

A photograph of a lighthouse on a wooden pier extending into the ocean at sunset. The lighthouse is white with a black lantern room and a glowing light. The pier is made of wooden planks and has a white railing. The sky is a mix of orange, yellow, and blue, and the water is calm.

An overview of

# Estate and Succession Planning with Stellar

*Estate & succession planning solutions designed with your clients in mind*

# About Stellar

We are an independent firm, wholly owned by our directors and staff. We have been helping clients plan to mitigate inheritance tax successfully for over a decade.

We are focused solely on estate and succession planning. Our clients include **individuals, trustees, business owners** and those with **lasting powers of attorney**.

## We work with you to offer your clients

- ★ a different approach to estate planning;
- ★ capital preservation and tax efficiency; and
- ★ a wide choice of services to maximise diversification.

## Our approach

- ★ is consultancy rather than transaction-led;
- ★ uses technology to improve administration; and
- ★ offers complementary services through trusted partners.

Our services invest exclusively in business activities which qualify for Business Relief (BR).

## Business Relief

- ★ formerly called Business Property Relief (BPR);
- ★ legislation introduced in the Finance Act 1976;
- ★ applies to a wide range of business activities;
- ★ is not restricted in the same way as VCT or EIS investments; and
- ★ qualification provides 100% relief from inheritance tax after only 2 years.



# Stellar ESP Portfolio Services

We don't do IHT planning - we offer Estate and Succession Planning (ESP) services tailored to your clients' specific needs.

## Our ESP Portfolio Services provide:

- ★ full relief from IHT after two years;
- ★ full control of, and access to, capital during your clients' lifetime;
- ★ access to mature, non-correlated UK investment opportunities;
- ★ excellent generational planning opportunities; and
- ★ a choice of growth or income.

## without:

- ★ health or age restrictions;
- ★ complicated legal structures and costs;
- ★ or transfer of capital or loss of control.

## Our ESP Portfolio Services

Our services offer a range of qualifying business activities, across both asset-backed and AiM-quoted companies. These portfolio services allow discretionary management and have low and transparent fees.

Further benefits include:

### AiM

- ★ A highly diversified portfolio
- ★ Low concentration risk
- ★ Available on wrap platforms
- ★ Available for GIA & ISA (APS and ISA transfers)

### Asset Backed

- ★ Qualifying business activities offer low volatility
- ★ Supported by physical, tangible assets
- ★ A choice of growth or income
- ★ The option to tailor your portfolio

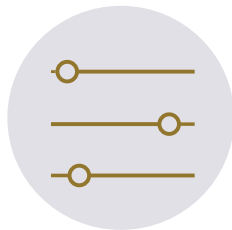
# Stellar ESP Portfolio Services

We have carefully designed our ESP Portfolio Services to provide you with a variety of planning opportunities for clients who are concerned about leaving an inheritance and want to:

- ★ improve the tax efficiency of their current investments and feel they may need their capital at a later stage in their life;
- ★ protect their capital from IHT without losing control; and
- ★ create an enduring legacy for their children

## Key Benefits to clients

Estate and succession planning which keeps clients in control of their capital.



### Control

If circumstances change then capital is available.



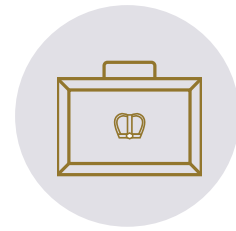
### Investment Options

Forestry, farmland, hotels or AiM - there's something for everyone.



### Growth or Income

A choice to support your needs today and tomorrow.



### Protect from taxation

Paying inheritance tax is voluntary.

Our ESP Portfolio Services allow your clients to choose a discretionary solution which meets their objectives.

## Flexibility

In addition to qualification for Business Relief and inheritance tax freedom; our ESP Services allow your clients to create flexible inter-generational estate plans and earmark their assets whilst enabling:

- ★ full ownership of, and access to, their capital;
- ★ capital growth potential; and
- ★ diversification across a wide range of qualifying business activities.

Your clients have a number of ways to invest

- ★ directly with us
- ★ within their ISA
- ★ on wrap platforms
- ★ through their existing business



### **Adding long-term value to your business**

We believe that by recommending our services you can create long-term value for your business.

Using our services opens other planning areas for you to discuss with your clients and their children including

- ★ relationships with other family members, beneficiaries and trustees
- ★ relationships with other professional services
- ★ holistic family lifetime planning strategies

# Features and Benefits

**Our ESP Services invest exclusively in qualifying business activities that offer some attractive benefits to your clients.**

	Features	Benefits
1.	Use legislation introduced in the Finance Act 1976	Provides peace of mind and certainty
2.	100% IHT relief after two years	Beneficiaries have a reduced financial burden
3.	Ownership remains with the client	Capital is available should circumstances change
4.	Choice of income or capital growth	Clients can grow their legacy or enjoy the income during their lifetime
5.	Few barriers to investment	No health, age or maximum investment restrictions apply

## **Characteristics of the qualifying business activities in which we invest:**

- ★ well-established sectors to provide greater security
- ★ wide range of asset-backed trades to increase diversification
- ★ lower volatility than equity-based investments
- ★ UK-based

## **Easily accessible**

Most importantly, anyone can hold Business Relief qualifying assets and, as there are no health or age restrictions, any of your clients can benefit.

Our services are designed to be held for the long term and can provide a predictable income stream.

The only requirement is that your client's ESP Service must be held for two years or more and is held to death to qualify for full relief from IHT.

# Typical Clients



Families with children or grandchildren



Clients with large ISA portfolios



Clients seeking to leave a legacy



Those seeking a regular income



Clients who have sold or are selling a business



Those seeking diversification

## Keeping you informed

Performance factsheets and investment updates for each of our ESP Portfolio Services are available.

Please see our website for the latest versions:

[www.stellar-am.com](http://www.stellar-am.com)

Once you have invested with us we establish a portal for you and your client so you can view all correspondence and investment reports in one place.



# Stellar ESP Portfolio Services

## ★ ESP AiM

### *A discretionary managed AiM portfolio service*

ESP AiM invests in a diversified portfolio of 40 AiM quoted companies which provides clients with 100% relief from IHT after two years. Available in an ISA, clients can easily transfer existing ISA holdings to improve tax efficiency. ESP AiM has a ten-year performance track record.

## ★ ESP Growth

### *A discretionary managed portfolio generating capital growth*

ESP Growth invests in a diversified range of asset-backed qualifying business activities which provides clients with 100% relief from IHT after two years. ESP Growth targets capital growth of 5% per annum, net of all fees.

## ★ ESP Income

### *A discretionary managed portfolio generating a regular income*

ESP Income invests in asset-backed qualifying business activities which produce a natural yield and provides clients with 100% relief from IHT after two years. ESP Income targets a dividend return of 4.5% per annum, net of all fees.

## ★ ESP Business

### *A discretionary managed portfolio designed for business owners*

ESP Business invests in a diversified range of asset-backed qualifying business activities which provides clients with 100% relief from IHT after two years.

It is available for clients seeking to increase tax efficiency within their existing business or to reduce taxation following the sale of their business.

## ★ ESP Bespoke

### *A specialist service designed for sophisticated investors*

Created for families or individuals who require greater levels of choice and flexibility.



# Stellar ESP Partner Services

We offer a range of complementary services to support you and your clients.

## ESP Legal

Legal services to support your clients' estate plan

## ESP Concierge

A range of services designed to enhance your clients' lifestyle

## ESP Tax

Tax consultancy services for business owners and individuals

Further details are available on request or on our website [www.stellar-am.com](http://www.stellar-am.com)



## Resources for You

★ Guides



★ Case Studies



★ Placemats



★ Performance Factsheets



## Resources to Share With Your Clients

★ Brochure



★ IMA



★ Application Forms



## Next Steps

If you would like to learn more about our ESP Portfolio Services, you can find further details within our extensive literature suite.

Our literature is available to download via our website, or please contact us to request copies.

If you would like to discuss any of our services in more detail, please contact us.

### Talk to one of our experienced team



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