Sterling Capital Management LLC
Retail Client Relationship Summary ("Form CRS")

Sterling Capital Management LLC ("Sterling") is an indirect wholly owned subsidiary of Desjardins Global Asset Management Inc., which is part of the Desjardins Group, and is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences and choose the right account for your needs. Free and simple tools are available for you to research firms and financial professionals at www.Investor.gov/CRS which also provides additional educational materials available to you to learn more about broker-dealers, investment advisers, and investing in general.

What investment services and advice can you provide me?

Sterling offers investment advisory services to clients, including retail investors. Sterling utilizes an investment management process that includes security selection and asset allocation across a broad array of fixed income and equity securities and investment strategies which may include the selection of affiliated or third-party investment managers.

Sterling's investment advisory services include continuous monitoring of your investments to ensure they are managed in accordance with your investment objectives and any stated restrictions, as well as with Sterling's investment guidelines. You may choose to have us manage your investments by placing transactions without prior consent (discretionary authority), or we can provide advice and recommendations to you for you to make the ultimate decision regarding your investments (non-discretionary authority). Sterling provides investment advisory services to clients under both direct advisory and sub-advisory relationships. In addition, Sterling provides investment advisory services to clients through wrap programs sponsored by third-party broker-dealers and other financial intermediaries. Sterling is not a registered broker-dealer.

Sterling's minimum account size varies and may be negotiable depending upon the type of products or services you select, the number of accounts you open, and the asset size associated with your relationship.

More information about Sterling's advisory services is available in our Form ADV, Part 2A (Items 4 & 7) at www.SterlingCapital.com/ADV2.

Ask your Financial Professional –
Given my financial situation, should I choose an investment advisory service? Why or why not?
How will you choose investments to recommend to me?
What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying:

- You will generally pay an investment management fee to Sterling calculated as a percentage of assets under management. The amount you pay us typically does not vary based on the type of investments in your account but rather the strategy in which you are invested. On occasion, Sterling may charge a fixed fee or performance-based fee. A performance-based fee creates a conflict of interest as it may give us incentive to make riskier investments as our compensation is based on the performance of your account.
- The more assets you have in your advisory account, the more you will pay Sterling. Thus, we have an incentive to encourage you to increase the assets in your account. You will pay Sterling's fee even if there are no transactions in your advisory account.
- Our fees vary and may be negotiable depending upon the type of products or services you select, the number of accounts you open, and the asset size of the account(s) Sterling manages for you. We generally bill fees on a quarterly basis based on the assets in the account over the previous quarter.
- Sterling's advisory fee does not include brokerage commissions, transaction fees, custodial fees, fees charged by other managers, margin costs, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. If you own mutual funds or exchange-traded funds ("ETFs"), you also pay the operating expenses of those funds, including operating expenses of any funds advised or sub-advised by Sterling or our affiliates.

- Clients who access Sterling through a third party-sponsored wrap program should understand that wrap fee programs charge a higher fee than traditional accounts based upon assets under management in exchange for including most of the transaction costs and fees that a broker-dealer or bank charges in the overall wrap fee.

More information about Sterling's advisory fees is available in our Form ADV, Part 2A (Item 5) at www.SterlingCapital.com/ADV2.

Ask your Financial Professional –
Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- **Proprietary and Affiliated Products/Services:** Sterling and our affiliates receive additional fees and compensation and other benefits when you invest in a product or strategy that we seed, advise, manage, sponsor, or underwrite, such as a Sterling- or affiliate-managed separately managed account, model portfolio, or mutual fund or ETF. This creates a conflict of interest as we have an incentive to recommend or to invest your assets in these products over third-party alternatives.
- **Affiliated Transactions:** We maintain relationships with affiliates within the Desjardins family including affiliated investment advisers ("Desjardins Affiliates"). We may manage one or more accounts with or on behalf of Desjardins Affiliates and have an incentive to favor these accounts over other client accounts.

Ask your Financial Professional –
How might your conflicts of interest affect me, and how will you address them?

Visit www.SterlingCapital.com/ADV2 for more information about Sterling's conflicts of interest.

How do your financial professionals make money?

Our financial professionals are typically compensated based on salary and an incentive bonus. Bonus incentives are calculated on various factors including individual- or firm-established goals, growth in client base, revenue derived from assets under management, or the sale of assets. These incentive structures create a conflict of interest because our financial professionals have an incentive to encourage you to increase the assets in your accounts entrusted to us and recommend our advisory services to you.

Do you or your financial professionals have legal or disciplinary history?

Yes. Please visit www.Investor.gov/CRS for a free and simple search tool to research the legal or disciplinary history of Sterling and our financial professionals.

Ask your Financial Professional –
As a financial professional, do you have any disciplinary history? For what type of conduct?

More information about Sterling's investment advisory services is available at www.SterlingCapital.com.
Sterling's Form CRS is available by calling (704) 927-4175 or by visiting www.SterlingCapital.com/FormCRS.

Ask your Financial Professional –
Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?