



GLOBAL US\$ BONDS

Diversify your wealth with lower risk and greater predictability by considering global US\$ bonds.

KEY CHALLENGES YOU FACE...

1 Your pension by itself cannot support you in retirement. Your Pension or savings are unlikely to be sufficient to get you to your financial goals and a comfortable retirement. Enhance your income and wealth with customized bond portfolios.



2 Your lack of diversification is increasing your risk.

Your home, business, job, pension and many of your income streams and assets are in one country. A typical investment portfolio is:

- a. Overinvested in one country
- b. Over reliant on one source of income.



“Never depend on a single income source.”

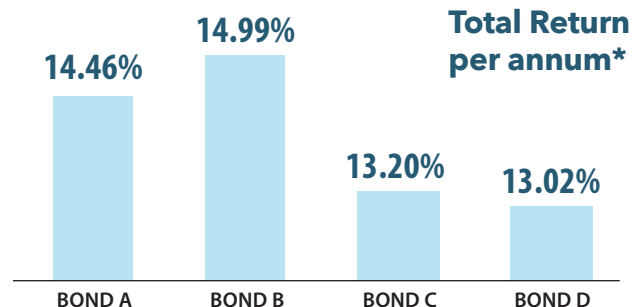
- Warren Buffett

If this economy experiences an economic shock or downturn, almost all of your assets and income streams will be negatively affected. You need to diversify your SOURCES of income and their LOCATION to ensure that you have steady income and growth.

HOW BONDS WORK FOR YOU

The chart illustrates the performance of a client’s bond portfolio – consisting of four bonds.

The figures show the total return generated per annum on each bond in the portfolio. The bonds generate steady US\$ income and have also appreciated in price – the interest income and the capital gain produce the returns displayed here.



*N.B. Total return includes interest earned and price appreciation. Market Prices used are as at February 2021. Past performance is no indication of future performance. These graphs are used for illustrative purposes only and shall not constitute an inducement, representation, or term of any contract (whether oral or written) that you may enter into with Sterling Asset Management.



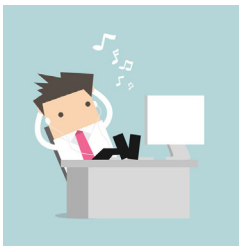
PRODUCT DESCRIPTION

- Bonds are medium to long term investments that pay interest income at regular intervals. You can think of a bond as a loan. When you buy a bond, you lend money to the issuer of the bond.
- The terms of the loan include the interest rate you will receive and the maturity date on which your principal will be repaid to you (among other items).
- The bond issuer could be a corporation (e.g., Apple, AT&T) or a municipal or sovereign Government (The State of California, The City of Chicago, the Government of Jamaica).
- Bonds are most frequently used by investors who:
 1. Need to replace salary during retirement
 2. Need to grow investments now to build a nest egg for a future goal
- Your investment advisor works with you to build a portfolio of bonds that meet your risk and return objectives.

Product Benefits:

- Regular hassle-free US\$ income
- Predictable income
- Stable returns
- Hedge against inflation and devaluation
- Easy to sell: In most cases you can sell your bonds within days if you need cash.
- Bonds offer prospects of price appreciation
- A better fit for you: Global US\$ bonds offer a wider range of options along the risk and return spectrum. This means that your advisor is better able to build a customized portfolio to better suit your needs.

Intelligent investing tip: Bonds work like Real Estate but with less hassle and in some cases, higher returns



Investor A buys BONDS

- *Enjoys interest*

Receives principal + interest



Investor B buys REAL ESTATE

- Has to deal with:*
- *Legal fees and Government Taxes*
 - *Lengthy purchase & sale process*
 - *Dealing with tenants*
 - *Maintenance and Repairs*

Receives rental income & potential for increase in value of real estate

Minimum initial investment: US\$10,000

Offered through: Sterling Asset Management Ltd. (Jamaica) or Sterling Asset Management Intl. (Cayman)