

Security, freedom, control

Innovative financial management from **Sterling McCall**



Independent Financial Advice without the nonsense

We are an innovative, vibrant and dedicated company offering jargon free Independent Financial Advice to help you manage your money and plan for your future effectively.



Services at a glance

Advice for business

Advice for individuals

Pensions

Discretionary Fund Managed (DFM) Investments

Life assurance

Health insurance

Income protection

Mortgages*

*Your home may be repossessed if you do not keep up repayments on your mortgage. The cost of advice is normally 1% of the loan value.

Benefits at a glance

A model built on compliance with the Retail Distribution Review (RDR)

Fast and professional service

Vibrant and dedicated people

Innovative products

Unique relationship with business partners

Take control of your investments with Sterling McCall Wealth Management

Jargon free advice tailored to your needs is at the heart of our service. We are friendly, innovative and accessible with simple goals - to give advice and guidance for all your financial needs and offer industry leading products that put you in control of your investments.

We consider our approach to financial planning to be innovative and beneficial with the products we can facilitate access to and the services we offer.

We have been involved in an extensive financial market review to determine the best offering for our clients. We considered the make-up of financial products and the optimum way to deliver each component part. One of the results of this brand new perspective of financial management is to utilise the many ways to build a well managed investment portfolio.

As well as these leading industry investment products our expertise also includes the more traditional services and tools you'd expect from a full service IFA including life assurance, health insurance, income protection, investments and mortgages.

We believe in a constant client review process. Our approach is to stay in touch and give you constant reviews throughout the life of your investments to ensure that they stay in line with your needs or make revisions to reflect any changes in your circumstances.

We will give you control over your money, with precise charges and exact information as to the value of your funds.

With us there are no surprises, what you see is what you get.

“The financial services landscape is evolving. Clients deserve more transparency and better products. We are leading the way in servicing this change.”

Steve Moseley

Founder and Director, Sterling McCall Wealth Management

The investment process made simple

We have worked with respected industry professionals and clients to develop a simple investment process which gives access to the power of the markets in a way that suits your individual goals for the future. It is structured in four easy to understand steps and is underpinned by ongoing client support right through the lifetime of your investments.



1. Tell us about yourself

The **fact find** is a formal way of gaining a true picture of your **current financial situation** and establishing your **future financial objectives** along with your **tolerance to risk and volatility** in the investment world. This information forms the basis of the recommendations we make and helps us determine the most suitable investment to achieve your goals.

2. Choose a Tax Wrapper suited to what you want to achieve

I want to protect my family

I want to invest my inheritance

These provide tax breaks that an investor can 'wrap' around their investment, so that they are sheltered from paying some or all tax on it. The most common tax wrappers are **ISAs and Pensions** and we will advise you on the most efficient, appropriate and cost effective tax wrapper for your needs.

I want to save for my retirement

I want to save for my children's education

3. Assess your tolerance to risk

We know the value of investments can go down as well as up, and that there is a **link between risk and potential returns**. We make sure that any investment we recommend matches your feelings & preferences in relation to future investment risk and potential return, with the ultimate goal of meeting your future financial needs.

4. Build your fund portfolios

Once you have suitable tax wrappers and established your attitude to risk you select the **fund portfolios** for your investments. We have **three different investment models** and a **range of risk weighted portfolios** that are designed to perform with specific objectives and can be blended to produce a portfolio that best meets your attitude to risk, reward and investment criteria.

Our investment models

This is the way you choose to have your money managed. We use three investment models - our own innovative Discretionary Fund Management as well as two traditional types of asset allocation.



Discretionary Fund Management (DFM)

Benefits of Discretionary Fund Management

- Active day to day management
- Quickly react to movements in the market
- Minimum investment as low as £1,000
- Fees from just 1.7% of fund value

We are one of the first to market with an innovative way of managing investments previously only available to wealthier individuals. It brings greater potential returns and lower charges within reach of clients.

Discretionary Fund Management is when you give a fund manager permission to actively manage your investments on a day to day basis to achieve previously identified goals based upon your attitude to risk.

Traditionally when you invest in a fund, unless you're spending time watching the markets yourself, you'll only get an idea of how your fund is performing maybe once a year when you receive your statement. By then a fund value may have dropped and as a consequence the value of your investment. Even if you did want to make a change you would have to notify your IFA who then instructs the fund manager. This can take several days or even weeks and by this time it may be too late.

DFM allows your fund manager to react quickly to the markets, taking advantage of volatility to make gains within your risk category, as well as mitigating losses.

This is possible because you've already given your manager permission to act on your behalf so there's no need for lengthy delays with requests and instructions. The manager actively manages your investment for you, balancing your portfolio regularly to ensure it represents your attitude to risk.

DFM isn't new. What is new is the level of investment you need to take advantage of it. DFM has previously only been available to high net worth individuals. Now, here at Sterling McCall Wealth Management we can offer it to everyone with a low minimum investment!

And it's not as expensive as you might think. Under traditional investment methods you could be charged anything up to 3.5% of your fund value. DFM with us costs a maximum of 0.75% annual management charge excluding the Total Expense Ratio (TER). Ask your IFA for more details.

Discretionary Fund Management may not suit your individual circumstances. Please contact us to discuss your requirements.

Multi Manager Fund Asset Allocation

Benefits of Multi Manager Fund Asset Allocation

- Active asset allocation manager
- Spread of asset classes
- Minimum investment £1,000
- Fees from 2% of fund value depending on investment amount

Multi-manager is about spreading your money across multiple fund managers, rather than entrusting one individual or fund management company to look after your money.

In broad terms, the professionals (fund managers) pool clients' money together so they can access products and asset classes that in the past have been restricted to wealthy or institutional investors.

They are designed to be held for the medium to long term (usually five to ten years), have no fixed maturity date and are ISA-ready for tax-efficient investing.

Advisor Asset Allocation

Benefits of Advisor Asset Allocation

- Advisor input
- Spread of asset classes
- Minimum investment £1,000
- Fees from 2% of fund value depending on investment amount

It is widely agreed that asset allocation accounts for a large part of the variability in the return on a typical investor's portfolio. This is especially true if the overall portfolio is invested in multiple funds, each including a number of securities.

Asset allocation is generally defined as the allocation of an investor's portfolio among a number of "major" asset classes. Clearly such a generalisation cannot be made operational without defining such classes.

Once a set of asset classes has been defined, it is important to determine the exposures of each component of an investor's overall portfolio to movements in their returns. Such information can be aggregated to determine the investor's overall effective asset mix. If it does not conform to the desired mix, appropriate alterations can then be made.

Fund management without boundaries

Building a flexible and diverse fund portfolio ensures your money is spread across a variety of different asset classes and helps to achieve increased investment returns.



Benefits at a glance

Flexible fund management

A comprehensive range of risk weighted portfolios

Ethical funds

Ongoing advisor support

You have already made some important choices in helping us to manage your financial future.

You have told us about yourself and what your financial goals are and we have discussed your attitude towards risk and reward.

We have recommended an efficient and cost effective tax wrapper most appropriate for your needs so that your investments are sheltered from paying some or all tax on it.

We have discussed and chosen the most appropriate way for your investments to be managed.

Now it's the interesting bit - building your fund portfolio.

We have a range of risk weighted portfolios that are designed to perform with specific objectives and can be blended to produce a portfolio that best meets your attitude to risk, reward and investment criteria.

Whilst your fact find and attitude to risk provide us with an accurate guide to how your investments might be planned, the beauty of our fund portfolio products is their flexibility, for instance you might feel that you are able to accept higher risk for potentially greater rewards or you might feel you would prefer to invest in ethical funds... it's your money and you need to feel that we are considering funds that best reflect your goals, aspirations and outlook.

Our advisor will explain the possible impact of fluctuations in market volatility over time on the potential returns on your investment and make sure you are completely comfortable with the way your money is invested and managed.

"It's vital that clients understand the impact that risk and market volatility has on the value of their portfolio through time. This has been an important consideration whilst developing our proposition"

Steve Moseley

Founder and Director, Sterling McCall Wealth Management

Your money and your future - well looked after.

We are confident that our relationship will be a long and successful one and throughout the life of the investment your money is in the hands of top industry professionals who will be using all their expertise and knowledge to keep your investments on track to achieve your goals.

We are always on hand to offer advice and guidance, and we will meet up with you for an annual review to explain your position, make sure you are happy and advise on any changes that may affect your strategy.

Our partners

We have forged partnerships with some of the most innovative businesses in the market who bring their invaluable financial research, investment and analysis tools.

Our tax wrappers are provided through:

RSM Tenon

RSM Tenon offer intelligent solutions to a national client base that ranges from individuals and entrepreneurially led owner managed businesses, to large corporations and public sector organisations.

RSM Tenon provide our Aureus SIPP.

www.rsmtenon.com



Established in 1971, Pointon York are an independent company specialising in providing self invested personal pensions (SIPPs).

Pointon York provide our Aureus Corporate SIPP.

www.pointonyork.co.uk



Based in the Isle of Man, IOMA Group are a niche wealth manager with proven track record in innovative solutions that deliver good results and mitigate risk.

IOMA provide our Aureus Offshore Bond.

www.ioma.co.im



Præmium is a portfolio administration specialist, offering a range of web-based services to the financial services industry. SMARTfund Administration Limited is a wholly owned subsidiary of Præmium Limited, a company incorporated in Australia and listed on the Australian Stock Exchange.

SMARTfund provide our Aureus ISA.

www.smartfund.co.uk

Our Discretionary Fund Management is provided through:



Provided by Præmium, the Discretionary Platform Service (dps) provides Advisors and Wealth Managers with an online platform on which they can provide a transparent end-to-end discretionary investment management solution for their clients.

www.praemium.co.uk



NewscapE Capital Group is a London-based asset management firm that develops best-in-class investment products and advisory services for financial intermediaries and institutional investors.

NewscapE provide our Low Risk, Tactical Risk, Growth and Income portfolios.

www.newscapEgroup.com

KING&SHAXSON

Founded in 1866 as a Discount House, King & Shaxson has evolved into a specialist investment firm focused on securities dealing, asset management and treasury consultancy.

King & Shaxson provide our Ethical portfolio.

www.kingandshaxson.com



SCM PRIVATE

SCM Private is a specialist investment management company offering investors an actively passive management solution that combines Exchange Traded Funds (ETFs) - providing robust performance at much lower costs.

SCM Private provide our Actively Passive portfolios.

www.scmprivate.com

Our Asset Allocation Fund Management is provided through:



Established in 1825, Standard Life is a leading provider of long term savings and investments to over 6 million customers worldwide.

Standard Life provide our Asset Allocation platform and portfolios.

www.standardlife.com

How we all fit together

Discretionary Fund Managed platform



Discretionary Fund Manager
Access to manage your DFM portfolios



KING&SHAXSON

Multi Manager Fund Asset Allocation and Advisor Asset Allocation platforms



Asset Allocation Fund Manager
Access to manage your fund portfolios



Sterling McCall Wealth Management LLP offer products from the whole market which incorporate the examples shown above.

Your money - it matters to you, and that matters to us

Talk to us today
0844 871 8409



Sterling McCall Wealth Management Limited Liability Partnership is an appointed representative of County Life and Pensions Limited, which is authorised and regulated by the Financial Services Authority.

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