



Integrity, Commitment, Excellence

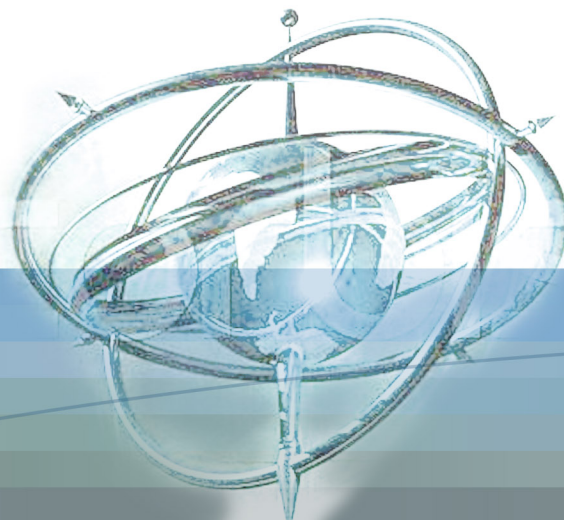
Introduction

Sterling Financial Group of Companies, Inc. is a U.S.-based global financial services organization that offers a full complement of financial services and solutions to private and institutional clients. Providing proprietary research, investment banking, wealth management, trade execution, insurance and estate planning services, supported by a distribution platform that spans the United States, Latin America and Europe.

Principles

Integrity, Commitment, Excellence. These principles form the core of Sterling Financial's culture, and are the benchmarks by which we approach assisting clients in managing their assets. These qualities have served our clients and Sterling Financial well, fueling our growth and driving our success.

Our commitment to you is to deliver the highest level of customer service, and the desire to provide you with expertise in the often confusing and complicated world of finance. Our dedication to achieve exceptional results for you explains why Sterling Financial is one of the most exciting, dynamic, and rapidly growing financial services organizations today.



In-depth Analysis That Exceeds The Status Quo

Philosophy

Our investment philosophy includes the creation of customized financial solutions that draw upon the value-added approach of our unique 5 Pillars Strategy, which includes our nationally recognized Research, Investment Banking, Wealth Management, Trade Execution, and Insurance, Retirement, and Estate Planning services.

Our investment philosophy is built upon the value-added approach of implementing our unique 5 Pillars Strategy to create customized financial plans to meet your goals along with a world-class teams of professionals to create, execute, and support the creation and implementation of your personalized plan.

Research

Research is at the core our investment philosophy, from the fundamental perspective of the equity markets to the technical forecasts of the fixed income markets, we produce insightful, accountable, and unbiased research all of which is built on a foundation of objectivity and integrity.

In addition to covering companies in various major sectors, Sterling Financial has earned a national reputation for its expertise in Healthcare and Technology research, by covering companies and industries that are in the leading growth sectors of the economy.

Our Research division has always been independent from our Investment Banking division. Consequently, our experienced teams of analysts have the mandate to perform impartial and in-depth analysis that exceeds the status quo of conventional research and reporting.





We Are Devoted To This Critical Arena

Health Care & Biomedical Research Expertise

We are driven by a corporate desire to utilize our world class Bio Tech and Healthcare Research Department coupled with our investment banking expertise to create critical financing needed for lifesaving medical equipment and breakthrough pharmaceuticals.

Many of the products and companies we cover are geared toward helping the medical community at large and people suffering from illness. From finding cures for disease, to inventing breakthrough equipment designed for early detection or improved efficacy, we are devoted to this critical arena.

Our corporate office is located in the heart of the nation's emerging center for the next generation of life sciences research and development. Not only does the state rank 11th nationally in the number of biotech firms, and 2nd in the number of FDA-registered medical device establishments, but news reports announce that The Scripps Research Institute will establish a major research facility - Scripps Florida – within minutes of Sterling Financial's corporate office.

The most powerful tool within the Healthcare research practice is our consultant network. Comprised of various Biopharmaceutical, Medical and Engineering experts, our consultants are leaders in their respective fields, and their feedback provides us with valuable, real-world insight into new or development-stage pharmaceuticals, medical devices, or biotherapeutics.

We then integrate this feedback with our own strategic and financial analysis in order to deliver first-rate investment research insight into the companies that we cover. This approach provides powerful research that is actionable and unprejudiced, and is delivered through our three-tiered rating system, an industry-rare "buy," "sell" or "hold," recommendations.

A Deep Understanding of Our Client's Challenges

Institutional Fixed Income

Sterling's Institutional Fixed Income Division offers a full compliment of products and services. We focus on taxable fixed income securities for a global institutional base, specializing in government securities, agency securities (Government Sponsored Enterprises), corporate debentures, mortgage backed securities (pass-throughs/CMOs/ARMs), and money market products. We deliver our cutting-edge technical research on the products we cover using assorted analytical methodologies with the goal of our analysis exploiting market timing opportunities.

Investment Banking

Sterling Financial's Investment Banking Division, provides comprehensive financial advisory and capital raising services to Corporations, Governments, and Agencies throughout the United States, Latin America and Europe. Our investment bankers work closely with Institutional Sales, Trading, Research, and Global Private Client Services to offer customized financial strategies to our clients. We are committed to attracting, retaining, and developing the best talent in the industry, our team has a deep understanding of our client's challenges and translates those challenges into results.

V I S I O N

F O C U S

D E D I C A T I O N





Meeting The Needs of Our Clients' Strategic Challenges.

Corporate Finance

The Corporate Finance team at Sterling Financial works closely with Institutional Sales, Trading, Research, and to originate, structure and market our clients' Equity and Debt Offerings. Our Corporate Finance expertise extends across a diverse range of product areas, including Initial Public Offerings, Public and Private Equity and Equity-related Placements, and Public and Private Debt Financings. Regardless of the structure, our investment bankers work closely with our clients to devise innovative and tailored solutions to meet the needs of our clients' strategic challenges.

Mergers and Acquisitions

The Mergers and Acquisitions team is responsible for structuring and executing a wide range of complex domestic and international transactions including Acquisitions, Mergers, Joint-Ventures, Divestitures, and Financial Restructurings. Our team is dedicated creating long term relationships with our clients while providing insightful and unbiased strategic advice.

Debt and Equity Capital Markets

Our Debt and Equity Capital Markets team works closely with Corporate Finance to underwrite and price both Public and Private Securities Offerings for distribution through our Institutional Sales and Global Private Client Services platforms. In addition, our relationships throughout Wall Street and the financial community at large, allow us to deliver a wide range of investment offerings. These offerings meet the high standards of our experienced Capital Markets team which are then made available to our worldwide base of institutional and private clients.



Providing Thoughtful, Objective, And Actionable Investment Advice

Asset Management

Our Approach: Clear, Objective, Focused

In our analysis and assessment of your investment strategies our approach is clear, objective, focused. This approach, our objectivity, allows us to remain logical, impartial and unemotional when providing you with investment counsel. We offer complete, customized solutions to help you achieve your investment goals over the long term. Additionally, our revolutionary investment process and proprietary methodology provides value-added service to the challenges and decisions in the face of an ever-changing economic environment.

“Advice You Can Count On, From People You Can Trust”

Sterling Financial is a dynamic, forward thinking investment firm that continually strives to provide thoughtful, objective, and actionable investment advice to our clients.

Whether our investment banking division is working on a M & A project, our Research Division is investigating a new company or product, or our Institutional or Fixed Income Division is providing daily technical analysis to our hundreds of national and international institutional clients, or our Wealth Management Division is crafting a customized estate plan for a private client, Sterling Financial’s growth and success is founded upon the principles of integrity, and performance and customer service excellence.

At Sterling Financial Investment Group, clients will always be assured to receive—

“Advice they can count on, From People they can trust.”