



STERLING FINANCIAL
INVESTMENT GROUP

“ADVICE YOU CAN COUNT ON — FROM PEOPLE YOU CAN TRUST”



INTRODUCTION

Sterling Financial Group of Companies, Inc. is a global financial services organization that offers through its affiliates a full complement of financial solutions to private and institutional clients.

With over 50 offices throughout the United States, and with a presence in Latin America and Europe, Sterling Financial Investment Group, Inc., an NASD member firm, provides private clients with wealth management, insurance, retirement and estate planning services. For our institutional fixed-income clients we provide proprietary research and trade execution.

Additionally, the investment banking team provides advisory and capital-raising services, focused on small to mid-cap companies in the health care and technologies industries, which offers investors opportunities often times available only at mid-size and large Wall Street firms.

global

PHILOSOPHY

Integrity, Commitment, Excellence. These principles are the foundation of Sterling Financial's corporate culture, and 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.

Success

Our commitment is to deliver the highest level of expertise, in the often confusing and complicated world of finance.

Our dedication to achieve exceptional results for our clients explains why Sterling Financial is one of the most exciting, dynamic, and rapidly growing financial services organizations today.



STERLING SUCCESS

Sterling Financial has become an award-winning financial services organization, recognized nationally and internationally for its extraordinary growth, research and capital raising success. This success has

captured the attention of both the national and international

news media generating stories and profiles in newspapers, magazines

and television coverage that can be seen on Sterling's Web site:

www.mysterling.com



Growth

PRIVATE CLIENT SERVICES

One of the primary benefits of working with our financial consultants is the expert advice you receive when structuring your investment portfolio. Our financial consultants will guide you in mapping out your financial future by using a three-tiered approach. They will analyze your current assets, assist in establishing your goals, and propose alternative portfolio scenarios to achieve these goals using some of the industry's research resources.

Moreover, clients have real-time online access to their accounts, in addition to check writing privileges and debit cards.

STERLING FINANCIAL ASSET MANAGEMENT, INC.

Sterling Financial Asset Management has carefully selected and constructed a team of highly experienced professionals with a global perspective. Our comprehensive program offers a broad range of diversified investment disciplines and processes to high net worth clients, families and institutions. Choices range from conservative, moderate and aggressive global portfolios to customized alternative investments.



RETIREMENT AND ESTATE PLANNING

Your retirement and estate plan should be an integral part of your lifelong financial strategy. Not only can we provide advice on the preservation and growth of your retirement assets, but we suggest strategies on the tax efficient transfer of wealth to your heirs. For example, both personal and philanthropic wealth transfer and gifting strategies may maximize your tax advantages today while building your legacy for the future.

Lifelong Strategy

STERLING FINANCIAL INSURANCE GROUP, INC.

The Sterling Financial Insurance Group is a full service insurance broker representing over 200 of today's top-ranked insurance companies. We offer clients a wide variety of insurance products including: Whole and Variable Life, Fixed and Variable Annuities, and Long Term Care Insurance.



FIXED INCOME

COMPREHENSIVE FIXED-INCOME SOLUTIONS

Sterling Financial Investment Group's Fixed Income Division provides analysis and execution of a broad spectrum of fixed income products. Our diverse client roster includes small, mid-sized, and large-cap corporations, as well as commercial banks, savings institutions broker/dealers, insurance companies, pension and hedge funds, in the United States, Latin America and Europe.

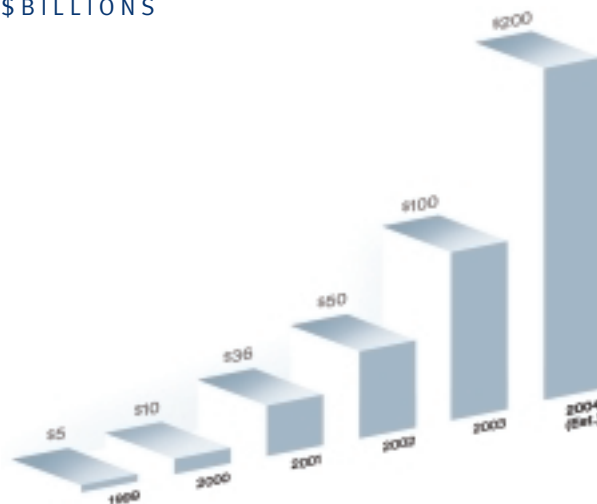
THE WORLD'S LARGEST FINANCIAL INSTITUTIONS

Sterling Financial consistently executes more than \$10 billion per month in trades for some of the world's largest financial institutions. Our focus products include treasuries, agencies, corporates and mortgage-backed. Our experienced traders and institutional salespeople offer our fixed-income clients the benefit of veteran industry expertise, a network of trusted relationships with other major market participants and a reputation for discretion and skill in moving both large and 'difficult-to-place' volumes.

**We put our clients'
needs above
everything else.**



FIXED INCOME TRADING VOLUME \$ BILLIONS



OUR GLOBAL STRENGTH

For those who qualify, we also can offer a Principal Letter from Fortis Bank, an AA-rated Belgium-based institution. This note gives many of our largest clients an enhanced level of credit comfort in trading large blocks with our desk. The Principal Letter also allows us to offer the attention of a boutique firm with the global strength of a financial powerhouse. We employ state-of-the-art technology, 24/7 account access, real-time positions, and live quotes in addition to numerous other products and services. We offer a wide range of international products including equities, sovereign debt, and both Euro and Brady Bonds.

trusted

THE STERLING DIFFERENCE

PRIVATE CLIENT SERVICES

Through the establishment of long-term and trusted relationships, our Financial Consultants assist clients in achieving near and long-term financial goals using a focused and disciplined approach to wealth management, allowing us to provide a customized and diversified approach to solving the financial needs of our clients.

With offices worldwide, we provide our international, as well as our domestic clients, a thoughtful financial plan encompassing the clients' personal risk tolerance, time horizon, and our asset allocation model. We also provide assistance for those Corporate Executives seeking opportunities to diversify their portfolios of company stock holdings with our Rule 144 services.

SYNDICATE

Our syndicate desk's relationships with Wall Street and the strength of our significant private client distribution channel allow us to effectively participate in numerous high-profile offerings. We deliver quality investment products and information. Our involvement in these transactions allows our worldwide client base to access a wide range of investment products that meet the high standards of Sterling's experienced syndicate group.

Our experienced,
dedicated sales
professionals provide
value-added service
to our clients'
decision-making
process.

quality



WORLD CLASS TRADE EXECUTION

EQUITY TRADE EXECUTION

Our institutional equity sales and trading group provides our financial consultants and professional money managers — including leading U.S. mutual and hedge funds — with quality trade execution, allowing clients to access to a wide range of global equities.

OUR TECHNOLOGY ADVANTAGE

State-of-the-art technology is essential in order to compete effectively in an industry that requires second-to-second performance. The ability to receive orders, execute trades and communicate with trading desks, exchanges and offices around the world is essential. Sterling Financial has the technological platform and administrative infrastructure to ensure that trades are executed expeditiously and efficiently. Our technology includes:

- Direct Electronic Access to NYSE and American Stock Exchange — DOT / NYFIX / BBSS.
- Electronic Access to 8 Broker-Dealers for NASDAQ.
- Utilize 3 Electronic Communication Networks (ECNs): Arca, Instinet, Brut; with access to 3 other ECNs



Dedicated



Focus

FIXED INCOME TRADE EXECUTION

Averaging more than \$10 billion monthly in trading volume, the fixed-income institutional sales and trading group has rapidly emerged as an active participant in U.S. Treasury and other investment-grade bond markets where it serves large U.S. and European fixed-income dealers.

In addition to offering a full complement of fixed income products and services, we focus on taxable fixed income securities for a global institutional base, specializing in government securities, agency securities, corporate debentures, mortgage backed securities, and money market products.



STERLING FINANCIAL: INVESTMENT BANKING FOR EMERGING GROWTH COMPANIES

WALL STREET VETERANS

Our investment-banking group consists of experienced Wall Street veterans expert in raising equity and fixed income capital. We also provide merger/acquisition advisory services to public and private companies. The group has significant industry, regional and relationship differentiators, which consist of domain expertise within the healthcare and technology industries, regional expertise in Latin America and key relationships within the Hispanic-American business community.

CORPORATE FINANCE

The Corporate Finance team at Sterling Financial works closely with institutional sales, and trading 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.

Expertise

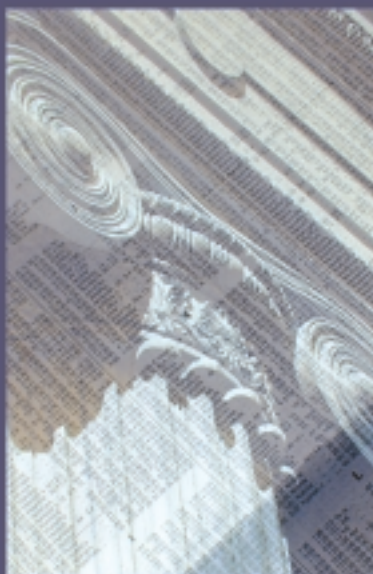
Insightful

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.

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 has industry expertise required to maximize our client's value while providing insightful and unbiased strategic advice.



STERLING FINANCIAL: PROVIDING A WEALTH OF SERVICES



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 wealth management division is crafting a customized estate plan for a private client, or our institutional or fixed income division is providing daily technical analysis to our hundreds of national and international clients, you can be assured that your Sterling Financial Consultant is dedicated to providing:

dynamic

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Sterling Financial Group of Companies, Inc. is a Delaware-chartered holding company with six (6) wholly owned subsidiaries: *Sterling Financial Investment Group, Inc.*, an SEC-registered full-service broker-dealer licensed with the NASD, MSRB and all 50 states; *Sterling Financial Insurance Group, Inc.*, an insurance general agency; *Sterling Financial International, Inc.*, created to handle offshore business and clients; *BrokerOnline, Inc.*, a front-end financial services software platform for broker-dealers; *Sterling Financial Asset Management, Inc.*, a registered Investment Advisor; and *Sterling Financial Investment Group, S.A.*, a registered Panamanian broker-dealer transacting securities business through Sterling Financial Investment Group.

A GLOBAL FINANCIAL SERVICES ORGANIZATION



STERLING FINANCIAL INVESTMENT GROUP, INC.

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LATIN AMERICA

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MEMBER: NASD, MSRB, NFA, CHICAGO STOCK EXCHANGE, SIPC