



Financial Planning

WWW.WRENSTERLING.COM



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.

Wren Sterling disentangles complex financial problems for our clients. The most satisfying feedback we receive is when a client says they have gained peace of mind and clarity of direction through the financial advice they've received.

I'm committed to making sure the promises we make to all 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 black ink that reads "Ian Halley".

Ian Halley
Chief Executive Officer
Wren Sterling
ian.halley@wrensterling.com

Over **13,000** clients nationwide

£3 billion in assets
under advice

Trusted to advise some of the UK's
largest **FTSE 100** companies

Close relationships with the UK's
leading investment managers and
insurance providers

Financial advice partner of **11** UK
Building Societies

80 advisers nationwide with
research and administration support

Who We Are

Wren Sterling is a nationwide firm of independent financial advisers.

We're financial planners, which encompasses much more than simply recommending investments. This means we look holistically at your whole situation. We plan your finances to achieve your long term goals, incorporating tax planning, protection and regular reviews to ensure your plans are still right for you in your unique situation.

Our independence allows us to recommend products from right across the market, giving you the greatest choice, whilst ensuring our advice is independent from any one provider.

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 advisers include some of the most experienced and capable professionals working in financial planning. They are supported by a team of qualified researchers and administrators based in eight offices across the UK. Our Connect team which provides our telephone and online advice service is based in our central Nottingham office.

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.



The Benefits of Being a Wren Sterling Client

A nationwide financial planning business

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 researchers, compliance and client service teams.

We're happy to liaise with your accountant or solicitor, to provide seamless professional advice.

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 Spring Statement reactions and send you a copy of Money Matters, our flagship magazine.

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 writing 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

“Tim’s positive approach and personality gave us confidence from the start. We value truly independent advice and we are confident Tim’s recommendations are made without any restriction as to course of action or product etc.

Tim is always available and responsive to telephone messages and email. We meet regularly and there is no feeling of not of being properly supported - something that is important as we grow older!

Nigel Franks
London

Over the past few months I have been working with Allan to consolidate various pensions from my previous employers in to one good quality pension provider.

Allan explained the process very clearly, step by step. This gave me a good understanding of the costs, investment risks and benefits. I now have a much simplified pension portfolio that has allowed me to plan my retirement, confident that I will be financially secure.

I look forward to working with him and Wren Sterling for many years to come.

Robert Surgener
Glasgow

”

Our Services

Investment planning

We are financial planning experts and we partner with investment specialists. With access to the whole of the market we can select the most appropriate long term investments designed 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 most appropriate 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 younger generations is a key objective for many people.

Your financial adviser works alongside your solicitor and accountant to ensure the correct Will, Trust and Powers of Attorney are in place. In addition, we have considerable experience in the specialist world of advising on Trust Investments.

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 in line with your financial objectives, whether to provide an income, pay for university, or provide a tax-efficient legacy in later life.

Protection can help should the unexpected happen. You and your family can remain on course to achieve your financial goals.

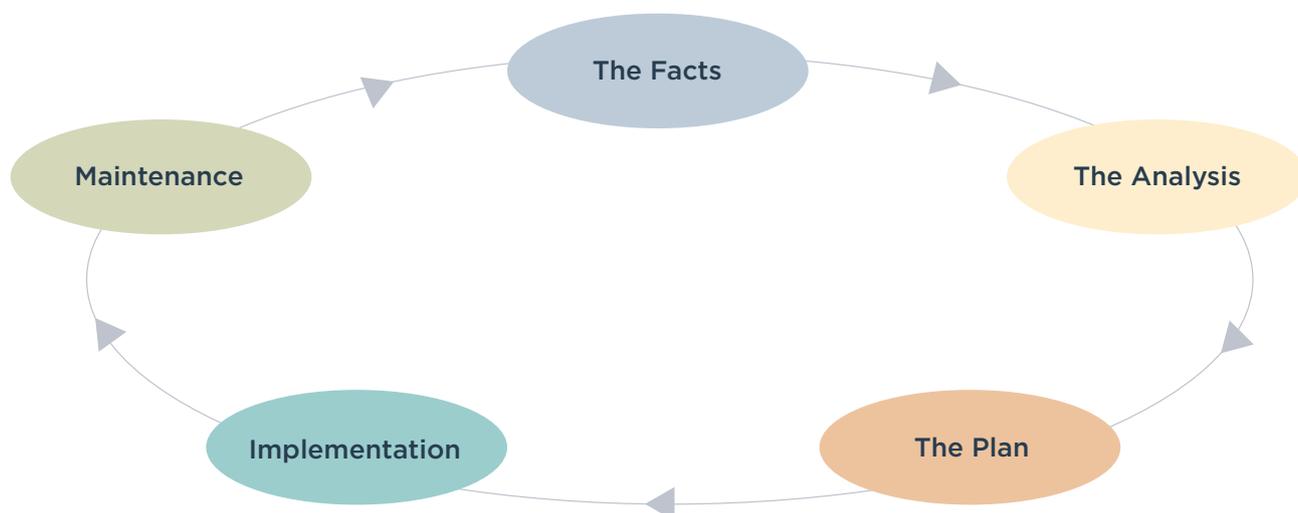
Corporate and director financial planning

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 businesses where the need for personal advice is inextricably linked to the need for corporate advice.

The Financial Conduct Authority does not regulate Taxation and trust advice and will writing. Investment values and income from them can go down as well as up and are not guaranteed, investors may not get back the amount originally invested.

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 appointment 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 assets, liabilities, income, expenditure, pensions and future expectations. Often, we will use lifetime cashflow analysis to project possible future outcomes to gauge whether you are on track to achieve your goals.

The Plan

Building your plan involves researching the right solution and, where appropriate, the right investment strategy from across the market. We take into account your previous experience and attitude to investment, and work to minimise the risk of investing, given the level of return needed. You will be able to see how our recommendations come together to deliver your financial objectives.

Implementation

Should you decide to adopt our recommendations, we will make all the necessary arrangements for the plans and policies to be put in place.

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.

Our investment principles

Our fundamental belief is that understanding the relationship between the total cost and the returns provided by an investment is the most critical factor for delivering your client objectives. Our principles are:

- 1.** Invest for long-term goals and save for short-term goals
- 2.** Understanding the impact of costs is vital to long-term investment success
- 3.** Broad diversification reduces risk, and appropriate asset allocation is key
- 4.** Know the purpose of an investment in a client's financial plan
- 5.** Understanding how various factors can affect investment performance
- 6.** Market timing and performance chasing do not guarantee returns
- 7.** Past performance is not a reliable indicator of future returns

Our investment committee

The Wren Sterling Investment Committee is chaired by an impartial external industry specialist and supported by independent research consultants and our third party compliance support provider. 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 role of the committee is to constantly monitor and review the available investment solutions in accordance with our criteria that focus on performance, risk and management techniques. 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 Philosophy

Our investment philosophy and its application is based on the belief that Modern Portfolio Theory (MPT) gives a solid foundation on which to invest money for the long term.

Wren Sterling encourages clients to develop their understanding of how and why their money is invested through dialogue with their adviser and our marketing programme. Feeling in control of your money is one of the primary benefits of using a financial adviser, after all. Our Modern Portfolio Theory has four basic premises.

1. Investors are inherently risk-averse – we always seek to reassure clients because of this.

Investors are not willing to accept risk, except where the level of returns generated will compensate them for that risk. Investors are often more concerned with the risk of loss than they are with reward, which is why we take time to assess your attitude to risk and regularly update it.

2. Equity markets are efficient.

Advancing information technology, better research and more sophisticated investors are causing the markets to become even more efficient. This should result in better value for money for investors as overheads and fees are reduced.

3. The focus of attention should be shifted away from individual equity analysis to consideration of a portfolio as a whole, based on the explicit risk and reward parameters and the total portfolio objectives.

The efficient allocation of capital in your portfolio to specific asset classes will be far more important than selecting the individual investments.

4. For every risk level there is an optimal combination of asset classes that will maximise returns.

The percentage and the proportionality of these assets in a portfolio are crucial. We work with investment managers who constantly try to achieve this balance on behalf of our clients.

We believe that diversification of different asset classes can significantly reduce volatility without reducing the potential for growth. We don't rest on our laurels though. Our investment solutions may adopt tactical asset allocation changes to protect or enhance client assets due to market movements. We adopt the use of both active and passive investment strategies and believe that both can have a place in an investment portfolio.

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.

This will include:

- 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 Spring Statement summary and full next day reports.

Our Online Personal Finance Portal

We recognise that our clients want secure and convenient communications, much like in other areas of life, such as online banking and utilities.

Wren Sterling's Personal Finance Portal is a secure online portal that is free for our clients and displays your finances at the click of a button on desktop, laptop and mobile, wherever you are.

We use it for communications, document storage and to minimise our impact on the planet by reducing the amount of paper we send in the post.

Registration is simple and your adviser will give you instructions when you become a client of ours. We also run a dedicated helpdesk that is happy to help get you started, just email pfp@wrensterling.com

Our Compliance, Your Assurance

We pride ourselves on the quality of the advice we give our clients. To ensure the ongoing suitability of our advice we operate an experienced internal compliance function and we also work with our third party compliance support provider, one of the leading outsourced compliance operations in UK financial services.

We believe a strong compliance culture enhances the advice we offer our clients. We're authorised and regulated by the Financial Conduct Authority. With regular adviser training, we always strive to offer the most suitable and contemporary advice to keep our clients on track to achieve their financial goals.

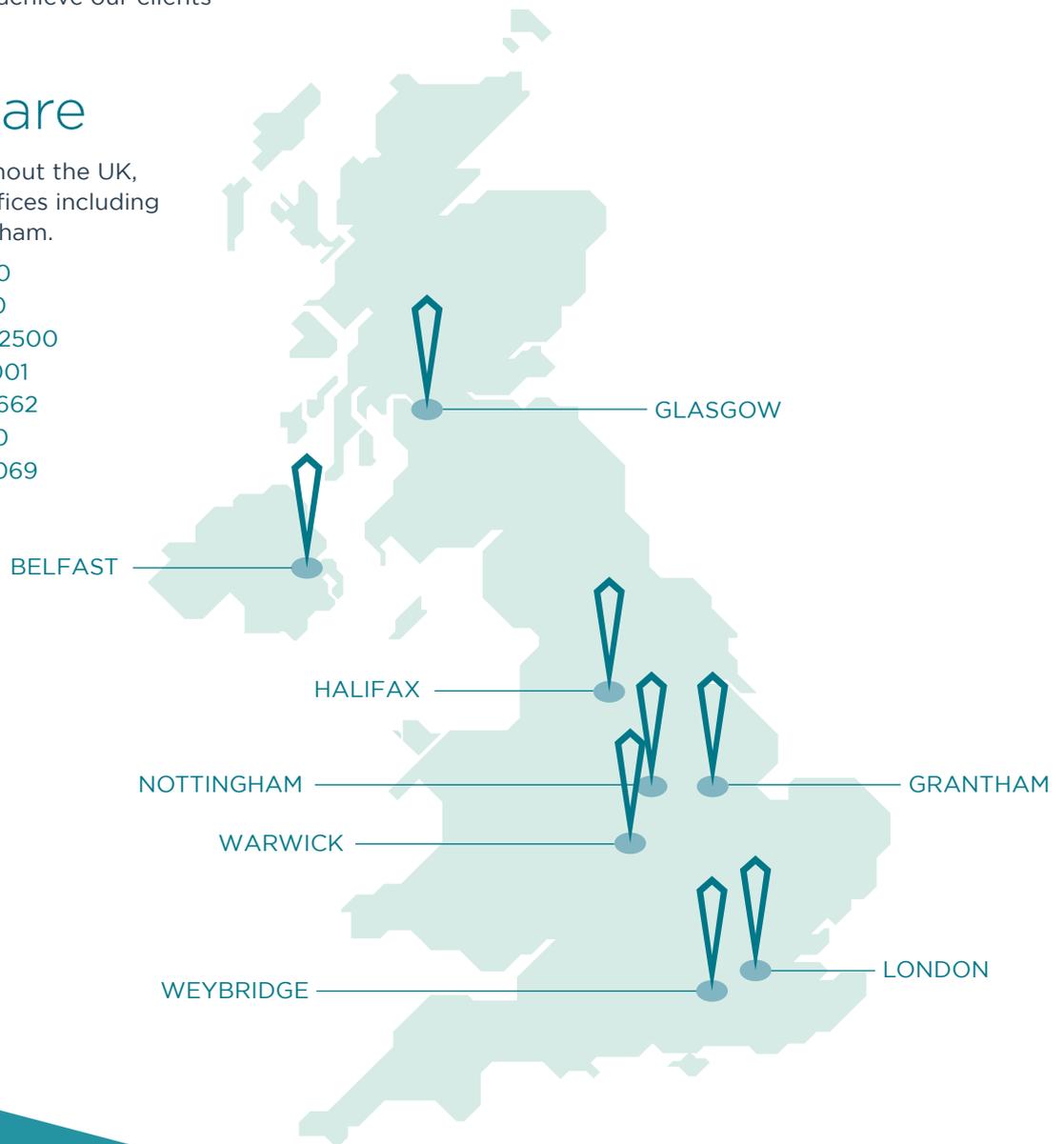
About Wren Sterling

Wren Sterling is a nationwide independent financial planning business that specialises in all aspects of investments, protection, and retirement planning. We pride ourselves on navigating clients through their financial journey by providing uncompromised and objective advice. Our advisers are committed to developing longstanding client relationships that span generations to achieve our clients' lifetime financial goals.

Where we are

We have advisers throughout the UK, based in eight regional offices including our head office in Nottingham.

- Glasgow 📞 0141 341 5240
- Halifax 📞 0333 0438900
- Nottingham 📞 0115 908 2500
- Warwick 📞 0333 043 9001
- Grantham 📞 01476 560 662
- London 📞 0370 1432 100
- Weybridge 📞 01932 481069
- Belfast 📞 0370 1432 100



Need to speak to us?

📞 0370 1432 100

✉️ contactus@wrensterling.com

🌐 www.wrensterling.com

The value of an investment can go down as well as up. Investors may get back less than their original investment. Wren Sterling is a trading name of Wren Sterling Financial Planning Limited, which is authorised and regulated by the Financial Conduct Authority. Registered No. 665653. Registered office: Castle Marina Road, Castle Bridge Office Village, Nottingham NG7 1TN. Registered in England No. 09157918.