

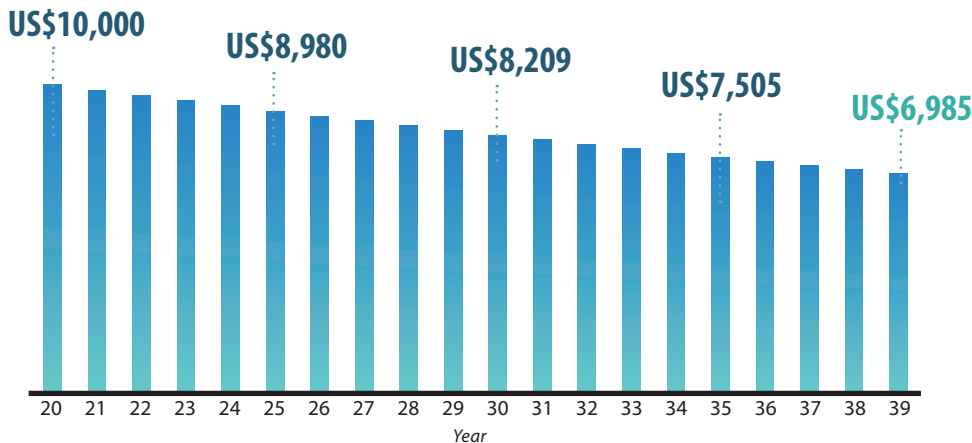
PROMISSORY NOTES

Want to grow your wealth and earn above the rate of inflation? Investing in Promissory notes can help you stay on top.

Your US\$ savings in the bank are losing money. Beware of inflation.

The bar chart below shows what will happen to US\$10,000 if left in the bank for 20 years earning 0%. US\$10,000 today will be worth US\$6,985 in 20 years*.

** Using an average annual inflation rate of 2%.*



“Someone is sitting in the shade today because someone planted a tree a long time ago.”

- Warren Buffett

HOW PROMISSORY NOTES WORK FOR YOU

- A promissory note may be a good fit for you if you want to earn above the rate of inflation but also avoid complex investments that tie up your funds for long periods of time.
- US\$ Promissory notes suit investors seeking to optimize returns in the short term.
- Lock in an attractive return regardless of your investment size
- Earn tax free US\$ interest income.

Investing US\$10,000 - Promissory Notes vs. Savings Account



Investor A invests in US\$ Promissory Notes at 3.9%

US\$10,390

Investor B puts money in Savings account at 0.5%

US\$10,050



PRODUCT DESCRIPTION

What is a Promissory Notes?

- A promissory note is a contract governing a loan between a borrower (the issuer) and a lender (the investor).
- The contract specifies the terms of the loan such as the interest rate, interest payment dates, the maturity date, and a legally binding commitment on the part of the issuer to pay back the investor.
- Sterling issues a series of US\$, 1 year, tax free, Promissory Notes to investors, allowing them to earn hassle-free income and predictable returns.
- Tenor = 1 year
- Fixed interest rate
- Interest and principal paid in full at maturity
- Add funds at any time
- Option to receive interest and/or access funds quarterly (*conditions apply*)

Special note:

The FSC requires that investors in this Note must be Accredited Investors. i.e., must earn income of at least J\$10 million before tax OR have net assets of at least J\$50 million.

NB: You can combine income or assets with up to 3 joint holders if you do not qualify by yourself.

For Accredited Investor criteria for Corporate clients, please talk to one of our Financial Advisors.

Minimum initial investment: US\$10,000

Issuer: Sterling Finance (St. Lucia) Limited.



Product Benefits:

- Tax free income
- Reliable, predictable income
- No price or market fluctuations
- Capital preservation
- Low risk