



PROFESSIONAL PRINCIPLES

It is our intention to provide the highest levels of quality financial advice and, when appropriate, the right products to existing and new clients. We want to ensure that, with our help, you can make informed and responsible financial choices.

All members of Lima will always do their very best to uphold the following standards in all of their dealings with you.

1. We will always put your interests first. In other words, neither fee nor commission potential will influence us and our advice will always be able to bear scrutiny.
2. To the best of our ability, we will endeavour to provide you with technically accurate and appropriate guidance for your circumstances. Our objective is to provide you with financial services for your lifetime, which we cannot expect if the service is not first class. We expend considerable time and effort on training to maintain and improve both our individual expertise and that of the practice.
3. We want you to be satisfied with the service and would like you to tell us if you consider any aspect unsatisfactory. Do not hesitate to call in or ring us with queries; we will always be pleased to help. We do not use automated answering and phone queuing systems; we prefer to talk to you ourselves. If the answer-phone is on when you call, it is because no one is in the office. Should you leave messages for us, you will be contacted as soon as possible.
4. Our objective is to provide you with a responsive service that caters for all your financial needs. If we are unable to provide you with a satisfactory solution, we will tell you so clearly and without prevarication, and, if appropriate, direct you to another source of advice. We will also provide appropriate briefings to whomsoever you may appoint in our place.
5. We will explain to you all initial charges, fees and ongoing remuneration we receive and you will be provided with illustrations as prescribed by the Financial Services Authority.
6. We will treat you courteously and expect you to do the same in return. If you do have cause for complaint, we will always take the matter seriously and treat you sympathetically. Complaints will always be dealt with by one of the directors. This is over and above the rules of compliance that apply to all aspects of the financial services industry.