

Terms of Business

1. Commencement

These terms of business will come into force with immediate effect.

2. Our Status

We are authorised and regulated by the Financial Services Authority (FSA) and are bound by the Rules of that organisation.

3. Our Independence

We are independent and will act on your behalf in advising on Life Assurance, Pensions, Collective Investments, ISAs, Readily Realisable Investments, Mortgages and other Packaged Products.

Under the terms of FSA regulation, we regard you as a Retail Client and will act at all times in your best interests.

4. Our Remuneration

We accept remuneration on a fee or a commission basis. This will be agreed with you at the outset. In the case of regulated investments in Life Assurance, Pension Plans, Individual Savings Accounts, Unit Trusts and Collective Investment Schemes, you will be advised in writing of the commission amounts we will receive. If we receive any form of benefit from the issuer of a Security, or from another Intermediary, we will advise you of that fact, but only tell you the amount involved if specifically requested.

Where, on receipt of instructions from you, a financial report is prepared or work is undertaken that does not result in commission being paid, or advice is given but no transaction is arranged on your behalf, fees will be costed on a time-spent basis at a rate agreed with you in writing. If we agree to work on a fee basis in place of, or together with commission, we will provide you with a separate fee agreement.

5. Your Protection

Cheques should be made payable to Product Providers. We do not accept cash. This does not apply to settlement of invoices for agreed fees. Title documents will be registered in your own name and will be dispatched without undue delay whenever we receive them on your behalf.

We prefer instructions to be given to us in writing to avoid any possible disputes. If any instructions are given verbally then they should be confirmed in writing. We may refuse at our discretion to accept certain instructions, although such discretion will not be exercised unreasonably.

6. Conflict of Interests

Sigma is a member of Succession Advisory Services Limited and a founding member of Nucleus. Where we believe it appropriate to do so, we may recommend their preferred Platform Providers and/or utilise their Investment Matrix. Sigma might then receive preferential terms of membership dependent on the value of business placed with either the Platform Provider and/or Investment Matrix.

In addition to the above, if we become aware that our other interests or those of one of our customers conflicts with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.

7. Review

Unless a Review Service & Fee Agreement has been completed (and reviews will be in accordance with that agreement), we will not review any investments or protection we have arranged for you. We will however, provide a review, should you request us to do so, to which there may then be an agreed charge.

8. Termination

These terms of business may be terminated at any time, by either party notifying the other in writing. This will be without penalty and without prejudice to the completion of transactions already commenced on your behalf. You would be expected to pay for any costs incurred or a due proportion of any fees previously agreed.

9. Data Protection Act

1. You agree that the information we hold about you can be held on computer and/or paper files.
2. You agree that any information that you give us may be disclosed to third parties (e.g. credit reference agencies and product providers) for the purpose of processing your application or to another firm upon the sale of all or part of our business.
3. You agree that we may use the information that we hold about you to contact you from time to time by post, fax, e-mail or telephone to bring to your attention additional products or services, which may be of benefit to you.
4. We agree that any consent given by you under point 3 above may be withdrawn by you at any time by contacting us in writing.