Stellar Partner Services for Financial Advisers

Unlocking the £5 trillion inheritance economy

For investment professionals only

Welcome to Stellar Partner Services, the complete estate planning solution

'Over the next ten years, it is estimated that the Baby Boomer generation will pass on more than a trillion pounds to their children and other beneficiaries. By 2050, it is predicted that the value of these legacies will have reached a staggering £5.5 trillion*, making the 'inheritance economy' the largest transfer of wealth in history.

The big question for you as a financial adviser is how can you help your clients prepare for this transfer in the most informed, effective and sensitive way?

We believe that collaboration is imperative and have launched our Partner Service to help you answer this question.

Stellar Partner Services provides a solution to the critical services you need to create great estate plans for your clients. Along with traditional services such as tax management, will writing and legal advice, you can access expertise in areas ranging from long-term care insurance and funeral planning to business succession and setting up family investment companies to allow for seamless intergenerational transfer of assets.

This is not only an opportunity to strengthen relationships with your clients and their parents but also their children, many of whom are themselves parents,with their own wealth management and estate planning demands.

In the coming pages, you can find out more about how Stellar Partner Services can help supplement your client offering. If you have any questions, suggestions or would like to know more about how we could support your business, please feel free to get in touch.'

Matthew Steiner

Matthew Steiner
Corporate Director, Stellar Asset Management

020 3326 0682 | 07786 930 360
matthew.steiner@stellar-am.com | Switchboard - 020 3907 6985

* Kings Court Trust, 'Passing on the Pounds'.

The complete solution

Stellar Partner Services is designed to provide resources, support and reassurance in all the critical areas that you as a financial adviser may require to execute great estate planning. The service would enable you to:

- ★ advise on larger, more complex cases
- ★ bridge any technical knowledge gaps
- ★ benefit from the opportunities within the inheritance economy
- ★ work with trusted partners to deliver best advice
- ★ unlock new business opportunities

The current list of services is below:

Estate Planning Services

Complex Family Wealth Planning

Contentious Planning

Estate Administration

Executorship

Family Investment Companies

Family Office Services

Funeral Planning

Power of Attorney

Probate Solutions

Tax Disputes & Investigations

Trust & Trustee Services

Will Writing

Business Services

Accounts & Bookkeeping

Business Concierge

Business Owner Mortgages

Business Succession

Employee Ownership Trusts

Intellectual Property Review Service

IR35 Advice

Personal Trading Company Advice

R&D Tax Credits

Tax Advice

Consultancy Services

Cash Flow Modelling

Concierge

COVID-19 Advice Services

Digital Estate Planning

Digital Life Administration

Estate Planning for International Clients

Estate Planning for US Citizens

Long Term Care Insurance

Please visit www.stellar-am.com for further details on our range of Partner Services.

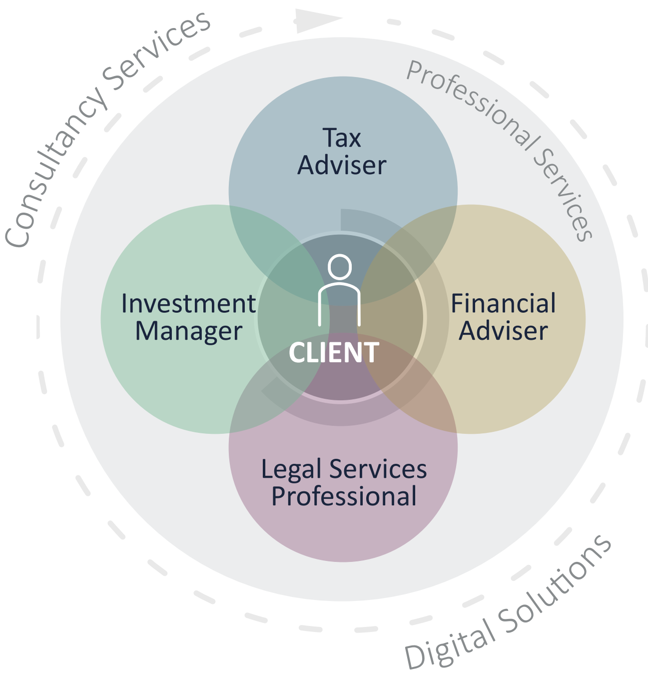
Important Information

Stellar Asset Management Limited does not offer investment or tax advice or make recommendations regarding investments. Prospective investors should ensure that they read the product literature and fully understand the risk factors before making any investment decision. This document is dated November 2020 and is exempt from section 21 of the Financial Services and Markets Act 2000 and is not required to be and has not been approved for the purposes of the section because it is only being communicated to selected Investment Professionals (as defined under article 19 of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005). If this document is forwarded to any other person, you must ensure that you have taken responsibility for the document under the financial promotions rules and identified yourself as the issuer.

Strengthen your capabilities

Stellar Partner Services is an ideal way to strengthen the estate planning element of your business and open up new commercial opportunities.

Our carefully selected partners comprise some of the leading legal, tax and later life firms in the UK. This is complemented by digital solutions and consultancy services that can help your clients to think differently and innovatively about their money. You can access appropriate support at whatever stage of the planning and management process you and your clients require.



Increasing collaboration with specialist partners ensures that you:

- **control the advice process**
- **build strong relationships across generations of clients**
- **develop wider expertise and expand your services**
- **create new business opportunities through key partnerships**

Targeted and tailored support

We recognise that each of your clients has different circumstances, aspirations and preferences. Stellar Partner Services is here to support you in devising and executing a tailored and integrated solution that best serves their individual needs.

Only what you need

Our aim is to bring together a community of experts who can help you to create holistic solutions. You are more than welcome to maintain existing relationships with valued providers, while bringing in particular Stellar Partner Services as and when you need.

Starting the conversation

Estate planning can be a difficult subject to bring up with your clients. After all, nobody wants to think about their mortality. It can also be a deeply complex process, potentially cutting across multiple assets, complicated family relationships and numerous legal jurisdictions. Inevitably, there is the risk of dispute, with tax authorities or between beneficiaries.

Yet, this reticence about estate planning can lead to the needless loss of huge amounts of wealth. Legacy leakage doesn't just come from inheritance tax, but also inefficient management in areas such as estate administration, monetising illiquid assets and passing on ownership and wealth to children while clients are still alive.

The sums of money involved are also potentially vast. In particular, Baby Boomers have seen their property values multiply many times over since purchase in the 1970s and 1980s. As these homes come up for sale, they will need for advice from you on how to reduce tax demands and manage the financial proceeds.

At Stellar Asset Management, we have been involved in estate planning for over 20 years and fully understand the challenges and barriers that you face when discussing this area of financial planning with your clients. Our experience shows that the best way to start the conversation is to explain what is at stake and offer informed solutions. Stellar Partner Services can help give you the confidence to introduce this sensitive yet critical subject.

Orchestrating the solution

While you are likely to be reaching out to your professional connections to provide specialist support, our experience shows that it is vital that you remain at the centre of the advice process. You know them. They trust you.

Stellar Partner Services offers the suite of services that will enable you to provide holistic solutions for your clients, while ensuring that you continue to manage advice and execution.

Building new relationships

Designing a flexible estate plan that works for your clients during their lifetime and for their beneficiaries to inherit (and maintain) is becoming increasingly common as families seek to pass on a tax efficient legacy to their children. This includes innovative new solutions such as the setting up of family investment companies to manage assets without the need for end of life inheritance.

This continuity planning opens up many opportunities to provide advice and build strong relationships with different generations of a family and benefit from the long-term value that this creates.

Securing the future

Stellar Partner Services helps you to focus on wealth generation as well as wealth preservation. You can help your clients to build up their legacies, diversify their investments and support innovation and growth in our economy. The planning and support we provide would also make it easier for your clients to pass on their wealth to their children when the beneficiaries need it most.

Stellar Partner Services has been designed to provide **resources, support and reassurance** for financial advisers in all the critical areas that they need to **execute great estate planning.**

We can help you to:

- grow your estate planning business
- unlock planning opportunities for your clients
- encourage your clients to think differently about their money

Find out more

If you would like to find out more about Stellar Asset Management, our Inheritance Tax services and Partner Services and how we can work together, please contact Matthew Steiner, or one of the Business Development team.

Business Development Team

To find out how our Partner Services can help you unlock opportunities, please contact our Business Development team via our website.

Join Stellar Partner Services

If you would like to discuss providing a partner service, please contact:

Matthew Steiner
Corporate Director
020 3326 0682
07786 930 360
matthew.steiner@stellar-am.com

You can also log on to 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.

Switchboard 020 3907 6985
stellar-am.com

Please visit www.stellar-am.com for further details on our Partner Services.

Stellar Asset Management Limited
Kendal House, 1 Conduit Street, London W1S 2XA
020 3195 3500 | enquiries@stellar-am.com

www.stellar-am.com

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