

# The Sterling Future Solution

A sound Financial Plan  
can add more to your net worth  
than a lifetime of work.



'In 30 years, we'll likely see that the 'dids' and 'did-nots' have become the 'haves' and 'have-nots.' That is, those who prepare for their rest-of-life will be prosperous and fulfilled during those years,'

Steps that we take in our 30s, 40s, and 50s will have a profound influence on our happiness, health and financial well-being in our 60s, 70s and 80s.

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***Sterling***  
***Independent Advisers***

## **What is the Sterling Future Solution?**

Our research has shown that dealing with the financial planning needs of individuals and small business, that there are 3 consistent requirements from a client adviser relationship. These are:-

1. Periodic summary and audit of your financial position, in which we document how your finances are performing against your own set bench mark. This immediately allows you to assess if your financial position has improved or deteriorated over the previous year.
2. The certainty that you will see the same person again at each meeting. To discuss your financial position and build a relationship with an adviser is a process that involves a large investment in time and trust, once that picture has been created, your personal adviser can often know more about an individual's finances than their wife or partner. Therefore unlike dealing with a bank or large faceless organisation you will always deal with your personal adviser, not a call centre in India or an account manager.
3. We provide financial advice, once our client's join one of the Sterling Future Solutions retainer programmes there is no necessity to transact; We can spend the time required advising you without the need for you to implement a commission paying product.

### ***Why do I need to pay a monthly retainer for financial advice when I can find out information from the internet?***

Today information overload is a problem, you can get anything from a credit card to corporate bonds on the web, however when you buy on an execution only service on the internet you have no advice, somebody once said that finance is like a jungle and it would be foolish to walk through the Amazon without a guide. Our job is to coach, guide and advise on the most suitable strategy, tailor made to your personal circumstances.

### ***Why not just call you up when I need you?***

The retainer program has been developed as a half way house for those that do not wish to pay an hourly rate for advice but do not wish to be caught in the other traditional method of paying for advice by commission only, as they feel the need to transact to pay for the time spent on their advice. By paying a retainer you get ongoing service and advice that cannot be provided on a commission only basis, however you know that you will not be presented with a bill at the end of our meeting. Any commissions generated are disclosed to you at the time and are retained by us to pay for the work done outside of the annual review and report.

### ***What do you do that makes you different from other advisers?***

We follow a tried and tested 6 stage process developed over years in the financial services industry, the steps are.

- Audit of your current arrangements.
- Setting of your objectives and priorities.
- Analysis and research.
- Reporting to you and discussing your options.
- Implementation of agreed strategy.
- Regular review and report.

# Menu of Services

The menu options under The Sterling Future Solutions scheme are:-

## 1: The Basic Programme (reactive)

This programme is entirely reactive. It is for clients who do not require ongoing service and do not wish to pay a regular retainer, but still want to know we are available should they need us.

The main features of this programme are:

- There are no monthly retainers or other regular fees.
- Work will only be undertaken at your request.
- Your file will only be updated when you have requested a service.
- A fee will need to be charged for updating your file before any work is commenced. This will also be agreed with you in advance and may be offset against commission earned.
- Fees will be agreed with you for each service prior to work commencing.

Above all else we seek to give loyalty and the best advice to our clients. In addition we wish to continue to offer a first class and improving service now and over the years ahead. We believe that it is in our mutual interest to strengthen and further enhance the relationship which we have and I hope you will share our views.

## 2: The Standard Programme (biennial review programme)

This programme is for clients who require an ongoing service.

The main features of this programme are:

- There is a monthly retainer payable by standing order. Where applicable and by mutual agreement this retainer can be covered by fund based commission on investments.
- Your file will be kept updated so that we can respond in a timely manner to your requests for service.
- There will be no additional fees for updating your file.
- You will receive a biennial review which includes
  - Pension valuation and analysis
  - Investment valuation and analysis
  - Mortgage review
  - Protection analysis
  - Budget planner
- Periodic Newsletter.
- Additional or mid-term reviews will be available at your request.

### **3: The Standard Plus Programme (annual review programme)**

This programme is for clients who require a more regular ongoing service.

The main features of this programme are:

- All those features of The Standard Programme, plus
- You will receive an annual review.

### **4: Masters Programme (proactive)**

This programme is a totally proactive, full financial planning service.

The main features of this programme are:

- All those features of The Standard plus programme, plus
- Proactive advice.

## **Important Notes**

On all options, fees will be agreed with you for each service prior to work commencing. You can choose how we are paid for mortgages: pay a fee, usually 0.5% of the loan, or we can accept commission from the lender.

Additionally we will keep your file under review and advise you when we feel you should consider any new opportunities that may arise for you. There will be no additional charge for drawing these opportunities to your attention, although there may be fees or commissions if you decide to act on any recommendations

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

The FSA does not regulate some forms of mortgages.