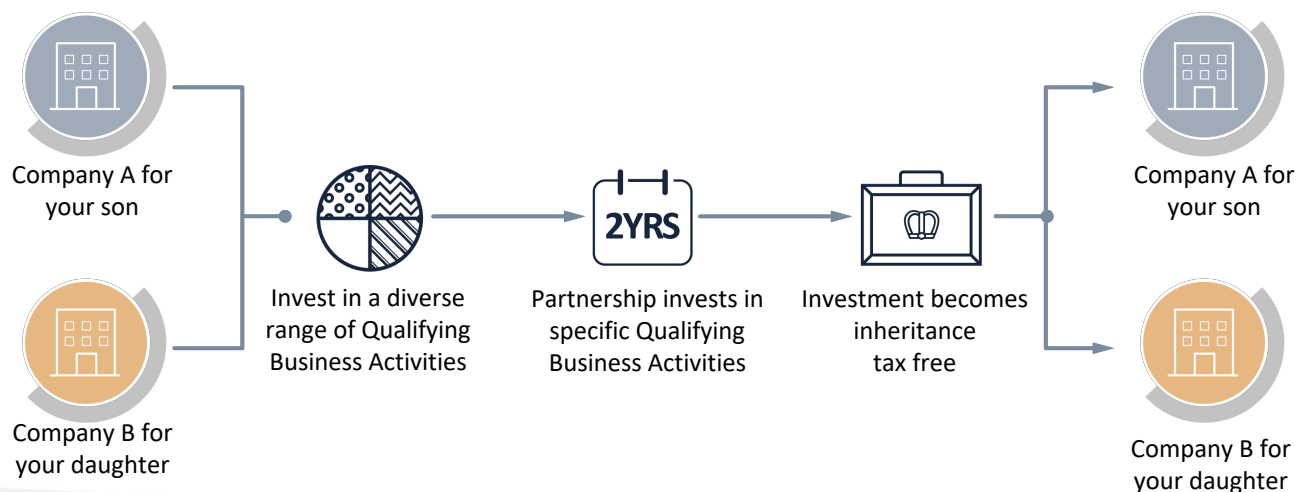


How It Works

- ★ If you have multiple beneficiaries you wish to provide for in your will, you can earmark these assets using a Personal Trading Company
- ★ There is no limit on the number of Personal Trading 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
- ★ A Personal Trading Company can be held in trust via power of attorney in the event that either you or the beneficiary is unable to manage the assets
- ★ Stellar Growth IHT Service investments can become IHT free after two years

Benefits To You

- ★ 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 Personal Trading Company 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 bill, you pass the full investment onto the next generation



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Important Information

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