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reach your  
destination

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WREN  
STERLING



# Welcome to Wren Sterling

When you're making important decisions about your finances, you want to know you're making the right decisions for your personal circumstances, both now and in the long term.

Rest assured you're in safe hands with Wren Sterling. Our technical expertise, breadth of experience and ongoing commitment means we'll keep you on course to achieve your financial goals and enjoy the life you have planned.

I'm personally committed to making sure the promises we make to all of our clients at the start of our journey together, are fully reflected in the service you receive. So I welcome feedback with the aim of continually improving the service we offer.

A handwritten signature in blue ink, which appears to read 'Ian Darby'. The signature is fluid and cursive.

Ian Darby  
Executive Chairman  
Wren Sterling  
[ian.darby@wrensterling.com](mailto:ian.darby@wrensterling.com)

## Our client commitment

Wren Sterling helps you navigate life's financial journey. We listen to your hopes and aspirations, we work to understand your current circumstances and any concerns that you may have, and we work with you to establish your priorities. We take time to ensure you fully understand your options so you can make informed and confident decisions, and then we carefully plan in line with your long term financial goals. By providing uncompromised financial advice throughout, we keep you on course to achieve your goals, protect you and your loved ones from life's financial shocks, and leave the legacy you've worked hard to create.

# Who we are

**Wren Sterling is a nationwide firm of independent financial advisers.**

We specialise in all aspects of investments, protection, retirement and inheritance tax planning. This allows us to see the whole picture and ensure every aspect of our advice works towards your personal financial goals.

We're fiercely proud of our independent status. Our independence allows us to recommend products from right across the market, giving you the greatest choice, whilst ensuring our advice is truly independent and always in your best interest.

Our advisers include some of the most experienced and capable professionals working in financial planning. They are supported by a team of qualified paraplanners and administrators based in seven offices across the UK, with our Nottingham office also hosting our central telephone-based advice service.

We are committed to developing long-standing client relationships that span generations allowing us to help you achieve your and your family's lifetime financial goals.

## Our values

Our values are the foundations of our business. They dictate how we do business, how we approach our clients, partners and colleagues and the way we deliver our financial advice.

### Uncompromised

Uncompromised sums up the way we work and our dedication to getting the very best outcomes for you. Our advice is independent, so nothing comes between us and recommending the right solutions for our clients to meet their financial goals.

### Approachable

Regular contact benefits everybody. It helps build your financial knowledge and deepens our understanding of your personal circumstances, because the greater our understanding, the more finely tuned our advice will be.

### Clarity

We make sure you are clear on your financial situation and options so that you feel in control. We communicate using plain English and take our time to explain our recommendations with clarity.

### Genuine

We know open and honest dialogue is crucial to successful client/adviser relationships, so we'll always talk frankly with you about your financial goals.

# All about us

## A nationwide financial planning business

Our national reach means that we can service our clients wherever they live in the country. All of our advisers are highly trained and fully qualified. They undergo the same rigorous training and competency programme to ensure they deliver consistently high standards of advice and service. Our advisers are supported locally by highly experienced paraplanners, compliance and client service teams.

## Building your financial knowledge

We're committed to helping you build your financial knowledge so that you can make confident choices about your finances. We will regularly review your financial plan and always explain any recommendations we make. We'll keep you informed with our regular updates, which include our Budget and Autumn Statement reactions and send you a copy of Money Matters, our flagship magazine.

## We search right across the market

Our advice is wholly independent. We're not owned by a parent company that might steer our advice, nor are we tied to particular providers.

Our advisers are free to search the whole of the market to ensure that they are recommending solutions that are right for you and reflect your unique financial circumstances and goals.

## A guiding hand

Your circumstances, needs, challenges and aspirations change as you go through life. Your financial plans need to reflect these changes so our advisers regularly review and update your financial plans with you.

## Transparent costs - no surprises

It is very important to us that you fully understand the work we agree to do for you and the associated costs. So all our charges are disclosed and agreed with you in advance of starting any work or incurring any costs.

## Authorised by the Financial Conduct Authority

Wren Sterling is authorised and regulated by the Financial Conduct Authority so you can be certain we are working to industry standards at all times. This also means that you are covered by the Financial Ombudsman Service and Financial Service Compensation Scheme at all times.

# What our clients say

“

*I've used Wren Sterling for several years now for my personal financial planning arrangements. As an accountant and business adviser I find Wren Sterling's professional knowledge invaluable and a strong value-add for my clients as well. They're highly professional and, refreshingly, they're nice people to deal with.*

Tom Smith  
Southampton

*This is the first time I've used a financial adviser and I have to say that the way Wren Sterling takes you through the planning process allows you to have real confidence in your decisions and feel fully in control of your financial future - it's really quite an empowering experience.*

Gráinne Leyton-Smith  
Cumbria

”



# How we can help you

## Investment planning

We are investment specialists and financial planning experts. With access to the whole of the market we can ensure that we select the right, long term investments to deliver against your investment strategy and ultimately your financial plan. We seek to maximise growth but minimise risk by spreading risk through diversification. We will discuss our recommendations fully with you before implementing your plan, and will monitor your investments, providing regular progress reports.

## Planning for your retirement

We're all living longer so there's more of life to enjoy, but this means we should start to plan for retirement earlier. The retirement landscape is constantly changing, so it's important you understand current and planned changes and what they mean for you as you move towards retirement.

We ensure we understand your circumstances and motivations so we can steer you through the increasingly complex world of retirement to achieve your retirement goals.

## Post retirement and later life planning

Throughout our working lives we accumulate wealth but once in retirement our financial needs change. We can work with you to make the most of your wealth, generate income and provide for these changes. We will help you consider the implications of the loss of a spouse or partner, or a deterioration in your own physical or mental health.

And finally, as more estates get drawn into inheritance tax we can advise on the best way to pass wealth on to the next generation.

## Passing on wealth

In an era of unprecedented property prices and soaring education costs, passing on wealth, either during life or on death to the younger generations is a key objective for many people.

Working alongside your solicitor and accountant we will ensure the correct Will, Trust and Powers of Attorney are in place to meet your needs. In addition, we have considerable experience in the specialist world of advising on Trust Investment.

## Family financial planning & protection

We all want the very best for our family throughout their lives, but we need to plan to achieve it. We can structure your finances to meet your family's needs whether it's providing income, paying for university, or providing a tax-efficient legacy in later life.

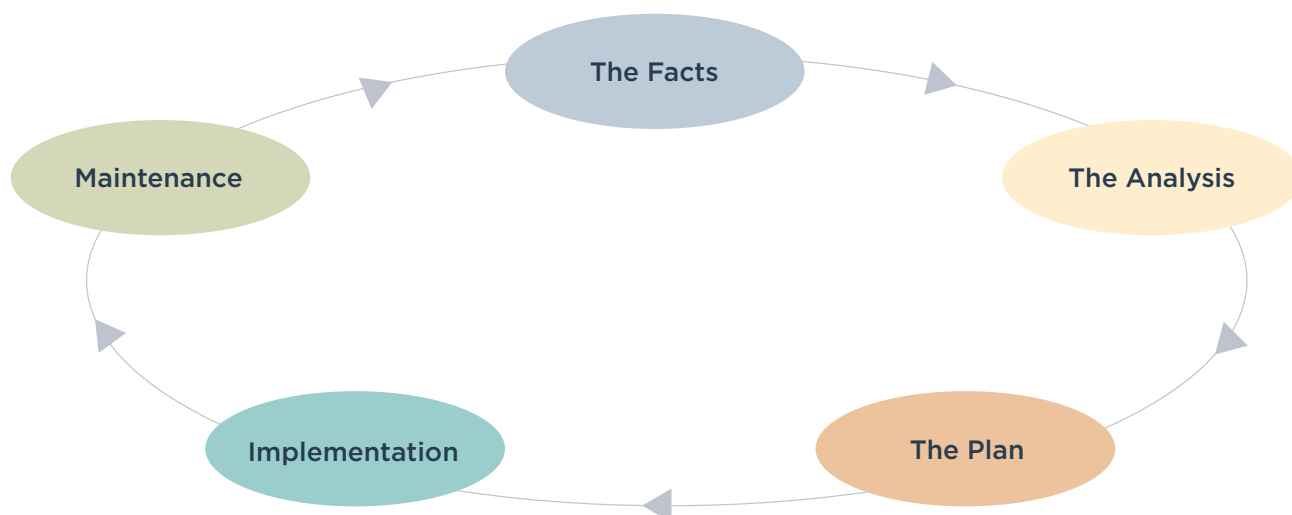
We can ensure that should the unexpected happen you can still remain on target to achieve your goals, and have the resources to deal with unforeseen changes in your life.

## Corporate and director financial planning

Many of our clients are also company directors and require advice on corporate financial planning. Each of our private client advisers works closely with a corporate adviser, so if your business needs advice, we can provide that too. We also work with directors of SMEs where the need for personal advice is inextricably linked to the need for corporate advice.

# Creating your financial plan

We believe it's important that at all times you fully understand the process you're going through and the options you have. This enables you to make confident and informed decisions as we help you plan for your future.



## The Facts

During our first meeting we listen very carefully. We need to understand your current financial circumstances fully, your lifestage, your hopes and financial aspirations. Similarly, we need to understand any concerns or potential barriers you may have, such as restrictions you may wish to place on the types of investments you will consider. We capture all of this in our factfind which allows us to identify your priorities, financial objectives and forms the basis of our analysis, planning and eventual recommendations to you.

## The Analysis

First we build an understanding of your current financial position. We look at your tax status, state pension projections, investments, mortgages, loans and any other existing pension arrangements. For complex and detailed analysis where appropriate; we will provide a lifetime cash flow analysis. This allows us to illustrate the money you have and given your objectives, project how much money you will need in the future. Then we look at the options available to meet your objectives and agree which to implement.

## The Plan

Building your plan involves researching the right solutions from across the market and the right

investment strategy for you. We take into account your personal risk level, any restrictions you may have requested, and work to minimise the risk of investing given the level of return required. You will be able to see how our recommendations come together to deliver your financial objectives.

You remain very much in the driving seat. It is your decision whether or not you act on our recommendations, and if you do, the timing around taking action.

## Implementation

Should you decide to go ahead with your plan, we will help you collate any documentation required, and bring all relevant application forms and documents to you for signing. Thereafter we will set up the investments, plans and policies according to our recommendation.

## Maintenance

Life will always present opportunities and challenges. As the financial and legislative landscape changes and your own circumstances change too, we're always on hand, not least in your regular planning meeting, to discuss and adjust your plan to keep you on track to achieve your financial goals.





# Our investment approach

Understanding the process involved in creating your plan is important, but the real value lies in what it delivers to you. Our investment approach is key in delivering that value.

The Wren Sterling Investment Committee is chaired by an impartial external industry specialist and supported by independent research consultants. It plays a vital role in reviewing our extensive investment research, monitoring developments in the global investment markets, advances in financial planning solutions, and interpreting how these might impact our clients. All of this is critical to ensure we deliver the best possible independent advice to our clients.

The committee's role is to constantly monitor and review the available investment solutions in accordance with our criteria that focuses on performance, risk and investment strategies undertaken. Those that meet our criteria, are then put forward to our advisers for selection as our 'core investment solutions'. These solutions represent a broad choice and give the advisers real flexibility when creating and delivering your investment strategy, whilst ensuring implementation is in the most tax efficient manner.

## Our investment principles

### **Developing your understanding to drive informed and confident decision making**

It is very important we work together to ascertain your investment objectives and select the right investments for your financial plan. We will explain for example, how to avoid taking undue risk, why to avoid being drawn into purchasing 'flavour of the month' investments or indeed investments with short term performance and finally, how to reduce the impact of market timing.

### **Investing for the long term**

We believe investing over the long term is key to successfully achieving your investment objectives and ultimately your financial goals. However it's important to apply discipline over the long term too. We will help you avoid the pitfalls of impulsive and emotional decisions, increasing the likelihood of a greater return. Investing in the long term also helps to smooth the ups and downs of the market.

### **Minimising cost – vital for long term investment success**

Any investment returns received are reduced by any fees, transaction costs, and taxes. Our aim is to put strategies in place which minimise these costs and provide greater opportunity to increase investment returns over time.

### **Diversification to reduce risk**

Selecting the right mix and relative proportion of each asset class such as cash, fixed interest, property and equities for an investment portfolio is critically important. Each asset class attracts a different level of risk with cash typically the safest and equities carrying the most risk. Well positioned asset allocation allows you to capture more of the potential investment return. Diversification (the principle of not having "all of your eggs in one basket") reduces the overall risk by holding a wide range of investments, limiting your dependence for growth on any one company, property or asset class.

### **Weighing 'shortfall' risk against 'market risk'**

'Shortfall risk' is the possibility that a portfolio may fail to meet its objectives. Our process of setting your financial goals, creating a plan and investment strategy, regularly reviewing performance and re-balancing as required, keeps you on track to deliver your financial plan.

'Market risk' is the possibility that returns may fluctuate. It's important to accept the level of risk that comes with market changes, and accept that short term declines may occur when working towards your long term goals. We work closely with you at outset and at our regular financial planning meetings, to assess what is an acceptable risk to you, what is your capacity to take risks and to ensure we always work within your personal risk parameters.

# The Distinct Service

Our advice is truly independent and always in the best interest of our clients. Our Distinct Service provides you with a financial adviser who will meet with you in person and work with you over time to manage your financial objectives.

In your first meeting your adviser will assess your needs to ensure that we fully understand your circumstances, financial objectives, the level of risk that is acceptable to you, and any restrictions you wish to place on the type of investments or policies you will consider. Only then, when we know we can make recommendations that are entirely suited to your needs and objectives, will we do so. We're very comfortable liaising with your accountant and solicitor so that we can dovetail all professional advice. We will provide all your documentation in a clear and concise manner, without jargon and with a full, detailed explanation.

## Your regular planning meeting includes:

Your planning meeting is an opportunity to look back and review how our recommendations are delivering against your financial goals. More importantly however, it's an opportunity to look forward, to recognise any changes in your circumstances and objectives, and to seize any new opportunities so that your plan can be adjusted keeping you on track to achieve your financial goals.

### Update

It is important to establish if anything has changed since our last meeting that might affect your plan.

Your update: This is your opportunity to update your adviser on any changes in your personal circumstances, the level of risk you now find acceptable and any changes in your objectives that might affect your existing financial plans.

Our update: This is our opportunity to update you on any key legislative or financial developments that could affect you.

### Review

- If your update delivers the need for new goals, these will be agreed and your plan adjusted.
- If your update does not affect your plan, we will review our progress against your existing goals.
- Investment portfolio performance analysis.
- Review of investment portfolio asset allocation.

### Adjusting your plan

The review and both updates are then used to adjust your financial plan where relevant. This may include:

- Adjustment of your risk profile as required
- Rebalancing your investment portfolio to spread risk via diversification, and look outward at new investment opportunities
- Planning for new protection requirements
- Addressing inheritance planning.

### Keeping you informed

Wren Sterling will send you Money Matters twice a year. This is our client magazine that covers topical financial stories with our commentary, and any related areas of interest such as property and legal issues that might be relevant. You will also receive our regular financial updates, Budget and Autumn Statement commentary and summary reports.



## Where we are

We have a national footprint with 7 offices across the UK.

If you already have a Wren Sterling adviser, please continue to contact them. For new enquiries, please contact:

- Glasgow 📞 0141 341 5240
- Halifax 📞 0333 043 8900
- Nottingham 📞 0115 908 2500
- Warwick 📞 0333 043 9001
- Grantham 📞 01476 560 662
- London 📞 0370 1432 100
- Weybridge 📞 01932 481069



## Contact us

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