



Puerto Rico Act 60

Strategic Relocation & Tax Alignment

For Ultra-High-Net-Worth Families



A Private Overview by SBW Consulting



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For ultra-high-net-worth individuals, founders, and families, relocation is never solely about geography—it is a strategic decision that impacts tax exposure, entity structure, lifestyle, and long-term legacy. Puerto Rico’s Act 60 incentives offer a compelling framework for eligible individuals and businesses seeking jurisdictional efficiency, but success requires careful alignment, coordination, and execution.

SBW Consulting serves as the strategic advisory layer—helping clients evaluate, structure, and coordinate relocation and tax strategies with intention, discretion, and long-term vision.

Understanding Act 60 at a Strategic Level

Puerto Rico Act 60 consolidates several incentive programs designed to attract capital, talent, and enterprise to the island. When properly aligned, these incentives may offer meaningful tax efficiencies for qualified individuals and businesses.

However, Act 60 is not a “plug-and-play” solution. Eligibility, timing, entity design, and ongoing compliance are critical—and missteps can undermine both tax outcomes and broader planning objectives.

SBW does not provide legal or tax advice. Instead, we coordinate strategy, align advisors, and help clients navigate complexity with clarity.

Who This Strategy Is Designed For

Act 60 planning is most effective for:

- Founders approaching or following liquidity events
- Ultra-high-net-worth families with multi-entity structures

- Business owners with portable or scalable operations
- Investors seeking jurisdictional diversification
- Families prioritizing long-term tax efficiency and legacy alignment

Relocation decisions must align with both **financial strategy and lifestyle realities**—a balance SBW helps clients evaluate holistically.

Strategic Considerations Before Relocation

Effective Act 60 planning begins well before a move occurs. SBW works with clients to assess:

- Residency requirements and timing considerations
- Pre-relocation income and capital event planning
- Entity structuring and optimization opportunities
- Coordination with existing CPA, tax, and legal teams
- Long-term implications for estate, governance, and succession

These decisions are interconnected. Our role is to ensure they are addressed **in the correct order, with the right expertise involved**.

Post-Relocation Alignment & Ongoing Strategy

Relocation is not the finish line—it is the beginning of a new planning phase. SBW supports ongoing strategy coordination, including:

- Multi-jurisdictional income and asset alignment
- Entity maintenance and operational structure oversight
- Strategic reinvestment and capital deployment planning
- Advisory team optimization and communication
- Long-term governance and legacy integration

This approach helps clients preserve flexibility while maintaining compliance and strategic coherence.

Relocation Beyond Tax Strategy

For UHNW families, relocation also involves lifestyle integration. SBW assists by connecting clients to a trusted network of professionals, including:

- High-end real estate and relocation specialists
- Private education and schooling resources
- Local service providers and community connections

Our objective is continuity—not disruption—so families can transition with confidence.

SBW's Role

SBW Consulting operates as a strategic advisor and coordinator. We do not sell tax strategies, legal structures, or financial products. Our value lies in:

- Strategic oversight
- Advisor alignment and accountability
- Planning sequence and integration
- Discretion and long-term thinking

Each engagement begins with a private consultation to assess suitability and alignment.

Puerto Rico Act 60 can be a powerful component of an ultra-high-net-worth strategy—but only when implemented with intention, coordination, and foresight. SBW Consulting helps clients move beyond surface-level incentives to design strategies that support wealth preservation, lifestyle alignment, and generational continuity.



This overview is intended for informational and strategic discussion purposes only.