



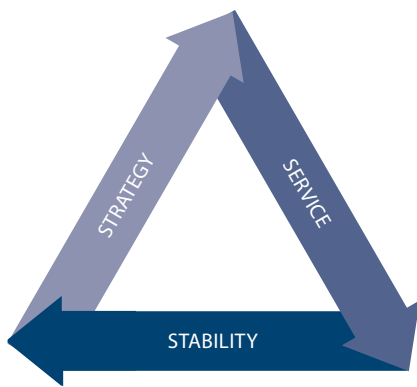
# STM Group Plc

International Wealth Protection

An Introduction

## Why choose STM Group?

For over 20 years STM Group and its predecessor firm have been providing innovative and unbiased financial solutions for High Net Worth Individuals, cross-border investors and expatriates who are investing, moving, or establishing a business overseas. Our objective is to ensure that our clients' assets are secure, their wealth is preserved, and the transfer to the next generation and/or to philanthropic causes is planned for and executed efficiently.



### Strategy

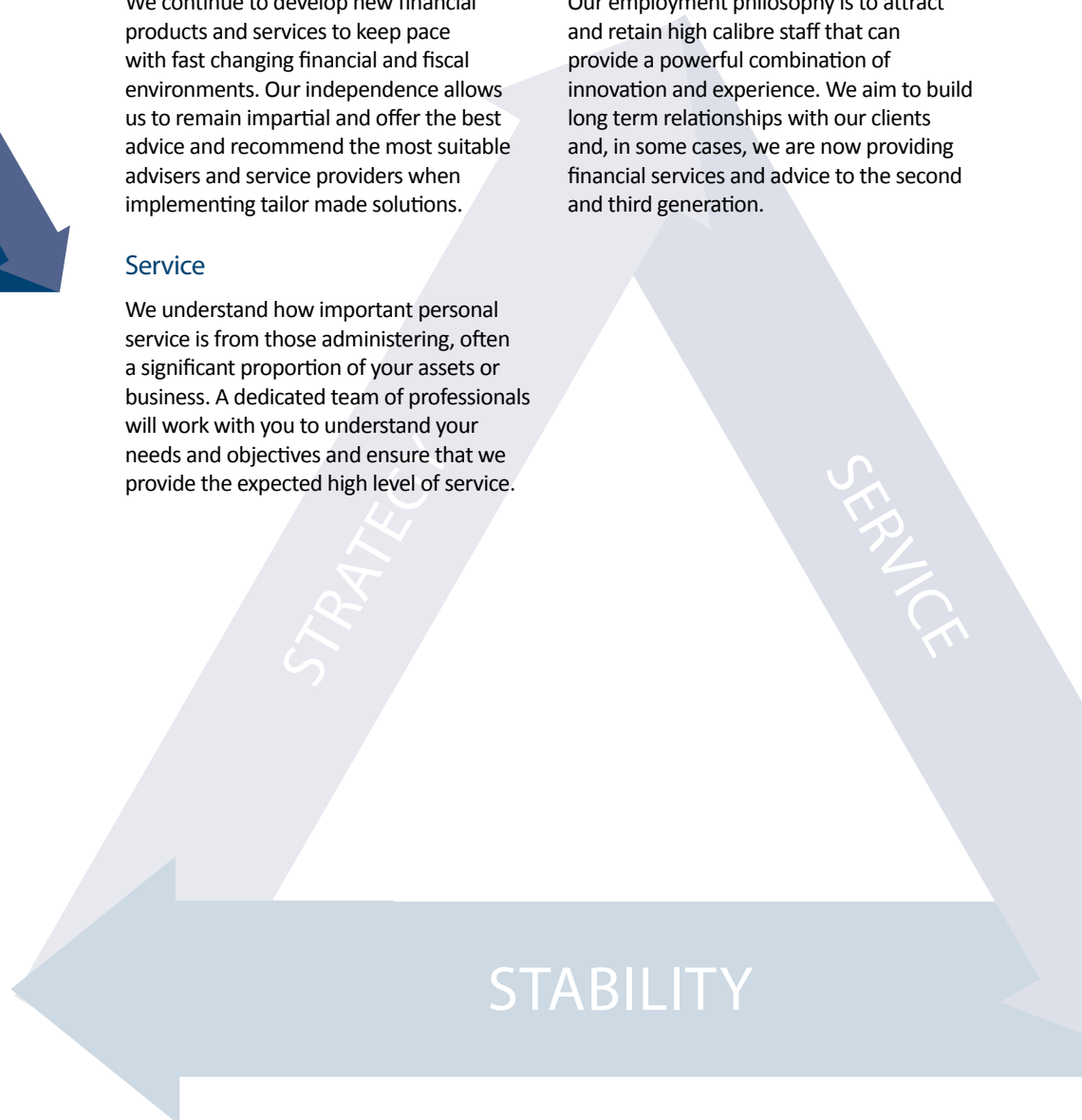
We continue to develop new financial products and services to keep pace with fast changing financial and fiscal environments. Our independence allows us to remain impartial and offer the best advice and recommend the most suitable advisers and service providers when implementing tailor made solutions.

### Service

We understand how important personal service is from those administering, often a significant proportion of your assets or business. A dedicated team of professionals will work with you to understand your needs and objectives and ensure that we provide the expected high level of service.

### Stability

Our employment philosophy is to attract and retain high calibre staff that can provide a powerful combination of innovation and experience. We aim to build long term relationships with our clients and, in some cases, we are now providing financial services and advice to the second and third generation.



# Personal service – international approach

High Net Worth Individuals are becoming more and more international and mobile in both their personal and business affairs and to be able to service such clients, STM is focusing its development in all the strategically important jurisdictions. This gives STM the ability to deliver a co-ordinated and efficient service to its clients.

STM Group is an independent firm employing over 150 multi-disciplinary people and servicing a client base ranging from high net worth individuals to listed companies. We believe independence in the Corporate and Trustee Service Provider (CTSP) sector to be very important and yet so often compromised.

We place significant importance on the fact that all our locations are 100% subsidiaries of STM Group Plc, rather than affiliated companies, therefore giving us the ability to ensure that we are able to deliver service levels we know our clients expect.

STM Group Plc, a company listed on the London Stock Exchange’s AIM market, was formed in 1997 specifically to build a leading financial services group operating in the international CTSP sector.

This growth strategy is being achieved through acquiring, creating and consolidating high-quality CTSPs that offer complementary products and services from complementary jurisdictions, with each offering our clients innovative products and a high level of service.

The STM Group is international with a spread of Group owned offices strategically located around Europe. We now have offices in Gibraltar, Spain, Jersey, Switzerland and Luxembourg. We believe that this gives the geographical spread required to service almost all individuals and corporate clients with personal or business interests on a global basis, particularly in Europe and Africa.



# Our services

We believe that clients' assets need to be administered pro-actively by providing an up-to-date and efficient facility. We have considerable expertise in a wide range of international fiduciary and administration services. These services generally fall under one of the following headings:

## Company Management Services

Our Company Management, Secretarial and Compliance Services include:

- Company formation and registered office facilities in a number of different jurisdictions
- Secretarial services including maintenance and filing of statutory records
- Provision of directors and shareholders
- Maintenance of company assets
- Accountancy services with book keeping and production of annual accounts
- Managing banking relationships and payments
- Family office (to show substance)

These services are provided for both individuals and corporations.

## Trust and Trustee Services

Our Trust and Trustee Services include:

- Establishment of offshore trusts in a number of different jurisdictions
- Trusteeship and related services
- Maintenance of trust assets
- Accounting and maintenance of asset ledgers
- Reporting and filing as appropriate
- Managing banking relationships and payments

## Foundations

We also offer Foundations in a number of different jurisdictions for those clients who prefer this structure to the traditional Anglo Saxon trust vehicle, particularly those from Civil Law rather than Common Law jurisdictions.

## Life Bonds

STM Life is the Group's own life assurance company, set up under the protected cell company legislation to give further security and peace of mind. STM Life provides various Offshore Bond 'life wrappers', which allow policyholders to hold assets in a secure, tax efficient way.

## Pension Services

STM provide pension services for both resident and internationally mobile individuals.

- Pension transfers (QROPS) for those wishing to transfer their pension scheme from the UK
- Global Pension Plan for those living or working abroad
- Gibraltar approved schemes for Gibraltar tax payers

Complementary to these pension services, we also provide intermediary services for private medical insurance, travel insurance and death in service insurance.

## Structured Benefit Services

These are specialist services dedicated to the provision of innovative remuneration and benefit solutions.

- Employee Benefit Trusts
- Employer-Funded Retirement Benefit Schemes (EFRBS)

## International Advisory Services

Our advisory team provides international tax advice and assistance, including:

- International tax planning for corporations and individuals (including estate planning)
- Cross-border structuring
- Obtaining preferential tax status for High Net Worth Individuals and relocating senior executives
- Tax-efficient remuneration planning
- International pension planning
- Tax compliance for individuals and corporations
- Legal services for Spanish expatriates

# Providing tailored solutions

We believe that each client's specific needs are unique and that a 'One size fits all' approach is an inefficient compromise to our clients' requirements. We provide our clients with specific tailored solutions when they decide on how and where to base their interests.



## STM Fiduciaire, Jersey

Jersey is the stalwart of the offshore smaller financial centres and remains a key gateway to investment into the UK and other countries. It is highly regarded and well regulated, having received substantial plaudits from such as the International Monetary Fund in 2009. In addition to the normal trust and company offerings, Jersey Foundations are likely to be of particular interest to persons based in the Middle East, Asia and Continental Europe to whom the concept of a trust is less familiar.



## STM Swiss AG, Switzerland

Switzerland has always been seen as a solid, stable jurisdiction in which to base asset administration vehicles. Its independence and flexibility for efficient tailored solutions is second to none. Switzerland is a particularly attractive place of residence for individuals. Generally, there is an option for non-Swiss nationals who move to Switzerland to negotiate a lump sum tax status. For international operating companies, it is possible to negotiate a tax privileged treatment for their non-Swiss source income.



## STM Citadel, Luxembourg

Luxembourg is a corner-stone of efficient structuring for investments into other EU countries. With its multitude of double taxation treaties and its participation in the EU Parent Subsidiary Directive, Luxembourg allows an extraction of distributable dividends from EU countries to non-EU countries with minimal withholding tax.



## STM Fidecs, Gibraltar

Gibraltar is a well regulated jurisdiction that is based within the European Union (EU) and therefore must abide by all EU directives. Gibraltar enjoys passporting rights throughout the EU in all financial services matters including banking, investment services, insurance, insurance mediation and reinsurance. Gibraltar-licensed financial services firms have access to a European market of approximately 500 million people.



## STM Nummos SL, Spain

Spain is, without doubt, a country that is considered attractive for retirement purposes, yet its laws and tax legislation are complicated, not least because they are in an unfamiliar language. However, there remain opportunities for expatriates to protect their assets from both a tax and forced-heirship inheritance perspective. In addition, working expatriates with a substantial income can take advantage of lower income tax rates offered by 'Beckham's Law'.

# Our international offices

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