Sterling Scott Ltd.

Financial Adviser

Helping clients to achieve financial freedom and peace of mind.

Client Proposition

At Sterling Scott Ltd, we guide our clients on their financial journey through the various stages of their life. We do this by getting to know what they want out of life and what the financial requirements might be to achieve these goals. Such goals are rarely achieved by accident, more usually by design. We create a plan for their journey that anticipates and caters for key events along the way. We continue to work with them to review and refine their plan ensuring it remains relevant as circumstances change during their journey.

We never forget that every client is unique.

Who is Sterling Scott Ltd?

Sterling Scott was established in March 1999 by Neil Rosoman who has more than 35 years' experience within financial services, advising clients on products such as Investments, Pensions & Life Assurance. In 2010 Hayley Rosoman, Neil's daughter, joined the firm and now provides the majority of advice provided to our clients. The office is based in Cranleigh, a village outside Guildford, Surrey.

Sterling Scott Ltd best serves people who:

- Have little time and/or expertise to manage their financial affairs
- Are seeking expert financial advice and/or investment review
- Want help to formulate and maintain a clear financial plan and strategy to make the most of their hard-earned money
- Require advice on how to protect their families and assets against the adverse effects of a premature death or illness.
- Need a 'sounding board'
- Want the discipline of a regular review of their finances
- Are seeking a sense of control, peace of mind and financial freedom
- Are starting out on their journey of building up assets such as pensions and savings.
- Regard service and a trusted relationship as key to working with advisers of any sort.

Specialist Areas Include

- Investment Planning
- Retirement Planning
- Business & Family Protection
- Tax Planning*
- Estate Planning*
- Long term care

How we seek to add value for our clients

- Firstly, we will explain our service and how we are remunerated and then establish a working relationship with our clients.
- We then get to know our clients through an initial meeting, to discover their financial short and long-term goals and aspirations
- We will produce an initial analysis and report of their existing financial position.
- We will work together and agree a financial strategy with the aim of achieving their specific goals or aspirations.
- We will implement the agreed strategy on our client's behalf.
- We provide ongoing reviews to monitor if the strategy is still on target and implement any adjustments required to allow for changes in circumstances.
- We will also carry out Ad Hoc projects should issues arise outside the scope of our client's original strategy or our ongoing service agreement. We may need to make a charge to carry out this work. We will always agree the amount of the fee and confirm this in writing to our client's before we carry out any work.

* *The Financial Conduct Authority does not regulate Taxation & Trust advice*

Portfolio Management Service

Primarily focused on advising and reviewing investments under the control of Sterling Scott Ltd. to ensure their objectives and performance are maintained. To advise and implement any agreed adjustments required due to changes in circumstances.

This service includes:

Ongoing Meetings

- Annual review

Reporting

- Main review meeting and report on their existing plans and investments
- Portfolio valuations available online 24 hours a day
- Update on relevant market developments and how they impact on our clients.

Financial planning

- Adjustment to the investments within the portfolio to keep them in line with objectives and attitude to risk
- Ongoing monitoring of portfolios with re-balancing on an annual basis.

Contact

- Dedicated team of staff to answer calls and take action within 24 hours (Monday - Friday excluding Bank Holidays)
- Proactive contact if prompt action may be required between meetings
- Sounding board throughout the year.

Administration

- Client file retention and maintenance
- Forward relevant provider correspondence
- Document storage so clients do not have to do it themselves.

Transactional Service

This service is for clients who do not need or do not wish a regular service but may refer to us from time to time for specific financial matters. On these occasions a charge will be agreed for the specific work to be carried out.

- This service is primarily designed for clients who wish to set up protection plans where they feel there is no need for a regular service to review the plan.
- Occasionally, this can also incorporate investment products in some circumstances.
- Where investment products are concerned, clients must be aware, we will not be responsible for providing any ongoing service. Should this be required by the client at a later date, it can be arranged but will be subject to an advice or admin fee agreed beforehand.

What does this mean to our clients?

- Clear strategy and understanding of their personal and financial goals
- Everything is explained in plain English
- Increasing knowledge around financial matters to help increase their confidence regarding decisions they make
- One less thing to worry about
- Peace of mind and security for the family
- Trusted relationship
- A sounding board for reassurance and advice when it is needed most
- Time saving
- We handle most of the administration involved in arranging and reviewing your investments and financial products

Altogether we aim to offer clients Financial Peace of Mind and Real Value for Money

How are we paid for the value we deliver?

Quality must come at a price but should always be value for money. Every client is unique in respect of their circumstances, objectives, needs and wants from an advisory firm. As a result, it is important that we understand the scope of work required to cater for each person, business and family. We will then agree before any charge is incurred what it is they want and need, and what that will cost so they can make an informed decision as to the value for money they can expect and whether they want to engage us.

Here is a guide to the structure of our fees and charges

Initial Consultation - at our expense

A meeting to establish your objectives and explain how we work and whether we can work together will be held entirely at our expense. At the end of this meeting, we will agree what level of service will be provided to you and how you wish to proceed. Depending on the work required of us, we will agree a charging strategy and begin to work on your behalf.

Ongoing Service

The charge for ongoing service will usually be agreed and paid on a monthly basis using a standing order and will be assessed based on the type of service selected and the value of the portfolio and number of plans involved. Depending on the scale and complexity of the wealth and investments being administered, the frequency of review meetings and reports, our fee is typically between 0.60% and 1.00% a year of the value of the wealth upon which we advise.

Strategy and Recommendations

Our fee for creating a strategy and making specific recommendations to put their strategy into action will vary according to the complexity of issues to be addressed and will usually fall in the range between 1.5% and 3% of the value of the wealth upon which we are asked to advise. We will levy a fixed fee of £600 to cover the initial work and presentation of our initial general recommendations. Should our client agree to go ahead, we will present our detailed recommendation, and the remaining fee will be charged less the fixed fee already paid.

Implementation

The fee agreed for creating a client’s strategy will incorporate the cost of implementing any recommendations we are asked to arrange.

Detailed Analysis and Summary Report

In some cases, clients ask us to produce detailed analysis and summary reports for them outside our normal reviews. Depending on the complexity of the issues to be addressed, our fee is likely to range between £250 and £800.

A guide to the structure of our fees and charges (continued)

'Ad hoc' advice

Most advice relating to existing investments and financial plans are incorporated in the agreed ongoing service fee.

For advice on issues not covered by a service agreement, a separate project fee will be quoted and agreed before any work is undertaken or costs incurred.

Typical Examples of fees

- Pension Transfer Advice - 3% of the transfer amount subject to a minimum of £600.
- Annuity advice — up to 3% of the purchase value of the annuity subject to a minimum of £600.
- Life & other insurances — may be paid by commission from the chosen provider or an alternative fee quoted at the time
- New investments - Financial Planning & Wealth Management clients, up to 3% of the value of the investment.
- For Transactional clients - an additional review fee of 1% subject to a minimum of £600 will also be levied. An administration fee to cover the cost of updating a client record prior to a review meeting to be typically between £50 and £200.
- In most cases, our fees, both initial and ongoing, can be deducted from the investments we arrange for clients. A detailed breakdown of our costs of service can be found in our client agreement.

We constantly re-evaluate the costs and benefits of the service provided to ensure clients receive "value for money".

Contact us at:

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What do our existing clients think of our service?

Here are just a few of their comments:

"I have been using the services of Sterling Scott regarding my financial investments for a number of years, firstly with Neil and nowadays with Hayley. I have always felt totally assured with their advice and knowledge and I've always felt that they have always had my best interests at heart!" *Derek L*

"We have worked with Neil and Hayley Rosoman for the last 10 years. In that time, we have valued their knowledge and expertise, and our investments have grown ahead of the market as a result. They always work collaboratively with us, ensuring that they understand our needs and objectives and fitting their proposals to our situation. Above all, we trust their insight and judgement." *Derek S and Ruth B*

"A real delight to be with and very helpful and kind." *Annette C*

"Always grateful for all your work you do for me. I'm also so pleased we can work together with my pot of money, it makes me feel so much better as I already know and trust you."

Clare B

"I have always found Sterling Scott helpful, giving clear and comprehensive advice with regular updates. I am very happy to put my investments in their hands and have always found them responsive to any queries or questions I have had. Overall v satisfied with the service and feel confident in their expertise." *Sarah W*

"For several decades I have been very a happy client of Sterling Scott. I have found them to be completely reliable and trustworthy. They are able to understand my needs and give me a good personalised advice. In so many ways the financial world can be a risky place for the non-expert. Even taking advice of a large company can be an unhappy experience! Like me, you will find that using Sterling Scott will be a good call. Recommend."

Dr Andrew M

"Many years ago Neil started providing financial invaluable advice to me and my then husband. He always explained everything brilliantly. Two years ago I moved house and became financially stable. Without hesitation I contacted Sterling Scott for investment advice. Hayley has taken me under her wing, explaining everything to the final detail. She, like Neil, offers advice and helps guide me through the processes. The supporting staff are friendly and accommodating and complete the professional picture - I highly recommend Sterling Scott."

Sarah P.