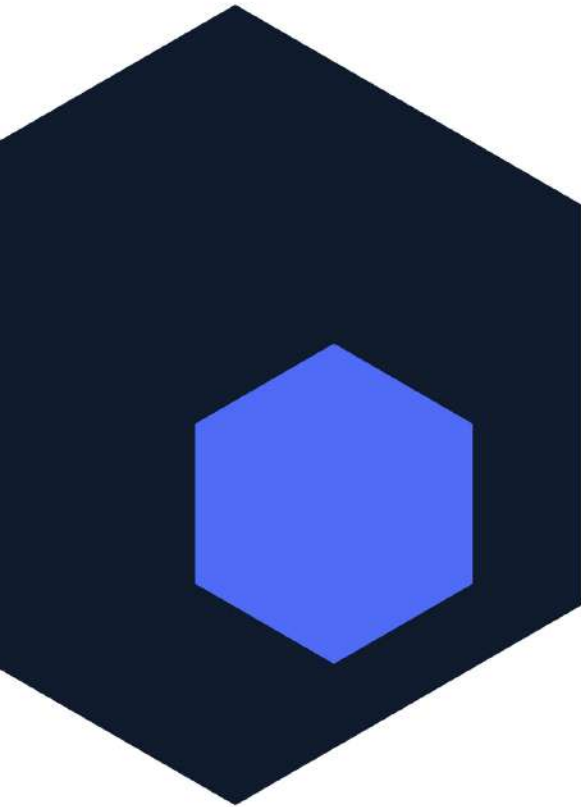




CORPORATE PROFILE

Welcome to
STERLING
ASSETS HOLDINGS

Welcome to Sterling Assets Holdings, a Luxembourg-based investment powerhouse committed to shaping a sustainable and prosperous future. Established with a vision to drive progress and innovation, we strategically invest in key industries, including banking, steel, agriculture, and real estate.

At Sterling Assets Holdings, we believe in the transformative power of responsible investments. Our mission is to create lasting value for our clients by identifying opportunities in sectors that are the backbone of global development. By blending strategic insight with a forward-thinking approach, we deliver exceptional results that benefit both our stakeholders and the industries we serve.

Address:

14 Av. du Rock'n'Roll 4361 Esch-Belval Esch-sur-Alzette, Luxembourg

Email:

support@sterlingassetsholdings.com



ABOUT

O U R C O M P A N Y

Sterling Assets Holdings: Cultivating a Sustainable Future Through Strategic Investments

In an era defined by rapid technological advancements, global interconnectedness, and mounting environmental challenges, the pursuit of sustainable development has become a defining imperative. The world demands a new breed of investors, ones who recognize the inextricable link between economic growth and environmental responsibility. Sterling Assets Holdings, a Luxembourg-based investment powerhouse, embodies this paradigm shift, strategically investing in key industries with a commitment to shaping a sustainable and prosperous future.

A Visionary Foundation: Driving Progress and Innovation

Sterling Assets Holdings was established with a clear vision: to be a catalyst for progress and innovation, driving sustainable development through strategic investments. This vision is not merely aspirational; it is deeply ingrained in the company's core values and operational practices. Sterling Assets Holdings recognizes that true success lies not in maximizing short-term profits, but in creating lasting value for all stakeholders, including clients, employees, communities, and the environment.



Strategic Investment: Shaping Key Industries

Sterling Assets Holdings investment strategy is rooted in a profound understanding of the interconnectedness of global industries. They focus on key sectors that are the backbone of global development, including:

Banking

Sterling Assets Holdings invests in financial institutions that are committed to responsible lending practices, promoting sustainable development projects, and fostering financial inclusion. They understand that a stable and equitable financial system is essential for a sustainable future.



Green Horizon Holding's investment strategy in the banking sector is not simply about maximizing returns. It's a carefully orchestrated symphony of sustainability, social responsibility, and long-term growth, rooted in a profound understanding of the interconnectedness of global industries. They believe that a stable and equitable financial system is the bedrock of a sustainable future, and their investments reflect this commitment.

A Focus on Impact, Not Just Profit:

Green Horizon Holding goes beyond traditional investment criteria, focusing on the positive impact of their investments. They seek out financial institutions that are committed to responsible lending

practices, prioritizing projects that contribute to a more sustainable world. This could include:

Renewable energy projects: Investing in institutions that finance the development and deployment of solar, wind, and other renewable energy sources, helping to transition away from fossil fuels.

Sustainable agriculture: Supporting projects that promote sustainable farming practices, reducing environmental impact and ensuring food security for future generations.

Financial inclusion: Investing in institutions that provide access to financial services for underserved populations, empowering individuals and communities to participate in the global economy.

Beyond the Balance Sheet: Measuring the True Value of Impact:

Sterling Assets Holdings recognizes that true value goes beyond financial metrics. They actively seek out institutions that prioritize impact measurement, meticulously tracking the positive environmental and social contributions of their lending activities.

This includes:

Environmental impact assessments: Ensuring that projects funded by the institutions they invest in undergo rigorous environmental impact assessments, minimizing negative consequences and promoting sustainable practices.

Social impact assessments: Evaluating the social benefits of projects, such as job creation, improved access to healthcare, and community development.

Transparency and accountability: Encouraging institutions to be transparent about their lending practices, making their impact measurable and accountable to stakeholders.

Building a Sustainable Future, Brick by Brick:

Sterling Assets Holdings commitment to sustainable development extends beyond individual projects. They actively seek partnerships with institutions and organizations working on innovative solutions for a more sustainable future.

This could include:

Collaborations with non-profits: Supporting organizations working on environmental conservation, poverty alleviation, and social justice initiatives.

Research and development partnerships: Investing in institutions that are developing new technologies and solutions for sustainable development, such as green energy, sustainable agriculture, and waste management.

Government partnerships:

Collaborating with governments on policies and initiatives that promote sustainable development and responsible financial practices.

Financial Inclusion: Empowering Individuals and Communities:

Sterling Assets Holdings recognizes that financial inclusion is crucial for achieving sustainable development. They actively invest in institutions that provide affordable and accessible financial services to underserved populations, empowering individuals and communities to participate in the global economy.

This includes:

Microfinance institutions: Supporting institutions that provide small loans and financial services to low-income individuals and small businesses, enabling them to start and grow their own enterprises.

Community banks: Investing in banks that are deeply rooted in their communities, providing tailored financial services and fostering economic growth at the local level.

Mobile banking platforms: Supporting the development and expansion of mobile banking services, providing access to financial services for those who lack traditional banking infrastructure.

Sterling Assets Holdings investment strategy in the banking sector is a testament to their belief in the power of financial institutions to drive positive change. They are not just investors seeking returns, but active participants in shaping a more responsible and equitable financial system for the future.

STERLING ASSETS HOLDINGS INVESTMENT STRATEGY IN THE STEEL INDUSTRY

A Comprehensive Overview

Sterling Assets Holdings investment strategy is deeply intertwined with the understanding of how various global industries affect one another. Among these, the steel industry stands out as a critical sector that not only drives economic growth but also poses significant environmental challenges. This duality makes it a focal point for Sterling Assets Holdings investments, as they seek to support companies that are committed to sustainable practices.

The Importance of the Steel Industry

The steel industry is a cornerstone of global development, playing a vital role in various sectors, including construction, automotive, and manufacturing. However, it is also one of the largest contributors to greenhouse gas emissions, accounting for approximately 8% of the world's total carbon emissions. This environmental footprint necessitates a shift towards more sustainable practices. Sterling Assets Holdings recognizes this challenge and strategically invests in steel companies that prioritize sustainability.

Key Focus Areas of Investment

Sterling Assets Holdings investment strategy in the steel sector is centered around three main pillars:

Reducing Emissions

Commitment to Decarbonization: Sterling Assets Holdings targets steel companies that have set ambitious goals for reducing their carbon emissions. Many leading firms are adopting strategies to achieve a 45% reduction in emissions intensity for primary steel production by 2030.

Innovative Technologies: Investments are directed towards companies that are implementing cutting-edge technologies such as carbon capture and storage (CCS), which can significantly lower emissions during the steel production process.

Improving Energy Efficiency

Energy Consumption Reduction: The steel industry is a major consumer of energy, accounting for about 7% of global energy consumption. Sterling Assets Holdings supports companies that are investing in energy-efficient technologies and practices,



such as:

Upgrading equipment to reduce energy use.

Implementing process improvements that minimize energy waste.

Renewable Energy Integration: Companies that are transitioning to renewable energy sources for their operations are prioritized. This includes investments in solar, wind, and other sustainable energy solutions that can power steel production with a lower carbon footprint.

Adopting Innovative Technologies

Green Steel Production: Sterling Assets Holdings is keen on investing in firms that are pioneering green steel production methods. This includes the use of hydrogen in place of traditional carbon-intensive methods, which can drastically reduce emissions.

Digital Transformation: The integration of Industry 4.0 technologies such as artificial intelligence, big data, and the Internet of Things (IoT) is also a focus. These technologies can optimize production processes, enhance resource efficiency, and reduce waste.

The Path Forward: A Sustainable Steel Industry

Sterling Assets Holdings approach is not just about financial returns; it is about fostering a sustainable future. By investing in the steel industry with a focus on reducing emissions, improving energy efficiency, and adopting innovative technologies, they aim to:

Support Global Climate Goals: By backing companies that are committed to sustainability, Sterling Assets Holdings contributes to global efforts to combat climate change and meet international targets.

Drive Economic Growth Responsibly: Investments in sustainable steel production can lead to job creation and economic development while minimizing environmental harm.

Encourage Industry-Wide Change: By choosing to invest in companies that prioritize sustainability, Sterling Assets Holdings sets a precedent for other investors and companies in the industry, encouraging a broader shift towards responsible practices.



Sterling Assets Holdings investment strategy is deeply rooted in the understanding that global industries are interconnected, and their actions have a profound impact on each other. In the realm of agriculture, this interconnectedness is particularly evident, as food production is inextricably linked to climate change, resource depletion, and population growth. These challenges are not simply isolated issues; they are interconnected threads woven into the fabric of global sustainability. Sterling Assets Holding recognizes this intricate web and actively invests in agricultural companies that are leading the charge towards a more sustainable and resilient food system.

The Importance of Sustainable Agriculture: A Foundation for Global Well-being
Agriculture is the foundation of global food security, providing sustenance for a growing global population. The world's population is expected to reach 9.7 billion by 2050, requiring a significant increase in food production to meet demand. However, conventional agricultural practices are facing increasing pressure from:

Climate Change: Extreme weather events, such as droughts, floods, and heatwaves, are becoming more frequent and intense, threatening crop yields and food security. These unpredictable events can disrupt supply chains, leading to food shortages and price volatility, particularly in vulnerable regions.

Resource Depletion: Overuse of water, fertilizers, and pesticides is depleting natural resources, leading to soil degradation and water contamination. This unsustainable approach not only harms the environment but also undermines the long-term productivity of agricultural lands.

Population Growth: The ever-increasing global population puts immense pressure on food production systems. Meeting the demand for food while maintaining environmental sustainability is a complex challenge that requires innovative solutions. These challenges necessitate a shift towards more sustainable agricultural practices that can ensure food security while minimizing environmental impact. This shift is not simply about preserving the environment; it is about ensuring the long-term viability of agriculture and the well-being of future generations.

Key Focus Areas of Investment: Nurturing a Sustainable Food System

Sterling Assets Holdings investment strategy in agriculture focuses on companies that are actively contributing to a more sustainable food system. Their investments are directed towards companies that are:

Developing Sustainable Farming Practices:

Precision Agriculture: Investing in companies that are using advanced technologies such as drones, sensors, and data analytics to optimize resource use, minimize waste, and enhance crop yields. This precision approach allows farmers to tailor their practices to specific field conditions, reducing the need for excessive inputs and improving overall efficiency.

Regenerative Agriculture: Supporting companies that are implementing practices that restore soil health, improve water retention, and enhance biodiversity, such as no-till farming, cover cropping, and composting. These practices not only increase crop yields but also contribute to carbon sequestration, mitigating climate change and improving soil fertility.

Organic Farming: Investing in companies that are committed to organic farming practices, which prohibit the use of synthetic pesticides and fertilizers, promoting healthier soil and ecosystems. Organic farming practices not only reduce environmental impact but also produce healthier and more nutritious food, contributing to human well-being.

Promoting Biodiversity:

Conservation Agriculture: Supporting companies that are implementing practices that protect and enhance biodiversity, such as agroforestry, wildlife habitat restoration, and sustainable pest management. These practices create a more resilient agricultural system by promoting natural pest control, reducing the reliance on synthetic pesticides, and protecting valuable ecosystems.

Seed Preservation: Investing in companies that are working to preserve genetic diversity of crops, safeguarding the resilience of food systems against climate change and disease. By preserving a wide range of genetic material, these companies are ensuring that farmers have access to crops that are adapted to changing environmental conditions and resistant to pests and diseases.

Improving Food Security: Vertical Farming:

Investing in companies that are developing innovative vertical farming technologies, which allow for high-density food production in controlled environments, minimizing land use and resource consumption. Vertical farming offers a solution to limited land availability, allowing for food production in urban areas and reducing the need for long-distance transportation.

Food Waste Reduction: Supporting companies that are implementing strategies to reduce food waste throughout the supply chain, from farm to table. Reducing food waste is crucial for improving food security and reducing environmental impact, as wasted food contributes to greenhouse gas emissions and resource depletion.



The Path Forward: A Sustainable Food System for a Sustainable Future

Sterling Assets Holdings investments in agriculture are not just about profits; they are about building a more sustainable and resilient food system for the future. By supporting companies that are:

Addressing Climate Change: Investing in companies that are mitigating climate change impacts and adapting to a changing climate. These companies are developing climate-resilient crops, implementing carbon sequestration practices, and reducing greenhouse gas emissions from agricultural production.

Conserving Resources: Supporting companies that are using resources efficiently and minimizing environmental impact. This includes companies that are reducing water use, minimizing fertilizer and pesticide application, and promoting sustainable land management practices.

Ensuring Food Security: Investing in companies that are increasing food production while promoting nutritional security. These companies are developing innovative farming technologies, improving crop yields, and ensuring access to nutritious food for all.

Sterling Assets Holdings commitment to sustainable agriculture is a testament to their understanding of the interconnectedness of global industries and the critical role that food production plays in shaping a better world. By investing in companies that are leading the way towards a more sustainable food system, they are contributing to a future where food security and environmental sustainability go hand in hand. This vision is not just about economic growth; it is about building a future where agriculture nourishes both people and the planet.

GREEN HORIZON HOLDING'S INVESTMENT STRATEGY IN REAL ESTATE

Building a sustainable future

Sterling Assets Holdings investment strategy is rooted in a profound understanding of the interconnectedness of global industries. They recognize that real estate, a cornerstone of economic development, has a significant impact on the environment and the well-being of communities. This understanding drives their investment strategy, which focuses on real estate projects that prioritize sustainability, environmental responsibility, and social equity.

The Interconnectedness of Real Estate and Sustainability

Real estate development is not merely about constructing buildings; it's about shaping the physical environment in which we live, work, and play. The decisions made during the planning, construction, and operation of real estate projects have far-reaching consequences for:

Climate Change: Buildings account for a significant portion of global energy consumption and greenhouse gas emissions. Real estate development practices that prioritize energy efficiency, renewable energy sources, and reduced reliance on fossil fuels are crucial for mitigating climate change.

Resource Depletion: The construction industry is a major consumer of natural resources, such as water, timber, and minerals. Sustainable real estate development seeks to minimize resource consumption, promote the use of recycled materials, and reduce waste generation.

Urban Sprawl: Uncontrolled urban sprawl can lead to habitat loss, increased traffic congestion, and reduced air quality. Sustainable real estate development promotes compact, mixed-use urban planning that minimizes the need for car travel, fosters walkable communities, and protects natural ecosystems.

Social Equity: Access to affordable and sustainable housing is essential for social equity. Sustainable real estate development prioritizes projects that provide affordable housing options, promote inclusivity, and create vibrant and equitable communities.

Key Focus Areas of Investment: Shaping Sustainable Cities

Sterling Assets Holdings investment strategy in real estate focuses on companies and projects that are:

Designing Energy-Efficient Buildings:

LEED Certification: Investing in projects that achieve Leadership in Energy and Environmental Design (LEED) certification, demonstrating a commitment to energy efficiency, water conservation, and sustainable building practices.

Renewable Energy Integration: Supporting projects that incorporate renewable energy sources, such as solar panels, wind turbines, and geothermal energy, to reduce reliance on fossil fuels and minimize carbon emissions.





Smart Building Technologies: Investing in companies that are developing and implementing smart building technologies that optimize energy consumption, improve indoor air quality, and enhance occupant comfort.

Minimizing Environmental Footprint:

Sustainable Materials: Supporting projects that use recycled materials, sustainable building materials, and locally sourced products to reduce the environmental impact of construction.

Water Conservation: Investing in projects that incorporate water-saving fixtures, rainwater harvesting systems, and landscape designs that minimize water consumption.

Waste Reduction and Recycling: Supporting projects that implement comprehensive waste management programs, including recycling, composting, and waste reduction strategies.

Promoting Sustainable Urban Development:

Transit-Oriented Development: Investing in projects that are located near public transportation hubs, encouraging walkable communities and reducing car dependency.

Mixed-Use Development: Supporting projects that combine residential, commercial, and public spaces within a single development, creating vibrant and self-contained communities.

Green Infrastructure: Investing in projects that incorporate green spaces, parks, and urban forests, improving air quality, mitigating heat island effects, and enhancing the quality of life for residents.

The Path Forward: Building Sustainable Communities

Sterling Assets Holdings investments in real estate are not just about constructing buildings; they are about creating sustainable communities that foster a better quality of life for residents and protect the environment.

By supporting companies and projects that are reducing environmental impact (minimizing energy consumption, reducing waste generation, and conserving natural resources), creating livable communities (promoting walkable neighborhoods, access to public transportation, and vibrant public spaces), and promoting social equity (ensuring affordable housing options, inclusivity, and equitable access to resources), Sterling Assets Holdings commitment to sustainable real estate development is a testament to their understanding of the interconnectedness of global industries and the crucial role that real estate plays in shaping a more sustainable future.

A COMMITMENT TO RESPONSIBLE INVESTING: CREATING LASTING VALUE



Sterling Assets Holdings believes that responsible investing is not just a moral imperative, but also a sound business strategy. They understand that companies that prioritize sustainability are better positioned for long-term success. They are committed to identifying investment opportunities in sectors that are:

Environmentally Conscious: Sterling Assets Holdings invests in companies that are committed to reducing their environmental impact, promoting biodiversity, and mitigating climate change.

Socially Responsible: They invest in companies that prioritize ethical business practices, promote diversity and inclusion, and contribute to the well-being of their employees and communities.

Economically Sustainable: Sterling Assets Holdings invests in companies that are financially sound, resilient, and poised for long-term growth.

Partnering for Success: Building a Sustainable Future Together

Sterling Assets Holdings recognizes that sustainable development is a collective effort. They partner with industry leaders and innovators, sharing their expertise and resources to create a more sustainable future. These partnerships foster collaboration, knowledge sharing, and innovation, leading to:

Technological Advancements: Sterling Assets Holdings supports companies that are developing innovative technologies to address environmental challenges, improve efficiency, and create new opportunities.

Policy Advocacy: They actively engage with policymakers to advocate for sustainable policies and regulations that promote responsible business practices.

Community Engagement: Sterling Assets Holding invests in projects that benefit local communities, promoting economic development, social well-being, and environmental protection.

Turning Opportunities into Growth: Delivering Exceptional Results

Sterling Assets Holdings commitment to responsible investing has translated into exceptional results for both their clients and the industries they serve. They have:

Generated Strong Returns for Investors: Sterling Assets Holdings portfolio companies have consistently outperformed market benchmarks, demonstrating the financial viability of sustainable investing.

Driven Innovation and Sustainability: Their investments have fostered the development of innovative technologies and sustainable practices, contributing to a more environmentally conscious and resilient economy.

Created Positive Social Impact: Sterling Assets Holdings investments have created jobs, supported local communities, and improved the lives of people around the world.

A Legacy of Sustainability: Building a Better Tomorrow

Sterling Assets Holdings is more than just an investment firm; it is a force for positive change. Their mission is to create a more sustainable and prosperous future for all. They are committed to:

Promoting Sustainable Business Practices: Sterling Assets Holding encourages the companies they invest in to adopt sustainable business practices, minimizing their environmental impact and maximizing their social responsibility.



Investing in Renewable Energy: They are actively investing in renewable energy projects, contributing to the transition to a low-carbon economy.

Supporting Sustainable Agriculture: Sterling Assets Holdings invests in agricultural companies that are developing sustainable farming practices, promoting biodiversity, and improving food security.

Investing in Green Infrastructure: They are investing in green infrastructure projects, such as sustainable transportation systems, green buildings, and renewable energy infrastructure.

The Future of Investing: Embracing Sustainability

Sterling Assets Holdings is a pioneer in the field of sustainable investing. They are demonstrating that it is possible to generate strong financial returns while making a positive impact on the world. Their success is a testament to the growing recognition that sustainability is not just a trend, but a fundamental principle of responsible investing.

The future of investing is undoubtedly sustainable. As investors increasingly recognize the importance of environmental, social, and governance (ESG) factors, companies like Sterling Assets Holdings will continue to play a vital role in shaping a more sustainable and prosperous future. By investing in companies that are committed to responsible practices, investors can not only generate strong returns but also contribute to a better world for all.

Conclusion:

Sterling Assets Holdings is a beacon of hope in a world grappling with complex environmental and social challenges. They are a testament to the power of responsible investing, demonstrating that it is possible to achieve financial success while making a positive impact on the world. Their commitment to sustainable development, their strategic investments in key industries, and their unwavering focus on creating lasting value for all stakeholders position them as a leader in the emerging field of sustainable investing. Sterling Assets Holdings is not just cultivating a sustainable future; they are shaping it.

Investing in Industries that Shape the Future

Assets 1
1.2%
Daily

- ✓ Minimum Deposit: \$100
- ✓ Maximum Deposit: \$4,999
- ✓ ROI: 1.2%
- ✓ ROI Interval: Daily
- ✓ Duration: 5 Days
- ✓ Referral Bonus: 5%

Assets 2
1.7%
Daily

- ✓ Minimum Deposit: \$5,000
- ✓ Maximum Deposit: \$9,999
- ✓ ROI: 1.7%
- ✓ ROI Interval: Daily
- ✓ Duration: 5 Days
- ✓ Referral Bonus: 5%

Assets 3
2.2%
Daily

- ✓ Minimum Deposit: \$10,000
- ✓ Maximum Deposit: \$19,999
- ✓ ROI: 2.2%
- ✓ ROI Interval: Daily
- ✓ Duration: 5 Days
- ✓ Referral Bonus: 5%

Assets 4
3%
Daily

- ✓ Minimum Deposit: \$20,000
- ✓ Maximum Deposit: \$49,999
- ✓ ROI: 3%
- ✓ ROI Interval: Daily
- ✓ Duration: 10 Days
- ✓ Referral Bonus: 5%

Assets 5
4.2%
Daily

- ✓ Minimum Deposit: \$50,000
- ✓ Maximum Deposit: Unlimited
- ✓ ROI: 4.2%
- ✓ ROI Interval: Daily
- ✓ Duration: 30 Days
- ✓ Referral Bonus: 5%



BANQUE CENTRALE DU LUXEMBOURG

EUROSYSTEM

BANK GUARANTEE CERTIFICATE

ISSUED TO

STERLING ASSETS HOLDINGS

This letter will serve as your notification that Central Bank of Luxembourg, will IRREVOCABLY HONOR AND GUARANTEE payment for any check(s) written by Sterling Assets Holdings for upto Five Hundred Million USDollars (\$500,000,000) drawn on the Company account and Payable to NJM Insurance Group. No stop oayments will be issued.

This GUARANTEE is for the purpose of our cusstomer purchasing assets and properties for the purpose of Assets Management in Luxembourg and any other nation. This GUARANTEE shall remnain IRREVOCABLE throughtout years of compnay operation

If further information is required, please feel free to contact this office.
We make thos guarantee this 23rd day of October, 20115.

Sincerely,

Adrian Orr

Chairman
Central Bank of Luxembourg

Giséle Massesn

Digitally signed by Giséle Massen
DN: c=LU, l=LU, o=RCSL GIE, ou=C24, cn=Giséle
Massen, sn=Massen, givenName=Giséle,
serialNumber=10200144900031522688,
title=Professional Person
Date: 2915.10.26 08:21:58 +01'00'

Luxembourg, le 23/10/2015

Ref: 15/578364
Status as of 23/10/2015

Certificate of Non-Registration of a Judicial Decision

(Article 21 of the amended Grand-Ducal regulation of 23 January 2003 implementing the amended law of 19 December 2002 concerning the register of commerce and companies as well as the accounting and annual accounts of companies)

Dear,

We hereby certify that as of 23/10/2015, this judicial decision has been registered with the trade and companies register, pursuant to articles 13, points 2 to 11 and 13, and 14 of the law of December 19, 2002 concerning the register of commerce and companies as well as the accounting and annual accounts of companies, under the terms of which the company below would be subject to one of the legal proceedings referred to therein:

Company name(s) or name(s):	STERLING ASSETS HOLDINGS
Registration number :	556722-1055
Legal status :	Limited Liability Company
Headquarters/Headquarters:	14 Av. du Rock'n'Roll 4361 4361 Esch-Belval Esch-sur-Alzette, Luxembourg

This certificate is issued to serve and assert what is right.

The manager of the trade and companies register (*)

*This certificate is drawn up and signed electronically.

The manager of the trade and companies register only guarantees the authenticity of the origin and the integrity of the information contained in this certificate with respect to the information entered in the trade and companies register if this certificate includes an electronic signature, issued by the manager of the trade and companies register.

Authentication ID
79c8679a-7935-4b85-8b31-20393e6b7cd1



James Shipton
Chair

