

## YOUR PARTNER



of Sterling's clients\* were referred by someone they trust.

\* December 2022

Sterling works with you, one-on-one, to understand the investment landscape and chart the best path towards growing your wealth.

We educate you so every decision we make together, makes you comfortable. Rest easy – you will always know where your money is and why we put it there.

## OUR PROMISE

- o We are partners: Together we will make decisions about how best to grow your wealth.
- o Call and speak to a real person every time. We are excited to hear from you. Ask us anything, we report to you.
- o Achieve better results, with intelligent investing
- o Sterling's fees are amongst the lowest in the industry so you earn more money.



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## OUR STERLING STORY

Sterling Asset Management was born in 2001, when the Jamaican financial markets were still recovering from the meltdown of the 1990's financial crisis. Between 1990 and 1996, the rapid devaluation of the Jamaican Dollar – *moving from J\$6.50 to J\$40.01/US\$1* – left investors reeling from the dramatic loss in value of their savings, pensions and investments.

By working smarter, and performing better due diligence, **Sterling Asset Management** created a safer environment where healthy returns on sound investments could be realised. Sterling was the first institution to exclusively offer US dollar denominated products – investment opportunities that were insulated from local risk.

**Through the years, Sterling has remained agile, focused and shrewd. We have built on our clients' successes and continue to grow towards our goal of becoming the top asset management firm in the Caribbean.**

**STERLING ASSET MANAGEMENT** – *for the sophisticated investor.*

## INTELLIGENT INVESTING





## NEVER MISS AN OPPORTUNITY

- Sterling was one of the first firms to advise their clients of the risk of a sovereign default in Barbados and to exit Barbados bonds as early as 2014. (The Government defaulted in mid 2018)
- While most of the world reeled from the Global Financial crisis of 2008/2009, Sterling's investors made substantial gains on U.S. Municipal bonds, AIG Insurance and U.S. Bank bonds in 2009 and 2010.
- Sterling's analysis has been published in the local and International press such as 'Bloomberg Businessweek'. Our seasoned traders are relied upon to speak to the global investment community and give advice to investors.



## Don't let devaluation and inflation get the better of your money

Our investors have avoided 6% per annum in devaluation and 8.7% inflation per annum since Sterling's inception.

### Value of J\$1 Million in US Dollars over the decades

Year	USD Value
31-Dec-72	1,298,701.30
30-Dec-92	45,045.05
31-Dec-12	10,755.28
30-Nov-20	6,803.38



10%

10%\* average annual return on Sterling's USD mutual fund.

\*as at December 31, 2023



30%

In the aftermath of the Global Financial Crisis, some Sterling clients **earned upwards of 30%** on bond trades.



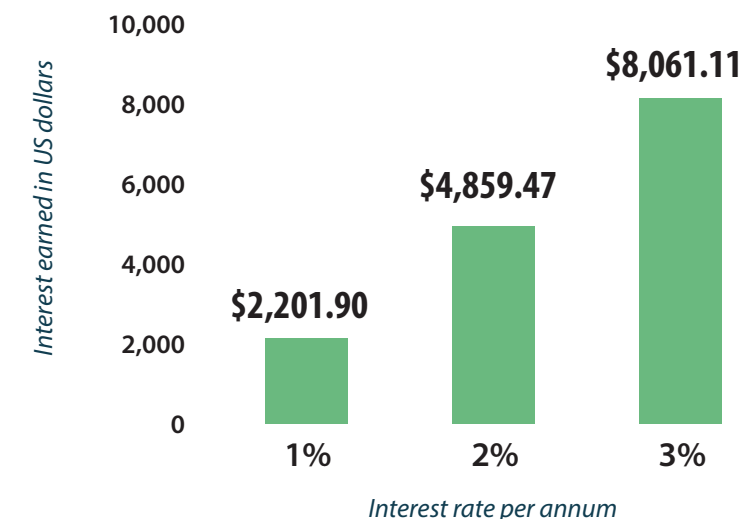
## COME OUT ON TOP

Sterling Asset Management provides attractive returns for medium to long term investors at relatively lower risk levels in hard currency.

Our wide array of investment options, allows us to match your risk profile more accurately and optimize your returns – so your portfolio is specially tailored to you.

### Total Interest earned on US\$10,000 at the end of 20 years

Small differences in interest rates, make a big difference. The graph below shows how much interest you would have gained at the end of 20 years with "just 1%" more on your investments.



## GROW YOUR MONEY

Choose from a variety of high-performing investment products to suit your needs and goals.

### If you are seeking:

- Short term investment
- Capital preservation
- Liquidity
- Income
- Low risk levels

US\$ Repurchase Agreements (Repos)

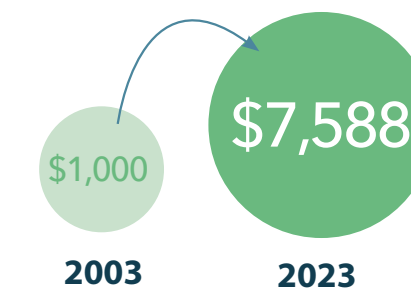
US\$ Sterling Promissory Note

US\$ Certificates of Participation

### If you are seeking:

- Medium to long term investment
- Capital growth
- Moderate risk levels

US\$ Mutual Fund



### If you are seeking:

- Medium to long term investment
- Income
- Capital growth
- Moderate to high risk levels

US\$ Bonds