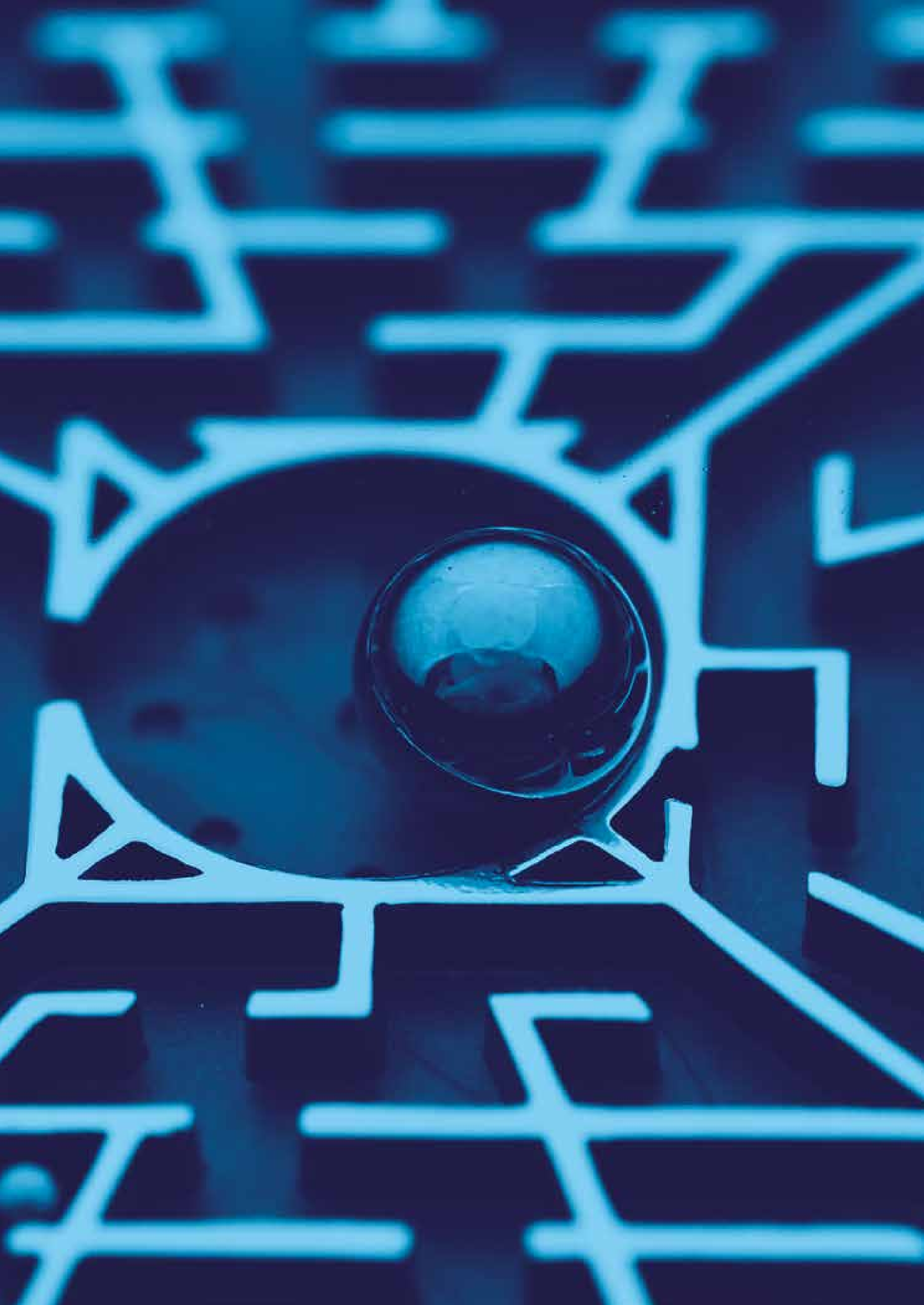
STEP TRAINING COURSES & QUALIFICATIONS

2018/19

www.step.org

STEP
ADVISING FAMILIES ACROSS GENERATIONS



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STEP EXPLAINED

STEP is the global professional association for practitioners who specialise in family inheritance and succession planning. We work to improve public understanding of the issues families face in this area and promote education and high professional standards among our members.

Full STEP members, known as TEP’s, are internationally recognised as experts in their field, with proven qualifications and experience.

In joining STEP you will become part of a unique global network of more than 20,000 practitioners across 96 countries, drawing together lawyers, accountants, trustees, and other specialists.

“We have a long association with STEP and have actively encouraged all our tax and trust based client-facing staff to work towards STEP membership.”

Rawlinson & Hunter

According to our latest member satisfaction survey, 97% of STEP members would recommend STEP to a colleague.

HOW TO JOIN STEP

STEP membership is considered a mark of excellence and our high professional standards are recognised internationally. Once you are a member of STEP, you can connect and network with other members across a range of specialisms around the world.

There are three routes to membership, depending on your level of experience and qualifications:

Exam Route

Accumulate 240 credits through completing qualifications and demonstrating relevant experience. As the requisite levels of experience and qualification are reached, you can move up through our membership framework to reach the top level of membership – the TEP.

Essay Route

If you already have a relevant professional qualification and five years' industry experience you can join STEP by submitting three essays of approximately 5,000 words in length in response to set questions.

Expertise Route

If you have a relevant professional qualification and a minimum ten years' senior experience working at leadership level in the industry in practice or academia and considered an expert by peers, you can join STEP by the Expertise route.

Just select the route that is most appropriate for you, and join at one of STEP's three membership levels: Affiliate, Associate or TEP (full membership).

	Affiliate	Associate	TEP
Exam	**60 CREDITS** Acquired through a combination of: • Experience and/or • Prior qualifications and /or • STEP Certificate(s)	**Affiliate requirements plus 60 CREDITS** Acquired through: • 2 Advanced Certificates or equivalent accredited qualifications	**Affiliate & Associate requirements plus 120 CREDITS** Acquired through: • 2 further Advanced Certificates (to make up a full Diploma) or relevant accredited Diploma qualification • 2 years' relevant experience • Professional Standards Awareness module
Essay	• 5 years' relevant experience • Relevant qualification	**Affiliate requirements plus** • 1 Essay	**Affiliate & Associate requirements plus** • 2 further Essays • Professional Standards Awareness module
Expertise			• 10 years' senior leadership level experience • Relevant professional qualification • Evidence of standing • References • Professional Standards Awareness module

As the requisite levels of experience and qualification are reached, you can move up through our membership framework to reach the top level of membership – the TEP, which offers the greatest level of benefits, including the ability to use the globally recognised 'TEP' designation.

Find out more at **www.step.org/join**

JOINING STEP BY THE EXAM ROUTE

The most common route to STEP membership is through STEP exams or accreditation of prior learning and/or experience.

Applicants enrolled on this route work to accumulate 240 credits through completing qualifications and demonstrating relevant experience. Once the applicant has completed the route they can apply to upgrade to TEP, Full membership of STEP.

The Qualifications and Membership Framework (QMF) is STEP's system for assigning credit values to qualifications.

Gaining credits from STEP qualifications, prior qualifications and industry experience enables you to progress through the membership categories from Affiliate, Associate to TEP, Full Membership of STEP.

ENTRY LEVEL CREDITS

These credits can be achieved through a combination of STEP Certificates or Accreditation of Prior Learning (APL). APL credits can be achieved from a non-STEP qualification. To discuss applying for APL credits contact pd@step.org

Candidates need 60 credits to become an Affiliate Member before proceeding to the Diploma Level.

DIPLOMA LEVEL CREDITS

These are achieved through the completion of STEP Advanced Certificates, either as standalone courses or that are part of a Diploma Level programme. STEP Diploma programmes focus on different specialisms e.g. domestic, international, estate planning

Typically a STEP Advanced Certificate will provide you with 30 credits and a Diploma, 120 credits.

PRACTICE LEVEL CREDITS

Practice Level credits are related to your industry experience. To upgrade to TEP, Full membership, members need a minimum of two years of experience, in a mid-level or senior position. This equates to 60 Practice Level credits.

For further information please email pd@step.org

Find out more at **www.step.org/exam**

MEMBERSHIP CATEGORIES AND BENEFITS

Being a member of STEP entitles you to an array of benefits, increasing as you progress through the categories. Here's a snapshot of what you will receive:

Benefits and Services	Full Member	Associate	Affiliate	Student
Use of TEP Designation	✓			
Use of STEP Logo	✓			
STEP Qualifications – special rates	✓			
Eligibility to stand for Council and Chair on Regional Committees	✓			
EBSCO business journals database (worth £300/€ 423/$466)	✓			
Recruitment advertising on STEP Jobs Board - special rates	✓	✓		
Alchemy Performance Assistant – workplace support tool	✓	✓		
Use of STEP Will Writing Code Logo (England & Wales only)	✓	✓*	✓*	
Listing in Membership Directory	✓	✓	✓	
STEP Journal (print copy), 10 issues/year (worth £345/€478/$530)	✓	✓	✓	
Webcasts - including access to Web Events back catalogue	✓	✓	✓	
Trust Quarterly Review (TQR), four digital issues/year	✓	✓	✓	
Career Innovation & CiZone career planning tool	✓	✓	✓	
Reports, book, leaflets and association memberships - special rates	✓	✓	✓	
Eligibility to volunteer for STEP branch and regional committees	✓	✓	✓	
Industry eNews Digests – International, UK, Latam, N America	✓	✓	✓	✓
Membership eNewsletter (monthly)	✓	✓	✓	✓
Member Directory - online access	✓	✓	✓	✓
STEP Journal - online access	✓	✓	✓	✓
Trust Quarterly Review (TQR) - online access	✓	✓	✓	✓
Jurisdiction information - online access to 60+ reports	✓	✓	✓	✓
Special Interest Groups	✓	✓	✓	✓
STEP online discussion forums	✓	✓	✓	✓
Trustee Managed Portfolio Indices (TMPI)	✓	✓	✓	✓
Eligibility to join STEP LinkedIn Group	✓	✓	✓	✓
STEP Conferences - special rates	✓	✓	✓	✓

*Only Associates and Affiliates who've completed the STEP Advanced Certificate in Will Preparation can use the Will Writing Code logo.

STEP AND CLT INTERNATIONAL – UNDERSTANDING OUR RELATIONSHIP

CLT International
Wilmington Risk & Compliance

STEP is the global professional association for practitioners who specialise in family inheritance and succession planning and CLT International is part of Wilmington Plc, which is a collaborative group of training and publishing companies turning knowledge into advantage. Together, STEP and CLTI design and develop a series of certificated training programmes, which lead to the award of professional qualifications and full STEP membership for delegates around the world. These courses are listed in this brochure

Both STEP and CLTI have worked closely alongside each other for over 20 years. During this time, we have grown together and developed a number of training courses and qualifications – all of which aim to provide our members with the best possible industry knowledge. We work together towards providing the most relevant and up-to-date content and courses for our members, to ensure all members are industry leaders.

To find out more about CLT International, please visit **www.cltint.com**

YOUR JOURNEY ON A STEP COURSE

When you register for a STEP course, you will have contact with both STEP and CLTI

Enrol on a STEP course directly through CLTI

If you are already a member, your membership status won't change

If you are not yet a member, STEP will contact you to sign you up for membership. You will start out as either a Student or Affiliate member, depending on your Entry Level credits. You will then receive a welcome email from STEP with details of your membership fees, how to access the STEP website and all your benefits

Complete your course with CLTI

Attend the workshops (if applicable) with CLTI

Take the exams/submit the assignments with CLTI

Any course queries – you should talk to CLTI

Once you have passed, you are qualified by STEP

Your completed qualification will be listed on your online profile on the STEP website

Depending on the course you have completed, you may be eligible to upgrade your membership status

STEP will continue to support you on your journey through your career

"Having worked in Europe, the Caribbean, Asia and South America, I have found the STEP qualification to be invaluable by being a truly globally recognised qualification. Combined with the Directory of Members, STEP has enabled me to network and leverage with my peers across the globe."

Peter E. Leppard TEP BA (Hons) ACIB
Director, IPG Family Office Ltd.

CERTIFICATES

STEP CERTIFICATE IN ANTI-MONEY LAUNDERING

DISTANCE LEARNING

Protect your firm with your enhanced insight as to how to identify and prevent money laundering

WHO IS IT FOR?

This Certificate has been designed for those who work in the international private wealth management field. The course will particularly benefit those whose roles involve compliance, regulatory matters, internal audit and money laundering reporting.

WHAT WILL I LEARN?

- Understand the basic requirements of the ATF standards and 40 Recommendations, and how and why these have developed as they have
- Understand the importance of a robust governance structure for money laundering prevention, the responsibilities of the board/senior management and the clear allocation of roles and responsibilities throughout the organisation
- Understand the definitions of Customer Due Diligence in FATF Recommendation 10 and its Interpretive Note
- Outline key risks relating to transaction monitoring and filtering activities and know how to use this knowledge in creating a risk-based transaction monitoring and filtering framework
- Appreciate the problems that can arise from conflicts between legal obligations to report and the need to maintain customer confidentiality
- Be familiar with the money laundering vulnerabilities of specific financial services and products, such as bank accounts and wire transfers and any others to which you are exposed in your employment

HOW WILL I BE ASSESSED?

This course is assessed in two parts: 1) a written assignment of 2,000 – 2,500 words; and 2) a 1 hour 45 minute open book examination. The written assignment and the exam each represent 50% of the overall assessment.

SPECIAL FEATURES OF THE PROGRAMME

This Certificate is delivered by CLT International, in collaboration with the International Compliance Association (ICA) and will be awarded by STEP.

HOW LONG DOES IT TAKE?

The course is delivered via distance-learning. Participants will have access to a wide range of resources and support including manuals, a workbook, webinars, online support and practice self-assessment questions and solutions.
It is recommended that participants allow seven to eight months to complete the course.

Not already a member of STEP? You will gain 30 Entry Level credits from completing this STEP Certificate. See page 3 for details of how this leads to STEP membership.

For course dates and to register visit:
www.step.org/cert-aml

STEP CERTIFICATE IN COMPLIANCE FOR PROFESSIONAL ADVISORS

DISTANCE LEARNING

Principles and best practice outcomes for regulatory compliance

WHO IS IT FOR?

The Certificate is open entry and will be of interest to those who work in the trust field, including: Lawyers; Accountants; Tax advisers; Trust officers and administrators; and Banking and insurance professionals.

WHAT WILL I LEARN?

- Explain how the nature of professional regulation has changed and the main trends that have emerged, and how they might develop in the future
- Outline the need for regulation of financial services and the main legislative and regulatory models that apply
- Understand the standards of client care that should be provided in accordance with the STEP Code of Professional Conduct
- Implement an effective client care programme and consider the contribution that voluntary quality management programmes such as ISO 9001 may make to such programmes both generally and in your organisation
- Outline how regulatory regimes supplement the main anti-money laundering and terrorist financing legislation, and know how to implement a suitable policy for use in your organisation
- Interpret how the law enforces the duties of confidentiality through data protection provisions
- Appreciate the reporting obligations under FATCA and CRS

HOW WILL I BE ASSESSED?

This course is assessed via a 2,000 – 2,500 word assignment and a 1 hour and 45 minute open book examination (including 15 minutes reading time), held in local centres. The written assignment and the exam each represent 50% of the overall assessment.

SPECIAL FEATURES OF THE PROGRAMME

This Certificate is delivered by CLT International, in collaboration with the International Compliance Association (ICA) and will be awarded by STEP.

HOW LONG DOES IT TAKE?

The course is delivered via distance-learning. Participants will have access to a wide range of resources and support through our online learning platform, including a bespoke course manual, self-assessment materials and access to a course discussion forum. This course takes six months to complete.

Not already a member of STEP? You will gain 30 Entry Level credits from completing this STEP Certificate. See page 3 for details of how this leads to STEP membership.

For course dates and to register visit:
www.step.org/cert-compliance

STEP CERTIFICATE IN ESTATE AND TRUST ADMINISTRATION – CANADA

ONLINE COURSE

Designed to enhance the knowledge and performance of Canadian estate administrators, trust officers, junior trust officers, retail bankers, law clerks, junior associates, paralegals, wealth management sales representatives, and administrative assistants working in the area of estates and trusts

WHO IS IT FOR?

This is an open-entry Certificate but it is recommended that you should have some experience or have undertaken some study of the core areas covered, namely trusts, tax and estate planning. You should have a good standard of literacy. The programme is currently delivered and examined in English with a French language programme becoming available in Fall 2017.

WHAT WILL I LEARN?

There are four segments to the CETA qualification:

CETA 1 - Foundations of estate and trust administration*

CETA 2 - Advanced topics in estate and trust administration*

CETA 3 - Estate and trust taxation

CETA 4 - Certificate examination

The certificate examination is based on the learning objectives of the three certificate courses and the knowledge that students have acquired in these courses. Students will be given access to a study guide. In the context of case studies, students will be expected to identify the relevant issues, apply the applicable law, and demonstrate administrative decision making skills.

* Where applicable, both the common law and the Quebec Civil Code are addressed.

HOW WILL I BE ASSESSED?

CETA 1, 2 & 3 are each assessed by way of a two-hour, online examination. CETA 4 is a three-hour, online examination. The minimum pass grade for each exam is 60%.

HOW LONG DOES IT TAKE?

Students who enrol in the complete CETA program are expected to finish it within four years.

Examination dates are set in March and September of each year.

Not already a member of STEP? You will gain 30 Entry Level credits from completing CETA 1. Successful completion of CETA 2, 3 & 4 combined will give you 30 Diploma Level credits and exemption from one paper in the STEP Canada Diploma. See page 3 for details of how this leads to STEP membership.

For course dates and to register visit: **www.step.ca**

The courses have been translated to French. For more information visit **www.step.ca/frencheducation.aspx**

"This is a very useful course for anyone involved, or wanting to get involved, with trusts or inheritance tax planning. This is an essential course for anyone wanting to deal with accountants and solicitors in this area. The learning materials have become a very useful reference which is used frequently."

Carl Martin FPFS CFPCM, Consultant, Carpenter Rees Limited
Certificate for Financial Services - Trusts and Estate Planning

"I was drawn to the course because I have recently started working in the trust environment. It has been extremely useful and I am looking forward to the next."

Julie Schwarz TEP, Mencap Trust Company
Certificate in Trusts and Estates

"I feel the whole overall material and course has been of much importance. I'm so delighted with the face-to-face course, our instructor did a wonderful job explaining all the material in detail with practical real life examples."

Oriana Corrales TEP, CISA LatAm
Certificate in International Trust Management

STEP CERTIFICATE FOR FINANCIAL SERVICES (TRUSTS AND ESTATE PLANNING) - UK

DISTANCE LEARNING

Enabling those in the financial services industry to work more effectively with other private client professionals

WHO IS IT FOR?

This is an open-entry Certificate but it is recommended that you should have some experience or have undertaken some study of the core areas covered, namely trusts, tax and estate planning.

WHAT WILL I LEARN?

- Describe the wide variety of lifetime trust structures commonly found in private client work, and the use and appropriateness of different will trusts
- Explain the purpose and operation of trusts used in conjunction with life and pension contracts
- Identify and describe the factors affecting a client's residence and domicile and outline the impact these can have on a client's estate planning needs
- Calculate inheritance tax (IHT) accurately, and identify and analyse opportunities for a client to mitigate IHT, such as through the use of exemptions and lifetime gifts
- Discuss the impact of dying intestate (under English law or Scots law) on the destination of a client's wealth
- Describe the duties and responsibilities of trustees in relation to investment matters
- Outline areas to watch for when dealing with the affairs of an incapacitated client or a client whose affairs are dealt with under the various types of power of attorney.

HOW WILL I BE ASSESSED?

In order to pass the Certificate you must successfully complete a three-hour, closed-book examination.

HOW LONG DOES IT TAKE?

The Certificate is a four to six month distance-learning course delivered through an online learning platform providing access to all of the course materials.

Not already a member of STEP? You will gain 30 Entry Level credits from completing this STEP Certificate. See page 3 for details of how this leads to STEP membership.

For course dates and to register visit: **www.step.org/certFS**

STEP CERTIFICATE FOR FINANCIAL SERVICES (TRUSTS AND ESTATE PLANNING) - SINGAPORE

Developing financial services professionals' ability to offer trusts and estate planning advice to their clients

WHO IS IT FOR?

If you are a financial services professional who has some experience or has undertaken previous study of trusts, tax and estate planning, then this course is for you. You should have a good standard of literacy and be aware that the programme is delivered and examined in English.

WHAT WILL I LEARN?

- Identify how aspects of personal law affect a client's estate-planning needs, and explain the salient features and benefits of making a will
- Explain the processes involved in administrating a client's estate (including the principles governing Muslim estates) and the executor's role
- Describe the key regulatory aspects relating to Singapore trusts and the obligations of trustees
- Explain the purpose and use of insurance trusts in legacy planning, and the use of buy-sell agreements cum trusts in business succession
- Describe the continuance of trust investments and the trustee's duties and responsibilities
- Describe the tax treatment of trusts in Singapore and its impact on the different stakeholders
- Describe the variety of trust structures commonly found in private client work in Singapore, and be aware of the use/ appropriateness of testamentary trusts and declaration of trusts

HOW WILL I BE ASSESSED?

Assessment is by way of a three-hour, closed-book examination.

HOW LONG DOES IT TAKE?

This Certificate is a three month course delivered via 14 weekly three-hour tuition classes.

Not already a member of STEP? You will gain 30 Entry Level credits from completing this STEP Certificate. **See page 3 for details of how this leads to STEP membership.**

For course dates and to register visit:
www.step.org/certFSS

STEP CERTIFICATE IN FOUNDATIONS

ONLINE COURSE

Enabling professionals involved in the wealth planning industry to understand, establish and administer foundations

WHO IS IT FOR?

This is an open-entry Certificate but it is recommended that you should have some experience in working with wealth structuring vehicles. This course has been developed for those working in the wealth advisory community and while it is suitable for STEP members who might benefit from a better understanding of foundations it is also designed for private bankers, accountants, lawyers, trust managers and wealth managers generally.

WHAT WILL I LEARN?

- Describe the structure of foundations
- Detail the differences and similarities between trusts and foundations
- Identify when a foundation may be the most appropriate option to achieve a client's aims
- Demonstrate awareness of local foundation legislation
- Identify the traps in creating and administering foundations for the unwary wealth professional

HOW WILL I BE ASSESSED?

Final assessment is via an online multiple choice examination.

HOW LONG DOES IT TAKE?

This Certificate is delivered through an online learning platform providing access to webinars, forums and 'chat' facilities, and module-by-module self-assessment tools. The Certificate will take around 14 weeks to complete.

Not already a member of STEP? You will gain 30 Entry Level credits from completing this STEP Certificate. See page 3 for details of how this leads to STEP membership.

To register visit:
www.step.org/certFD

STEP CERTIFICATE IN INTERNATIONAL TRUST MANAGEMENT

Developing your understanding of the law and practice of the international trust industry from a global and local perspective

WHO IS IT FOR?

The Certificate is an introduction to the subject, so is suitable for you if you have little or no experience, or if you are unsure whether your understanding is sufficient to begin with the Diploma (see page 25).

WHAT WILL I LEARN?

- Increase your knowledge of all aspects of the international trust profession including the vehicles, legal structures, principles and practices underpinning it
- Provide an overview of the legislation, principles and practice in your local jurisdiction

HOW WILL I BE ASSESSED?

The Certificate is assessed by way of a three-hour, closed-book examination. The examination comprises a mix of multiple choice questions and essay/scenario-based questions.

HOW LONG DOES IT TAKE?

The Certificate will take six months to complete. The programme is delivered through a blend of distance-learning and face-to-face workshops.

This course is available in a number of countries across Europe, North America, the Caribbean, Africa and Asia. Visit **www.step.org/certITM** to view all exam centres. In countries where workshops aren't currently available, an online version of the course is available, our DL+ option.

Not already a member of STEP? You will gain 30 Entry Level credits from completing this STEP Certificate. See page 3 for details of how this leads to STEP membership.

For course dates and to register visit:
www.step.org/certITM

STEP CERTIFICATE IN TRUSTS AND ESTATES - ENGLAND & WALES

Improving your technical knowledge of the issues arising in trust and estate practice

WHO IS IT FOR?

The Certificate is an introduction to the subject, so is suitable for you if you have little or no experience, or if you are unsure whether your understanding is sufficient to begin with the Diploma (see information on the Diploma on page 26).

WHAT WILL I LEARN?

- Describe the classification and types of trusts, their uses, what affects their validity, their premature cessation and under what circumstances they can and cannot be altered
- Understand and interpret the legal language used in trust deeds
- Describe the roles, responsibilities, limitations and liabilities of trustees and executors
- Explain the legal formalities involved in the preparation of a valid will and be alert to potential problems
- Understand the management of the client estate, including probate and intestacy issues, evaluation of any risks involved, deeds of variation, disclaimer and insolvency
- Summarise the taxes that relate to trusts and estates
- Prepare and interpret the trust and client estate accounts

HOW WILL I BE ASSESSED?

The programme is delivered through a blend of distance-learning and face-to-face workshops. In order to pass the Certificate, you must successfully complete a three-hour closed book examination.

HOW LONG DOES IT TAKE?

The Certificate will take four to six months to complete.

Not already a member of STEP? You will gain 30 Entry Level credits from completing this STEP Certificate. See page 3 for details of how this leads to STEP membership.

For course dates and to register visit:
www.step.org/certTEEW

ADVANCED CERTIFICATES

"There is nothing else available which is as comprehensive as this course."

Jane Flaherty TEP, McMillan Williams Solicitors Limited
Advanced Certificate in Advising Vulnerable Clients

"The biggest surprise for me was that I thought I was already pretty good in this area, but the course showed me I wasn't! Using the simple techniques and tools we were taught has been extremely helpful. The course way exceeded my expectations."

Deborah Carlson-Burkart, Luginbühl Wernli & Partner
Advanced Certificate in Family Business Advising

STEP ADVANCED CERTIFICATE IN ADVISING VULNERABLE CLIENTS (PART 1 AND PART 2) – ENGLAND & WALES

A comprehensive programme for professionals advising those with issues of mental and physical incapacity

WHO IS IT FOR?

This course is appropriate for TEPs, solicitors, barristers, accountants, financial planners and any other professionals who work with vulnerable clients and require a thorough understanding of the legal and practice framework encompassing issues of mental and physical incapacity, focusing on the law in England and Wales. Part 1 provides the knowledge framework and Part 2 contains the practicalities of how to use the knowledge gained in Part 1. Part 1 can be taken purely as a CPD course, but to complete the full Certificate you need to complete Part 1 and Part 2.

WHAT WILL I LEARN?

PART 1

- Assess the mental capacity of a client for different transactions
- Deal with clients with international aspects to their estates
- Reduce the risk of disputes and overcome problems when planning ahead
- Advise those making decisions on behalf of a person who lacks mental capacity
- Advise clients and their families on end of life concerns

PART 2

- Make various court applications with confidence
- Draft trusts for vulnerable people
- Seek state support and challenge the provision of state support
- Advise on the sustainability of care
- Manage disputes and difficult situations

HOW WILL I BE ASSESSED?

Both Part 1 and Part 2 of this course use a blended learning approach, incorporating distance-learning and a three-day workshop. Part 1 does not carry an assessment, but you will be assessed on all aspects of the course at the end of Part 2 via a 3,500 word assignment.

HOW LONG DOES IT TAKE?

Part 1 takes one month to complete. Part 2 takes three months to complete.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These can be gained through prior learning, accreditation or experience, and via STEP Certificates (worth 30 Entry Level credits each). For more information, please see **www.cltint.com/stepentrylevel**

Not already a member of STEP? You will gain 60 Diploma Level credits by completing both parts of this Advanced Certificate, which in England, Wales and Scotland can also be used towards a specific Specialist Diploma. See pages 3 & 29 for more details on how this leads to STEP membership.

For course dates and to register visit:
www.step.org/ADcertAVC

STEP ADVANCED CERTIFICATE IN CROSS-BORDER ESTATES

ONLINE COURSE

Enabling you to deal more effectively with complex issues of estate administration across multiple jurisdictions

WHO IS IT FOR?

This Advanced Certificate is globally applicable and will be of interest to anyone involved in cross-border estates who specialises in wills, succession and probate. This includes notaries, lawyers and accountants, as well as those working within banks that offer will writing and probate services, investment management firms and financial services.

It is recommended that applicants have, as a minimum, experience and knowledge of succession and estate administration in their own jurisdiction.

WHAT WILL I LEARN?

- Understand the factors that need to be taken into account when resolving issues of conflict of foreign laws
- Appreciate the fundamental differences between common law, civil law and Sharia law systems, and their respective approaches to succession rights, joint assets, matrimonial property, wills and intestacy
- Be able to advise on the concepts of habitual residence, domicile and nationality, and their application to different scenarios
- Advise how particular assets in an estate will devolve under different systems taking into account how property is held, issues of intestacy and the application of any relevant conventions/ Reg 650/2012
- Provide guidance on how marriage and registered partnerships, adoption and surrogacy can affect succession
- Describe the effect of any applicable tax treaties on any investments held by the deceased
- Know how to administer a cross-border estate in practice

HOW WILL I BE ASSESSED?

This course is assessed through a 3,500 word assignment based on a pre-seen case study.

HOW LONG DOES IT TAKE?

The course is delivered via distance-learning. Participants will have access to a wide range of resources and support through our online learning platform, including a soft copy course manual, self-assessment materials, case studies with real life scenarios and interactive online resources. This course takes six months to complete.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These can be gained through prior learning, accreditation or experience, and via STEP Certificates (worth 30 Entry Level credits each). For more information, please see **www.cltint.com/stepentrylevel**

Not already a member of STEP? You will gain 30 Diploma Level credits by completing this Advanced Certificate. These credits will count towards the 120 credits required for a STEP Diploma, the route to full membership of STEP. Please email pd@step.org for more information on the credits this course provides.

For course dates and to register visit:
www.step.org/adcert-cbe

STEP ADVANCED CERTIFICATE IN FAMILY BUSINESS ADVISING

Practical skills for practitioners working with a family business

WHO IS IT FOR?

This course will be of interest to anyone working with a family business from within the bounds of their own profession of origin, whether they are a lawyer, solicitor, attorney, accountant, financial planner, trust and estate advisor, trust manager, private banker, wealth manager, family office executive, or a member of a multi-disciplinary team. This Advanced Certificate is also relevant for family business employees, owners and next generations.

WHAT WILL I LEARN?

- Understand the complexities of the family business context
- Analyse the family business, including governance issues and sources of conflict
- Assess the needs of the family business and make recommendations for action
- Apply a range of proven tools to help the family business achieve its objectives
- Demonstrate the skills and knowledge expected of a competent family business advisor operating from within the bounds of their own profession of origin

HOW WILL I BE ASSESSED?

The course is delivered through a blend of distance-learning and a one-and-a-half-day workshop. To gain the Advanced Certificate you will need to attend the workshop and pass the end of course assignment.

HOW LONG DOES IT TAKE?

The course will take four months to complete.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These can be gained through prior learning, accreditation or experience, and via STEP Certificates (worth 30 Entry Level credits each). For more information, please see **www.cltint.com/stepentrylevel**

Not already a member of STEP? You will gain 30 Diploma Level credits by completing this Advanced Certificate. **See page 3 for details of how this leads to STEP membership.**

For course dates and to register visit:
www.step.org/ADcertFBA

STEP ADVANCED CERTIFICATE IN TRUST DISPUTES

ONLINE COURSE

Trust disputes – anticipating and avoiding the pitfalls

WHO IS IT FOR?

This Advanced Certificate will be of particular interest to anyone involved in the creation and administration of trusts or to those giving professional advice in relation to trusts. This includes trust officers and directors and relationship managers. It also includes private client lawyers. Whilst focusing on private express trusts, the course may well be of interest to anyone involved in pension trusts too. The course is also aimed at contentious lawyers who act for trustees or beneficiaries, or lawyers who advise trustees' professional indemnity insurers. You are advised that you should have, as a minimum, a knowledge of the basic principles of trust law and practice.

WHAT WILL I LEARN?

- Describe the recurrent themes and key principles which often arise in trust disputes and anticipate the different causes of trust disputes
- Identify the potential risks involved in the creation and administration of trusts and how to manage those risks
- Take appropriate measures to protect the interests of relevant parties threatened by a looming trust dispute and to avoid trust litigation from unfolding
- Understand the litigation process including the issues to consider in cross-border litigation
- Understand how to protect the interests of relevant parties after litigation has commenced

HOW WILL I BE ASSESSED?

This Advanced Certificate is distance-learning based. Assessment is through a 3,500 word case study based assignment and candidates can use the law of the jurisdiction they reside and work in for this.

HOW LONG DOES IT TAKE?

The course is delivered via an online learning platform providing access to webinars, podcasts and 'chat' facilities, and module-by-module self-assessment tools. The course will take four months to complete.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These can be gained through prior learning, accreditation or experience, and via STEP Certificates (worth 30 Entry Level credits each). For more information, please see **www.cltint.com/stepentrylevel**

Not already a member of STEP? You will gain 30 Diploma Level credits by completing this Advanced Certificate. See page 3 for details of how this leads to STEP membership.

To register visit:
www.step.org/ADcertTD

STEP ADVANCED CERTIFICATE IN UK TAX FOR INTERNATIONAL CLIENTS

DISTANCE LEARNING

Enabling private client advisors to demonstrate expertise in UK tax planning for international clients

WHO IS IT FOR?

This Advanced Certificate is designed for lawyers, accountants, tax advisors and those in financial services based in the UK, who deal with non-UK domiciled clients or non-UK resident trustees and for professionals working outside of the UK who need a more detailed understanding of their UK-connected international clients' tax position.

This course is aimed at TEPs or senior non-TEP professionals working in the private client field. You are advised that you should have, as a minimum, a sound grasp of both the basic tax rules as they apply to UK clients and basic trust law.

WHAT WILL I LEARN?

- Describe the concept of domicile accurately and give guidance on a client's residence status
- Identify where trusts and companies are resident
- Discuss the details of income, capital gains and inheritance taxes and their relevance and application to the international client
- Demonstrate to international clients how they can benefit from the "remittance basis"
- Identify both "elephant traps" and wealth preservation opportunities in dealing with international client tax planning
- Explain the potential benefits and pitfalls of offshore trusts and offshore holding companies for the international client and advise them upon the income, capital gains and inheritance tax consequences

HOW WILL I BE ASSESSED?

This Advanced Certificate is a distance-learning course culminating in a three-hour closed book examination. The examination takes the form of a case study, with the case study scenario being provided prior to the examination.

HOW LONG DOES IT TAKE?

The course is delivered via an online learning platform providing access to webinars, forums and 'chat' facilities, and module-by-module self-assessment tools. The course will take four to six months to complete.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These can be gained through prior learning, accreditation or experience, and via STEP Certificates (worth 30 Entry Level credits each). For more information, please see **www.cltint.com/stepentrylevel**

Not already a member of STEP? You will gain 30 Diploma Level credits by completing this Advanced Certificate, which in England, Wales and Scotland can also be used towards a specific Specialist Diploma. See pages 3 & 29 for more details on how this leads to STEP membership.

To register visit:
www.step.org/ADcertUKtax

"This course has been the single most valuable tool I have come across to understand the intricacies of the tax issues UK residents and trustees with UK resident beneficiaries face. I cannot recommend it highly enough to anyone who deals with UK connected clients and beneficiaries."

Richard Masters TEP, The Citi Private Bank
Advanced Certificate in UK Tax for International Clients

"The information contained in the course material and the guidance received from the podcast was invaluable. I strongly recommend this course to persons advising on trust and estate planning both from a contentious and non-contentious viewpoint."

Karen A Perreira TEP LLB, Attorney at Law
Advanced Certificate in Trust Disputes

STEP ADVANCED CERTIFICATE IN WILL PREPARATION - ENGLAND & WALES

Set yourself apart from the competition as a qualified and competent will draftsperson

WHO IS IT FOR?

This Advanced Certificate is appropriate for professionals who have existing practical experience in will preparation as well as a working knowledge of the legal and taxation implications of wills.

WHAT WILL I LEARN?

Completing the programme successfully will validate your competence and enhance your expertise in:

- Fulfilling your duty of care to your clients
- Taking instructions for the preparation of the will
- Managing client interviews
- Advising your clients on issues of tax in response to their particular needs
- Drafting a will to meet your clients' wishes and circumstances

HOW WILL I BE ASSESSED?

To gain this Advanced Certificate you must pass a three-hour, closed book examination and complete two mandatory online exercises - the first on client engagement skills and the second on will-drafting.

SPECIAL FEATURES OF THE PROGRAMME

On completion of this course, and subject to membership of STEP, you will be able to use the STEP Will Writing Code logo to showcase your expertise.

HOW LONG DOES IT TAKE?

This course is delivered through a blend of distance-learning and three face-to-face workshops. The highly effective workshops focus on key topics from the course modules, an interactive session on client-handling skills and preparation for the examination. The course will take three months to complete.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These can be gained through prior learning, accreditation or experience, and via STEP Certificates (worth 30 Entry Level credits each). For more information, please see **www.cltint.com/stepentrylevel**

Not already a member of STEP? You will gain 30 Diploma Level credits by completing this Advanced Certificate , which in England, Wales and Scotland can also be used towards a specific Specialist Diploma. See pages 3 & 29 for more details on how this leads to STEP membership.

For course dates and to register visit:
www.step.org/ADcertWP

DIPLOMAS

"Unlike many professional courses, the STEP Diploma applies to my day-to-day job and has enhanced my own personal knowledge and also increased my confidence. It is recognised by firms, referrers and clients. The Diploma would be a major asset to your CV and professional skills."

Clare Threlfall TEP, Greenwoods Solicitors LLP
Diploma in Trusts and Estates - England & Wales

STEP DIPLOMA IN INTERNATIONAL TRUST MANAGEMENT

Developing your understanding of the law and practice of the international trust industry from a global and local perspective

WHO IS IT FOR?

Most delegates will complete the Certificate in International Trust Management (worth 30 Entry Level credits) before starting the Diploma. (See page 14 for details of the Certificate).

WHAT WILL I LEARN?

- Advise on the classification, types and uses of trusts, the factors affecting their validity and the circumstances under which they can and cannot be altered
- Explain the roles, responsibilities, limitations and liabilities of trustees, protectors and enforcers under local and international law as well as the responsibilities of trustees in relation to investment matters
- Understand money, bond and equity markets, financial appraisal and ratio analysis and options, derivatives and futures markets as well as construct and interpret a set of trust accounts and understand the day-to-day affairs of an offshore company
- Advise on the use of trusts in modern tax planning and issues surrounding modern reserved powers legislation
- Identify and advise on the factors affecting a client's residence and domicile
- Analyse the conflict of laws rules (doctrine of renvoi) applicable to multi-jurisdictional trusts
- Explain the regulatory frameworks to counteract fraud and money laundering and carry out required client checks for compliance with anti-money laundering regulations in your local jurisdiction

HOW WILL I BE ASSESSED?

The Diploma is made up of four Advanced Certificates, each of which is assessed by way of a three-hour, closed-book examination.

SPECIAL FEATURES OF THE PROGRAMME

This Diploma is awarded in association with the International Trust Companies Association (ITCA) and Alliance Manchester Business School (Alliance MBS).

HOW LONG DOES IT TAKE?

The programme combines both self-study and local face-to-face tuition. Each Advanced Certificate takes an average of four months to complete and STEP recommends an average of five hours of study per week.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These can be gained through prior learning, accreditation or experience, and via STEP Certificates (worth 30 Entry Level credits each). For more information, please see **www.cltint.com/stepentrylevel**

This course is available in a number of countries across Europe, North America, the Caribbean, Africa and Asia. Visit **www.step.org/DipITM** to view all exam centres. In countries where workshops aren't currently available, an online version of the course is available, our DL+ option.

Not already a member of STEP? You will gain 120 Diploma credits towards STEP membership, which, when combined with prior qualifications and relevant work experience, allows you to apply to become a Full Member of STEP.

For course dates and to register visit: **www.step.org/DipITM**

STEP DIPLOMAS IN TRUSTS AND ESTATES (UK)

Diplomas for England & Wales, Northern Ireland and Scotland

WHO ARE THEY FOR?

These diplomas are designed for practitioners that are working in the trusts and estates field, or are looking to move into this area of practice. A basic understanding of the core areas covered in your chosen Diploma would be an advantage.

If you have little or no experience, or you are unsure if your understanding is sufficient, entry level certificates can help to prepare you for the Diploma. (See details of the Certificate for England & Wales on page 15)

WHAT WILL I LEARN?

The regional Diplomas are tailored to each jurisdiction. A full syllabus for each region is available online. Successful completion of any Diploma will enable you to:

- Advise on legal considerations specific to that jurisdiction
- Describe the classification and types of trusts, their uses, what affects their validity, their premature cessation and under what circumstances they can and cannot be altered
- Explain, advise and comment on the use of trusts in modern tax planning, the taxation of each trust type and the legal complexities and language pertinent to trust deeds
- Describe the roles, responsibilities, limitations and liabilities of trustees and executors
- Advise on the legal formalities and pitfalls involved in the preparation of a valid will, the tax effective will and analyse the content and validity of an existing will
- Construct and interpret the trust and client estate/ executry accounts

HOW WILL I BE ASSESSED?

Each Diploma is made up of four Advanced Certificates. In order to pass, you must successfully complete a three-hour closed-book examination per paper.

SPECIAL FEATURES OF THE PROGRAMME

In England and Wales, this Diploma is awarded in association with Alliance Manchester Business School (Alliance MBS).

HOW LONG DOES IT TAKE?

The programme is delivered through a blend of distance-learning and face-to-face workshops. Each Advanced Certificates takes four months to complete and STEP recommends an average of five hours of study per week.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These can be gained through prior learning, accreditation or experience, and via STEP Certificates (worth 30 Entry Level credits each). For more information, please see **www.cltint.com/stepentrylevel**

Not already a member of STEP? You will gain 120 Diploma Level credits towards STEP membership, which, when combined with prior qualifications and relevant work experience, allow you to apply to become a Full Member of STEP.

For course dates and to register visit:
www.step.org/Dip

STEP SPECIALIST DIPLOMAS

Combining Advanced Certificates and Diploma modules to achieve Full Membership

In England, Wales and Scotland you can use specific **Advanced Certificates**, teamed with core **Diploma** papers, as a route to Full STEP membership. So, if you've already completed one of these Advanced Certificates, or you're looking to specialise in a certain area, this could be the perfect route for you.

STEP Diploma in Will Preparation (E&W)				
	STEP Advanced Certificate in Will Preparation (E&W)	+ Taxation of Trusts & Estates (E&W)	+ Administration of Trusts (E&W)	+ Administration of Estates (E&W)
	30 Diploma Level credits	**30** Diploma Level credits	**30** Diploma Level credits	**30** Diploma Level credits

STEP Diploma in Advising Vulnerable Clients (E&W)			
	STEP Advanced Certificate in Advising Vulnerable Clients **Parts 1 & 2**	+ Administration of Trusts (E&W)	+ Administration of Estates (E&W)
	60 Diploma Level credits	**30** Diploma Level credits	**30** Diploma Level credits

STEP Diploma in Tax & Estate Planning (E&W)				
	STEP Advanced Certificate in UK Tax for International Clients	+ Taxation of Trusts & Estates (E&W)	+ Administration of Trusts (E&W)	+ Administration of Estates (E&W)
	30 Diploma Level credits	**30** Diploma Level credits	**30** Diploma Level credits	**30** Diploma Level credits

STEP Diploma in Tax & Estate Planning (Scot)				
	STEP Advanced Certificate in UK Tax for International Clients	+ Taxation of Trusts & Estates (Scot)	+ Trusts: Law & Practice (Scot)	+ Wills and Executries: Law & Practice (Scot)
	30 Diploma Level credits	**30** Diploma Level credits	**30** Diploma Level credits	**30** Diploma Level credits

If you have any questions on how your credits can be used towards a Diploma and Full Membership of STEP, please email **pd@step.org**

The courses have been translated to French. For more information visit **www.step.ca/frencheducation.aspx**

STEP DIPLOMA IN TRUSTS AND ESTATES - IRELAND

Offered in association with STEP and the Law Society of Ireland

WHO IS IT FOR?

If you have worked in the areas of wills, trusts, estate planning, probate and administration of estates within Ireland, then this course is for you. To be eligible you must have a minimum of two years' work experience in a related field. View the full entry criteria on the website.

WHAT WILL I LEARN?

On successful completion of this course participants will be able to:

- Understand the law relating to trusts and estates in Ireland
- Advise clients on all aspects of estate planning, including the creation of wills, the operation of trusts and associated tax implication
- Demonstrate a specialised knowledge of probate and taxation
- Apply the knowledge learned to real-life practical situations

HOW WILL I BE ASSESSED?

This course is provided by way of blended learning and you have the choice to attend lectures onsite or watch 'live webcast' on your PC/laptop or tablet device. The course is divided into five distinct modules, with two supplementary workshops. There are two closed book examinations held at the end of the course which will include topics covered in all modules.

HOW LONG DOES IT TAKE?

This course runs over six months.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These can be gained through prior learning, accreditation or experience, and via STEP Certificates (worth 30 Entry Level credits each). For more information, please see **www.cltint.com/stepentrylevel**

Not already a member of STEP? You will gain 120 Diploma Level credits towards STEP membership, which, when combined with prior qualifications and relevant work experience, allow you to apply to become a Full Member of STEP.

For venue, dates and prices visit:
www.step.org/DipIreland

STEP DIPLOMA – CANADA

Designed to reflect the diverse knowledge set of the trust and estate industry

WHO IS IT FOR?

This programme is for anybody involved, at all levels, in one or more of the wide ranging areas relating to trusts, including members of the accountancy, banking, financial, legal and trust professions, charity specialists and those employed by corporate trustees. No experience or professional designation is required for you to study the Diploma. This programme is currently delivered and examined in English, with a French language programme becoming available in Fall 2017.

WHAT WILL I LEARN?

The four courses that make up the STEP Diploma are:

1. Law of Trusts
2. Taxation of Trusts and Estates
3. Wills, Trusts and Estate Administration *
4. Trust and Estate Planning

* Possession of the CETA qualification (see page 9) gives you exemption from the Wills, Trusts and Estate Administration course.

HOW WILL I BE ASSESSED?

Examinations will be open-book and three hours in length. They may consist of a combination of multiple-choice, true/false matching, short answer and case study questions. Please note that for the fourth course – Trust and Estate Planning – the evaluation is based on two written assignments worth 20% each and a final exam worth 60% of the grade.

HOW LONG DOES IT TAKE?

This programme can be completed in a minimum of two years or a maximum of four years. There are two exam periods per year in May and November.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These can be gained through prior learning, accreditation or experience, and via STEP Certificates (worth 30 Entry Level credits each). For more information, please see **www.step.ca/joining/diplomaRoute.aspx**

Not already a member of STEP? You will gain 120 Diploma Level credits towards STEP membership, which, when combined with prior qualifications and relevant work experience, allow you to apply to become a Full Member of STEP.

For course dates, prices and to register visit:
www.step.ca/joining/diplomaRoute.aspx

STEP DIPLOMA IN TRUSTS AND ESTATES – NEW ZEALAND

Delivered as a blended learning course by STEP New Zealand with two weekend workshops in Auckland at AUT

WHO IS IT FOR?

This course is for general practitioner lawyers, legal executives, accountants, insurance advisors, investment advisors, trust specialists, trustee company employees and managers, law and business students.

WHAT WILL I LEARN?

This qualification covers:

- The trust concept including transfer of assets into trusts and differences between declaration and deed of trust
- Background/history of discretionary family trusts in NZ (eg. estate duty, mirror trusts etc), and purposes of having a trust in an NZ context (including Family Protection Act, Property (Relationships) Act, creditor protection)
- Ways in which trusts may be rendered ineffective or "attacked"
- Trust instrument part 1
- Trust instrument part 2
- Other trusts - a brief intro to charitable trusts, super schemes and unit trusts, Maori trusts, resulting and constructive trusts

HOW WILL I BE ASSESSED?

The Diploma is made up of four Advanced Certificates. In order to pass you must successfully complete an examination.

HOW LONG DOES IT TAKE?

This is a distance learning course with two weekend workshops (a live-stream of the workshops will be available to participants who are based outside of Auckland). Each Advanced Certificate takes 14 weeks to complete.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These can be gained through prior learning, accreditation or experience, and via STEP Certificates (worth 30 Entry Level credits each). For more information, please see **www.cltint.com/stepentrylevel**

Not already a member of STEP? You will gain 120 Diploma Level credits towards STEP membership, which, when combined with prior qualifications and relevant work experience, allow you to apply to become a Full Member of STEP.

For venue, dates and prices visit:
www.step.org/dipNZ

STEP PROFESSIONAL POSTGRADUATE DIPLOMA IN PRIVATE WEALTH ADVISING

Demonstrate your knowledge of critical thinking, risk assessment and business strategy

WHO IS IT FOR?

The STEP Professional Postgraduate Diploma in Private Wealth Advising is a Level 7, certificated qualification that has been specifically designed for senior industry practitioners and experienced TEPs. The qualification will be of particular interest to private client solicitors, wealth managers, family business advisors, international tax advisors, private bankers, family office executives, trust officers, senior financial planners and senior lawyers.

WHAT WILL I LEARN?

The course comprises eight masterclasses led by industry experts on the following topics:

- Strategic risk management for leaders
- Family business advising
- Philanthropy and charities
- Trust disputes
- Cross-border succession
- International tax
- Wills, estates and probate
- Compliance for trustees

HOW WILL I BE ASSESSED?

The assessment of the course is split into two parts: 1) submission of masterclass commentaries of 1,000 - 1,500 words, which in turn will build a reflective journal; and 2) a three-hour, face-to-face interview. During the interview, candidates will be required to use information describing their career to date and other evidence that they wish to submit to demonstrate their knowledge, skills and experience. Candidates are required to pass both parts of the course.

HOW LONG DOES IT TAKE?

The course will take place over two condensed residential weekends at the world-renowned **University of Oxford, in England**.

WHAT EDUCATION/EXPERIENCE DO I NEED TO TAKE THIS COURSE?

- Have a first degree and be a senior practitioner with at least three years' experience in a senior role or at the equivalent level of seniority; or
- Have completed a STEP Diploma level qualification and have at least five years' experience in a related discipline, and currently work in a role that includes senior level responsibilities and regular engagement with senior practitioners; or
- Have completed a relevant professional qualification or relevant vocational degree and five years' industry experience; or
- Have at least 10 years' experience in a relevant senior management role.

This course is currently being accredited as part of a new MSc qualification delivered by the University of Law via online distance learning: the MSc in Private Wealth Management.

For course dates and to register visit **www.step.org/ppgd**

CPD LEARNING

STEP CPD Learning is the new knowledge suite designed to provide industry professionals with a collection of learning tools and packages to enable the continuation of professional development.

CRS: LAW & PRACTICE

ONLINE COURSE

Providing guidance on how CRS impacts trusts and trustees, as well as the impact globally

ABOUT THIS COURSE

This online, interactive, specialist e-learning course focuses specifically on CRS and will provide you with an accessible and practical guide to the common standard on reporting, due diligence and exchange of information developed by the OECD ahead of first reporting in September 2017.

This course is designed to provide the busy practitioner with a comprehensive commentary on CRS, addressing the core requirements and obligations imposed by the Standards through an innovative, easy-to-access online course. Developing your skills in this key area has never been easier.

WHAT WILL I LEARN?

This course will expand your technical knowledge whilst equipping you with the practical skills you need to provide advice to clients following a detailed review of:

- The contents of the Common Reporting Standard and Model Competent Authority Agreement
- The information and documentation required to be reported
- The impact, current state of implementation and anticipated future enforcement of the Standards; and how CRS affects charities and trusts

HOW WILL I LEARN?

This course is delivered through an online learning platform, providing you with twelve months' access to bespoke modular reading written by an industry expert, interactive sessions and a student discussion forum.

Register now for 12 months' access

For more information and to register visit:
www.cltint.com/course/crs

FATCA: LAW & PRACTICE

ONLINE COURSE

Develop your understanding of the law, practical procedures and implications of FATCA

ABOUT THIS COURSE

Launched in 2010, FATCA has transformed the landscape of tax compliance. As one of the most complex pieces of legislation, FATCA prevents US citizens from evading tax on their overseas income/assets, which inevitably has had significant consequences for financial institutions and governments on a global scale.

This specialist course has been designed to help you understand the complicated provisions of FATCA, as well as the impact of the resulting IGAs, the features of 'UK FATCA' and the scope and consequences of the CRS.

WHAT WILL I LEARN?

- Trace the evolution of FATCA and explore the different Intergovernmental Agreements (IGAs)
- Review the record-keeping and reporting obligations imposed by the regulations
- Understand the impact of FATCA on trusts, UK FATCA and the Common Reporting Standard (CRS)

HOW WILL I LEARN?

This course is delivered through an online learning platform, providing you with 12 months' access to bespoke modular reading, interactive sessions and a student discussion forum.

Register now for 12 months' access

For more information and to register visit:
www.cltint.com/course/fatca

UK DOMICILE OR NON-UK DOMICILE - WHY IT MATTERS FOR TAX

ONLINE COURSE

ABOUT THIS COURSE

The recently-enacted **Finance Act 2017** has brought about significant change in the law affecting non-UK domiciliaries. This new webinar, offered in conjunction with STEP and delivered by **Pat Nown**, examines these changes as well as ensuring that practitioners are equipped with the fundamental knowledge needed when dealing with non-UK domiciled clients.

WHAT WILL I LEARN?

- Types of domicile and their significance.
- UK tax treatment of non-UK domiciliaries.
- Business Investment Relief for non-UK domiciliaries.
- The remittance basis charge and who is affected by it.
- The significance of mixed funds.
- Deemed domicile – the new rules and the impact on IT, CGT and IHT.
- The excluded property trust and the impact of the changes (overview only).
- IHT changes affecting UK residential property.

HOW WILL I LEARN?

This webinar will be of interest to all UK-based lawyers, accountants, tax advisors and financial planners dealing with non-UK domiciled clients, as well as their non-UK based counterparts looking for a more detailed understanding of the UK tax position for their international clients.

KEY FEATURES

- Access to a pre-recorded webinar delivered by an industry expert
- Exclusive packages available including the STEP Advanced Certificate in UK Tax for International Clients Course Manual - 2018 Edition

For more information and to register visit:
www.cltint.com/step-cpd-learning-series

OTHER ROUTES TO MEMBERSHIP

ESSAY ROUTE TO MEMBERSHIP

The Essay route is suitable for applicants who have a recognised professional qualification or vocational degree, plus five years' industry experience.

If you already have a relevant professional qualification and five years' industry experience you can join STEP by submitting three essays of approximately 5,000 words in length in response to set questions.

Applicants are eligible to upgrade to Associate membership after completion of one essay. Upon completion of a further two essays, applicants are eligible to upgrade to STEP Full membership and use the TEP designation.

	Affiliate	Associate	TEP
Essay	• 5 years' relevant experience • Relevant qualification	**Affiliate requirements plus** • 1 Essay	**Affiliate & Associate requirements plus** • 2 further Essays • Professional Standards Awareness module

This is a route to Full STEP Membership

For enrolment dates, topic questions, prices and to register visit:
www.step.org/essay

EXPERTISE ROUTE TO MEMBERSHIP

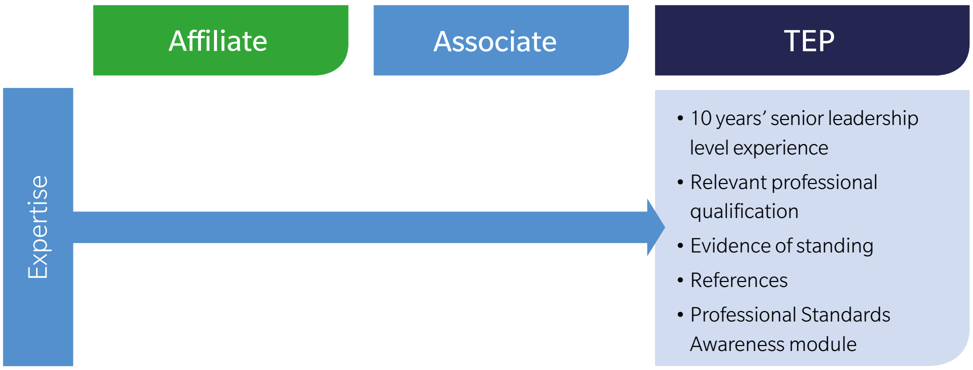
The Expertise route is for senior practitioners who hold relevant professional qualification(s) and a minimum ten years' senior experience working at a leadership level in the industry, in practice or academia and considered an expert by peers.

Applicants who are not able to meet all entry criteria for this route as listed in the 'Application Guidelines' should consider the Exam or Essay routes to STEP membership. Completion of the Expertise route to membership provides STEP Full membership and use of the TEP.

Entry Requirements

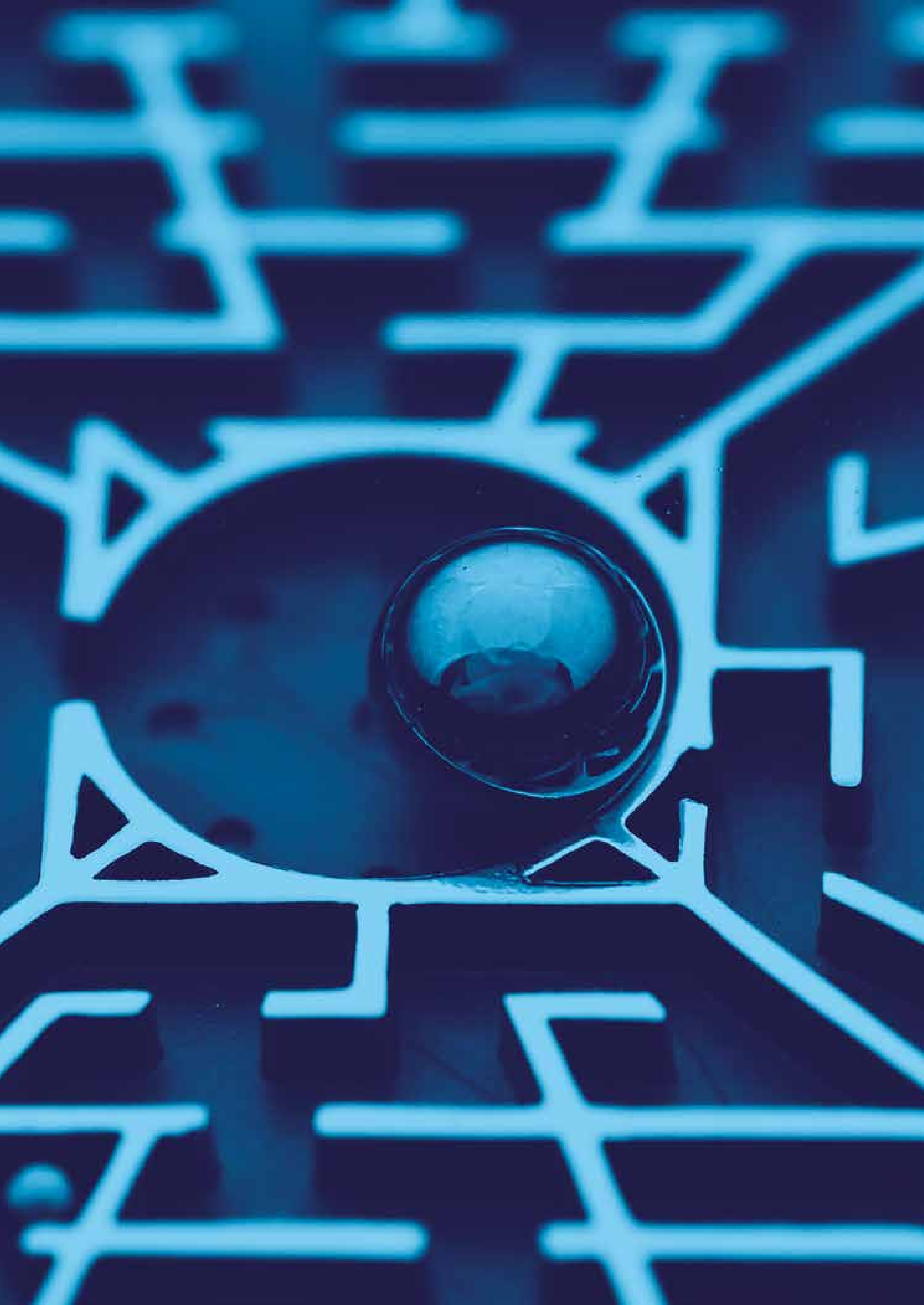
APPLICANTS MUST:

- Hold a relevant, professional qualification, and
- Be able to demonstrate a minimum 10 years' senior experience in inheritance and succession planning, working at a leadership level in the industry in practice or academia, and be considered an expert by peers.



This is a route to Full STEP Membership

To view application guidelines and to find out more visit **www.step.org/TEP-expertise**



HOW TO REGISTER

Visit: www.step.org/pd
www.cltint.com

Call: +44 (0)121 362 7733

Email: pd@step.org
cltinternational@centlaw.com

STEP
ADVISING FAMILIES ACROSS GENERATIONS

www.step.org