



**SIGMA**  
PRIVATE OFFICE

992 +6.39%

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# PROVIDING INDEPENDENT ADVICE & TAILORED SOLUTIONS

[WWW.SIGMAPRIVATE.COM](http://WWW.SIGMAPRIVATE.COM)

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# CHALLENGE THE EXPECTED AND PLAN FOR THE UNEXPECTED



## SIGMA PRIVATE OFFICE

At Sigma, we provide bespoke, independent and collaborative wealth management solutions for high-net-worth individuals and their families, corporates and trusts.

As the private client division of the Sigma Group, our collective expertise enables us to provide tailored outcomes for our clients through in-depth market knowledge, timely advice, unparalleled trust and a commitment to personalised service. Offering holistic solutions, centred around our clients' requirements, we create long-term value by bringing fresh ideas, new opportunities and unique perspectives to the table.

Working independently alongside and on behalf of our clients, as opposed to a bank or financial institution, we use our independence to help create long term value for our clients.



## SIGMA GROUP

With over 20 years of experience, Sigma Group is a leading inter-dealer broker headquartered in London with offices in New York and Dubai. A privately owned group, they service over 700 institutional clients processing billions of dollars across all major European and North American exchanges.

Sigma Group are authorised and regulated by the Financial Conduct Authority (FCA) in the UK, the NFA, FINRA and US Securities and Exchange Commission (SEC) in the US and the Dubai Financial Services Authority (DFSA) in the UAE.



While our business is continually evolving, our three key values and principles are always constant. They define our culture and remain at the heart of everything we do.

#### **LONG-LASTING RELATIONSHIPS**

For us, finding the right people to work with is key. It's important we share the same values and have a relationship built on trust and transparency. This goes both ways to ensure we all have each other's best interests at heart.

#### **HONEST, UNBIASED ADVICE**

Internal conflicts are often inevitable when it comes to managing family wealth. Our goal as an external party is to offer a neutral perspective and propose new pathways and solutions. We're also an invaluable resource when it comes to educating and preparing heirs for any upcoming responsibilities and challenges that come with significant wealth.

#### **CAREFULLY MANAGED RISK**

Through our network of partner firms, we help our clients manage risk, not just in their investment and real estate portfolios but also in their personal lives. This encompasses everything from their family health, physical well-being and cyber-security. In short, we protect anything that could pose as a threat.

# BESPOKE SERVICES TAILORED TO FIT YOUR FINANCIAL NEEDS

When it comes to wealth management, what matters to our clients matters to us.

We make it our priority to fully understand our clients' financial, business and personal objectives so we can devise the right strategy for their long-term wealth. To do this, we offer a range of holistic services including Private Banking Services, Credit Solutions, Investment Management and Wealth & Asset Advisory.



## PRIVATE BANKING SERVICES

Our Private Banking Services ensure our partner banks operate simply and efficiently, whilst catering to clients' varied banking and cash management needs.

Clients will benefit from a dedicated contact at the bank in addition to their Sigma relationship, ensuring the highest levels of service are maintained. Our partner banks can assist with the following services:

### DEPOSIT ACCOUNTS

- Current or Savings accounts in all major currencies
- Precious metal accounts

### CASH MANAGEMENT

- Call accounts
- Term deposits
- Fiduciary deposits

### FOREIGN EXCHANGE

- All major currencies
- Hedging solutions

### ACCESS TO MULTIPLE BOOKING CENTRES

Australia, Channel Islands, Hong Kong, Lichtenstein, Luxembourg, Monaco, Singapore, Switzerland, UK and the UAE

### STATE-OF-THE-ART TECHNOLOGY

- Mobile and online banking
- Dedicated phone lines, 24/7





## CREDIT SOLUTIONS

Our role goes beyond simply sourcing credit for our clients. From real estate, investment portfolios or other asset-backed lending, we're able to advise our clients on credit solutions with a wide selection of private banks and specialist lenders. When it comes to real estate financing, our providers have a global reach allowing our clients to invest in new opportunities in a variety of jurisdictions and release equity from unencumbered assets held in their portfolios.

Working closely with the lender, we're able to obtain the best terms and margins playing a pivotal role in taking a lending request from application to drawdown. We also understand the complexities involved when borrowing as a high-net-worth client, either personally or via a structure. We take time to present these intricacies to our lending partners and work with them to provide forward-thinking, innovative solutions for our clients.

### OUR CREDIT SOLUTION EXPERTISE INCLUDES:

- Residential, Commercial and Development real estate finance, both regulated and unregulated
- Lombard loan facilities secured against investment portfolios
- Specialist asset-backed lending, such as aviation, yacht, and art financing
- Equity release



## INVESTMENT MANAGEMENT

At Sigma, we understand that taking investment decisions on your own, or transferring the responsibility to an investment professional means something different for every client. That's why we discuss and align ourselves with our clients' wealth management goals in order to provide them with sound solutions appropriate to their needs.

### ARRANGING CUSTODY AND EXECUTION

We provide the 'best execution' available through our global custodians allowing access to a wide range of securities across multiple markets, asset classes and currencies. This enables our clients to take full control of their investments or hold multiple positions alongside other assets.

### ADVISORY MANDATES

This service is ideal for clients looking to retain a higher level of control but who still want professional advice and support when it comes to investment-related questions. Utilising our relationships, clients can gain access to an extensive selection of institutional investment opportunities.

### DISCRETIONARY MANDATES

If a client prefers to delegate the management of their investments, we can allocate them to a suitable Discretionary Portfolio Manager (DPM). Portfolios will be overseen and actively managed on a day-to-day basis with changes to asset allocation and investment-related decisions being made by us on your behalf.



## WEALTH & ASSET ADVISORY

We understand that our high-net-worth clients, and their families, often have complex private wealth requirements and structures (developed over time) to address issues such as:

- Intergenerational Wealth Transfer
- Asset Protection
- Commercial Activities
- Legal and Tax Planning and Reporting

Working with a select number of advisory firms, we offer our clients and their families a holistic review of their corporate and personal wealth. Working in collaboration with their existing professional advisors we are able to implement strategies to safeguard future assets. This can include the composition of a family charter, establishing family governance structures and providing advice and guidance to younger generations to ensure strategies are in place for the management of their family wealth.

## TAXATION

- Country-specific tax reporting
- Access to experts regarding tax regulation and agreements
- Cross border planning

## REAL ESTATE ADVISORY

- Working with trusted partners to identify and advise on global real estate opportunities
- Ensuring clients are offered jurisdiction-specific tax advice for real estate transactions through partner law and tax firms

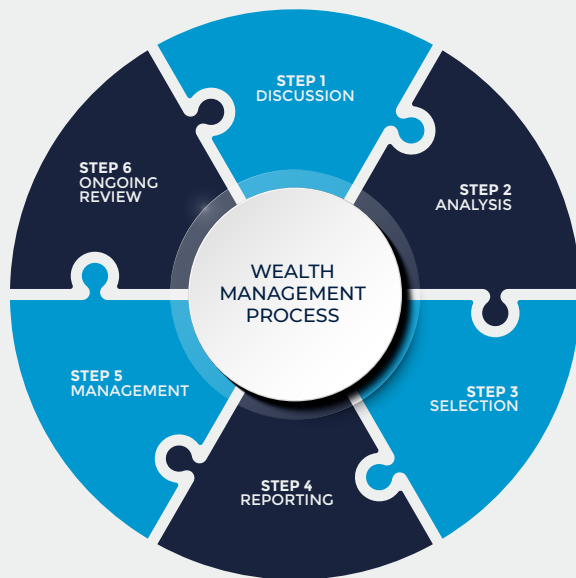
## ASSET PROTECTION AND INTEGRATION WEALTH TRANSFER


- Arranging wills
- Life and health insurance
- Business protection
- Asset protection

# STREAMLINED PROCESSES THAT DELIVER ON YOUR WEALTH AND INVESTMENT OBJECTIVES

We've built a successful business strategy on two key models: a comprehensive 6-stage process that enables us to deliver a best-in-class experience when it comes to delivering investment objectives, and an external asset management model to ensure we secure our clients' assets for long term wealth.

## WEALTH MANAGEMENT PROCESS




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Following an in-depth fact find, our highly qualified and experienced team will help identify the client's financial goals reflecting their priorities and ambitions.
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A thorough analysis of the client's existing financial position is conducted along with a detailed assessment of risk tolerance and capacity for loss. To scientifically assess a client's risk profile, we work with the market leader in risk profiling, Oxford Risk.
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At this stage, we design and discuss our initial investment proposal with our clients. On agreement, we implement the investment strategy through our best-in-class institutions and custodian partners enabling an efficient and effective execution.
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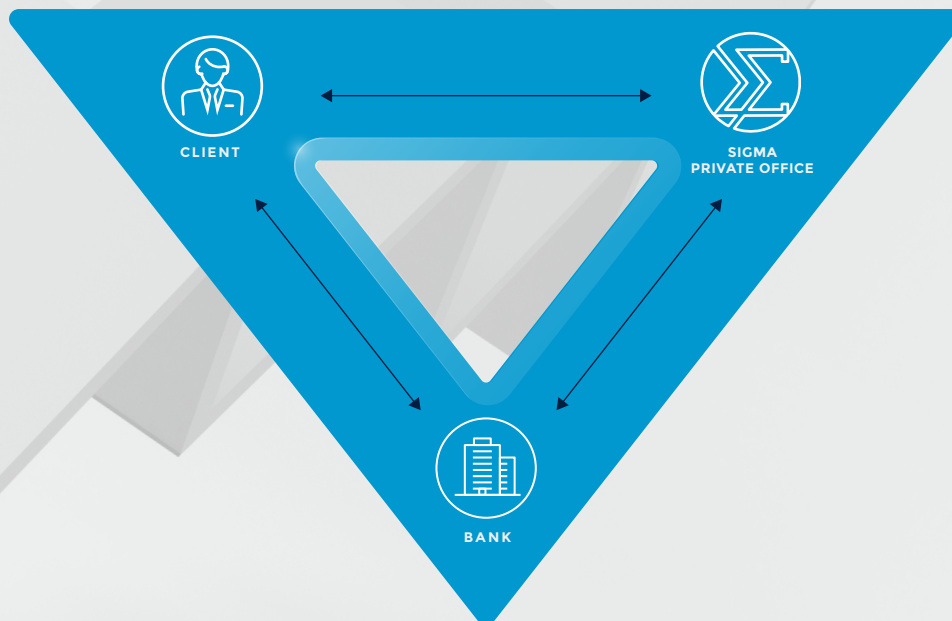
Utilising market-leading technology, clients will gain access to mobile and online reporting at all times. Clients will be provided with a personalised service to ensure ongoing suitability.
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Our team will continually review the portfolios on behalf of our clients to ensure they remain relevant against performance and risk benchmarks and that the strategy and products are in line with the clients' expectations.
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We will continually monitor the market for new and innovative solutions. Utilising Asset Risk Consultants, we're able to gain a unique insight into the returns being generated by investment managers from over 120 contributors across over 250,000 portfolios. Where appropriate, new custodian partners and/or institutions can be appointed for new opportunities, under-performance, or a change in circumstances.

## EXTERNAL ASSET MANAGEMENT MODEL

At Sigma, we operate as an External Asset Manager (EAM). The link between us, our client and the selected private bank(s) or financial institution is outlined below. We clearly define the roles and responsibilities of all parties to ensure optimal clarity and security.



### 1. CLIENT AGREEMENT (between Sigma and the Client)

A client agreement is signed with Sigma, appointing us as the client's advisors. A limited Power of Attorney enables us to advise on the management of assets in line with the parameters set out at the start of our relationship.

### 2. BANKING AGREEMENT (between the Client and the Bank)

Clients will have a direct account with the bank, and the bank will act as the custodian of our client's assets to ensure the safety of our client's funds. No client assets will be exposed to any proprietary risk from Sigma.

### 3. EAM AGREEMENT (between Sigma and the Bank)

We are authorised via the client's Limited Power of Attorney to advise on the management of our client's assets and liaise with the bank directly on their behalf. Our client will be the only one with the authority to remit funds to and from the bank.

# BENEFITS THAT HELP SHAPE YOUR FINANCIAL FUTURE



We provide access to some of the world's best private banks, providing unbiased advice on whether to place assets with one or multiple custodians. Our deep-rooted relationships with these banks, combined with our scale, ensures this access is provided on the best possible terms for our clients and eliminates the need for them to seek these directly. Once a partner custodian has been chosen, we work closely with both the client and the bank to ensure the onboarding and transfer of the assets is quick and seamless, removing any strain or stress for our clients.

## **PERSONALISED APPROACH**

We build our relationships on trusted advice and service, sustained over time and aligned with our clients' ever-evolving financial goals and investment objectives.

## **INDEPENDENCE**

We work in the interest of our clients, not the banks. We offer independent advice, based on the market's offering of unbiased opinions, proven solutions and bespoke services.

## **EXCEPTIONAL SERVICE**

Our clients receive an exceptional level of service from their trusted advisors who understand their unique financial requirements in the greatest of detail.

## **GREATER VALUE**

With reduced overhead costs and economies of scale, we offer competitive and flexible fee structures to our clients. Through an EAM arrangement, any fees charged are shared by us and the bank, preventing any additional costs to our clients.

## **UNMATCHED INDUSTRY ACCESS**

We provide access to leading private banks at lower thresholds than if a client were to approach them directly. Multiple banks can also be utilised providing diversification by solution, institution and jurisdiction.

### **UNPARALLELED PERFORMANCE**

If the custodian partner is failing to deliver, we can step in and act decisively to appoint new managers. Using independent consultants, we continuously monitor and benchmark the providers' performance to ensure the best financial outcome for our clients.

### **STATE-OF-THE-ART CRM**

We have implemented a state-of-the-art CRM infrastructure to safeguard the personal information of our clients. Performance, proposition, safe-keeping and technology are continuously measured against risk models, targets and benchmarks.

### **COMPREHENSIVE REPORTING**

Our state-of-the-art CRM platform also aggregates data to produce clear, concise and consolidated reports from across our partner platforms. Our clients also have access and visibility to e-banking services at each custodian partner, 24/7.

### **STRONG GOVERNANCE CULTURE**

We adhere to comprehensive compliance policies, procedures and international regulatory standards and select partner banks and financial institutions through a strict due diligence process.

# EXPERTS DEDICATED TO YOUR FINANCIAL SUCCESS

Our team are committed to ensuring our clients receive the right advice, strategy, plan, and attention according to their unique needs. With a team of certified financial planners, wealth management experts, senior investment advisors and strategists, our goal is to build long-term relationships with our clients rooted in trust and transparency.



**PAUL DONOVAN**  
SEO & Managing Partner

Paul has had a successful banking career spanning almost two decades. He started his career in the UK before relocating to Dubai in 2008 to join HSBC as a Senior Investment Advisor providing investment advice to a portfolio of HNW clients. He subsequently joined Coutts & Co as a Vice President to build and manage a portfolio of private banking clients from within the DIFC. In 2013, Paul was approached by Arbuthnot Latham to help set up their first international office, holding the role of Director (Team Leader) for over 8 years. Paul has successfully achieved various professional qualifications through the Chartered Insurance Institute (CII). Paul is a keen golfer who has regularly represented the Emirates Scratch League team.



**DANIEL WILLIAMS**  
Managing Partner

Daniel has been advising HNW individuals since 2006 and is an expert in Investment Management Solutions for international clients. Starting his career in the City of London as a Stockbroker with a focus on US equities and Alternative Investments, he moved to the British Private Bank, Arbuthnot Latham in 2011, where he served as Director Investment Management as part of the Investment Committee until 2015 before moving to head up the bank's Investment Management team in the Middle East, as Investment Director. Daniel enjoys various sporting activities and is a keen golfer. Given his experience Daniel regularly commentates in the press and on panels as a subject expert and holds various professional qualifications through the Chartered Institute for Securities & Investment (CISI).



**CHRIS SOMERS**  
Partner

Chris is a Senior Private Banker who has covered the Middle East markets for the last decade. He has earned the respect of his clients and has become a trusted advisor to a number of influential and well-respected UHNW individuals and families throughout the region. Prior to joining the Royal Bank of Canada in London and, subsequently, Standard Chartered Bank in the UAE, he graduated from the Royal Military Academy Sandhurst and went on to serve as a commissioned British Army Officer for 17 years. He is a keen sportsman and linguist and is proud to have learned Arabic, having studied it and used it throughout his time in the Gulf over the last 16 years. His understanding of the culture and the nuances of doing business in the region have helped him to develop deep and long-lasting relationships in both his business and personal ventures.



**ALISTAIR HILL**  
Associate

Alistair has over 5 years' experience advising clients in the Middle East, where he has worked as a Wealth Planner, specialising in intergenerational financial planning. Alistair holds a Postgraduate degree in Business Management & Economics from the Nottingham Business School and holds financial planning certifications with leading bodies in the UK, Europe and the US.



**FARAH HERTOOG, CFA**  
Investment Director

Farah joined Sigma Private Office from Fisher Investments, where she worked as an Investment Advisor for over 3 years, specialising in direct global equity portfolios. Prior to this, Farah worked at Arbutnot Latham in London for over 4 years, where she was an Investment Manager and part of the Investment Committee. Farah holds a Postgraduate degree in Accounting & Finance from the London School of Economics and is Chartered Financial Analyst (CFA) Charterholder.



**MATHIAS BOTTERN**  
Investment Director

Mathias started his career as an investment trainee at Nykredit in 2008 and has built up a host of investment experience at various Danish banks where he had a strong focus on multi-asset portfolio advisory and management. Most recently he worked at Fisher Investments as an Investment Advisor, specialising in direct global equity portfolios. He holds a finance degree from Copenhagen Business School.



# CONTACT US

Unit OT 18-32, level 18  
Central Park Towers  
DIFC, Dubai, P.O. Box 507314  
United Arab Emirates

+971 4 425 2886  
info@sigmaprivate.com  
www.sigmaprivate.com

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