about our services and costs

Sigma Asset Management Ltd.
The Stables
Parvis Road, West Byfleet
Surrey KT14 6EY

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

☒ We offer products from the whole market.

☐ We only offer products from a limited number of companies.

☐ We only offer products from a single group of companies.

3. Which service will we provide you with?

☒ We will advise and make a recommendation for you after we have assessed your needs.

☐ You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

☐ We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:

- conduct a full assessment of your needs;
- offer advice on whether a non-stakeholder product may be more suitable.

We offer a full financial planning service. This usually involves an initial discussion (without charge) when we will describe our services more fully and explain the payment options. If you decide to go ahead, we will: gather and analyse personal information about you, your finances, your needs and objectives; recommend and discuss any action we think you should take and, with your agreement, arrange relevant investments for you.

4. What will you have to pay us for our services?

You can opt to pay for our services on the basis of fee, commission and/or a combination of both fee and commission. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid. We do prefer to work on a Fee Basis where possible and please refer to the separate Private Client Fee Structure Document for further details.

Paying by fee

If you chose this option you will pay us a fee for our advice and services, whether or not we arrange any relevant investments for you. If we also receive a commission from the product provider, we will discount the fee accordingly.

We will agree the charge before beginning work. We will tell you if you have to pay VAT. Our charges are:

Senior Adviser	£200 per hour
Financial Adviser	£150 per hour
Paraplanner	£100 per hour
Administration	£50 per hour

To complete an individual financial review would normally cost between £1,500 and £2,000 depending on the complexity of the case. You may ask us to give you an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first.

Paying by commissions (through product charges)

If acceptable to us and you chose this option, we will normally receive a commission from the product providers for arranging any relevant investments for you. This does not mean that our service is free, but that you pay us indirectly through product charges which pay for the provider's own costs and any commission. These charges reduce the amount left for investment.

The amount of commission that we will receive will vary dependent upon the amount that you invest, the investment term and your age.

Typically:

- For a lump sum investment into an individual savings account (ISA), Unit Trust, Investment Bond, Pension or Investment-Linked Annuities we would normally receive 3% of the original investment and an additional 1.0% of the fund value each year.
- For Guaranteed Annuities, we would normally receive up to 5% of the annuity purchase price, subject to a minimum commission of £500.00.
- If you invest in to a monthly pension scheme, we would normally receive a commission of 3.0% of each payment and 1.0% of the plans fund value each year.
- If we arrange a whole of life policy, we may receive up to 113% of the first year's premiums, plus 2.5% of all premiums after month 49.

These are examples of what we would typically expect to receive. Commissions vary between providers and we may receive more or less than that quoted above, however we will tell you how much commission we anticipate receiving before you complete any relevant investment. You may also ask for this information earlier.

Paying by a combination of fee and commission (through product charges)

Under this option we will charge you a combination of fees and commission. The actual amounts will depend upon the service provided to you, but will be in line with the arrangements set out in the sections headed "Paying by fee" and "Paying by commission (through product charges).

5. Who regulates us?

Sigma Asset Management Ltd, The Stables, Parvis Road, West Byfleet, Surrey, KT14 6EY is authorised and regulated by the Financial Services Authority. Our FSA Register number is 225526.
Our permitted business is advising and arranging investments.
You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:
In writing: Write to The Compliance Officer, Sigma Asset Management Ltd., The Stables, Parvis Road, West Byfleet, Surrey, KT14 6EY
By phone: Telephone 01932 340710
If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Most types of investment business are covered up to a maximum of £50,000 and deposits are covered up to £85,000.

Further information about compensation scheme arrangements is available from the FSCS.