for BES Schemes
3	9	26			DOFP: EIS	IMRO	II	8.2	1				Contents Requirements in relation to BES Schemes
3	9	26			DOFP: EIS	IMRO	II	8.2	2				Contents Requirements in relation to BES Shares
3	9	26			DOFP: EIS	PIA(IMRO)	II	8.1	1				Specific Investment Advertisements for BES Schemes
3	9	26			DOFP: EIS	PIA(IMRO)	II	8.2					Direct offer advertisements for BES Schemes and BES Shares
3	9	26			DOFP: EIS	PIA(IMRO)	II	8.2	1				Contents Requirements in relation to BES Schemes
3	9	26			DOFP: EIS	PIA(IMRO)	II	8.2	2				Contents Requirements in relation to BES Shares
3	9	28			DOFP: EIS	SIB	14	4					BES Preparation of Scheme Particulars or Prospectus
3	9	28			DOFP: EIS	SIB	14	5					BES Advertisements: General
3	9	28			DOFP: EIS	SIB	14	7					Procurement to Sub to BES Schemes or for BES Shares
3	9	28			DOFP: EIS	SIB	Part 7						Procurement to Subscribe to BES Schemes etc
3	9	28			DOFP: EIS	PIA(Fimbra)	App. F2B	5	A				BES & EIS
3	9	28			DOFP: EIS	PIA(Fimbra)	App. F2B	5	B				BES & EIS
3	9	28			DOFP: EIS	IMRO	II	8.1	1				Specific Investment Advertisements for BES Schemes
3	9	28			DOFP: EIS	IMRO	II	8.2	1				Contents Requirements in relation to BES Schemes
3	9	28			DOFP: EIS	IMRO	II	8.2	2				Contents Requirements in relation to BES Shares
3	9	28			DOFP: EIS	PIA(IMRO)	II	8.1	1				Specific Investment Advertisements for BES Schemes
3	9	28			DOFP: EIS	PIA(IMRO)	II	8.2					Direct offer advertisements for BES Schemes and BES Shares
3	9	28			DOFP: EIS	PIA(IMRO)	II	8.2	1				Contents Requirements in relation to BES Schemes
3	9	28			DOFP: EIS	PIA(IMRO)	II	8.2	2				Contents Requirements in relation to BES Shares
3	9	29			DOFP: EIS	PIA(Lautro)	5						Product disclosure and disclosure of commission
3	9	29			DOFP: EIS	PIA(Lautro)	Sch. 6						Key features and other important information
<b>3.10 Unsolicited real-time financial promotions</b>													
3	10	2			Unsolicited Real-time financial promotions	SIB	4						Common Unsolicited Calls Regulations
3	10	2			Unsolicited Real-time financial promotions	PIA(Fimbra)	App. F5		A				Unsolicited Calls Regulations
3	10	2			Unsolicited Real-time financial promotions	PIA(Fimbra)	F29	1	1				Unsolicited Calls

## COBS - SRO RULES DERIVATION TABLES

Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	10	2			Unsolicited Real-time financial promotions	PIA(Fimbra)	F29	1	2				Standards of Conduct for Unsolicited Calls
3	10	2			Unsolicited Real-time financial promotions	PIA(Fimbra)	F30	1					Overseas Unsolicited Calls
3	10	2			Unsolicited Real-time financial promotions	IMRO	II	1.5	2				Cold calling, explaining cancellation rights to Customers
3	10	2			Unsolicited Real-time financial promotions	IMRO	II	6.5	(2)				Cold calling, explaining cancellation rights to Customers
3	10	2			Unsolicited Real-time financial promotions	PIA(Lautro)	3	8					Unsolicited calls
3	10	2			Unsolicited Real-time financial promotions	SFA	App. 9						Common Unsolicited Calls Regulations
3	10	2			Unsolicited Real-time financial promotions	PIA	App. 2	4					Common Unsolicited Calls Regulations
3	10	3			Restriction of unsolicited real time financial promotions	IMRO	1	5	(1)				Cold calling
3	10	3			Restriction of unsolicited real time financial promotions	IMRO	II	1.5	1				Cold calling, complying with the Unsolicited Calls Regulations
3	10	3			Restriction of unsolicited real time financial promotions	PIA(IMRO)	II	1.5	1				Cold calling, Complying with the Unsolicited Calls Regulations
<b>3.11 Unregulated collective investment schemes</b>													
3	11	1			Unregulated CIS	PIA(Fimbra)	F18	6	1	2	1		Advertising of Unregulated Schemes
3	11	2			Unregulated CIS: Exemptions from the scheme promotion restriction	PIA(SIB)	11	7	27				Restrictions on promotion of unregulated CIS
3	11	2			Unregulated CIS: Exemptions from the scheme promotion restriction	SIB	1	4					Promotion of unregulated schemes by authorised persons
3	11	2			Unregulated CIS: Exemptions from the scheme promotion restriction	SIB	2	1					Promotion of Unregulated Schemes
3	11	2			Unregulated CIS: Exemptions from the scheme promotion restriction	SIB	7	27					Restrictions on promotion of unregulated CIS
3	11	2			Unregulated CIS: Exemptions from the scheme promotion restriction	SIB	Chap. 7						The Financial Services (Promotion of Unregulated Schemes) Regulations
<b>3.12 Communication and approval of financial promotions for an overseas or unauthorised person</b>													
3	12	1			Communication and approval of financial promotions for an overseas person or an unauthorised person	SIB	7	4	2				Approval by a firm of advertisements issued by unauthorised persons
3	12	1			Communication and approval of financial promotions for an overseas person or an unauthorised person	SIB	7	4	3				Approval etc, Collective investment scheme
3	12	1			Communication and approval of financial promotions for an overseas person or an unauthorised person	SIB	7	4	6				Approval etc, other investments
3	12	1			Communication and approval of financial promotions for an overseas person or an unauthorised person	SIB	7	4					Approval by a firm of advertisements issued by unauthorised persons
3	12	1	(2)		Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA(SIB)	7	4					Approval by a firm of advertisements issued by unauthorised persons
3	12	1			Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA(Lautro)	6	15A					Special requirement for overseas insurance advertisements

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
3	12	1	(3)		Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA(Lautro)	6	24					Approval of advertisements for purposes of s57 (ad. for unauth. person)
3	12	1			Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA(Fimbra)	18	7	1	e			General rules: contain limited information on compensation
3	12	1			Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA(Fimbra)	F18	13					Overseas business advertising
3	12	1			Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA(Fimbra)	F18	13					Certification that overseas advertising complies
3	12	1			Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA(Fimbra)	Table	F18C					Table 18C: Requirements relating to overseas business
3	12	1			Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA(Fimbra)	F30	2	1				Prescribed disclosure
3	12	1			Specific non-real time financial promotions for overseas persons	PIA(Fimbra)	F30	2	1				Overseas Advertisements
3	12	6			Specific non-real time financial promotions for overseas persons	PIA(SIB)	7	4	2				Approval by a firm of adverts issued by unauthorised persons
3	12	6			Specific non-real time financial promotions for overseas persons	PIA(SIB)	7	4	6				Approval of advertisement of an overseas person for other advertisements
3	12	6			Specific non-real time financial promotions for overseas persons	PIA(SIB)	2	17					Business conducted from an overseas place of business
3	12	6			Specific non-real time financial promotions for overseas persons	SIB	2	17					Business conducted from an overseas place of business
3	12	6			Specific non-real time financial promotions for overseas persons	PIA(Lautro)	6	24	3				Approval etc. prohibited if contents contravene other sections
3	12	6			Specific non-real time financial promotions for overseas persons	PIA(Lautro)	6	24	6				Approval etc. regulated status of approving member
3	12	6			Specific non-real time financial promotions for overseas persons	PIA(Lautro)	6	25					Approval of advertisements for purposes of section 57
3	12	6			Specific non-real time financial promotions for overseas persons	PIA(Lautro)	18	13					Direct offer advertisements etc., overseas clients
3	12	6			Specific non-real time financial promotions for overseas persons	PIA(Fimbra)	F18	13	1				Comply with appropriate requirements relating to overseas business
3	12	6	(1)	(a)	Specific non-real time financial promotions for overseas persons	PIA(Fimbra)	F18	Table	C				Requirements relating to Overseas Business and Overseas Clients
3	12	6	(1)	(b)	Specific non-real time financial promotions for overseas persons	PIA(Fimbra)	F18	Table	C				Requirements relating to Overseas Business and Overseas Clients
3	12	6			Specific non-real time financial promotions for overseas persons	PIA	4	3					Disclosure of Membership
3	12	6			Specific non-real time financial promotions for overseas persons	IMRO	II	1.2	1				Issue or Approval of Advertisements for an overseas person
3	12	6			Specific non-real time financial promotions for overseas persons	PIA(IMRO)	II	1.2	1				Issue or Approval of Advertisements for an overseas person

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	12	6			Specific non-real time financial promotions for overseas persons	SFA	5	12					Issue or approval of advertisements for an overseas person
3	12	6			Specific non-real time financial promotions for overseas persons	SFA	5	13					Overseas business for UK private customers
3	12	6			Specific non-real time financial promotions for overseas persons	SFA	5	12					Issue or approval of advertisements for an overseas person
3	12	6			Specific non-real time financial promotions for overseas persons	SIB	7	4A					Overseas insurers
<b>3.13 Additional requirements for financial promotions for an overseas long-term insurer</b>													
3	13	1			FP for an overseas long-term insurer - restrictions	PIA(SIB)	7	4A					Overseas insurers
3	13	1			FP for an overseas long-term insurer - restrictions	SIB	7	4A					Overseas insurers
3	13	1	(1)		FP for an overseas long-term insurer - restrictions	SIB	7	4	4				Approval by a firm of advertisements issued by unauthorised persons, life policies
3	13	1			FP for an overseas long-term insurer - restrictions	PIA(SIB)	7	4	4				Approval of fin proms of an overseas etc. for life policies
3	13	1			FP for an overseas long-term insurer - restrictions	PIA(SIB)	7	4A					Overseas insurers
3	13	1			FP for an overseas long-term insurer - restrictions	SIB	7	4	4				Approval etc., life policies
3	13	1			FP for an overseas long-term insurer - restrictions	SIB	7	4A					Overseas insurers
3	13	1			FP for an overseas long-term insurer - restrictions	PIA(Lautro)	6	15A					Special requirements for overseas insurance advertisements
3	13	1			FP for an overseas long-term insurer - restrictions	PIA(Lautro)	6	15B					Special requirements for overseas insurance advertisements
3	13	1			FP for an overseas long-term insurer - restrictions	PIA(Lautro)	6	15C					Special requirements for overseas insurance advertisements
3	13	1			FP for an overseas long-term insurer - restrictions	PIA(Lautro)	6	15D					Special requirements for overseas insurance advertisements
3	13	1			FP for an overseas long-term insurer - restrictions	PIA(Lautro)	6	15A					Special requirements for overseas insurance advertisements
3	13	1			FP for an overseas long-term insurer - restrictions	PIA(Lautro)	6	15B					Special requirements for overseas insurance advertisements
3	13	1			FP for an overseas long-term insurer - restrictions	PIA(Lautro)	6	15C					Special requirements for overseas insurance advertisements
3	13	1			FP for an overseas long-term insurer - restrictions	PIA(Lautro)	6	15D					Special requirements for overseas insurance advertisements
3	13	2			FP for overseas long-term insurer - requirements	SIB	7	5					Prominence of required statements
3	13	2			FP for overseas long term insurer - requirements	PIA(Fimbra)	F18	13	1				Comply with appropriate requirements relating to overseas business
3	13	3			FP for overseas long term insurer - requirements	PIA(Fimbra)	F18	13	1				Comply with appropriate requirements relating to overseas business
3	13	4			Non-UK based overseas life office - disclosure	PIA(SIB)	7	4	4				Approval of fin proms of an overseas etc. for life policies

## COBS - SRO RULES DERIVATION TABLES

Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
3	13	4			Non-UK based overseas life office -	PIA(SIB)	7	4A					Overseas insurers
3	13	4			Non-UK based overseas life office -	SIB	7	4	4				Approval etc., life policies
3	13	4			Non-UK based overseas life office -	SIB	7	4A					Overseas insurers
3	13	4			Non-UK based overseas life office - disclosure	PIA(Lautro)	6	15A					Special requirements for overseas insurance advertisements
3	13	4			Non-UK based overseas life office - disclosure	PIA(Lautro)	6	15B					Special requirements for overseas insurance advertisements
3	13	4			Non-UK based overseas life office - disclosure	PIA(Lautro)	6	15C					Special requirements for overseas insurance advertisements
3	13	4			Non-UK based overseas life office - disclosure	PIA(Lautro)	6	15D					Special requirements for overseas insurance advertisements
3	13	4			Non-UK based overseas life office - disclosure	PIA(Fimbra)	F18	13	1				Comply with appropriate requirements relating to overseas business
3	13	5			Non-UK based overseas life office - disclosure	PIA(Fimbra)	F18	13	1				Comply with appropriate requirements relating to overseas business
<b>CHAPTER 4 ACCEPTING CUSTOMERS</b>													
<b>4.1 Client Classification</b>													
4	1	1			Application								
4	1	4			Requirement to Classify	SIB	1	3	1	1			Know Your Customer
4	1	4			Requirement to Classify	IMRO	II	2	1	1			Establishing the Status of Your Customer
4	1	4			Requirement to Classify	PIA(SIB)	4	2					Business Investors
4	1	4			Requirement to Classify	PIA(IMRO)	II	2	1	1			Establishing the Status of Your Customer
4	1	5			Agent as Client	SFA	5	6					Indirect Customers and Agents <i>(rule reversed)</i>
4	1	5			Agent as Client	IMRO	II	2	1	4			Dealing with an Agent
4	1	5			Agent as Client	PIA(IMRO)	II	2	1	4			Dealing with an Agent
4	1	5			Agent as Client	PIA(IMRO)	II	2	1	5			Non-Private Customer Acting as Agent for Private Customer
4	1	5			Agent as Client	PIA(Fimbra)	F27	2	1	3			Non-Private Clients <i>(rule reversed)</i>
4	1	7	1		Classification of Another Firm or an Overseas Financial Services Institution	SFA	5	4	1				Market Counterparties
4	1	9			Expert Private Customer Classified as an Intermediate Customer	SIB	1	3	2				Business and Experienced Investors
4	1	9			Expert Private Customer Classified as an Intermediate Customer	SFA	5	5					Classes of Customer
4	1	9			Expert Private Customer Classified as an Intermediate Customer	IMRO	II	2	1	2			Waiver of Protection by Private Customers
4	1	9			Expert Private Customer Classified as an Intermediate Customer	PIA(IMRO)	II	2	1	2			Waiver of Protection by Private Customers
4	1	9			Expert Private Customer Classified as an Intermediate Customer	PIA(SIB)	1	3	2				Business and Experienced Investors
4	1	9			Expert Private Customer Classified as an Intermediate Customer	PIA(Fimbra)	F27	2	2				You May Treat a Client as a Non-Private Client
4	1	11			Expert Private Customer Classified as an Intermediate Customer (E)								
4	1	12			Large Intermediate Customer Classified as a Market Counterparty								

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
4	1	13			Large Intermediate Customer Classified as a Market Counterparty								
4	1	14			Client Classified as a Private Customer	IMRO	II	2	1	3			Voluntary Offering Private Customer Status to Others
4	1	14			Client Classified as a Private Customer	PIA(IMRO)	II	2	1	3			Voluntary Offering Private Customer Status to Others
4	1	15			Review of Classification								
4	1	16			Record Keeping Requirements								
<b>4.2 Terms of Business and Customer Agreements</b>													
4	2	1			Application	SIB	4	01					Application
4	2	1			Application	IMRO	II:2	2	2	1			Scope of This Rule
4	2	1			Application	IMRO	II:2	2	3	1			Scope of This Rule
4	2	1			Application	PIA(SIB)	4	1					Application
4	2	1			Application	PIA(IMRO)	II:2	2	2	1			Scope of This Rule
4	2	1			Application	PIA(IMRO)	II:2	2	3	1			Scope of This Rule
4	2	1			Application	PIA(Fimbra)	SP3	3	2	3			Exceptions as to Terms of Business
4	2	4			Requirement to Provide a Terms of Business	SIB	4	12					Personal Equity Plans
4	2	4			Requirement to Provide a Terms of Business	IMRO	II:2	2	3	2			Types of Customer Documents to be Sent to Non-Private Customers
4	2	4			Requirement to Provide a Terms of Business	IMRO	II:2	2	3	3			Acceptance of Terms by Non-Private Customers
4	2	4			Requirement to Provide a Terms of Business	PIA	4	5	2				Terms of Business - Issue
4	2	4			Requirement to Provide a Terms of Business	PIA(SIB)	4	12					Personal Equity Plans
4	2	4			Requirement to Provide a Terms of Business	PIA(IMRO)	II:2	2	3	2			Type of Document to be Sent to Private Customers
4	2	4			Requirement to Provide a Terms of Business	PIA(IMRO)	II:2	2	3	3			Acceptance of Terms by Non-Private Customers
4	2	4			Requirement to Provide a Terms of Business	PIA(Fimbra)	F28	4					Issuing Terms of Business
4	2	6			Requirement to Enter into a Customer Agreement	SIB	4	2					General
4	2	6			Requirement to Enter into a Customer Agreement	SIB	4	10					Notification Requirements
4	2	6			Requirement to Enter into a Customer Agreement	SIB	4	15					Transactions in Futures, Contracts for Differences and Options Thereon: Risk Warnings
4	2	6			Requirement to Enter into a Customer Agreement	SIB	4	16					Transactions in Options Relating to Investments Other Than Futures and Contracts for Differences: Risk Warnings
4	2	6			Requirement to Enter into a Customer Agreement	SFA	5	23					Customer Agreement
4	2	6			Requirement to Enter into a Customer Agreement	IMRO	II:2	2	2	2			Type of Document to be Sent to Private Customers
4	2	6			Requirement to Enter into a Customer Agreement	IMRO	II:2	2	2	3			Documents Involving Contingent Liability Transactions and/or Discretionary Management
4	2	6			Requirement to Enter into a Customer Agreement	IMRO	II:2	2	2	4			Signature of Documents by Private Customers

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
4	2	6	2		Requirement to Enter into a Customer Agreement	IMRO	II:2	2	2	5			Acceptance of Terms by Private Customers Overseas Without Signature of Documents
4	2	6			Requirement to Enter into a Customer Agreement	IMRO	II:2	2	2	6			Signature of Documents by Trustees
4	2	6			Requirement to Enter into a Customer Agreement	PIA	4	5	4				Customer's Consent to Special Terms
4	2	6			Requirement to Enter into a Customer Agreement	PIA	4	5	5				Compliance with Terms
4	2	6			Requirement to Enter into a Customer Agreement	PIA(SIB)	4	2					General
4	2	6			Requirement to Enter into a Customer Agreement	PIA(SIB)	4	10					Notification Requirements
4	2	6			Requirement to Enter into a Customer Agreement	PIA(IMRO)	II:2	2	2	2			Type of Document to be Sent to Private Customers
4	2	6			Requirement to Enter into a Customer Agreement	PIA(IMRO)	II:2	2	2	3			Documents Involving Contingent Liability Transactions and/or Discretionary Management
4	2	6			Requirement to Enter into a Customer Agreement	PIA(IMRO)	II:2	2	2	4			Signature of Documents by Private Customers
4	2	6			Requirement to Enter into a Customer Agreement	PIA(IMRO)	II:2	2	2	5			Acceptance of Terms by Private Customers Overseas Without Signature of Documents
4	2	6			Requirement to Enter into a Customer Agreement	PIA(IMRO)	II:2	2	2	6			Signature of Documents by Trustees
4	2	6			Requirement to Enter into a Customer Agreement	PIA(Fimbra)	F29	9					Material Interests and Conflicts of Interest
4	2	6			Requirement to Enter into a Customer Agreement	PIA(Fimbra)	SP1	1	2	2			Discretionary Management Client Agreement
4	2	6			Requirement to Enter into a Customer Agreement	PIA(Fimbra)	SP8	8	2	3			Client Agreement
Table 4	2	8			Designated Investment Business to which the Terms of Business and Customer Agreements do not Apply	IMRO	II:2	Table 2	2	1			Investment Services to which the Customer Agreement Rules do not Apply
Table 4	2	8			Designated Investment Business to which the Terms of Business and Customer Agreements do not Apply	PIA(IMRO)	II:2	Table 2	2	1			Investment Services to which the Customer Agreement Rules do not Apply
4	2	9			Adequate Detail	IMRO	II:2	2	4	1			Private Customers
4	2	9			Adequate Detail	IMRO	II:2	2	4	2			Non-private Customers
4	2	9			Adequate Detail	PIA	4	5	1				Terms of Business - Contents
4	2	9			Adequate Detail	PIA(IMRO)	II:2	2	4	1			Private Customers
4	2	9			Adequate Detail	PIA(IMRO)	II:2	2	4	2			Non-private Customers
4	2	10			Adequate Detail (E)	PIA(SIB)	4	15					Transactions in Futures, Contracts for Differences and Options Thereon: Risk Warnings
4	2	10			Adequate Detail (E)	PIA(SIB)	4	16					Transactions in Options Relating to Investments Other Than Futures and Contracts for Differences: Risk Warnings

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
4	2	10			Adequate Detail (E)	PIA(SIB)	4	19					Penny Shares
4	2	10			Adequate Detail (E)	PIA(SIB)	13	9					Disclosure of Fees
4	2	10			Adequate Detail (E)	PIA(Fimbra)	SP2	2	2	A			Disclosure of Conflict of Interest
4	2	11			Adequate detail	IMRO	II:2	2	4	3			Format and Presentation of Customer Documents
4	2	11			Adequate detail	PIA(IMRO)	II:2	2	4	3			Format and Presentation of Customer Documents
4	2	12			Amendment of Terms of Business	IMRO	II:2	4	4				Amendment to Customer Documents
4	2	13			Record Keeping Requirements	SIB	16	7					Customer Agreements
4	2	13			Record Keeping Requirements	IMRO	II:2	2	4	7			Records to be Kept
4	2	13			Record Keeping Requirements	PIA	4	5	6				Keeping a Record
Table 4	2	14			Content of Terms of Business: General Requirements (E)	SIB	4	8					Contents of Customer Agreement: Futures and Options
Table 4	2	14			Content of Terms of Business: General Requirements (E)	SIB	4	13					Customer Agreement Ceasing to be Effective
Table 4	2	14			Content of Terms of Business: General Requirements (E)	SFA	Table 5	23	4	a			Two way customer agreements required contents
Table 4	2	14			Content of Terms of Business: General Requirements (E)	SFA	Table 5	23	4	b			Two way customer agreements required contents if applicable
Table 4	2	14			Content of Terms of Business: General Requirements (E)	SFA	5	25					Underwriting
Table 4	2	14			Content of Terms of Business: General Requirements (E)	SFA	Appx40	Sched	1				Guidance Notes on Model Customer Documentation
Table 4	2	14			Content of Terms of Business: General Requirements (E)	IMRO	Appx2	4	1	a			Contents of a Full Customer Agreement
Table 4	2	14			Content of Terms of Business: General Requirements (E)	IMRO	Appx2	4	2	a			Contents of Terms of Business Letter
Table 4	2	14			Content of Terms of Business: General Requirements (E)	IMRO	Appx2	4	2	b			Form of Statement of Protection
Table 4	2	14			Content of Terms of Business: General Requirements (E)	PIA	4	Table 4					Terms of business - Sections I - III
Table 4	2	14			Content of Terms of Business: General Requirements (E)	PIA	4	5	3				Dealing as Principal
Table 4	2	14			Content of Terms of Business: General Requirements (E)	PIA(SIB)	4	3					Matters to be Contained in Every Customer Agreement
Table 4	2	14			Content of Terms of Business: General Requirements (E)	PIA(SIB)	4	5					Contents of Full Customer Agreement
Table 4	2	14			Content of Terms of Business: General Requirements (E)	PIA(SIB)	4	8					Contents of Customer Agreements: Futures and Options
Table 4	2	14			Content of Terms of Business: General Requirements (E)	PIA(SIB)	4	13					Customer Agreement Ceasing to be Effective
Table 4	2	14			Content of Terms of Business: General Requirements (E)	PIA(IMRO)	Appx2	4	1	a			Contents of a Full Customer Agreement
Table 4	2	14			Content of Terms of Business: General Requirements (E)	PIA(Fimbra)	SP1	Table	CA				Content of Client Agreement
Table 4	2	14			Content of Terms of Business: General Requirements (E)	PIA(Fimbra)	SP3	3	2	2			Standard Terms and Conditions

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
Table 4	2	15			Content of Terms of Business: Managing Investments on a Discretionary Basis (E)	SIB	4	9					Contents of Customer Agreement: Discretionary Managed Portfolio
Table 4	2	15			Content of Terms of Business: Managing Investments on a Discretionary Basis (E)	IMRO	Appx2	4	1	b			Additional Contents of Discretionary Agreements
Table 4	2	15			Content of Terms of Business: Managing Investments on a Discretionary Basis (E)	PIA	4	Table 4					Terms of business - Sections IV
Table 4	2	15			Content of Terms of Business: Managing Investments on a Discretionary Basis (E)	PIA(SIB)	4	9					Contents of Customer Agreements: Managed Portfolio
Table 4	2	15			Content of Terms of Business: Managing Investments on a Discretionary Basis (E)	PIA(IMRO)	Appx2	4	1	b			Additional Contents of Discretionary Agreements
<b>CHAPTER 5 ADVISING/SELLING</b>													
<b>5.2 Know Your Customer</b>													
5	2	1			Application								
5	2	5			Requirement to Know Your Customer	SIB	3	1					General
5	2	5			Requirement to Know Your Customer	SIB	3	2					Business and Experienced Investors
5	2	5			Requirement to Know Your Customer	SIB	8	4					Know Your Customer
5	2	5			Requirement to Know Your Customer	PIA(SIB)	3	1					General
5	2	5			Requirement to Know Your Customer	PIA(SIB)	3	2					Business and Experienced Investors
5	2	5			Requirement to Know Your Customer	PIA(SIB)	8	4					Know Your Customer
5	2	5			Requirement to Know Your Customer	PIA(Fimbra)	F29	4					Know Your Client
5	2	5			Requirement to Know Your Customer	PIA(Fimbra)	F29	4	1				Fact Finds
5	2	5			Requirement to Know Your Customer	PIA(Fimbra)	F29	4	2				Exceptions
5	2	5			Requirement to Know Your Customer	PIA(Lautro)	SchL:2	L12					General Duty to Make all Relevant Enquiries
5	2	9			Record Keeping: Personal and Financial Circumstances								
<b>5.3 Suitability</b>													
5	3	1			Application								
5	3	2			Application (G)								
5	3	3			Application (G)	PIA(SIB)	7	26	A				If In Doubt Whether Suitable May Wish to Obtain Advice
5	3	5			Requirement for Suitability Generally	SIB	5	1					Suitability of Transactions and Investments in Them
5	3	5			Requirement for Suitability Generally	PIA(SIB)	5	1					Suitability of Transactions and Investments in Them
5	3	5			Requirement for Suitability Generally	PIA(Fimbra)	F28	12					Unjustifiable Transactions
5	3	5	1		Requirement for Suitability Generally	SFA	5	31	1				Suitability
5	3	5	1		Requirement for Suitability Generally	IMRO	II:3	3	1	1			Steps to Ensure Suitability of Personal Recommendations and Discretionary Transactions
5	3	5	1		Requirement for Suitability Generally	PIA(IMRO)	II:3	3	1	1			Steps to Ensure Suitability of Personal Recommendations and Discretionary Transactions
5	3	5	2		Requirement for Suitability Generally	SFA	5	31	3				Suitability
5	3	5	3		Requirement for Suitability Generally	SFA	5	31	2				Suitability

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
5	3	5	3		Requirement for Suitability Generally	IMRO	II:3	3	1	2			Steps to Ensure Suitability When Customers' Funds are Pooled with Others
5	3	5	3		Requirement for Suitability Generally	PIA(IMRO)	II:3	3	1	2			Steps to Ensure Suitability When Customers' Funds are Pooled with Others
5	3	5	3		Requirement for Suitability Generally	PIA(Fimbra)	SP1	1	2	3			Suitability
5	3	6			Requirement for Suitability: Provider Firms	IMRO	II:6	6	3	1			Duty of a Tied Firm
5	3	6			Requirement for Suitability: Provider Firms	IMRO	II:11	11	2	4			Standards of Advice on Packaged Products: Replacement of Rules 6.3 (1) and (2)
5	3	8			Requirement for Suitability								
5	3	9			Requirement for Suitability: Independent Intermediary	IMRO	II:6	6	3	2			Duty of an Independent Intermediary
5	3	9			Requirement for Suitability: Independent Intermediary	IMRO	II:11	11	2	4			Standards of Advice on Packaged Products: Replacement of Rules 6.3 (1) and (2)
5	3	9			Requirement for Suitability: Independent Intermediary	PIA(Fimbra)	F29	5	1				Suitable Recommendations
5	3	9	1		Requirement for Suitability: Independent Intermediary	PIA(Fimbra)	SP1	1	2	4	1		Packaged Products for Private Clients
5	3	9	2		Requirement for Suitability: Independent Intermediary	PIA(Fimbra)	SP1	1	2	4	2		Packaged Products for Private Clients
5	3	9			Requirement for Suitability: Independent Intermediary	PIA(Lautro)	Sch:L2	L8					Best Advice to be Given
5	3	11			Requirement for Suitability								
5	3	12			Requirement for Suitability: Manager of OPS and Stakeholder Pension Scheme	IMRO	II:10	10	2	3			Conduct of Business: Replacement of Suitability Rule
5	3	14			Requirement for a Suitability Letter								
5	3	16			Requirement for a Suitability Letter	IMRO	II:6	6	3	3			Records to be Kept
5	3	18			Requirement for a Suitability Letter	IMRO	II:6	6	3	6	a		Reasons for Recommendations
5	3	18			Requirement for a Suitability Letter	PIA(IMRO)	II:6	6	3	6	a		Reasons for Recommendations
5	3	19			Exceptions from the Requirement to Provide a Suitability Letter								
5	3	20			Suitability of Broker Funds	PIA(IMRO)	II:6	6	3	6	A		Reasons for Recommendations: Broker Funds
5	3	21			Suitability of Pension Transfer and Opt-Outs	PIA(Lautro)	5	22					Transfer Value Analysis
5	3	22			Suitability of Pension Transfer and Opt-Outs								
5	3	23			Suitability of Pension Transfer and Opt-Outs								
5	3	24			Suitability of Pension Transfer and Opt-Outs	IMRO	Appx	6	3	6	Part 1		Confirming Recommendations in Relation to Pension Transfers
5	3	25			Suitability of Pension Transfer and Opt-Outs	IMRO	II:6	6	3	6	b		Reasons for Recommendations
5	3	25			Suitability of Pension Transfer and Opt-Outs	IMRO	Appx	6	3	6	Part 2		Confirming Recommendations in Relation to Pension Transfers
5	3	25			Suitability of Pension Transfer and Opt-Outs	PIA(IMRO)	II:6	6	3	6	b		Reasons for Recommendations

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
5	3	26			Suitability of Pension Transfer and Opt-Outs								
5	3	27			Suitability of Pension Transfer and Opt-Outs								
5	3	28			Suitability of Personal Pension Schemes: Promotions to Employees								
Table 5	3	29			Suitability Guidance (G)								
Table 5	3	30			Guidance on the Contents of Suitability Letters (G)	IMRO	II:3	3	1	4			Records to be Kept
Table 5	3	30			Guidance on the Contents of Suitability Letters (G)	PIA(IMRO)	II:3	3	1	4			Records to be Kept
<b>5.4 Customers Understanding of Risk</b>													
5	4	1			Application								
5	4	3			Requirement for Risk Warning	SIB	1	3	3				Customers' Understanding of Risk
5	4	3			Requirement for Risk Warning	SFA	5	30	1				Customers' Understanding
5	4	3			Requirement for Risk Warning	IMRO	II:3	3	2	1			Steps to Ensure Understanding of Risk
5	4	3			Requirement for Risk Warning	IMRO	II:1	1	Appx	1	1	1	Risk Warnings
5	4	3			Requirement for Risk Warning	PIA(SIB)	S3	3	3				Customer's Understanding of Risk
5	4	3			Requirement for Risk Warning	PIA(IMRO)	II:3	3	2	1			Steps to Ensure Understanding of Risk
5	4	3			Requirement for Risk Warning	PIA(IMRO)	II:1	1	Appx	1	1	1	Risk Warnings
5	4	3			Requirement for Risk Warning	PIA(Fimbra)	F18	Table	A				Warnings
5	4	3			Requirement for Risk Warning	PIA(Fimbra)	F29	5	3				Client's Understanding of Risk
5	4	3			Requirement for Risk Warning	PIA(Fimbra)	SP1	2	1				Client's Understanding of Risk
5	4	4			Requirement for Risk Warning (E)								
5	4	5			Requirement for Risk Warning (E)								
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	SIB	1	4	Appx	A			General Risk Disclosure Statement
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	SIB	1	4	15				Transactions in Futures, Contracts for Differences and Options Thereon: Risk Warnings
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	SIB	1	4	16				Transactions in Options Relating to Investments Other than Futures and Contracts for Difference: Risk Warnings
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	SIB	1	4	Appx	B			Additional Risk Disclosure Statement
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	SIB	1	4	Appx	C			Risk Disclosure Statement
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	SIB	1	4	Appx	D			Risk Disclosure Statement
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	SFA	5	30	2				Customers' Understanding
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	SFA	Appx	14					Warrants Risk Warning Notice and Generic Risk Disclosure Statement
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	SFA	Appx	15					Derivatives Risk Warning Notice and Generic Risk Disclosure

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	PIA(SIB)	S4	4	15				Transactions in Futures, Contracts for Differences and Options There on: Risk Warnings
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	PIA(SIB)	S4	4	16				Transactions in Options Relating to Investments Other than Futures and Contracts for Difference: Risk Warnings
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	PIA(SIB)	S4	Appx	A				General Risk Disclosure
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	PIA(SIB)	S4	Appx	B				Additional Risk Disclosure Statement
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	PIA(SIB)	S4	Appx	C				Risk Disclosure Statement
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	PIA(SIB)	S4	Appx	D				Risk Disclosure Statement
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	PIA(Fimbra)	SP8	2	2				Risk Warning Notice
5	4	6			Risk Warnings in Respect of Warrants and Derivatives (E)	PIA(Fimbra)	SP8	Table	RW				Risk Warning Notice
5	4	6	2		Risk Warnings in Respect of Warrants and Derivatives (E)	SFA	5	30	4				Customers' Understanding
5	4	6	3		Risk Warnings in Respect of Warrants and Derivatives (E)	SFA	5	30	3				Customers' Understanding
5	4	7			Risk Warnings in Respect of Non Readily Realisable Investments (E)	SFA	5	30	5				Customers' Understanding
5	4	7			Risk Warnings in Respect of Non Readily Realisable Investments (E)	PIA(SIB)	S5	5	6				Investments Which are Not Readily Realisable
5	4	8			Risk Warnings in Respect of Penny Shares	PIA(SIB)	S4	4	19				Transactions in Penny Shares
5	4	8			Risk Warnings in Respect of Penny Shares	PIA(SIB)	S4	Appx	F				Penny Shares
5	4	8			Risk Warnings in Respect of Penny Shares	PIA(IMRO)	II:3	3	2	3			Penny Shares
5	4	8			Risk Warnings in Respect of Penny Shares	PIA(IMRO)	II:3	3	2	4			Risk Warnings
5	4	9			Risk Warnings in Respect of Securities that May be subject to Stabilisation (E)	SIB	1	4	Appx	E			Stabilisation
5	4	9			Risk Warnings in Respect of Securities that May be subject to Stabilisation (E)	IMRO	II:3	3	2	2			Securities Which May be Subject to Stabilisation
5	4	9			Risk Warnings in Respect of Securities that May be subject to Stabilisation (E)	PIA(SIB)	S4	Appx	E				Stabilisation
5	4	9			Risk Warnings in Respect of Securities that May be subject to Stabilisation (E)	PIA(IMRO)	II:3	3	2	2			Securities Which May be Subject to Stabilisation
5	4	10			Stock Lending Activity (E)	SFA	5	30	6				Customers' Understanding
<b>5.5 Information About the Firm</b>													
5	5	1			Application								
5	5	3			Information Required to be Disclosed	SIB	1	6	3				Company Representatives: Business Cards and Correspondence
5	5	3			Information Required to be Disclosed	SIB	1	6	4				Conduct of Company Representatives
5	5	3			Information Required to be Disclosed	SFA	5	16					Information About the Firm
5	5	3			Information Required to be Disclosed	IMRO	II:4	4	2				Information About the Firm
5	5	3			Information Required to be Disclosed	IMRO	II:4	4	2	1			Adequacy of Information

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
5	5	4			Information Required to be Disclosed (E)								
Table 5	5	5			Information Required to be Disclosed (E) - Written Communications	PIA	4	4					Stationery
Table 5	5	5			Information Required to be Disclosed (E) - Written Communications	PIA	4	4	1				Members' Obligations
Table 5	5	5			Information Required to be Disclosed (E) - Written Communications	PIA	4	4	2				Advertisements on Stationary
Table 5	5	5			Information Required to be Disclosed (E) - Written Communications	PIA	4	4	3				Business Cards for Investment Staff
Table 5	5	5			Information Required to be Disclosed (E) - Written Communications	PIA	4	4	4				General Stationary Requirements
Table 5	5	5			Information Required to be Disclosed (E) - Written Communications	PIA	4	4	5				Marketing Associates
5	5	6			Information Required to be Disclosed (E)	PIA	4	4	6				Stationary of Appointed Firms
5	5	5			Information Required to be Disclosed (E)	PIA(SIB)	2	3					Independence
5	5	7			Overseas Business for UK Private Customers	SFA	5	13					Overseas Business for UK Private Customers
5	5	7			Overseas Business for UK Private Customers	IMRO	II:1	1	8				Overseas Business for UK Private Customers
5	5	7			Overseas Business for UK Private Customers	IMRO	II:1	1	8	1			Requirement to Make Prescribed Disclosure
5	5	7			Overseas Business for UK Private Customers	PIA(SIB)	2	18					Introductions to Unauthorised Persons or Overseas Branches
5	5	7			Overseas Business for UK Private Customers	PIA(IMRO)	II:1	1	8				Overseas Business for UK Private Customers
5	5	7			Overseas Business for UK Private Customers	PIA(IMRO)	II:1	1	8	1			Requirement to Make Prescribed Disclosure
5	5	8			Business Conducted from an Overseas Place	SIB	1	2	17				Business Conducted from an Overseas Place
5	5	8			Business Conducted from an Overseas Place	SFA	5	14					Business Conducted from an Overseas Place
5	5	8			Business Conducted from an Overseas Place of Business With Overseas Customers	IMRO	II:1	1	9				Business Conducted from an Overseas Place of Business With Overseas Customers
5	5	8			Business Conducted from an Overseas Place of Business With Overseas Customers	IMRO	II:1	1	9	1			Requirement to Make Prescribed Disclosure
5	5	8			Business Conducted from an Overseas Place of Business With Overseas Customers	PIA(SIB)	2	17					Business Conducted from an Overseas Place of Business With Overseas Customers
5	5	8			Business Conducted from an Overseas Place of Business With Overseas Customers	PIA(IMRO)	II:1	1	9				Business Conducted from an Overseas Place of Business With Overseas Customers
5	5	8			Business Conducted from an Overseas Place of Business With Overseas Customers	PIA(IMRO)	II:1	1	9	1			Requirement to Make Prescribed Disclosure
5	5	8			Business Conducted from an Overseas Place of Business With Overseas Customers	PIA(Fimbra)	F30	2	1				Overseas Advertisements
5	5	9			Business Conducted from an Overseas Place of Business With Overseas Customers	PIA(Fimbra)	F30	Table	F30				The Prescribed Disclosure
5	5	9			Business Conducted from an Overseas Place of Business With Overseas Customers	PIA(Lautro)	6	15	A				Special Requirements for Overseas Insurance Advertisements
<b>5.6 Excessive Charges</b>													
5	6	1			Application								
5	6	3			Charges to Private Customers	SFA	5	33	1				Charges and Other Remuneration
5	6	3			Charges to Private Customers	IMRO	II	3	4	1			Firm's Charges to Private Customers
5	6	3			Charges to Private Customers	PIA(Fimbra)	F28	15					Over-charging

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
5	6	5			Charges in Respect of Investments Which are Not Readily Realisable Investments	IMRO	II	3	4	2			Remuneration Respect of Investments Which are Not Readily Realisable Investments
<b>5.7 Disclosure of Charges, Remuneration and Commission</b>													
5	7	1			Application								
5	7	3			Disclosure of Charges and Other Income	SIB	1	13	09				Disclosure of Fees
5	7	3			Disclosure of Charges	SFA	5	33	2				Charges and Other Commission
5	7	3			Disclosure of Charges	IMRO	II	3	5	1			Disclosure Requirements
5	7	3			Disclosure of Charges	PIA(IMRO)	II	3	5	1			Disclosure Requirements
5	7	3			Disclosure of Charges	PIA(IMRO)	II	6	4	1			Remuneration Receivable by Firms
5	7	4			Disclosure of Charges (G)	IMRO	II	6	4	1	c		Remuneration Receivable by Firms
5	7	5			Disclosure of Remuneration and Commission for Packaged Products	SIB	1	5	1	1			Disclosure of Commission Payable in Relation to Life Policies: General
5	7	5	1		Disclosure of Remuneration and Commission for Packaged Products	PIA(Fimbra)	F29	10	1	1			Disclosing Commission
5	7	5	1		Disclosure of Remuneration and Commission for Packaged Products	PIA(Fimbra)	F29	15	1				Providing Details on Request
5	7	5	1		Disclosure of Remuneration and Commission for Packaged Products	PIA(Fimbra)	SP3	2	4				Commission Disclosure
5	7	5	1		Disclosure of Remuneration and Commission for Packaged Products	PIA(Fimbra)	SP3	2	4A				Applicable Disclosure Rules
5	7	5	1		Disclosure of Remuneration and Commission for Packaged Products	PIA(Lautro)	SchL2	L6	C				Code of Conduct for Members, Company Representatives and Introducers
5	7	5	1	b	Disclosure of Remuneration and Commission for Packaged Products	SFA	5	33	4				Charges and Other Commission
5	7	5	1	b	Disclosure of Remuneration and Commission for Packaged Products	IMRO	II	6	4	1			Remuneration Receivable by Firms
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	SIB	1	5	2				Independent Intermediaries
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	SIB	1	5	3				Life Offices Where Sale is Effected Through the Office's Own Sales Force etc
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	SIB	1	5	4				Life Offices Where Sale is Effected Through an Appointed Representative in the Same
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	SIB	1	5	5				Marketing Group Associates
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	SIB	1	5	13				Disclosure at Point of Sale by Firms Other than Collective Investment Marketing Firms
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	SIB	1	5	13	A			Disclosure at Point of Sale by Firms Other than Collective Investment Marketing Firms
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	IMRO	II	6	4	2			Written Statement of Commission
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	PIA(SIB)	S5	13	A				Cases Where No Written Application is Made
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	PIA(Fimbra)	F29	10	1	2	a		Disclosing Commission
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	PIA(Fimbra)	F29	10	1	2	c		Disclosing Commission

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	PIA(Fimbra)	F29	15	2				Category 1 Members - Dealing as Principal
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	PIA(Lautro)	L5A	11	1				Disclosure of Commission or Remuneration
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	PIA(Lautro)	L5A	7					Disclosure of Remuneration and Commission
5	7	5	2		Disclosure of Remuneration and Commission for Packaged Products	PIA(IMRO)	II	6	4	2			Written Statement of Commission
5	7	6			Disclosure of Remuneration and Commission for Packaged Products	PIA(Fimbra)	F29	10	1	2	b		Disclosing Commission
5	7	7			Disclosure of Remuneration and Commission for Packaged Products (E)								
5	7	8			Exceptions to the Disclosure for Packaged Products	PIA(Fimbra)	F29	10	1	2	f		Disclosing Commission
5	7	9			Exceptions to the Disclosure for Packaged Products								
5	7	12			Guidance on Disclosure Requirements for Packaged Products (G)	SIB	1	5	7				Cases Where No Written Application is Made
5	7	12			Guidance on Disclosure Requirements for Packaged Products (G)	SIB	1	5	14	C			Disclosure of Commission by Plan Managers of PEPs
5	7	12			Guidance on Disclosure Requirements for Packaged Products (G)	IMRO	II	6	4	1	b		Remuneration Receivable by Firms
5	7	14			Disclosure Requirements	SIB	1	5	1	3			Disclosure of Commission Payable in Relation to Life Policies: General
5	7	14			Disclosure Requirements	SIB	1	5	1	4			Disclosure of Commission Payable in Relation to Life Policies: General
5	7	14			Disclosure Requirements	SIB	1	5	14A				Disclosure by Firms Other Than Collective Investment Marketing Firms of Increases in Commission
5	7	14			Disclosure Requirements	SIB	1	5	14B				Particulars of Additional Commission Payable by Life Offices and Operators
5	7	14			Disclosure Requirements	SFA	5	33	5				Charges and Other Commission
5	7	14			Disclosure Requirements	PIA	4	5	3				Dealing as Principal
Table 5	7	15			Calculating remuneration								
Table 5	7	16			Remuneration and Commission Disclosure Statements: Content and Wording	SIB	1	5	1	2			Disclosure of Commission Payable in Relation to Life Policies: General
<b>5.8 Customers Introduced to Clearing Firms by Introducing Brokers and Overseas Introducing Brokers</b>													
5	8	3			Clearing Firms and Introducing Brokers and Overseas Introducing Brokers (G)	SFA	Appx41						Guidance Notes on Introducing Brokers and Clearing Firms
5	8	4			Clearing Firms and Introducing Brokers and Overseas Introducing Brokers (G)	SFA	Appx41						Guidance Notes on Introducing Brokers and Clearing Firms
5	8	5			Clearing Firms and Introducing Brokers and Overseas Introducing Brokers (G)	SFA	Appx41						Guidance Notes on Introducing Brokers and Clearing Firms
5	8	6			Clearing Firms and Introducing Brokers and Overseas Introducing Brokers (G)	SFA	Appx41						Guidance Notes on Introducing Brokers and Clearing Firms
5	8	7			Clearing Firms and Introducing Brokers and Overseas Introducing Brokers (G)	SFA	Appx41						Guidance Notes on Introducing Brokers and Clearing Firms

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
<b>CHAPTER 6 PRODUCT DISCLOSURE</b>													
<b>6.1 Packaged product and ISA disclosure</b>													
6	1	1			Application - firms to whom rules apply								
6	1	4	1		Requirement to produce key features	PIA(Lautro)	5	8	1				Produce key features - life policies
6	1	4	1		Requirement to produce key features	PIA(Lautro)	5A	3	1				Produce key features - schemes
6	1	4	2			<b>NEW</b>							
6	1	5	1&2		Quality of key features	PIA(Lautro)	5	8	2				Key features & Important info - life policies
6	1	5	1&2		Quality of key features	PIA(Lautro)	5A	3	2				Key features & Important info - schemes
<b>6.2 Provision of key features</b>													
6	2	2			Provision of key features	PIA(Lautro)	5	8	1				General - hard copy
6	2	2			Provision of key features	<b>NEW</b>							General -re electronic means
6	2	7			Provision of key features - Life Policies	PIA(Lautro)	5	8	3				Requirement to give life policy key features pre-sale
6	2	7			Requirement to give key features - life policies	PIA(Lautro)	Sch2	6A	1A	a	1		Code of Conduct for members, company reps and introducers
6	2	7			Requirement to give key features - life	IMRO	2	6	2	2			Provision of key features
6	2	7			Requirement to give key features - life	SFA	5	22	2				Information about packaged products
6	2	7			Requirement to give key features - life	PIA(Fimbra)	29	8	2	1	a	1	Key features and minimum features
6	2	7			Requirement to give key features - life	PIA(IMRO)	2	6	2	2	a	1	Provision of product particulars
6	2	7			Requirement to give key features - life policies	SIB	175	2	1	1			Recommendations to include key features [releases 90, 136, 151 and 175]
6	2	7			Requirement to give key features - life	PIA(SIB)	1	2	1	1	a		Recommendations to include key features
6	2	9	1		Requirement to give key features - life policies	PIA(Lautro)	5	8	3				Dis-application of 6 2 7 where life policy sold by indep. Intermediary.
6	2	9	2		Delayed delivery if no written application	PIA(Lautro)	5	8	3B				Delayed delivery if no written application
6	2	12			Variations before application form - life	PIA(Lautro)	5	8	5				Variations before application form completed
6	2	12			Variations before application form - life	IMRO	2	6	2	2	c		Variations after provision of key features
6	2	12			Variations before application form - life	SFA	5	22	3A				Variations - life policies
6	2	12			Variations before application form - life	PIA(Fimbra)	29	8	2	1	b	2	Modified recommendation for life policy
6	2	12			Variations before application form - life	PIA(IMRO)	2	6	2	3	b		Variations after provision of key features
6	2	12			Variations before application form - life	SIB	175	2	1	8	a		Modified recommendations - fresh key features [releases 90, 136, 151 and 175]
6	2	12			Variations before application form - life	PIA(SIB)	1	2	1	8	a		Modified recommendations - fresh key features
6	2	14			Variations after application form - life	PIA(Lautro)	5	8	6				Variations after application but before completion of contract
6	2	14			Variations after application form - life	SFA	5	22	3A				Variations - life policies
6	2	14			Variations after application form - life	PIA(Fimbra)	29	8	2	1	b	3	Variation to life policy proposal
6	2	14			Variations after application form - life	PIA(IMRO)	2	6	2	3	b		Variations after provision of key features
6	2	14			Variations after application form - life	SIB	175	2	1	8	b		Modified proposal - fresh key features [releases 90, 136, 151 and 175]
6	2	14			Variations after application form - life	PIA(SIB)	1	2	1	8	b		Modified proposal - fresh key features
6	2	16			Variations to existing life policies	PIA(Lautro)	5	8	7				Variations to existing policies
6	2	16			Variations to existing life policies	PIA(Lautro)	Sch2	6B	a				Variations to existing policies
6	2	16			Variations to existing life policies	SFA	5	22	3A				Variations - life policies

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	2	16			Variations to existing life policies	PIA(Fimbra)	29	8	2	1	b	1	Variations to existing policies
6	2	16			Variations to existing life policies	SIB	175	2	1	7			Key features for cancellable variations [releases 90, 136, 151 and 175]
6	2	16			Variations to existing life policies	PIA(SIB)	1	2	1	7			Key features for cancellable variations
6	2	18			Variations to pre-1995 policies	PIA(Lautro)	5	8	7				Variations to existing policies
6	2	19	1		Variations to existing life policies	PIA(Lautro)	5	8	3				Key Features & Important Info.
6	2	19	2		Variations to existing life policies - check	PIA(Lautro)	5	8	3B				Key Features & Important Info.
6	2	21			Exceptions from need to issue key features - life policies - habitual residence	PIA(Lautro)	5	7	1A				Exemptions to product disclosure - habitual residence
6	2	21			Exemptions to issue of key features - life policies- habitual residence	PIA(Lautro)	5	8	8				Exemptions to issue of key features - life policies- habitual residence
6	2	21			Exemptions to issue of key features - life policies- habitual residence	PIA(Lautro)	Sch2	6D					Exemptions to issue of key features - life policies- habitual residence
6	2	21			Exemptions to issue of key features - life policies- habitual residence	IMRO	2	6	2	7			Territoriality - key features for life policies
6	2	21			Exemptions to issue of key features - life policies- habitual residence	PIA(IMRO)	2	6	2	7			Territoriality - key features for life policies
6	2	21			Exemptions to issue of key features - life policies- habitual residence	SIB	175	1A	1				Territoriality - key features for life policies [releases 90, 136, 151 and 175]
6	2	21			Exemptions to issue of key features - life policies- habitual residence	PIA(SIB)	1	1A	1				Territoriality - key features for life policies
6	2	22			Requirement to give key features - schemes	PIA(Lautro)	5A	4	1	a			Requirement to give key features - schemes
6	2	22			Requirement to give key features - schemes	IMRO	2	6	2	2	a		Provision of key features
6	2	22			Requirement to give key features - schemes	SFA	5	22	2				Information about packaged products
6	2	22			Requirement to give key features - schemes	PIA(Fimbra)	29	8	2	2	a		Key features for schemes
6	2	22			Requirement to give key features - schemes	PIA(IMRO)	2	6	2	2	a	3	Key features for schemes
6	2	22			Requirement to give key features - schemes	SIB	174	5	12	1			Pre-sale key features for schemes [release 90 amended by 174]
6	2	22			Requirement to give key features - schemes	PIA(SIB)	2	5	12	1			Pre-sale key features for schemes
6	2	22			Delayed delivery if sold at a distance -	PIA(Lautro)	5A	4	1	b	1		Delayed delivery if sold at a distance
6	2	22			Delayed delivery if sold at a distance -	SFA	5	22	2A				Oral disclosure, if key features delayed
6	2	22			Delayed delivery if sold at a distance -	PIA(Fimbra)	29	8	2	2	a	1	Delayed delivery if sold at a distance
6	2	22			Delayed delivery if sold at a distance -	PIA(Fimbra)	29	8	2	2	c		Follow up to oral disclosure
6	2	22			Delayed delivery if sold at a distance -	PIA(IMRO)	2	6	2	2	a	3	Delayed delivery if sold at a distance
6	2	22			Delayed delivery if sold at a distance -	PIA(IMRO)	2	6	2	2	c		Delayed delivery if sold at a distance
6	2	22			Delayed delivery if sold at a distance - schemes	SIB	174	5	12	3	d	1	Delayed delivery if sold at a distance [release 90 amended by 174]
6	2	22			Delayed delivery if sold at a distance - schemes	SIB	174	5	12	5			Key features within 5 business days [release 90 amended by 174]
6	2	22			Delayed delivery if sold at a distance -	PIA(SIB)	2	5	12	3	d	1	Delayed delivery if sold at a distance
6	2	22			Delayed delivery if sold at a distance -	PIA(SIB)	2	5	12	5			Key features within 5 business days
6	2	24			Exemptions to issue of key features -	PIA(Lautro)	5A	6					Exemptions to issue of key features - schemes

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	2	24			Exemptions to issue of key features -	IMRO	2	6	2	2	b		Exceptions to issue of key features - schemes
6	2	24			Exemptions to issue of key features -	SFA	5	22	2				Exceptions to issue of key features - schemes
6	2	24			Exemptions to issue of key features -	PIA(IMRO)	2	6	2	2	a	3	Exceptions to issue of key features - schemes
6	2	24			Exemptions to issue of key features - schemes	SIB	174	5	12	3			Exceptions to issue of key features - schemes [release 90 amended by 174]
6	2	24			Exemptions to issue of key features -	PIA(SIB)	2	5	12	3			Exceptions to issue of key features - schemes
6	2	25			Exemptions to issue of key features -	PIA(Lautro)	5A	6	1	b			Exceptions to issue of key features - schemes
<b>6.3 Post-sale confirmation - life policies</b>													
6	3	3			Post-sale confirmation - life policies	PIA(Lautro)	5	9	1				Post sale information - life
6	3	3			Post-sale confirmation	SIB	175	2	2				Post sale information - life policies [releases 90, 136, 151 and 175]
6	3	3			Post-sale confirmation	PIA(SIB)	1	2	2				Post sale information - life policies
6	3	3			Post-sale confirmation	PIA(Lautro)	5	9	2				Post sale information - life
6	3	6			Exceptions to Post -Sale Confirmation	PIA(Lautro)	5	9	2				Post sale information - life
<b>6.4 Key features - special situations</b>													
6	4	4			Key features for trustees of pension schemes	PIA(Lautro)	5	8	8	d			Key features exemption for defined benefit occupational pensions
6	4	4			Key features for packaged products sold to pension scheme trustees	PIA(Lautro)	5	10	1				Key features for life policies and schemes sold to trustees of occupational pension
6	4	4			Key features for packaged products sold to pension scheme trustees	PIA(Lautro)	5	10	2				Key features for life policies and schemes sold to trustees of occupational pension
6	4	4			Key features on first purchase by trustees	PIA(Lautro)	5	10	3				Key features on first purchase by trustees
6	4	4			Key features on first purchase by trustees	SIB	175	2	1	5			Example based key features for trustees of occupational schemes [releases 90, 136, 151 and 175]
6	4	4			Key features on first purchase by trustees	PIA(SIB)	1	2	1	5			Example based key features for trustees of occupational schemes
6	4	4	3		Key features for members of pension	PIA(Lautro)	5	10	4				Key features for members of pension
6	4	4	4		Key features for members of pension schemes - application	PIA(Lautro)	5	10	4				Key features for members of pension schemes
6	4	6			Self-Invested Personal Pension Schemes	PIA(Lautro)	5	10	4				Key features for members of pension
6	4	8			Amendments to main KFD rules for income withdrawals								No direct derivation - confirms existing need to issue KFDs for all income withdrawals
6	4	9			Key features for income withdrawals	PIA(Lautro)	5	8	1				Key features for pension fund withdrawals
6	4	9			Key features for income withdrawals	PIA(Lautro)	5	8	3	b			Key features for pension fund withdrawals by endorsement to life policy
6	4	9			Key features for income withdrawals	PIA(Lautro)	5A	3	1				Key features for pension fund withdrawals
6	4	10			Income withdrawals - where conflict								No direct derivation - rule extends KFD requirements for income withdrawals
6	4	10			Income withdrawals - delivery of KFD	PIA(Lautro)	5	8	3	b			Pension fund withdrawals - key features before election
6	4	10			Income withdrawals - delivery of KFD	PIA(Lautro)	Sch2	6A	1A	2			Pension fund withdrawals - key features before election
6	4	10			Income withdrawals - delivery of KFD	PIA(Fimbra)	29	8	2	1	b	4	Pension fund withdrawals - key features before election

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	4	10			Income withdrawals - delivery of KFD	PIA(Fimbra)	29	8	2	2	a		Pension fund withdrawals - key features before election
6	4	10			Income withdrawals - delivery of KFD	PIA(IMRO)	2	6	2	2	a	2	Pension fund withdrawals - key features before election
6	4	10			Income withdrawals - delivery of KFD	SIB	174	5	12	1	b		Pension fund withdrawals - key features before election - schemes [release 90,
6	4	10			Income withdrawals - delivery of KFD	SIB	175	2	1				Pension fund withdrawals - key features before election - life policies [releases 90, 136, 151 and 175]
6	4	10			Income withdrawals - delivery of KFD	PIA(SIB)	2	5	12	1	b		Pension fund withdrawals - key features before election - schemes
6	4	11			Combined KFD for multiple income withdrawals	PIA(Lautro)	5	8	3A				Combined KFD for multiple pension fund withdrawals
6	4	11			Combined KFD for multiple income withdrawals	PIA(Lautro)	5A	4	2	c			Combined KFD for multiple pension fund withdrawals - schemes
6	4	11			Combined KFD for multiple income withdrawals	SIB	174	5	12	6			Combined KFD for multiple pension fund withdrawals [release 90, amended 174]
6	4	11			Combined KFD for multiple income withdrawals	SIB	175	2	1A				Combined KFD for multiple pension fund withdrawals - life policies [releases 90, 136, 151 and 175]
6	4	11			Combined KFD for multiple income withdrawals	PIA(SIB)	1	2	1	1	b		Combined KFD for multiple pension fund withdrawals - life policies
6	4	11			Combined KFD for multiple income withdrawals	PIA(SIB)	2	5	12	6			Combined KFD for multiple pension fund withdrawals
6	4	12			Review KFDs for income withdrawals	PIA(Lautro)	3	15A					Pension Fund Withdrawals - review key features
6	4	12			Review KFDs for income withdrawals	SFA	5	22	3B				Annual key features for income withdrawals
6	4	13			KFDs for cash deposit ISAs	PIA(Lautro)	5	7A					KFDs for cash deposit ISAs - life policies
6	4	13			KFDs for cash deposit ISAs	PIA(Lautro)	5A	3A					KFDs for cash deposit ISAs - schemes
6	4	14			2nd Hand policies - information	PIA(Fimbra)	29	8	2	1	a	(ii)	Second hand policies - pre sale information
6	4	14			2nd hand policies - delivery of information	PIA(Fimbra)	29	8	2	1	a	(ii)	Second hand policies - pre sale information
<b>6.5 Content of key features and important information - life policies, schemes, ISA cash deposit components and stakeholder pension schemes.</b>													
6	5	2			General	IMRO	2	6	2	3			Key features - contents requirements
6	5	2				SFA	5	22	3				Information about packaged products - including SFA appendix 11
6	5	2				PIA(Lautro)	Sch 6	2					Key features and important information
6	5	2				PIA(Lautro)	Sch 6A	intro					Key features and important information
6	5	2				PIA(IMRO)	2	6	2	3			Product particulars - contents requirements
6	5	2											Product particulars - contents requirements
6	5	3				PIA(Lautro)	Sch 6A	intro					Key features and important information
6	5	12			Title (of Key features)	PIA(Lautro)	Sch 6	2	1				Key features and important information - Heading
6	5	12				PIA(Lautro)	Sch 6A	Part I	1				Key features and important information - Heading
6	5	13			Nature of policy/scheme	PIA(Lautro)	Sch 6	2	2				Key features and important information - nature of contract

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	5	13				PIA(Lautro)	Sch 6A	Part I	2				Key features and important information - nature of contract
6	5	15	1		An example	PIA(Lautro)	Sch 6	2	3	a			Key features and important information - an example (note that the statements are in 6.6 projections)
6	5	15	2			PIA(Lautro)	Sch 6A	Part I	3				Key features and important information - an example (note that the statements are in 6.6 projections)
6	5	15	2			PIA(Lautro)	Sch 6A	Part i	3	Note 1			Key features and important information - an example
6	5	18			An example	PIA(Lautro)	Sch 6	2	3	a			Key features and important information - an example
6	5	18				PIA(Lautro)	Sch 6A	Part I	3	a			Key features and important information - an example
6	5	19	1		An example	PIA(Lautro)	Sch 6	2	3	a			Key features and important information - an example
6	5	19	1			PIA(Lautro)	Sch 6	2	3	c			Key features and important information - an example
6	5	19	1			<b>NEW</b>							part of direct offer financial promotion.
6	5	19	2			PIA(Lautro)	Sch 6A	Part I	3	Note 4			Key features and important information - an example
6	5	20			Description of policy or scheme	PIA(Lautro)	Sch 6	2	4				Key features and important information - description of the policy
6	5	20				PIA(Lautro)	Sch 6A	Part I	4				Key features and important information - description of the scheme
6	5	24	Table	6.5(2)R	Tables for life policies	<b>NEW</b>							Key features and important information -
6	5	24			Tables for life policies	PIA(Lautro)	Sch 6	2	5	a			Key features and important information -
6	5	24				PIA(Lautro)	Sch 6	2	5	b			Key features and important information -
6	5	25	1		Tables for life policies	PIA(Lautro)	Sch 6	2	5	Note 1			Key features and important information -
6	5	25	2			PIA(Lautro)	Sch 6	2	5	Note 6			Key features and important information -
6	5	25	3			PIA(Lautro)	Sch 6	2	5	Note 2			Key features and important information -
6	5	25	4			PIA(Lautro)	Sch 6	2	5	Note 3			Key features and important information -
6	5	25	5			PIA(Lautro)	Sch 6	2	5	Note 1			Key features and important information -
6	5	25	6			PIA(Lautro)	Sch 6	2	5	Note 5			Key features and important information -
6	5	25	7			PIA(Lautro)	Sch 6	2	5	Note 4			Key features and important information -
6	5	25	8			PIA(Lautro)	Sch 6	2	5	Note 8			Key features and important information -
6	5	25	9			PIA							
6	5	26				PIA(Lautro)	Sch 6	2	7	a			Key features and important information -
6	5	27			Deductions summary for life policies	PIA(Lautro)	Sch 6	2	6				Key features and important information - deductions summary
6	5	28			Deductions summary for life policies	PIA(Lautro)	Sch 6	2	7	b			Key features and important information - deductions summary
6	5	29			Calculation method for effect of deductions to date for life policies	PIA(Lautro)	Sch 6	3					Calculation method for 'deductions to date'
6	5	30			Table for schemes	PIA(Lautro)	Sch 6A	Part I	5				Key features and important information - table
6	5	32	1		Table for schemes	PIA(Lautro)	Sch 6A	Part I	5	Note 5			Key features and important information - table
6	5	32	1			PIA(Lautro)	Sch 6A	Part I	5	Note 6			Key features and important information - table
6	5	32	2			PIA(Lautro)	Sch 6A	Part I	5	Note 7			Key features and important information - table

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	5	32	3			PIA(Lautro)	Sch 6A	Part I	5	Note 1			Key features and important information - table
6	5	32	4			PIA(Lautro)	Sch 6A	Part I	5	Note 3			Key features and important information - table
6	5	32	5			<b>NEW</b>							
6	5	32	6			PIA(Lautro)	Sch 6A	Part I	5	Note 4			Key features and important information - table
6	5	32	7			PIA(Lautro)	Sch 6A	Part I	5	Note 2			Key features and important information - table
6	5	32	8			PIA(Lautro)	Sch 6A	Part I	5	Note 8			Key features and important information - table
6	5	32	9			PIA(Lautro)	Sch 6A	Part I	5	Note 8A			Key features and important information - table
6	5	33			Deductions summary for schemes	PIA(Lautro)	Sch 6A	Part I	5	Note 9			Key features and important information - table
6	5	34				PIA(Lautro)	Sch 6A	Part I	5	Note 9			Key features and important information - table
6	5	35			Calculation method for 'effect of charges to date' for schemes	PIA(Lautro)	Sch 6A	Part iA					Calculation method for 'effect of deductions to date'
6	5	38			Commission and remuneration for life policies and schemes	PIA(Lautro)	Sch 6	2	8				Key features and important information - commission/remuneration
6	5	38				PIA(Lautro)	Sch 6	Part iv	1				Commission and remuneration
6	5	38				PIA(Lautro)	Sch 6A	Part I	6				Key features and important information - commission/remuneration
6	5	38				PIA(Lautro)	Sch 6A	Part iv	1				Commission and remuneration
6	5	40	1		Further information for life policies and schemes	PIA(Lautro)	Sch 6	2	9				Key features and important information - further information
6	5	40	2			PIA(Lautro)	Sch 6A	Part I	8				Key features and important information - other information
6	5	40	3			PIA(Lautro)	Sch 6A	Part I	7				Key features and important information - further information
6	5	40	4			PIA(Lautro)	Sch 6A	Part I	7				Key features and important information - further information
6	5	40	5			PIA(Lautro)	Sch 6	Part iii	6				Additional warnings
6	5	40	5			PIA(Lautro)	Sch 6A	Part I	7				Key features and important information - further information
6	5	40	5			PIA(Lautro)	Sch 6A	Part iii	5				Additional warnings
6	5	42			ISAs with a cash deposit component	PIA(Lautro)	5	7A					Delivery of key features - cash deposit component of an ISA
6	5	43			Friendly society tax exempt policies	PIA(Lautro)	5	8	3C	b			Key features and important information
6	5	44			Traded life policies	PIA(Fimbra)	29	8	2	1	a	ii	sub-section B re key features and minimum information
6	5	45			Broker funds	PIA(Fimbra)	SP2	1&2	F				Investment objectives, benchmarks and nomination of advisers
6	5	46			Post sale information	PIA(Lautro)	Sch 6	Part ii					Post sale information
6	5	47			Third life directive	PIA(Lautro)	Sch 6	Part v					Third Life Directive
<b>6.6 Projections</b>													
6	6	1			Application	<b>NEW</b>							
6	6	2			Purpose	<b>NEW</b>							
6	6	3			Content	<b>NEW</b>							
6	6	4			General	IMRO	2	6	2	4			Projections
6	6	4				PIA(Lautro)	5	3	1				Restrictions on issuing projections
6	6	4				PIA(Lautro)	5	12					Directions of PIA
6	6	4				PIA(Lautro)	5A	1	1				Restrictions on issuing projections

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6	6	4				PIA(IMRO)	2	6	2	4			Forecasts and illustrations
6	6	4				SIB	90	5	11				Life policies and units: illustrations of future benefits
6	6	4				PIA(SIB)	5	11					Life policies and schemes: illustrations of future benefits
6	6	5			General	PIA(Lautro)	5	3	3				Restrictions on issuing projections
6	6	5	2			IMRO	2	6	2	4	c		Projections
6	6	5	2			PIA(Lautro)	5A	1	3				Restrictions on issuing projections
6	6	5	4			PIA(Lautro)	Sch4	Part i	4	2			Projections of existing contracts
6	6	5	4			PIA(Lautro)	Sch 7	Part i	3	2			Projections of existing contracts
6	6	6			Higher volatility funds	PIA(Lautro)	5	3	2				Restrictions on issuing projections
6	6	6				PIA(Lautro)	5A	1	2				Restrictions on issuing projections
6	6	6				PIA(Fimbra)	App F6	1					Higher volatility funds
6	6	7			Projections issued by independent intermediaries	PIA(Fimbra)	29	8	3				Projections
6	6	7				PIA(IMRO)	2	6	2	4			Forecasts and illustrations
6	6	8	1		The information to accompany projections	PIA(Lautro)	5	5	1				General provision relating to the giving of projections
6	6	8	1			PIA(Lautro)	5A	9	1				General provision relating to the giving of projections
6	6	8	2			PIA(Lautro)	5	5	2				General provision relating to the giving of projections
6	6	8	2			PIA(Lautro)	5A	9	2				General provision relating to the giving of projections
6	6	8	3			PIA(Lautro)	5	4	6				General provision relating to the giving of projections
6	6	8	4			PIA(Lautro)	5	5	3				General provision relating to the giving of projections
6	6	8	4			PIA(Lautro)	5A	9	3				General provision relating to the giving of projections
6	6	9	1		Generic projection	PIA							Regulatory update 29
6	6	9	1			PIA(Lautro)	Sch 4	Part ii	1	5A			Principles applicable for the calculation of projections
6	6	9	1			PIA(Lautro)	Sch 7	Part ii	1	5			Principles applicable for the calculation of projections
6	6	9	2			PIA(Lautro)	5	4	2				General provision relating to the giving of projections
6	6	9	2			PIA(Lautro)	5A	8	2				General provision relating to the giving of projections
6	6	10			Pension projections								Regulatory update 29
6	6	11			Pension projections	PIA(Lautro)	5	4	3				General provision relating to the giving of projections
6	6	11				PIA(Lautro)	5	4	4				General provision relating to the giving of projections
6	6	11				PIA(Lautro)	5A	8	3				General provision relating to the giving of projections
6	6	11				PIA(Lautro)	5A	8	4				General provision relating to the giving of projections

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6	6	11				PIA(Lautro)	Sch 6	2	3	b			An example
6	6	11				PIA(Lautro)	Sch 6A	Part I	3	b			An example
6	6	12			Pension projections	PIA(Lautro)	Sch 6	2	3	d			An example
6	6	12				PIA(Lautro)	Sch 6A	Part i	3	c			An example
6	6	13				PIA(Lautro)	Sch 6	2	3	d			Wording to accompany projections
6	6	14			Statements to accompany projections	PIA(Lautro)	5	6					Wording to accompany projections
6	6	15			Statements to accompany projections	PIA(Lautro)	5	6					Wording to accompany projections
6	6	16			Statements to accompany projections	PIA(Lautro)	Sch 5,9						Statements to accompany projections
6	6	17			Statements to accompany generic projections	PIA(Lautro)							Regulatory update 29
6	6	18				PIA(Lautro)	Sch 5L1						Statements to accompany projections
6	6	19(1)			Records	PIA(Lautro)	5	4	1				General provision relating to the giving of projections
6	6	19(2)			Records	PIA(Lautro)	3	11	2c				General provision relating to the giving of projections
6	6	19(3)			Records	PIA(Lautro)	5A	8	1				General provision relating to the giving of projections
6	6	20			The calculation of a projection	<b>NEW</b>							
6	6	21			Key terms used in the calculation of a projection	<b>NEW</b>							
6	6	22			Adjusted premium	PIA(Lautro)	Sch 4A	1	2				Definitions
6	6	23			Charges and expenses	PIA(Lautro)	Sch 4A	1	3				Definitions
6	6	24			Charges and expenses - guidance	PIA(Lautro)	Sch 7	Part ii	1	1			Principles applicable for the calculation of projections
6	6	25			Contract period	PIA(Lautro)	Sch 4A	1	6				Definitions
6	6	26			Contract period	PIA(Lautro)	Sch 4A	1	7				Definitions
6	6	27			Contract period	PIA(Lautro)	Sch 4A	1	8				Definitions
6	6	28			Cost of risk benefits	PIA(Lautro)	Sch 4	Part ii	1	1			Principles applicable for the calculation of projections
6	6	29			Relevant contribution	PIA(Lautro)	Sch 7	Part I	2	2			The relevant contribution
6	6	30			Relevant premium	PIA(Lautro)	Sch 4	Part I	2	3			The relevant premium
6	6	30				PIA(Lautro)	Sch 4	Part I	2	4			The relevant premium
6	6	31			Relevant premium/contribution for protected rights annuities	PIA(Lautro)	Sch 4	Part I	2	2			The relevant premium
6	6	31				PIA(Lautro)	Sch 7	Part ii	2	3			The relevant contribution
6	6	32			Relevant premium/contribution for protected rights annuities - guidance	PIA(Lautro)	Sch 4	Part I	2	2			The relevant premium
6	6	32				PIA(Lautro)	Sch 7	Part i	2	3			The relevant contribution
6	6	33			Relevant rate of return	PIA(Lautro)	Sch 4A	1	4				Definitions
6	6	34	1		Life policy calculation	PIA(Lautro)	Sch 4	Part I	1	1			General provisions
6	6	34	1			PIA(Lautro)	Sch 4	Part I	2	1			The relevant premium
6	6	34	2			PIA(Lautro)	Sch 4	Part ii	1	2			Principles applicable for the calculation of projections
6	6	34	3			PIA(Lautro)	Sch 4	Part ii	1	1			Principles applicable for the calculation of projections
6	6	34	4			PIA(Lautro)	Sch 4	Part ii	1	4			Principles applicable for the calculation of projections
6	6	35			Holloway sickness policy calculation	PIA(Lautro)	Sch 4	Part ii	1	6			Principles applicable for the calculation of projections

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	6	36	1		Scheme calculation	PIA(Lautro)	Sch 7	Part I	1	1			General provisions
6	6	36	1			PIA(Lautro)	Sch 7	Part i	2	1			The relevant contribution
6	6	36	2			PIA(Lautro)	Sch 7	Part ii	1	2			Principles applicable for the calculation of projections
6	6	36	3			PIA(Lautro)	Sch 7	Part ii	1	1			Principles applicable for the calculation of projections
6	6	36	3			PIA(Lautro)	Sch 7	Part ii	1	3			Principles applicable for the calculation of projections
6	6	36	4			PIA(Lautro)	Sch 7	Part ii	1	3			Principles applicable for the calculation of projections
6	6	37	1		General principles applicable to the calculation of projections	PIA(Lautro)	Sch 4	Part i	1	2			General provisions
6	6	37	1			PIA(Lautro)	Sch 7	Part i	1	2			General provisions
6	6	37	2			PIA(Lautro)	Sch 4	Part i	1	3			General provisions
6	6	37	2			PIA(Lautro)	Sch 7	Part i	1	3			General provisions
6	6	37	3			PIA(Lautro)	Sch 4	part i	2	5			The relevant premium
6	6	37	3			PIA(Lautro)	Sch 7	Part i	2	4			The relevant contribution
6	6	37	4			PIA(Lautro)	Sch 4	Part i	4	4			Projections of existing contracts
6	6	38	1		Projections of surrender values and transfer values	PIA(Lautro)	Sch 4	Part I	3	a			Surrender values in key features
6	6	38	2			PIA(Lautro)	Sch 4	Part I	3	b			Surrender values in key features
6	6	38	3			PIA(Lautro)	Sch 4	Part ii	3	1			Principles applicable for the calculation of projections
6	6	38	4			PIA(Lautro)	Sch 4	Part ii	3	2			Principles applicable for the calculation of projections
6	6	39			Annuities	PIA(Lautro)	Sch 4	Part ii	1	2			Principles applicable for the calculation of projections
6	6	40				PIA(Lautro)	Sch 7	Part ii	1	2			Principles applicable for the calculation of projections
6	6	36			Annuities	PIA(Lautro)	Sch 4	Part ii	1	9			Principles applicable for the calculation of projections
6	6	37			Appropriate personal pensions and protected rights annuities	PIA(Lautro)	Sch 4	Part ii	1	5			Principles applicable for the calculation of projections
6	6	37				PIA(Lautro)	Sch 7	Part ii	1	4			Principles applicable for the calculation of projections
6	6	38			Pension contracts	PIA(Lautro)	Sch 4	part I	4	7			Principles applicable for the calculation of projections
6	6	39			Single premium contracts	PIA(Lautro)	Sch 4	Part I	1	2			Principles applicable for the calculation of projections
6	6	39				PIA(Lautro)	Sch 7	Part 1	1	2			Principles applicable for the calculation of projections
6	6	40			With-profits endowment business	PIA(Lautro)	Sch 4	Part ii	1	3	a		Principles applicable for the calculation of projections
6	6	41			With-profits whole life assurance business	PIA(Lautro)	Sch 4	Part ii	1	3	b		Principles applicable for the calculation of projections
6	6	41			Appropriate personal pensions and protected rights annuities	PIA(Lautro)	Sch 4	Part ii	1	5			Principles applicable for the calculation of projections

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	6	42			Pension contracts or stakeholder pensions	PIA(Lautro)	Sch 4	Part I	4	7			Principles applicable for the calculation of projections
6	6	43			Single premium contracts	PIA(Lautro)	Sch 4	Part I	1	3			Principles applicable for the calculation of projections
6	6	44			With-profits endowment business	PIA(Lautro)	Sch 4	Part ii	2	3	a		Principles applicable for the calculation of projections
6	6	45			With-profits whole life business	PIA(Lautro)	Sch 4	Part ii	2	3	b		Principles applicable for the calculation of projections
6	6	46			Contracts with reviewable administration charges	PIA(Lautro)	Sch 4	part ii	1	1			Principles applicable to the calculation of projections
6	6	47			Assumed rates of Increase	PIA(Lautro)	Sch 4	part ii	1	1			Principles applicable to the calculation of projections
6	6	48	1		Contracts with rider benefits	PIA(Lautro)	Sch 4	part ii	1	7			Principles applicable to the calculation of projections
6	6	48	2			PIA(Lautro)	Sch 4	Part I	1	5			General provisions
6	6	48	3			PIA(Lautro)	Sch 4	Part I	1	8			Principles applicable to the calculation of projections
6	6	49			Rate of return assumptions	PIA(Lautro)	Sch 4	Part iii					Rate of return assumptions
6	6	49				PIA(Lautro)	Sch 7	Part iii					Rate of return assumptions
6	6	50			Rate of return assumptions for all schemes, ordinary branch	PIA(Lautro)	Sch 4	Part iii	2				Rate of return assumptions
6	6	51			Rate of return assumptions for pension contracts	PIA(Lautro)	Sch 4	Part iii	2				Rate of return assumptions
6	6	52			Rate of return assumptions for protected rights annuity projections	PIA(Lautro)	Sch 4	Part iii	3				Rate of return assumptions
6	6	53			Rate of return assumptions - guidance	PIA(Lautro)	Sch 4	Part ii	1	1			Principles applicable to the calculation of projections
6	6	54			Content	<b>NEW</b>							
6	6	55			Basic calculation method of the reduction in yield	PIA(Lautro)	Sch 4A	2					Basic calculation method for the effect of charges and expenses
6	6	56			Basic calculation method of the reduction in yield	PIA(Lautro)	Sch 4A	3					Basic calculation method for the effect of charges and expenses
6	6	57			Alternative calculation method of the reduction in yield for life policies	PIA(Lautro)	Sch 4A	4					Alternative calculation method for the effect of charges and expenses
6	6	58			Other provisions	PIA(Lautro)	Sch 4A	5					Other provisions
6	6	59			Other provisions	PIA(Lautro)	Sch 4A	6					Other provisions
6	6	60			Unit linked contracts with more than one fund	PIA(Lautro)	Sch 4A	7					Unit linked contracts: more than one fund
6	6	61			Regular and single premium contracts	PIA(Lautro)	Sch 4A	8					Regular and single premium contracts
6	6	62			Table of specimen values of the reduction in yield	PIA(Lautro)	Sch 4A	9					Table of specimen values of the reduction in yield
6	6	63			Charges and expenses disclosure for schemes	PIA							Guidance to accompany new non-life disclosure rules - annex B
6	6	64				PIA							Guidance to accompany new non-life disclosure rules - annex B
6	6	65			Charges and expenses disclosure	PIA							Guidance to accompany new non-life disclosure rules - annex B
6	6	66			Representative unit trust	PIA							Rule to accompany new non-life disclosure rules - annex B - Unit Trust

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6	6	67			Expense disclosure for schemes - types of expenses	PIA							Guidance to accompany new non-life disclosure rules - annex B - Unit Trust
6	6	68			Expense disclosure for schemes - translation to fund level	PIA							Rule to accompany new non-life disclosure rules - annex B
6	6	69			Expense disclosure for schemes - Review	PIA							Rule to accompany new non-life disclosure rules - annex B
6	6	70			Expense disclosure for schemes - Investment Trusts - charges	PIA							Guidance to accompany new non-life disclosure rules - annex B
6	6	71			Expense disclosure for schemes - representative investment trust	PIA							Rule to accompany new non-life disclosure rules - annex B
6	6	72			Expense disclosure for schemes - types of expenses	PIA							Guidance to accompany new non-life disclosure rules - annex B
6	6	73			Expense disclosure for schemes - translation to trust level	PIA							Rule to accompany new non-life disclosure rules - annex B
6	6	74			Expense disclosure for schemes - review of expenses	PIA							Rule to accompany new non-life disclosure rules - annex B
6	6	75			Expense disclosure for schemes - example of calculation of reduction in investment return	PIA							Guidance to accompany new non-life disclosure rules - annex B
6	6	76			Expense disclosure for schemes - example of calculation of reduction in investment return - general	PIA							Guidance to accompany new non-life disclosure rules - annex B
6	6	77			Expense disclosure for schemes - example of calculation of reduction in investment return - the parameters	PIA							Guidance to accompany new non-life disclosure rules - annex B
6	6	78				PIA							Guidance to accompany new non-life disclosure rules - annex B
6	6	79			Specimen table	PIA							Guidance to accompany new non-life disclosure rules - annex B
6	6	80			Assumptions for pension annuities	PIA(Lautro)	Sch 4	Part iv	1				Assumptions for pension assumptions
6	6	81			Assumptions for pension annuities	PIA(Lautro)	Sch 4	Part iv	1				Assumptions for pension assumptions
6	6	82			Assumptions for pension annuities	PIA(Lautro)	Sch 4	Part iv	1				Assumptions for pension assumptions
6	6	83			Assumptions for pension annuities	PIA(Lautro)	Sch 4	Part iv	2				Assumptions for pension assumptions
6	6	84			Assumptions for pension annuities	PIA(Lautro)	Sch 4	Part iv	3				Assumptions for pension assumptions
6	6	85			Assumptions for pension annuities	PIA(Lautro)	Sch 4	Part iv	4				Assumptions for pension assumptions
6	6	86			Pension transfer value analysis requirements - content	PIA(Lautro)	Sch 4B	1					Purpose / Guidance
6	6	87			Basis of a pension transfer analysis	PIA(Lautro)	Sch 4B	2					Basis
6	6	88			Required comparisons	PIA(Lautro)	Sch 4B	3	1				Required comparisons
6	6	89			Required comparisons - statement of assumptions	PIA(Lautro)	Sch 4B	3	2				Required comparisons
6	6	90			Required Assumptions	PIA(Lautro)	Sch 4B	4					Required assumptions
6	6	91			Assumptions to be made	PIA(Lautro)	Sch 4B	4					
6	6	92			Method of calculation	PIA(Lautro)	Sch 4B	5					Method of calculation
6	6	93			Required disclosures	PIA(Lautro)	Sch 4B	6					Required disclosures
<b>6.7 Cancellation and withdrawal</b>													
6	7	1			Application: Firms to whom the rules apply	SIB	5	2		P1	3		97, 94 & 98 LR: Interpretation
6	7	1			Application: Firms to whom the rules apply	FSA	180			P1	2		97 & 89 NLR: Interpretation

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	7	1			Application: Firms to whom the rules apply	FSA	181			P1	3		97, 94 & 89 LR: Interpretation
6	7	1			Application: Firms to whom the rules apply	PIA	12	A2	1	P1	2		97 & 89 NLR: Interpretation
6	7	1			Application: Firms to whom the rules apply	PIA	12	A2	1A	P1	3		97, 94 & 89 LR: Interpretation
6	7	4			Investment agreements for which there is a right to cancel or withdraw	SIB	5	1		P1	2		97 & 89 NLR: Interpretation
6	7	4			Investment agreements for which there is a right to cancel or withdraw	SIB	5	2		P1	3		97, 94 & 98 LR: Interpretation
6	7	4			Investment agreements for which there is a right to cancel or withdraw	FSA	180			P1	2		97 & 89 NLR: Interpretation
6	7	4			Investment agreements for which there is a right to cancel or withdraw	FSA	181			P1	3		97, 94 & 89 LR: Interpretation
6	7	4			Investment agreements for which there is a right to cancel or withdraw	PIA	12	A2	1	P1	2		97 & 89 NLR: Interpretation
6	7	4			Investment agreements for which there is a right to cancel or withdraw	PIA	12	A2	1A	P1	3		97, 94 & 89 LR: Interpretation
6	7	7			Right to cancel	IMRO	2	6	5	2			Cold Calling (advice given)
6	7	7			Right to cancel	IMRO	2	6	6				Cancellation
6	7	7			Right to cancel	SFA	5	22					Cancellation
6	7	7			Right to cancel	SIB	5	1		P2	1		97 & 89 NLR: Cancellation Rights
6	7	7			Right to cancel	SIB	5	2		P2	1		97, 94 & 89 LR: Cancellation Rights
6	7	7			Right to cancel	FSA	180			P2	1		97 & 89 NLR: Cancellation Rights
6	7	7			Right to cancel	FSA	181			P2	1		97, 94 & 89 LR: Cancellation Rights
6	7	7			Right to cancel	PIA	12	A2	1	P2	1		97 & 89 NLR: Cancellation Rights
6	7	7			Right to cancel	PIA	12	A2	1A	P2	1		97, 94 & 89 LR: Cancellation Rights
6	7	7			Right to cancel	PIA(IMRO)	2	1	5	2			Cold Calling (advice given)
6	7	10			Cancellation Period	SIB	5	1		P2	3	3	97 & 89 NLR: Time for giving the notice
6	7	10			Cancellation Period	SIB	5	2		P3	1	3	97, 94 & 89 LR: Time for giving the
6	7	10			Cancellation Period	FSA	180			P2	3	3	97 & 89 NLR: Time for giving the notice
6	7	10			Cancellation Period	FSA	181			P3	1	3	97, 94 & 89 LR: Time for giving the
6	7	10			Cancellation Period	PIA	12	A2	1	P2	3	3	97 & 89 NLR: Time for giving the notice
6	7	10			Cancellation Period	PIA	12	A2	1A	P3	1	3	97, 94 & 89 LR: Time for giving the
6	7	11			Cancellation Period: Extended by contract	SIB	5	1		P2	3	3	97 & 89 NLR: Time for giving the notice (explanation to para 3)
6	7	11			Cancellation Period: Extended by contract	SIB	5	2		P3	1	3	97, 94 & 89 LR: Time for giving the notification (explanation to para 3)
6	7	11			Cancellation Period: Extended by contract	FSA	180			P2	3	3	97 & 89 NLR: Time for giving the notice (explanation to para 3)
6	7	11			Cancellation Period: Extended by contract	FSA	181			P3	1	3	97, 94 & 89 LR: Time for giving the notification (explanation to para 3)
6	7	11			Cancellation Period: Extended by contract	PIA	12	A2	1	P2	3	3	97 & 89 NLR: Time for giving the notice (explanation to para 3)
6	7	11			Cancellation Period: Extended by contract	PIA	12	A2	1A	P3	1	3	97, 94 & 89 LR: Time for giving the notification (explanation to para 3)
6	7	14	1		Right to withdraw	IMRO	2	6					Cooling off provisions
6	7	14	1		Right to withdraw	PIA(IMRO)	2	4	5				Cooling off provisions
6	7	14	2		Right to cancel via Cancellation Substitute	IMRO	2	6	6	3			Cancellation Substitute (Pension Annuity with open market option)

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	7	14	2		Right to cancel via Cancellation Substitute	SIB	5	2		1 (table)	3		97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)
6	7	14	2		Right to cancel via Cancellation Substitute	FSA	181			1 (table)	3		97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)
6	7	14	2		Right to cancel via Cancellation Substitute	PIA	12	A2	1A	1 (table)	J (case)		97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)
6	7	14	2		Right to cancel via Cancellation Substitute	PIA(SIB)	3	2					Pension Annuity (IFAs)
6	7	14	2		Right to cancel via Cancellation Substitute	PIA(IMRO)	2	6	3	7			Cancellation: Pension Annuity
6	7	15	1 (column)		Cancellable Agreements: Long Term Insurance Contracts	IMRO	2	6	6				Cancellation
6	7	15	1 (column)		Cancellable Agreements: Long Term Insurance Contracts	SFA	5	22					Cancellation
6	7	15	1 (column)		Cancellable Agreements: Long Term Insurance Contracts	SIB	5	2		P2	1		97, 94 & 89 LR: Cancellation Rights
6	7	15	1 (column)		Cancellable Agreements: Long Term Insurance Contracts	FSA	181			P2	1		97, 94 & 89 LR: Cancellation Rights
6	7	15	1 (column)		Cancellable Agreements: Long Term Insurance Contracts	PIA	12	A2	1A	P2	1		97, 94 & 89 LR: Cancellation Rights
6	7	15	2 (column)		Long Term Insurance Contracts: No right to cancel	SIB	5	2		P2	4		97, 94 & 89 LR: Cancellation Rights
6	7	15	2 (column)		Long Term Insurance Contracts: No right to cancel	FSA	181			P2	4		97, 94 & 89 LR: Cancellation Rights
6	7	15	2 (column)		Long Term Insurance Contracts: No right to cancel	PIA	12	A2	1A	P2	4		97, 94 & 89 LR: Cancellation Rights
6	7	15	2 (column)		Long Term Insurance Contracts: No right to cancel	<b>NEW</b>							
6	7	16	1 (note)		Single premium life policies	SIB	5	2		P1	3	2B	97, 94 & 89 LR: Types of Agreement
6	7	16	1 (note)		Single premium life policies	FSA	181			P1	3	2B	97, 94 & 89 LR: Types of Agreement
6	7	16	1 (note)		Single premium life policies	PIA	12	A2	1A	P1	3	2B	97, 94 & 89 LR: Types of Agreement
6	7	16	2 (note)		Multiple Agreements	SIB	5	2		P1	3	4	97, 94 & 89 LR: Types of Agreement
6	7	16	2 (note)		Multiple Agreements	FSA	181			P1	3	4	97, 94 & 89 LR: Types of Agreement
6	7	16	2 (note)		Multiple Agreements	PIA	12	A2	1A	P1	3	4	97, 94 & 89 LR: Types of Agreement
6	7	16	3 (note)		Single premium pension policy (SRA within six months)	SIB	5	2		P2	4	1 (table)	97, 94 & 89 LR: Loss of right to cancel under Case B
6	7	16	3 (note)		Single premium pension policy (SRA within six months)	FSA	181			P2	4	1 (table)	97, 94 & 89 LR: Loss of right to cancel under Case B
6	7	16	3 (note)		Single premium pension policy (SRA within six months)	PIA	12	A2	1A	P2	4	1 (table)	97, 94 & 89 LR: Loss of right to cancel under Case B
6	7	16	4 (note)		Territoriality: Life Investment Agreements	SIB	5	2		P2	2		97, 94 & 89 LR: Application of these rules: policyholder's habitual residence in the EC
6	7	16	4 (note)		Territoriality: Life Investment Agreements	FSA	181			P2	2		97, 94 & 89 LR: Application of these rules: policyholder's habitual residence in the EC
6	7	16	4 (note)		Territoriality: Life Investment Agreements	PIA	12	A2	1A	P2	2		97, 94 & 89 LR: Application of these rules: policyholder's habitual residence in the EC
6	7	17	1 (column)		Non-Life investment agreements for which the customer has a right to cancel	IMRO	2	4	5				PEPs & BES Cooling Off
6	7	17	1 (column)		Non-Life investment agreements for which the customer has a right to cancel	SIB	5	1		P2	1	1	97& 89 NLR: Cancellation Rights (General)

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	7	17	1 (column)		Non-Life investment agreements for which the customer has a right to cancel	FSA	180			P2	1	1	97& 89 NLR: Cancellation Rights (General)
6	7	17	1 (column)		Non-Life investment agreements for which the customer has a right to cancel	PIA	12	A2	1	P2	1	1	97& 89 NLR: Cancellation Rights (General)
6	7	17	1 (column)		Non-Life investment agreements for which the customer has a right to cancel	PIA(IMRO)	2	4	5				PEPs & BES Cooling Off
6	7	17	2 (column)		Non-Life investment agreements for which the customer has no right to cancel	IMRO	2	4	6				Exceptions for PEPs (Cooling Off)
6	7	17	2 (column)		Non-Life investment agreements for which the customer has no right to cancel	SIB	5	1		P2	1		97 & 89 NLR: Cancellation Rights
6	7	17	2 (column)		Non-Life investment agreements for which the customer has no right to cancel	FSA	180			P2	1		97 & 89 NLR: Cancellation Rights
6	7	17	2 (column)		Non-Life investment agreements for which the customer has no right to cancel	PIA	12	A2	1	P2	1		97 & 89 NLR: Cancellation Rights
6	7	17	2 (column)		Non-Life investment agreements for which the customer has no right to cancel	PIA(IMRO)	2	4	6				Exceptions for PEPs (Cooling Off)
6	7	17	2 (column)		Territoriality: Non-life Investment Agreements	SIB	5	1		P2	1	2	97& 89 NLR: Cancellation (Imported & Exported Products)
6	7	17	2 (column)		Territoriality: Non-life Investment Agreements	FSA	180			P2	1	2	97& 89 NLR: Cancellation (Imported & Exported Products)
6	7	17	2 (column)		Territoriality: Non-life Investment Agreements	PIA	12	A2	1	P2	1	2	97& 89 NLR: Cancellation (Imported & Exported Products)
6	7	18	1 (note)		Unit Savings Plans and Personal Pension Contracts	SIB	5	1		P1	2	4	97 & 89 NLR: Interpretation (Unit Savings Plan)
6	7	18	1 (note)		Unit Savings Plans and Personal Pension Contracts	FSA	180			P1	2	4	97 & 89 NLR: Interpretation (Unit Savings Plan)
6	7	18	1 (note)		Unit Savings Plans and Personal Pension Contracts	PIA	12	A2	1	P1	2	4	97 & 89 NLR: Interpretation (Unit Savings Plan)
6	7	18	2 (note)		Multiple 'non-life' Agreements (e.g. Maxi ISAs)	SIB	5	1		P1	2	3	97 & 89 NLR: Interpretation (Maxi ISA/Cluster Products)
6	7	18	2 (note)		Multiple 'non-life' Agreements (e.g. Maxi ISAs)	FSA	180			P1	2	3	97 & 89 NLR: Interpretation (Maxi ISA/Cluster Products)
6	7	18	2 (note)		Multiple 'non-life' Agreements (e.g. Maxi ISAs)	PIA	12	A2	1	P1	2	3	97 & 89 NLR: Interpretation (Maxi ISA/Cluster Products)
6	7	18	3 (note)		Meaning of 'on substantially the same terms'	SIB	5	1		CA2			97& 89 NLR: No right to cancel (2nd or subsequent ISA/PEP)
6	7	18	3 (note)		Meaning of 'on substantially the same terms'	FSA	180			CA2			97& 89 NLR: No right to cancel (2nd or subsequent ISA/PEP)
6	7	18	3 (note)		Meaning of 'on substantially the same terms'	PIA	12	A2	1	CA2	6 (note)		97& 89 NLR: No right to cancel (2nd or subsequent ISA/PEP)
6	7	18	4 (note)		Right to cancel for Personal Pension Contracts	SIB	5	1		CA1			97& 89 NLR: Right to cancel (at outset/variations)
6	7	18	4 (note)		Right to cancel for Personal Pension Contracts	FSA	180			CA1	1		97& 89 NLR: Right to cancel (at outset/variations)
6	7	18	4 (note)		Right to cancel for Personal Pension Contracts	PIA	12	A2	1	CA1	4 (note)		97& 89 NLR: Right to cancel (at outset/variations)
6	7	19			Cancellation Substitute	IMRO	2	6	6	3			Cancellation Substitute (Pension Annuity with open market option)

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	7	19			Cancellation Substitute	SIB	5	2		1 (table)	3		97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)
6	7	19			Cancellation Substitute	FSA	181			1 (table)	3		97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)
6	7	19			Cancellation Substitute	PIA	12	A2	1A	1 (table)	J (case)		97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)
6	7	19			Cancellation Substitute	PIA(SIB)	3	2					Pension Annuity (IFAs)
6	7	19			Cancellation Substitute	PIA(IMRO)	2	6	3	7			Cancellation: Pension Annuity
6	7	20			Simplified Cancellation - ISA cash deposit component	PIA	12	A2	1	P1	2	2A	97 & 89 NLR: Right to cancel (within a Maxi ISA)
6	7	20			Simplified Cancellation - ISA cash deposit component	PIA	12	A2	1A	P1	3	4A	97, 94 & 89 LR: Right to cancel (within a maxi ISA)
6	7	21			Voluntary Provisions	SIB	5	1		P2	2		97 & 89 NLR: "Voluntary" notification
6	7	21			Voluntary Provisions	SIB	5	2		P2	6		97, 94 & 89 LR: "Voluntary" notification
6	7	21			Voluntary Provisions	FSA	180			P2	2		97 & 89 NLR: "Voluntary" notification
6	7	21			Voluntary Provisions	FSA	181			P2	6		97, 94 & 89 LR: "Voluntary" notification
6	7	21			Voluntary Provisions	PIA	12	A2	1	P2	2	2	97 & 89 NLR: "Voluntary" notification
6	7	21			Voluntary Provisions	PIA	12	A2	1A	P2	6	3	97, 94 & 89 LR: "Voluntary" notification
6	7	21			Voluntary Provisions	PIA(SIB)	4	3					Voluntary Cancellation
6	7	23			Variations & Pre-selected Options	SIB	5	1		CA1	4 (note)		97 & 89 NLR: Variations (Personal Pension Contract)
6	7	23			Variations & Pre-selected Options	SIB	5	2		P2	5		97, 94 & 89 LR: Variations
6	7	23			Variations & Pre-selected Options	FSA	180			CA1	4 (note)		97 & 89 NLR: Variations (Personal Pension Contract)
6	7	23			Variations & Pre-selected Options	FSA	181			P2	5		97, 94 & 89 LR: Variations
6	7	23			Variations & Pre-selected Options	PIA	12	A2	1	CA1	4 (note)		97 & 89 NLR: Variations (Personal Pension Contract)
6	7	23			Variations & Pre-selected Options	PIA	12	A2	1A	P2	5		97, 94 & 89 LR: Variations
6	7	30			Giving the customer notice of the right to cancel	IMRO	2	1	5	2			Cold Calling
6	7	30			Giving the customer notice of the right to cancel	IMRO	2	6	6				Cancellation
6	7	30			Giving the customer notice of the right to cancel	SFA	5	22					Cancellation
6	7	30			Giving the customer notice of the right to cancel	SFA	App12						Cancellation
6	7	30			Giving the customer notice of the right to cancel	SIB	5	1		P2	2		97 & 89 NLR: Giving the investor notification of the right to cancel
6	7	30			Giving the customer notice of the right to cancel	SIB	5	2		P2	6		97, 94 & 89 LR: Giving the investor notification of the right to cancel
6	7	30			Giving the customer notice of the right to cancel	FSA	180			P2	2		97 & 89 NLR: Giving the investor notification of the right to cancel
6	7	30			Giving the customer notice of the right to cancel	FSA	181			P2	6		97, 94 & 89 LR: Giving the investor notification of the right to cancel
6	7	30			Giving the customer notice of the right to cancel	PIA	12	A2	1	P2	2		97 & 89 NLR: Giving the investor notification of the right to cancel
6	7	30			Giving the customer notice of the right to cancel	PIA	12	A2	1A	P2	6		97, 94 & 89 LR: Giving the investor notification of the right to cancel

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
6	7	30			Giving the customer notice of the right to cancel	PIA(Lautro)	LS2	6A	3	A			Best advice to be given
6	7	30			Giving the customer notice of the right to cancel	PIA(Fimbra)	29	8	4				Cancellation rights
6	7	30			Giving the customer notice of the right to cancel	PIA(SIB)	7	19					Advertisements
6	7	30			Giving the customer notice of the right to cancel	PIA(SIB)	13	1					Contract Notes
6	7	15			Giving the customer notice of the right to cancel	PIA(IMRO)	2	6	5	2			Explaining cancellation rights
6	7	31			Giving the customer notice of the right to cancel: Trustees	SIB	5	2		P2	6	2	97, 94 & 89 LR: Giving the investor notification of the right to cancel
6	7	31			Giving the customer notice of the right to cancel: Trustees	FSA	181			P2	6	2	97, 94 & 89 LR: Giving the investor notification of the right to cancel
6	7	31			Giving the customer notice of the right to cancel: Trustees	PIA	12	A2	1A	P2	6	2	97, 94 & 89 LR: Giving the investor notification of the right to cancel
6	7	32			Pre-sale Notices	SIB	5	1		P2	2		97& 89 NLR: Pre & Post-sale Notifications
6	7	32			Pre-sale Notices	SIB	5	2		P2	6	3	97, 94 & 89 LR: Pre & Post-sale notifications
6	7	32			Pre-sale Notices	FSA	180			P2	2		97& 89 NLR: Pre & Post-sale Notifications
6	7	32			Pre-sale Notices	FSA	181			P2	6	3	97, 94 & 89 LR: Pre & Post-sale notifications
6	7	32			Pre-sale Notices	PIA	12	A2	1	P2	2		97& 89 NLR: Pre & Post-sale Notifications
6	7	32			Pre-sale Notices	PIA	12	A2	1A	P2	6	3	97, 94 & 89 LR: Pre & Post-sale notifications
6	7	34			Post-sale Notices	SIB	5	1		P2	2		97& 89 NLR: Pre & Post-sale Notifications
6	7	34			Post-sale Notices	SIB	5	2		P2	6	3	97, 94 & 89 LR: Pre & Post-sale notifications
6	7	34			Post-sale Notices	FSA	180			P2	2		97& 89 NLR: Pre & Post-sale Notifications
6	7	34			Post-sale Notices	FSA	181			P2	6	3	97, 94 & 89 LR: Pre & Post-sale notifications
6	7	34			Post-sale Notices	PIA	12	A2	1	P2	2		97& 89 NLR: Pre & Post-sale Notifications
6	7	34			Post-sale Notices	PIA	12	A2	1A	P2	6	3	97, 94 & 89 LR: Pre & Post-sale notifications
6	7	34			Post-sale Notices	PIA(SIB)	5	14					Schemes: Post-Sale notice
6	7	28			Calculation of date deadlines	FSA	G98.01						Guidance Release 1/98: Cancellation of Life and Non-life Products
6	7	35			Delivery of notices for industrial assurance business	SIB	5	2		P2	6		97, 94 & 89 LR: Post-sale notifications (industrial business)
6	7	35			Delivery of notices for industrial assurance business	FSA	181			P2	6		97, 94 & 89 LR: Post-sale notifications (industrial business)
6	7	35			Delivery of notices for industrial assurance business	PIA	12	A2	1A	P2	6	7	97, 94 & 89 LR: Post-sale notifications (industrial business)
6	7	36			Form and content of post-sale notices	SIB	5	1		P2	2	4	97 & 89 NLR: Form and content of a post-sale notification
6	7	36			Form and content of post-sale notices	SIB	5	2		P2	6	5	97, 94 & 89 LR: Form and content of a post-sale notification
6	7	36			Form and content of post-sale notices	FSA	180			P2	2	4	97 & 89 NLR: Form and content of a post-sale notification
6	7	36			Form and content of post-sale notices	FSA	181			P2	6	5	97, 94 & 89 LR: Form and content of a post-sale notification
6	7	36			Form and content of post-sale notices	PIA	12	A2	1	P2	2	4	97 & 89 NLR: Form and content of a post-sale notification

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	7	36			Form and content of post-sale notices	PIA	12	A2	1A	P2	6	5	97, 94 & 89 LR: Form and content of a post-sale notification
6	7	36			Form and content of post-sale notices	PIA(Lautro)	L3	7A	4 (to 6)				ISAs & PEPs (7 days delayed entry)
6	7	36			Form and content of post-sale notices	PIA(Lautro)	Sch6	3	3				Additional warnings
6	7	36			Form and content of post-sale notices	PIA(Lautro)	Sch6A		3				Additional warnings
6	7	36			Form and content of post-sale notices	PIA(SIB)	4	12					ISAs & PEPs (7 days delayed entry)
6	7	37			Form and content of post-sale notices: maxi ISAs	SIB	5	1		P2	4	4	97 & 89 NLR: Form and content of a post-sale notification
6	7	37			Form and content of post-sale notices: maxi ISAs	SIB	5	2		P2	6	5	97, 94 & 89 LR: Form and content of a post-sale notification
6	7	37			Form and content of post-sale notices: maxi ISAs	FSA	180			P2	4	4	97 & 89 NLR: Form and content of a post-sale notification
6	7	37			Form and content of post-sale notices: maxi ISAs	FSA	181			P2	6	5	97, 94 & 89 LR: Form and content of a post-sale notification
6	7	37			Form and content of post-sale notices: maxi ISAs	PIA	12	A2	1	P2	4	4	97 & 89 NLR: Effect of Cancellation (ISAs & PEPs)
6	7	37			Form and content of post-sale notices: maxi ISAs	PIA	12	A2	1A	P3	2	5	97, 94 & 89 LR: Effect of Cancellation (ISAs & PEPs)
6	7	37			Form and content of post-sale notices: maxi ISAs	PIA(Lautro)	L3	7A	4 (to 6)				ISAs & PEPs (7 days delayed entry)
6	7	37			Form and content of post-sale notices: maxi ISAs	PIA(SIB)	4	12					ISAs & PEPs (7 days delayed entry)
6	7	39			Prominence of post-sale notice	SIB	5	1		P2	2	6	97 & 89 NLR: Prominence of post-sale notification
6	7	39			Prominence of post-sale notice	SIB	5	2		P2	6	8	97, 94 & 89 LR: Prominence of post-sale notification
6	7	39			Prominence of post-sale notice	FSA	180			P2	2	6	97 & 89 NLR: Prominence of post-sale notification
6	7	39			Prominence of post-sale notice	FSA	181			P2	6	8	97, 94 & 89 LR: Prominence of post-sale notification
6	7	39			Prominence of post-sale notice	PIA	12	A2	1	P2	2	6	97 & 89 NLR: Prominence of post-sale notification
6	7	39			Prominence of post-sale notice	PIA	12	A2	1A	P2	6	8	97, 94 & 89 LR: Prominence of post-sale notification
6	7	39			Prominence of post-sale notice	PIA(Lautro)	L3	7A	3	a			ISAs & PEPs (7 days delayed entry)
6	7	41			Failure to send post-sale notice	SIB	5	1		P2	2	11	97 & 89 NLR: Failure to send post-sale notification
6	7	41			Failure to send post-sale notice	SIB	5	2		P2	6	12	97, 94 & 89 LR: Failure to send post-sale notification
6	7	41			Failure to send post-sale notice	FSA	180			P2	2	11	97 & 89 NLR: Failure to send post-sale notification
6	7	41			Failure to send post-sale notice	FSA	181			P2	6	12	97, 94 & 89 LR: Failure to send post-sale notification
6	7	41			Failure to send post-sale notice	PIA	12	A2	1	P2	2	11	97 & 89 NLR: Failure to send post-sale notification
6	7	41			Failure to send post-sale notice	PIA	12	A2	1A	P2	6	12	97, 94 & 89 LR: Failure to send post-sale notification
6	7	41			Failure to send post-sale notice	PIA(SIB)	5	14					Schemes: Post-Sale notice

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	7	42			Exercising the right to cancel	SIB	5	1		P2	3		97 & 89 NLR: Exercising the right to cancel
6	7	42			Exercising the right to cancel	SIB	5	2		P3	1		9, 94 & 89 LR: Exercising the right to cancel
6	7	42			Exercising the right to cancel	FSA	180			P2	3		97 & 89 NLR: Exercising the right to cancel
6	7	42			Exercising the right to cancel	FSA	181			P3	1		9, 94 & 89 LR: Exercising the right to cancel
6	7	42			Exercising the right to cancel	PIA	12	A2	1	P2	3		97 & 89 NLR: Exercising the right to cancel
6	7	42			Exercising the right to cancel	PIA	12	A2	1A	P3	1		9, 94 & 89 LR: Exercising the right to cancel
6	7	44			Valid notice of cancellation	SIB	5	1		P2	3	4	97 & 89 NLR: Delivery and deemed delivery of notice of cancellation
6	7	44			Valid notice of cancellation	SIB	5	2		P3	1	4	97, 94 & 89 LR: Delivery and deemed delivery of notice of cancellation
6	7	44			Valid notice of cancellation	FSA	180			P2	3	4	97 & 89 NLR: Delivery and deemed delivery of notice of cancellation
6	7	44			Valid notice of cancellation	FSA	181			P3	1	4	97, 94 & 89 LR: Delivery and deemed delivery of notice of cancellation
6	7	44			Valid notice of cancellation	PIA	12	A2	1	P2	3	4	97 & 89 NLR: Delivery and deemed delivery of notice of cancellation
6	7	44			Valid notice of cancellation	PIA	12	A2	1A	P3	1	4	97, 94 & 89 LR: Delivery and deemed delivery of notice of cancellation
6	7	44			Valid notice of cancellation	PIA(Lautro)	L3	7A	4 (to 6)				ISAs & PEPs (7 days delayed entry)
6	7	47			Record Keeping	IMRO	2	6	6	2			Cancellation (records to be kept)
6	7	47			Record Keeping	SIB	174	16	2	8A			Record of notice of cancellation
6	7	47			Record Keeping	FSA	174	16	2	8A			Record of notice of cancellation
6	7	47			Record Keeping	FSA	G98.01		66				Record of notice of cancellation
6	7	47			Record Keeping	PIA	5	1 (table)	III:6				Record of notice of cancellation
6	7	48			Cancellation notices served out of time	SIB	5	1		P2	3	3	97 & 89 NLR: Time for giving the notice
6	7	48			Cancellation notices served out of time	SIB	5	2		P3	1	3	97, 94 & 89 LR: Time for giving the
6	7	48			Cancellation notices served out of time	FSA	180			P2	3	3	97 & 89 NLR: Time for giving the notice
6	7	48			Cancellation notices served out of time	FSA	181			P3	1	3	97, 94 & 89 LR: Time for giving the
6	7	48			Cancellation notices served out of time	PIA	12	A2	1	P2	3	3	97 & 89 NLR: Time for giving the notice
6	7	48			Cancellation notices served out of time	PIA	12	A2	1A	P3	1	3	97, 94 & 89 LR: Time for giving the
6	7	49			Death of the life assured: Cancellation of a pension annuity	SIB	5	2		P3	1	6	97, 94 & 89 LR: Cancellation of annuity after the death of the "life assured"
6	7	49			Death of the life assured: Cancellation of a pension annuity	FSA	181			P3	1	6	97, 94 & 89 LR: Cancellation of annuity after the death of the "life assured"
6	7	49			Death of the life assured: Cancellation of a pension annuity	PIA	12	A2	1A	P3	1	6	97, 94 & 89 LR: Cancellation of annuity after the death of the "life assured"
6	7	50			Joint policyholders: Effecting cancellation	SIB	5	2		P3	1	7	97, 94 & 89 LR: Cancellation where joint policyholders
6	7	50			Joint policyholders: Effecting cancellation	FSA	181			P3	1	7	97, 94 & 89 LR: Cancellation where joint policyholders
6	7	50			Joint policyholders: Effecting cancellation	PIA	12	A2	1A	P3	1	7	97, 94 & 89 LR: Cancellation where joint policyholders
6	7	51			Effects of Cancellation	SIB	5	1		P2	4	1	97 & 89 NLR: Effect of cancellation
6	7	51			Effects of Cancellation	SIB	5	2		P3	2	1	97, 94 & 89 LR: Effect of cancellation
6	7	51			Effects of Cancellation	FSA	180			P2	4	1	97 & 89 NLR: Effect of cancellation

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	7	51			Effects of Cancellation	FSA	181			P3	2	1	97, 94 & 89 LR: Effect of cancellation
6	7	51			Effects of Cancellation	PIA	12	A2	1	P2	4	1	97 & 89 NLR: Effect of cancellation
6	7	51			Effects of Cancellation	PIA	12	A2	1A	P3	2	1	97, 94 & 89 LR: Effect of cancellation
6	7	52			Effects of Cancellation: Rights and obligations	SIB	5	1		P2	4	2	97 & 89 NLR: Effect of cancellation
6	7	52			Effects of Cancellation: Rights and obligations	SIB	5	2		P3	2	2	97, 94 & 89 LR: Effect of cancellation
6	7	52			Effects of Cancellation: Rights and obligations	FSA	180			P2	4	2	97 & 89 NLR: Effect of cancellation
6	7	52			Effects of Cancellation	FSA	181			P3	2	2	97, 94 & 89 LR: Effect of cancellation
6	7	52			Effects of Cancellation: Rights and obligations	PIA	12	A2	1	P2	4	2	97 & 89 NLR: Effect of cancellation
6	7	52			Effects of Cancellation: Rights and obligations	PIA	12	A2	1A	P3	2	2	97, 94 & 89 LR: Effect of cancellation
6	7	53			Effects of Cancellation: Treatment of sums owed	SIB	5	1		P2	4	3	97 & 89 NLR: Effect of cancellation
6	7	53			Effects of Cancellation: Treatment of sums owed	SIB	5	2		P3	2	3	97, 94 & 89 LR: Effect of cancellation
6	7	53			Effects of Cancellation: Treatment of sums owed	FSA	180			P2	4	3	97 & 89 NLR: Effect of cancellation
6	7	53			Effects of Cancellation: Treatment of sums owed	FSA	181			P3	2	3	97, 94 & 89 LR: Effect of cancellation
6	7	53			Effects of Cancellation: Treatment of sums owed	PIA	12	A2	1	P2	4	3	97 & 89 NLR: Effect of cancellation
6	7	53			Effects of Cancellation: Treatment of sums owed	PIA	12	A2	1A	P3	2	3	97, 94 & 89 LR: Effect of cancellation
6	7	54			Shortfall	SIB	5	1		P2	5		97& 89 NLR: Shortfall
6	7	54			Shortfall	SIB	5	2		P3	3		97, 94 & 89 LR: Shortfall
6	7	54			Shortfall	FSA	180			P2	5		97& 89 NLR: Shortfall
6	7	54			Shortfall	FSA	181			P3	3		97, 94 & 89 LR: Shortfall
6	7	54			Shortfall	PIA	12	A2	1	P2	5		97& 89 NLR: Shortfall
6	7	54			Shortfall	PIA	12	A2	1A	P3	3		97, 94 & 89 LR: Shortfall
6	7	54			Shortfall	PIA(Lautro)	L6	15	2				Direct offer advertisements
6	7	54			Shortfall	PIA(Lautro)	Sch2	6A	3	c			Best advice to be given
6	7	55			Shortfall: Worked Example	FSA	G98.01		61				Guidance Release 1/98: Cancellation of Life and Non-life Products
6	7	56			Exceptions to shortfall	SIB	5	1		P2	2	9	97 & 89 NLR: para 9 Sending notification out of time / para 10 Failure to mention shortfall / para 11 Failure to send a post-sale
6	7	56			Exceptions to shortfall	SIB	5	2		P2	6	10	97, 94 & 89 LR: para 10 Sending notifications out of time / para 11 Failure to mention shortfall / para 12 Failure to send a post-sale notification
6	7	56			Exceptions to shortfall	FSA	180			P2	2	9	97 & 89 NLR: para 9 Sending notification out of time / para 10 Failure to mention shortfall / para 11 Failure to send a post-sale
6	7	56			Exceptions to shortfall	FSA	181			P2	6	10	97, 94 & 89 LR: para 10 Sending notifications out of time / para 11 Failure to mention shortfall / para 12 Failure to send a post-sale notification
6	7	56			Exceptions to shortfall	PIA	12	A2	1	P2	2	9	97 & 89 NLR: para 9 Sending notification out of time / para 10 Failure to mention shortfall / para 11 Failure to send a post-sale

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	7	56			Exceptions to shortfall	PIA	12	A2	1A	P2	6	10	97, 94 & 89 LR: para 10 Sending notifications out of time / para 11 Failure to mention shortfall / para 12 Failure to send a post-sale notification
6	7	57			Investment agreements which are subject to shortfall	IMRO	2	6	6				Cancellation
6	7	57			Investment agreements which are subject to shortfall	SFA	5	22					Cancellation
6	7	57			Investment agreements which are subject to shortfall	SIB	5	1		P2	5	1	97 & 89 NLR: Shortfall: Application
6	7	57			Investment agreements which are subject to shortfall	SIB	5	2		P3	3	1	97, 94 & 89 LR: Shortfall: Application
6	7	57			Investment agreements which are subject to shortfall	FSA	180			P2	5	1	97 & 89 NLR: Shortfall: Application
6	7	57			Investment agreements which are subject to shortfall	FSA	181			P3	3	1	97, 94 & 89 LR: Shortfall: Application
6	7	57			Investment agreements which are subject to shortfall	PIA	12	A2	1	P2	5	1	97 & 89 NLR: Shortfall: Application
6	7	57			Investment agreements which are subject to shortfall	PIA	12	A2	1A	P3	3	1	97, 94 & 89 LR: Shortfall: Application
6	7	58			Calculation of Shortfall	IMRO	2	6	6				Cancellation
6	7	58			Calculation of Shortfall	SFA	5	22					Cancellation
6	7	58			Calculation of Shortfall	SIB	5	1		P2	5	4	97 & 89 NLR: Shortfall
6	7	58			Calculation of Shortfall	SIB	5	2		P3	3	3	97, 94 & 89 LR: Shortfall
6	7	58			Calculation of Shortfall	FSA	180			P2	5	4	97 & 89 NLR: Shortfall
6	7	58			Calculation of Shortfall	FSA	181			P3	3	3	97, 94 & 89 LR: Shortfall
6	7	58			Calculation of Shortfall	PIA	12	A2	1	P2	5	4	97 & 89 NLR: Shortfall
6	7	58			Calculation of Shortfall	PIA	12	A2	1A	P3	3	3	97, 94 & 89 LR: Shortfall
<b>6.8 Insurance Contracts - life &amp; general</b>													
6	8	1			Application	ICA82	Sch2E	1	1				Application - long term contracts - pre-sale
6	8	1			Application	ICA82	Sch2E	2	1				Application - long term contracts - during term
6	8	1			Application	ICA82	Sch2E	3	1				Application - general insurance - pre-sale
6	8	1			Application	ICA82	Sch2E	4	2				Application - general insurance - pre-sale
6	8	1			Exceptions to pre-sale information	ICA82	Sch2E	1	1	a			Excludes reinsurance
6	8	1			Exceptions to pre-sale information	ICA82	Sch2E	1	2				Excludes contracts which are investment business
6	8	3			Information Provided before the Contract is made	ICA82	Sch2E	1	3&4				Non contractually based investment
6	8	3			Information Provided before the Contract is made	ICA82	Sch2E	5	2				Exceptions for non habitual residence by customer
6	8	4			Language used for pre-sale information now	ICA82	Sch2E	1	7				Language used for pre-sale information
6	8	6			Information to be provided during term of contract	ICA82	Sch2E	5	2				Residence of Policyholder at time of signature
6	8	7			Information to be provided during term of contract	ICA82	Sch2E	2	2				Changes to previous information
6	8	8			Information to be provided during term of contract	ICA82	Sch2E	2	3				Annual bonus statements

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
6	8	8			Information to be provided during term of contract	ICA82	Sch2E	2	4				Annual bonus statements
6	8	12	1,2,3		Information before general insurance contract	ICA82	Sch2E	3	2&3				Pre-sale information - general insurance
6	8	12	4		Information before general insurance contract	ICA82	Sch2E	4	3				Pre-sale notification of insurer's home state - other than large risks
6	8	12	5		Information before general insurance contract	ICA82	Sch2E	4	5				Notification of claims address - motor risks - claim rep
6	8	13			Information before general insurance contract	<b>NEW</b>							
6	8	15			Provision of Information	ICA82	Sch2E	1	3				Information before long term insurance contract in writing
6	8	15			Information to be disclosed - all insurers	ICA82	Sch2E	1	4				Information to be disclosed - all insurers
6	8	15			Information to be disclosed - insurance companies	ICA82	Sch2E	1	5				Information to be disclosed - insurance companies
6	8	15			Information to be disclosed - Lloyd's	ICA82	Sch2E	1	6				Information to be disclosed - Lloyd's
6	8	15			Provision of Information	<b>NEW</b>							Electronic approach by customer
6	8	15			Provision of Information	<b>NEW</b>							Contract made by telephone
6	8	17			Provision of Information	<b>NEW</b>							Contract entered into with 2 or more customers
6	8	18			Provision of Information	<b>NEW</b>							Retention of Records
<b>6.9 With-profit guides</b>													
6	9	1			Application	<b>NEW</b>							
6	9	2			Purpose	<b>NEW</b>							
6	9	3			With-profits guides	PIA(Lautro)	5	13	1				Contents of with-profits guides
6	9	3				PIA(Lautro)	5	16	1				
6	9	4	1			PIA(Lautro)	5	18	2				
6	9	4	2			PIA(Lautro)	5	18	3				
6	9	4	3			<b>NEW</b>							
6	9	4	4			PIA(Lautro)	5	15	2				
6	9	5	1			PIA(Lautro)	5	18	2				
6	9	5	2			PIA(Lautro)	5	18	1				
6	9	6	1		Contents of a with-profits guide	PIA(Lautro)	5	15	2				
6	9	6	2			PIA(Lautro)	5	15	3				
6	9	6	3			PIA(Lautro)	5	15	2	c			
6	9	6	4			PIA(Lautro)	5	15	2	c			
6	9	6	5			PIA(Lautro)	5	15	2	d			
6	9	7			Contents of a with-profits guide	PIA(Lautro)	Sch 8						Contents of with-profits guides
<b>CHAPTER 7 DEALING AND MANAGING</b>													
<b>7.1 Conflict of Interest and Material Interest</b>													
7	1	1			Application								
7	1	3			Fair Treatment	SIB	I	5	8	1			Disclosure of firm's material interest in transactions
7	1	3			Fair Treatment	SIB	I	8	8	1			Disclosure of material interests
7	1	3			Fair Treatment	SFA	5	29					Material Interest
7	1	3			Fair Treatment	IMRO	II	3	3	1			Fair treatment
7	1	3			Fair Treatment	IMRO	II	7	4	1			Material Interests and conflicts of interest

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
7	1	3			Fair Treatment	PIA(SIB)	S5	8					Disclosure of Member's material interest in transactions
7	1	3			Fair Treatment	PIA(SIB)	S8	8					Disclosure of material interests
7	1	3			Fair Treatment	PIA(IMRO)	II	3	3				Fair treatment
7	1	3			Fair Treatment	PIA(Fimbra)	F28	10	1	1			Conflicts of interest
7	1	3			Fair Treatment	PIA(Fimbra)	SP4	2	7				Acting as BES manager - standard terms and conditions
7	1	4			Fair Treatment (E)	SIB	I	5	8	1			Disclosure of firm's material interest in transactions
7	1	4			Fair Treatment (E)	IMRO	II	3	3	1			Fair treatment
7	1	4			Fair Treatment (E)	IMRO	II	7	4	2			Fair treatment
7	1	4			Fair Treatment (E)	PIA(IMRO)	II	3	3				Fair treatment
7	1	4			Fair Treatment (E)	PIA(Fimbra)	F28	10	1	2			Conflicts of interest
7	1	4			Fair Treatment (E)	PIA(Fimbra)	F29	9					Material Interests and conflicts of interest
7	1	4			Fair Treatment (E)	PIA(Fimbra)	F29	14					Material Interests and conflicts of interest
7	1	10			Broker Fund Advisers	IMRO	II	3	3	1			Fair treatment
7	1	10			Broker Fund Advisers	PIA(Fimbra)	SP2	2	A				Disclosure of conflict of interest
<b>7.2 Churning and Switching</b>													
7	2	1			Application								
7	2	3			Restrictions on Dealing and Switching	SIB	I	2	8				Excessive charging, 'churning' and 'twisting'
7	2	3			Restrictions on Dealing and Switching	SFA	5	43	1				Churning and switching
7	2	3			Restrictions on Dealing and Switching	SFA	5	43	2				Churning and switching
7	2	3			Restrictions on Dealing and Switching	IMRO	II	3	11	1	(a)		Fair dealing
7	2	3			Restrictions on Dealing and Switching	IMRO	II	3	11	1	(b)		Fair dealing
7	2	3			Restrictions on Dealing and Switching	PIA(SIB)	S2	8					Excessive charging, 'churning' and 'twisting'
7	2	3			Restrictions on Dealing and Switching	PIA(IMRO)	II	3	11	1	(a)		Fair dealing
7	2	3			Restrictions on Dealing and Switching	PIA(IMRO)	II	3	11	1	(b)		Fair dealing
7	2	3			Restrictions on Dealing and Switching	PIA(Fimbra)	F28	12					Unjustifiable transactions
7	2	3			Restrictions on Dealing and Switching	PIA(Fimbra)	SP1	2	6				Unjustifiable transactions
7	2	3			Restrictions on Dealing and Switching	PIA(Fimbra)	SP8	2	6				Unjustifiable transactions
<b>7.3 Dealing Ahead</b>													
7	3	1			Application	SIB	I	5	20	1			Recommendations based on research and analysis
7	3	1			Application	PIA(SIB)	S5	20	1				Recommendations based on research and analysis
7	3	3			Requirement to Postpone Own Account Transactions	SIB	I	5	20	3			Recommendations based on research and analysis
7	3	3			Requirement to Postpone Own Account Transactions	SFA	5	36	1				Dealing ahead of publications
7	3	3			Requirement to Postpone Own Account Transactions	IMRO	II	3	12	1			Restriction on dealing
7	3	3			Requirement to Postpone Own Account Transactions	PIA(SIB)	S5	20	1				Recommendations based on research and analysis
7	3	3			Requirement to Postpone Own Account Transactions	PIA(IMRO)	II	3	12	1			Restriction on dealing

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
7	3	3			Requirement to Postpone Own Account Transactions	PIA(Fimbra)	F28	13	1				Dealing ahead of publication
7	3	5			Exceptions	SFA	5	36	2				Dealing ahead of publications
7	3	5			Exceptions	IMRO	II	3	12	3			Exceptions
7	3	5			Exceptions	PIA(IMRO)	II	3	12	3			Exceptions
7	3	5			Exceptions	PIA(Fimbra)	F28	13	1				Dealing ahead of publication
<b>7.4 Customer Order Priority</b>													
7	4	1			Application								
7	4	3			Dealing fairly and in due turn	SFA	5	37					Customer order priority
7	4	3			Dealing fairly and in due turn	IMRO	II	3	3.6				Dealing fairly and in due turn
7	4	3			Dealing fairly and in due turn	PIA(IMRO)	II	3	3.6				Dealing fairly and in due turn
7	4	3			Dealing fairly and in due turn	PIA(Fimbra)	F29	18	1				Client Order Priority
<b>7.5 Best Execution</b>													
7	5	1			Application	SIB	I	5	1				Best Execution
7	5	1			Application	SIB	I	22	1				Best Execution
7	5	1			Application	PIA(SIB)	S5	04	1	(b)			Best Execution
7	5	3			When best execution is owed	SFA	5	39					Best Execution
7	5	3			When best execution is owed	IMRO	II	3	3.8	1			When and how to provide Best Execution
7	5	3			When best execution is owed	PIA(SIB)	S5	04	3.8				Best Execution
7	5	3			When best execution is owed	PIA(IMRO)	II	3	3.8	1			When and how to provide Best Execution
7	5	3			When best execution is owed	PIA(Fimbra)	F29	16	1				Best Execution
7	5	4	1		Exceptions	SIB	I	22	5				Best Execution
7	5	4	1		Exceptions	SFA	5	39	5				Best Execution
7	5	4	1		Exceptions	IMRO	II	3	8	1	(e)		When and how to provide Best Execution
7	5	4	1		Exceptions	PIA(SIB)	S5	4	1	(a)			Best Execution
7	5	4	1		Exceptions	PIA(IMRO)	II	3	8	1	(e)		When and how to provide Best Execution
7	5	4	2		Exceptions	IMRO	II	3	8	2			Contracting out of Best Execution
7	5	4	2		Exceptions	PIA(IMRO)	II	3	8	2			Contracting out of Best Execution
7	5	4	2		Exceptions	SFA	5	39	2				Best Execution
7	5	4	3		Exceptions	SFA	5	39	3				Best Execution
7	5	4	3		Exceptions	IMRO	II	3	8	1	(c)		When and how to provide Best Execution
7	5	4	3		Exceptions	PIA(IMRO)	II	3	8	1	(c)		When and how to provide Best Execution
7	5	4	3		Exceptions	PIA(Fimbra)	F29	16	4				Best Execution
7	5	5			Providing Best Execution	SIB	I	5	4	3			Best Execution
7	5	5			Providing Best Execution	SFA	5	39	4				Best Execution
7	5	5			Providing Best Execution	IMRO	II	3	8	1	(d)		When and how to provide Best Execution
7	5	5			Providing Best Execution	PIA(SIB)	S5	4	3				Best Execution
7	5	5			Providing Best Execution	PIA(IMRO)	II	3	8	1	(d)		When and how to provide Best Execution
7	5	5			Providing Best Execution	PIA(Fimbra)	F29	16	2				Best Execution
7	5	6			Providing Best Execution	SIB	I	5	4	3			Best Execution
7	5	6			Providing Best Execution	SFA	5	39	4				Best Execution
7	5	6			Providing Best Execution	IMRO	II	3	8	1	(d)		When and how to provide Best Execution
7	5	6			Providing Best Execution	PIA(SIB)	S5	4	3				Best Execution
7	5	6			Providing Best Execution	PIA(IMRO)	II	3	8	1	(d)		When and how to provide Best Execution
7	5	6			Providing Best Execution	PIA(Fimbra)	F29	16	2				Best Execution
7	5	7			Providing Best Execution	SIB	I	5	4	3			Best Execution

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
7	5	7			Providing Best Execution	SFA	5	39	4				Best Execution
7	5	7			Providing Best Execution	IMRO	II	3	8	1	(d)		When and how to provide Best Execution
7	5	7			Providing Best Execution	PIA(SIB)	S5	4	3				Best Execution
7	5	7			Providing Best Execution	PIA(IMRO)	II	3	8	1	(d)		When and how to provide Best Execution
7	5	7			Providing Best Execution	PIA(Fimbra)	F29	16	2				Best Execution
<b>7.6 Timely Execution</b>													
7	6	1			Application	SIB	1	21					Timely Execution
7	6	3			Achieving Timely Execution	SFA	5	38	1				Timely Execution
7	6	3			Achieving Timely Execution	IMRO	II	3	7	1	(a)		Requirements for Timely Execution
7	6	3			Achieving Timely Execution	PIA(IMRO)	II	3	7	1	(a)		Requirements for Timely Execution
7	6	3			Achieving Timely Execution	PIA(Fimbra)	F29	17	1				Timely Execution
7	6	3			Achieving Timely Execution	PIA(Fimbra)	SP1	2	5				Timely Execution
7	6	3			Achieving Timely Execution	PIA(Lautro)	3	13					Execution of business without undue delay
7	6	4			Achieving Timely Execution	SIB	1	21	2				Postponing execution
7	6	4			Achieving Timely Execution	SFA	5	38	2				Timely Execution
7	6	4			Achieving Timely Execution	IMRO	II	3	7	1	(b)		Requirements for Timely Execution
7	6	4			Achieving Timely Execution	PIA(SIB)	S2	22					Member to execute customer's instructions with due dispatch
7	6	4			Achieving Timely Execution	PIA(IMRO)	II	3	7	1	(b)		Requirements for Timely Execution
7	6	4			Achieving Timely Execution	PIA(Fimbra)	F29	17	2				Timely Execution
7	6	4			Achieving Timely Execution	PIA(Fimbra)	SP1	2	5				Timely Execution
<b>7.7 Aggregation and Allocation</b>													
7	7	1			Application								
7	7	3			Requirement for Recorded Standards and Procedures	SFA	1	5	17	3			Application of uniform standards
7	7	3			Requirement for Recorded Standards and Procedures	IMRO	II	3	10	3			Application of uniform standards
7	7	3			Requirement for Recorded Standards and Procedures	PIA(IMRO)	II	3	10	3			Application of uniform standards
7	7	4			Aggregation	SIB	1	5	15				Limitations on a firms trading because of customers' orders
7	7	4			Aggregation	SFA	5	41					Aggregating orders
7	7	5			Requirement for Timely Allocation	SFA	5	40					Timely allocation
7	7	5			Requirement for Timely Allocation	IMRO	II	3	9	1			Prompt allocation of transactions
7	7	5			Requirement for Timely Allocation	PIA(IMRO)	II	3	9	1			Prompt allocation of transactions
7	7	5			Requirement for Timely Allocation	PIA(Fimbra)	F29	19	1				Timely allocation
7	7	6			Requirement for Timely Allocation (E)	SIB	1	5	16				Series of transactions treated as one
7	7	6	4		Requirement for Timely Allocation (E)	IMRO	II	3	9	4			Time for allocation when there is a series of transactions
7	7	6	3		Requirement for Timely Allocation (E)	IMRO	II	3	9	5			Time for allocation when there is a series of transactions for a PEP
7	7	6			Requirement for Timely Allocation (E)	IMRO	II	3	9	6			Time for allocation when there is a series of transactions in overseas investments
7	7	6			Requirement for Timely Allocation (E)	PIA(SIB)	S5	16					Series of transactions treated as one
7	7	6	4		Requirement for Timely Allocation (E)	PIA(IMRO)	II	3	9	4			Time for allocation when there is a series of transactions

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
7	7	6	3		Requirement for Timely Allocation (E)	PIA(IMRO)	II	3	9	5			Time for allocation when there is a series of transactions for a PEP
7	7	6			Requirement for Timely Allocation (E)	PIA(IMRO)	II	3	9	6			Time for allocation when there is a series of transactions in overseas investments
7	7	9			Requirement for Fair Allocation	SIB	1	5	17				Allocation of bargains between customers
7	7	9			Requirement for Fair Allocation	SIB	1	5	18				Allocation of bargains between customers and the firm
7	7	9			Requirement for Fair Allocation	SIB	1	5	19				Firm's duty to customers generally when it has dealt on its own account
7	7	9			Requirement for Fair Allocation	SFA	5	42					Fair allocation
7	7	9			Requirement for Fair Allocation	IMRO	II	3	10	1			Allocation of aggregated orders
7	7	9			Requirement for Fair Allocation	PIA(SIB)	S5	17					Allocation of bargains between customers
7	7	9			Requirement for Fair Allocation	PIA(SIB)	S5	18					Allocation of bargains between customers and the firm
7	7	9			Requirement for Fair Allocation	PIA(SIB)	S5	19					Firm's duty to customers generally when it has dealt on its own account
7	7	9			Requirement for Fair Allocation	PIA(IMRO)	II	3	10	1			Allocation of aggregated orders
7	7	9			Requirement for Fair Allocation	PIA(Fimbra)	F29	29	19	2			Fair allocation
7	7	10			Requirement for Fair Allocation	IMRO	II	3	10	1	Guidanc		Allocation of aggregated orders
7	7	11			Re-allocation	IMRO	II	3	9	3			Re-allocation
7	7	11			Re-allocation	PIA(IMRO)	II	3	9	3			Re-allocation
7	7	12			Price of Allocation	IMRO	II	3	10	2			Price at which allocations are to be effected
7	7	12			Price of Allocation	PIA(IMRO)	II	3	10	2			Price at which allocations are to be effected
7	7	14			Record Keeping Requirements	SFA	5	54	3				Record keeping
7	7	14			Record Keeping Requirements	SFA	Appx 18	Part IV					Execution of any transaction
7	7	14			Record Keeping Requirements	IMRO	II	3	9	2			Recording allocation
7	7	14			Record Keeping Requirements	PIA(IMRO)	II	3	9	2			Recording allocation
7	7	16			Record Keeping Requirements								
7	7	17			Record Keeping Requirements								
7	7	18			Record Keeping Requirements								
<b>7.8 Realisation of a Private Customer's Assets</b>													
7	8	1			Application	SFA	5	26					Default Remedies
7	8	3			Contractual Rights to Realise a Private Customer's Assets	SFA	5	26					Default Remedies
<b>7.9 Lending to Private Customers</b>													
7	9	1			Application								
7	9	3			Restrictions on Lending to Private Customers	SFA	5	27	1				Customer borrowing
7	9	5			Exceptions	SFA	5	27	2				Customer borrowing
7	9	7			Record Keeping Requirements								
<b>7.10 Margin Requirements</b>													
7	10	1			Application	SIB	11	1					Application
7	10	1			Application	SIB	11	2					Interpretation
7	10	3			Provision of Margin by a Private Customer	SIB	11	10					Initial margins

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
7	10	3	1		Provision of Margin by a Private Customer	SFA	5	28	1				Margin requirements
7	10	3			Provision of Margin by a Private Customer	PIA(SIB)	11	10					Initial margins
7	10	4			Provision of Margin by a Private Customer (G)	SFA	5	28	2				Margin requirements
7	10	5			Failure to Meet a Margin Call	SIB	11	12					Customer's liabilities
7	10	5			Failure to Meet a Margin Call	SFA	5	28	5				Margin requirements
7	10	5			Failure to Meet a Margin Call	PIA(SIB)	11	12					Customer's liabilities
7	10	5			Failure to Meet a Margin Call	PIA(Fimbra)	SP8	T	RW				Risk Warning Notice
<b>7.11 Non-exchange Traded Securities</b>													
7	11	1			Application								
7	11	3			Requirements for Selling Non-exchange Traded Securities to Private Customers	SIB	1	5	6				Investments which are not readily realisable
7	11	3			Requirements for Selling Non-exchange Traded Securities to Private Customers	SIB	1	9	3				Market maker's additional obligation to deal when it has sold an investment which is not a marketable investment
7	11	3			Requirements for Selling Non-exchange Traded Securities to Private Customers	SFA	5	45					Off-exchange market makers
7	11	3			Requirements for Selling Non-exchange Traded Securities to Private Customers	IMRO	II	3	16	1			Requirements for selling unquoted securities to private customers
7	11	3			Requirements for Selling Non-exchange Traded Securities to Private Customers	IMRO	II	3	16	2			Requirements for selling unquoted securities to private customers
7	11	3			Requirements for Selling Non-exchange Traded Securities to Private Customers	PIA(IMRO)	II	3	16	1			Requirements for selling unquoted securities to private customers
<b>7.12 Customer Order Execution Records</b>													
7	12	1			Application								
7	12	3			Record Keeping Requirement	SFA	5	54	1				Record keeping
7	12	3			Record Keeping Requirement	IMRO	IV	1	6	1			Recording Requirements
7	12	4			Record Keeping Requirement (E)	IMRO	IV	1	6	2			Recording Requirements
Table 7	12	6			Minimum Content of Customer Order and Execution Records (E)	SFA	Appx18	Part IV					Transactions
Table 7	12	6			Minimum Content of Customer Order and Execution Records (E)	IMRO	IV	Table 1	6	2			Part 1 - Transactions
7	12	11			Period of Retention	SFA	5	54	3				Record keeping
<b>7.13 Personal Account Dealing</b>													
7	13	1			Application								
7	13	4			Restrictions on Personal Account Dealing	SIB	14	2					Duties of the firm
7	13	4			Restrictions on Personal Account Dealing	SFA	5	51	1				Responsible behaviour in personal and other dealings
7	13	4			Restrictions on Personal Account Dealing	IMRO	IV	1	5	2			Prohibited dealings
7	13	4			Restrictions on Personal Account Dealing	IMRO	IV	1	5	3			Notification of dealings
7	13	4			Restrictions on Personal Account Dealing	PIA(IMRO)	IV	1	5	2			Prohibited dealings
7	13	4			Restrictions on Personal Account Dealing	PIA(IMRO)	IV	1	5	3			Notification of dealings
7	13	4			Restrictions on Personal Account Dealing	PIA(Fimbra)	SP1	2	12	1			Staff dealings in securities
7	13	4			Restrictions on Personal Account Dealing	PIA(Fimbra)	SP3	2	6	1			Staff dealings
7	13	4			Restrictions on Personal Account Dealing	PIA(Fimbra)	SP4	2	8	1			Standard terms and conditions
7	13	4			Restrictions on Personal Account Dealing	PIA(Fimbra)	SP6	2	2	1			Staff dealings in securities

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
7	13	4			Restrictions on Personal Account Dealing	PIA(Fimbra)	SP8	2	9	1			Staff dealings
7	13	5			Exceptions	SFA	5	51	6				Responsible behaviour in personal and other dealings
7	13	6			Reasonable Steps (E)	SFA	5	51	7				Personal Account Notice
7	13	6			Reasonable Steps (E)	IMRO	IV	1	5	1			Compliance by officers and employees with personal dealing arrangements
7	13	6			Reasonable Steps (E)	PIA(IMRO)	IV	1	5	1			Compliance by officers and employees with personal dealing arrangements
7	13	6			Reasonable Steps (E)	PIA(Fimbra)	SP1	2	12	2			Staff dealings in securities
7	13	6			Reasonable Steps (E)	PIA(Fimbra)	SP3	2	6	2			Staff dealings
7	13	6			Reasonable Steps (E)	PIA(Fimbra)	SP4	2	8	2			Standard terms and conditions
7	13	7			Reasonable Steps (E)	SFA	5	51	2				Responsible behaviour in personal and other dealings
7	13	7			Reasonable Steps (E)	PIA(Fimbra)	F12	5	4				Staff dealings
7	13	7			Reasonable Steps (E)	PIA(Fimbra)	SP6	2	2	2			Staff dealings in securities
7	13	7			Reasonable Steps (E)	PIA(Fimbra)	SP8	2	9	2			Staff dealings
7	13	9			Record Keeping Requirements	SIB	16	13					Dealings by officers and employees
7	13	9			Record Keeping Requirements	IMRO	IV	1	5	4			Records
7	13	9			Record Keeping Requirements	PIA(IMRO)	IV	1	5	4			Records
<b>7.14 Programme Trading</b>													
7	14	3			Programme trading (G)	SFA	BN	500					Programme Trading and Other Securities Trading Practices
7	14	4			Programme trading (G)	SFA	BN	500					
7	14	5			Programme trading (G)	SFA	BN	500					
<b>7.15 Non market price transactions</b>													
7	15	1			Application								
7	15	3			Non market price transaction								s.43 London Code of Conduct
7	15	4			Non market price transaction								s.43 London Code of Conduct
<b>CHAPTER 8 - CUSTOMER REPORTING</b>													
<b>8.1 Confirmation of Transactions</b>													
8	1	1			Application								
8	1	3			Requirement to Confirm a Transaction	SIB	13	1	1				Contract notes: general
8	1	3			Requirement to Confirm a Transaction	SFA	5	34	1				Contract notes and confirmations
8	1	3			Requirement to Confirm a Transaction	IMRO	II	4	4	1			Providing essential details of transactions
8	1	3			Requirement to Confirm a Transaction	PIA(SIB)	13	1	1				Contract notes: general
8	1	3			Requirement to Confirm a Transaction	PIA(IMRO)	II	4	4	1			Providing essential details of transactions
8	1	3			Requirement to Confirm a Transaction	PIA(Fimbra)	F29	21	2				Contract or confirmation notes and periodic reports
8	1	3			Requirement to Confirm a Transaction	PIA(Fimbra)	SP8	2	7	1			Confirmation and periodic statements
8	1	5			Essential Details and Prompt Dispatch (E)	SIB	13	8					Notification upon exercise of an option
8	1	5			Essential Details and Prompt Dispatch (E)	SIB	13	7					Notification upon exercise of an option
8	1	5			Essential Details and Prompt Dispatch (E)	SFA	5	34	2				Contract notes (securities)
8	1	5			Essential Details and Prompt Dispatch (E)	SFA	5	34	3				Confirmation notes (derivatives)
8	1	5			Essential Details and Prompt Dispatch (E)	SFA	5	34	5				Exercise of options

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8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	SIB	13	2					Contract notes: type B PEPs
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	SIB	13	3					Contract notes: unit trust switching services, type A PEPs and savings plans relating to regulated collective investment schemes or investment trusts
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	SFA	5	34	11				General provisions and exceptions
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	SFA	5	34	12				General provisions and exceptions
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	IMRO	II	4	4	2			Cases where contract notes are not required
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	PIA(SIB)	13	2					Contract notes: type B PEPs
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	PIA(SIB)	13	3					Contract notes: unit trust switching services, type A PEPs and savings plans relating to regulated collective investment schemes or investment trusts
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	PIA(IMRO)	II	4	4	2			Cases where contract notes are not required
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	PIA(Fimbra)	F29	21	1				Contract or confirmation notes and periodic reports
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	PIA(Fimbra)	F29	21	2				Contract or confirmation notes and periodic reports
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	PIA(Fimbra)	F29	21	4				Contract or confirmation notes and periodic reports
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	PIA(Fimbra)	SP1	2	8	4			Contract or confirmation notes and periodic reports
8	1	6			Exceptions from the Requirement to Dispatch a Confirmation	PIA(Fimbra)	SP3	2	5	3			PEP's investing in schemes
8	1	7			Exceptions from the Requirement to Dispatch a Confirmation								
8	1	8			Exceptions from the Requirement to Dispatch a Confirmation								
8	1	11			When a Confirmation May Omit Certain Information	SIB	13	4	4				Contract notes: contents
8	1	11			When a Confirmation May Omit Certain Information	SIB	13	4	5				Contract notes: contents
8	1	11			When a Confirmation May Omit Certain Information	SFA	5	34	11				General provisions and exceptions
8	1	11			When a Confirmation May Omit Certain Information	SFA	5	34	12				General provisions and exceptions
8	1	11			When a Confirmation May Omit Certain Information	IMRO	II	4	4	3			Cases where contract notes may omit certain information
8	1	11			When a Confirmation May Omit Certain Information	PIA(IMRO)	II	4	4	3			Cases where contract notes may omit certain information
8	1	11			When a Confirmation May Omit Certain Information	PIA(SIB)	13	4	4				Contract notes: contents

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
8	1	11			When a Confirmation May Omit Certain Information	PIA(SIB)	13	4	5				Contract notes: contents
8	1	11			When a Confirmation May Omit Certain Information	PIA(IMRO)	II	4	4	3			Cases where contract notes may omit certain information
8	1	12			When a Transaction is Treated as Arranged	SIB	13	1	5				Contract notes: general
8	1	12			When a Transaction is Treated as Arranged	SIB	13	1	6				Contract notes: general
8	1	14			Record Keeping Requirements	SFA	App18	Part II					Customers: contract note, confirmation note
8	1	14			Record Keeping Requirements	PIA	5	Table 1	lif				Essential records: customers
8	1	14			Record Keeping Requirements	PIA	5	Table 1	lig				Essential records: customers
Table 8	1	15			Content of a Confirmation of Transaction - General Requirements (E)	SFA	Table 5	34	2				Contents of contract notes
Table 8	1	15			Content of a Confirmation of Transaction - General Requirements (E)	IMRO	II	Appx 4	4	1			Content of contract notes for investments other than life policies or units
Table 8	1	15			Content of a Confirmation of Transaction - General Requirements (E)	PIA(Fimbra)	F24	1					Content of contract notes and transaction reports: all transactions
Table 8	1	16			Content of a Confirmation of Transaction - Additional Content in Particular Circumstances (E)	SIB	13	8					Valuation of investments which are not marketable
Table 8	1	16			Content of a Confirmation of Transaction - Additional Content in Particular Circumstances (E)	PIA(SIB)	13	8					Valuation of investments which are not marketable
Table 8	1	16			Content of a Confirmation of Transaction - Additional Content in Particular Circumstances (E)	PIA(Fimbra)	F24	3	1				Contents of contract notes and transaction reports: other transactions
Table 8	1	17			Content of a Confirmation of a Transaction - Additional Content Relating to Transactions in Units in a Regulated Collective Investment Scheme (E)	IMRO	II	Appx 4	4	1			Content of contract notes for units in regulated collective investment schemes
Table 8	1	17			Content of a Confirmation of a Transaction - Additional Content Relating to Transactions in Units in a Regulated Collective Investment Scheme (E)	PIA(Fimbra)	F24	2					Transactions in collective investment schemes
Table 8	1	18			Content of a Confirmation of a Transaction - Additional Content Relating to Transactions in Derivatives (E)	PIA(SIB)	13	6					Confirmation notes and difference accounts
Table 8	1	18			Content of a Confirmation of a Transaction - Additional Content Relating to Transactions in Derivatives (E)	SIB	13	6					Confirmation notes and difference accounts
Table 8	1	18			Content of a Confirmation of a Transaction - Additional Content Relating to Transactions in Derivatives (E)	SFA	5	34	4				Difference accounts
Table 8	1	18			Content of a Confirmation of a Transaction - Additional Content Relating to Transactions in Derivatives (E)	SFA	Table 5	34	3				Contents of confirmation notes

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Table 8	1	19			Content of a Confirmation of a Transaction - Additional Content on Exercise of an Option (E)	SIB	13	7					Notification upon exercise of an option
Table 8	1	19			Content of a Confirmation of a Transaction - Additional Content on Exercise of an Option (E)	SFA	Table 5	34	5				Contents of exercise notice
<b>8.2 Periodic Statements</b>													
8	2	1			Application								
8	2	4			Requirement for a Periodic Statement	SIB	13	10					Periodic statements: managed portfolios
8	2	4			Requirement for a Periodic Statement	SFA	5	35	4				Periodic information
8	2	4			Requirement for a Periodic Statement	SFA	5	35	5				Periodic information
8	2	4			Requirement for a Periodic Statement	SFA	5	35	5A				Periodic information
8	2	4			Requirement for a Periodic Statement	SFA	5	35	7				Periodic information
8	2	4			Requirement for a Periodic Statement	IMRO	II	4	5	1			Frequency and content of periodic statement
8	2	4			Requirement for a Periodic Statement	IMRO	II	7	5	1			Periodic statements of scheme portfolio
8	2	4			Requirement for a Periodic Statement	IMRO	II	7	5	2			Application of rule 7.5(1)
8	2	4			Requirement for a Periodic Statement	PIA(SIB)	13	10					Periodic statements: managed portfolios
8	2	4			Requirement for a Periodic Statement	PIA(IMRO)	II	4	5	1			Frequency and content of periodic statement
8	2	4			Requirement for a Periodic Statement	PIA(Fimbra)	SP8	2	7				Confirmations and periodic reports
8	2	6			Exceptions from the Requirement to Provide a Periodic Statement	SFA	5	35	6				Periodic information
8	2	6			Exceptions from the Requirement to Provide a Periodic Statement	SFA	5	35	12				Periodic information for broker funds
8	2	6			Exceptions from the Requirement to Provide a Periodic Statement	IMRO	II	4	5	2			Cases where periodic statements are not required
8	2	6			Exceptions from the Requirement to Provide a Periodic Statement	IMRO	II	7	5	3			Exceptions to rule 7.5(1)
8	2	6			Exceptions from the Requirement to Provide a Periodic Statement	PIA(IMRO)	II	4	5	2			Cases where periodic statements are not required
8	2	6			Exceptions from the Requirement to Provide a Periodic Statement	PIA(Fimbra)	SP3	2	5	3			PEP's investing in schemes
8	2	7			Promptness, suitable intervals and adequate information (E)	SFA	5	35	7				Periodic information
8	2	7			Promptness, suitable intervals and adequate information (E)	SFA	5	35	11				Periodic information for broker funds
8	2	7			Promptness, suitable intervals and adequate information (E)	IMRO	II	7	5	4			Required contents
8	2	8			OPS Firms								
8	2	9			Record Keeping Requirements	PIA(Fimbra)	SP3	2	7				Records
Table 8	2	10			Periodic Statements - Timing and Content(E)	SFA	5	35	7				Periodic information
Table 8	2	10			Periodic Statements - Timing and Content(E)	IMRO	II	4	5	3			Periodic statements: managed portfolios and other accounts
Table 8	2	10			Periodic Statements - Timing and Content(E)	IMRO	II	4	5	4			Discretionary managed portfolios: loaned or charged assets
Table 8	2	10			Periodic Statements - Timing and Content(E)	IMRO	II	4	5	5			Required contents
Table 8	2	10			Periodic Statements - Timing and Content(E)	IMRO	II	4	5	6			Open positions

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Table 8	2	10			Periodic Statements - Timing and Content(E)	PIA(IMRO)	II	4	5	3			Periodic statements: managed portfolios and other accounts
Table 8	2	10			Periodic Statements - Timing and Content(E)	PIA(IMRO)	II	4	5	4			Discretionary managed portfolios: loaned or charged assets
Table 8	2	10			Periodic Statements - Timing and Content(E)	PIA(IMRO)	II	4	5	5			Required contents
Table 8	2	10			Periodic Statements - Timing and Content(E)	PIA(IMRO)	II	4	5	6			Open positions
Table 8	2	11			Periodic Statements - General Information (E)	SIB	13	10	3				Periodic statements: managed portfolios
Table 8	2	11			Periodic Statements - General Information (E)	SFA	Table 5	35	8	1			Contents of portfolio valuations: contents and value
Table 8	2	11			Periodic Statements - General Information (E)	SFA	Table 5	35	8	2			Contents of portfolio valuations: basis of valuation
Table 8	2	11			Periodic Statements - General Information (E)	IMRO	II	Table 4	5	5	1		Periodic statements: contents and value of portfolio
Table 8	2	11			Periodic Statements - General Information (E)	IMRO	II	Table 4	5	5	2		Periodic statements: basis of valuation
Table 8	2	12			Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio (E)	SIB	13	10	A				Discretionary managed portfolios: supplementary statements in special cases
Table 8	2	12			Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio (E)	SFA	Table 5	35	8	3			Contents of portfolio valuations: transactions and changes in composition
Table 8	2	12			Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio (E)	SFA	Table 5	35	8	4			Contents of portfolio valuations: charges and remuneration
Table 8	2	12			Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio (E)	SFA	Table 5	35	8	5			Contents of portfolio valuations: securities pledged or charged
Table 8	2	12			Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio (E)	IMRO	II	Table 4	5	5	3		Periodic statements: details of any assets and loans charged
Table 8	2	12			Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio (E)	IMRO	II	Table 4	5	5	4		Periodic statements: income received
Table 8	2	12			Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio (E)	IMRO	II	Table 4	5	5	5		Periodic statements: transaction details
Table 8	2	12			Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio (E)	IMRO	II	Table 4	5	5	6		Periodic statements: charges and remuneration
Table 8	2	12			Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio (E)	IMRO	II	Table 4	5	5	7		Periodic statements: movement in value of portfolio
Table 8	2	12			Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio (E)	IMRO	II	Table 4	5	5	8		Periodic statements: change in composition of discretionary managed portfolio
Table 8	2	12			Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio (E)	PIA(SIB)	13	10	A				Discretionary managed portfolios: supplementary statements in special cases

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Table 8	2	13			Periodic Statements - Additional Information for a Contingent Liability Transaction (E)	SIB	13	12					Periodic statements: open positions
Table 8	2	13			Periodic Statements - Additional Information for a Contingent Liability Transaction (E)	SFA	5	35	9				Account valuations (derivatives)
Table 8	2	13			Periodic Statements - Additional Information for a Contingent Liability Transaction (E)	SFA	Table 5	35	9	a			Contents of account valuations
Table 8	2	13			Periodic Statements - Additional Information for a Contingent Liability Transaction (E)	SFA	Table 5	35	9	b			Additional contents of options account valuations
Table 8	2	13			Periodic Statements - Additional Information for a Contingent Liability Transaction (E)	IMRO	II	Table 4	5	5			Open positions
Table 8	2	13			Periodic Statements - Additional Information for a Contingent Liability Transaction (E)	PIA(SIB)	13	12					Periodic statements: open positions
Table 8	2	14			Periodic Statements - Additional Information Required for a Broker Fund (E)	SFA	5	35	10				Periodic information for broker funds
Table 8	2	14			Periodic Statements - Additional Information Required for a Broker Fund (E)	SFA	Table 5	35	10				Contents of periodic statements for broker funds
Table 8	2	14			Periodic Statements - Additional Information Required for a Broker Fund (E)	IMRO	II	Table 4	5	7			Periodic reports issued by broker fund advisers
Table 8	2	14			Periodic Statements - Additional Information Required for a Broker Fund (E)	PIA(Fimbra)	SP2	2	G				Periodic statements - broker funds
Table 8	2	14			Periodic Statements - Additional Information Required for a Broker Fund (E)	PIA(Fimbra)	SP2	2	H				Additional periodic statements: broker funds held by life offices
Table 8	2	15			Periodic Statements - Information Required When an OPS Firm Conducts OPS Activity								
<b>CHAPTER 9 CLIENT ASSETS</b>													
<b>9.1 Custody</b>													
9	1	1			Application	SFA	4	100					Application of the rules
9	1	1			Application	IMRO	II	5	1	1	a	1	Application of the rules
9	1	1			Application	PIA(SIB)	S	12	1				General
9	1	1			Application	PIA(IMRO)	II	1	5	1	1	a	Safeguarding obligations
9	1	3			Application	SFA	4	100					Application (guidance)
9	1	9	1		Application	SFA	4	100	2	c			Application
9	1	9	2		Application	IMRO	II	5	1	1	b		Application of the rules
9	1	9	3		Application	PIA(Fimbra)	F	23	2				Temporary safekeeping
9	1	9	3		Application	PIA(SIB)	S	12	2				Temporary safekeeping of customer assets
9	1	11			Application	IMRO	II	5	1	4			Responsibility for a firm's own nominee
9	1	13			DvP Transactions	SFA	4	101	1				DvP Transactions
9	1	14			DvP Transactions	SFA	4	101					DvP Transactions (guidance)
9	1	16			Trustees and Depositories	<b>NEW</b>							
9	1	18			Trustees and Depositories	<b>NEW</b>							
9	1	19			Trustees and Depositories	<b>NEW</b>							

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9	1	20			Trustees and Depositories	NEW							
9	1	21			Arrangers	NEW							
9	1	22			Arrangers	NEW							
9	1	24			Depository receipt business	NEW							
9	1	25			Depository receipt business	NEW							
9	1	26			Depository receipt business	NEW							
9	1	28			Segregation	NEW							
9	1	30			Segregation	SFA	4	105	1				Segregation
9	1	32			Segregation	SFA	4	105	2				Segregation
9	1	32			Segregation	IMRO	II	5	1	5			Employment of third parties (guidance b)
9	1	32			Segregation	PIA(Fimbra)	F	23	5	2	3		Registrable investments
9	1	33			Segregation	SFA	4	105	4				Segregation
9	1	35	1		Registration & Recording	SFA	4	104	a				Registration & Recording
9	1	35	1		Registration & Recording	IMRO	II	5	1	2	b		Title to customer investments
9	1	35	1		Registration & Recording	PIA(SIB)	S	12	4	1	a		Registrable investments
9	1	35	1		Registration & Recording	PIA(Fimbra)	F	23	5	2	2	a	Registration
9	1	35	1		Registration & Recording	PIA(IMRO)	II	I	5	1	1	b(ii)	Safeguarding Obligations
9	1	35	2		Registration & Recording	SFA	4	104	b				Registration & Recording
9	1	35	2		Registration & Recording	IMRO	II	5	1	2	b		Title to customer investments
9	1	35	2		Registration & Recording	PIA(SIB)	S	12	4	1	b		Registrable investments
9	1	35	2		Registration & Recording	PIA(Fimbra)	F	23	5	1			Registrable investments
9	1	35	2		Registration & Recording	PIA(IMRO)	II	I	5	1	1	b(ii)	Safeguarding obligations
9	1	35	3		Registration & Recording	SFA	4	104	c				Registration & Recording
9	1	35	3		Registration & Recording	IMRO	II	5	1	2	b		Title to customer investments
9	1	35	3		Registration & Recording	PIA(IMRO)	II	I	5	1	2	a(ii)	Safeguarding obligations
9	1	35	4		Registration & Recording	SFA	4	104	d				Registration & Recording
9	1	35	5		Registration & Recording	SFA	4	104	e				Registration & Recording
9	1	35	5		Registration & Recording	PIA(SIB)	S	12	4	1			Registrable investments
9	1	38			Registration & Recording	SFA	4	105	3				Segregation
9	1	38			Registration & Recording	PIA(SIB)	S	12	4	3			Registrable investments
9	1	38			Registration & Recording	PIA(IMRO)	II	I	5	1	2	a(i)	Safeguarding obligations
9	1	40			Holding	SFA	4	103	1				Holding
9	1	40			Holding	IMRO	II	5	1	2	a		Title to customer investments
9	1	40			Holding	PIA(SIB)	12	6	1				Safekeeping of customer's assets by the member
9	1	40			Holding	PIA(Fimbra)	F	23	3	2			Safekeeping obligations
9	1	40			Holding	PIA(IMRO)	II	I	5	1	5	ii	Safekeeping of customer's assets by the member
9	1	42			Holding	SFA	4	103	2				Holding
9	1	43			Assessment of a custodian	SFA	4	107	1				Assessment of custodian
9	1	43			Assessment of a custodian	IMRO	II	5	1	5	a	ii	Employment of third parties
9	1	43			Assessment of a custodian	PIA(Fimbra)	F	23	3	1	2		Permitted custodians
9	1	43			Assessment of a custodian	PIA(IMRO)	II	I	5	1	6	b	Safekeeping of customer title documents by eligible custodians
9	1	43			Assessment of a custodian	PIA(SIB)	S	12	3	2			Registrable investments
9	1	44			Assessment of a custodian	SFA	4	107	2				Assessment of custodian
9	1	44			Assessment of a custodian	IMRO	II	5	1	5	a	ii	Employment of third parties
9	1	44			Assessment of a custodian	PIA(Fimbra)	F	23	3	1	2		Permitted custodians

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9	1	44			Assessment of a custodian	PIA(IMRO)	II	I	5	1	6	b	Safekeeping of customer title documents by eligible custodians
9	1	44			Assessment of a custodian	SIB	S	12	3	2			Registrable investments
9	1	48			Assessment of a custodian	SFA	4	108					Group custodian
9	1	49			Client Agreement	SFA	4	109	1				Client agreement
9	1	49			Client Agreement	IMRO	II	2	4	1	13		Content of customer documents
9	1	51	1		Client Agreement	SFA	4	109	3				Client agreement
9	1	51	1		Client Agreement	IMRO	II	2	4	1	5		Content of customer documents
9	1	51	2		Client Agreement	SFA	4	109	4				Client agreement
9	1	51	2		Client Agreement	IMRO	II	2	4	1	13	b(iv)	Content of customer documents
9	1	51	2		Client Agreement	PIA	4	5	4	1	L		Customers' consent to special terms
9	1	52			Client Agreement								
9	1	53			Client Agreement	SFA	4	109	5				Client agreement
9	1	54			Risk disclosures	SFA	4	110	1				Risk disclosures
9	1	57			Risk disclosures								
9	1	58			Risk disclosures	SFA	4	110	2				Risk disclosures
9	1	59			Production and despatch statements	SFA	4	114	1&2				Despatch of statements
9	1	59			Production and despatch statements	IMRO	II	5	1	9			Reporting to customers
9	1	59			Production and despatch statements	PIA(SIB)	S	12	9	1			Accounting to customers for investments held in custody
9	1	59			Production and despatch statements	PIA(Lautro)	F	23	3	8			Statement of assets held
9	1	59			Production and despatch statements	PIA(IMRO)	II	I	5	1	10	a	Accounting to customers for investments held in custody
9	1	60			Production and despatch statements	IMRO	II	5	1	9			Reporting to customers
9	1	60			Production and despatch statements	PIA(IMRO)	II	I	5	1	10	a	Accounting to customers for investments held in custody
9	1	60			Production and despatch statements	PIA(SIB)	S	12	9	2			Accounting to customers for investments held in custody
9	1	61			Production and despatch statements	SFA	4	114	3				Despatch of statements
9	1	63			Production and despatch statements	SFA	4	114	4				Despatch of statements
9	1	64			Contents of client statements	SFA	4	113	1				Content of customer statements
9	1	64			Contents of client statements	IMRO	II	5	1	9			Reporting to customers
9	1	64			Contents of client statements	PIA(SIB)	S	12	9	2			Accounting to customers for investments held in custody
9	1	64			Contents of client statements	PIA(Fimbra)	F	23	3	8	2&3		Statement of assets held
9	1	64			Contents of client statements	PIA(IMRO)	II	I	5	1	10	a&c	Accounting to customers for investments held in custody
9	1	65			Contents of client statements								
9	1	66			Contents of client statements	SFA	4	113	2				Content of customer statements
9	1	68			Contents of client statements	SFA	4	113	3				Content of customer statements
9	1	69			Custodian agreement	SFA	4	111					Custodian agreement
9	1	69			Custodian agreement	IMRO	II	5	1	5	a	iii	Employment of third parties
9	1	69			Custodian agreement	PIA(Fimbra)	F	23	3	4	1		Agreements with eligible custodian other than your own custodian
9	1	69			Custodian agreement	PIA(SIB)	S	12	8	1	a		Safekeeping of documents held by an eligible custodian which is not the member's own custodian

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9	1	69			Custodian agreement	PIA(IMRO)	II	I	5	1	8	a	Safekeeping of customer title documents held by an eligible custodian other than the member's own custodian
9	1	72			Use of a safe custody investment: by the firm	SFA	4	102	1				Customer investments
9	1	72			Use of a safe custody investment: by the firm	PIA(Fimbra)	F	23	3	2	3		Safekeeping obligations
9	1	72			Use of a safe custody investment: by the firm	PIA(IMRO)	II	I	5	1	11	a	Loan of investments and pooling
9	1	72			Use of a safe custody investment: by the firm	PIA(SIB)	S	12	9	A	1		Loan of investments and pooling
9	1	73			Use of a safe custody investment: by another client	SFA	4	102	2				Customer investments
9	1	74			Stocklending	SFA	4	106	1	a&b			Lending of customer investments
9	1	74			Stocklending	IMRO	II	5	1	10	a		Loans of customer investments
9	1	74			Stocklending	PIA(SIB)	S	12	9	A	c		Loans of investments and pooling
9	1	74			Stocklending	PIA(Fimbra)	F	23	3	2	4	c	Safekeeping obligations
9	1	74			Stocklending	PIA(IMRO)	II	I	5	1	11	b(iii)	Loans of investments and pooling
9	1	78			Stocklending	SFA	4	106	1	c			Lending of customer investments
9	1	78	1		Stocklending	IMRO	II	5	1	8	b		Loans of customer investments
9	1	79			Stocklending	SFA	4	106	2				Lending of customer investments
9	1	80			Stocklending	SFA	4	106	3				Lending of customer investments
9	1	80			Stocklending	IMRO	II	5	1	8	c		Loans of customer investments
9	1	80			Stocklending	PIA(SIB)	S	12	9	2	a		Loans of investments and pooling
9	1	80			Stocklending	PIA(IMRO)	II	I	5	1	11	b(i)	Loans of investments and pooling
9	1	85			Reconciliation	SFA	4	112	1				Reconciliations
9	1	87			Reconciliation								
9	1	89			Reconciliation	SFA	4	112	2				Reconciliations
9	1	89			Reconciliation	IMRO	II	5	1	7	a		Reconciliation
9	1	89			Reconciliation	PIA(SIB)	S	12	9	C	b		Reconciliations
9	1	89			Reconciliation	PIA(IMRO)	II	I	5	1	13		Reconciliation of customers' investments
9	1	89			Reconciliation	PIA(Fimbra)	F	23	4	1			Times of reconciliation
9	1	91			Reconciliation	SFA	4	112	5				Reconciliations
9	1	91			Reconciliation	IMRO	II	5	1	7	b		Reconciliation
9	1	91			Reconciliation	PIA(Fimbra)	F	23	4	2	2	a	Conduct of reconciliations
9	1	93			Reconciliation	SFA	4	112	3				Reconciliations
9	1	93	2	c	Reconciliation	PIA(IMRO)	II	I	5	1	15	a	Conditions to be satisfied in carrying out a rolling reconciliation
9	1	94			Reconciliation	SFA	4	112	6				Reconciliations
9	1	94			Reconciliation	IMRO	II	5	1	7	c		Reconciliation
9	1	94			Reconciliation	PIA(IMRO)	II	I	5	1	14	v	Requirements for reconciliation
9	1	94			Reconciliation	PIA(SIB)	S	12	9	C	a		Reconciliations
9	1	94			Reconciliation	PIA(Fimbra)	F	23	4	3	2		Inspection and reconciliation with records
9	1	97			Reconciliation	IMRO	II	5	1	7	d		Reconciliation
9	1	97			Reconciliation	PIA(IMRO)	II	I	5	1	17		Notification to PIA of failure to reconcile
9	1	97			Reconciliation	PIA(Fimbra)	F	23	4	4			Notification
9	1	98			Records								
9	1	99			Records								
<b>9.2 Mandate Rules</b>													
9	2	1			Application	SFA	4	73					Mandates over a bank or building society account in the customer's own name

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	2	1			Application	SFA	4	116					Mandates
9	2	5			General	SFA	4	73	1				Mandates over a bank or building society account in the customer's own name
9	2	5			General	SFA	4	116					Mandates
<b>9.3 Client Money rules</b>													
9	3	1			Application	SIB	1	2	1				Application
9	3	1			Application	PIA(SIB)	1	2	5				Application
9	3	1			Application	PIA(SIB)	1	2	1				Application
9	3	1			Application	PIA(SIB)	2	2	2				Money from private customers: general
9	3	1			Application	PIA(SIB)	2	2	4				Money from certain private customers
9	3	1			Application	PIA(SIB)	2	2					Money from authorised persons and from other non-private customers who wish their money to be treated as client money
9	3	1			Application	IMRO	II:5.2	1					Application
9	3	1			Application	SFA	4	50	1				Application
9	3	1			Application	SFA	4	51	1				Money received by a firm
9	3	1			Application	F(A)	F22	1	1				Client Money Regulations: Application
9	3	2			Application	PIA(SIB)	1	02	6				Application
9	3	2			Application	PIA(SIB)	1	02	7				Application
9	3	2			Application	PIA(SIB)	2	04	3				Money in the form of precious coin
9	3	2			Application	PIA(SIB)	1	02	4				Application
9	3	2			Application	PIA(IMRO)	II:5.2	2	aii				Disapplication
9	3	2			Application	SFA	4	50	2(3)				Application
9	3	2			Application	PIA(SIB)	1	02	8				Trustees
9	3	2			Application	PIA(IMRO)	II:5.2	2	aiii				Disapplication
9	3	2			Application	SFA	4	50	2b				Application
9	3	3			Guidance	SIB/PIA	1	02	5				Regulated business
9	3	3			Guidance	IMRO	II:5.2	02	b				Notes
9	3	3			Guidance	IMRO	II:5.2						Application to ISD firms
9	3	3			Guidance	SFA	4	50	2a				Application
9	3	3			Guidance	SFA	4	50	3				Application
9	3	4			Guidance	SIB/PIA	2	04	3				Money which is not client money
9	3	5			Guidance	SFA	4	50	2(1)				Application
9	3	6			Guidance	SIB/PIA	1	02	4				Application
9	3	6			Guidance	SFA	4	50	2(2)				Application
9	3	7			Guidance	SIB	1	04					General overview
9	3	7			Guidance	SIB/PIA	1	05					General overview
9	3	8			Guidance	SIB/PIA	2	0					
9	3	9			Opt Outs' for ISD business	SIB/PIA	2	02	2				Money from non-authorised persons who are non-private customers
9	3	9			Opt Outs' for ISD business	SIB/PIA	2	02	3				Money from non-authorised persons who are non-private customers
9	3	9			Opt Outs' for ISD business	SIB/PIA	2	02	4				Money that need not be treated as client money
9	3	9			Opt Outs' for ISD business	SIB/PIA	2	02	5				Money that need not be treated as client money
9	3	9			Opt Outs' for ISD business	IMRO	II:5.2	04					Money belonging to non private customers

## COBS - SRO RULES DERIVATION TABLES

Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
9	3	9			Opt Outs' for ISD business	SFA	4	51	2				Money received by the firm
9	3	9			Opt Outs' for ISD business	SFA	4	52	1				Two-way "opt out"
9	3	9			Opt Outs' for ISD business	F(A)	AppF5	B					Risk Warning Required under Rule F27.2.2(2)(c)(i)
9	3	10			Guidance	<b>NEW guidance</b>							
9	3	11			Opt Outs' for non ISD business	SFA	4	52	2				One-way "opt out"
9	3	12			Guidance	SFA	4	51	1 (2)				Money received by the firm
9	3	13			Opt Outs' for ISD business	SIB/PIA	2	03					Instructions to firm to segregate money
9	3	14			Guidance	SIB/PIA	2	02	8				Money that need not be treated as client money
9	3	14			Guidance	SFA	4	51	3				Money received by a firm
9	3	15			Money in connection with a 'delivery vs payment' transaction	SIB/PIA	2	04	6a				Money in connection with cash against delivery
9	3	16			Money in connection with a 'delivery vs payment' transaction	SIB/PIA	2	04	6b				Money in connection with cash against delivery
9	3	16			Money in connection with a 'delivery vs payment' transaction	SIB/PIA	2	04	6b				Money in connection with cash against delivery
9	3	17			Guidance	<b>NEW</b>							
9	3	18			Affiliated companies	SIB/PIA	2	04	5a				Money from group companies
9	3	18			Affiliated companies	SIB/PIA	2	04	5b				Money from group companies
9	3	18			Affiliated companies	SIB/PIA	2	04	5c				Money from group companies
9	3	18			Affiliated companies	SFA	4	52	5				Money from an affiliated company
9	3	19			Money due and payable to the firm	SIB/PIA	2	04	1				Money payable to the firm
9	3	19			Money due and payable to the firm	SIB/PIA	2	04	2				Money payable to the firm
9	3	19			Money due and payable to the firm	SFA	4	52	3				Money due and payable to the firm
9	3	20			Evidential provision	SIB/PIA	2	02					Investment Business Clients' Money
9	3	20			Evidential provision	SIB/PIA	2	04	2				Money payable to the firm
9	3	20			Evidential provision	SFA	4	52	4				Money due and payable to the firm
9	3	20			Evidential provision	SFA	4	52	4				Money due and payable to the firm - guidance
9	3	21			Guidance	SIB/PIA	2	04	1				Money payable to the firm (Explanation to
9	3	22			Guidance	SIB/PIA	2	04	1				Money payable to the firm (Explanation to
9	3	22			Guidance	SIB/PIA	2	08	5				Payment of client money into a client bank account
9	3	23			Guidance	SIB/PIA	2	04	1				Money payable to the firm (Explanation to
9	3	24			Guidance	SIB/PIA	2	04	1				Money payable to the firm (Explanation to
9	3	25			Solicitors	SIB/PIA	1	02	2				Application
9	3	25			Solicitors	SFA	4	50	2c				Application
9	3	26			Solicitors	SIB/PIA	1	02	2				Application
9	3	27			Trustee firms and depositaries	SIB/PIA	1	02	8				Application
9	3	27			Trustee firms and depositaries	IMRO	II:11	5	2				Trust Money to be held with an approved
9	3	28			Trustee firms and depositaries	IMRO	II:11	5	1				Disapplication of certain Rules
9	3	28			Trustee firms and depositaries	IMRO	II:11	5	2				Trust Money to be held with an approved
9	3	28			Trustee firms and depositaries	IMRO	II:11	5	3				Segregation
9	3	28			Trustee firms and depositaries	IMRO	II:11	5	4				Payment of Trust Money into Trust Money Bank Account
9	3	28			Trustee firms and depositaries	IMRO	II:11	5	5				Payment of Trust Money into Trust Money Bank Account on instruction of IMRO

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
9	3	28			Trustee firms and depositaries	IMRO	II:11	5	6				Accounting Records
9	3	28			Trustee firms and depositaries	IMRO	II:11	5	7				Nature of Accounting Records
9	3	28			Trustee firms and depositaries	IMRO	II:11	5	8				Audit Trail
9	3	28			Trustee firms and depositaries	IMRO	II:11	5	9				Retention of Records
9	3	28			Trustee firms and depositaries	IMRO	II:11	5	10				Reconciliation of Trustee Firm's record with Approved Bank's record
9	3	28			Trustee firms and depositaries	IMRO	II:11	5	11				Failure to perform reconciliations
9	3	29			Table								
9	3	30			Guidance								Header to the 1991 Regulations
9	3	30			Guidance	SIB/PIA	3	01	1				
9	3	31			Requirement	SIB/PIA	1	05					General overview
9	3	31			Requirement	SIB/PIA	3	02	1				Client purpose trust
9	3	31			Requirement	SIB/PIA	3	03	1				Client purpose trust
9	3	32			Guidance								New Guidance
9	3	33			Guidance	SIB/PIA	2	12					Explanation
9	3	33			Guidance	SFA	4	55	1				Segregation
9	3	34			Requirement	<b>NEW</b>							
9	3	35			Guidance	<b>NEW</b>							
9	3	36			Guidance	SIB/PIA	2	12					Explanation
9	3	37			Segregation	SIB/PIA	2	03					Instructions to firm to segregate money
9	3	37			Segregation	SIB/PIA	2	12	1				Segregation
9	3	37			Segregation	SFA	4	55	1				Segregation
9	3	38			Segregation	SFA	4	58	1				Guidance
9	3	39			Segregation	SIB/PIA	2	12	2				Segregation
9	3	39			Segregation	SFA	4	55	4				Segregation
9	3	40			Segregation	SFA	4	55	2				Segregation
9	3	40			Segregation	SFA	4	55	3				Segregation
9	3	41			Guidance	<b>NEW</b>							relating to 9.40
9	3	42			Payment of client money into a client bank account	SFA	4	57					Payment of client money into a firm's account - the alternative approach
9	3	43			Guidance	<b>NEW</b>							
9	3	44			Payment of client money into a client bank account	SIB (Supp)	2	01					Application
9	3	44			Payment of client money into a client bank account	SIB (Supp)	2	02					Nature of account
9	3	44			Payment of client money into a client bank account	SIB (Supp)	2	03	1				Operation of UK settlement bank account
9	3	44			Payment of client money into a client bank account	SIB (Supp)	2	03	2				Operation of UK settlement bank account
9	3	44			Payment of client money into a client bank account	SIB (Supp)	3	03					Operation of margined transaction bank account
9	3	44			Payment of client money into a client bank account	SIB/PIA	2	08	1				Payment of client money into client bank account
9	3	44			Payment of client money into a client bank account	SFA	4	58	1				Payment of client money into a client bank account
9	3	45			Payment of client money into a client bank account	SIB/PIA	2	08	4				Payment of client money into client bank account

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
9	3	45			Payment of client money into a client bank account	SFA	4	58	2				Payment of client money into a client bank account
9	3	46			Payment of client money into a client bank account	SFA	4	57					Payment of client money into a firm's account - the alternative approach
9	3	47			Mixed remittance	SIB (Supp)	2	03	3				Operation of UK settlement bank account
9	3	47			Mixed remittance	SIB/PIA	2	08	6				Payment of client money into client bank account
9	3	47			Payment of client money into a client bank account	SFA	4	58	3				Payment of client money into a client bank account
9	3	48			Guidance	SIB/PIA	2	08	6				Payment of client money into client bank account
9	3	49			Appointed representatives, field representatives and other agents	L(A)	3	10					Payment by or to Representatives
9	3	49			Appointed representatives, field representatives and other agents	SIB/PIA	2	08	2				Payment of client money into client bank account
9	3	49			Appointed representatives, field representatives and other agents	SIB/PIA	2	08	2A				Payment of client money into client bank account
9	3	49			Appointed representatives, field representatives and other agents	SFA	4	58	6				Payment of client money into client bank account
9	3	50			Guidance	SIB/PIA	2	08	2A				Payment of client money into client bank account
9	3	51			Appointed representatives, field representatives and other agents	SIB/PIA	2	08	3				Payment of client money into client bank account
9	3	52			Guidance	<b>NEW</b>							
9	3	53			Client entitlements	SIB/PIA	2	08	7				Payment of client money into client bank account
9	3	53			Client entitlements	SFA	4	58	5				Payment of client money into client bank account
9	3	54			Guidance	<b>NEW</b>							SIB/IMRO
9	3	54			Guidance	SFA	4	58	5				Payment of client money into client bank account
9	3	55			Client entitlements	SIB/PIA	2	08	1				Payment of client money into client bank account
9	3	55			Client entitlements	SIB/PIA	2	08	7				Payment of client money into client bank account
9	3	55			Client entitlements	SFA	4	58	5				Payment of client money into client bank account
9	3	56			Client entitlements	<b>NEW</b>							
9	3	57			Evidential Provision	<b>NEW</b>							
9	3	58			Money due to a client from a firm	SIB/PIA	2	08	5				Payment of client money into client bank account
9	3	58			Money due to a client from a firm	SFA	4	58	4				Payment of client money into client bank account
9	3	59			Guidance	SIB/PIA	2	08	5				Payment of client money into client bank account
9	3	59			Guidance	SFA	4	58	4				Payment of client money into client bank account
9	3	60			Interest	SIB/PIA	4	01					Duty to pay interest

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
9	3	60			Interest	SIB/PIA	4	02					Cases where interest is not payable
9	3	60			Interest	SFA	4	65					Interest
9	3	61			Guidance	SIB/PIA	4	01					Duty to pay interest
9	3	61			Guidance	SIB/PIA	4	02					Cases where interest is not payable
9	3	61			Guidance	SFA	4	65					Interest -guidance
9	3	62			Guidance	SIB/PIA	4	01					Duty to pay interest
9	3	62			Guidance	SIB/PIA	4	02					Cases where interest is not payable
9	3	62			Guidance	SFA	4	65					Interest -guidance
9	3	63			Guidance	<b>NEW</b>							
9	3	64			Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	<b>NEW</b>							
9	3	65			Guidance	<b>NEW</b>							
9	3	66			Guidance	SFA	4	67	1 (3)				Appropriate amounts to be held in client money bank accounts
9	3	67			Guidance	SFA	4	53	1				Money to be held with an approved bank
9	3	67			Guidance	SFA	4	56					Client bank accounts - general
9	3	68			Client bank accounts	SIB (Supp)	3	01					Application
9	3	68			Client bank accounts	SIB (Supp)	3	02					Nature of account
9	3	68			Client bank accounts	SIB/PIA	2	07	1				Types of client bank account
9	3	68			Client bank accounts	SIB/PIA	2	07	2				Types of client bank account
9	3	68			Client bank accounts	SIB/PIA	2	07	4				General client bank accounts
9	3	68			Client bank accounts	SIB/PIA	2	05	1				Money to be held with an approved bank
9	3	68			Client bank accounts	SFA	4	56					Client bank accounts - general
9	3	68			Client bank accounts	SFA	4	53	1				Money to be held with an approved bank
9	3	69			Client bank accounts	SIB/PIA	2	07	5				Designated client bank accounts
9	3	70			Client bank accounts	SIB/PIA	2	07	6				Designated client funds accounts
9	3	71			Guidance	<b>NEW</b>							
9	3	72			Guidance	SIB/PIA	2	07	6				Designated client funds accounts (Explanation)
9	3	73			Guidance	<b>NEW</b>							PIA/IMRO
9	3	73			Guidance	SFA	4	56					Client bank accounts - general - guidance
9	3	74			Client bank accounts	<b>NEW</b>							
9	3	75			Guidance	<b>NEW</b>							
9	3	75			Guidance	SFA	4	53	1				Money to be held with an approved bank - guidance
9	3	76			A firm's selection of a bank	SFA	4	53	1				Money to be held with an approved bank
9	3	77			Guidance	<b>NEW</b>							PIA/IMRO
9	3	77			Guidance	SFA	4	53	1				Money to be held with an approved bank - guidance
9	3	78			Guidance	<b>NEW</b>							PIA/IMRO
9	3	78			Guidance	SFA	4	53	1				Money to be held with an approved bank - guidance
9	3	79			Guidance	<b>NEW</b>							
9	3	80			Group banks	SIB/PIA	2	05	2				Disclosure of group bank
9	3	80			Group banks	SFA	4	53	2				Money to be held with an approved bank
9	3	81			Group banks	SIB/PIA	2	05	2				Disclosure of group bank
9	3	81			Group banks	SFA	4	53	3				Money to be held with an approved bank

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
9	3	82			Notification and acknowledgement of trust	SIB/PIA	2	06	1				Notification of an approved bank
9	3	82			Notification and acknowledgement of trust	SFA	4	54	1				Notification of an approved bank
9	3	83			Notification and acknowledgement of trust	SIB/PIA	2	06	2				Notification to an approved bank
9	3	83			Notification and acknowledgement of trust	SFA	4	54	2				Notification to an approved bank
9	3	84			Notification and acknowledgement of trust	SIB/PIA	2	14					Overseas banks
9	3	85			Guidance	<b>NEW</b>							
9	3	86			Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	3	04	1				Margined transactions: notification
9	3	86			Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	3	04	3				Margined transactions: notification
9	3	86			Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	3	04	5				Margined transactions: notification
9	3	86			Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SFA	4	62	1				Notification to an exchange, clearing house, intermediate broker or OTC counterparty - client money
9	3	87			Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	3	04	4				Margined transactions: notification
9	3	87			Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	3	04	6				Margined transactions: notification
9	3	87			Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SFA	4	62	2				Notification to an exchange, clearing house, intermediate broker or OTC counterparty - client money
9	3	88			Guidance	<b>NEW</b>							
9	3	89			Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	3	04	2				Margined transactions: notification
9	3	89			Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SFA	4	63					Notification to an exchange, clearing house, intermediate broker or OTC counterparty - approved collateral
9	3	90			Notification to clients - Use of an approved bank outside the United Kingdom	SIB/PIA	2	14	1a+b				Overseas banks
9	3	90			Notification to clients - Use of an approved bank outside the United Kingdom	SIB/PIA	2	14	2a				Overseas banks
9	3	90			Notification to clients - Use of an approved bank outside the United Kingdom	SFA	4	60	1				Use of an approved bank outside the United Kingdom - notification to customers
9	3	91			Guidance	SIB/PIA	2	14	1a				Overseas banks
9	3	91			Guidance	SFA	4	60	3				Use of an approved bank outside the United Kingdom - notification to customers - guidance
9	3	92			Guidance	<b>NEW</b>							
9	3	93			Notification to clients - Use of an approved bank outside the United Kingdom	SIB/PIA	2	14	1c				Overseas banks

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Destination chapter	Destination section	Destination paragraph	Dest S-P	Dest S-S-P	Title	SRO	Chapter	Section	Rule	S-P	S-S-P	S-S-S-P	Title
9	3	93			Notification to clients - Use of an approved bank outside the United Kingdom	SIB/PIA	2	14	2b				Overseas banks
9	3	93			Notification to clients - Use of an approved bank outside the United Kingdom	SIB/PIA	2	14	3				Overseas banks
9	3	93			Notification to clients - Use of an approved bank outside the United Kingdom	SFA	4	60	3				Use of an approved bank outside the United Kingdom - notification to customers
9	3	94			Guidance	<b>NEW</b>							
9	3	95			Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SIB (Supp)	2	06	1a+b				Use of settlement agents overseas
9	3	95			Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SIB (Supp)	3	04	A1a+b				Margined transactions: use of an intermediate broker overseas
9	3	95			Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SFA	4	61	1				Use of an intermediate broker, settlement agent or OTC counterparty outside the UK - notification of customers
9	3	96			Guidance	SIB (Supp)	2	06	1a+b				Use of settlement agents overseas
9	3	96			Guidance	SIB (Supp)	3	04	A1a+b				Margined transactions: use of an intermediate broker overseas
9	3	96			Guidance	SFA	4	60	3				Use of an approved bank outside the United Kingdom - notification to customers - guidance
9	3	97			Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SIB (Supp)	2	06	2				Use of settlement agents overseas
9	3	97			Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SIB (Supp)	3	04	A2				Use of settlement agents overseas
9	3	97			Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SFA	4	61	3				Use of an intermediate broker, settlement agent or OTC counterparty outside the UK - notification of customers
9	3	98			Notification to the FSA - Failure of a bank, intermediate broker, settlement agent or OTC counterparty	SIB/PIA	4	10					Notification to regulator on default of an approved bank
9	3	98			Notification to the FSA - Failure of a bank, intermediate broker, settlement agent or OTC counterparty	SFA	4	64					Notification on default of an approved bank, intermediate broker, settlement agent or OTC counterparty
9	3	99			Guidance	SFA	4	67	1A				Appropriate amounts to be held in client money bank accounts
9	3	99			Guidance	SFA	4	67	1B				Appropriate amounts to be held in client money bank accounts
9	3	100			Client money calculation	SIB (supp)	2	03	8				Operation of UK settlement bank account
9	3	100			Client money calculation	SIB (supp)	2	03	11				Operation of UK settlement bank account
9	3	100			Client money calculation	SIB (supp)	2	03	12				Operation of UK settlement bank account
9	3	100			Client money calculation	SIB (supp)	2	04	3				Operation of foreign settlement bank account
9	3	100			Client money calculation	SIB/PIA	4	08	1				Appropriate amounts to be held in free money bank accounts

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<u>Destination chapter</u>	<u>Destination section</u>	<u>Destination paragraph</u>	<u>Dest S-P</u>	<u>Dest S-S-P</u>	<u>Title</u>	<u>SRO</u>	<u>Chapter</u>	<u>Section</u>	<u>Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>S-S-S-P</u>	<u>Title</u>
9	3	100			Client money calculation	SIB (supp)	2	03	9				Operation of UK settlement bank account
9	3	100			Client money calculation	SIB (supp)	2	04	4				Operation of foreign settlement bank account
9	3	100			Client money calculation	SIB (supp)	2	04	5				Operation of foreign settlement bank account
9	3	100			Client money calculation	SIB (supp)	3	05	6				On exchange margined transactions
9	3	100			Client money calculation	SIB (supp)	3	05	7				On exchange margined transactions
9	3	100			Client money calculation	SIB (supp)	3	07	5				Off exchange margined transactions
9	3	100			Client money calculation	SIB (supp)	3	07	6				Off exchange margined transactions
9	3	100			Client money calculation	SIB/PIA	4	08	4				Appropriate amounts to be held in free money bank accounts
9	3	100			Client money calculation	SFA	4	67	1A				Appropriate amounts to be held in client money bank accounts
9	3	100			Client money calculation	SFA	4	67	2				Appropriate amounts to be held in client money bank accounts
9	3	101			Client money calculation	SFA	4	67	1B				Appropriate amounts to be held in client money bank accounts
9	3	102			Guidance	<b>NEW</b>							
9	3	103			Guidance	SFA	4	67	1 (4)				Appropriate amounts to be held in client money bank accounts
9	3	104			Guidance	SIB/PIA	4	08	1				Appropriate amounts to be held in client money bank accounts
9	3	104			Guidance	SFA	4	67	1 (1)				Appropriate amounts to be held in client money bank accounts
9	3	105			Client money requirement	SIB (supp)	2	03	8				Operation of UK settlement bank account
9	3	105			Client money requirement	SIB (supp)	2	04	3				Operation of foreign settlement bank account
9	3	105			Client money requirement	SFA	4	67	3				Client Money Requirement
9	3	106			General transactions	SFA	4	67	4				Securities and other non-margined transactions
9	3	107			General transactions	SFA	4	67	4a				Securities and other non-margined transactions
9	3	107			General transactions	SFA	4	67	4b				Securities and other non-margined transactions
9	3	107			General transactions	SFA	4	67	4c				Securities and other non-margined transactions
9	3	107			General transactions	SFA	4	67	4c				Securities and other non-margined transactions
9	3	107			General transactions	SFA	4	67	4d				Securities and other non-margined transactions
9	3	107			General transactions	SFA	4	67	4e				Securities and other non-margined transactions
9	3	107			General transactions	SFA	4	67	4e				Securities and other non-margined transactions
9	3	107			General transactions	SFA	4	67	4f				Securities and other non-margined transactions
9	3	107			General transactions	SFA	4	67	4g				Securities and other non-margined transactions
9	3	108			General transactions	SFA	4	67	4(4)				Securities and other non-margined transactions

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9	3	109			General transactions	SFA	4	67	4(2)				Securities and other non-margined transactions
9	3	110			Guidance	SFA	4	67	4(2)				Securities and other non-margined transactions
9	3	111			Guidance	<b>NEW</b>							New Rule for clarification: money held in accordance with DVP rule does not need to be included in individual client balance
9	3	112			Guidance	SFA	4	67	4(1a)				Securities and other non-margined transactions
9	3	112			Guidance	SFA	4	67	1(6)				Securities and other non-margined transactions
9	3	112			Guidance	SFA	4	67	4(1b)				Securities and other non-margined transactions
9	3	112			Guidance	SFA	4	67	4(1c)				Securities and other non-margined transactions
9	3	112			Guidance	SFA	4	67	1(5)				Securities and other non-margined transactions
9	3	112			Guidance	<b>NEW</b>							
9	3	113			Equity balance	<b>NEW</b>							Definition previously
9	3	114			Equity balance	<b>NEW</b>							Definition previously
9	3	115			Contingent liability investments requirement	SIB	3	05					Segregation of appropriate amounts in relation to on-exchange margined
9	3	115			Contingent liability investments requirement	SIB	3	07					Segregation of appropriate amounts in relation to off-exchange margined
9	3	115			Contingent liability investments requirement	SFA	4	67	5				Margined transactions
9	3	116			Guidance	SFA	4	67	1(2)				Securities and other non-margined transactions
9	3	117			Guidance	SFA	4	67	5 (1)				Margined transactions
9	3	118			Guidance	SFA	4	67	5 (2)				Margined transactions
9	3	119			Reduced client money requirement option	SFA	4	67	6				Reduced client money requirement option
9	3	120			Guidance	SFA	4	67	6				Reduced client money requirement option
9	3	121			Failure to perform calculations	SFA	4	68					Failure to perform calculations
9	3	122			Failure to perform calculations	SIB/PIA	4	09					Failure to perform reconciliations
9	3	123			Frequency of reconciliation	SIB (supp)	2	05	1				Reconciliation of firm's records with records at settlement agents
9	3	123			Frequency of reconciliation	SIB (supp)	3	06	1				Reconciliation of firm's records with records at intermediate brokers
9	3	123			Frequency of reconciliation	SIB/PIA	4	07	1				Reconciliation of firm's records with approved bank's records
9	3	123			Frequency of reconciliation	SFA	4	69	1				Reconciliations
9	3	124			Guidance	<b>NEW</b>							
9	3	125			Frequency of reconciliation	SIB (supp)	2	05	2				Reconciliation of firm's records with records at settlement agents
9	3	125			Frequency of reconciliation	SIB (supp)	3	06	2				Reconciliation of firm's records with records at intermediate brokers
9	3	125			Frequency of reconciliation	SIB/PIA	4	07	2				Reconciliation of firm's records with approved bank's records

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9	3	125			Frequency of reconciliation	SIB/PIA	4	08	2				Reconciliation of firm's records with approved bank's records
9	3	125			Frequency of reconciliation	SIB/PIA	4	08	5				Reconciliation of firm's records with approved bank's records
9	3	123			Frequency of reconciliation	SFA	4	69	2				Reconciliations
9	3	126			Reconciliation method	SIB/PIA	4	07					Explanation
9	3	126			Reconciliation method	SFA	4	69	1(a)				Reconciliations
9	3	126			Reconciliation method	SFA	4	69	1(b)				Reconciliations
9	3	127			Reconciliation method	SFA	4	69	1(c)				Reconciliations
9	3	128			Reconciliation discrepancies	SIB (supp)	2	05	3				Reconciliation of firm's records with records at settlement agents
9	3	128			Reconciliation discrepancies	SIB (supp)	3	06	3				Reconciliation of firm's records with records at intermediate brokers
9	3	128			Reconciliation discrepancies	SIB/PIA	4	07	3				Reconciliation of firm's records with approved bank's records
9	3	128			Reconciliation discrepancies	SIB/PIA	4	08	3				Reconciliation of firm's records with approved bank's records
9	3	128			Reconciliation discrepancies	SFA	4	69	3				Reconciliations
9	3	129			Reconciliation discrepancies	SIB/PIA	4	09	2				Failure to perform reconciliations
9	3	129			Reconciliation discrepancies	SFA	4	70	2				Failure to perform reconciliations
9	3	130			Guidance	<b>NEW</b>							
9	3	131			Reconciliation discrepancies	SIB/PIA	4	09	1				Failure to perform reconciliations
9	3	131			Reconciliation discrepancies	SFA	4	70	1				Failure to perform reconciliations
9	3	132			Guidance								
9	3	133			Discharge of fiduciary duty	SIB (supp)	2	03	7				Operation of UK settlement bank account
9	3	133			Discharge of fiduciary duty	SIB/PIA	2	09	1				Discharge of fiduciary duty
9	3	133			Discharge of fiduciary duty	SFA	4	59	1				Discharge of fiduciary duty
9	3	134			Guidance	<b>NEW</b>							
9	3	135			Discharge of fiduciary duty	SIB/PIA	2	09	2				Discharge of fiduciary duty
9	3	135			Discharge of fiduciary duty	SFA	4	59	2				Discharge of fiduciary duty
9	3	136			Discharge of fiduciary duty	SIB/PIA	2	09	3				Discharge of fiduciary duty
9	3	136			Discharge of fiduciary duty	SFA	4	59	3				Discharge of fiduciary duty
9	3	137			Guidance	<b>NEW</b>							
9	3	138			Allocated but unclaimed client money	<b>NEW</b>							
9	3	139			Evidential provision	<b>NEW</b>							
9	3	140			Guidance	<b>NEW</b>							
9	3	141			Commodity futures Trading Commission Part 30 exemption order	SFA	4	72	1				Part 30 Exemption Order
9	3	142			Commodity futures Trading Commission Part 30 exemption order	SFA	4	72	2				Part 30 Exemption Order
9	3	143			Commodity futures Trading Commission Part 30 exemption order	SFA	4	72	3				Part 30 Exemption Order
9	3	144			Commodity futures Trading Commission Part 30 exemption order	SFA	4	72	4				Part 30 Exemption Order
9	3	145			Records	SIB/PIA	4	03					Nature of records
9	3	145			Records	SIB/PIA	4	04					Nature of records
9	3	145			Records	SIB/PIA	4	05					Audit trail
9	3	145			Records	SIB/PIA	4	06					Retention of records

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9	3	145			Records	SFA	4	66					Records and auditor's report
<b>9.4 Collateral</b>													
9	4	1			Application	SFA	4	13					Requirements of a firm holding a customer's collateral
9	4	3			Application	SFA	4	13					Requirements of a firm holding a customer's collateral
9	4	8			Requirements								
<b>CHAPTER 10 OPERATORS OF COLLECTIVE INVESTMENT SCHEMES</b>													
<b>10.1 Application</b>													
10	1	1			Application	IMRO	II	7	1	1			Scope of the rules in this section
10	1	1			Application	SFA	5	5	1	1			Application of conduct of business rules
10	1	2			Application	IMRO	II	7	1	1			Scope of the rules in this section
10	1	2			Application	SFA	5	5	1	1			Application of conduct of business rules
<b>10.2 Application of general COB rules</b>													
10	2	1			Application or modification of general COB rules for operators	IMRO	II	7	1	3			Operators of unregulated collective investment schemes
10	2	1			Application or modification of general COB rules for operators	IMRO	II	7	1	4			Operators of regulated Collective Investment Schemes
10	2	3			General modifications	IMRO	II	7	1	5			Special meaning of "Customer" and "Customer Agreement"
10	2	1			Application or modification of general COB rules for operators	SFA	5	5	1	8			Management of collective investment schemes - Unregulated schemes
10	2	1			Application or modification of general COB rules for operators	SFA	5	5	1	7			Management of collective investment schemes - Regulated schemes
<b>10.3 Modification of the allocation rule</b>													
10	3	3			Modification of the allocation rule	IMRO	II	7	1	3	a		Operators of unregulated collective investment schemes
10	3	3			Modification of the allocation rule	SFA	5	5	1	8			Management of collective investment schemes - Unregulated schemes
10	3	3			Modification of the allocation rule	IMRO	II	7	1	4			Operators of regulated collective investment schemes
10	3	3			Modification of the allocation rule	SFA	5	5	1	7			Management of collective investment schemes - Regulated schemes
10	3	5			Modification of the allocation rule	IMRO	II	7	1	3	a		Operators of unregulated collective investment schemes
10	3	5			Modification of the allocation rule	SFA	5	5	1	8			Management of collective investment schemes - Unregulated schemes
10	3	5			Modification of the allocation rule	IMRO	II	7	1	4			Operators of regulated collective investment schemes
10	3	5			Modification of the allocation rule	SFA	5	5	1	7			Management of collective investment schemes - Regulated schemes
<b>10.4 Suitability of the portfolio of an unregulated collective investment scheme</b>													

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10	4	3			Suitability of the portfolio of an unregulated collective investment scheme	IMRO	II	7	1	3	a		Operators of unregulated collective investment schemes
10	4	3			Suitability of the portfolio of an unregulated collective investment scheme	SFA	5	5	1	8			Management of collective investment schemes - Unregulated schemes
<b>10.5 Modification of the best execution rule</b>													
10	5	3			Modification of the best execution rule	IMRO	II	7	3	1			Contracting out of the duty to secure best execution: Non-private customer's scheme
<b>10.6 Scheme documents for an unregulated collective investment scheme</b>													
10	6	2			Scheme documents for an unregulated collective investment scheme	IMRO	II	7	2	1			Contents of scheme documents
10	6	7			Format of scheme documents	IMRO	II	7	2	1			Contents of scheme documents
<b>10.7 Periodic statements for an unregulated collective investment scheme</b>													
10	7	2			The requirement to prepare and issue periodic statements	IMRO	II	7	5	1			Periodic statements of scheme portfolio
10	7	2			The requirement to prepare and issue periodic statements	SFA	5	5	1	8			Management of collective investment schemes - Unregulated schemes
10	7	3			Promptness, suitable intervals and adequate information	IMRO	II	7	5	1			Periodic statements of scheme portfolio
10	7	3			The requirement to prepare and issue periodic statements	SFA	5	5	1	8			Management of collective investment schemes - Unregulated schemes
10	7	5			Exceptions from the requirement to provide a periodic statement	IMRO	II	7	5	3			Exceptions to rule 7.5(1)
10	7	6			Record keeping requirements	IMRO	II	7	8	1			Periodic statements of scheme portfolio
<b>CHAPTER 11 TRUSTEE AND DEPOSITARY ACTIVITIES</b>													
<b>11.1 Application</b>													
11	1				Application	IMRO	II	11	1	1			Application of Rules
11	1	3			Application	IMRO	II	11	1	2			Exception to Rule 11.1(1)
11	1				Application	IMRO	II	15	1				Application of Rules
						IMRO	II	11	1				Application of Rules
<b>11.2 General Modification</b>													
11	2				General modification								New requirement
<b>11.3 Polarisation</b>													
11	3				Trustee firms	IMRO	II	11	2	1			Disapplication of certain Conduct of Business Rules
11	3	1	2		Trustee firms	IMRO							Formerly the definition of "Specified Trustee Business"
11	3				Trustee firms	IMRO	II	11	2	3			Specified Trustee Business: application and modification of certain compliance reporting and records rules
11	3				Polarisation	IMRO	II	11	2	4			Standards of advice on Packaged Products
<b>11.4 Depositaries</b>													

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11	4	1			Delegation to a Permitted Third Party ('PTP')	IMRO	II	11	1	3			Use of Permitted Third Party (PTP)
11	4				Delegation to a Permitted Third Party ('PTP')	IMRO	II	11	1	4			Further conditions for use of Permitted Third Party
11	4				Depositaries	IMRO	II	15	2				Application of Conduct of Business Rules
<b>11.5 Trustee firms which are not depositaries</b>													
11	5				Trustee firms which are not depositaries	IMRO	II	11	2				Conduct of Business
<b>10.6 Delegation to a permitted third party</b>													
11	6				Delegation to a Permitted Third Party ('PTP')	IMRO	II	11	1	3			
<b>11.7 Record keeping</b>													
11	7				Record keeping								New requirement
<b>11.8 Proper advice</b>													
11	8				Proper advice								New requirement