



Family Trading Companies Service

An Introduction





Welcome to Stellar

At Stellar, we know that your money needs to work for you today and ideally provide for your children and grandchildren tomorrow. Through our range of flexible and innovative inheritance tax (IHT) services, we provide you with choices that suit your needs today and when you are no longer here, paving a clear path designed by you for you and them, which allows you to maintain control.

My team has managed tax-efficient services for investors who want to create a lasting legacy for their families for nearly 35 years. Drawing on our extensive experience, we deliver a diverse range of succession planning services, all of which seek to provide your estate with 100% relief from inheritance tax.

More and more, our clients want the opportunity to see and feel the tangible impact of their investments right now. So, we have developed services that have a real social return today and can build income and more impacts in the future. For those who want it, our innovative approach allows clients to witness and choose to see their money back real businesses, delivering real services, creating real jobs, solving real social and environmental challenges and benefitting

their local communities. All the while, accruing economic returns delivering a tax-exempt status.

A commitment to transparency is at the heart of our business. We offer real choice, work with you and your goals to deliver uncapped returns and provide precisely tailored services to suit your specific needs and aspirations. Our knowledgeable team is always on-hand to assist with any questions you have as you consider your choices, your preferences, your family needs and your legacy. Our website contains a wide range of helpful information, resources and useful guides to prompt your thinking before you call us. I look forward to working with you to meet your goals.'

Jonathan Gain, Chief Executive

An introduction

Build a legacy for your family

A Family Trading Company, or FTC, is a bespoke, uncomplicated, effective and trusted way of enabling you to leave a legacy for your family free from inheritance tax (IHT). Choosing a FTC as you navigate your objectives for financial security will see your money invested in real businesses, delivering tangible on-the-ground services and which create impact in social and employment terms whilst generating economic growth and benefit to you and your family.

Crucially, using an FTC will afford you certainty and provide you and your loved ones clarity about what happens to your investments and therefore your legacy when you are no longer here.





You have probably heard of a family investment company (FIC) and thought that they are the preserve of the truly wealthy families. Wrong. Our FTC work in exactly the same way but is less complex, requires no probate and provides the additional and substantial benefit of ensuring your hard-earned money can be passed to the next generation efficiently, with minimum fuss and without a substantial IHT deduction.

We have been establishing and managing FTCs for thousands of customers for nearly thirty years. Just like you, these clients:

- ★ **Have family assets above the joint nil rate band**
- ★ **Wish to leave a legacy for their loved ones**
- ★ **Want a real return on their capital**
- ★ **Desire financial clarity for them and their loved ones and**
- ★ **Want to see their money have a tangible impact on society now and in the future**

Establishing an FTC with us can help you and your family achieve all this and more, with a minimum subscription of £250,000. We believe that every family should have access to straightforward and effective legacy planning. Think of us as your “retail” Family Office – entrusted to look after the funds of hundreds of families just like yours.



Investing in a future you can touch

Through our unique approach, which has worked successfully for almost 30 years, your money will go into the community and come back with profit. Houses will be built; trees will be planted and jobs will be created thanks to your FTC. Funds that are free of IHT liabilities and offer clear succession planning for your family.

We created the Service to generate wealth alongside societal impact. You will back real businesses delivering real services. We create that choice.

- ★ If you want to see, touch and enjoy the tangible social and economic impact of your investments, you can.
- ★ If you want healthy returns and direct control, you can.
- ★ If you want flexibility for when circumstances change, you can.
- ★ If you want your loved ones to have simple clarity about succession and easy access to investments, you can.
- ★ And if you want all this free of IHT, you absolutely can.

If these are your goals, our FTC Service is for you.



Unlike nearly all of our competitors, we do not cap returns. If a business performs well and we generate above average returns, your family will benefit directly.

Jonathan Gain

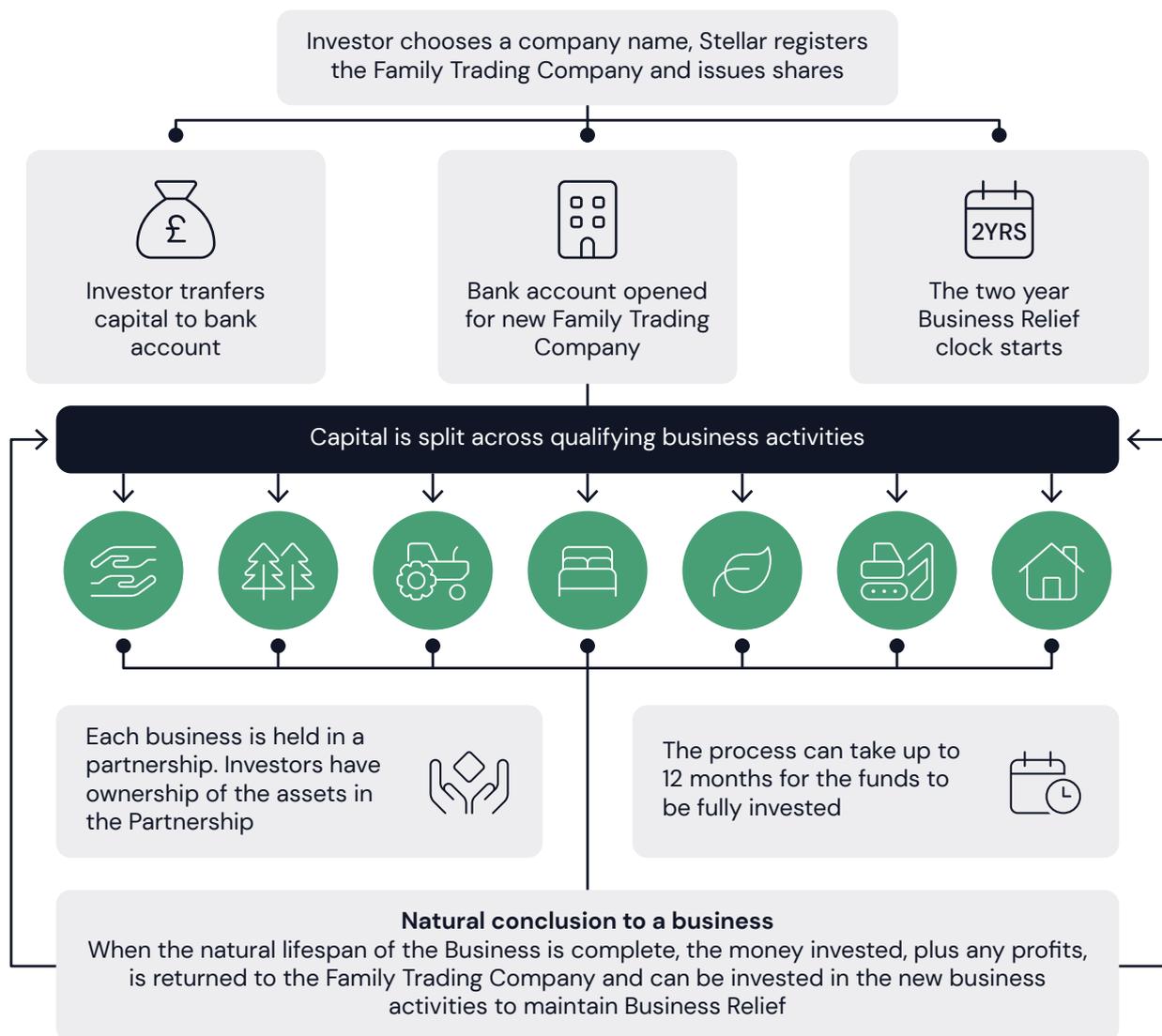


How does an FTC work?

Our approach involves setting up a trading company to invest your family's capital in real assets such as hotels, commercial property and forestry, affording the added attraction of asset security and social impact – specifically employment and community cohesion. An FTC does not invest in equities or gilts or bonds.

Your investment will build homes for people and their families, conserve and enhance the natural environment, and create fulfilling jobs for local people. Moreover, your funds are free of IHT liabilities and offer clear succession planning for your family.





The FTC founders (you) can name whoever they wish as shareholders. Typically, this starts with the parents who have the exposure to an IHT liability and then on their passing, their beneficiaries become shareholders and the legacy continues.

The FTC invests in projects from eight sectors including forestry, hotels, commercial property and residential development, amongst others. After two years, the shares of an FTC should qualify for full relief from IHT and remain so provided the business activities continue.

The businesses of the FTC will accrue profits therefore the IHT impact increases annually and it can further expand its portfolio.

A Stellar FTC means you no longer need to think of your money as a passive pot to grow. For those who wish to see their money create tangible benefit today and grow free of a tax burden for their families tomorrow, then this is the solution for you.

Next Steps

We would love to showcase to you and your family how an FTC is the effective, legacy planning tool for you all.

Whilst we set up that meeting, we have a range of materials for you to review and understand how an FTC works in more detail including the tax considerations, the returns you can expect and the costs of running your own family office company.

We can also highlight how we work with other clients just like you.

However, an FTC is your company, and we will work with you and your advisers to ensure it meets your objectives both today and for the next generation.

We would love the opportunity to hear from you about how Stellar might be able to meet the future financial needs of your family building on real, tangible and sustainable impacts today.

We want to hear what motivates you when it comes to creating a financial legacy for your family and, should it meet your needs, design and develop the right FTC set up for you.

We can then demonstrate some of our past work with clients and previous examples that provide the starting point for what we hope will be a long, fruitful and rewarding relationship.







Get in touch

We're here to help

Investors

We recommend you speak to a Financial Adviser in the first instance, as we cannot offer investment or tax advice.

If you have any other questions contact us on **020 3195 3500** or email us at **enquiries@stellar-am.com**

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FTC-INTRO-0525