STEP TRAINING COURSES & QUALIFICATIONS

Providing continued learning for current members of STEP and an Exam Route to entry for new members

2021

Three routes to membership:

Exam Route

Essay Route

Expertise Route

www.step.org

STEP
ADVISING FAMILIES ACROSS GENERATIONS

CONTENTS

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 TEPs, 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, 100% 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 ENTRY LEVEL CREDITS** Acquired through a combination of: • Experience and/or • Prior qualifications and /or • STEP Certificate(s)	+ **Affiliate requirements plus 60 DIPLOMA LEVEL CREDITS** Acquired through: • 2 Advanced Certificates or equivalent accredited qualifications	+ **Affiliate & Associate requirements plus 120 CREDITS (60 Diploma Level and 60 Practice Level)** Acquired through: • 2 further Advanced Certificates (to make up a full Diploma) or equivalent 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 to Associate to TEP (Full Membership of STEP).

ENTRY LEVEL CREDITS

Candidates must obtain 60 Entry Level credits before proceeding on to a Diploma Level qualification. This will provide Affiliate Member status and allow candidates to obtain further credits towards their next category of membership. These credits can be achieved through a combination of STEP Certificates or the Accreditation of Prior Learning (APL). Accreditation of Prior Learning can be recognised through the completion of a non-STEP qualification or relevant practical experience in a professional role. To discuss applying for credits through the Accreditation of Prior Learning please contact **pd@step.org**

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. Taxation, Estate Planning and Trust Administration both in the domestic and international environment.

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 status (Full Membership of STEP) 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**

WHAT OUR **MEMBERS** SAY

'One of the greatest benefits [of STEP membership] is the ability to learn from, and exchange ideas with, members from many professional disciplines, all with the objective of advancing estate and trust knowledge for the betterment of our clients.'

'**Thomas Grozinger TEP,** RBC Wealth Management, Estate & Trust Services, Canada

WHAT **EMPLOYERS** SAY

'STEP is a great organisation, providing private wealth practitioners with recognised, relevant and highly useful industry qualifications as well as an array of opportunities for continuous professional development and networking.'

IQEQ

MEMBERSHIP CATEGORIES AND BENEFITS

STEP are dedicated to supporting members through every stage of your career to ensure you remain at the forefront of your profession. As a member you have access to all the following benefits:

PROFESSIONAL RECOGNITION

- STEP membership and qualifications are widely recognised by employers worldwide as evidence of specialist knowledge and skills, and a commitment to high professional standards and continued development, enhancing your employability and career progression.
- Full members can use the TEP designation and STEP logo to highlight your status to employers, peers and clients.
- You can raise your professional profile through participating on STEP committees, contributing to our publications, and speaking at our events.
- Full members and those who have completed the STEP Advanced Certificate in Will Preparation can use the Will Writing Code logo (in England & Wales) to demonstrate to clients that you adhere to our Will Writing Code.

INTERNATIONAL CONNECTIONS

- As a member of STEP you are a part of a unique global network of more than 20,000 practitioners across 96 countries, providing business development opportunities that can add real value to you, your business and your clients.
- Our extensive programme of international events, from conferences to awards, provides opportunities for you to network with practitioners from all over the world, with special rates for members.
- Our online member directory ensures you are visible to both potential clients and other professionals who may require your services.
- Specialist communities and forums provide you with the opportunity to exchange knowledge with people who work in your specialist area, all around the world. These include Special Interest Groups, our Academic Community, and dedicated practitioner forums.

QUALITY EDUCATION AND RESOURCES

- Technical resources, from the monthly STEP Journal and quarterly TQR, to briefing notes, research reports, jurisdiction reports and regular news updates, keep you up-to-date with the latest industry developments.
- Special member rates on our extensive suite of qualifications (from certificates to postgraduate diplomas) provide access to specialist knowledge and skills to help you develop in your career.
- Discounted rates at STEP seminars, conferences, and events on a local, national and international level provide opportunities to learn about key developments from industry experts, with special rates for members.
- High-quality resources, including Alchemy Performance Assistant, CiZone and the Managed Portfolio Indices to support you in your work and career.

STEP AND CLT INTERNATIONAL – UNDERSTANDING OUR RELATIONSHIP

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	Complete your course with CLTI	Once you have passed, you are recognised by STEP
If you are already a member, your membership status won't change	Attend the workshops (if applicable) with CLTI	Your completed qualification will be listed on your online profile on the STEP website
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	Take the exams/submit the assignments with CLTI	Depending on the course you have completed, you may be eligible to upgrade your membership status
	Any course queries – you should talk to CLTI	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
CEO, Integritas Group

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 is open-entry and 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?

On successful completion of this course, you will be able to:

- Understand the basic requirements of the FATF 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?

Final assessment is via an online multiple choice examination.

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 access to two virtual classrooms, a soft copy course manual, a workbook, webinars, online support and practice self-assessment questions and solutions.
It is recommended that participants allow six 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 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.

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**

"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 are 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, 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?

On successful completion of this course, you will be able to:

- 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 which provides 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 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?

On successful completion of this course, you will be able to:

- 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?

On successful completion of this course, you will be able to:

- 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

"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

"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 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 ADVISING VULNERABLE CLIENTS (PART 1 AND PART 2) – ENGLAND & WALES

A comprehensive programme for professionals advising those with mental and/or 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 Advanced Certificate you need to complete Part 1 and Part 2.

WHAT WILL I LEARN?

On successful completion of this course, you will be able to:

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 for each part of the course. 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 credits can be achieved through completion of Entry Level Certificates and/or accreditation of prior certificated or experiential learning (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 can also be used towards a specific Specialist Diploma. **See pages 3 & 27 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?

On successful completion of this course, you will be able to:

- Understand the factors that need to be taken into account when resolving issues of conflict of laws
- Appreciate the fundamental differences between common law, civil law and Shariah 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/ EU Succession Regulation 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.

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 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 credits can be achieved through completion of Entry Level Certificates and/ or accreditation of prior certificated or experiential learning (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. 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 ADVISING THE FAMILY BUSINESS

ONLINE COURSE

Theories and frameworks for governance

WHO IS IT FOR?

Given the multi-disciplinary nature of family business advising, this Advanced Certificate will be of interest to anyone working with a family business from within the bounds of their own profession of origin who is looking to carry out their existing role more effectively. The programme is not jurisdiction or culturally specific and has been designed to be accessible for all professions across the world, speaking in a common language so that those from different specialisms can collaborate to better service their family business clients.

This course is one of two Advanced Certificates from STEP covering the emerging themes and concepts in this fast-evolving field of practice. See also the STEP Advanced Certificate in Family Business Governance (page 20).

WHAT WILL I LEARN?

Upon completion of this course you will be able to:

- Understand the complexities of working with family businesses
- Analyse the family business, governance issues and sources of conflict
- 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 adviser operating within the bounds of their own profession of origin

HOW WILL I BE ASSESSED?

This course is a distance learning course, delivered online. Assessment is by way of a 3,500 word assignment.

HOW LONG DOES IT TAKE?

It 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 credits can be achieved through completion of Entry Level Certifcates and/or accreditation of prior certifcated or experiential learning (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. Please email pd@step.org for more information on the credits this course provides.

To register visit:
www.step.org/adcert-afb

STEP ADVANCED CERTIFICATE IN FAMILY BUSINESS GOVERNANCE

ONLINE COURSE

Exploring how to put the theories and frameworks into action

WHO IS IT FOR?

Given the multi-disciplinary nature of family business advising, this Advanced Certificate will be of interest to anyone working with a family business from within the bounds of their own profession of origin who is looking to carry out their existing role more effectively. The programme is not jurisdiction or culturally specific and has been designed to be accessible for all professions across the world, speaking in a common language so that those from different specialisms can collaborate to better service their family business clients.

This course is one of two Advanced Certificates from STEP covering the emerging themes and concepts in this fast-evolving field of practice. See also the STEP Advanced Certificate in Advising the Family Business (page 19).

WHAT WILL I LEARN?

Completing this programme will:

- Enhance family business expertise and capabilities within your firm/departments
- Provide you with access to a wider business and professional community of practice
- Help you to identify and develop business opportunities in this emerging market
- Facilitate you in offering more creative, considered and compassionate services to your clients, differentiating you from other providers
- Enhance your credibility with prospective clients

HOW WILL I BE ASSESSED?

This course is a distance learning course, delivered online. Assessment is by way of a 3,500 word assignment.

HOW LONG DOES IT TAKE?

It 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 credits can be achieved through completion of Entry Level Certifcates and/or accreditation of prior certifcated or experiential learning (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. Please email pd@step.org for more information on the credits this course provides.

To register visit:
www.step.org/adcert-fbg

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?

On successful completion of this course, you will be able to:

- 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 - 4,000 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 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 credits can be achieved through completion of Entry Level Certificates and/or accreditation of prior certificated or experiential learning (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?

On successful completion of this course, you will be able to:

- 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 the course reading, webinars, virtual classrooms 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 credits can be achieved through completion of Entry Level Certificates and/or accreditation of prior certificated or experiential learning (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 & 27 for more details on how this leads to STEP membership.

To register visit:
www.step.org/ADcertUKtax

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 FEATURE OF THIS PROGRAMME:

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

STEP WILL WRITING CODE ENGLAND & WALES

HOW LONG DOES IT TAKE?

The course will take six months to complete. 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 drafting and preparation for the examination.

WHAT CREDITS DO I NEED TO TAKE THE COURSE?

You will need 60 Entry Level credits in order to enrol on this course. These credits can be achieved through completion of Entry Level Certificates and/or accreditation of prior certificated or experiential learning (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 and Wales can also be used towards a specific Specialist Diploma. **See pages 3 & 27 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 15 for details of the Certificate).

WHAT WILL I LEARN?

On successful completion of this course, you will be able to:

- 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 subject to the rigorous quality assurance procedures of the Alliance Manchester Business School (AMBS).

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 to six 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 credits can be achieved through completion of Entry Level Certificates and/or accreditation of prior certificated or experiential learning (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 Level 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 STEP Certificate in Trusts and Estates on page 16).

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 Advanced Certificate.

SPECIAL FEATURES OF THE PROGRAMME

This Diploma is subject to the rigorous quality assurance procedures of the Alliance Manchester Business School (AMBS).

HOW LONG DOES IT TAKE?

The programme is delivered through a blend of distance-learning and face-to-face workshops. Each Advanced Certificate 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 credits can be achieved through completion of Entry Level Certificates and/or accreditation of prior certificated or experiential learning (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) **30** Diploma Level credits	+ Taxation of Trusts & Estates (E&W) **30** Diploma Level credits	+ Administration of Trusts (E&W) **30** Diploma Level credits	+ Administration of Estates (E&W) **30** Diploma Level credits
STEP Diploma in Advising Vulnerable Clients (E&W)	STEP Advanced Certificate in Advising Vulnerable Clients **Parts 1 & 2** **60** Diploma Level credits		+ Administration of Trusts (E&W) **30** Diploma Level credits	+ Administration of Estates (E&W) **30** Diploma Level credits
STEP Diploma in Tax & Estate Planning (E&W)	STEP Advanced Certificate in UK Tax for International Clients **30** Diploma Level credits	+ Taxation of Trusts & Estates (E&W) **30** Diploma Level credits	+ Administration of Trusts (E&W) **30** Diploma Level credits	+ Administration of Estates (E&W) **30** Diploma Level credits
STEP Diploma in Tax & Estate Planning (Scot)	STEP Advanced Certificate in UK Tax for International Clients **30** Diploma Level credits	+ Taxation of Trusts & Estates (Scot) **30** Diploma Level credits	+ Trusts: Law & Practice (Scot) **30** Diploma Level credits	+ Wills and Executries: Law & Practice (Scot) **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**

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 available in both English and French language options.

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 visit **www.step.ca**

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**

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?

This 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 (UK only)
- Family offices in Asia (Asia only)
- Family business advising
- Strategic philanthropy
- Trust disputes
- Cross-border succession (UK only)
- Cross-Border Estates (Asia only)
- International exchange of tax information (UK)
- International Taxation (Asia)
- Digital assets (UK only)
- Assets 101 (Asia only)
- Compliance for trustees

HOW WILL I BE ASSESSED?

The assessment of the course is split into two parts: 1) Submission of a reflective journal made up of eight 1,000 - 1,500 word masterclass commentaries; and 2) a three-hour oral assessment. Candidates are required to pass both parts of the Assessment.

HOW LONG DOES IT TAKE?

The course will take nine months to complete, comprising of two condensed residential weekends. Candidates can choose to complete the masterclasses in the UK, at the world-renowned University of Oxford, in England, or in Asia, with workshops taking place in Hong Kong and Singapore.

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

- Hold a first degree level qualification, and currently work within a senior practitioner role, with at least three years' experience in that role or at the equivalent level of seniority; or
- Hold a STEP Diploma and at least five years' experience in a related discipline, and currently work within a role that includes senior level responsibilities and regular engagement with senior practitioners; or
- Hold a relevant professional qualification or relevant vocational degree and have five years' industry experience; or
- Have at least 10 years' experience in a relevant senior management role and meet one of the the performance criteria set out below:
  - hold/have held a leadership position
  - be a strategic decision maker or directly contribute to strategy
  - act in a consultative/advisory capacity to board/ senior managers

Not already a member of STEP? This qualification allows you to apply to become a Full Member of STEP.

This course is accredited with 90 M-Level credits towards an MSc in Law and Private Wealth Advice delivered by the University of Law.

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.

AN INTRODUCTION TO GDPR

ONLINE COURSE

Providing guidance on your data protection responsibilities

ABOUT THIS COURSE

The EU General Data Protection Regulation introduced significant change in the way that organisations and individuals comply with data protection. Many organisations are continuously developing their data compliance processes and educating employees to ensure they are aware of their responsibilities.

Data protection is the process of safeguarding important information. The importance of data protection increases as the amount of data created and stored continues to grow at unprecedented rates.

WHAT WILL I LEARN?

Participation in this course will enable you to:

- Understand the legal position
- Understand the firm's internal controls and processes
- Play your part in keeping data safe
- Know how to deal with data subjects
- Know the procedure for dealing with a data breach

TOPICS COVERED INCLUDE:

- The significance of data protection legislation
- The changes brought about by GDPR
- The data protection principles
- Points to consider if you're a Data Controller
- Thinking about data subjects
- Keeping yourself and your business compliant
- Brexit and Data Protection
- SRA Code of Conduct for Firms.

HOW WILL I LEARN?

This one-hour pre-recorded webinar (delivered by subject matter expert Tracey Calvert) will help you to raise awareness of data protection among the workforce.

Register now for 12 months' access

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

AUTOMATIC EXCHANGE OF INFORMATION

ONLINE COURSE

Providing a comprehensive commentary on FATCA, CRS and other earlier and proposed AEOI initiatives

ABOUT THIS COURSE

As a consequence of the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS), service providers and governments around the world are operating in an environment where Automatic Exchange of Information (AEOI) is commonplace. Launched in 2010, FATCA transformed the landscape of tax compliance and prevents US citizens evading tax on their overseas income/access. Following this, the OECD developed the Common Reporting Standard to facilitate the automatic exchange of information between countries to help combat tax evasion. Whilst the issue being addressed is simple, the initiatives which have been introduced have been far from simple.

This innovative and engaging eLearning course has been designed to provide the busy practitioner with a comprehensive commentary on FATCA, CRS and other earlier and proposed AEOI initiatives. It includes a detailed review of the provisions as well as the on-going core reporting requirements and obligations imposed. It will provide you with up-to-date technical knowledge as well as the tools necessary to ensure effective implementation and compliance.

WHAT WILL I LEARN?

Participation in this course will enable you to:

- Appreciate the need for Automatic Exchange of Information
- Understand the key principles and purpose behind FATCA and CRS
- Know the information required to be reported under FATCA and CRS and timetables for reporting
- Explain the impact of FATCA and CRS on trusts
- Reflect on the positive and negatives of FATCA and CRS
- Consider the possible future direction of AEOI
- Discuss other international AEOI initiatives

HOW WILL I LEARN?

This course is delivered through an online learning platform, providing you with twelve months' access to bespoke, interactive course material written by an industry expert.

Register now for 12 months' access

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

OTHER ROUTES TO MEMBERSHIP

ESSAY ROUTE TO MEMBERSHIP

The Essay route is for experienced practitioners. Completing this route allows you to progress from affiliate, to associate to Full Membership and TEP status. TEP is the highest level of membership and the designation sets you apart as a specialist.

In order to join STEP via the expertise route you must: have a recognised professional qualifcation or relevant vocational degree, plus fve 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

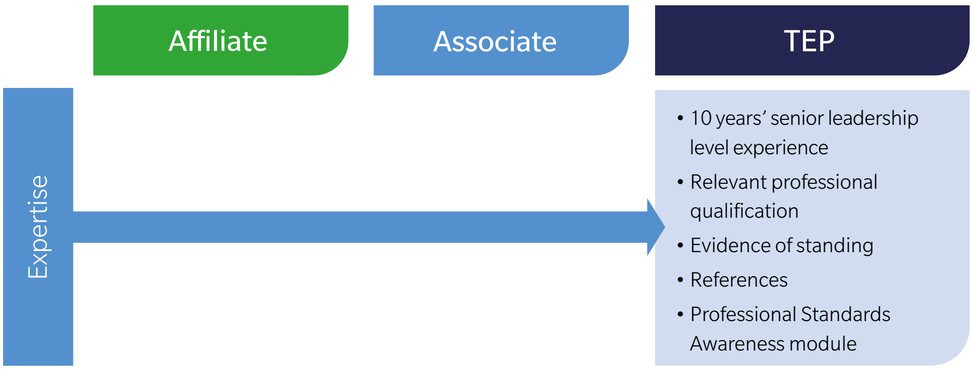
EXPERTISE ROUTE TO MEMBERSHIP

The Expertise route is a direct route to TEP status (Full Membership of STEP). TEP is the highest level of membership and the designation sets you apart as a specialist.

In order to join STEP via the expertise route you 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.

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.



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

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