



Sterling Capital Management is a Registered* Investment Adviser and institutional money manager founded in 1970 with over \$56 billion in assets under management. Sterling acts as the Chief Investment Officer for our partnered wealth management firm, AE Wealth Management. Sterling helps us choose asset allocations that seek to maximize returns and reduce risk. They also dig beneath the surface and perform an extensive and exhaustive due diligence on investment managers, helping us identify the managers with a disciplined, transparent and repeatable process versus a manager that may only offer great marketing.

As of 6/30/18 Sterling employs 162 seasoned investment professionals, client service and administrative associates of which 47 have earned their Chartered Financial Analyst (CFA)** designation. They work with a variety of clients including corporations, foundations, endowments, government entities, etc. A few names you may recognize include Amazon and Adobe.

As a non-institutional investor, Sterling is not a firm that you could call directly and build a relationship with. It is through our partnership with AE Wealth Management that we get access to this first-class organization.

Sterling helps us with:

- Manager due diligence and asset allocation
- Sharing research and analytical reporting
- Delivering market updates and commentaries

Sterling's objective investment guidance enables us to provide an investment platform that is transparent and unbiased, so we can provide you with clear investment choices.

**Registration does not imply any level of skill or training.*

***The Chartered Financial Analyst® (CFA) charter is a graduate-level investment credential awarded by CFA Institute — the largest global association of investment professionals. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.*