

Family Trading Company Service Placemats



[CO-BRAND LOGO]



Business Relief (BR)



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Understanding



Inheritance Tax



RNRB



Business Relief

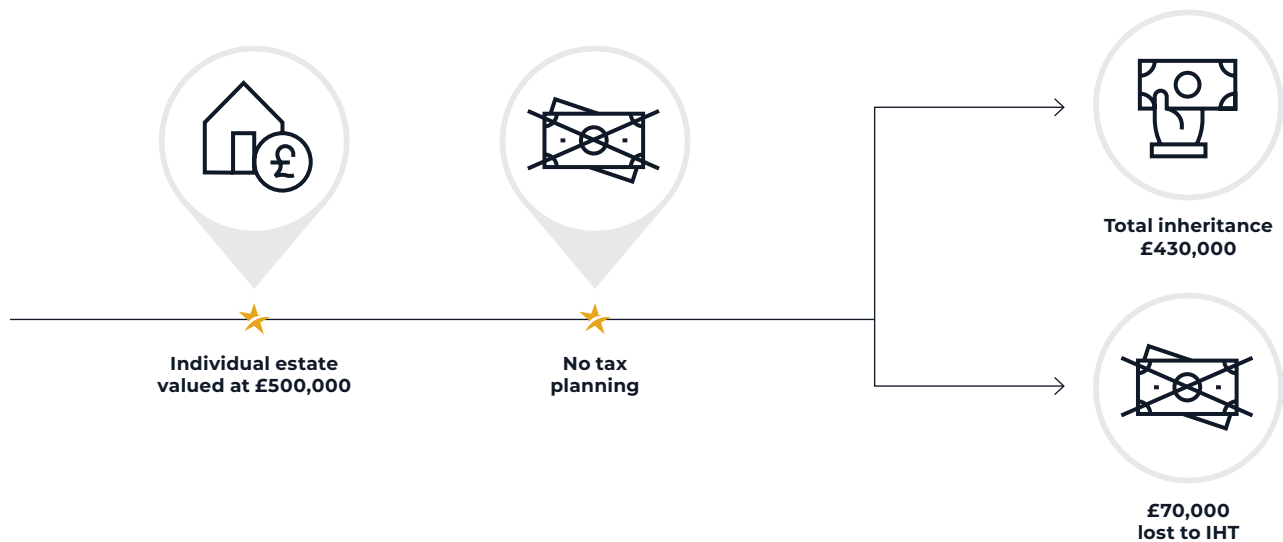


**Asset Backed
Investments**

Inheritance Tax (IHT)

What

- ★ Inheritance tax is a tax on the value of the assets (the estate) of someone who has died
- ★ The inheritance tax rate is 40%
- ★ Every individual can leave an estate worth up to £325,000 tax free This is called the Nil Rate Band (NRB)
- ★ If you die before your partner, you can transfer your NRB to them if you have not used it up in your will, increasing their threshold up to a maximum of £500,000
- ★ Any value left above the NRB will be taxed at 40%



Family

- ★ You can pass your home to your husband, wife or civil partner when you die free from IHT
- ★ If you leave the home to another person in your will, including children, it counts towards the value of the estate
- ★ If you leave your home to your children (including adopted, foster or stepchildren) or grandchildren, your NRB threshold will increase to £500,000



Relief

- ★ Some gifts you give while you're alive may be taxed after your death
- ★ Depending on when you gave the gift, 'taper relief' might mean the inheritance tax charge is less than 40%
- ★ You can make donations to charity inheritance tax free and up to £3,000 in gifts each tax year without them being added to your estate
- ★ Other reliefs, such as Business Relief, allow some assets to be passed on free of inheritance tax or with a reduced liability

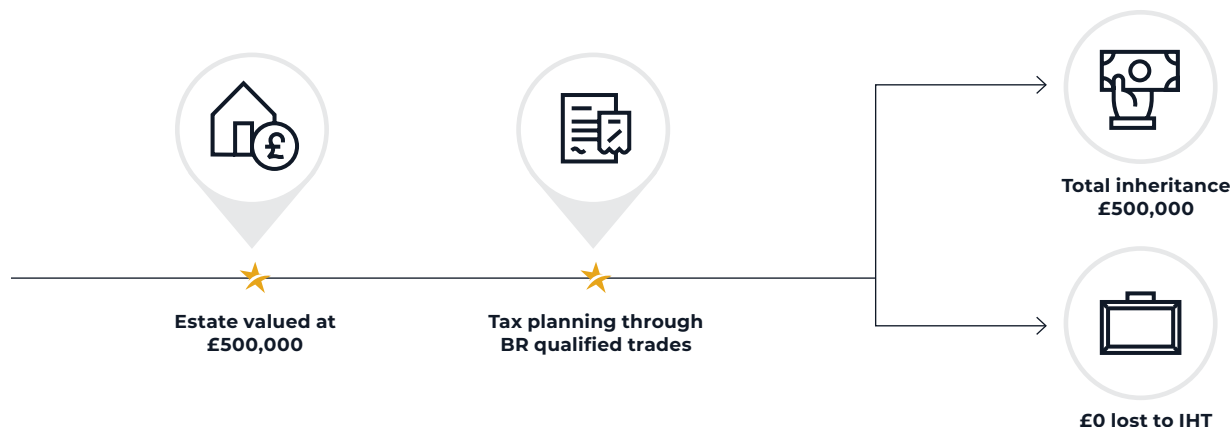
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Business Relief (BR)

What

- ★ Business Relief reduces the value of a business or its assets when working out how much inheritance tax has to be paid
- ★ Any ownership of a business, or share of a business, is included in the estate for inheritance tax purposes
- ★ You can get Business Relief of either 50% or 100% on some of an estate's business assets, which can be passed on while the owner is alive or as a part of the will



Why

- ★ Gifts of assets will be charged to inheritance tax if you give away assets with a combined value of more than £325,000 in the 7 years before your death
- ★ Using Business Relief can reduce inheritance tax liability to nil after just two years
- ★ Business Relief investments will not be counted as part of your taxable estate, and is effectively a tax-free legacy

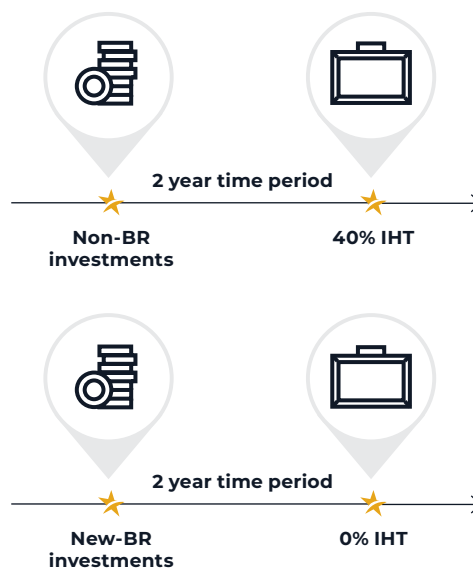
How

The types of investment which qualify for 100% Business Relief are:

- ★ A business or an interest in a business
- ★ Shares in an unlisted company
- ★ Shares in a company listed on the Alternative Investment Market (AIM)

The types of investment which qualify for 50% Business Relief are:

- ★ Quoted shares which gave more than 50% of the voting rights of the company
- ★ Land, buildings or machinery owned by you and used in a business you are a partner in or controlled
- ★ Land, buildings or machinery used in the business and held in a trust that it has the right to benefit from



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Residential Nil Rate Band (RNRB)

What

- ★ The Residential Nil Rate Band (RNRB) is an additional benefit which can be added to the existing Nil Rate Band (NRB) if you leave a property which was at one time your home as part of the estate to your direct descendants
- ★ This means that if you do leave a property within your estate to your direct descendants, up to £500,000 in value of the estate will be inheritance tax free, (£325,000 NRB + £175,000 RNRB)



**A sum of £100,000 is liable to IHT ie £40,000 to pay vs £240,000.
A saving of £200,000 by claiming the RNRB**

How

- ★ To be able to apply the RNRB to your estate you must leave an owned property which was at one time your home as part of the estate, and it must go to your direct descendants

Direct descendants are considered to be:

- ★ A child, grandchild, or other lineal descendant
- ★ A husband, wife or civil partner of a lineal descendant, including widow, widower or surviving civil partner

This also includes:

- ★ A child who is, or was at any time, your step-child, your adopted child, a child who was fostered at any time by you, or a child you were appointed as a guardian or special guardian when the child was under 18
- ★ Direct descendants do not include nephews, nieces, siblings or other relatives not mentioned above
- ★ The RNRB reduces by 1 in every £2 if the estate is worth over £2 million

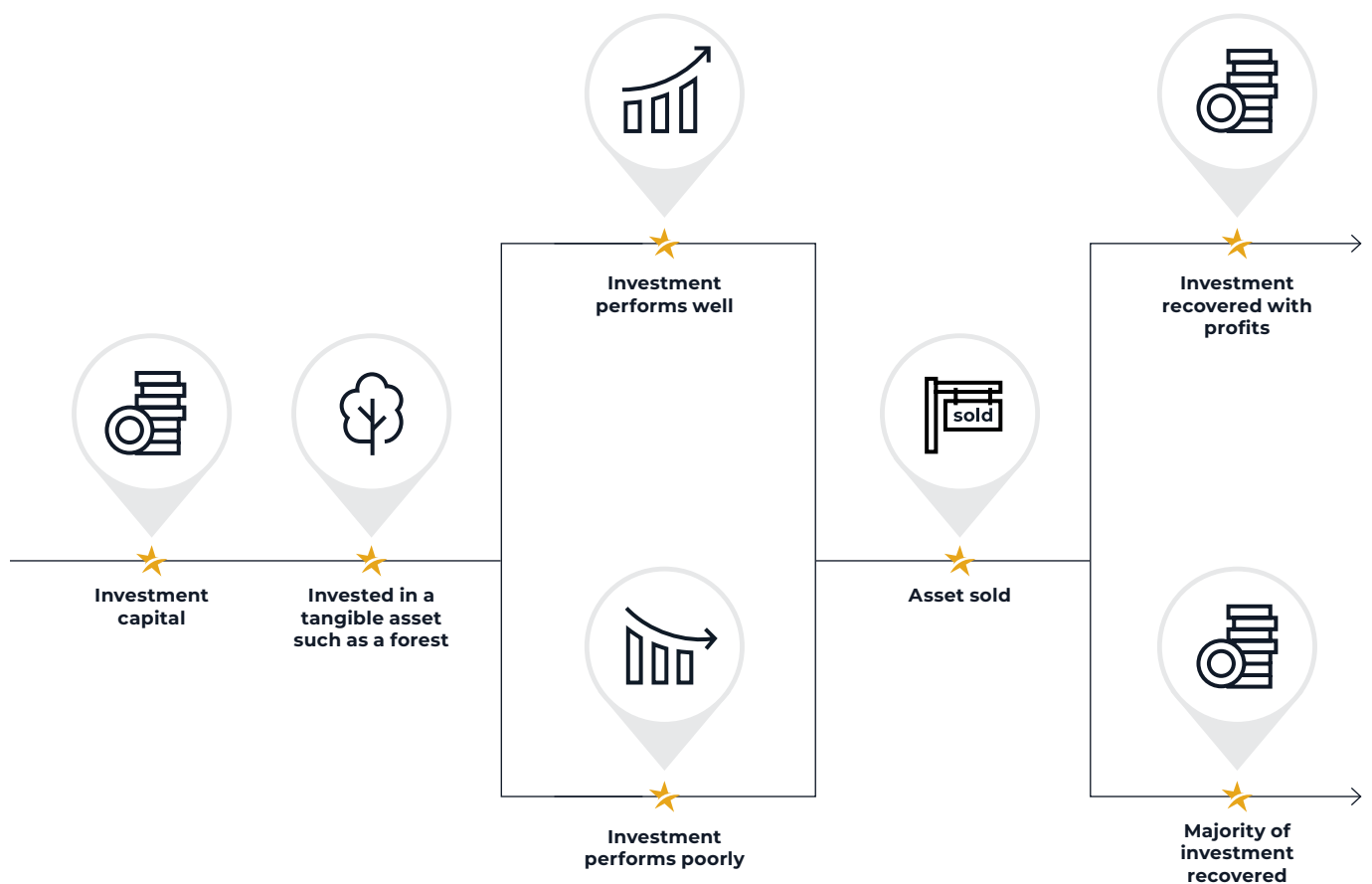
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Asset Backed Investments

What

- ★ An asset backed investment will comprise a physical or tangible asset such as land or property
- ★ Our asset backed investments benefit from either freehold or long-leasehold property or a first/second charge over an asset (such as a residential property)
- ★ They are often easier to understand than many financial investments as they have a physical form and exist outside of a piece of paper or stock market



Why

- ★ Asset backed investments should provide investors with greater investment security
- ★ Assets have a physical location so that you can visit them and monitor any development of the asset
- ★ These investments are often much less volatile than listed securities and are largely uncorrelated to the major asset classes
- ★ If an investment is not profitable, losses will be limited as the tangible asset can be sold to recover some of the investment

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Service



**Family Trading
Company Services**



**Our Approach: Residential
Property Development**



Our Approach: Forestry



**Our Approach: Commercial
Property Development**



Our Approach: Hotels



Our Approach: Leisure



**Our Approach:
Bridging Finance**



Our Approach: Care Homes



**Our Approach:
Corporate Lending**



Family Trading Company Service

What

- ★ Our Family Trading Company Service operate a discretionary managed portfolio which is focused primarily on wealth preservation and capital growth
- ★ We invest in Business Relief qualifying trades that are asset backed
- ★ Investments will be spread over a minimum of four asset classes
- ★ Each investor will own a new trading company set up specifically for you
- ★ Assets are typically acquired by your FTC through partnerships



Why

- ★ Asset backed investments should become provide greater security for capital preservation
- ★ Your investment will become inheritance tax free after two years
- ★ The minimum spread of investments increases portfolio diversification in order to further reduce risk
- ★ Your FTC's investment in our partnerships can give you access to sectors which typically require greater capital outlay

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Our Approach: Forestry

What

- ★ Investment in forestry is an asset backed investment that is underpinned by freehold land and assets that can offer stable returns

We have two approaches to forestry investment:

- ★ We acquire established UK forests; or
- ★ We acquire land primed for commercial forestry planting and create new forest

- ★ For established forests, we seek to add value by enhancing the proportion of the highest yielding commercial crops (Sitka Spruce) over time via the harvesting and replanting process
- ★ For new forests, we develop and manage the crop from inception, generating capital growth as the crops establish and grow.



Why

- ★ Forestry can provide irregular income payments from the gradual sale of trees cut down during the thinning process, as well as long-term capital growth
- ★ Sitka spruce is chosen because it can yield high volumes of timber in a comparatively short time
- ★ Forestry is uncorrelated to most other asset classes
- ★ The security of forest assets provide a great alternative to traditional offerings, helping balance a diverse investment portfolio
- ★ Your investment should become inheritance tax free after two years

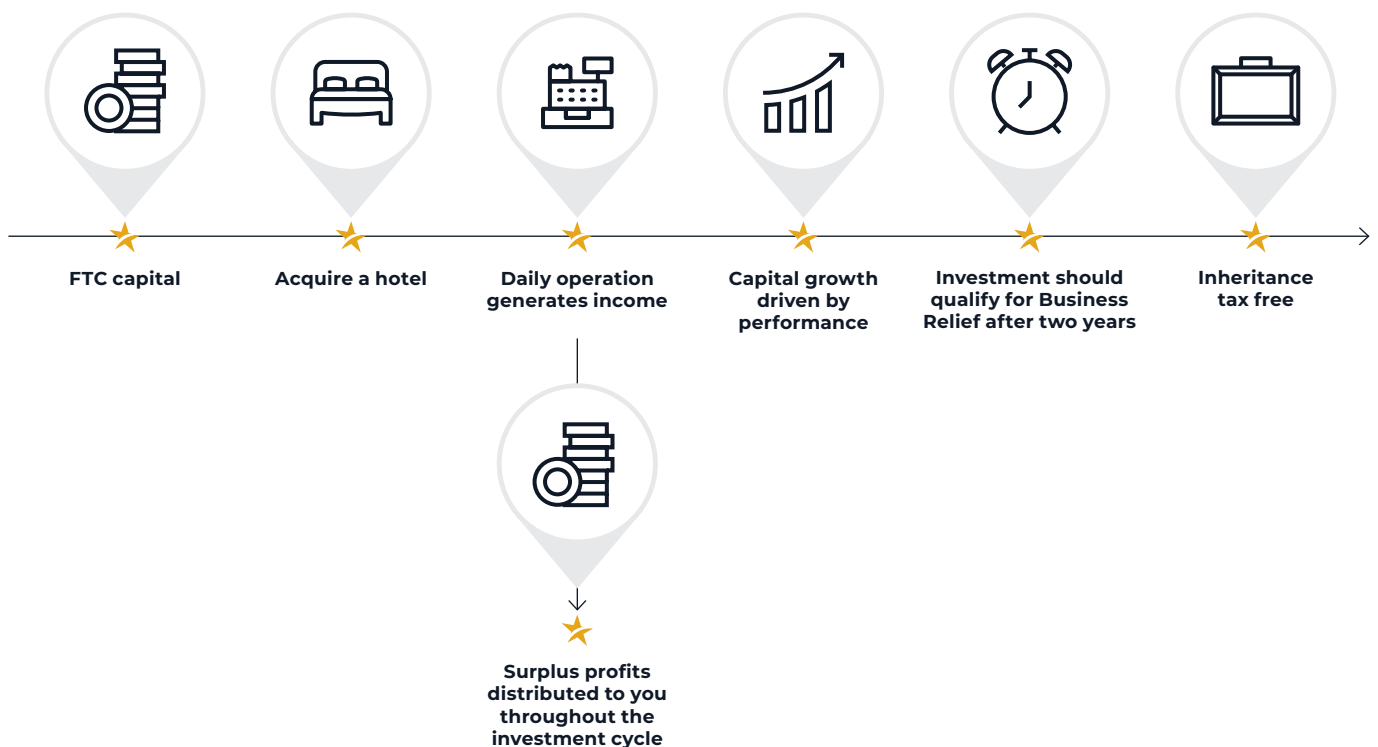
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Our Approach: Hotels

What

- ★ The operation and management of hotels is an asset backed investment that is underpinned by a freehold or long-leasehold
- ★ We manage both independent hotels and branded hotels which operates under a franchise model. Each will have a different strategy
- ★ We acquire hotels with growth potential in key strategic locations. We will often rebrand or reposition our newly acquired hotels to generate strong trading revenues and potentially significant uplift in capital value
- ★ We instil competent management teams with excellent track records
- ★ Our hotel management partners' remuneration packages will be aligned with trading performance



Why

- ★ Hotel investments can provide mix of income and capital growth over the medium-long term
- ★ Good management and performance of the hotel should drive capital growth of your investment
- ★ There are often value-add opportunities that can transform an asset and unlock additional capital growth
- ★ Your investment should become inheritance tax free after two years

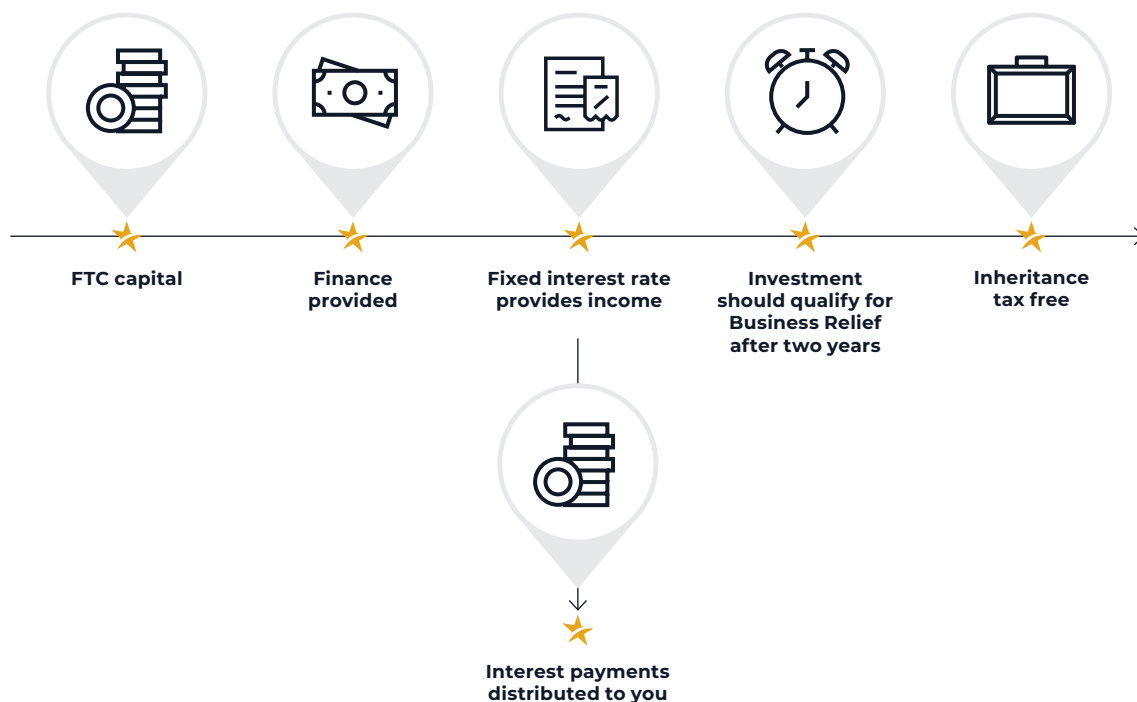
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Our Approach: Bridging Finance

What

- ★ Bridging finance is a short-term funding arrangement often used by private individuals or businesses to 'bridge' a short-term funding gap
- ★ Capital will always be secured against a charge on property assets
- ★ Our lending criteria affords high levels of security. Security strength and robust due diligence are of paramount importance prior to committing to any loan
- ★ Our typical transactions involve buy-to-let investors looking to acquire, refurbish and let a property before a buy-to-let mortgage is approved
- ★ At the end of its investment period, the principal loan is repaid, and the loan self-liquidates



Why

- ★ Bridging finance produces a regular income stream to investors
- ★ The short-term nature of bridging finance allows for greater liquidity
- ★ We only lend where we can take a first or charge over the asset at conservative loan-to-value ratios, and we never extend loan terms
- ★ We deduct all fees and interest payments up front from the loan amount, reducing credit risk
- ★ Investor capital in a bridging finance partnership is spread across multiple loans with limits per loan to protect against concentration risk
- ★ Your investment should become inheritance tax free after two years

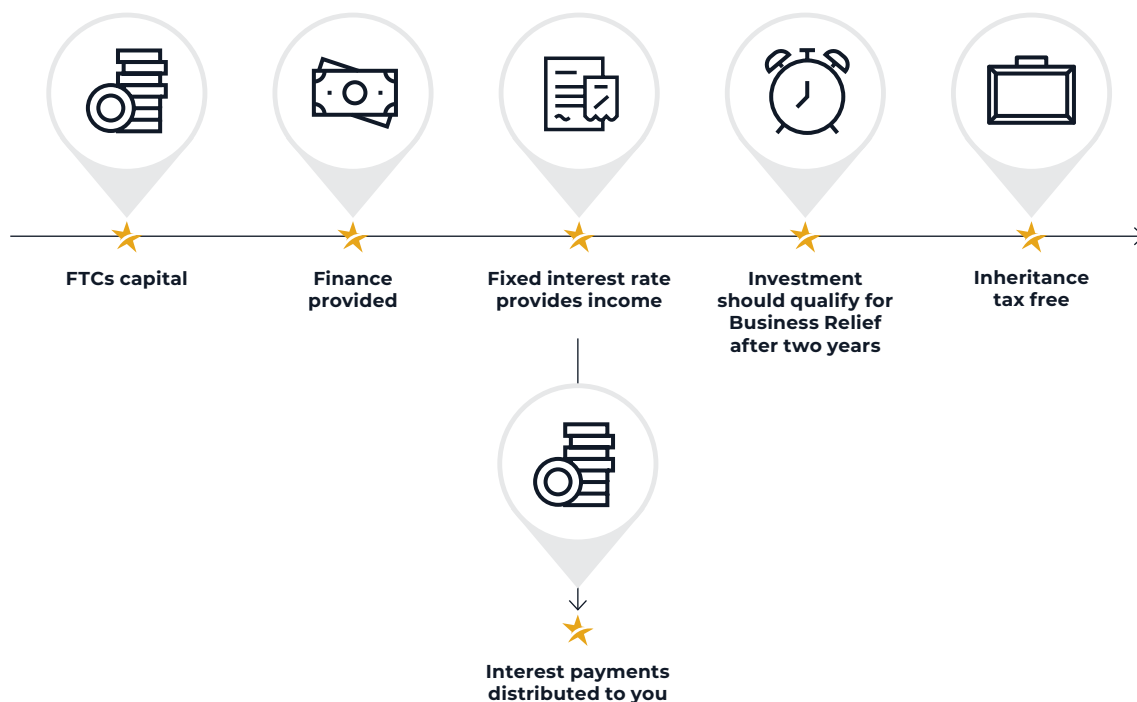
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Our Approach: Corporate Lending

What

- ★ Corporate lending is a short-medium-term funding arrangement whereby we support corporate businesses by providing finance
- ★ We typically focus on providing funding to support businesses with their expansion plans
- ★ Corporate loans are secured by a first charge over the borrowing company's assets
- ★ Capital is only committed to businesses with a robust business plan and recurring cashflows capable of servicing the debt



Why

- ★ Corporate lending produces a regular income stream to investors
- ★ Capital is only committed to companies with a robust business plan and regular recurring cash flow
- ★ The short-medium term nature of corporate lending often enables greater liquidity and the potential to participate in many arrangements over the course of the life of your investment
- ★ Security is provided by a charge over the company's assets at loan-to-value ratios that offer good levels of protection
- ★ Your investment should become inheritance tax free after two years

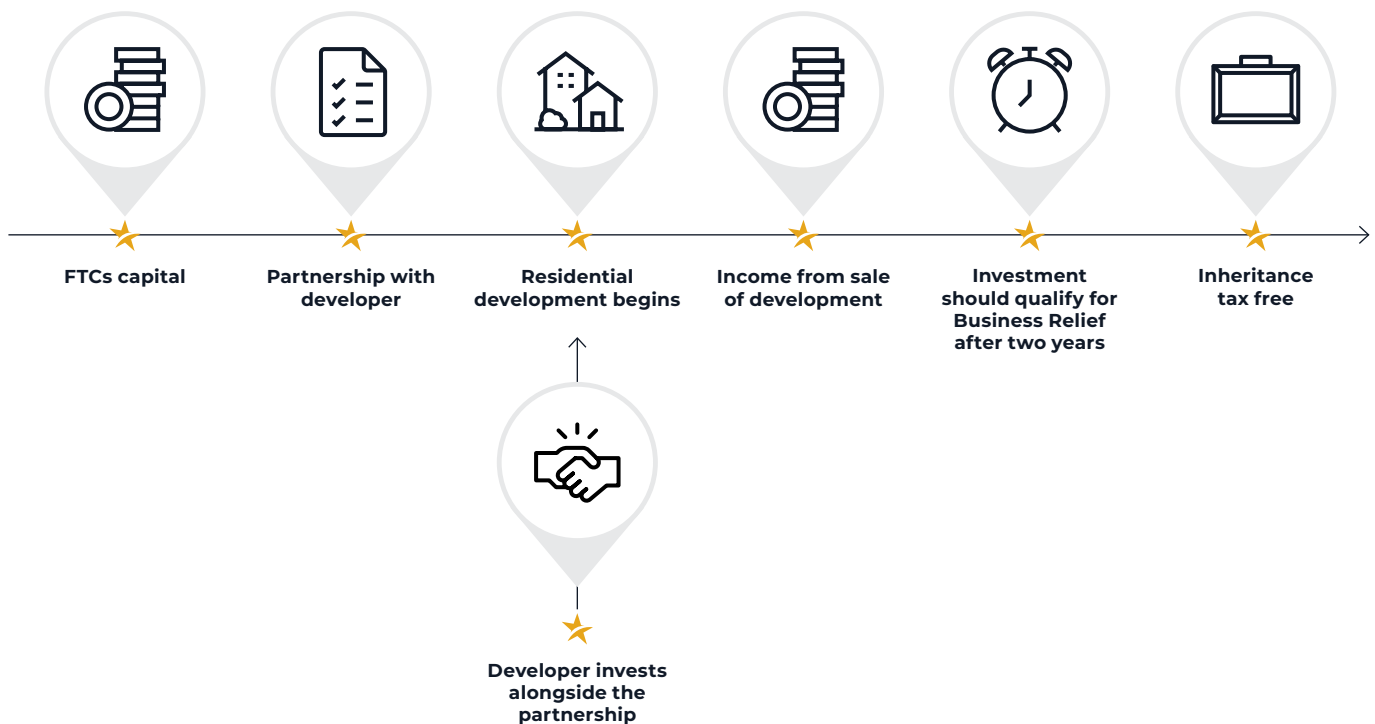
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Our Approach: Residential Property Development

What

- ★ Residential property developments are short-medium term asset backed investments that are underpinned by a freehold interest in land and residential property
- ★ Our strategy is to acquire the freehold on UK land with full planning permission for residential development. We typically focus on small housing developments
- ★ Our projects aim to be completed and sold in around two years
- ★ We work with experienced developers with strong track records who also commit equity to the project to further align interests
- ★ We employ best-in-class surveyors to monitor construction progress and expenditure alongside fixed budgets



Why

- ★ The UK housing market continues to require increases in annual supply through construction, meaning the sector is a resilient one
- ★ The structure of our funding arrangement with developers provides investors with a priority return of the first tranche of profit, plus a share of excess profits above that hurdle
- ★ This structure protects investors against the core development risks of delay, overspend or reduced sales values
- ★ Your investment should become inheritance tax free after two years

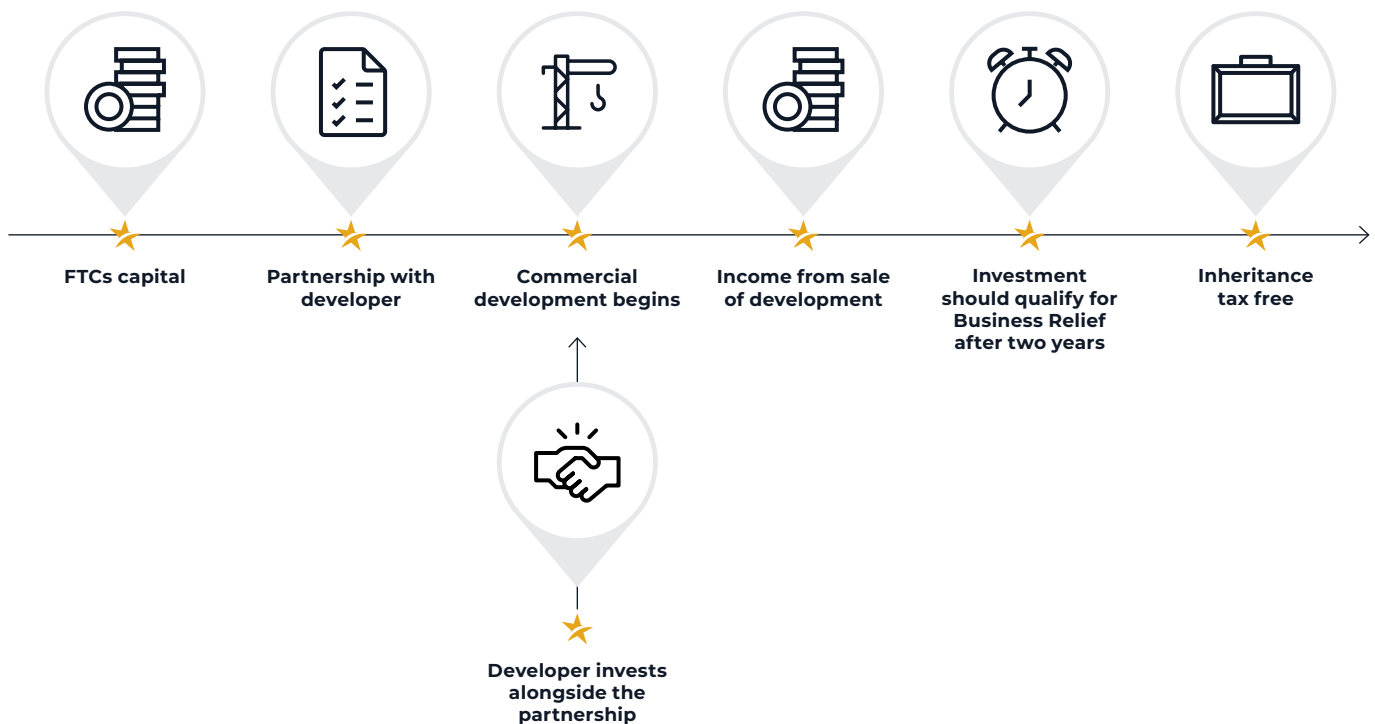
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Our Approach: Commercial Property Development

What

- ★ Commercial property development opportunities are short-medium term asset backed investments that are underpinned by a freehold interest in land and property
- ★ Our strategy is to acquire the freehold interest on UK land with planning permission for commercial development
- ★ We seek to acquire land and develop properties in existing industrial estates in key strategic locations
- ★ We work with experienced developers with strong track records who also commit equity to the project to further align interests
- ★ We employ best-in-class surveyors to monitor construction progress and expenditure alongside fixed budgets



Why

- ★ The medium-term nature of this investment complements the longer-term assets within a portfolio
- ★ There is an undersupply of high quality new-build industrial warehouses in key strategic industrial locations
- ★ The structure of our funding arrangement with developers provides investors with a priority return of the first tranche of profit, plus a share of excess profits above that hurdle
- ★ This structure protects investors against the core development risks of delay, overspend or reduced sales values
- ★ Your investment should become inheritance tax free after two years

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Our Approach: Leisure

What

- ★ The operation and management of leisure assets (specifically, golf clubs) is an asset backed investment that is underpinned by a freehold
- ★ We acquire assets with growth potential in key strategic locations. We will often rebrand or reposition our newly acquired assets to generate strong trading revenues and potentially significant uplift in capital value
- ★ We instil competent management teams with excellent track records
- ★ Our management partners' remuneration packages will be aligned with trading performance



Why

- ★ Asset backed investments provide greater security for capital preservation
- ★ Good management and performance of the asset should drive capital growth of your investment
- ★ Leisure investments can provide income from surplus profits over the medium-long term
- ★ There are often value-add opportunities that can transform an asset and unlock additional capital growth
- ★ Your investment should become inheritance tax free after two years

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Our Approach: Care Homes

What

- ★ The operation and management of care homes is an asset backed investment that is underpinned by a freehold
- ★ We acquire assets with growth potential in key strategic locations
- ★ We will often reposition our newly acquired assets to generate strong trading revenues and potentially significant uplift in capital value
- ★ We work with competent operating partners with excellent track records. Compliance and quality control is of paramount importance in the care sector and so a good operating partner is essential
- ★ Establishing and maintaining a strong reputation locally will ultimately result in enhancements to occupancy and increased weekly fees



Why

- ★ Asset backed investments provide greater security for capital preservation
- ★ Good management and performance of the care home should drive capital growth of your investment
- ★ With a fixed cost base, there is significant opportunity to commercialise the offering and drive trading profit
- ★ Care home investments can provide income from surplus profits over the medium-long term
- ★ Your investment should become inheritance tax free after two years

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Application



Trade Structure



Earmarking Assets (x2)



How We Fund Projects



Bloodline Planning



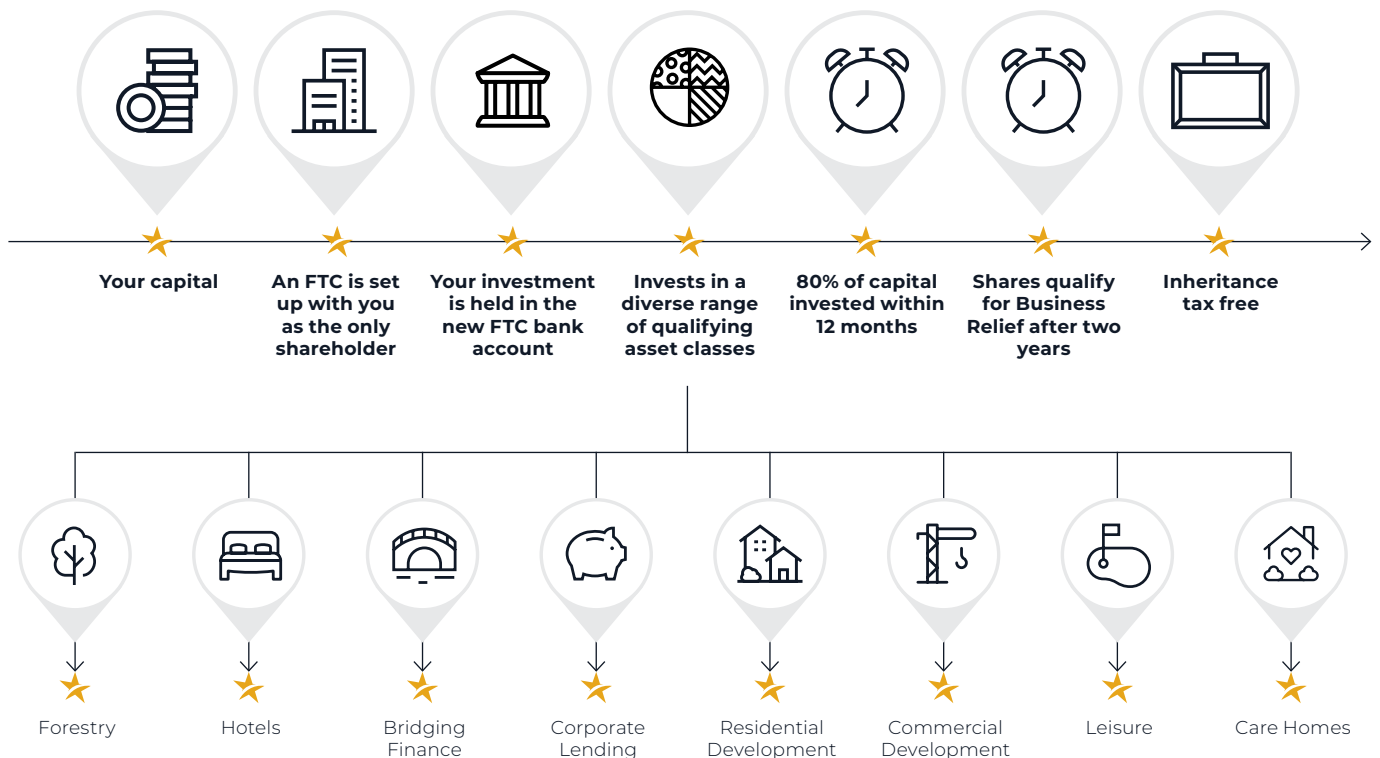
Wealth Through Generations



Trade Structure

What

- ★ You will have your own FTC set up with you as the only shareholder
- ★ You can create more than one FTC and divide the investment between them
- ★ Your capital is held in your FTC bank account
- ★ Your capital is then invested in a diverse range of our chosen trades on your behalf
- ★ Assets are typically acquired via partnerships which you will invest in



Why

- ★ You keep control of all capital invested
- ★ You can earmark assets for different beneficiaries (e.g. one for each child)
- ★ Our trades offer high levels of asset security, and all can qualify for Business Relief after two years
- ★ The majority of your capital is invested promptly to benefit from Business Relief as soon as possible

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How We Fund Projects

What

- ★ Your FTC invests in various trade specific partnerships alongside other FTCs
- ★ The partnerships invest in specific assets using pooled money from a number of investor companies
- ★ Your FTC is a partner in the partnership which owns 100% of the assets
- ★ FTCs do not have to invest equal amounts in partnerships



Why

- ★ Each partnership invests in one type of trade to simplify diversification of your investment
- ★ Your FTCs money is pooled with other FTC investors in partnerships to gain access to investments requiring greater investment capital
- ★ Your FTC directly own a portion of the assets within each partnership
- ★ Each investment into partnerships should become inheritance tax free after two years
- ★ There is no liability to taxation in a partnership, only in your FTC's share of profits

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Wealth Through Generations

What

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



Why

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

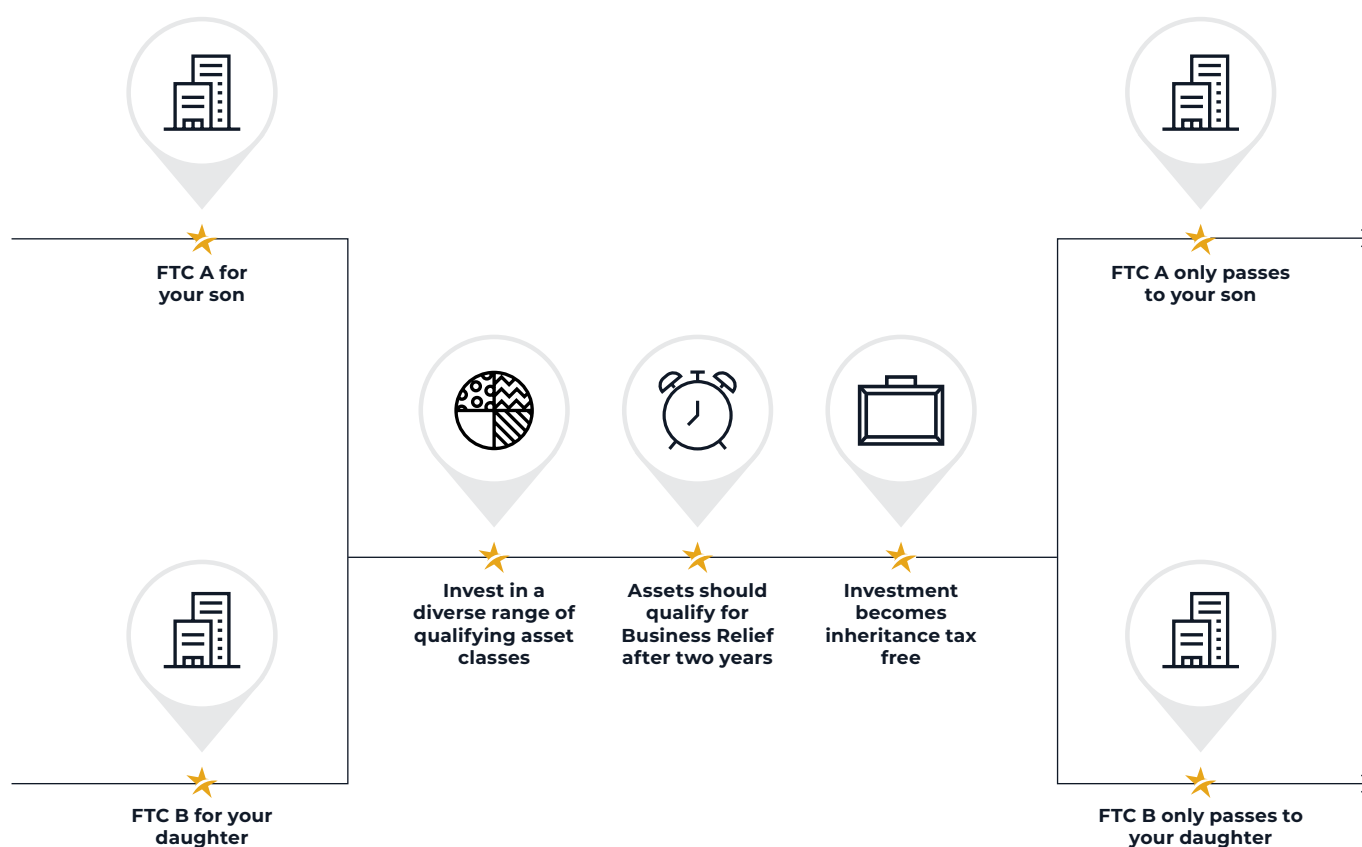
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Earmarking Assets

What

- ★ If you have multiple beneficiaries, you can earmark these assets using FTC companies
- ★ There is no limit on the number of FTC companies you can create
- ★ Earmarking assets identifies the specific beneficiary for selected assets but does not transfer control of these assets until after you die
- ★ An FTC can be held in trust via power of attorney in the event that either you or your beneficiary is unable to manage the assets
- ★ FTC investments can become IHT free after two years



Why

- ★ Clear earmarking of assets prevents any dispute over which assets should pass to which beneficiary
- ★ You can divide your assets between as many beneficiaries as you like using a separate FTC for each beneficiary
- ★ You maintain control over all investment capital
- ★ Earmarking assets allows you to tailor the investment structure to each individual beneficiary's needs and capacity
- ★ Without an IHT liability, you pass the full investment onto the next generation

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Earmarking Assets II

What

- ★ If you are aware that a beneficiary has capacity issues or is underage, then you can earmark assets to be placed in an FTC under power of attorney to manage the assets on behalf of your beneficiary
- ★ Your FTC can continue to invest in existing Business Relief qualifying investments when the power of attorney is enacted with no loss of qualification for your investment
- ★ An FTC under power of attorney can invest in new Business Relief qualifying products and gain the relief on behalf of your chosen beneficiary



Why

- ★ This enables you to provide for the beneficiary with your investment even if you pass away whilst they are unable to manage your investment themselves
- ★ You can provide for a young beneficiary or one with a temporary capacity issue by limiting access to the funds until they are fully capable of managing the investment themselves
- ★ Your FTC can be effectively managed by the power of attorney in the best interests of your beneficiary with no negative effects on your investment's capacity to qualify for Business Relief

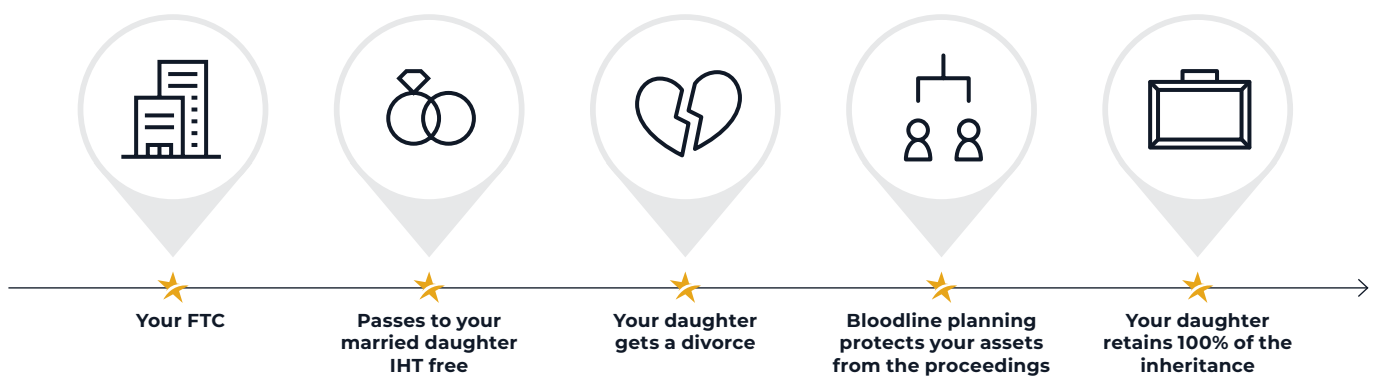
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Bloodline Planning

What

- ★ Bloodline planning ensures that your assets reach your blood relatives intact regardless of future divorce or other marital situations
- ★ It ensures that the chosen beneficiary receives all of the assets and protects them from divorce claims, step-family priority, and creditors
- ★ This planning can protect your blood relatives if your partner remarries after you die and changes their will in the new marriage
- ★ You can protect assets from changes to your beneficiaries' relationship situation as the assets can be protected from any divorce settlements
- ★ The assets can be set up so that it is placed under power of attorney into a trust for the beneficiary



Why

- ★ Bloodline planning protects your assets for your beneficiaries against the practicalities of modern life
- ★ Bloodline planning allows you to keep protecting your assets against potential threats beyond the inheritance by your beneficiaries
- ★ It allows you keep the benefits of your assets within your blood family for multiple generations
- ★ An FTC should become IHT free after two years and support bloodline planning to enable secure succession of assets
- ★ An FTC under power of attorney is separated from any proceedings ensuring that your beneficiary maintains 100% of the investment

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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 please contact us on 020 3195 3500 or email us at enquiries@stellar-am.com

For further information, please visit www.stellar-am.com

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