WREN STERLING

Financial Planning

wrensterling.com

wren-sterling

Invested in your
financial success

About Wren Sterling

For more than a century, individuals, families and business owners across the UK have trusted us to bring clarity and direction to their financial lives. That trust has been earned over generations, through deep expertise, careful analysis and a commitment to guiding clients with integrity and purpose.

We start by getting to know you. Not just the numbers, but what really matters: the milestones you're aiming for, the people you want to support, the life you hope to enjoy. With that understanding, we bring thoughtful insight and clear guidance to help you make informed, confident decisions.

Once your plan is in place, we don't stand still. We move things forward, take care of the details and make sure your strategy keeps pace with life as it evolves. Whenever something changes, you'll have someone at your side who's already thinking ahead.

Clients choose us, and stay with us, because they know we show up consistently. We keep our promises. We explain things clearly. We pay attention. Above all, we care deeply about helping you feel secure, supported and in control of your financial future.

Our mission is simple: to help you and your family live better, more secure financial lives - now and for generations to come.

James Twining

James Twining,
Chief Executive Officer
Wren Sterling

30,000+
Clients

£10bn
Assets under advice

150+
Financial Planners
(Supported by specialist researchers)

98%
Client Retention

From over 300

feefo
Rated Exceptional

4.7/5

Real Reviews

Nationwide

Independent

Clear fee structure
with no hidden surprises

Partner to 6 Building Societies

*Correct at January 2026

Who we are

Wren Sterling is a nationwide firm of independent Financial Planners. We're Financial Planners, which means 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 adjust around the changes in your life.

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 and your family achieve your lifetime financial goals.

Our Financial Planners 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 our offices across the UK. You can find our Central team (which provides telephone and online advice services) in our central Nottingham office.

Gold Trusted Service Award
2025 feefo

What our Clients say

Excellent Service from Wren Sterling. Our financial planner, Anthony Bilan, has provided excellent service throughout the time we have known him. He comes to our routine update meetings well prepared, he understands our hopes and financial aspirations and tailors his advice accordingly. I commend him to you.

Richard, Feefo

“Andrew has been a great help to me and is always there ready with advice. Especially now that I'm on my own after losing my husband. He is very reliable.”

Yvonne, Reviews.com

“Very professional from the start, Ian made everything clear and we discussed all areas that my savings could benefit me. He made me feel comfortable and we seem to have built up a good relationship. Went away from our first meeting feeling comfortable in letting Wren Sterling look after my savings. Looking forward to the future.”

Bryan, Feefo

Melissa Ellis provided a professional, attentive and friendly service. She guided us through our different pensions, clearly explaining all the potential options whilst listening to our lifestyle needs and dreams. She left us in no doubt of her genuine care to give us our best opportunities in retirement.

Victoria, Feefo

As a retired pension consultant I know good advice when I see it.
Very professional and technically excellent across a broad range of investments and able to construct a portfolio in accordance with a client's attitude to risk. I have experienced excellent returns over a good number of years with a review each year with my dedicated Financial Planner who I am able to contact at anytime when needed. The fees are competitive, fully disclosed and not hidden.

Stuart and Cynthia, Feefo

“The service we have received from Wren Sterling has always been exceptional and in particular our dealings with David Simons has been excellent. He is clear in explaining different types of investment and his advice has been based on a thorough understanding of my financial situation. It's refreshing that he always puts the customer at the forefront of his advice and at no time were we pressurised in taking any unsuitable products.”

Phillip, Feefo

A Heritage built on investing in our Clients' future

Wren Sterling is built on the foundations of over 30 predecessor institutions that have come together over the last decade to form today's company.

We can trace the roots of our history back to 1914, when Howe Maxted, which we acquired in 2024, was founded in Sidcup in the shadow of the Great War. Then, as now, our clients understood the value of trusted advice when navigating periods of uncertainty in their lives or those of their loved ones.

As the proud guardians of over a century of heritage, we have inherited an unshakeable commitment to the value of building long term relationships and delivering for our clients across the generations. Indeed, we have been serving some of our current clients for over forty years, while other relationships have touched three generations of the same family.

From our wartime origins to the AI era, our purpose remains unchanged: we are invested in your financial success.

INVESTED IN YOUR FINANCIAL SUCCESS

• SINCE 1914 •

INVESTED IN YOUR FINANCIAL SUCCESS

SINCE 1914

Why choose Wren Sterling

01 A nationwide financial planning business

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

02 Truly tailored advice

Financial planning means more than simply investing an amount of money in a suitable fund. It is about understanding what you really want to achieve in life, and how your finances can help you 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 your plan evolves as you do.

03 Depth of expertise

We provide a comprehensive range of financial planning services, so we have a continuous professional development programme that keeps your Financial Planner's knowledge up to date. They're not alone though, our Compliance and Quality Assurance teams are on hand to ensure your personalised plans are 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 you can be confident that we've recommended the most appropriate solution for you, 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 you have and will have in future is working as hard as possible to grow and preserve your wealth and achieve your 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 Values

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

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

Investment planning

Investments, including pensions, are the foundations of a financial plan. Our independence is really important here, as we can recommend from across the whole market so your money is in the best possible place to grow and support your long-term ambitions.

The value of your investments can go down as well as up, so you could get back less than you invested.

Company director financial planning

Many of our clients are business owners, so we understand the complexity, challenges and opportunities that come with owning a company. We often advise our clients' companies too, helping them to optimise their employee benefits provision via our Workplace team.

Retirement planning

There's retiring and there's retiring well. Retiring well means you have the financial and emotional platform to adjust to a very big change in your life.

Our Financial Planners will be with you every step of the way to help answer your questions, use their experience of other clients' retirement situations and to help you make the smartest financial decisions in the years beforehand to maximise the quality of your life after work.

Estate planning

It's never too early to start making plans for your family and making the right financial decisions to support them. Traditionally this has been after death, but increasingly clients want to see the benefit of their decisions in their lifetime.

We help clients create the right family wealth structure and ensure all wills, trusts and future plans are set up according to their wishes.

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. Planning ahead here can make a huge difference to your quality of life and the experience of your closest family, and provide a great deal of comfort at the same time.

Mortgages

Wren Sterling's experienced mortgage team specialises in whole of market mortgage advice and we can guide you through your mortgage journey from start to finish.

We work with first time buyers through to experienced buy-to-let landlords with multi-property portfolios.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Protection

There are many things in life that we can't control, so it pays to have the right insurance in place. When we build a financial plan, we make sure you and your family are protected so if the unexpected happens, it need not throw your plan off course.

Inheritance Tax

Big changes to Inheritance Tax are shaking up decades of financial planning. We're on hand to help you make the right decisions to protect your family and make the very most of your wealth.

What to expect at every stage of working with us

We believe working with Wren Sterling should leave you feeling confident in the financial decisions you're making for the future.

01

Gathering the facts

During our first appointment we listen very carefully. We need to understand your current financial circumstances fully, your life stage, 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.

02

Analysis

Next, we build an understanding of your current financial position. We look at your assets, liabilities, income, expenditure and pensions. We'll discuss your future expectations, including retirement income and succession planning. Often, we will use lifetime cashflow analysis to project possible future outcomes to gauge whether you are on track to achieve your goals.

03

Building your 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.

04

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.

05

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.

Regular planning meetings

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. This keeps you on track to achieve your financial goals.

Update

Has anything changed in your life that might affect your plan?

This is your opportunity to update your Financial Planner 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.

Adjusting your plan

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

Review

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, and look at new investment opportunities
- Planning for new protection requirements
- Addressing inheritance planning

Keeping you informed

Your Financial Planner is available for you, whenever you need them. Outside of your regular planning meetings, you will also receive Wren Sterling's Client Communications Programme.

This includes our magazine, Budget Reports, and monthly email newsletter, all designed to keep you up to date.

Advice for the whole family

At Wren Sterling, we understand the value of planning as a family, especially when it comes to setting up plans that will span generations.

This is why we offer our clients' family members an extension to the same level of service that we provide to them.

This means that parents, grandparents, children, grandchildren, siblings, spouses, partners and in-laws within the same Family Group, can all enjoy the benefits of our service, however much they have invested through us individually.

Once a year we assess your Family Group requirements and fees, to ensure that service remains suitable.

Getting Started

If there's a family member that you would like to introduce to Wren Sterling, please contact your Financial Planner.

We'll treat them like a new client, and we won't share your financial data with anyone, unless you ask us to for planning purposes.

Our Investment Principles

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 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 objectives. Our principles are:

01 Invest for long-term goals and save for short-term goals

02 Understand that the impact of costs is vital to long-term investment success

03 Broad diversification reduces risk, and appropriate asset allocation is key

04 Know the purpose of an investment in a client's financial plan

05 Understand how various factors can affect investment performance

06 Market timing and performance chasing do not guarantee returns

07 Past performance is not a reliable indicator of future returns

Our Investment Comittee

What does our investment committee do?

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 Financial Planners for selection as our ‘core investment solutions’.

These solutions represent a broad choice and give the Financial Planners real flexibility when creating and delivering your investment strategy, whilst ensuring implementation is in the most tax efficient manner.

Who is on our investment committee?

The Wren Sterling Investment Committee is chaired by a member of our Executive team, draws on the breadth of experience across our internal teams, and is supported by an independent investment consultant. This brings together technical expertise and day-to-day Financial Planner insight, so decisions reflect how investment solutions work in practice for clients.

The committee reviews investment research across funds, model portfolios, and workplace pension solutions, while keeping a close watch on developments in global markets and changes in financial planning solutions. It considers how market conditions, product design, charges, and investment approach may affect client outcomes, and applies agreed criteria covering performance, risk, costs, and governance.

Keeping you safe

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 Financial Planner training, we always strive to offer the most suitable and contemporary advice to keep our clients on track to achieve their financial goals.

Helping you avoid scams

It's an unfortunate fact of life now, but scamming is something we take extremely seriously. One advantage of working with a financial planner is that you can immediately say no to anybody else about any financial requests.

Secondly, we use secure methods to transact with you, so you know anything you send to us won't end up in the wrong hands.

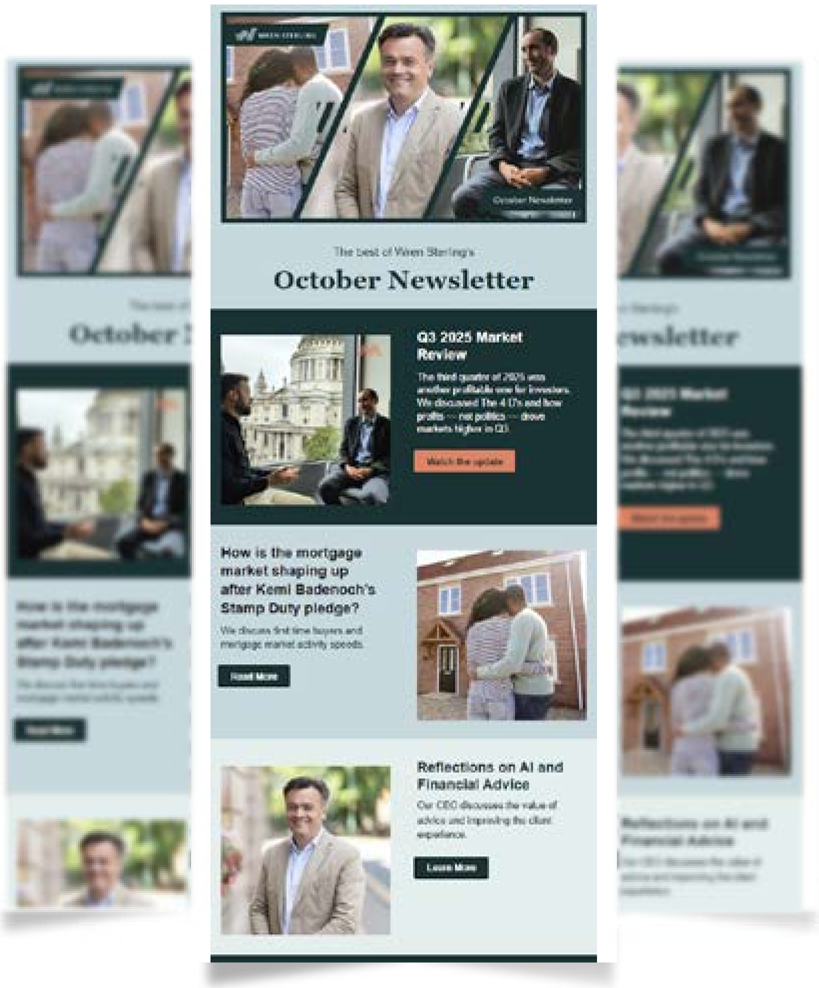
How we keep in touch

One of the benefits of being a Wren Sterling client is that you will be sent our Client Communications Programme to keep you abreast of the key changes in financial planning as they happen.

We send two magazines and regular e-newsletters each year, full of financial planning thoughts from our experts and our partners, who comprise some of the leading investment managers in the UK.

We also issue reports after the Budget and significant political events, which have the potential to impact on your financial plans. These updates often act as a catalyst for clients to get in touch about changes in their circumstances or for our Financial Planners to reach out to you because your situation has been impacted.

Our communications also offer chances to let us know how you feel about Wren Sterling with our annual Net Promoter Score survey, plus invites to other events and live webinars.


The best of Wren Sterling's
October Newsletter
Q3 2025 Market Review
Watch the update
How is the mortgage market shaping up after Kemi Badenoch's Stamp Duty pledge?
Reflections on AI and Financial Advice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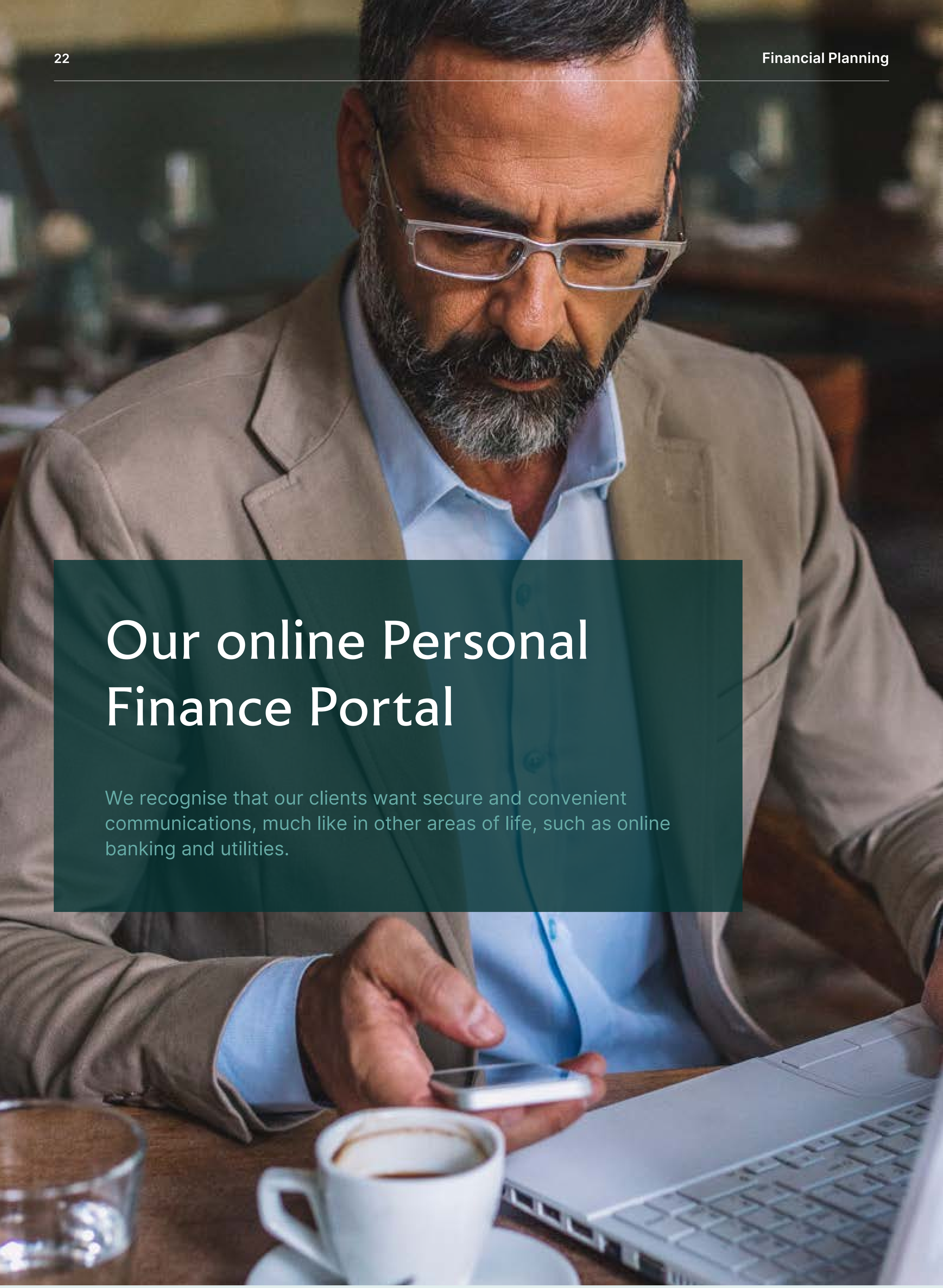

Our online Personal Finance Portal

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

Access to your finances online

Wren Sterling's Personal Finance Portal (PFP) 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 Financial Planner 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 registerme@wrensterling.com.

Benefits

- Security
- Always-updated valuations
- Instant access to documents
- Greener footprint
- Reduces admin burden

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

Book a free initial consultation with Wren Sterling today at wrensterling.com

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WS-BRO-PC-V1-2026-02