STELLAR ICENI

Stellar ICENI for Financial Advisers

Creating a natural pathway to estate planning services for your clients

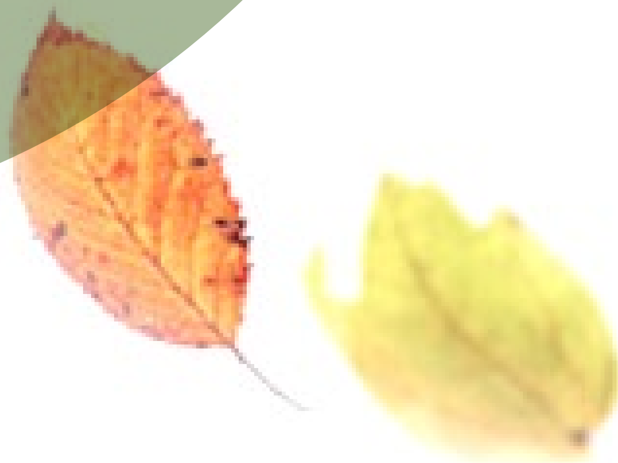
Chairman’s Welcome

I am delighted to introduce ICENI from Stellar Asset Management - a new independent service that harnesses estate and succession planning, with complementary professional services.

It is rare in this industry that a provider identifies a customer need, and then seeks to deliver a solution to that need through external specialist skills. It is good to see the customer genuinely coming first, and this is what Stellar has done in creating ICENI.

Just as importantly, ICENI empowers you to deliver a wider service, and therefore add value to what you already offer for your clients. I do hope that you will carefully consider which of them might benefit from this unique and hugely valuable service.

Martin Fox
Chairman, Stellar ICENI



STELLAR ICENI

ICENI is derived from the Celtic word Ychen (Echen) which is defined as ‘lineage, family, source, origin’.

Bringing Together the Key Elements of Estate Planning

Estate planning is only one aspect of financial planning as a whole, but it is one of the most emotive subjects to discuss with clients. The process can be complicated and may involve several people - such as beneficiaries, executors and other professional advisers.

For certain clients, financial advisers are increasingly reaching out to their professional connections for specialist advice, but it is important that the adviser remains at the centre of the advice process.

To facilitate this, Stellar Asset Management has brought together complementary professional services to support advisers in all aspects of estate planning, and to help them participate more fully in the Inheritance Economy.

Stellar ICENI – the Natural Choice

Stellar ICENI is a new service for financial advisers. It seamlessly combines specialist investment management with other expert estate planning professionals, to support financial advisers in providing the core advice disciplines required for the transfer of IHT-efficient wealth.

This service has been carefully designed to:

- Improve and enhance advisers' estate planning capability
- Help advisers unlock inter-generational planning opportunities
- Write more business in this area, increase referrals and generate new revenue

Stellar ICENI's knowledgeable and independent experts are available to help financial advisers at whatever stage of the process they require assistance. The core services provided at the outset are as follows:

- Legal services including wills and trusts
- Tax advisory services
- Estate administration services
- Investment management services

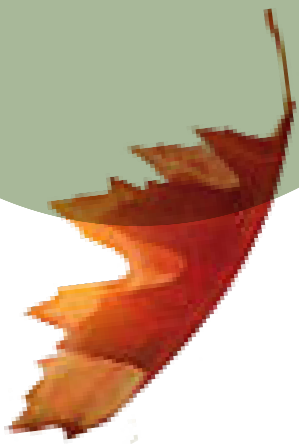
Additional expertise is also available across the following disciplines:

- Offshore tax and overseas residency
- UK and overseas trusts
- Long term care insurance
- Specialist pension services

Stellar ICENI is ideal for financial advisers who do not currently have this expertise easily available, and who would like to strengthen and develop the estate planning element of their business. We believe that ICENI will support business growth and enable advisers to offer a market leading service for their clients.

"It became very apparent that to engineer really effective estate and succession planning required more than just financial advice. We realised that if we could bring together different professional expertise, and have those skill-sets actually in the room to support the financial adviser, then their client was going to be really well looked after. The response we've had so far has been fantastic. From the first meetings we did, eyes in the room lit up, as the advisers realised how beneficial this service would be for their business."

Matthew Steiner
Corporate Director



The Opportunity

We are living in what has been called the 'Inheritance Generation', where some £5.5 trillion* is expected to pass between generations in the UK between now and 2050. This presents an unrivalled opportunity for financial advisers.

According to research commissioned by estate administration provider Kings Court Trust, advisers are presented with the opportunity to manage wealth on their clients' behalf as it is disbursed from one generation to the next. Illiquid property wealth is set to be sold off on an enormous scale, as individuals inherit estates over the coming years – increasing the stock of cash that could be invested, and hence the number of individuals needing investment advice. This shift from property wealth to financial wealth could significantly increase the amount of funds under management by financial advisers.

Read more on the Inheritance Generation at [link].

Support for Financial Advisers

Stellar ICENI has been developed in consultation with external partners, to help financial advisers build a holistic, inter-generational wealth strategy for their clients. At the same time, it also ensures that they will:

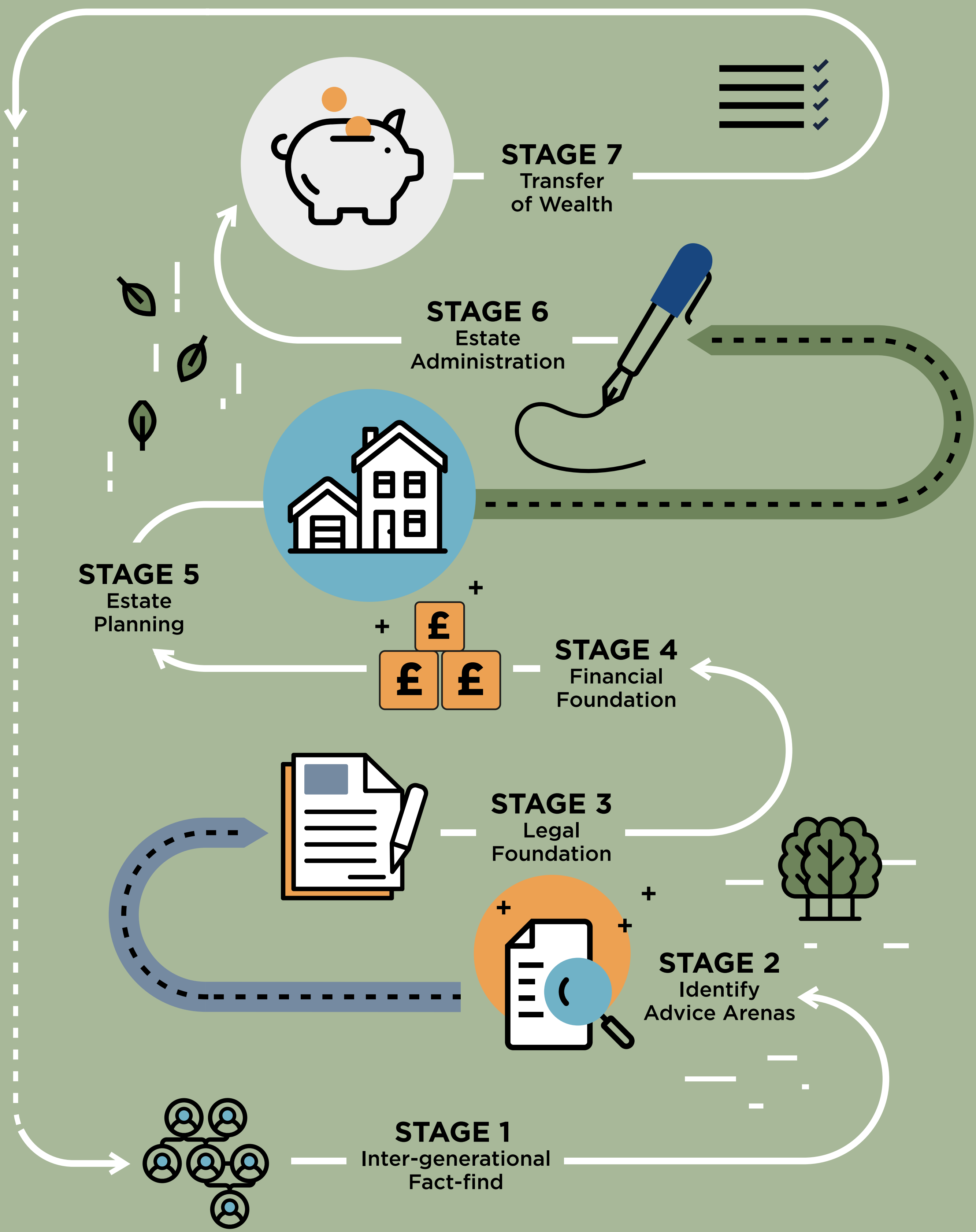
- Keep full control of the advice process
- Connect now with the next generation of clients
- Retain funds under influence over the longer term
- Offer a wider and more complete service offering
- Develop expertise through key partnerships
- Demonstrate real value and tax savings to clients
- Secure referrals to grow their client base

* Kings Court Trust, Passing on the Pounds.

The Seven Stages of Estate Planning

To facilitate the delivery of this service, we have developed seven key milestones to enhance efficient and effective estate planning. ICENI will guide advisers through a comprehensive process, from the initial inter-generational fact find, through to the effective and smooth transfer of wealth to the next generation.

At each stage, support material from Stellar ICENI is available, to support the delivery of a holistic and seamless process.



The ICENI Partners

FARANI TAYLOR SOLICITORS

A full-service law firm with legal expertise in family and inheritance law. Farani Taylor works in partnership with financial advisers to support their financial and estate planning services. They advise clients on all of the legal aspects of estate planning, including will trust planning, Powers of Attorney, trust administration, the creation of Lifetime Trusts and deeds of variation, and respective post-death inheritance tax planning.

"We're very excited about the partner arrangement with ***Stellar,*** *because it offers advisers a complete service. But not only that, it means that we can utilise the other services as well, making sure we can refer our clients across to specialist financial advisers - so it's very much a two way street."*

Benjamin Lockyer, Senior Estate Planner

OBSIDIAN
Reassuring tax advice

A specialist tax advisory practice which focusses on strategic tax planning within the boundaries accepted by HMRC, with the sole ambition of using the reliefs available to achieve clients' objectives in the most effective way.

"Tax is a highly complicated area, and ordinarily requires a multiple number of specialists, in order to achieve the right results. We're extremely pleased to be able to bring that additional layer of complex tax advisory services for Stellar's financial advisers - to naturally provide a more holistic service for their clients."

Faisal Sattar, Director

Kings Court Trust
The estate administration people

Working alongside financial advisers to take care of the practicalities after a loved one has passed away, so their family can focus on life's important moments. Kings Court Trust supports the client's financial planning goals and ensures that inter-generational planning is carried out as specified.

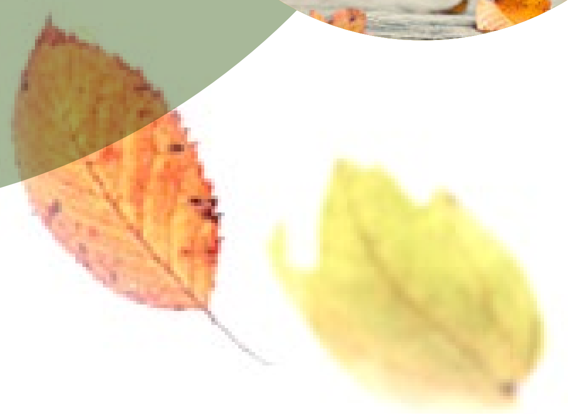
"We're delighted to be involved in this partnership because we're aligned with three great partner organisations, all of whom strive to provide a great service to their customers. So it fits very comfortably with our vision to become the financial service provider of choice for families, to support them when they are dealing with such difficult situations."

Neil Scott, Head of Corporate Partnerships

Stand Tall With Us

If you are a financial adviser who is interested in growing your estate planning business and offering a more complete service to your clients - please contact Matthew Steiner or one of the adviser team at Stellar, to see how we can work together.

You can also visit our webpage www.stellar-am.com/events to register for one of our adviser events, or contact us to arrange a bespoke event with your clients and professional connections.



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Multiple elements.
One estate planning service.

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