Welcome to Sterling Financial Services

Who are Sterling Financial Services?

- We are a premier firm of financial advisers, growing our practice investing through key staff and systems. Our superior systems and procedures provide a flexible platform to cater for our client needs in an ever changing financial climate.
- Providing Financial Planning Solutions to both individuals and businesses.
- An ethos that is centred upon providing the highest possible service to its clients.
- Investment and financial planning professionals with, on average, 10 years financial services experience

Key questions to consider

- Do you know the total value of your investments today?
- Do you know what your current asset allocation is overall?
- Do you know your ideal overall asset allocation?
- Do you know how much tax you pay on your investments?
- Are you confident your money is invested in the most tax efficient way?
- Do you know the charges you pay on your investments?
- Do you have a clear understanding of your financial goals?
- Do you know the total return on your investments over the last year?
- Do you know how your investments are doing against your goals on an ongoing basis?

If you could answer yes to all of these questions, do you think it's more likely you'd meet your personal and financial goals in the longer term?

Wealth Management Service

- Utilising the latest technology we can, for the first time, provide a truly consolidated facility for managing your whole financial portfolio in one place.
- Cutting through the complexity to understand your main concerns.
- Working closely with you to help you understand and organise your financial arrangements; to create, build and protect capital and achieve your goals.
- Maximising Tax Saving and Investment potential with a consistent and logical approach.
- A proactive, relationship based service that gives you more control and greater accessibility to your entire portfolio of assets.

Helping you achieve your goals

- We will work with you (and other trusted professionals) to create a Financial Plan. Developed specifically for your individual situation it will:
  - outline your financial position and needs;
  - set out your goals and explain the strategy to achieve them;
  - discuss risks and how to deal with them;
  - recommend investments to manage your money;
  - show how each investment will get you to your goals;
  - set out all costs clearly;
- We will review your Financial Plan on an agreed basis, to ensure you remain on track to meet your goals.

Helping you achieve your goals

- Your financial requirements and goals will change throughout your life
- We will take a long-term view of your needs, covering your working life, through to your retirement years

Life Stage	Your situation	Typical Needs
First rung on the ladder	Starting your career, meeting your partner, buying your first home, starting to plan for the future, travel	Saving for a mortgage deposit, start a pension, protect your income,
Moving up	Future focused, getting married, young family, pay off the mortgage, saving for your children's education, promotion, family holidays	Repay you mortgage faster, strategies for an exciting future, protect you income and assets, protect your families financial security
In your prime	Good income, low financial commitments, older children, redundancy, self employed, inheritance, invest in a holiday home or investment property	Increase your nest egg, make sure you are prepared for retirement
Changing Focus	Empty nester, children at university, children getting married, ageing relatives, redundancy, inheritance, holidays	Planning your retirement, ensure current lifestyle continues into retirement, work part time
Doing what you want to do	Retire, sell your business, take up a hobby or further education, travel, enjoy spending time with your grandchildren	Make your money last, protect your capital, maximise your income, estate planning.

The 6 stage f nancial planning process

Our structured process is designed to:

- Be applicable through all market conditions
- Streamline the services we provide

Step 1 – Initial Meeting

The start of the journey

- In the initial meeting we will discuss your goals and tell you about the Wealth Management Service.
- You should consider the following questions:
  - Where are you now?
  - Where do you want to be?
  - How do you get there?
  - How will it look when you get there?
  - What happens if you take no action?

Step 2 – Data Gathering

Gathering all the facts

- To enable us to build a your Financial Plan, we will need to understand all the relevant facts:
    - What is it that you're trying to achieve?
    - How do you feel about risk?
    - What types of investment do you have?
    - What tax wrappers you should be using?

Step 3 – Plan preparation

Leaving no question unanswered

- Using our expertise we will design your own Financial Plan to achieve your goals
- We will develop strategies within your Financial Plan to:
    - Provide you with a complete understanding of your situation
    - Help reduce your tax liabilities
    - Simplify your affairs
    - Protect your assets
    - Provide you with peace of mind

Step 4 – Present & Discuss your Financial Plan

Leaving no question unanswered

- We will present you with your detailed Financial Plan
- A jargon-free explanation will be provided
- You will have the opportunity to ask questions and provide feedback
- We will address any of your concerns

Step 5 – Implement the agreed Plan

Putting the Plan into practice

- Once agreed, the Financial Plan can be implemented
- We use leading edge technology that enables us to manage your entire portfolio regardless of where your investments are held
- We will construct a portfolio to help meet your goals

Step 6 – Regular review

Making sure you remain on track

- Each year we will review your plan to make sure you stay on track to meet your financial goals
- We will discuss:
  - Your circumstances – if they have changed
  - How your portfolio has performed
  - Whether we need to adapt your strategy

Wealth Management Service

Client Admin Research

Portfolio
Summary
Detail
Cash
Performance
Client Details

Portfolio - Summary

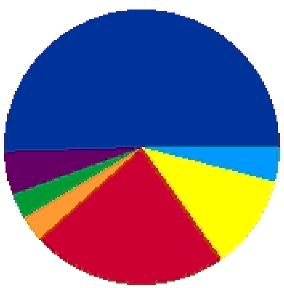
Jack Harris - WP1073371

As At: 09/03/2010 GO **Select view:** Wrap View

Investment Summary View Tax Wrapper Summary **Include Legacy:** Yes

Account Name: Jack Harris
Contact Name: Jack Harris
Adviser: Demo Advisor for BENTLEY
Account Type: Individual
Company: Bentley Grove

Email: jharris@pcworld.com
Home Phone: 01415558899
Work Phone: 015066332211
Mobile Phone: 07702852369



Asset	Current	Value
Investment Assets		
Cash	50.27%	£288,759.61
European Equities	4.60%	£26,427.19
Far Eastern Equities	3.03%	£17,432.20
Property	3.50%	£20,083.64
UK Equities	23.37%	£134,228.23
US Equities	11.45%	£65,785.52
Unclassified	3.77%	£21,672.04

What are the charges for this service?

- Initial consultation and explanation of our Wealth Management Service is offered at our expense
- Creation of your financial plan – typically between Fee only service based on size of portfolio – fully explained in our Fee Schedule
- Portfolios in the region of £100,000 to £500,000 will be charged an initial 3% of the value of the fund.
- Portfolios circa of £500,000 and above will be charged an initial 2.5% of the value of the fund.
- Ongoing reviews - maximum of 0.5% annually (of funds under management)
- Payment Promise – any other fees and rebates which we can negotiate with any third party will be rebated to your account.

Thinking of DIY?

- Do you have the time to do the research and paperwork yourself?
- Do you have the experience to make sound investment decisions?
- Can you be objective about your own situation?
- How would you keep up to date with changes to taxation and legislation that may impact upon your assets?
- Are you prepared to take on the risks and responsibility of planning your own financial future?

“You only have to do a few things right in your life so long as you don’t do too many things wrong”

Warren Buffet, American Investment entrepreneur