

Sterling Scott Ltd

F I N A N C I A L A D V I S O R

Helping clients to achieve financial freedom and peace of mind.

Client Proposition

At Sterling Scott Ltd, we guide 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 keep working with them to review and refine their plan ensuring it remains relevant as circumstances arise during their journey.

We never forget that every individual client and business is unique.

Who is Sterling Scott Ltd?

Sterling Scott was established in March 1999 by Neil Rosoman who has more than 27 years experience within financial services advising client's on products such as Investments, Pensions & Life Assurance. 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
- 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
- Regard service and a trusted relationship as key to working with advisers of any sort.

Specialist Areas Include

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

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

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 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.

Portfolio Management Service

Primarily focussed on reviewing and advising on 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 (Mon-Fri excludes 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.

However, we will not provide any ongoing service other than:

- Any investment products we arrange will be handled in line with Sterling Scott Ltd's core Investment Strategy
- Any queries will be answered within 48 hours but may be subject to an advice or admin fee.

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 0.50% 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 that strategy into action will vary according to the complexity of issues to be addressed. It will usually fall in the range between 1.5% & 3% of the value of the wealth upon which we are asked to advise. The fee is only payable if the recommendations we make are accepted.

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. Depending on the depth, breadth and 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 'ad hoc' fees

- Pension Transfer Advice - 3% of the transfer amount subject to a minimum of £500.
- Annuity advice – minimum of £300 up to 3% of the purchase value.
- Life & other insurances – may be paid by commission paid by providers or an alternative fee quoted at the time
- New investments - Financial Planning & Wealth Management clients, 1 - 3% of the value of the investment.
- For Transactional clients - an additional review fee of 1% subject to a minimum of £300 will also be levied for transactional clients. An administration fee to cover the cost of updating their records to be able to advise them typically between £50 and £200.

In most cases, our fees 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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Registered No. 09633271

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Regency House
61A Walton Street
Tadworth
Surrey KT20 7RZ

What do our existing clients think of our service?

Here are just a few of their comments

“ He doesn't drink, laughs at his own jokes, and supports a sad footie team. He purports to know about rugby but only really understands if England are winning (and like most England supporters has not realised the game is about tries. Yet he is bloody good at his work and yes, I would recommend him! ”

“ Neil Rosoman has advised me and my family with regards to our growing financial needs for the last nine years. In that time, we have moved house, changed mortgages, had a child and moved jobs. ”

“ Neil's advice and ranges of service has always been nothing less than thoroughly well judged, unbiased, forward thinking and affordable. I fully appreciate the guidance he provides and I would never consider looking elsewhere as I am convinced of the quality I receive from him. This has the huge benefit of giving both myself and my family real confidence and re-assurance for all our future needs. ”

“ I have no hesitation in recommending Neil to friends and family, and indeed have done on quite a few occasions over past years. I think hearing about his ever reducing handicap is a small price to pay for such great advice and service. Please don't retire before I do Neil, how would I cope! ”

“ I have known Neil for over 25 years, initially as a colleague, and for the last 20 years, as my Financial Adviser. His advice has always been unbiased, trustworthy and above all, in my best interest. He remains calm and patient with me, and is completely thorough in the way he deals with my finances, pension and policies, despite my complete lack of understanding of the complexities of the pension world, and also despite my terrible habit of forgetting to fill in or return forms to him. ”

“ We have had the pleasure of working with Neil Rosoman for over 20 years now, both from a company and a personal perspective, and have always found his presentation easy to follow and extremely informative. It is always a pleasure to sit and discuss our investment and pension plans with Neil, and we feel he presents the pros and cons of each type of investment with great clarity and endless patience. His information and advice has always been measured and sound and he is diligent and thorough in his follow up on every occasion. We would have no hesitation in recommending his services most highly to other clients. ”