

STM GROUP PLC

SOLUTIONS FOR WEALTH PRESERVATION



OUR VISION

STM GROUP STRIVES TO BE THE PROVIDER OF CHOICE FOR CROSS-BORDER INVESTORS, ENTREPRENEURS AND EXPATRIATES BY OFFERING CLEAR, INNOVATIVE AND IMPARTIAL FINANCIAL AND COMMERCIAL SOLUTIONS WHICH HELP CLIENTS PROTECT AND GROW THEIR INVESTMENTS.

PERSONAL SERVICE, INTERNATIONAL APPROACH

STM GROUP IS AN INDEPENDENT FIRM EMPLOYING OVER 150 MULTI-DISCIPLINARY PROFESSIONALS AND SERVICING A CLIENT BASE RANGING FROM HIGH NET WORTH INDIVIDUALS (HNWIS) TO LISTED COMPANIES. WE BELIEVE THIS INDEPENDENCE IN THE CORPORATE AND TRUSTEE SERVICE PROVIDER SECTOR TO BE VERY IMPORTANT.

Listed on the London Stock Exchange's AIM market, **STM Group PLC** was formed specifically to build a leading financial services group.

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

STM Group is international with a spread of offices strategically located around Europe. With offices in centres of excellence such as Gibraltar, Jersey, Malta, and Spain, this gives access to a geographical spread required to service almost all individual and corporate clients with interests on a global basis.

We place significant importance on the fact that all our subsidiaries are 100% owned by STM Group, rather than affiliated companies, therefore giving us the ability to deliver service levels we know our clients expect and value.





OUR PRODUCTS & SERVICES

• COMPANY MANAGEMENT

STM provides corporate administration services which help our clients to utilise Companies for a diverse range of needs, including:

- * Company formation facilities in a number of different jurisdictions
- * Secretarial services including maintenance and filing of statutory records
- * Provision of directors and shareholders where we have an active role to play
- * Maintenance of Company assets
- * Accountancy services with book-keeping and production of annual accounts
- * Managing banking relationships and payments
- * Family office

These services are provided for both individuals and corporations.

• PENSIONS

STM provides pension services to companies resident in Gibraltar, and also to internationally-mobile individuals. With the opening of our Malta office, we are now able to provide a complete pension transfer solution for both EU and non-EU residents, making the most of over 60 double tax treaties Malta has in place with other countries. Services available include:

- * Pension transfers (QROPS) for those wishing to transfer their pension scheme from the UK
- * Global Pension Plan for those living or working abroad
- * QNUPS – available to UK or non-UK residents

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

• TRUSTS

STM works with clients, family advisers and local experts to produce tailored solutions to individual or family requirements. These services include:

- * Establishment of offshore and onshore Trusts in a number of well-regulated jurisdictions
- * Trusteeship and related services
- * Maintenance of Trust assets
- * Accounting and maintenance of asset ledgers
- * Managing banking relationships and payments

• STRUCTURED BENEFITS

These are specialist services dedicated to the provision of innovative remuneration and benefit solutions. Services available include:

- * Employee Benefit Trusts
- * Employer-Funded Retirement Benefit Schemes (EFRBS)
- * Employee Share Option Trusts

Please note that not all of the above products and services are offered in all of our offices, however please call your nearest office and if we cannot provide information directly from there, we will ensure that one of our other offices contacts you.

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

• LIFE BONDS

STM Life offers three different traditional unit linked whole of life assurance contracts:

- * International Portfolio Bond (IPB) – suitable for UK residents who want to invest in authorised Unit Trust or cash deposits.
- * International Self Directed Bond (ISDB) – mainly suitable for non UK residents and allows for a far wider range of allowable assets, for example, private company shares, direct equity and property as well as all the assets that an IPB can hold.
- * The International Life Bond (ILB) – suitable for UK residents and allows for the same wide range of allowable assets as per the ISDB above.
- * STM Life also offers an International Lifestyle Annuity product which allows investors, either directly or through their QROPS pension fund, to purchase an annuity. On the death of the annuitant, any remaining funds can be distributed to the chosen beneficiaries in a tax-efficient way.

STM Life Bonds allow you complete freedom to either create your own bespoke portfolio or to appoint an Investment Adviser or a Discretionary Manager to manage the portfolio.

• FOUNDATIONS

STM offers Foundations from a number of jurisdictions both within and outside the EU. Our services in respect of Foundations include:

- * Foundation formation and registration
- * Acting as Corporate Administrators
- * Acting as Supervisory Council Protector
- * Maintaining Foundation assets and banking relationships
- * Preparation of Foundation accounts
- * Filing of statutory returns

Foundations can be of great benefit to client and practitioner alike, as part of an integrated and planned structure.

• INTERNATIONAL ADVISORY

Our advisory team provides international advice and assistance, including:

- * International tax planning for corporations and individuals (including estate planning)
- * Cross-border structuring
- * Assisting High Net Worth Individuals with their international tax planning, working in conjunction with their advisers
- * Tax-efficient remuneration planning
- * International pension planning
- * Tax compliance for individuals and corporations
- * Spanish legal, tax and general advisory services



OUR INTERNATIONAL OFFICES

Our offices are situated in carefully-chosen, key locations throughout Europe, designed to offer our clients the greatest flexibility and choice in line with their requirements.



GIBRALTAR

Gibraltar is a well-regulated, international financial services jurisdiction based within the European Union (EU), abiding by all EU directives, and lauded by the International Monetary Fund in its 2007 report. 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.



JERSEY

Jersey is a 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 such as that from the International Monetary Fund in 2009. In addition to 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.



MALTA

Malta offers an attractive and tax-efficient base for clients looking for an EU-compliant, yet flexible domicile. Its extensive network of double tax treaties make it a domicile of choice for sophisticated international tax planning. Offering Trusts, Companies, Pension Schemes and Foundations with some unique advantages, Malta is a cornerstone of efficient structuring options for our EU and worldwide clients.



SPAIN

Spain is an attractive country for retirement, holiday home or business purposes, but dealing with its laws and tax legislation can be complex and/or frustrating, not least because the language may be unfamiliar. However there are many opportunities for expatriates to invest while protecting their assets from aspects such as tax and inheritance laws, as well as for those moving to work in Spain to potentially access lower income tax rates.

WHY CHOOSE STM GROUP?

FOR OVER 20 YEARS STM GROUP AND ITS PREDECESSOR HAVE BEEN PROVIDING INNOVATIVE AND UNBIASED FINANCIAL SOLUTIONS FOR HIGH NET WORTH INDIVIDUALS AND THEIR FAMILIES, CROSS-BORDER INVESTORS, MULTI-NATIONAL COMPANIES 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 PROTECTED, AND THE TRANSFERS TO LOVED ONES, PHILANTHROPIC CAUSES AND/OR OTHER BENEFICIARIES ARE PLANNED FOR AND EXECUTED EFFICIENTLY.

STRATEGY

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

SERVICE

We understand how important personal service is to our clients from those administering what is often a significant proportion of their assets or business. A dedicated team of professionals will work with each of our clients to understand their needs and objectives and provide a high level of service.

STABILITY

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



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STM in Gibraltar is regulated by the Gibraltar Financial Services Commission
STM in Jersey is regulated by the Jersey Financial Services Commission
STM in Malta is regulated by the Malta Financial Services Authority
STM in Spain is regulated by the Director General de Seguros, Fondos y Pensiones