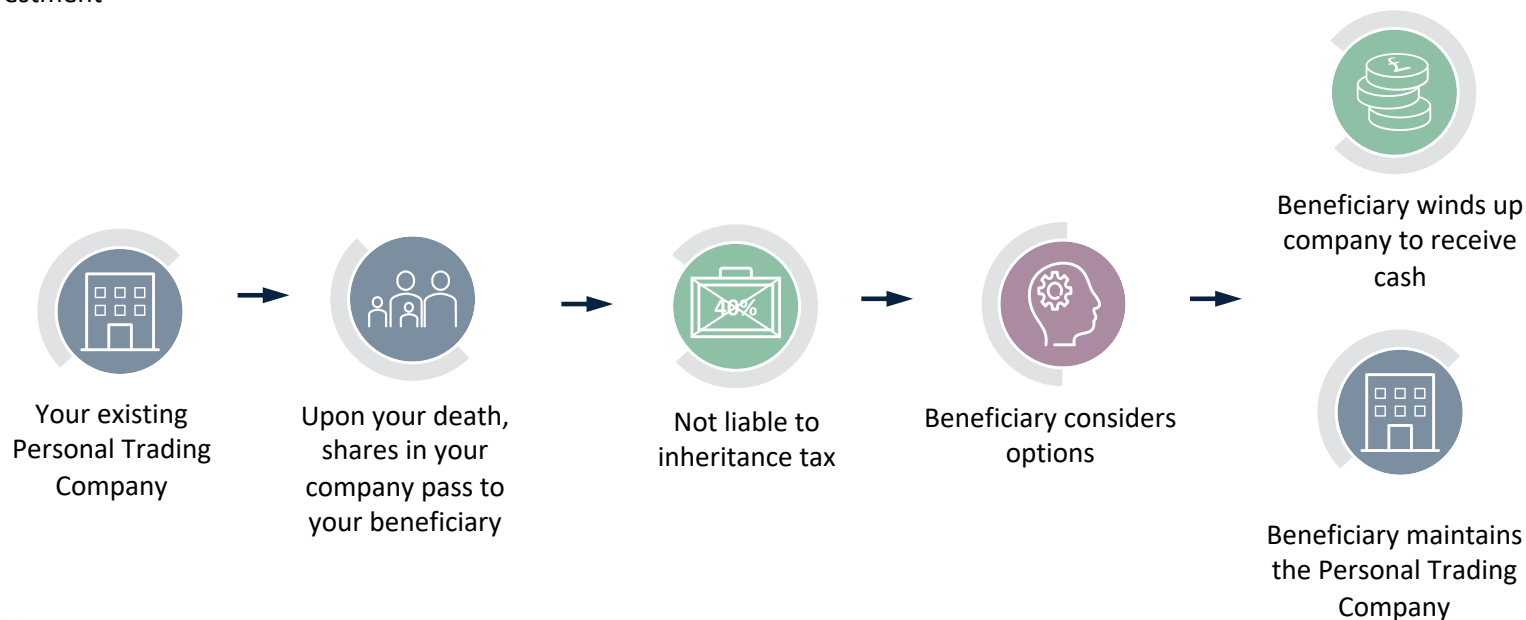


## How It Works

- ★ You maintain full control of your investment capital throughout the life of the investment
- ★ After your death, your Personal Trading Company shares pass to the beneficiary or beneficiaries indicated in your will
- ★ Your beneficiary takes over control of the investment
- ★ There will be no inheritance tax to pay on the transfer of the investment

## Benefits To Your Beneficiaries

- ★ The control allows you greater flexibility to adjust, remove or increase the investment
- ★ As the new sole shareholder, your beneficiary has the flexibility to decide whether to maintain the investment or wind up the company and receive the proceeds
- ★ Full IHT relief removes a significant tax liability being passed on to the next generation



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

## Important Information

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