



STERLING FINANCIAL
INVESTMENT GROUP

“BRINGING REVOLUTIONARY SOLUTIONS TO THE UNSOLVABLE”

The Company



Sterling Financial Investment Group is a global financial services organization comprised of a team of trusted and experienced professionals operating in an entrepreneurial environment. We are dedicated to providing proprietary research, asset management, risk management, investment banking and trade execution through our unique distribution platform to clients in the United States, Europe and Latin America.

Corporate Culture

We believe that investing our client's assets requires character and integrity beyond reproach. Hard work, discipline, integrity and teamwork are the character traits at the core of our corporate culture.

Our Leaders

Our Leaders



CHARLES P. GARCIA **Founder, Chairman and CEO**

Charles P. Garcia founded the company with three people in 1997. Today Sterling Financial consists of more than 300 people, operating in more than 50 offices in seven countries. Former White House Fellow and adviser to leading businessmen including former Goldman Sachs Chairman John C. Whitehead, Mr. Garcia has worked for three U.S. Presidents, a Cabinet Secretary, and a four-star General. Recently Mr. Garcia was appointed by President George Bush to a Presidential Commission and Florida Governor Jeb Bush to the Florida Board of Education, high level governmental entities providing him a platform to influence State and National policy objectives on education issues facing the country. Identified by *Hispanic Business Magazine* as one of the “100 most influential Hispanics in the U.S.” Mr. Garcia was selected by Univision Television for their series “Orgullo Hispano,” an honor that recognizes Hispanics who have made an exceptional contribution to the Hispanic community. Mr. Garcia is a top graduate of the United States Air Force Academy, where he served as Chairman of the Cadet Honor Committee. He serves on numerous Boards, including the Association of Graduates of the U.S. Air Force Academy, the White House Fellows Foundation, the Board of Visitors of the Columbia University School of Law and the Florida State Hispanic Chamber of Commerce, among others.

*“Advice
you can
count on
from
people
you can
trust”*



ALEXIS KORYBUT **President**

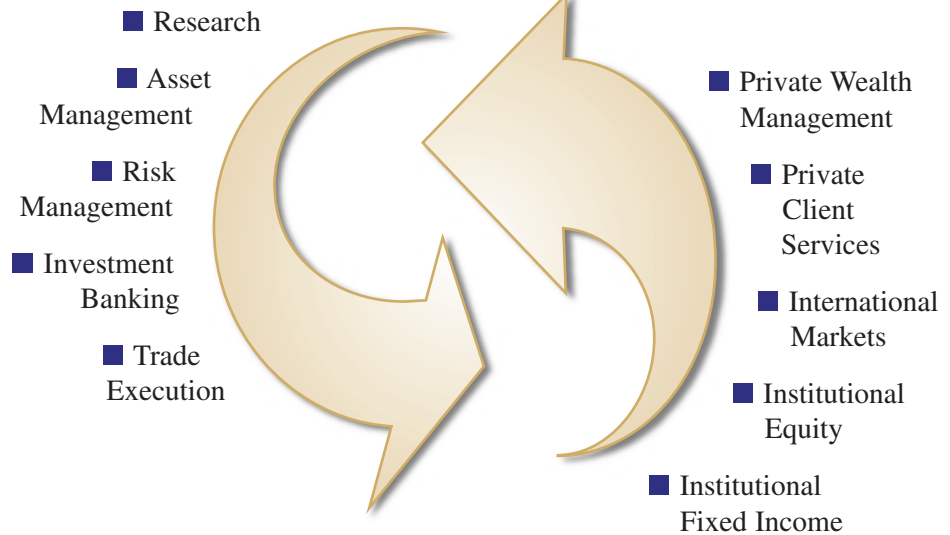
Alexis C. Korybut has a wealth of experience from some of the nation's most respected investment firms. A former Vice President of Salomon Smith Barney, Inc. in New York City, Mr. Korybut specialized in the high-yield sector. During his five-year term at Salomon Smith Barney, Mr. Korybut worked with both domestic and international companies to address their financial needs. Through both debt and equity structures, Mr. Korybut matched the financing needs of sub-investment grade companies with the investment parameters of capital market lenders. Mr. Korybut holds an MBA from the University of Michigan and a BA from Georgetown University. Mr. Korybut has been the President of Sterling Financial and a Board member since 1999.

Investment Services

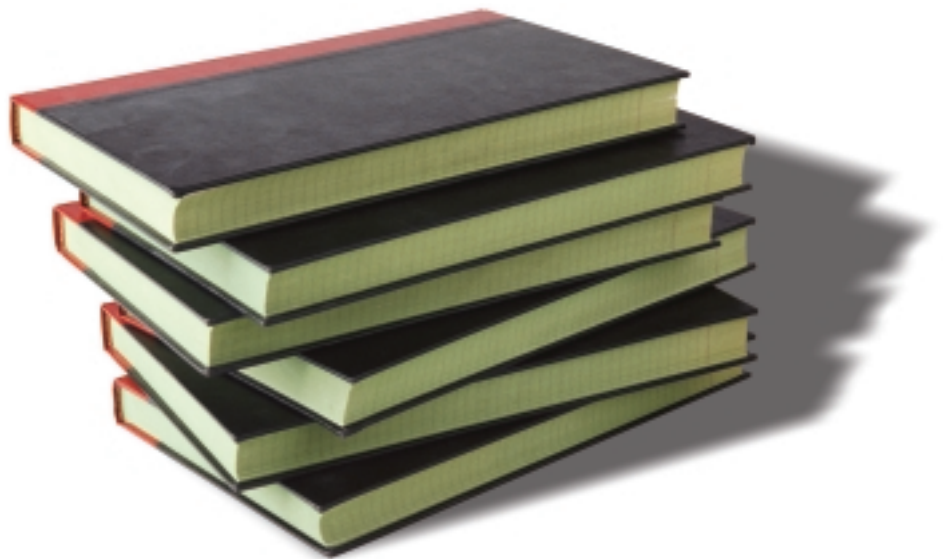
Investment Services

Sterling Financial caters to private clients, corporations and institutional investors by providing “total integration” of products and services.

BUSINESS STRUCTURE



“The client’s interest is at the core of everything we do.”



Fastest Growing Private Company in Florida for 2 Years

February 2002: University of Florida’s Fischer School of Accounting, through its ‘Florida Top 100’, ranks Sterling Financial for the second year in a row, 2000 and 2001, as the fastest growing privately-held company in Florida.

Research

Independent and Insightful Research

Sterling Research recognizes there are many resources available to the investment community. What sets us apart is our unique approach to investing, our methodology and ultimately the conclusions drawn from our reports.

ECONOMIC / MARKET STRATEGY:

- Macroeconomic analysis of the U.S. and Latin American stock and bond markets
- Portfolio weighting strategies in the following areas:
 - U.S. fixed income
 - U.S. equities
 - Emerging market fixed income
 - Alternative investments

FIXED INCOME:

- Technical analysis to exploit market timing opportunities
- “Real time” analysis includes:
 - Directional analysis
 - Yield curve analysis
 - Duration analysis
 - Fixed income / equity relationships

EQUITY:

- Insightful and objective research for institutional and retail clients
- Unbiased, fundamental analysis of healthcare, biotech and technology sectors
- Equity analyst team with extensive industry experience

*“Our
ideas are
insightful,
accountable
and
unbiased.”*



Fastest Growing Privately-Held Company in the U.S.

October 2002: *Inc. Magazine* ranks Sterling #8 in its annual “Top 500 Fastest Growing Privately-Held Companies.” Sterling is the only investment bank to make the list.

Asset Management

Asset Management

Sterling Financial is comprised of veteran investment professionals with diverse international investment experience. Our goal is to structure personalized risk adjusted portfolios to meet your individual investment objectives. Our dedication to a disciplined philosophy of asset and geographic classification provides a significant value-added component to risk adjusted returns. We offer a breadth of sophisticated products incorporating many of the most highly regarded Fixed Income, Equity, and Futures managers in the U.S. and internationally.

PRODUCTS & SERVICES:

- Risk Tolerance
- Investment Profile Selection
- Professional Asset Allocation — High Quality Products
- Portfolio Management
- Trade Execution / Brokerage Services
- Risk Management: Trust and Fiduciary Services
- Strategic Alliances with highly recognized product providers and money managers
- Structured Products tailored to client needs & concerns
 - Principal Protection
 - Restricted Asset Monetization
 - Growth
 - Revenue Enhancement
- Sophisticated Third-Party Hedge Funds & Money Managers
- Trust Services
- Cash Management
 - Checking Account
 - Money Market Account
 - Convenience of a debit and credit card



Fastest Growing Hispanic-Owned Firm in the U.S.

August 2002: *Hispanic Business Magazine* identifies Sterling as the “#1 fastest growing Hispanic-owned firm” in the United States.

Investment Banking

INVESTMENT BANKING SERVICES

Sterling Financial's Investment Banking division provides capital raising and advisory services to middle market emerging growth companies in the U.S., Europe and Latin America.

Our Investment Banking Team is relationship focused and strives to be a trusted advisor to our clients. Our goal is to provide customized solutions to all of our clients' needs over time. Our success is predicated upon our expertise and proven ability in offering a full range of investment banking services.

Our team of highly seasoned "Wall Street" trained bankers provides management and Boards of Directors with sound, insightful and unbiased strategic and financial advice.

OUR SERVICES INCLUDE:

Capital Raising

- Private and Public Equity Offerings
- Private and Public Debt Offerings
- Equity-linked Offerings

Advisory

- Controlled Sales and Divestitures
- Buy-side advisory
- Fairness Opinions
- Capital Restructuring

SYNDICATE

Our syndicate desk's relationships with Wall Street and regional investment banks allow us to participate in the selling group of numerous high profile offerings. The active participation of our syndicate desk in these transactions enables our worldwide client base access to a wide range of securities and investment products.

*"Our
Investment
Banking
team is
highly
respected
for its
business
acumen,
integrity
and
industry
knowledge."*

Services

Private Wealth Management and Private Client Services

*“We offer
our clients
a unique
and personal
approach to
investing”*

HERE’S WHAT YOU CAN EXPECT FROM US —

We believe that a local, in-country presence, managed by experienced and highly respected investment professionals offers the best solution to communicating, understanding and executing client objectives. We seek to:

- Develop long term relationships with our clients
- Achieve your objectives through successful performance
- Provide you with a unique and personal approach to investing
- Deliver a focused and disciplined process to wealth management

HERE’S WHAT WE NEED TO KNOW TO HELP YOU —

- What are your investment objectives?
- What are your liquidity preferences?
- What is your risk tolerance?
- What is your time horizon?

HERE’S WHAT WE WILL DO FOR YOU —

We will structure a customized portfolio that considers the following:

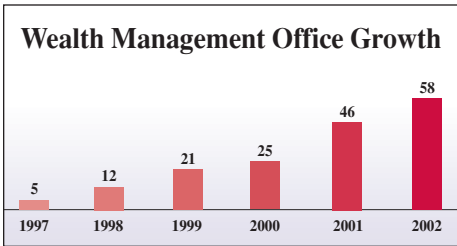
- Strategic Asset Allocation
- Manager / Investment Selection
- Implementation and execution of investment strategy
- Performance Monitoring
- Client Communication



International Locations



- Over \$500 million in 8,000 accounts
- 58 offices in the U.S., Europe and Latin America
- 150 financial advisors



INSTITUTIONAL FIXED INCOME

The Institutional Fixed Income Division of Sterling Financial provides analysis and execution of a broad spectrum of fixed income products. These products consist of government bonds, corporate bonds, high-yield bonds, emerging markets and futures.

Our goal is to provide market and product analysis, thus enabling our institutional clients to implement strategies using a broad and growing range of financial products. We help develop innovative techniques, assisting our clients in achieving their varied objectives and risk tolerances with our economic and bond market forecasts.

INSTITUTIONAL EQUITY

Through our highly experienced trading desk, Sterling Financial's institutional clients have access to a wide range of global equities with the assurance of timely, competitive and seamless execution of all trades. We are active in all major domestic and foreign exchange listed and over-the-counter stocks, as well as both public and private offerings.

A GLOBAL FINANCIAL SERVICES COMPANY



STERLING FINANCIAL INVESTMENT GROUP
ASSET MANAGEMENT DIVISION

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