

January 18, 2024

### A Summary of Your Advisory Relationship with Sigma Investment Counselors

**Sigma Investment Counselors is registered with the Securities and Exchange Commission as an investment adviser.**

- Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.
- Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

Sigma Investment Counselors offers investment advisory services to retail investors. Our comprehensive approach to wealth management includes retirement planning, portfolio management, tax and estate planning and insurance planning. Through personal discussions, your risk tolerance, goals and objectives are determined. A portfolio is then constructed with a blend of securities which can include individual stocks, exchange traded funds, fixed income investments and mutual funds. Reviews of your managed portfolio occur frequently, with a general review occurring daily and more specific reviews made monthly. This evaluation is included in the annual fee charged for our wealth management services. Sigma manages advisory accounts with investment discretion, which allows us to determine the securities to purchase or sell without obtaining specific client consent. A minimum of \$1,000,000 of assets under management is required for this service but we reserve the right to make exceptions as deemed appropriate.

**For additional information**, please see our [Form ADV, Part 2A](#) (items 4 & 7).

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### **Conversation Starters:**

*Given my financial situation, should I choose an investment advisory service? Why or why not?  
How will you choose investments to recommend to me? What is your relevant experience,  
including your licenses, education and other qualifications? What do these qualifications mean?*

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### What fees will I pay?

The annual fee charged for wealth management services is a minimum of \$10,000 or 1% of assets under management. Fees are charged quarterly, in advance on the quarter end values of client accounts. The more assets there are in your advisory account, the more you will pay in fees and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our fees are exclusive of brokerage commissions, transactions fees and other related costs and expenses which are charged by the custodian and paid for by you. "You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying."

For additional information, please see our [Form ADV, Part 2A](#) (item 5).

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**Conversation Starters:**

*Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

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**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

***“When we act as your investment adviser,*** we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the investment advice we provide you. Here is an example to help you understand what this means.”

- Although there are some restrictions, our employees are allowed to invest in the same securities as our clients. Therefore, it is possible that our employees may benefit from market activity by a client in a security held by an employee.

For additional information, please see our [Form ADV, Part 2A](#) (item 11).

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**Conversation Starter:**

*How might your conflicts of interest affect me, and how will you address them?*

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**How do your financial professionals make money?**

Our financial professionals make money based upon the amount of assets that they manage. Therefore, our financial professionals have an incentive to encourage you to increase the amount of assets in your advisory account.

**Do you or your financial professionals have legal or disciplinary history?**

No.

For additional information, please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research Sigma Investment Counselors and our financial professionals.

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**Conversation Starter:**

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

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For additional information, please visit our website at [www.sigmainvestments.com](https://www.sigmainvestments.com) or contact Shari Bilkie at 248-223-0122 to request a copy of our client relationship summary.

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**Conversation Starters:**

*Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

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