



Stellar Asset Management Limited

We are an inheritance tax and estate planning specialist, with over three decades of financial services experience. We work alongside advisers to support them in all aspects of estate and inheritance planning for their clients.

Our directors have been at the forefront of tax-efficient UK investment since the early 1990s, after first establishing the tax-efficient and property division of a major independent merchant bank. Drawing on this previous experience, Stellar was formed in 2007 with the aim of providing advisers with the tools to help their clients mitigate inheritance tax. Today, we remain an independent firm which is wholly owned by its directors and staff.

We deliver a range of services, which help clients retain ownership, control and access to their capital during their lifetime, as well as offering the potential for uncapped investment returns, together with the reassurance that their legacy can be passed to beneficiaries free from inheritance tax.

We offer a wide range of services, spread across a number of qualifying business activities, to support investors in search of relief from inheritance tax. These services are underpinned by Business Relief, a longstanding government legislation which delivers 100% relief from inheritance tax after two years.

Our Stellar Growth IHT service and The Stellar ITS operate across nine business sectors, including Commercial Forestry, Hotels, Bridging Finance, Renewable Energy and Commercial and Residential Property Development.

We also offer AIM portfolio services, which are available via an Individual Savings Account or General Investment Account. Investors can access this service through a variety of platforms including Transact, Abrdn and M&G.

Our Inheritance Tax Services are designed to create the right balance of flexibility and control, so we can provide advisers with total confidence and reassurance, today and in the future.

Why we want to sponsor the report

Our business is focused on developing relationships with advisers to provide long lasting tax-efficient solutions for their clients. A core focus of ours is leading our industry in pursuit of best practices and long lasting solutions to the current global Environmental, Social and Governance issues. We want to continue to be an active player in assisting others achieve responsible investment solutions in relation to all aspects of the ESG agenda. We believe that the ESG Accord MPS report provides a great opportunity to further these goals.

ESG and Sustainability

We published our ESG agenda in early 2022 which details key non-financial objectives. We are continually working to ensure that our impact on the environment is positive; we consider social responsibility; and we make governance a priority.

Effective management of ESG matters is a business imperative. We are committed to continual improvement of our ESG management practices to help drive lasting value creation and to strengthen our ability to support the needs and expectations of all stakeholders.



As part of our process, we ensure that the organisations in which we invest and the operational assets under our ownership have a responsible approach. In respect of our asset-backed activities we are able to implement our full ESG agenda as we retain ultimate control of each asset. However, our AIM team is limited to encouraging change from their position as a shareholder.

Several asset-backed and AIM investment sectors are inherently positive for both Social and Environmental matters. Neither our asset backed nor AIM portfolio has an exclusions policy although, currently we do not have any holdings which would raise ESG concerns. We review the ESG credentials of all assets and stocks with direction of travel forming a key part of this analysis.

We have placed a renewed focus on meeting our clients' non-financial objectives without compromising our financial returns. We seek to ensure that our clients can pass on their capital to beneficiaries free of inheritance tax, whilst also creating positive change along the way. We have developed a comprehensive approach to due diligence, management and reporting to ensure the continued development of our services.

In line with our commitments as signatories to the UN Principles for Responsible Investment (signed 2021) we have enhanced the way that we integrate ESG considerations into our practices. As referenced above we look to combat negative ESG factors irrespective of their impact on financial performance. In addition to their impact on our business activities we also highlight the importance of managing ESG issues internally, with initiatives such as our four-day working week designed to protect the mental and physical wellbeing of all employees. We have also committed to supporting our staff through independent professional qualifications.

For more information on our investment and corporate approach to ESG and sustainability please visit our website.

Important Information

Investments can fall as well as rise and investors may not get back the full amount invested. Investments in unquoted companies are less liquid and are higher risk than larger companies. The rates of tax, tax benefits and tax allowances described are based on current legislation and HMRC practice. They are not guaranteed, are subject to change and depend on personal circumstances. Please refer to the latest product literature before investing: your attention is drawn to the risks and fees contained therein. The information in this document does not constitute advice, nor a recommendation, and investment decisions should not be made on the basis of it.

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