STM GROUP

STM MALTA
Trust Services

INSTITUTIONAL-QUALITY TRUSTEE AND FIDUCIARY SERVICES FOR FAMILIES, EMPLOYERS, ADVISERS, AND INTERNATIONAL CLIENTS.

STM Malta Pension Services Limited provides trustee and fiduciary services from Malta for clients and advisers seeking robust, professionally administered structures. Whether the objective is succession planning, employee benefit planning, asset holding, or longer-term wealth structuring, we offer governance, oversight, and responsive support to help trusts operate effectively and in line with their intended purpose. We also support international clients and cross-border structures requiring careful administration and coordination across jurisdictions.

At a glance: Malta-based trustee and fiduciary services centred on governance, disciplined administration, and long-term support for private and corporate structuring needs.

Why Clients Choose Trust Structures

Trusts provide a structured and effective framework for holding and administering assets for beneficiaries or for a defined purpose. They are commonly used for succession planning, estate planning, employee benefit arrangements, and wider wealth structuring. When properly established and administered, a trust can support continuity, clarity of purpose, and sound fiduciary oversight. Depending on the structure and applicable law, the trust deed can often be tailored to reflect the settlor's intentions, the needs of beneficiaries, and the desired governance framework.

Tailored to the Settlor's Wishes: Subject to the structure and applicable law, trust deed provisions can often be tailored to reflect the settlor's intentions, beneficiary needs, and preferred governance framework.

Why Choose STM Malta

- A regulated Malta-based provider offering trustee and fiduciary services within an established governance framework.
- Authorised to act as trustee or co-trustee, with a focus on professionalism, fiduciary responsibility, and disciplined administration.
- Strong understanding of cross-border client requirements, adviser-led solutions, and the structuring needs of international groups.
- A service model centred on continuity, record integrity, responsiveness, and long-term support.
- The benefit of a wider international financial services background.

Scope of Services

- Acting as trustee or co-trustee for a wide range of trust structures.
- Providing ongoing administration, oversight, and day-to-day trust support.
- Holding and administering trust assets in line with the trust deed and governing framework.
- Working with advisers on trust deed provisions and governance features tailored to the objectives of the structure.
- Working closely with legal, tax, investment, and corporate advisers to support effective implementation.
- Assisting with establishment, onboarding, governance, and ongoing compliance processes.
- Maintaining accurate records and supporting periodic reviews to keep structures operating smoothly.
- Delivering fiduciary services through a regulated Malta-based provider focused on professionalism and reliability.

Key capabilities: Trustee and co-trustee appointments, trust administration, governance support, adviser coordination, compliance oversight, and structured record-keeping.

Our Service Approach

At STM Malta, our approach is grounded in careful administration, clear governance, and ongoing oversight. We work alongside clients and their advisers from establishment through to ongoing administration and review, helping to ensure that trust structures are operated with consistency, diligence, and appropriate regard to their governing terms.

Who We Support

STM Malta Pension Services Limited supports a broad range of trust structures for private clients, corporate clients, family offices, employers, and professional advisers. Depending on the objectives of the arrangement, this may include private and corporate client trusts, family office structures, and Employee Benefit Trusts, each supported through a governance-led and professionally administered approach.

PRIVATE AND CORPORATE TRUSTS	FAMILY OFFICE STRUCTURES	EMPLOYEE BENEFIT TRUSTS
Structured trust solutions for private and corporate clients requiring support with asset holding, succession planning, estate planning, and wider structuring objectives.	Professionally governed arrangements for family offices and ultra-high-net-worth families focused on preserving substantial family wealth, multigenerational continuity, discretion, and international planning needs.	Governed trust structures for employers and international groups seeking support for incentive planning, retention objectives, and wider employee benefit arrangements.

How a Trust Works in Practice

A trust typically involves three core roles: the party establishing the trust, the trustee responsible for administering it, and the beneficiaries or purpose it is intended to support. In practice, the trustee holds and administers the assets in accordance with the trust deed, applicable law, and its fiduciary duties.

Simple. Structured. Professionally Administered.

1. TRUST IS ESTABLISHED	2. ASSETS ARE TRANSFERRED	3. TRUSTEE ADMINISTERS	4. PURPOSE IS FULFILLED
The settlor creates the trust and defines the governing terms.	Assets are placed into the trust in accordance with the structure.	The trustee holds, manages, and oversees the trust assets.	Benefits are delivered to beneficiaries or applied for the intended purpose.

In practice: Whether used for family wealth planning or for an Employee Benefit Trust, the same principle applies: assets are placed into a professionally administered structure, overseen by the trustee, and applied in line with the trust deed and the intended objectives of the arrangement.

Tax Considerations

Trusts may give rise to tax implications depending on the structure, the parties involved, the assets held, and the jurisdictions concerned. In some cases, a trust may form part of broader succession or wealth planning; however, the tax treatment of any arrangement will always depend on the specific facts. Clients should obtain independent tax advice before establishing, funding, or benefiting from any trust structure.

Costs and Fees

The cost of establishing and administering a trust will depend on the nature of the structure, the assets involved, the jurisdictions concerned, and the level of ongoing administration required. Fees may include establishment and onboarding costs, professional advisory costs, and ongoing trustee and administration fees. Clients should discuss anticipated costs at an early stage so that the structure can be assessed in light of its objectives and complexity.

Important Considerations

Trusts are not suitable for every client or every objective. The establishment and use of a trust should always be considered in light of the client's legal, tax, regulatory, and personal circumstances. STM Malta Pension Services Limited acts in a professional fiduciary capacity and clients should obtain independent legal, tax, and financial advice before establishing any trust structure.

Why STM Malta: Regulated trustee services, strong governance standards, disciplined administration, and dependable support for private, corporate, and cross-border structures.

For clients and professional advisers considering a trust structure, STM Malta Pension Services Limited offers a Malta-based trustee solution focused on governance, continuity, and reliable administration. We would welcome the opportunity to discuss your requirements and whether our trust and fiduciary services may be appropriate for your objectives.

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STM Malta Pension Services Limited ('STM Malta') is registered as a Retirement Scheme Administrator with the Malta Financial Services Authority. It is also authorised to act as trustee or co-trustee to provide fiduciary services in terms of the Trusts and Trustees Act. STM Malta Pension Services Limited is part of STM Group Plc, a multi-jurisdictional financial services group listed on AIM, a market operated by the London Stock Exchange.