

# Invest in Malta

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## Europe's idyllic wealth hub

Perfectly situated in the Mediterranean, Malta has become one of the affluent classes most sought after investment jurisdictions in Europe. The island-nation offers a high quality of life to those who choose to relocate there whether they are digital nomads or entrepreneurs, seasoned investors or wealthy families, Malta truly is an idyllic wealth hub. Its cosmopolitan

and a non-domicile program that make it the perfect choice for wealthy individuals.

The Malta Exceptional Investor Naturalisation program is one of Europe's most elite citizenship by investment programs and has become increasingly popular with high-net-worth individuals from the US keen to establish themselves

Residence program which also grants foreign investors the right to live in Malta, travel seamlessly, and enjoy living in this Mediterranean wealth hub if they meet all compliance and investment requirements.

The Maltese authorities value strategic foreign investment and have focused on fortifying their budding business hub by luring more innovators, tech-entrepreneurs, and forward thinkers to their shores. There are various Start Up visas and immigration routes as well as numerous fiscal incentives available for those that choose to launch their corporate endeavour in Malta.

Politically stable, fiscally attractive, and geographically well positioned it is no wonder that demand for Malta has been booming in recent years as those with the means to have been investing in and relocating to this European safe haven.

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cities weave modernity with heritage, and innovation with tradition, offering top-tier academic and medical services at your fingertips. Its legal framework is founded on English law and it has a pro-business approach that safeguards investors interests as well as favorable tax rates

in a reputable jurisdiction. Requirements include passing a strict due diligence review, donating to an approved philanthropic project locally, contributing at least EUR 600,000, as well as investing or long-term leasing a Maltese property. There is also the Malta Permanent

## Navigating Malta's Residency with Harvey Law



**Jean-Francois Harvey,**  
CEO of Harvey Law Group

the first five years of their permit.

"Malta is one of the few programs globally that allows investors a rental option instead of exclusively necessitating a property purchase, donation, funds investment or government bond. It also offers an enviable quality of life and world-class health and academic institutions." If citizenship is the end-goal, Malta offers a path to citizenship provided the investor complies with conditions including minimum residency. Residents that opt to live there a naturalization route after 7 years, a shorter time-frame than Spain's naturalization route which involves 10 years of residency.

HLG, with over 30 years of experience in Citizenship and Residency by Investment, Ancestry Citizenship, and Retirement Visas have noted growing demand in US families looking to move to Europe. Uncertainty and the cost-of-living crisis have been driving many to relocate to places such as Malta, as a tax-efficient jurisdiction with its affordable cost of living - almost 39% less than the US. "Business executives

in particular can benefit from Maltese residence without needing to make a bold permanent move, as their residency permit itself allows 90 days of travel anywhere in the Schengen Zone in each 180-day period," added Harvey.

"We note there is a trend towards tighter due diligence checks on investor migrants by governments globally and at our firm, we welcome this as it will protect the integrity of the investment migration industry," explained Harvey. All individuals interested in applying for these types of programs should work with experienced professionals like HLG to ensure all their documentation is correct, and no red flags are raised so their application is processed smoothly and diligently.

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## The American-Malta Connection with Legal Expertise from Chetcuti Cauchi



**Jean-Philippe Chetcuti,**  
Managing Partner of Chetcuti Cauchi

residency solutions because it ticks all the right boxes. Steeped in culture and a rich history Malta is fervently committed to an innovative future, evident in its industry-leading legal frameworks for the blockchain, biotech, and aviation sectors."

Not only is it a cosmopolitan, English-speaking, family-friendly hub with an enviable quality of life, but also a reputable investor jurisdiction fully compliant with all international financial standards. Applicants for the Maltese residency and citizenship programs must submit to a robust due diligence process that ensures only fit and proper investors are approved. Investors who relocate to Malta for the majority of the year become tax resident, but as Chetcuti notes, unsurprisingly, many clients want to be tax resident in Malta and apply for attractive special tax program which Malta offers.

"We have seen an uptick in demand for Malta's investor migration program," Chetcuti highlighted, "especially now as geopolitical unrest has spurred wealthy families to devise ways to protect their assets, businesses, and family interests." With over 85 lawyers at Chetcuti Cauchi, a firm specialized in all aspects of law from tax, to immigration, corporate and commercial matters, they have been instrumental in crafting holistic strategies for family offices and high-net-worth individuals globally. They have experience with EU-US tax compliance, can assist with business structuring, asset holding companies, asset protection trusts, as well as property ownership structures that mitigate investors' tax exposure. Get in touch with Dr Chetcuti today for an exploratory call about Malta.

[www.ccmalta.com](https://www.ccmalta.com)



## Konda Law: Elevating Excellence in International Legal Services

Konda Law, led by CEO Anaklaudia Filadoro, redefines international legal services with a commitment to excellence, innovation, and client satisfaction. Rooted in core values of passion, respect, integrity, communication, excellence, and transparency, Konda Law goes beyond conventional law firms.

"Our expertise in tax and corporate planning, international contracts, and Data Protection isn't just a claim; it's a proven record of delivering outstanding result," said Filadoro. "Konda Law crafts innovative solutions that drive client success" she added.

What sets the firm apart is their global perspective, being a diverse team that understands the complexities of international business, enriching insights and allowing tailored counsel. "Our client-centric ethos builds trust, transparency,



**Anaklaudia Filadoro,**  
CEO of Konda Law

and an unwavering commitment to success and we don't rest until the best outcomes are achieved" she highlighted.

The firm has been successfully servicing

U.S. nationals and corporations with investments in Malta and Europe since inception, and their success stories are a testament of that. The specialized team at Konda Law, plays a pivotal role in ensuring their US clients attain efficiency and compliance in their European operations. "At Konda Law, we are expert in doing business with the US and we are dedicated to elevating businesses, transcending borders, and ensuring their legal excellence in Malta and Europe. Rooted in integrity and innovation, our philosophy embraces every challenge as an opportunity. Together, we'll redefine possibilities and set new standards in the pursuit of excellence."

Konda Law stands as a beacon of excellence in international law, where passion, expertise, and client-centric values converge. To find out more please visit [kondalaw.com](https://kondalaw.com)

## Malta's Magnetic Appeal for Wealthy Americans – Latitude Group



**Jon Green,**  
Managing Partner Latitude  
North America

Wealthy Americans have found that obtaining Maltese residency or citizenship serves as an effective safeguard against uncertainties, be they a future pandemic or global disruption. Jon Green, managing partner of Latitude North America commented, "Malta offers the world's most exclusive process to

obtain citizenship by investment - the Malta Exceptional Investor Naturalization (MEIN). The MEIN offers two paths, and for either, you can purchase or undertake a long-term lease. One path takes up to 18 months and the other up to three years, with a starting investment of €750,000 and €600,000, respectively"

"The MEIN offers a gateway to enhanced mobility, business opportunities, and a European lifestyle in this Mediterranean sanctuary," Green highlighted. "Other benefits include access to Malta's education and top-tier health systems, visa-free travel to over 180 countries, and the ability to pass on European citizenship to future generations." Alternatively, the Malta Permanent Residence Program (MPRP) provides a strategic path for international investors seeking European residency. "To qualify, applicants must have available at least €500,000 in capital assets and invest from €300,000 upwards," elaborated Green. "Whether families are seeking the prestige of Maltese citizenship or

the myriad of benefits from residency, these programs provide attractive ways to diversify assets and expand our clients international horizons."

"At Latitude Group, we understand that deciding on such a crucial step as second residency or citizenship globally requires careful consideration," reiterated Green. The Latitude Group brings over 100 years of collective expertise to the table, allowing them to guide their clients through the intricacies of the MEIN and the MPRP. "Our group offers genuinely innovative solutions, strategic partnerships, and a client-driven approach that provides exceptional value. Our clients expect the world, and we deliver it." Visit [latitudeworld.com](https://latitudeworld.com) or follow them online for more information.



## Papilio Services: Redefining Corporate Success and Residency in Malta



**Louise Vella,**  
Director Papilio Services

With a diverse range of services encompassing Corporate, Tax Compliance and Residency domains, Papilio Services stands as a licensed entity renowned for its expertise and experience in Malta.

"One of the standout aspects of Papilio's portfolio is our adeptness in assisting individuals and families from across the globe in establishing tax residency in Malta, which offers unique tax incentives

to attract both Non-EU entrepreneurs and High Net Worth Individuals" explained Louise Vella, the co-founder and Director of Papilio Services

Among the notable initiatives that Malta offers, the Malta Global Residence Program holds a prominent place as it extends a welcoming hand to non-EU investors, entrepreneurs, and individuals seeking a favorable tax regime. Furthermore, Vella elaborates on the Malta Retirement Program, an offering that extends its benefits to individuals of all nationalities. This program provides an enticing proposition with a flat 15% tax rate on foreign pension income received in Malta, thus paving the way for a secure and financially optimized retirement.

Papilio's prowess extends to corporate matters as well. Vella underscores Malta's appeal as an ideal destination for business operations through company registration. This structure not only provides asset and liability separation from shareholders but also presents an advantageous tax regime. Malta-based holding companies, in particular, emerge as a reliable option

for mergers and acquisitions due to their tax efficiency, flexibility, and alignment with EU compliance standards.

Worth noting is the fact that already many American entrepreneurs are exploring the formation of a Maltese corporate structure. "Thanks to the EU Single Market, Maltese entities can benefit from the free movement of goods, services, capital, and people across borders, unlocking foreign entrepreneurs access to Europe" Vella highlighted.

Papilio has a multi-lingual team, a truly global reach with offices in the Netherlands and Czech Republic too, and an international network of partners delivering multi-jurisdictional solutions in the tax compliance, corporate services and residency arenas. Get in touch with Ms Vella today to explore Malta's solutions.

[papilioservices.com](https://papilioservices.com)



## ARQ: Delivering comprehensive global mobility solutions in Malta

International investors have been avidly exploring Malta's investment migration solutions recently, noted David Borg, a Founding Partner of ARQ Group (ARQ). Some of the key reasons for the surge in Malta's popularity are "its straightforward yet robust residence and citizenship programs that ensure only high-caliber applicants are eligible. Affluent retirees and high-net-worth individuals are drawn to the island's Mediterranean lifestyle, its low crime rates, and its top-tier healthcare and education systems."

Malta's citizenship and residency solutions can also be linked to a 'special tax status' with a favorable flat rate under existing fiscal incentive frameworks. "This guarantees tax certainty, which is an invaluable advantage during these times of uncertainty, especially following the outcome of the Moore case in the US," added Borg.



**David Borg,**  
Partner - Tax & Advisory

"Malta is a viable global mobility jurisdiction particularly for American nationals exploring relocation, not only because English is the island's official

language, but also thanks to its strong Anglo-Saxon principles that permeate the country's administrative procedures," informed Borg. Strategically located in Europe, Malta is committed to innovation, technology, and it is a fully transparent business centre for entrepreneurs who want to grow their start-ups or re-structure global holdings.

ARQ can support HNW and UHNW individuals who want to relocate to a thriving EU nation. ARQ is unique in that it is a joint venture between a law firm and an accounting/tax advisory firm, equipped to deliver pragmatic and comprehensive solutions that cover multiple angles. Contact ARQ to explore how Malta could benefit you and your family.

[www.arqgroup.com](https://www.arqgroup.com)

## Maltese solutions for affluent families and investors - BMFO

Malta's favorable Mediterranean climate, rich cultural history, quality education and healthcare systems coupled with a business friendly environment and quality investment opportunities have garnered interest from wealthy US families seeking to obtain citizenship in an alternative country. Kristianne Fenech, Director at Boston Multi Family Office (BMFO), commented on their expertise working with affluent families interested in Malta as jurisdiction, "we discuss our clients' preferred investment type and risk tolerance and present options to them and their investment advisers to ensure that their investments fit within their financial and investment strategy." They work closely with real estate agents to identify viable realty investments for their clients, and cooperate with the agency to identify any approved philanthropic, cultural, sport, scientific, animal welfare or artistic non-governmental organisations



**Kristianne Fenech,**  
Director at Boston Multi  
Family Office (BMFO)

that are eligible for donations.

With offices in Malta, BMFO is a licensed investment migration agent vetted by the regulatory agency. "BMFO prides itself on

its client-service approach, we have been working with wealthy American families helping them evaluate investment projects. We get to know them closely, assess if they meet the eligibility criteria of their program of choice, and explore with their wider team of tax and legal advisers if such program is right for their needs," added Fenech.

All BMFO's services are bespoke and can be tailored to the needs of each client, "in addition to investment migration we also offer a wide range of fiduciary services. We have widespread experience working with American families and collaborating with their US based advisers to ensure that their unique needs and compliance requirements are fully met," explained Fenech. To learn more about BMFO's services please visit [www.bostonmfo.com](https://www.bostonmfo.com).