





WREN STERLING



Creating value through partnership

 wrensterling.com

 [wren-sterling](https://www.linkedin.com/company/wren-sterling)

Invested in your
financial success

Why partner with Wren Sterling?

Wren Sterling is a fast-growing national financial advice business with over 30,000 clients, and successful multi-year partnerships covering professional connections, financial institutions and blue-chip businesses.

Partnering with us works in several different ways because we know there are different benefits for different business models, but at the heart of each of them is a commitment to mutually grow each other's businesses.

Firstly, we offer access to regulated financial advice services to enhance your proposition and make your client, member or customer relationships more valuable. Financial advice naturally complements professional services such as accountancy, legal, insurance, and mortgage services and we have many years of experience of growing these partnerships.

Secondly, we offer brand exposure and recognition to our client bank, which represents an ever-increasing wealthy UK demographic. We have brand partnerships working both ways, where we can enhance the value of our proposition and the service we can introduce our clients to, and vice versa.

Thirdly, we can offer a paid introducer model, whereby we pay an introducer fee for referrals that go on to become



clients of Wren Sterling. We've had sustained success with our Building Society partners in this space, creating a valuable revenue stream, while providing excellent customer outcomes.

Whatever you're looking to achieve through a financial planning partnership, you'll find Wren Sterling has the experience, drive and resources to make it successful.

We're looking forward to finding out more about your business and how we can work together.

A handwritten signature in blue ink, appearing to read 'Paul Chafer'.

Paul Chafer,
Chief Commercial Officer
Wren Sterling

Why Financial Advice?

Offering access to financial advice for your clients adds value to your proposition. You're opening the door to better financial decision-making, helping your clients to plan effectively in their working and personal lives and giving them confidence in their financial plans.

A financial adviser can see through the stresses of running a business, planning for retirement and raising a family to develop financial plans that are right for your clients' individual circumstances. By seeing the bigger picture, our advisers offer peace of mind and reassurance that complicated matters in business and outside are being handled by true experts, as well as avoiding painful tax bills or emotional stress at difficult times.

For many of Wren Sterling's professional partners, financial advice is a service they don't have the permission to provide themselves, yet they recognise the value of financial advice for their clients.

For businesses

For businesses, selecting the right employee benefits strategy could make the difference in the quality of the talent they recruit and retain. Arranging insurance for key members of the business or shareholders could avoid cashflow issues that cause good businesses to close in the aftermath of an unexpected event.

Moreover, these are services that those running companies may simply never have heard of, yet for the price of a phone call they could find solutions to problems that can enhance their businesses.

For company directors

For company directors, where work and personal life is intrinsically linked, the help of an impartial third party with the skills to help them align their professional and personal aspirations is invaluable. Another area of expertise is helping self-employed directors to create benefits equivalent to those they might previously have enjoyed in an employed role.

Looking forward, our advice helps directors visualise a time without the stresses of business and an understanding of when and how they might reach that point.

For employees

Financial advice for employees helps them make the right decisions about their financial wellbeing.

We're conscious of the breadth of financial planning requirements across the population, so we've developed services suitable for a wide cross-section of society. Our financial education programme ensures employees deepen their knowledge of workplace benefits and they can take that confidence and security back into work, helping your clients' businesses succeed.



Introducing Wren Sterling to your clients

Wren Sterling is a nationwide firm of independent financial advisers, specialising in workplace and private client advice. We work with professional connections, hundreds of workplace clients and thousands of private clients from all over the UK.

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

Our independence allows us to recommend products from right across the market, giving your clients 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 clients and their families achieve their lifetime financial goals.

Our advisers are supported by a team of qualified researchers and administrators based in our offices across the UK. You can find our Central team (which provides telephone and online advice services) in our central Nottingham office.



“What our Partners say about us”

When you work with Wren Sterling, you'll be joining many other partners across the UK that benefit from our breadth of coverage and expertise.

We have long-standing relationships with six leading UK building societies, UK-wide accountants, solicitors and insurance brokers. All of these partners rely on the professionalism of Wren Sterling to ensure their clients' financial planning requirements are met in a manner that enhances the value of their existing relationship.



“Wren Sterling have been a ‘trusted adviser’ to Astra Zeneca (AZ) for many years and in that time have supported AZ in delivering both bulk advice programmes and also ongoing at retirement support to our ‘final salary’ pension scheme members.

The service has been top class and is valued highly by both members and the company. We appreciate your support over the years, and we look forward to continuing that partnership.”

Andrew Foster, Head of Global Pensions – Senior Director



Why introduce Financial Planning?

01

A nationwide financial planning business

When clients work with a national financial planning firm like Wren Sterling, they benefit from our flexibility and buying power. We have advisers across the UK enabling your clients to work with a local Financial Planner, while our scale means we can command competitive investment pricing from the investment managers we recommend to them.



02

Truly tailored advice

Financial planning means more than simply investing an amount of money in a suitable fund. It is about understanding what a client really wants to achieve in life, and how their finances can help them get there. As we're all different, no two clients ever have the same plan. We're there every step of the way to make sure each client's plan evolves as they do.

03

Depth of expertise

We provide a comprehensive range of financial planning services, so we have a continuous professional development programme that keeps each Financial Planner's knowledge up to date. They're not alone though, our Compliance and Quality Assurance teams are on hand to ensure that every personalised plan for your clients is consistently accurate and suitable. Furthermore, we will sometimes refer clients to trusted third parties to provide services that we're unable to provide ourselves.



04

We're committed to service excellence

Our business is built on clients who feel comfortable enough to refer us to others, and our commitment to client service underpins this. We enjoy multi-generational client relationships because we treat our clients as valued individuals and we strive for consistent excellence over time. There's lots of testimonials from existing clients on our Feefo page - search Wren Sterling Feefo online to browse our latest reviews.



05

We're independent

Independence means we are not tied to any particular financial product provider, which opens up the entire market. This means your clients can be confident that we've recommended the most appropriate solution for them, and not because we've been compelled to do so.

06

Comprehensive range of services

Financial planning isn't just investments. It's the holistic process of ensuring everything a client has and will have in future is working as hard as possible to grow and preserve their wealth and achieve their goals. We're continually enhancing what we offer our clients and their families, either in-house or through trusted third parties, to cover all eventualities.



Our Services

Workplace

When Sterling's commitment to our Workplace clients is simple – to deliver a better return on investment for employers on their employee benefits strategy, to ensure businesses are correctly protected and to help directors and business owners plan for their financial future. Our services include:

01

Employee benefits advice

02

Company pension scheme planning

03

Pension scheme governance services

04

Financial planning for directors

05

Business assurance including keyperson, relevant life policies, partnership and shareholder protection

06

Financial education programme

07

Salary exchange advice and implementation

Private Client

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 achieving your clients' personal financial goals. Our services include:

01

Investment planning

02

Retirement planning

03

Post retirement and later life planning

04

Passing on wealth

05

Protection

06

Company director financial planning

07

Estate planning

08

Mortgages

09

Inheritance tax



Governance and preserving your brand integrity

We understand that referring valued clients, members or customers to a third party requires a leap of faith, as it exposes your brand to risk.

We're proud to be a business that places compliance and doing the right thing at the heart of our advice, while our many years of successful partnerships have helped thousands of people to access independent financial advice.

As a regulated firm ourselves, understanding governance and putting systems and controls in place to guarantee good client outcomes is second nature. In our many years of working in partnership, we've created frameworks that ensure visibility of client outcomes for our partners, including quarterly governance meetings and RAG dashboards.

Each of our partnership relationships come with an Executive Sponsor who is part of our Executive Team. This gives our valued partners a point of escalation if necessary.

We're an FSQS registered organisation, certified to supply services to large financial services organisations, and we're trusted by some of the UK's largest firms to support their members because we treat our partners' brands like our own.





Our Values

When your clients entrust us with their financial future, you can rest assured we will do everything we can to help them achieve their financial goals.

Our company values celebrate knowledge, demand professionalism and a can-do approach.



CARES

Wren Sterling cares for its clients, colleagues and the communities in which they live and work. We act with integrity and discipline to do what's right.



KNOWS

Wren Sterling knows how to solve its clients' most complex problems. We celebrate knowledge and ensure all our clients benefit from our deep expertise and insight, all of the time.



ACTS

Wren Sterling acts decisively, thinks fast and moves swiftly. We have the entrepreneurial drive to empower our people, modernise our business and deliver better solutions for clients.



DELIVERS

Wren Sterling delivers on the promises it makes to its clients and to each other. We expect to be judged and rewarded based on our reliability and our results.

Our process

As a partner of Wren Sterling, you will benefit from access to our dedicated advice and support teams.

Referral fees

Referring business to Wren Sterling could be a source of income for you, should you choose to take the option. We recognise that it's not for everyone, but we offer generous share of income plans.

Reducing fees for your clients

For some products, where Wren Sterling is remunerated by the provider, we can sometimes reduce our fee.





Get the conversation started

We produce a range of physical and electronic literature for our clients designed to educate them and prompt them to take action.

We'll help you become a trusted adviser to your clients with ongoing marketing support. We encourage partners to approach us with new ideas for how we can help you, especially where your clients have specific requirements.

Webinars

We can run webinars for your clients to help further their knowledge and support their own ambitions around their employee benefit strategy or business protection needs. Popular webinar topics include preparing for retirement, salary sacrifice and health & wellbeing.

Seminars

If you've got multiple clients that would benefit from a face-to-face presentation from one of our experts, we can support you.

Flyers

We've got a suite of subject matter flyers to help you start the conversations with your clients and identify gaps in their existing arrangements.

Magazines

Wren Sterling produces a flagship financial planning magazine, Money Matters, twice a year for all our private clients. Electronic versions and stock are available to partners on request.

A partnership built on trust and expertise

Our team has many years of experience in Financial Planning and related financial services, strengthened further by the expertise of Lightyear Capital, our Private Equity Investors.



Paul Chafer,
Chief Commercial Officer
• Commercial Director, Stroud
& Swindon Building Society
• MD, M2 Financial



Jasmit Bahia,
Strategic Growth Director
• West Brom Building Society



Julie Serrage,
Head of Growth Marketing
• Brooks Macdonald



Ready to take the first steps towards achieving your clients' financial goals?

Get in touch to book a free initial consultation with Wren Sterling today at wrensterling.com/partnerships

