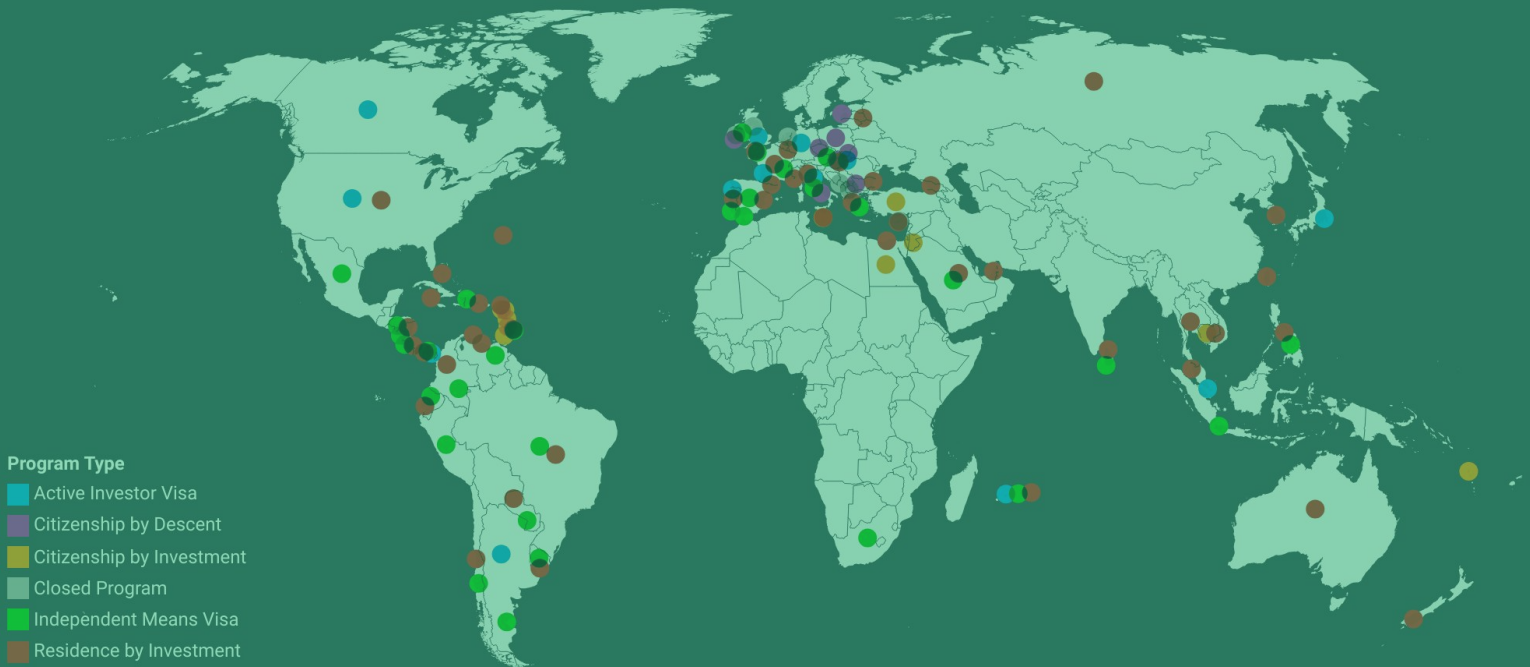


# 101 Capital-Based Migration Programs



*The World Isn't Free,  
But You Can Be™*



A Comprehensive Reference Guide to Global  
Investment- or Income-Based Citizenship and Residency

*Spring 2024*

# What Are Capital-Based Migration Programs?

While there are many ways to gain citizenship or residency in a country that don't require capital - such as through employment or marriage - these ordinary immigration paths typically take a long time and require a great deal of physical presence to gain or maintain.

Capital-based migration programs, on the other hand, grant citizenship or residency in exchange for your *capital* rather than your time and physical presence.

Often, the capital must take the form of investments or donations, as is the case with citizenship by investment or golden visa programs. Other programs grant residency if you can demonstrate a certain income or net assets, as is the case with independent means visas.

But they are all, in one way or another, based on capital. Capital that you must either invest, donate, earn, or just have.

Hence, capital-based immigration programs.

In this guide, we'll go through 101 capital-based programs, which fall into four categories:

## 1. Citizenship by Investment Programs

Programs that offer citizenship within months in exchange for investments or donations, with minor/no physical presence requirements.

## 2. Residence by Investment Programs (“golden visas”)

Programs that offer residence permits within months in exchange for passive investments, with limited physical presence requirements.

### **3. Independent Means Visas**

Programs that offer residence permits within months to those who can demonstrate income or personal wealth above a certain level, usually requiring that the holder not take up employment locally.

### **4. Active Investor Visas**

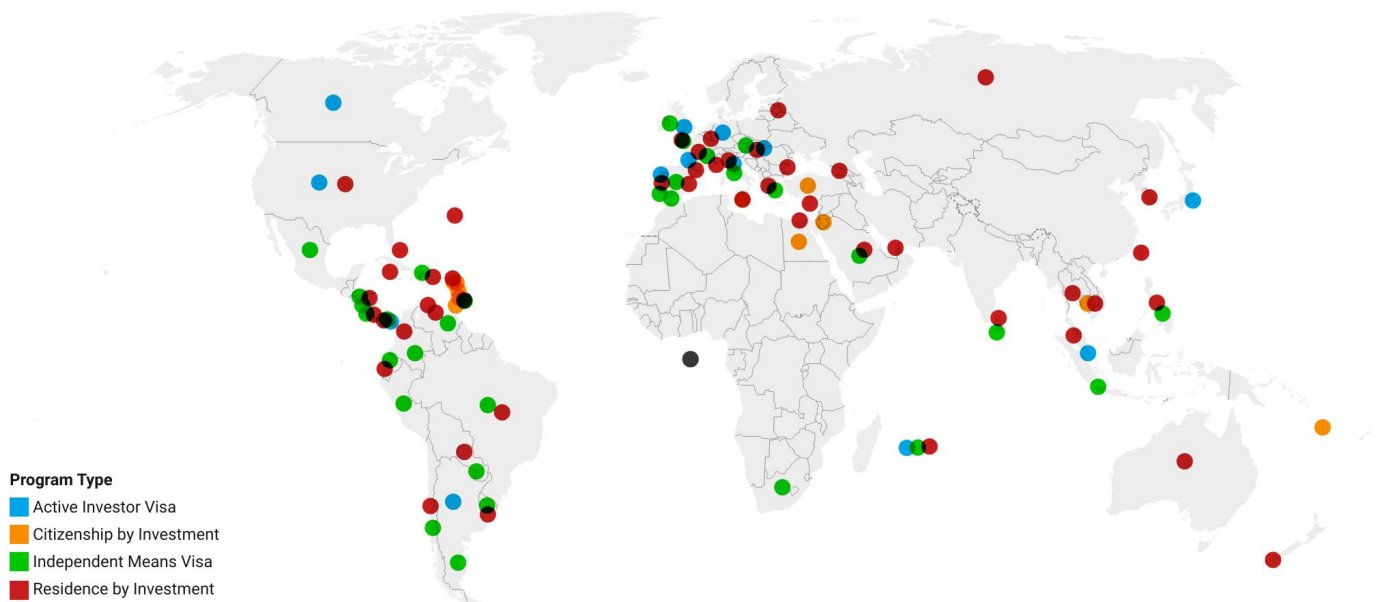
Programs that offer residence permits within months to those who physically relocate to start and/or run a business. Startup and entrepreneur visas fall under this category.

*Keep in mind that programs are always subject to changes. Always check with an experienced local service provider for the most up-to-date requirements and policies before proceeding.*

# Table of Contents

Citizenship by Investment Programs	5
Residence by Investment Programs	17
Independent Means Visas	64
Active Investor Visas	96

## Program Map





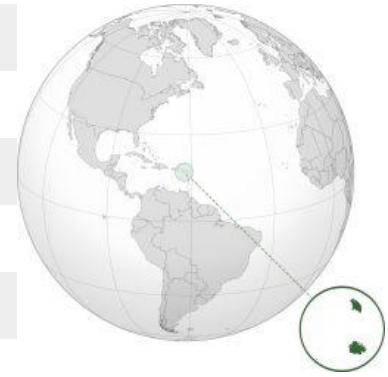
# *Citizenship by Investment Programs*

Programs that offer citizenship within months in exchange for investments or donations, with minor/no physical presence requirements.

PASAPORTE  
PASSPORT

# Antigua & Barbuda Citizenship by Investment Program

<b>Program Type</b>	Citizenship by Investment Program
<b>Time to citizenship</b>	3-6 months
<b>Time to permanent residency</b>	3-6 months
<b>Minimum investment</b>	US\$100,000
<b>Physical presence requirement</b>	5 days over the 5 years after naturalization
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	150 destinations, including Schengen
<b>Contribution types available</b>	Donation, Property Investment, Business Investment



Applicants who make a donation to a public fund or invest in either real estate or a business can obtain citizenship in Antigua & Barbuda immediately upon approval. Holders of Antigua & Barbuda citizenship can travel visa-free to more than 150 countries. Minimum contributions start at US\$100,000.

## PROGRAM BENEFITS

- Increased visa-free travel and settlement rights in multiple countries.
- Freedom of movement within Schengen and minimal physical presence requirements.
- Permits dual/multiple citizenship, ability to include three or more generations of family members, lower taxes, cost of living, safety, security, warm climate, and short processing time (4 months or less); English as official language.

## HOW TO QUALIFY

- Donation: \$100,000 for single applicant up to a family of four, or \$150,000 for a family of six (inclusive of processing fees) for University of West Indies (UWI) fund.
- Real Estate Investment: \$200,000 fractional co-ownership or \$400,000 full ownership, held for minimum five years.
- Business Investment: \$1,500,000 for single investor or \$5,000,000 for two or more investors; minimum single investor contribution \$400,000.
- Additional Costs:
  - Government processing fee: \$30,000 per primary applicant (excluding UWI fund).
  - Dependent addition: \$15,000 per dependent.
  - Due diligence fees: \$7,500 for primary applicant, \$7,500 for spouse, \$4,000 for dependents over 18, \$2,000 for dependents aged 12–17.
  - Additional Dependents (after primary application approval): \$50,000 for spouse, \$50,000 for dependents over 18, \$20,000 for dependents aged 6–17, \$10,000 for dependents aged 0–5.

## PATH TO CITIZENSHIP

- Investor makes initial deposit and submits documents.
- Due diligence completed on all applicants, final investment amount required.
- Approval for citizenship and new passport obtained within 4-6 months.
- Antiguan program mandates visit to the Island for at least 5 days within first 5 years of citizenship.

[See further details about this program and find experts who can help](#)

# Cambodia Citizenship by Investment Program

<b>Program Type</b>	Citizenship by Investment Program
<b>Time to citizenship</b>	3-4 months
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	US\$245,000 (\$320,000 including fees)
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	3-4 months
<b>Citizenship grants visa-free travel to</b>	53 destinations
<b>Contribution types available</b>	Donation, Special Development Projects, Business Investment



Cambodia offers expedited naturalization (3-4 months) for foreign applicants who donate US\$245,000 to the Royal Government or who invest at least US\$305,000 in approved projects. With just 53 visa-free destinations, none of which are in Europe or North America, the Cambodian passport is unlikely to enhance the mobility of those who invest in Khmer citizenship. The program is principally of interest to individuals with a particular interest in Cambodia who wish to have the same rights of settlement and private ownership as local citizens.

## PROGRAM BENEFITS

- Minimal physical presence requirements.
- Permits dual/multiple citizenship, lower taxes, and lower cost of living.
- Safety and security, warm climate, and short processing time.

## HOW TO QUALIFY

- Donation Option: US\$245,000 (1m KHR) donation to the Royal Government.
- Investment Options:
  - US\$305,000 (1.25m KHR) investment in CDC-approved project; OR
  - US\$305,000 (1.25m KHR) investment in project authorized by Royal Government.
- Additional Fees:
  - US\$5,000 deposit; US\$25,000 before application submission; US\$40,000 post-government approval; US\$15,000 upon passport collection. US\$5,000 fees for dependents, spouse, and children under 18 applying post-main applicant's citizenship approval (3-6 months process).

## PATH TO CITIZENSHIP

- Khmer Citizenship granted within 3-6 months of completing application and making qualifying investment to Royal Government of Cambodia or investment in approved project from Cambodia Development Council or Royal Government. Applicant must pass Khmer Literature exam administered by Minister of Interior.
- If approved, applicant must visit Cambodia to receive citizenship and passport after completing last financial requirements; must have valid visitor visa or be allowed to travel to Cambodia without a visa; receive passport after taking oath of allegiance. Cambodia allows dual citizenship.

[See further details about this program and find experts who can help](#)

# Dominica Citizenship by Investment Program

<b>Program Type</b>	Citizenship by Investment Program
<b>Time to citizenship</b>	3-6 months
<b>Time to permanent residency</b>	3-6 months
<b>Minimum investment</b>	US\$100,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	143 destinations, including Schengen countries
<b>Contribution types available</b>	Donation, Property Investment



One of the world's most popular direct citizenship programs, the Dominica CIP naturalizes more than a thousand investors a year. Ways to qualify include donations (starting at US\$100,000) and investments in government-approved real estate projects. Dominica's CIP accommodates large families; up to three generations of family members, including siblings of the main applicant or spouse, may be included in the same application.

## PROGRAM BENEFITS

- Increased visa-free travel; settlement rights in multiple countries; freedom of movement within Schengen.
- Minimal physical presence requirements; permits dual/multiple citizenship; ability to include three or more generations of family members in application.
- Lower taxes; lower cost of living; safety and security; warm climate; short processing time; English as official language.

## HOW TO QUALIFY

- Economic Diversification Fund Donation:
  - \$100,000 for single applicant. \$150,000 for primary applicant and spouse. \$175,000 for family of up to four, including main applicant and three dependents. Additional \$50,000 for sibling aged 18-25, \$25,000 for sibling below 18.
  - Processing fee: \$1,000 per applicant. Due diligence fee: \$7,500 for primary applicant, \$4,000 for dependents over 16.
- Government-Approved Real Estate Projects:
  - \$200,000 investment to be held for three years (or five if future purchaser is also CIP applicant).
  - Government fees: \$25,000 for single applicant, \$35,000 for family of up to four, \$50,000 for family of up to six, \$25,000 for additional qualified dependent.
  - Processing and due diligence fees same as donation option.

## PATH TO CITIZENSHIP

- Make initial payment to begin application process and prepare documentation requested.
- Government conducts due diligence on applicant and additional adult dependents.
- Receive preliminary approval after due diligence; pay final qualifying investment amount to complete process; receive approval as citizen and new passports. No requirement to visit Dominica; renew passport at any consulate or embassy.

[See further details about this program and find experts who can help](#)



# Egypt Citizenship by Investment Program

<b>Program Type</b>	Citizenship by Investment Program
<b>Time to citizenship</b>	6-9 months
<b>Time to permanent residency</b>	6-9 months
<b>Minimum investment</b>	US\$250,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	6-9 months
<b>Citizenship grants visa-free travel to</b>	51 destinations
<b>Contribution types available</b>	Donation, Business Investment, Property Investment, Bank Deposit



One of the world's youngest citizenship by investment programs, Egypt's CIP gives investors a flexible range of contribution options, ranging from simple donations to business acquisitions to property investment. The process takes 6-9 months from start to finish. Egyptian passports, however, are unlikely to improve the visa-free travel prospects of most applicants; Egyptians enjoy visa-free travel to only 51 destinations.

## PROGRAM BENEFITS

- Minimal physical presence requirements; permits dual/multiple citizenship.
- Lower taxes; lower cost of living; short processing time.

## HOW TO QUALIFY

- Real Estate Investment: Minimum investment: US\$300,000 in government-owned projects, payable in installments over a year.
- Company Establishment: Minimum investment: US\$350,000 to establish or invest in an Egyptian company, plus a US\$100,000 donation to the state.
- Donation: Non-refundable contribution to CIU account: US\$250,000, payable in installments over a year.
- Central Bank of Egypt Deposit Investment Program: Bank Deposit: US\$500,000 refundable after 3 years without interest, in Egyptian local currency.

## PATH TO CITIZENSHIP

- The applicant is awarded Egyptian citizenship immediately upon approval.

[See further details about this program and find experts who can help](#)

# Grenada Citizenship by Investment Program

<b>Program Type</b>	Citizenship by Investment Program
<b>Time to citizenship</b>	3-6 months
<b>Time to permanent residency</b>	3-6 months
<b>Minimum investment</b>	US\$150,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	144 destinations, including Schengen countries
<b>Contribution types available</b>	Donation, Property Investment



Citizens of Grenada can travel visa-free to 144 destinations, including the Schengen countries, China, Russia, and the UK. Uniquely among the Caribbean CBI-countries, Grenada is a signatory to the United States E2 Treaty, making Grenadians eligible for E2 visas in the US.

## PROGRAM BENEFITS

- Increased visa-free travel; settlement rights in multiple countries; freedom of movement within Schengen.
- Minimal physical presence requirements; permits dual/multiple citizenship; ability to include three or more generations of family members in application.
- Lower taxes; lower cost of living; safety and security; warm climate; short processing time; English as official language.

## HOW TO QUALIFY

- Donation to National Transformation Fund (NTF) for Citizenship:
  - \$150,000 for single applicant. \$200,000 for primary applicant and spouse plus two dependents.
  - Additional \$25,000 for each dependent over four, regardless of age.
- Investment in Government Approved Real Estate (Minimum 5-year Holding Period):
  - Option 1: \$350,000 for full ownership of approved real estate property.
  - Option 2: \$220,000 for each share in approved real estate project unit.
- Government Fees for Real Estate Option (Based on Dependents):
  - \$50,000 for family of four (applicant, spouse, two dependents).
  - Additional \$25,000 for each dependent over four, regardless of age.
- Other Fees for All Investment Options:
  - \$1,500 application fee. \$5,000 due diligence fee for applicants over 17. \$1,500 processing fee for applicants over 17; \$500 for applicants under 17.

## PATH TO CITIZENSHIP

- Investors can make initial payment to begin application process; approved agent will prepare documentation requested.
- Government conducts due diligence on applicant and additional adult dependents.
- Receive preliminary approval after due diligence; pay final qualifying investment amount to complete process; receive approval as citizen and new passports.

[See further details about this program and find experts who can help](#)

# Jordan Citizenship by Investment Program

<b>Program Type</b>	Citizenship by Investment Program
<b>Time to citizenship</b>	3-6 months
<b>Time to permanent residency</b>	3-6 months
<b>Minimum investment</b>	US\$750,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	50 destinations
<b>Contribution types available</b>	Bank Deposit, Business Investment, Bond Investment, Fund Investment



A comparatively stable and calm jurisdiction in its region, Jordan attracts investment from regional businesses and individuals. Because of its limited benefits in terms of visa freedom and settlement rights, Jordan's citizenship by investment program is chiefly of interest to individuals who are already long-term investors in the country and wish to formalize their relationship to the Kingdom.

## PROGRAM BENEFITS

- Minimal physical presence requirements; permits dual/multiple citizenship.
- Lower cost of living; warm climate; short processing time.

## HOW TO QUALIFY

- Investment options include:
  - \$1 million investment in treasury bonds for six years, with interest set by the Central Bank.
  - \$1.5 million purchase of shares in Jordanian companies, to be held for at least three years.
  - \$750,000 investment in projects outside Amman, providing 10 job opportunities for Jordanians OR \$1 million within Amman, requiring 20 job opportunities.
- Family Inclusion: Spouse, unmarried children, widowed or divorced sons and daughters under 18, and dependent parents can be included in a single application.

## PATH TO CITIZENSHIP

- After initial due diligence checks, applicant chooses preferred investment route: bank deposit, treasury bonds, company shares, or enterprise leading to employment creation.
- Application for Jordanian citizenship submitted to relevant government committee; further due diligence checks conducted; application may be approved if eligibility proven.
- Upon fulfillment of chosen investment, applicant and family members receive Jordanian passport. If investor opts for bank deposit, they must be physically present in Jordan for one month before obtaining citizenship.

[See further details about this program and find experts who can help](#)

# Malta Citizenship for Exceptional Services by Direct Investment

<b>Program Type</b>	(Semi-Direct) Citizenship by Investment Program
<b>Time to citizenship</b>	12-36 months
<b>Time to permanent residency</b>	12-36 months
<b>Minimum investment</b>	EUR 690,000
<b>Physical presence requirement</b>	2 weeks per year (de facto)
<b>Application processing time</b>	12-36 months
<b>Citizenship grants visa-free travel to</b>	185 destinations, including Schengen and USA
<b>Contribution types available</b>	Donation, Property Investment



More popularly known as the Malta Exceptional Investor Naturalization (MEIN) Policy, the MCESDI is the successor policy to the country's erstwhile Individual Investor Program, which was discontinued in 2020. By virtue of Malta's membership in the EU, Maltese citizens not only enjoy freedom of movement, but also freedom of settlement, in all other EU countries.

## PROGRAM BENEFITS

- Increased visa-free travel; settlement rights in all EU countries; freedom of movement within Schengen.
- Minimal physical presence requirements; permits dual/multiple citizenship; ability to include three or more generations of family members in the application.
- Lower taxes; lower cost of living; safety and security; warm climate; enhanced education opportunities; enhanced business access to large economies; English as official language.

## HOW TO QUALIFY

- Two investment options with differing timeframes. Donation and residence maintenance in Malta required:
  - Contribution to National Development and Social Fund (NDSF):
    - €600,000 for citizenship in 36 months or €750,000 for citizenship in 12 months. Additional €50,000 per dependent.
  - Property Investment or Long Lease:
    - €700,000 property purchase or €16,000 annual lease. Property must be held for at least five years.
  - Other Requirements: Donation: €10,000 to approved NGOs.
  - Due Diligence Fees: €15,000 for single applicant, €25,000 for primary applicant with spouse. €10,000 for each additional dependent above 12.

## PATH TO CITIZENSHIP

- After making an initial deposit, applicants must visit Malta for the residence card application, initiating the 12 or 36 month residency period, with physical presence required for biometrics.
- The Government of Malta conducts thorough due diligence, examining and verifying submitted information in a 4-tier process, during which applicants must purchase or lease qualifying property.
- After 12 or 36 months, applicants can apply for citizenship, needing to appear in Malta to pledge allegiance to complete the program.

[See further details about this program and find experts who can help](#)

# Saint Kitts & Nevis Citizenship by Investment Program

<b>Program Type</b>	Citizenship by Investment Program
<b>Time to citizenship</b>	3-6 months
<b>Time to permanent residency</b>	3-6 months
<b>Minimum investment</b>	US\$250,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	157 destinations, including Schengen countries
<b>Contribution types available</b>	Donation, Property Investment



Home to the world's first formal citizenship by investment program, Saint Kitts & Nevis has been naturalizing qualified investors since 1984. It remains one of the world's most popular CIPs, approving more than a thousand investors and their families each year. The application process typically takes 3-6 months, but a 45-day accelerated process is available for an additional fee.

## PROGRAM BENEFITS

- Increased visa-free travel; Settlement rights in multiple countries (beyond the program country itself); Freedom of movement (but not settlement) within Schengen.
- Minimal physical presence requirements; Permits dual/multiple citizenship; Ability to include three or more generations of family members in the application.
- Lower taxes; Lower cost of living; Safety and security; Warm climate; Short processing time; English as official language.

## HOW TO QUALIFY

- Sustainable Island State Contribution (SISC): Main applicant: US\$250,000; with spouse: US\$300,000; with spouse and two dependents: US\$350,000; Additional dependents: US\$50,000 under 18, US\$75,000 over 18.
- Real Estate and Private Homes: US\$400,000 in designated unit or Approved Private Home.
- Public Benefit: US\$250,000 investment in Approved Public Benefit project.
- Additional Fees: Main applicant: US\$25,000; Spouse: US\$15,000; Dependents: US\$10,000 under 18, US\$15,000 over 18. Fast-track: Main: US\$42,500; Spouse: US\$32,500; Dependents: US\$22,500 under 18, US\$32,500 over 18.

## PATH TO CITIZENSHIP

- An investor must use an approved agent for facilitate the process. After making a deposit, there will be a collection of documents and initial background check.
- The agency will submit the application file and all adult applicants will undergo a due diligence from the government. If the application is approved, the final investment needs to be transferred.
- Applicants will be granted citizenship and their passports will follow.

[See further details about this program and find experts who can help](#)

# Saint Lucia Citizenship by Investment Program

<b>Program Type</b>	Citizenship by Investment Program
<b>Time to citizenship</b>	3-6 months
<b>Time to permanent residency</b>	3-6 months
<b>Minimum investment</b>	US\$100,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	146 destinations, including Schengen countries
<b>Contribution types available</b>	Donation, Property Investment, Business investment, Bond investment



The Caribbean's youngest citizenship by investment program distinguishes itself by being the only program in the region that offers a government bond investment option (starting at US\$250,000). With a population of 180,000, Saint Lucia is also the region's most populous CBI-country, and has well-developed hospitality and financial sectors.

## PROGRAM BENEFITS

- Increased visa-free travel; Settlement rights in multiple countries (beyond the program country itself); Freedom of movement (but not settlement) within Schengen.
- Minimal physical presence requirements; Permits dual/multiple citizenship; Ability to include three or more generations of family members in the application.
- Lower taxes; Lower cost of living; Safety and security; Warm climate; Short processing time; English as official language.

## HOW TO QUALIFY

- Government Bonds: \$300,000 for applicant with any number of dependents, with an additional non-refundable administration fee of \$50,000.
- Saint Lucia's National Economic Fund (NEF): \$100,000 (Single applicant), \$140,000 (Primary applicant and spouse), \$150,000 (Primary applicant with spouse and two qualifying dependents), \$15,000 or \$25,000 for additional dependents based on family circumstances.
- Real Estate Investment: \$200,000 investment in government-approved projects.
- Enterprise Investment: \$3,500,000 for sole investor, \$6,000,000 for co-investors (up to six). Non-refundable government fees: \$50,000 for each primary applicant, \$35,000 for each dependent over 18, \$25,000 for each dependent under 18.
- Due diligence fees: \$7,500 for primary applicant, \$5,000 for any dependent over 16.
- Additional processing fees: \$2,000 for primary applicant, \$1,000 for every dependent.

## PATH TO CITIZENSHIP

- Make the initial payment to begin the application process and prepare the documentation requested for the application.
- The government will begin their due diligence on you and additional adult dependents included in the application. You will receive a preliminary approval after the due diligence has been completed.
- The final qualifying investment amount will need to be paid to complete the process. After the transfer has been completed, you will be approved as a citizen and your new passports.

[See further details about this program and find experts who can help](#)

# Turkey Citizenship by Investment Program

<b>Program Type</b>	Citizenship by Investment Program
<b>Time to citizenship</b>	3-6 months
<b>Time to permanent residency</b>	3-6 months
<b>Minimum investment</b>	US\$XXX,000
<b>Physical presence requirement</b>	XXX days per year
<b>Application processing time</b>	3-6 months (2-month fast-track available)
<b>Citizenship grants visa-free travel to</b>	120+ destinations
<b>Contribution types available</b>	Property Investment, Bank Deposit, Business Investment, Bond Investment, Public Shares or Fund Investment



The world's most popular direct citizenship program, the Turkey CIP offers a wide variety of investment options, giving investors the freedom to pick among several asset classes. More than 13,000 investors and their families have obtained Turkish citizenship through the program since it lowered its minimum investment in 2018.

## PROGRAM BENEFITS

- Increased visa-free travel; Minimal physical presence requirements; Permits dual/multiple citizenship.
- Lower cost of living; Warm climate; Enhanced business access to large economies.
- Short processing time.

## HOW TO QUALIFY

- The Turkey Citizenship by Investment Program offers various investment options:
  - \$400,000 real estate, across one or multiple properties;
  - \$500,000 fixed capital contribution, deposit in a Turkish bank account, investment in government bonds, real estate or venture capital investment fund share, investment in a private pension system
  - Creation of at least 50 jobs, certified by the Ministry of Family, Labour and Social Services.
- Dependents, including spouses and children under 18, may be included.
- Investments must be held for a minimum of three years post-citizenship acquisition. Amounts may be in Turkish Lira, but the US dollar equivalent must be met at processing, considering currency fluctuations.

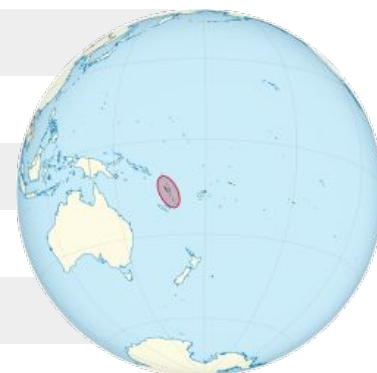
## PATH TO CITIZENSHIP

- After applicants have chosen the qualifying investment option, a residence permit application shall be made on the family's behalf. The main applicant is then required to open a bank account in Turkey.
- Once all application documents have been prepared (including applicable certifications and translations), the investment can be completed and the documents submitted to the government.
- Once the application has been received by the government, the review process will begin and an interview may be requested. Applications are typically approved within 3-4 months, following which the citizenship certificates are issued to the applicants. The passport application can then be submitted and received remotely.

[See further details about this program and find experts who can help](#)

# Vanuatu Citizenship by Investment Program(s)

<b>Program Type</b>	Citizenship by Investment Program
<b>Time to citizenship</b>	1-3 months
<b>Time to permanent residency</b>	1-3 months
<b>Minimum investment</b>	US\$130,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	1-3 months
<b>Citizenship grants visa-free travel to</b>	98 destinations
<b>Contribution types available</b>	Donation



Vanuatu is home to the Pacific region's only formal citizenship by investment programs, of which it has three: The Development Support Program (DSP), the Vanuatu Contribution Program (VCP), and the Real Estate Option Program (REO). The VCP is exclusive to applicants from greater China while the REO is still under development.

## PROGRAM BENEFITS

- Increased visa-free travel; minimal physical presence requirements; permits dual/multiple citizenship;
- Ability to include three or more generations of family in the application; lower taxes; lower cost of living;
- Safety and security; warm climate; short processing time (4 months or less); English as official language.

## HOW TO QUALIFY

- To qualify for citizenship, the applicant must donate a cash-sum to the government in these amounts:
  - \$130,000 for a single applicant.
  - \$150,000 primary applicant and spouse.
  - \$165,000 primary applicant, spouse and one child.
  - \$180,000 primary applicant, spouse and two children.
  - \$10,000 per additional family member who joins the application.
- There is only a \$5,000 due diligence cost on the primary applicant as well as \$5,000 in legal fees payable.

## PATH TO CITIZENSHIP

- Select official agent, undergo internal background check, sign agreement, and pay initial \$5,000.
- Financial Intelligence Unit (FIU) conducts due diligence and collects documents for application.
- Upon FIU approval, case file is submitted, investment transferred, and citizenship granted within 45-60 days.

[See further details about this program and find experts who can help](#)





# *Residence by Investment Programs*

Programs that offer residence permits within months in exchange for passive investments, with limited physical presence requirements. AKA Golden Visas.

# Andorra Residence without Lucrative Activity

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	20 years
<b>Time to permanent residency</b>	7 years
<b>Minimum investment</b>	EUR 400,000
<b>Physical presence requirement</b>	90 days per year
<b>Application processing time</b>	2-4 months
<b>Citizenship grants visa-free travel to</b>	168 destinations, including Schengen and USA
<b>Contribution types available</b>	Property Investment, Business Investment, Securities Investment, Bond Investment



A low-tax, safe, peaceful, and tiny country, Andorra straddles the Pyrenees mountains on the border between France and Spain. The Residence Without Lucrative Activity visa is popular among French and Spanish HNWI's because of its limited physical presence requirements, flexible investment options, and – naturally – proximity to two of Europe's largest economies. Though Andorra is not part of the EU, the official currency is the Euro and holders of residence permits in the country are afforded visa-free travel (though not settlement) throughout Schengen.

## PROGRAM BENEFITS

- Freedom of movement in Schengen, streamlined citizenship path, and low residency requirements.
- Lower taxes, high safety, and better education opportunities.
- Quick processing and improved business access to major markets.

## HOW TO QUALIFY

- Minimum total investment of EUR 400,000 for Residence without Lucrative Activity in Andorra.
- Mandatory deposit of €50,000 in the Andorra Institute of Finance (AFA) plus €10,000 per dependent, refundable upon relinquishing residency or acquiring citizenship.
- Investment options include Andorran bank accounts, shares in local companies, property market, public bonds, or further AFA deposits.
- Applicants must prove income of 300% of Andorra's minimum wage (€13,460) from outside sources, plus 100% per dependent.
- For a family of three, required foreign income is 500% of the minimum wage, totaling €67,300.

## PATH TO CITIZENSHIP

- Initial investment within 6 months post-residency approval, a medical exam for residency permit, and initial 2-year permit extendable to 7 years before qualifying for 10-year permanent residency.
- Citizenship application requires a minimum of 10 years of physical presence in Andorra after obtaining permanent residency, with the overall process potentially extending up to 20 years.
- Mandatory Catalan language, geography, and history exam for citizenship applicants, with a requirement to renounce previous citizenship within 5 years of gaining Andorran citizenship; dual citizenship not allowed.

[See further details about this program and find experts who can help](#)

# Anguilla Permanent Residency Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	US\$150,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	3 months
<b>Citizenship grants visa-free travel to</b>	187 destinations (British), including Schengen and USA
<b>Contribution types available</b>	Property Investment, Donation



A British Overseas Territory, Anguilla offers immediate permanent residency to those who donate to a government-administered fund or invest in local real estate above a certain minimum threshold. After a five-year period of de facto residency, the applicant is eligible for British Overseas Territory Citizenship (BOTC) and, consequently, an Anguillian passport.

## PROGRAM BENEFITS

- Path to citizenship; permits dual/multiple citizenship.
- Safety and security; lower taxes; warm climate.
- Short processing time; English as official language.

## HOW TO QUALIFY

- Capital development fund contribution: Involves a \$150,000 non-refundable contribution to a government-controlled fund, with an additional \$50,000 for each dependent on the primary application.
- Real estate investment: Requires a \$750,000 investment covering up to four family members, with an extra \$100,000 for each additional dependent above three.
- Tax residency high-value resident (HVR) program: Encompasses a \$75,000 annual tax payment, a \$400,000 real estate investment, and the demonstration of genuine links with Anguilla while maintaining limited presence outside the country.

## PATH TO CITIZENSHIP

- Approved applicants immediately obtain permanent residency in Anguilla, with eligibility for British Overseas Citizenship after five years of lawful residency.
- This accelerates the pathway to citizenship significantly, reducing the usual 10-year residency requirement to just 5 years under the program.
- British Overseas Territory Citizens (BOTCs) may subsequently apply for full British citizenship through a registration process.

[See further details about this program and find experts who can help](#)

# Bahamas Economic Permanent Residence

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	10 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	US\$750,000
<b>Physical presence requirement</b>	90 days per year
<b>Application processing time</b>	3-4 months
<b>Citizenship grants visa-free travel to</b>	155 destinations, including Schengen countries
<b>Contribution types available</b>	Property Investment, Business Investment



The Bahamas offer immediate permanent residency status to investors who either buy a home for at least \$750,000 or invest an amount of similar or greater magnitude in a local business that employs Bahamians. To maintain the permanent status, investors must spend at least 90 days each year in the Bahamas. After ten years of de facto residency, investors are eligible to apply for naturalization in the Bahamas.

## PROGRAM BENEFITS

- Minimal physical presence requirements; path to citizenship; lower taxes.
- Safety and security; warm climate.
- Ability to include three or more generations of family members in the application.
- Short processing time; English as official language.

## HOW TO QUALIFY

- To qualify for permanent residency in the Bahamas as an investor or financially independent individual, applicants must either own a residence purchased for at least \$750,000 or hold a beneficial interest in a "growth-category" Bahamian business.
- Additionally, applicants must demonstrate sufficient independent financial means to be self-sustaining without employment in The Bahamas.
- Maintenance of property or qualified investments for ten years is required, with applicants filing declarations every decade to confirm the information remains unchanged.

## PATH TO CITIZENSHIP

- Program grants permanent residence status to applicants immediately upon approval. Retention of the PR is contingent upon the applicant's spending no fewer than 90 days per year in The Bahamas.
- After having held PR for ten years, during six of which the applicant must have been a de facto resident in the country, the investor can apply to naturalize as a Bahamian citizen.
- The decision on whether to grant citizenship is a discretionary one.

[See further details about this program and find experts who can help](#)

# Barbados Special Entry and Residence Permit (SERP)

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	US\$2.5 million
<b>Physical presence requirement</b>	90 days per year
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	187 destinations (British), including Schengen and USA
<b>Contribution types available</b>	Property Investment, Bond Investment, Donation, Business Investment



Barbados offers immediate, unconditional permanent residence to those who invest US\$2 million (in any of a wide range of asset classes), and renewable 5-year residence permits to those who invest US\$300,000. Program participants of either category are eligible to apply for citizenship after five years of residence in the country. A Barbadian passport affords visa-free travel to 163 destinations (2022), including those in the Schengen area.

## PROGRAM BENEFITS

- Minimal physical presence requirements; path to citizenship; lower taxes.
- Safety and security; warm climate; enhanced education opportunities.
- Short processing time; English as official language.

## HOW TO QUALIFY

- Barbados SERP Program offers two types of "permanent residence" permits:
  - Category 1 SERP: Requires a US\$2 million investment, with application fees of US\$3,500 (over 60) or US\$5,000 (under 60). Additional work permit fees apply.
  - Category 2 SERP: Involves a US\$300,000 investment, with a US\$5,000 renewal fee every five years, and no eligibility for work permits.
- Dependents may include a spouse and children under 18 or older children in university, with an additional application fee of US\$150 per person.

## PATH TO CITIZENSHIP

- SERP Category 1 holders receive immediate, unconditional permanent residence, which needn't be renewed, while Category 2 SERP holders must maintain investment to renew their residence permit every five years.
- Residents who have resided in Barbados for 5 of the last 7 years, and who have been physically present in Barbados for the 12 months immediately preceding the application, are eligible for citizenship.
- To naturalize as citizens, residents must demonstrate a mastery of English language.

[See further details about this program and find experts who can help](#)

# Bermuda Economic Investment Certificate Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 to 6 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	US\$2.5 million
<b>Physical presence requirement</b>	90 days per year
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	187 destinations (British), including Schengen and the US
<b>Contribution types available</b>	Property Investment, Bond Investment, Donation, Business Investment



Bermuda's EIC program provides those who invest at least US\$2.5 million in the country with a 5-year path to permanent residency. Program participants who are not absent from Bermuda for more than 450 days over the five-year period – and continuously present for the 12 months preceding the application – are eligible for British Overseas Territories citizenship.

## PROGRAM BENEFITS

- Minimal physical presence requirements; path to citizenship; lower taxes.
- Safety and security; warm climate.
- Short processing time; English as official language.

## HOW TO QUALIFY

- Qualification requires a US\$2.5 million investment in Bermuda via real estate, government bonds, sinking or trust funds, charities (focused on sports, youth, seniors, health), local businesses, or other approved ventures.
- A US\$2,625 application fee is mandatory.
- Main applicants can include a spouse and minors; students aged 18-25 also eligible.
- Employment in Bermuda restricted to investment-related activities; dependents may seek work permits independently.

## PATH TO CITIZENSHIP

- Applications require proof of investment, with decisions made within five days.
- EIC permits, valid for 5 years, lead to eligibility for a Residential Certificate for permanent residence.
- To qualify for British Overseas Territories Citizenship (BOTC), participants must not be absent from Bermuda for more than 450 days over five years and not at all in the year before applying.

[See further details about this program and find experts who can help](#)

# Brazil Permanent Residency Investor Visa (VIPER)

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	3 or 4 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	BRL 150,000 (US\$28,000)
<b>Physical presence requirement</b>	30 days per year (under real estate option only)
<b>Application processing time</b>	4-5 months
<b>Citizenship grants visa-free travel to</b>	169 destinations (British), including Schengen countries
<b>Contribution types available</b>	Property Investment, Business Investment, Fund Investment, Securities Investment



Brazil offers what is termed “permanent residency” to those who invest in businesses or real estate above a certain sum immediately upon application approval. In practice, however, the residence permit is not permanent but, rather, contingent on the investor maintaining the qualifying investment. Fortunately, program participants are eligible to apply for Brazilian citizenship citizenship in as little as three years. Though a business investment of just US\$28,000 is technically the minimum investment, this option is only feasible under very particular circumstances. Most applicants should expect to invest a minimum of US\$93,000 in a business or US\$126,00 in property.

## PROGRAM BENEFITS

- Path to citizenship; permits dual citizenship; Lower cost of living; warm climate; Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Applicants must invest in either Brazilian real estate or businesses.
- Business investment options: BRL 500,000 (\$93,000) investment in a business in Brazil. BRL 150,000 (\$28,000) investment in innovative activities to boost the local economy (creating 10 local jobs).
- Applicants must demonstrate proof of subsistence and de facto residence. Business plans must obtain approval from the National Council of Immigration (CNI) for eligibility. Renewal of permanent residence after three years requires proof of company's good standing and employment of local residents.
- Real estate investment options: BRL 700,000 (\$126,000) investment in real estate in the North and Northeastern regions of Brazil. BRL 1 million (\$185,000) investment in real estate in other regions.
- Residency is maintained by maintaining the investment. Dependents eligible for inclusion under family reunion: spouse, parents, and children under 24.

## PATH TO CITIZENSHIP

- Residency approval required before arriving. Business Investor VIPER grants immediate permanent residency but business investment option requires business review after 3 years. Maximum absence: 6 consecutive months. Citizenship eligibility after 4 years of continuous residency.
- Real estate route: initial 2-year permit, renewable with investment and 30 days per year physical presence. Citizenship possible after 3 years with real estate exceeding US\$200,000. Dual citizenship permitted.

[See further details about this program and find experts who can help](#)

# Bulgaria Residency by Investment Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	3-6 months
<b>Minimum investment</b>	BGN 1m (approx EUR 512,000)
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	173 destinations (British), including Schengen countries
<b>Contribution types available</b>	Business Investment, Securities Investment, Fund Investment



The Bulgarian Residency by Investment Program provides an expedited route to permanent residency to those who invest BGN 1 million in approved investments. Since March 31st, 2024, Bulgaria is a member of the Schengen area.

## PROGRAM BENEFITS

- Increased visa-free travel; freedom of movement within Schengen; path to citizenship.
- Minimal physical presence requirements; permits dual/multiple citizenship; lower taxes.
- Lower cost of living; enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Applicants have the option of a standard or fast-track route to citizenship.
- Standard track: Citizenship in about six years.
- Fast-track: Naturalization possible within as little as two years.
- Fast-track requires double the investment of the standard track.
- Eligible investments: BGN 1 million in either UCITS or Alternative Investment Funds.

## PATH TO CITIZENSHIP

- Go through pre-approval. Make a qualifying investment. Procure an investment certificate.
- Apply in person for a Type D visa at a Bulgarian Consulate.
- Apply in person for a permanent residence status and Bulgarian permanent resident's ID in Bulgaria.
- Apply for Bulgarian citizenship.

[See further details about this program and find experts who can help](#)



# Cambodia My Second Home (CM2H)

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	US\$100,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	1-2 weeks
<b>Citizenship grants visa-free travel to</b>	53 destinations
<b>Contribution types available</b>	Property Investment, Business Investment



Cambodia's CM2H program offers a ten-year renewable visa to applicants and their family members who invest at least US\$100,000 in real estate projects. The program provides a path to citizenship after five years of residence. Note that Cambodia also offers a direct citizenship by investment program.

## PROGRAM BENEFITS

- Path to citizenship; safety and security; short processing time;
- Low tax country; low cost of living;
- Freedom of movement within ASEAN countries.

## HOW TO QUALIFY

- To qualify, applicants must invest US\$100,000 in real estate projects or a Cambodian business.
- Few stipulations regarding qualifying investments exist and authorities indicate they will evaluate each application on a case-by-case basis.

## PATH TO CITIZENSHIP

- Those who maintain their investment for at least five years become eligible for Cambodian citizenship.

[See further details about this program and find experts who can help](#)

# Cayman Islands Residency by Investment Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	CI\$500,000
<b>Physical presence requirement</b>	1, 30, or 90 days per year, depending on route
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	187 destinations (British), including Schengen and the US
<b>Contribution types available</b>	Property Investment, Business Investment, Securities Investment, Bank Deposit



Bermuda's EIC program provides those who invest at least US\$2.5 million in the country with a 5-year path to permanent residency. Program participants who are not absent from Bermuda for more than 450 days over the five-year period – and continuously present for the 12 months preceding the application – are eligible for British Overseas Territories citizenship.

## PROGRAM BENEFITS

- Path to citizenship; minimal physical presence requirements; permits dual/multiple citizenship;
- Lower taxes; safety and security; warm climate;
- Enhanced business access to large economies; English as official language.

## HOW TO QUALIFY

- Certificate of Permanent Residence: CI\$2M investment in real estate. Spouse and dependents may work. CI\$100K issue fee, CI\$1K per dependent/yr.
- Residence Certificate Little Cayman or Brac: CI\$500K investment in real estate. CI\$75K income or CI\$400K assets. Residency for 25 years, 30-day presence/yr. CI\$20.5K issue fee, CI\$1K per dependent/yr.
- Residence Certificate: CI\$1M investment in real estate. CI\$120K income or CI\$400K assets. Residency for 25 years, 30-day presence/yr. CI\$20.5K issue fee, CI\$1K per dependent/yr.
- Certificate of Direct Investment: CI\$1M in licensed business, employ 4 locals. Residency for 25 years, 90-day presence/yr. CI\$20.5K issue fee, CI\$1K per dependent/yr.

## PATH TO CITIZENSHIP

- Only the Certificate of Permanent Residence route offers a path to PR, BOTC, and Right to be Caymanian.
- Absences: max 450 days in 5 years, max 90 days in last 12 months before BOTC application.
- BOTC can upgrade to full British Citizenship.
- Right to be Caymanian: Requires 15 years total residency, likely 10 more years in CI after BOTC.

[See further details about this program and find experts who can help](#)

# Chile Investor Visa

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	2 years
<b>Minimum investment</b>	US\$500,000 or 10% stake
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	175 destinations (British), including Schengen and the US
<b>Contribution types available</b>	Real Estate, Bond Investment, Business Investment, Other



Chile offers temporary residence permits to foreign individuals who either make an investment in excess of US\$500,000 in the country. This visa is also available to senior managers employed in a foreign-owned company in Chile. After two years of holding a temporary Chilean residence permit, the individual can convert their visas to a permanent residence permit. Following five years of continuous residency in Chile, subject to having spent most of their time in the country, applicants are eligible for Chilean citizenship. Chilean citizenship comes with a global top 20 passport in terms of visa-free travel, and the right to reside permanently within South America's Mercosur area.

## PROGRAM BENEFITS

- Path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; warm climate;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Investor Visa options:
  - a) Invest over US\$500,000 in Chile personally, or
  - b) Serve as a senior manager in a Chilean company where a foreign investor controls at least 10% voting rights.
- No restriction on asset class, but a letter of support from Chilean Foreign Investment Agency is required.

## PATH TO CITIZENSHIP

- After 2 years of temporary Investor Visa, eligible for permanent residency.
- Permanent residency is indefinite if not absent from Chile >2 consecutive years; PR card valid for 5 years, renewable.
- Eligible for citizenship after 5 years of Chilean residency, with Spanish proficiency and civics exam.
- Citizenship process typically takes up to 2 years.

[See further details about this program and find experts who can help](#)

# Colombia Investor Visas

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	10 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	US\$25,000 (100 times monthly min. wage)
<b>Physical presence requirement</b>	No more than 6 consecutive months of absence
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	132 destinations, including Schengen countries
<b>Contribution types available</b>	Property Investment, Business Investment



Colombia offers those who invest in real estate or businesses three-year M-visas, which are renewable and can be converted to R-visas (essentially PR) after five years. The M-10 and M-6 visas offer temporary residence for investments of, respectively, US\$75,000 in real estate or US\$25,000 in a business. Both categories offer a path to citizenship in 10 years, but those hoping to qualify must speak Spanish and may not be absent from Colombia for more than 365 days consecutively.

## PROGRAM BENEFITS

- Path to citizenship; minimal physical presence requirements; permits dual/multiple citizenship;
- Ability to include three or more generations of family members in the application;
- Lower cost of living; warm climate; short processing time.

## HOW TO QUALIFY

- M-6: Requires investment of 100 times the Colombian monthly minimum wage (COP 100 million or about US\$25,000) in a business. Validity: 3 years, renewable. Eligible for permanent residence after 5 years of consecutive residence.
- M-10: Requires investment of 350 times the Colombian monthly minimum wage (COP 350 million or about US\$75,000) in Colombian real estate. Validity: 3 years, renewable. Eligible for permanent residence after 5 years of consecutive residence.

## PATH TO CITIZENSHIP

- M-visas: Initial validity of 3 years, indefinitely renewable with maintained investment.
- After 5 years on M-visa, eligible to convert to R-visa (similar to PR), renewable every 5 years.
- After 10 years (5 years on R-visa), eligible for naturalization.
- Citizenship requirements: "full integration" into Colombian society, interview in Spanish, examination on Colombian history, geography, and constitution.
- Dual citizenship permitted.

[See further details about this program and find experts who can help](#)

# Costa Rica Investor Visa Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	7 years
<b>Time to permanent residency</b>	3 years
<b>Minimum investment</b>	US\$100,000
<b>Physical presence requirement</b>	None at temporary stage, 180 days a year to obtain permanent residency
<b>Application processing time</b>	9 months
<b>Citizenship grants visa-free travel to</b>	149 destinations, including Schengen countries
<b>Contribution types available</b>	Property Investment, Business Investment, Special Projects



In exchange for a modest investment of US\$100,000 in real estate, forestry projects, or a local (new or existing) business, applicants are eligible for a residence permit in Costa Rica. The residence status can become permanent after three years, as long as the applicant has been physically present in the country for at least 180 days a year during the preceding three years. After seven years of continuous residency, the investor is eligible for citizenship in Costa Rica, though mastery of Spanish and knowledge of the country's history and culture are required.

## PROGRAM BENEFITS

- Path to citizenship; permits dual/multiple citizenship;
- Safety and security; lower cost of living; lower taxes; warm climate;
- Short processing time; low minimum investment amount.

## HOW TO QUALIFY

- Investment Routes:
  - Invest US\$150,000 in a new or existing business, requiring approved business plan if starting new.
  - Invest US\$150,000 in real estate and/or moveable assets (condos, land, houses, vehicles, boats).
  - Invest US\$100,000 in Forestry Projects, requiring permits from SETENA and the local municipality.
- Government fees: US\$2,815 for the main applicant, US\$1,685 for each dependent.

## PATH TO CITIZENSHIP

- Initial residency permit: Issued for 2 years; renewable based on investment maintenance.
- Permanent residence eligibility: After 3 continuous years (minimum 180 days physical presence/year).
- Permanent residence permit: Issued for 5 years; indefinitely renewable with annual visit requirement.
- Citizenship eligibility: After 7 years of residency.
- Citizenship requirements: Mastery of spoken and written Spanish; passing a test on Costa Rican history and values; providing two witnesses for good conduct and livelihood.
- Dual citizenship permitted in Costa Rica.

[See further details about this program and find experts who can help](#)

# Curaçao Investor Permit Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	3 months
<b>Minimum investment</b>	US\$280,000
<b>Physical presence requirement</b>	1 day a year (4 months per year for Dutch citizenship)
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	187 destinations (Dutch), including Schengen and the US
<b>Contribution types available</b>	Property Investment, Business Investment, Bond Investment, Public Shares Investment



Curaçao is a Caribbean autonomous country within the Kingdom of the Netherlands, a status that gives the island sovereignty over domestic affairs (including taxation), while matters of defense and foreign relations are the remit of the Netherlands. Crucially, however, there is no such thing as Curaçaoan citizenship. Curaçaoans are Dutch nationals and, by extension, EU citizens – with all the rights thereto pertaining. The CIIP, therefore, is an EU golden visa program and offers a path to Dutch citizenship in five years.

## PROGRAM BENEFITS

- Freedom of movement (but not settlement) within Schengen; path to EU citizenship; minimal physical presence requirements; lower taxes;
- Lower cost of living; safety and security; warm climate;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Investment Options:
  - 3-year renewable permit: Minimum investment of US\$280,000.
  - 5-year renewable permit: Minimum investment of US\$425,000.
  - Indefinite permit: Minimum investment of US\$850,000.
- Qualified investments include:
  - Acquisition of real estate.
  - Business investment.
  - Acquisition of securities traded on the Dutch Caribbean Securities Exchange (DCSX).
- Residency Maintenance: Spend at least one day per year in Curaçao for all permit categories.

## PATH TO CITIZENSHIP

- Dutch Citizenship Eligibility: Reside legally in Curaçao for five consecutive years. Pass Civic Integration Exam with basic language component.
- Definition of Residency: Physically reside at a local address (demonstrated by proof of home ownership or long-term lease) for at least four months annually.

[See further details about this program and find experts who can help](#)

# Cyprus Permanent Residence Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	2-3 months
<b>Minimum investment</b>	EUR 300,000
<b>Physical presence requirement</b>	Visit once every two years to maintain permanent
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	176 destinations (British), including Schengen countries
<b>Contribution types available</b>	Donation, Property Investment, Business Investment, Securities Investment, Bank Deposit, Fund Investment



Cyprus is a low-tax, business-friendly jurisdiction that enjoys a warm, Mediterranean climate. Its permanent residence program has a relatively low investment threshold – in a European context – and enables a path to EU citizenship within just over five years of physical residence. Though applicants must visit the country once every two years to maintain their permanent residency status, the program stipulates no physical presence requirements. Applicants may include both their nuclear family members as well as their parents in a single application, the processing of which is generally completed within 2-3 months and with very high rates of approval.

## PROGRAM BENEFITS

- Path to citizenship; minimal physical presence requirements; permits dual/multiple citizenship;
- Ability to include three or more generations of family members in the application;
- Lower taxes; safety and security; warm climate; short processing time; English as official language.

## HOW TO QUALIFY

- Investment options:
  - €300,000 (plus VAT) investment in new residential property.
  - €300,000 (plus VAT) purchase of up to two new or used non-residential (commercial) properties.
  - €300,000 investment in share capital of a company in Cyprus, employing at least five people.
  - €300,000 investment in Cyprus Investment Funds Association's collective investments.

## PATH TO CITIZENSHIP

- Application Process: Complete necessary steps and background checks. Examination by Civil Registry and Migration Department. Submission to permanent secretary of Ministry of Interior. Upon approval, visit Cyprus to obtain ID and PR card valid for 5 years.
- Permanent Residency Maintenance: Visit Cyprus once every two years.
- Citizenship Eligibility: Investment program applicants must be physically present in Cyprus for 5 years (total of 1825 days) to apply for citizenship. Normal route requires 7 years (total of 2555 days) of legal stay in Cyprus before applying for citizenship.
- New Stricter Criteria for Citizenship: Basic knowledge of Cyprus language, history, and culture required.

[See further details about this program and find experts who can help](#)

# Dominican Republic Investor Visa

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	6 months
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	US\$200,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	62 destinations
<b>Contribution types available</b>	Business investment, Real Estate, Bank Deposit, Securities investment



The Dominican Republic's Investor Visa offers immediate permanent residency (which must still be renewed every four years) and a six-month eligibility for citizenship to those who invest at least US\$200,000 in the country. Applicants may invest in a variety of asset classes, including businesses, term deposits, securities, or real estate. While no formal presence requirements are stipulated, experts recommend spending significant periods of time in the country to eventually qualify for citizenship.

## PROGRAM BENEFITS

- Path to citizenship; permits dual/multiple citizenship;
- Low taxes; lower cost of living; warm climate;
- No physical presence required; short processing time.

## HOW TO QUALIFY

- Minimum investment: US\$200,000 or equivalent in recognized foreign currency.
- Investment options include:
  - Capital contribution to existing business.
  - Term deposits in Dominican banks.
  - Securities traded in the Dominican Republic.
  - Real estate.
- Initial Residence Permit Validity: One year. Renewal: First renewal valid for four years; subsequent renewals also for four years each. Citizenship Eligibility: After two years of residency.

## PATH TO CITIZENSHIP

- After just six months of legal residency in the Dominican Republic on the investor visa.
- Physical Presence: No stipulated requirements for permanent residency or citizenship, but demonstrating ties to the country is recommended.
- Citizenship Process: Applicant must undergo interview conducted in Spanish and explain reasons for seeking citizenship.

[See further details about this program and find experts who can help](#)



# Ecuador Investor Visa

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	4 years
<b>Time to permanent residency</b>	2 years
<b>Minimum investment</b>	100x minimum wage (about US\$46,000)
<b>Physical presence requirement</b>	None at temporary stage
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	92 destinations
<b>Contribution types available</b>	Real Estate, Business Investment, Bank Deposit



Ecuador's Investor Visa (Inversionista) provides applicants a three-year path to permanent residency and a four-year path to citizenship. The program has one of the world's lowest minimum investment requirements (US\$46,000 in 2024), and the applicant can invest in a wide array of asset classes, including real estate. Unlike for Ecuador's income-based visas, those holding an investor visa are not subject to limitations on how many days a year they may spend outside the country. For purposes of obtaining permanent residency or citizenship, however, applicants must spend no less than 185 days a year in Ecuador.

## PROGRAM BENEFITS

- Minimal investment required; path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; warm climate; short processing time.

## HOW TO QUALIFY

- Investment Options:
  - Deposit at least 100 Ecuadorian monthly minimum wages (US\$46,000 in 2024) in a recognized Ecuadorian financial institution.
  - Acquire real estate in Ecuador worth at least 100 monthly minimum wages (US\$46,000).
  - Invest in shares of an Ecuador-domiciled company for at least 100 minimum wages (US\$46,000).
- Financial Support: Applicants must demonstrate means to support themselves while in Ecuador.
- Investment Maintenance: Required for duration of temporary residency; divestment allowed only after obtaining permanent status, typically in year three.

## PATH TO CITIZENSHIP

- To qualify for permanent residency or citizenship, applicant must not be absent for more than 180 days a year preceding application.
- After 2 years of continuous residency: Eligible for permanent residency.
- After four years: Eligible for naturalization and citizenship, subject to Spanish language and Ecuadorian civics mastery.

[See further details about this program and find experts who can help](#)

# France Talent Passport - Business Investor

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	EUR 300,000
<b>Physical presence requirement</b>	None at temporary stage (183 days to qualify for PR)
<b>Application processing time</b>	4 months
<b>Citizenship grants visa-free travel to</b>	187 destinations, including Schengen and the US
<b>Contribution types available</b>	Business Investment



A little-known though perfectly viable route to French – and, by extension, EU permanent residency and citizenship, the Business Investor segment of France's Passeport Talent scheme is well-suited to investors intending to settle in France. To qualify for permanent residency and subsequent citizenship, investors need to spend most of the year in France and, consequently, become tax residents as well.

## PROGRAM BENEFITS

- Increased visa-free travel; freedom of movement (but not settlement) within Schengen;
- Path to citizenship; permits dual/multiple citizenship; short processing time.
- Enhanced education opportunities; Enhanced business access to large economies.

## HOW TO QUALIFY

- Applicant must invest or commit to invest €300,000 in a business, where he holds at least 30% shareholding.
- Investment must create or protect jobs within four years and applicant must own at least 10% shares.
- Spouse and children under 18 can apply immediately for the 'Talent Passport – Family Permit'.
- Processing fees: €600, spouse permit fee: €269, dependent children fee: €99.
- Investment value does not need to increase per additional dependent.

## PATH TO CITIZENSHIP

- Start by preparing the application online, applying for a long-stay visa no earlier than 3 months before arrival in France. Long-stay visa granted at consulate, allowing initial entry.
- Once in France, present visa at local préfecture for residence permit issuance, valid for 4 years.
- Residence permit may be extended if investment is maintained.
- After 5 years, eligible for Settlement Permit (Permanent Residency) valid for 10 years.
- Citizenship application possible after 5 years of residency, with potential for reduction to 2 years.
- Integration into French society demonstrated through language skills and understanding, assessed during interview with French authorities.

[See further details about this program and find experts who can help](#)

# Georgia Investor Visas

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	10 years
<b>Time to permanent residency</b>	6 years
<b>Minimum investment</b>	US\$100,000
<b>Physical presence requirement</b>	None to maintain temporary status, 9 months a year if PR track pursued
<b>Application processing time</b>	10-30 days
<b>Citizenship grants visa-free travel to</b>	116 destinations, including Schengen
<b>Contribution types available</b>	Property Investment, Business Investment



Georgia offers both short- and long-term residence permits to investors, on the basis of investments in either real estate or local businesses, at minimum amounts ranging from US\$100,000 to US\$300,000. In all cases, investors who remain physically present in the country for three-quarters of the year are eligible for unconditional permanent residence after six years. They are also permitted to apply for citizenship following 10 years of residence.

## PROGRAM BENEFITS

- Path to citizenship; permits dual/multiple citizenship;
- Lower taxes; lower cost of living; safety and security;
- Short processing time.

## HOW TO QUALIFY

- Real estate investment: \$100,000 investment: one-year renewable permit. \$300,000 investment: one-year permit, renewable annually; may convert to "Residence Permit for Indefinite Stay" in year 5.
- "Residence Permit for Indefinite Stay" renewable every five years, contingent on investment maintenance.
- Business investment: \$300,000 investment: grants five-year "Residence Permit for Indefinite Stay." Renewal in year 5 requires proof of meeting revenue targets.
- Spouses and children under 18 eligible. Additional processing fees apply. Both options offer permanent residency after 6 years, with absence not exceeding 90 days in preceding five years.

## PATH TO CITIZENSHIP

- Permanent residency: Available after 6 years of continuous residency.
- "Continuous" defined as no more than 90 days of absence from Georgia in preceding 5 years.
- Citizenship eligibility: Available after 10 years of continuous residency.
- Interview required, assessing Georgian language proficiency and cultural knowledge.
- Georgia recognizes dual citizenship.

[See further details about this program and find experts who can help](#)

# Greece Golden Visa Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	7 years
<b>Time to permanent residency</b>	2-4 months
<b>Minimum investment</b>	EUR 250,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	2-4 months
<b>Citizenship grants visa-free travel to</b>	185 destinations, including Schengen and the US
<b>Contribution types available</b>	Property Investment, Bank Deposit, Business Investment, Bond Investment, Public Shares or Fund Investment



Europe's most popular residence-by-investment program for three of the last four years, the Greek Golden Visa offers visa-free travel throughout the Schengen area, as well as settlement rights in Greece itself. While applicants may choose from a wide array of asset classes, the great preponderance prefer to qualify by investing at least EUR 250,000 in real estate on the open Greek market.

## PROGRAM BENEFITS

- Freedom of movement (but not settlement) within Schengen; path to citizenship;
- Minimal physical presence requirements; permits dual/multiple citizenship;
- Lower cost of living; safety and security; warm climate; short processing time.

## HOW TO QUALIFY

- Investments options for the Greek Golden Visa:
  - €250,000 in real estate (€500,000 in certain municipalities).
  - Lease agreement with a hotel or tourist establishment for €250,000+ for 10 years.
  - €400,000 in an alternative investment fund.
  - €400,000 in Greek government bonds with 3-year maturity.
  - €400,000 in shares or bonds admitted for trading.
  - €400,000 in a mutual fund.
  - €800,000 in corporate or government bonds.
- Dependents included: Spouse, children under 21, and parents of the applicant and spouse.

## PATH TO CITIZENSHIP

- Applicants are eligible for Greek citizenship following seven years of de facto residence in the country – during which time the applicant must also be a tax resident – and passing a Greek language test.

[See further details about this program and find experts who can help](#)

# Guernsey Investor & Entrepreneur Residency

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	6 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	GBP 200,000 (Entrepreneur) or GBP 750,000 (Investor)
<b>Physical presence requirement</b>	183 days per year
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	187 destinations (British), including Schengen and the US
<b>Contribution types available</b>	Property Investment, Business Investment, Bank Deposit



The Bailiwick of Guernsey, the second-largest of the Channel Islands and home to some 63,000 inhabitants, offers a path to permanent residency and citizenship in the UK for both investors and entrepreneurs. Guernsey's Investor and Entrepreneur visas, respectively, have a structure similar to the UK's Investor Visa and Startup/Innovator visa, though the investment amount required in Guernsey is half that of the UK's Investor Visa.

## PROGRAM BENEFITS

- Path to citizenship; permits dual/multiple citizenship; lower taxes; lower cost of living; safety and security;
- Enhanced education opportunities; enhanced business access to large economies;
- Short processing time; English as official language.

## HOW TO QUALIFY

- Investors: Deposit of £1m in a Guernsey bank account. £750,000 investment for the benefit of the Bailiwick.
  - Investment options:
    - £750,000 deposit in a GFSC-regulated Guernsey bank.
    - Purchase of an Open Market property worth at least £750,000.
    - Investment of £750,000 in another Guernsey approved opportunity.
- Entrepreneurs: Must have at least £200,000. Required to invest in an existing Guernsey business or create a new one with a minimum £200,000 investment.

## PATH TO CITIZENSHIP

- The initial residency is a two-year permit that can be extended by another three years if the investment is held or the entrepreneurial business is still operational and the financial investment is maintained.
- After five years, the participant may apply for Indefinite Leave to Remain (ILR), which is a permanent residency for Guernsey. Following one year as a holder of ILR in Guernsey, the investor/entrepreneur is eligible to apply for British citizenship.
- Applicants aged 18 to 65 must pass a citizenship test to demonstrate they have sufficient knowledge of English and life in the UK and Guernsey. Dual citizenship is allowed.

[See further details about this program and find experts who can help](#)

# Hungary Guest Investor Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	8 years
<b>Time to permanent residency</b>	3 years
<b>Minimum investment</b>	EUR 250,000
<b>Physical presence requirement</b>	180 days per year (to qualify for PR)
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	185 destinations, including Schengen and the US
<b>Contribution types available</b>	Real Estate, Fund Investment, Donation



Hungary offers those who invest at least EUR 250,000 in registered real estate funds or EUR 500,000 directly in Hungarian real estate, or those who donate EUR 1 million to the public interest to obtain a renewable ten-year residence permit in the country. Those who have resided (de facto residence) in the country for three consecutive years are eligible for permanent residency, while those aiming to qualify for Hungarian (EU) citizenship will need to spend the majority of their time in the country over an 8-year period.

## PROGRAM BENEFITS

- Increased visa-free travel; freedom of movement (but not settlement) within Schengen; path to EU citizenship; permits dual/multiple citizenship;
- Enhanced education opportunities; Enhanced business access to large economies;
- Short processing time; low investment requirement.

## HOW TO QUALIFY

- To qualify under the program, an applicant must:
  - Invest EUR 250,000 in certificates issued by a real estate fund registered with the National Bank;
  - Invest EUR 500,000 directly in Hungarian residential real estate (free of encumbrances or claims);
  - Donate EUR 1 million to an institution of higher learning to support educational, scientific, artistic, or creative activities "maintained by a public interest trust foundation performing a public task."

## PATH TO CITIZENSHIP

- Eligibility for Hungarian citizenship: Residency of at least 8 years in Hungary, with more than half of the time spent in the country.
- Citizenship application includes passing an exam in Hungarian to show understanding of Hungarian history and culture.
- Waiting time may be shortened in specific situations, such as marriage to a Hungarian citizen or having children with a Hungarian spouse, exempting the applicant from the exam requirement.
- Hungarian citizenship is open to all nationalities without limitations, and holding dual or multiple citizenships is permitted.

[See further details about this program and find experts who can help](#)

# Italy Residency by Investment Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	10 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	EUR 250,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	189 destinations, including Schengen and the US
<b>Contribution types available</b>	Donation, Business Investment, Bond Investment



Affectionately termed the “La Dolce Visa” by IMI, Italy’s residency by investment program gives applicants the choice of investing a larger amount in low-risk assets or a smaller amount in high-risk assets. Philanthropic contributions are also an option. Though less expensive alternatives exist for those who merely want a residence permit in an EU country by way of passive investment (Portugal’s, Latvia’s, and Greece’s golden visas, for example), to those with a particular affinity for Italy, the residence by investment program is a reasonable option.

## PROGRAM BENEFITS

- Increased visa-free travel; freedom of movement (but not settlement) within Schengen; minimal physical presence requirements; permits dual/multiple citizenship; short processing time.
- Safety and security; warm climate;
- Enhanced education opportunities; enhanced business access to large economies;

## HOW TO QUALIFY

- An applicant must satisfy at least one of the criteria to obtain the initial two-year visa:
  - €2 million in Italian government bonds,
  - €500,000 in Italian shares,
  - €250,000 if investing in innovative start-ups, or
  - €1 million donation to projects of public interest in Italy.

## PATH TO CITIZENSHIP

- After approval, 6 months to request investor visa at nearest Italian representation, valid for 2 years.
- Investment must be maintained throughout the visa validity.
- Renewal possible for 3 more years if investment is maintained, application required 60 days before expiry.
- After 5 years of physical residence (270 days annually in Italy), eligible for permanent residency.
- Naturalization as Italian citizen requires 10 years of physical presence in Italy.

[See further details about this program and find experts who can help](#)

# Latvia Residency by Investment Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	10 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	EUR 50,000
<b>Physical presence requirement</b>	None at temporary residency stage
<b>Application processing time</b>	1-3 months
<b>Citizenship grants visa-free travel to</b>	181 destinations, including Schengen and the US
<b>Contribution types available</b>	Property Investment, Business Investment, Bank Deposit, Bond Investment



One of Europe's earliest such programs, Latvia's Golden Visa has been operational since 2010 and saw its investor migrant application volume peak in 2014, a year during which Latvia approved some 2,500 applicants. Application volume has grown considerably more modest since then. With a minimum investment threshold of just EUR 50,000, it also offers one of the continent's most affordable routes to permanent EU residency. Latvian residency also offers a path to eventual EU citizenship, but only following at least ten years of physical residency and subject to knowledge of Latvian history and language.

## PROGRAM BENEFITS

- Increased visa-free travel; freedom of movement (but not settlement) within Schengen; path to citizenship; minimal physical presence requirements; permits dual/multiple citizenship (exceptions apply);
- Lower taxes; safety and security; enhanced education opportunities; short processing time.

## HOW TO QUALIFY

- Applicants may choose from the following investment options:
  - €250,000 investment in real estate, along with a government fee of 5% of the purchase price, or
  - €280,000 capital deposit in a Latvian bank for five years, with a government fee of €25,000, or
  - €250,000 investment in special-purpose, interest-free bonds, with a government fee of €38,000, or
  - €50,000 equity investment in a Latvian company that annually pays at least €40,000 in taxes, along with a one-time government fee of €10,000.

## PATH TO CITIZENSHIP

- After selecting the investment option, the applicant submits the application with required documents and fees, committing to the investment. Upon approval, the applicant must travel to Latvia within 3 months to provide biometrics, obtain ID and residence permit, and finalize investment. Permit is valid for five years.
- Permanent residency in Latvia is attainable after residing in the country for a minimum of five years, with at least four years of physical presence. Language, history, and national anthem knowledge required.
- After an additional five years of residency, investor may apply for citizenship. Dual citizenship recognized for many countries, but not all.

[See further details about this program and find experts who can help](#)



# Luxembourg Residence for Investors from Third-Countries

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	6 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	EUR 500,000
<b>Physical presence requirement</b>	183 days per year
<b>Application processing time</b>	4-6 months
<b>Citizenship grants visa-free travel to</b>	189 destinations, including Schengen and the US
<b>Contribution types available</b>	Property Investment, Business Investment, Securities Investment, Fund Investment



Opened only in 2017, Luxembourg's Residence for Investors from Third-Countries is one of Europe's youngest golden visa programs. One of the world's wealthiest countries on a per-capita basis, the Grand Duchy is a safe, stable, and centrally located European jurisdiction. The scheme gives investors a great deal of choice in how to invest but also mandates physical presence substantial enough to make the investor a tax resident in Luxembourg.

## PROGRAM BENEFITS

- Freedom of movement (but not settlement) within Schengen; path to citizenship;
- Permits dual/multiple citizenship; lower taxes; safety and security;
- Enhanced education opportunities; enhanced business access to large economies.

## HOW TO QUALIFY

- Investor Program for Third Country Nationals offers investment options:
  - €500,000 in an existing Luxembourg-based company, held for 5 years, or
  - €500,000 in a new business, hiring 5 full-time employees within 3 years, or
  - €3 million capital contribution in management and investment structures like family wealth management funds, private equity, or venture capital funds.
  - €20 million deposit with a Luxembourg financial institution, held for 5 years.
- Main applicant can include spouse and dependent children under 21 in residency application.

## PATH TO CITIZENSHIP

- Applicant submits application to Immigration Directorate, approved by Minister of Economy or Finance based on investment. Upon arrival in Luxembourg, medical exam required within three days, leading to a 5-year residency permit. Long-term resident status (permanent residency) achievable after uninterrupted residence of 5 years, with absence not exceeding 6 consecutive months or 10 months cumulatively.
- Integration into Luxembourg society required, demonstrated through club memberships, language proficiency, or testimonials. Citizenship application possible after one year of uninterrupted residency post obtaining permanent residency. Naturalization typically feasible in the sixth year, contingent on maintaining good repute and passing civics and language tests. Luxembourg allows dual citizenship.

[See further details about this program and find experts who can help](#)

# Malaysia My Second Home Program (MM2H)

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	At least 12 years
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	MYR 500,000
<b>Physical presence requirement</b>	60 days per year (for main applicant OR spouse)
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	179 destinations, including Schengen countries
<b>Contribution types available</b>	Bank Deposit



Applicants may qualify for residence permits with durations from 5 years to permanent by depositing amounts ranging from MYR 500,000 to MYR 5 million in Malaysian banks. Up to half of this deposit may be withdrawn by the applicant specifically for purposes of buying a home in Malaysia or to pay for healthcare or education.

## PROGRAM BENEFITS

- No investment or donation requirement; short processing time
- Lower taxes; lower cost of living;
- Safety and security; warm climate.

## HOW TO QUALIFY

- MM2H applicants can choose from three tiers with varying deposit requirements:
  - Silver Tier: MYR 500,000 deposit, 5-year duration (renewable).
  - Gold Tier: MYR 2 million deposit, 15-year duration (renewable).
  - Platinum Tier: MYR 5 million deposit, offering permanent residency.
- Up to half of the deposit can be withdrawn for education, healthcare, or house purchase, with a minimum home price requirement.
- Additional terms for all tiers: Minimum age: 30 years old. Parents and in-laws over 60 can be included as dependents. Children of the main applicant up to 34 years old if unmarried and not employed in Malaysia.
- Annual physical presence: 60 days a year for main applicant or spouse/dependents (if main applicant aged 30-49), or 60 days a year for main applicant and spouse (if main applicant aged 50+).

## PATH TO CITIZENSHIP

- The MM2H program generally does not offer a path to citizenship. In some circumstances, Malaysia may accept requests for naturalization from individuals who have physically resided in the country for 10 of the preceding 12 years and who have “an adequate knowledge of the Malay language”.
- Note that Malaysia does not permit dual citizenship.

[See further details about this program and find experts who can help](#)

# Malta Permanent Residence Program (MPRP)

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	6-8 months
<b>Minimum investment</b>	EUR 150,000 (minimum outlay, including lease)
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	6-8 months
<b>Citizenship grants visa-free travel to</b>	179 destinations, including Schengen and the United States
<b>Contribution types available</b>	Donation, Property Investment



The successor scheme to Malta's erstwhile MRVP, the MPRP gives investors permanent residency in an EU country immediately upon approval, as well as a clear path to EU citizenship in five years provided the applicant physically resides in Malta. The program prescribes a number of different contribution types, all of which are mandatory.

## PROGRAM BENEFITS

- Increased visa-free travel; freedom of movement within Schengen; path to citizenship.
- Minimal physical presence requirements; permits dual/multiple citizenship; ability to include three or more generations of family members.
- Lower taxes; lower cost of living; safety and security; warm climate; enhanced education opportunities; enhanced business access to large economies; English as official language.

## HOW TO QUALIFY

- Investor requirements: €150,000 in liquid financial assets and total assets of at least €500,000.
- Home requirement: Purchase (min. €350,000, or €300,000 in South Malta or Gozo) or lease (min. €12,000 per annum, or €10,000 in South Malta or Gozo).
- Contribution to Maltese economy: €28,000 for property purchase, or €58,000 for leasing.
- Donation to NGO: €2,000.
- Non-refundable administration fee: €40,000.
- Due diligence fees: €7,500 for each dependent over 18 (excluding spouse).

## PATH TO CITIZENSHIP

- Physical residence in Malta for at least 4 years out of the previous 6, with no more than 6 consecutive months or 10 months total spent outside the country.
- 12 uninterrupted months in Malta directly before applying for citizenship.
- Written vouching by Maltese nationals.
- Language test (English or Maltese) completion.
- Oath of allegiance taken in Malta, receiving Maltese certificate of naturalization.

[See further details about this program and find experts who can help](#)

# Mauritius Permanent Residency for Investors

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	2, 5, or 7 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	US\$375,000
<b>Physical presence requirement</b>	1 day per year
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	146 destinations, including Schengen
<b>Contribution types available</b>	Real Estate



The Mauritius Permanent Residency Program for Investors provides immediate permanent residency status for approved applicants who invest a minimum of US\$375,000 in a designated real estate project. After seven years of continuous residency (five years for nationals of Commonwealth countries), applicants are eligible for citizenship in Mauritius. Applicants who invest at least US\$500,000 are eligible for fast-track naturalization in two years, though stricter physical residence requirements apply in this case.

## PROGRAM BENEFITS

- Path to citizenship; minimal physical presence requirements; permits dual/multiple citizenship.
- Safety and security; lower taxes; lower cost of living; warm climate.
- Short processing time; English as official language.

## HOW TO QUALIFY

- Applicants must invest at least US\$375,000 in one of the following real estate investment categories:
  - Integrated Resort Scheme (IRS): Projects with area bigger than 10 hectares; Real Estate Scheme (RES): Projects smaller than 10 hectares on freehold land; Property Development Scheme (PDS): Social and ecological impact-focused projects;
  - Smart City Scheme (SCS): Multipurpose eco-communities; Invest Hotel Scheme (IHS): New or existing hotel units. Ground + 2 Apartment Scheme (G+2): Condominium developments with at least two floors.
- Applicable fees: \$1,735 for the main applicant, and \$1,160 for each dependent.

## PATH TO CITIZENSHIP

- Upon approval, applicants receive immediate permanent residence permits in Mauritius, valid for 20 years and renewable with upheld investment.
- Citizenship is possible for existing Commonwealth citizens after 5 years of uninterrupted residence, while for non-commonwealth citizens, after 7 years of uninterrupted residence.
- Fast-track naturalization: Investors increasing investment to US\$500,000 and physically present for two consecutive years. Citizenship processing takes up to 12 months, requiring good knowledge of English, French, or a local language. Dual citizenship permitted.

[See further details about this program and find experts who can help](#)

# Monaco Carte de Séjour

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	At least 10 years
<b>Time to permanent residency</b>	10 years
<b>Minimum investment</b>	EUR 500,000
<b>Physical presence requirement</b>	None at temporary residency stage
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	174 destinations, including Schengen and the US
<b>Contribution types available</b>	Property Investment, Bank Deposit



An Independent Means/Golden Visa hybrid “program”, Monaco’s Carte de Séjour is essentially available to anyone the local government deems a “good fit” for the Principality. Beyond being of demonstrably good character, having an education, and generally having good intentions in Monaco, being a good fit means being able to afford life in the exclusive city-state. Monegasque authorities ask that applicants deposit half a million euros in a local financial institution to demonstrate sufficient means to reside in Monte Carlo. Though Monaco does offer a path to citizenship, dual citizenship is not permitted.

## PROGRAM BENEFITS

- Freedom of movement within Schengen; path to citizenship; minimal physical presence requirements.
- Lower taxes; safety and security; warm climate; enhanced education opportunities;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- To obtain a Monégasque Carte de Séjour, applicants must:
  - Lease or purchase a property sufficient to accommodate the family or individual.
  - Demonstrate financial sufficiency by depositing EUR 500,000 in a local financial institution.

## PATH TO CITIZENSHIP

- After completing the Carte de Séjour application, the applicant must: Deposit funds in a local bank, obtain a lease or property title deed, and provide a clean criminal clearance certificate. Attend an interview with a public official to assess suitability based on education, business experience, and residency plans.
- The initial residency card, Carte de Séjour, is valid for 1 year and requires renewal three times before applying for Carte de Résident Ordinaire, valid for three years.
- After 10 years of residency, the applicant may apply for permanent residency, Carte de Privilege, subject to Monaco authorities' discretion, requiring proficiency in at least two languages and six months' presence in Monaco annually. Naturalization eligibility after 10 years, with the request sent to the Prince for approval. Monaco does not allow dual citizenship.

[See further details about this program and find experts who can help](#)

# Netherlands Investor Visa Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 to 6 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	EUR 1.25 million
<b>Physical presence requirement</b>	8 months per year
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	187 destinations, including Schengen and the US
<b>Contribution types available</b>	Property Investment, Business Investment, Fund Investment, Securities Investment



The Dutch investor visa grants residency to those who invest at least EUR 1.25 million in the Netherlands. Contribution options include the acquisition of equity in Dutch companies and certain classes of investment funds. The program provides a path to citizenship after five years of uninterrupted residence in the Netherlands but only to those who spend at least two-thirds of the year in the country and learn Dutch. Note also that the Netherlands does not permit dual citizenship in most cases. Those with a particular interest in becoming Dutch will find a less capital-intensive route to the same via the Curaçao Investor Permit Program.

## PROGRAM BENEFITS

- Freedom of movement (but not settlement) within Schengen; path to citizenship;
- Safety and security; enhanced education opportunities;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Investment Options: Applicants must invest €1,250,000 in a Dutch company, a SEED-regulated fund, or a participation fund. Exclusions: Investments in real estate for private use are not eligible.
- Additional Criteria: The investment must meet at least two of the following criteria:
  - Promote innovation for improved products and services.
  - Create at least 10 jobs within five years.
  - Bring high-value personal networks or specific knowledge.
- Application Fee: An application fee of EUR 2,300 per applicant is required.
- Dependents: Spouses and children under 18 can be included in the application.

## PATH TO CITIZENSHIP

- Initial Process: Obtain a provisional residence permit (mvv) if staying over 90 days. Application: Submit to the IND upon arrival, pay fees. Residence Permit: Initial permit valid 3 years, renewable for 3 more.
- Naturalization: Require 5 years of uninterrupted legal stay and registration in BRP. Requirements: Pass Dutch language test and integration exam.
- Dual Citizenship: Generally not permitted in the Netherlands.

[See further details about this program and find experts who can help](#)

# New Zealand Active Investor Plus Visa

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	4 years
<b>Minimum investment</b>	NZ\$5 million
<b>Physical presence requirement</b>	117 days in NZ over 4 years
<b>Application processing time</b>	5-6 months
<b>Citizenship grants visa-free travel to</b>	186 destinations, including Schengen and the US
<b>Contribution types available</b>	Business Investment, Securities Investment, Bond Investment, Property Development



New Zealand is a rich, safe, politically stable jurisdiction in a temperate climate, and is possessed of more than its fair share of natural splendor. Remote and not dependent on foreign trade to feed, fuel, or fund itself, New Zealand is often viewed as a refuge from the vicissitudes of the wider world. The country's Active Investor Plus Visa offers a 4-year path to permanent residency and a 5-year path to citizenship in New Zealand to those who make investments in the country of NZ\$5-15 million.

## PROGRAM BENEFITS

- Path to citizenship; permits dual/multiple citizenship; safety and security.
- Enhanced education opportunities; enhanced business access to large economies;
- Short processing time; English as official language.

## HOW TO QUALIFY

- Minimum Investment: NZ\$15 million, but some assets carry higher weightings.
- Allocation Limits: Maximum 50% in shares or philanthropy, no limit on managed funds or direct stakes.
- Reduced Investment: NZ\$5 million in direct investments or NZ\$7.5 million in managed funds.
- Asset Classes:
  - Listed Equities: Maximum NZ\$7.5m, \$1 invested counts as \$1 towards requirement.
  - Philanthropy: Maximum NZ\$7.5m, \$1 donated counts as \$1 towards requirement.
  - Managed Funds: No maximum, \$1 invested counts as \$2 towards requirement.
  - Direct Investment: No maximum, \$1 invested counts as \$3 towards requirement.
- Additional Requirements: Points-based application test, IELTS Level 5 English proficiency, 117 days spent in New Zealand over four years.

## PATH TO CITIZENSHIP

- Active Investor Plus Visa: Valid for 4 years. Requirement: Spend 117 cumulative days in NZ.
- Permanent Residency: Can apply before visa expiry. Citizenship Eligibility: After 5 years of continuous residency. Criteria: Spend 1,350 days in NZ over 5 years, max 125 days absent annually.

[See further details about this program and find experts who can help](#)

# Nicaragua Investor Permanent Residency Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	2 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	US\$30,000
<b>Physical presence requirement</b>	Not specified but 30 days a year is recommended
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	126 destinations, including Schengen countries
<b>Contribution types available</b>	Property Investment, Business Investment, Special Projects



Those who invest US\$30,000 in real estate, a new local business, or in government-designated forestry or agricultural projects are eligible for immediate permanent residency in Nicaragua. Participants in the program are also eligible for a two-year expedited path to citizenship, provided they can speak and write Spanish, have maintained their investment, and can pass an integration test. Though no specific physical presence requirement is formally mandated, those aiming for eventual naturalization are advised to spend at least a month in Nicaragua each year to demonstrate ties to the country.

## PROGRAM BENEFITS

- Low minimum investment amount required; path to citizenship; minimum physical presence requirement.
- Lower taxes; lower cost of living; warm climate; short processing time.

## HOW TO QUALIFY

- Investors can obtain permanent residency through:
  - \$30,000 real estate investment, or
  - \$30,000 investment in a new business, or
  - \$30,000 investment in approved agricultural/forestry projects.
- Additional fees include: \$500 government fees per applicant, \$215 processing fee for the main applicant, \$200 processing fee for each dependent.

## PATH TO CITIZENSHIP

- The investor visa grants permanent residency valid for 5 years with no physical presence requirement for renewal, though some time in Nicaragua is advised.
- After spending at least 180 days a year in Nicaragua for two consecutive years, applicants can apply for citizenship while maintaining their investment.
- Applicants must pass a test on Nicaraguan culture and history, conducted in Spanish.
- Nicaragua permits dual citizenship.

[See further details about this program and find experts who can help](#)



# Panama Qualified Investor Permanent Residency



<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	US\$300,000
<b>Physical presence requirement</b>	At least one visit every two years to maintain status
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	141 destinations, including Schengen countries
<b>Contribution types available</b>	Property Investment, Bank Deposit, Fund Investment

Panama's golden visa gives investors permanent residency immediately upon approval, without the need for physical presence. Note, however, that keeping the permanent resident status is contingent on visiting Panama at least every two years. Investors may choose to qualify through real estate acquisitions, bank deposits, or fund investments. A path to citizenship is available to those who can demonstrate fluency in Spanish. Timelines for naturalization range from one to five years, depending on the original nationality.

## PROGRAM BENEFITS

- Path to citizenship; minimal physical presence requirements;
- Lower taxes; lower cost of living; safety and security; warm climate;
- Short processing time.

## HOW TO QUALIFY

- Investment options for the Qualified Investor Residency Visa:
  - \$300,000 investment in real estate in Panama, or
  - \$500,000 investment in securities on the Panama Stock Market, or
  - \$750,000 deposit with a licensed bank in Panama.
- All investments require a mandatory holding period of five years. Additional fees: \$2,000 additional investment for each dependent; \$5,000 National Migration Service fee for the main applicant and \$1,000 per dependent; \$5,000 National Treasury deposit for the main applicant and \$1,000 per dependent.

## PATH TO CITIZENSHIP

- Permanent residency permit issued for 5 years. Applicants must visit Panama once every two years to maintain connection. After 5 years, investors can sell investments.
- Eligible for citizenship after 5 years of continuous residence. Naturalization process involves various government bodies, final approval by President.
- Citizenship applicants undergo interview testing Spanish proficiency and Panama knowledge.
- Panama doesn't officially recognize dual citizenship. Accelerated citizenship options for citizens of certain Latin American countries.

[See further details about this program and find experts who can help](#)

# Paraguay SUACE Permanent Residency Program



<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	3 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	US\$70,000 over ten years
<b>Physical presence requirement</b>	None for permanent residency
<b>Application processing time</b>	1-6 months
<b>Citizenship grants visa-free travel to</b>	141 destinations, including Schengen countries
<b>Contribution types available</b>	Business Investment

Paraguay offers one of the world's cheapest and easiest paths to permanent residency. To qualify, an individual must establish a company in Paraguay with a nominal minimum capital of US\$70,000. This amount, however, may be invested over a ten-year period. Upon initial approval, the applicant travels to Paraguay to establish the company and apply for permanent residency, which is typically approved within 45 days. Following three years of permanent residency in Paraguay, applicants can qualify for naturalization as long as they speak one of the country's two official languages and have memorized the national anthem.

## PROGRAM BENEFITS

- Visa-free travel within MERCOSUR; minimal physical presence requirements; path to citizenship.
- Permits dual/multiple citizenship; lower cost of living; lower taxes; warm climate.
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Submit required documentation, travel to Paraguay, and establish a company through SUACE office.
- Ten years to invest US\$70,000, but full investment may not be necessary.
- Required documents: Passport, Clean Police Record, Birth certificate, Certificate of marriage or divorce, Medical certificate (issued in Paraguay), Document issued by the National Police, Identifications Department of Paraguay.
- Additional fees totaling around US\$14,000 apply.

## PATH TO CITIZENSHIP

- After three years of being a permanent resident of Paraguay, individuals may apply for citizenship.
- To be approved for naturalization, the applicant must have spent at least six months each year in Paraguay during the preceding three years and speak Spanish or the Guaraní language.

[See further details about this program and find experts who can help](#)

# Philippines Special Investor Residence Visa (SIRV)

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	At least 10 years
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	US\$75,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	65 destinations
<b>Contribution types available</b>	Business Investment, Fund Investment, Securities Investment, Bond Investment



The Philippines SIRV initially provides a temporary residence permit valid for six months, during which time the applicant must make a US\$75,000 investment in an approved sector (a wide range of sectors are approved). Upon completing the investment, the applicant can convert the SIRV permit from temporary to indefinite. The permit will remain valid for as long as the investment is maintained. After ten years of continuous residency, the applicant is eligible to apply for citizenship.

## PROGRAM BENEFITS

- Low investment requirement; path to citizenship; safety and security.
- Short processing time; warm climate; low taxes; low cost of living.
- English as official language.

## HOW TO QUALIFY

- Qualification requires a \$75,000 investment in a pre-approved industry.
- Approved sectors include Business and financial, Communication, Construction and engineering, Distribution, Education, Environmental, Health and social, Tourism and travel, Recreational, cultural, and sports, Transport.
- Spouse and unmarried children under 21 can be included.
- A \$300 processing fee applies for each applicant.

## PATH TO CITIZENSHIP

- Citizenship eligibility requires continuous residency in the Philippines for at least 10 years.
- The applicant must demonstrate integration into Philippine society and knowledge of the country's history and official language.
- Submission of a Notice of Intent to naturalize is required one year prior to filing the petition.
- Investors may qualify in 5 years if they establish a new industry or introduce a useful invention.
- Owning physical property valued at least 5,000 Philippine Pesos is an additional requirement.

[See further details about this program and find experts who can help](#)

# Portugal Golden Visa Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 to 6 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	EUR 200,000
<b>Physical presence requirement</b>	35 days over five years
<b>Application processing time</b>	4-15 months
<b>Citizenship grants visa-free travel to</b>	187 destinations, including Schengen and the US
<b>Contribution types available</b>	Bank Deposit, Business Investment, Public Shares Investment, Fund Investment, Job Creation



The combination of limited physical presence requirements and a path to EU citizenship after five years of residency, as well as the wide selection of investment types, make Portugal Golden Visa one of Europe's most popular residence by investment policies. Since the start in late 2012, more than 12,000 applicants have successfully invested more than EUR 7 billion through the program, mostly in real estate but now increasingly in investment funds focusing on a variety of sectors.

## PROGRAM BENEFITS

- Freedom of movement within Schengen; path to citizenship; minimal physical presence requirements.
- Permits dual/multiple citizenship; ability to include three or more generations of family members.
- Lower cost of living; safety and security; warm climate; enhanced business access to large economies.

## HOW TO QUALIFY

- Capital Transfer Options:
  - €500,000 for acquiring units of investment funds or venture capital funds under Portuguese law.
  - €500,000 (or €400,000) for research activities of public or private entities within Portugal's scientific and technological system.
  - €250,000 (or €200,000\*) to support artistic production or preserve national cultural heritage.
- Business Investment Option: Creation of at least 10 (or 8\*) new jobs. €500,000 for incorporating or increasing share capital of a registered Portuguese company, creating or maintaining at least five permanent jobs for three years.
- \*The threshold is reduced by 20% should the funds be committed to a low population density area, defined as less than 100 inhabitants per km<sup>2</sup> or with a GDP per capita below 75% of the national average.

## PATH TO CITIZENSHIP

- After five years of residency, investors may apply for permanent residency. Once permanent residency is granted, investors can immediately apply for citizenship.
- Citizenship applicants must pass a language test.
- All investments must be maintained until receiving permanent residency.

[See further details about this program and find experts who can help](#)

# Russia Investor Visa Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 to 6 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	RUB 15m (US\$205,000)
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	3 months
<b>Citizenship grants visa-free travel to</b>	118 destinations
<b>Contribution types available</b>	Property Investment, Business Investment



The Russian Investor Visa (AKA the Russian Golden Visa) gives investors – and up to five generations of their family members – permanent residency in Russia immediately upon approval. Following five years of legal residency, applicants are eligible for citizenship, subject to their mastery of Russian language. Applicants may qualify through both passive or active types of investment, in businesses or property. Minimum investment amount range from RUB 15m (US\$205,000). For active business investments, qualification is subject to a minimum tax-payment threshold.

## PROGRAM BENEFITS

- Path to citizenship; minimal physical presence requirements; permits dual/multiple citizenship;
- Ability to include three or more generations of family members;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Invest in Socially Significant Projects: RUB 15 million (\$205,000), or
- Invest in a Russian legal entity engaged in entrepreneurial activities: RUB 30 million (\$410,000), or
- Invest in real estate in the Far Eastern Federal District: RUB 20 million (\$272,500), or
- Invest in real estate elsewhere in Russia: RUB 25 million (\$340,000), or
- Invest in real estate in Moscow: RUB 50 million (\$680,000), or
- OR Establish a business as a sole founder with annual tax contributions of at least RUB 4 million, or
- Invest in an existing company with annual tax contributions of at least RUB 6 million.

## PATH TO CITIZENSHIP

- The program offers immediate permanent residency in Russia for applicants and their family members.
- After five years of residency, investors can apply for citizenship.
- Citizenship applicants must demonstrate proficiency in Russian through a language test.
- While renouncing previous citizenship is usually required, exceptions may apply.

[See further details about this program and find experts who can help](#)

# Saudi Arabia Premium Residency Investor Visa

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	N/A
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	SAR 4 million (US\$1.1 million)
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	1 month
<b>Citizenship grants visa-free travel to</b>	89 destinations
<b>Contribution types available</b>	Property Investment, Business Investment



This page covers the investment-based subcategory of Saudi Arabia's broader Premium Residency Program, which also has qualifying routes for Entrepreneurs and people of Independent Means. The Saudi Premium Residency program stands out in its region for offering permanent residency under certain circumstances. Individuals who invest in Saudi real estate or businesses qualify for residency in the Kingdom, with no expiry date.

## PROGRAM BENEFITS

- Safety and security; enhanced access to major business market.
- Short processing time; minimal physical presence requirements;
- Lower taxes; warm climate.

## HOW TO QUALIFY

- Real Estate Investment:
  - Purchase residential real estate valued at least SAR 4 million (US\$1.1 million).
  - Property must be free from mortgage or financing and assessed by accredited appraisers.
  - Only existing properties are eligible, not those under development.
- Business Investment:
  - Obtain an investment license.
  - Invest a minimum of SAR 7 million (US\$1.9 million) in Saudi Arabia's economy within two years.
  - Employ at least ten workers in Saudi Arabia.

## PATH TO CITIZENSHIP

- This program offers no path to citizenship. However, business investors are eligible for immediate permanent residency, while property investors can remain residents for as long as they maintain their investment.

[See further details about this program and find experts who can help](#)

# South Korea Immigrant Investor Schemes

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 to 6 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	KRW 300m (about \$250,000)
<b>Physical presence requirement</b>	Visit South Korea at least once a year
<b>Application processing time</b>	20 days
<b>Citizenship grants visa-free travel to</b>	190 destinations, including Schengen and the US
<b>Contribution types available</b>	Fund investment, Real Estate Investment, Designated Development Projects



South Korea is a peaceful, safe, advanced, and high-income jurisdiction. The country is atypical among Asian peers for its willingness to grant citizenship to foreigners. The South Korean Investor Visa allows foreigners to obtain permanent residency in the country either immediately (if the higher minimum investment option is chosen) or within five years. Permanent residents of South Korea are eligible to apply for citizenship, for which they qualify if they speak Korean.

## PROGRAM BENEFITS

- Path to citizenship;
- Safety and security;
- Short processing time; Minimal physical presence requirement;

## HOW TO QUALIFY

- Principal Guaranteed and Interest-Free Investment: Invest in a public fund managed by the Korea Development Bank. Principal returned after five years with no interest paid during the term.
- Risk-based Investment: Invest in designated development projects in less-developed regions. Projects include infrastructure, hospitality ventures, and others for economic development.
- Real Estate Investment: Invest in hospitality real estate in designated investment areas.
- Minimum Investment Amounts:
  - Investors aged 55 and over: KRW 300 million (US\$236,000) for temporary residency (F-2).
  - Investors under 55: KRW 500 million (US\$390,000) for temporary residency (F-2).
  - Immediate permanent residency (F-5) requires KRW 1.5 billion (US\$1.2 million).
  - Real estate investment for temporary residency (F-2): KRW 1 billion (US\$788,000).

## PATH TO CITIZENSHIP

- Permit renewable with maintained investment. Eligible for permanent residency after five years of continued residency. Immediate permanent residency for KRW 1.5 billion investment.
- Permanent residents can apply for citizenship. Naturalization requires mastery of Korean language.

[See further details about this program and find experts who can help](#)

# Spain Golden Visa Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	10 years (in some cases 2 years)
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	EUR 500,000
<b>Physical presence requirement</b>	None at temporary residency stage
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	189 destinations, including Schengen and the US
<b>Contribution types available</b>	Property Investment, Bank Deposit, Business Investment, Bond Investment



One of the world's most visited countries, Spain sports a first-rate standard of living, a Mediterranean climate, and a wide array of cultural attractions. Through the country's golden visa, applicants are eligible for permanent residency after five years and citizenship after ten years. Some nationalities and ethnic groups, however, are eligible for citizenship after only two years. Investors can qualify by purchasing real estate, capitalizing or creating a business, making a bank deposit, or purchasing government bonds.

## PROGRAM BENEFITS

- Increased visa-free travel; freedom of movement within Schengen.
- Ability to include three or more generations of family members in the application; safety and security.
- Warm climate; enhanced education opportunities; enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Applicants must make one of the below investment types to qualify:
  - €500,000 in real estate (on the open market)
  - €1 million investment in company shares
  - €1 million deposited with a Spanish bank or other financial institution
  - €2 million in government bonds

## PATH TO CITIZENSHIP

- Following ten years of de facto residency, and also being a tax-payer in Spain, applicants are eligible for citizenship.
- This timeframe may be reduced to just two years for citizens of Spain's former colonies.

[See further details about this program and find experts who can help](#)



# Sri Lanka Investor Visas

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	US\$75,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	40 destinations
<b>Contribution types available</b>	Bank Deposit, Real Estate, Business Investment



Sri Lanka offers residence permits with validities of 2-10 years to foreigners who invest between US\$75,000 and US\$500,000 in a wide array of asset classes including (interest-bearing) bank deposits, condominiums, local businesses, public equities, or government bonds. While there is no path to permanent residency, the second qualifying route – “Resident Guest Scheme – Investor” – offers a five-year path to citizenship.

## PROGRAM BENEFITS

- Short processing time; minimal physical presence requirements;
- Low taxes; low cost of living; warm climate.

## HOW TO QUALIFY

- Sri Lanka offers six investment-based residency categories:
  - Bank Deposit: US\$200,000 for a 10-year visa.
  - Bank Deposit-to-Investment: US\$250,000 deposit, invest within 2 years, renewable.
  - Direct Investment: US\$300,000 for 5 years; US\$500,000 for 10 years.
  - Condominium Investment: US\$75,000 to US\$200,000 for 5 or 10 years.
  - Government Bond Investment: US\$250,000 for 5 years; US\$400,000 for 10 years.
  - Public Equity Investment: US\$100,000 for 5 years; US\$200,000 for 10 years.

## PATH TO CITIZENSHIP

- Generally, Sri Lanka issues only temporary residency visas; no permanent residency is available.
- Citizenship by registration, moreover, is only available to investors in the Resident Guest Scheme category. Applicants in this category are eligible for citizenship after five years.

[See further details about this program and find experts who can help](#)

# Taiwan Golden Visa (APRC Plum Blossom Card)

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	\$NT 15 million (approx. US\$480,000)
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	143 destinations, including Schengen and the US
<b>Contribution types available</b>	Business Investment, Bond Investment



Taiwan offers immediate permanent residence to foreign nationals who invest in either local businesses or government bonds for a period of no fewer than three years. Minimum investment amounts start at \$NT 15 million (about US\$480,000) for the business investment option (which also requires the creation of five local jobs), and NT\$ 30 million for government bonds. Taiwan also offers a five-year path to citizenship, though prospective citizens must master Mandarin Chinese and must give up other their nationalities.

## PROGRAM BENEFITS

- Path to citizenship; no/minimal physical presence requirement;
- Lower cost of living; safety and security; warm climate;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY


- Taiwan offers immediate permanent residence to applicants who invest:
  - NT\$15 million (US\$480,000) in a for-profit business that creates at least 5 full-time jobs for Taiwanese nationals over a period of three years; or
  - NT\$30m (US\$960,000) in government bonds for a period of three years.
- Application fees of NT\$10,000 apply. Dependents of the main applicant may be included.

## PATH TO CITIZENSHIP

- Applicants obtaining Permanent Residence permit and Plum Blossom Card in Taiwan are not required to be physically present to maintain their status but must be physically present for at least 183 days per year to qualify for citizenship eventually.
- Residents present in Taiwan continuously for five years can apply for citizenship. Requirements include integration into Taiwanese society, financial independence, proficiency in Taiwanese or Mandarin, passing a civics and history exam, and demonstrating income equivalent to double the national minimum wage and net assets of at least \$NT 5 million, which may include property.
- Taiwan does not allow dual citizenship.

[See further details about this program and find experts who can help](#)

# Thailand Elite Residence Program

<b>Program Type</b>	Residency by Investment Program	
<b>Time to citizenship</b>	N/A	
<b>Time to permanent residency</b>	N/A	
<b>Minimum investment</b>	THB 900,000 (about US\$26,000)	
<b>Physical presence requirement</b>	None	
<b>Application processing time</b>	1-2 months	
<b>Citizenship grants visa-free travel to</b>	N/A	
<b>Contribution types available</b>	Property Investment, Donation	

Thailand's Elite Residence Program gives those who wish to spend extended periods in the country renewable visas with validities ranging from five to 20 years. The program provides no path to permanent residency, nor to citizenship. Prices range from about US\$26,000 (one-time fee) to some US\$140,000. It is also possible to qualify by purchasing real estate worth at least US\$300,000 in Thailand.

## PROGRAM BENEFITS

- Safety and security; warm climate;
- Short processing time; minimal physical presence requirements;
- Low taxes; low cost of living.

## HOW TO QUALIFY

- Thai Elite Residence Program offers various membership options:
  - Gold Membership: THB 900,000 for 5 years.
  - Platinum Membership: THB 1.5 million for 10 years.
  - Diamond Membership: THB 2.5 million for 15 years.
  - Reserve Membership: THB 5 million for 20 years (invitation only).
- Each membership option provides different validity periods and benefits.

## PATH TO CITIZENSHIP

- No path to citizenship, nor to permanent residence, is available through the Thai Elite Residence Program.

[See further details about this program and find experts who can help](#)

# United Arab Emirates Golden Visa Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	N/A
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	AED 500,000 (for investment-based applicants)
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	1 month
<b>Citizenship grants visa-free travel to</b>	N/A
<b>Contribution types available</b>	Property Investment, Business Investment, Fund Investment



The United Arab Emirates grants golden visas – a long-term residence permit that enables foreign specialists or investors to live, work, or study in the country – to individuals who either invest in the country or who qualify as “outstanding specialized talents”. The visa is renewable and has a validity of either 5 or 10 years, depending on the qualification type. The program has no path to permanent residence or citizenship.

## PROGRAM BENEFITS

- Enhanced education opportunities; enhanced business access to large economies;
- Short processing time; minimal physical presence requirements.
- Lower taxes; warm climate.

## HOW TO QUALIFY

- Investor Golden Visa:
  - Invest AED 2 million in real estate or investment funds.
- Entrepreneur Golden Visa:
  - Own economic project valued at least AED 500,000, associated with accredited UAE incubator.
- Outstanding Specialized Talents:
  - Various non-capital-based criteria, including expertise in fields such as medicine, science, arts, commerce, academia, sports, etc. Further details available on government's official website.

## PATH TO CITIZENSHIP

- There is no standardised path to citizenship through the UAE Golden Visa program. The only possibility is through allowance of citizenship by discretion through the Nationality Act, which needs to come from the rulers of the United Arab Emirates.
- Criteria for obtaining UAE citizenship by discretion are not quantitatively defined.

[See further details about this program and find experts who can help](#)

# United States EB-5 Immigrant Investor Program

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	5 years or more
<b>Time to permanent residency</b>	2 years
<b>Minimum investment</b>	US\$800,000
<b>Physical presence requirement</b>	No more than 180 days' consecutive absence
<b>Application processing time</b>	1-2 years (but much longer for countries in "retrogression")
<b>Citizenship grants visa-free travel to</b>	185 destinations, including Schengen countries
<b>Contribution types available</b>	Business Investment



Nearly 100,000 investors have obtained residence permits in the United States via the EB-5 program over the last decade, injecting close to US\$40 billion into employment-creating projects. Application and approval volumes have declined in recent years, owing to uncertainty about the future of the regional center program, minimum investment requirements, and excessive processing times for applications from nationals of certain countries.

## PROGRAM BENEFITS

- Path to citizenship; minimal physical presence requirements; permits dual/multiple citizenship;
- Enhanced education opportunities; enhanced business access to large economies;
- English as official language.

## HOW TO QUALIFY

- There are two investment routes:
  - \$800,000 in a Targeted Employment Area (TEA). This is typically a rural area which has a high rate of unemployment. The investment must be made in an approved program (Regional Centers).
  - \$1.05 million outside a TEA. The applicant can invest in another company/enterprise of their choice or create a new company. The investment must show it has created at least 10 jobs, either directly or indirectly. The indirect jobs may be through a third party supply chain.
  - \$3,675 per applicant administration fee. Dependents may be added to the application which can include a spouse, children under 21 and unmarried.

## PATH TO CITIZENSHIP

- Initial conditional Green Card issued for 2 years.
- After 2 years, eligible to apply for unconditional Green Card if investment criteria met.
- Citizenship application possible after 5 years of physical presence on Green Card.
- Citizenship requires passing US Civics test in English and oath of allegiance.

[See further details about this program and find experts who can help](#)

# Uruguay Investor Visa

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	3 years for married couples, 5 for singles
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	3.5m "Indexed Units" (about US\$525,000)
<b>Physical presence requirement</b>	60 days per year
<b>Application processing time</b>	1-3 months
<b>Citizenship grants visa-free travel to</b>	153 destinations, including Schengen countries
<b>Contribution types available</b>	Business Investment, Real Estate



Many consider Uruguay the “Switzerland of South America” for its free-market, low-tax policies, and its relative wealth and security. Investors can obtain permanent residency by spending only 60 days a year in the country if they make an investment in either real estate or in a business that creates new employment. While investors receive permanent residency in the country as soon as the application is approved, the processing time for the investor visa is a rather lengthy 12-18 months, investors can remain in Uruguay on a temporary status while awaiting approval.

## PROGRAM BENEFITS

- Visa-free travel within MERCOSUR; path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; lower taxes; warm climate;
- Low investment requirement; enhanced business access to large economies.

## HOW TO QUALIFY

- Invest 3.5 million Unidades Indexadas\* (about US\$525,000 in June 2023) in real estate in Uruguay, or
- Invest 15 million Unidades Indexadas (about US\$2.25 million) directly or indirectly in a Uruguayan company, generating at least 15 new, full-time job positions.
- In either case, the applicant must be physically present in Uruguay for at least 60 days per year.

## PATH TO CITIZENSHIP

- Application for permanent residency grants temporary residence permit valid for 2 years.
- Processing time for permanent residency application: 6-12 months.
- Eligible for citizenship after 5 years (3 for married couples) of residency.
- Presence in Uruguay required for citizenship application.
- Naturalization approval depends on Spanish proficiency and integration into society.

[See further details about this program and find experts who can help](#)

# Venezuela Investor Visa

<b>Program Type</b>	Residency by Investment Program
<b>Time to citizenship</b>	10 years
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	Not formally specified
<b>Physical presence requirement</b>	None at temporary stage
<b>Application processing time</b>	1-3 months
<b>Citizenship grants visa-free travel to</b>	127 destinations, including Schengen countries
<b>Contribution types available</b>	Business Investment



Venezuela offers renewable, temporary residence permits of 3-year validity to those who invest an unspecified amount deemed sufficient by the relevant authorities in Venezuelan businesses, acquiring at least 20% of the shares of the company. After two years, the applicant can obtain Residente status, a visa that has a five-year validity. Following 10 continuous years of residency (5 if married to a Venezuela or a citizen of certain countries), the applicant is eligible for Venezuelan citizenship.

## PROGRAM BENEFITS

- Visa-free travel within MERCOSUR; path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; warm climate.

## HOW TO QUALIFY

- Venezuela does not specify a precise investment amount to qualify for the Transeúnte Inversionista visa, merely that applicants must demonstrate they have made investments considered sufficient by the “competent Venezuelan authorities”.
- The investor must hold at least 20% of the company’s share capital.
- The Inversionista visa has a validity of 3 years and is renewable indefinitely as long as the applicant continues to meet the conditions.
- After two years of temporary stay (transeúnte status), however, the applicant can obtain permanent residency in Venezuela (residente), a visa that has a validity of 5 years.

## PATH TO CITIZENSHIP

- Initial Inversionista visa issued for 3 years with Transeúnte status.
- After 2 continuous years, apply for Residente status (permanent residency) valid for 5 years, renewable.
- Maintain Residente status: avoid absence from Venezuela exceeding 24 consecutive months.
- After 10 years’ residency (5 for spouses of Venezuelans or from certain countries), eligible for citizenship.

[See further details about this program and find experts who can help](#)



# *Independent Means Visas*

Programs that offer residence permits within months to those who can demonstrate sufficient income from abroad or personal wealth above a certain level.



# Argentina Rentista and Pensionado Residency

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	2 years
<b>Time to permanent residency</b>	3 years
<b>Minimum investment</b>	None. Proof of income equal to 5x Argentine minimum salary required
<b>Physical presence requirement</b>	None at residency stage
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	170 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Argentina's Rentista and Pensionado visas grant renewable one-year residence permits to individuals who can demonstrate sufficient independent, externally sourced income to support themselves in Argentina. Though the minimum income is officially ARS30,000 (about US\$300) a month, immigration authorities in practice expect applicants to demonstrate an income in excess of US\$2,000, typically from a pension, rental income, dividends, or similar recurring and independent revenues. Curiously, because permanent residency and citizenship are governed by separate legislation in Argentina, the time to become eligible for naturalization is actually shorter (2 years) than for obtaining PR (3).

## PROGRAM BENEFITS

- No investment or donation requirement; visa-free movement throughout MERCOSUR; path to citizenship;
- Permits dual/multiple citizenship; lower cost of living; warm climate;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Rentista and Pensionado residence permits: initially temporary (one-year validity, renewable annually up to three years). Prohibited from working for an Argentine company, but allowed to freelance internationally or start a business in Argentina.
- Monthly income requirement: 5 times the Argentine minimum wage (about US\$350 in June 2023), meaning applicants need a minimum independent income of at least US\$1,800 monthly.
- Spouse and children under 25 may be included. Fees: \$250 application fee, \$600 immigration fee.

## PATH TO CITIZENSHIP

- After initial one-year residency permit, apply for renewal three months before expiry; eligible for citizenship after two years of continuous residency.
- No specific physical presence requirement, but recommended to spend at least 180 days per year in Argentina and demonstrate ties to the country.
- No language or integration tests for naturalization; Argentina allows dual citizenship.
- Application decision determined by Argentinean judge's discretion; seeking legal counsel recommended.

[See further details about this program and find experts who can help](#)

# Austria Independent Means Visa

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	10 years (6 years in some cases)
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	None. Proof of EUR 24,000 annual income
<b>Physical presence requirement</b>	300 days a year to qualify for PR
<b>Application processing time</b>	3-5 months
<b>Citizenship grants visa-free travel to</b>	188 destinations, including Schengen countries and the US
<b>Contribution types available</b>	No investment required



Austria offers a residence permits to those who can demonstrate an annual income of at least EUR 24,000. The permits are issued with one-year validity and renewable annually as long as the applicant maintains his income. After five years of continuous residency (and a minimum of 300 days per year of physical presence), the applicant is eligible for permanent residence. After ten years of residence (in some cases six years), the applicant is eligible for citizenship but will, in most cases, have to relinquish other citizenships.

## PROGRAM BENEFITS

- Freedom of movement within Schengen; no investment or donation requirement; path to citizenship;
- Enhanced business access to large economies; enhanced education opportunities; safety and security;
- Short processing time.

## HOW TO QUALIFY

- Income requirements:
  - €24,000 for individual applicant
  - €38,000 for married couple
  - €45,000 for family of four
  - €3,700 per additional dependent
- €150 application fee per dependent; includes dependent parents, siblings, children.
- Children must intend to reside permanently and attend school in Austria.
- Applicant must maintain suitable accommodation and hold Austrian health insurance.

## PATH TO CITIZENSHIP

- Requires A1 level German competency. Initial visa valid for 90 days; renewable annually. After five years' continuous residence (80% of 5 years), applicants may apply for Permanent Residence (PR). B1 level German competency required for PR application.
- Citizenship eligibility after 10 years' residency (5 years PR). Duration reduced to 1 year with B2 level German proficiency or exceptional societal involvement. Dual citizenship generally not permitted.

[See further details about this program and find experts who can help](#)

# Barbados Welcome Stamp Residence Visa

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	7 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	None. Proof of US\$100,000 annual income
<b>Physical presence requirement</b>	None at residency stage
<b>Application processing time</b>	1 week
<b>Citizenship grants visa-free travel to</b>	163 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Barbados offers temporary residence permits of one-year validity, renewable once a year, to those who can demonstrate an annual income in excess of US\$100,000. After five years of continuous residence, the applicant is eligible for permanent status. After seven years as a resident, and five years of continuous residency, the applicant is eligible to apply for Barbadian citizenship.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship; permits dual/multiple citizenship;
- Ability to include three or more generations of family members in the application; lower taxes; lower cost of living; safety and security;
- Warm climate; short processing time; English as official language.

## HOW TO QUALIFY

- Requirements for qualification:
  - Annual income of at least US\$100,000.
  - International health insurance covering the first 12 months.
  - Proof of suitable accommodation in Barbados.
- Application fee:
  - US\$4,000 for the main applicant.
  - US\$2,000 per dependent.

## PATH TO CITIZENSHIP

- Approved applicants receive a one-year visa, renewable annually.
- After 5 years of continuous residence, eligible for permanent resident status.
- After 7 years, eligible for citizenship if present in Barbados for at least 5 out of the preceding 7 years.

[See further details about this program and find experts who can help](#)

# Brazil Retirement Visa

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	4 years
<b>Time to permanent residency</b>	2 years
<b>Minimum investment</b>	None. Proof of US\$2,000 monthly income
<b>Physical presence requirement</b>	None at temporary residency stage
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	169 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Brazil's Retirement Visa grants bona fide retirees who can demonstrate the receipt of a monthly passive income (not only from pensions) exceeding US\$2,000 the right to reside in Brazil. While the initial visa has a validity of two years, this is convertible into permanent residency after four years. After six years of residing in Brazil (four of which as a permanent resident), the applicant is eligible for Brazilian citizenship.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; warm climate.
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Applicants must demonstrate a monthly income equivalent to at least US\$2,000 in Brazil.
- Must be genuinely retired according to retirement laws of home country.
- Retirement income can include pensions, dividends, annuities, or other passive income.
- Some applicants may qualify with sufficient private savings instead of regularized monthly income.

## PATH TO CITIZENSHIP

- Initial retirement visa valid for 2 years, renewable indefinitely.
- After 2 years, eligible to apply for permanent residency.
- Advised to spend at least 183 days per year in Brazil for permanent status.
- Eligible for citizenship after 6 years (2 years temporary, 4 years permanent).
- Portuguese proficiency required for citizenship.

[See further details about this program and find experts who can help](#)

# Chile Independent Means Visas

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	2 years
<b>Minimum investment</b>	None. Proof of US\$2,500 monthly income
<b>Physical presence requirement</b>	None at temporary residency stage
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	175 destinations, including Schengen countries and the US
<b>Contribution types available</b>	No investment required



Chile offers Rentista (rentier) or Pensionado (pensioner) visas those who can demonstrate a regular income, such as pensions, rental income, dividends, or even salaries – sufficient to maintain themselves and their families. After two years of holding a temporary Chilean residence permit, the individual can convert their visas to a permanent residence permit. Following five years of continuous residency in Chile, subject to having spent most of their time in the country, applicants are eligible for Chilean citizenship. Chilean citizenship comes with a global top 20 passport in terms of visa-free travel, and the right to reside permanently within South America's Mercosur area.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; warm climate;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Rentista or Pensionado visa requires demonstrating a minimum monthly income, typically around US\$1,500.
- Income should be recurring and sourced from pensions, dividends, annuities, rental income, salaries, etc.
- Visa holders can work in Chile; retirement is not mandatory for this visa type.

## PATH TO CITIZENSHIP

- Hold temporary Rentista/Pensionado visa for 2 years, then apply for permanent residency.
- Permanent residency valid indefinitely, renewable every 5 years, contingent on financial requirements and limited absences.
- After 5 years of residency, eligible for citizenship, requiring Spanish proficiency and passing a civics exam; process may take up to 2 years.

[See further details about this program and find experts who can help](#)

# Colombia Independent Means Visas

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	10 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	None. Proof of monthly income equivalent to 3x minimum wage (about US\$700)
<b>Physical presence requirement</b>	6 months per year
<b>Application processing time</b>	1 month
<b>Citizenship grants visa-free travel to</b>	133 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Individuals who obtain an income from abroad in the form of pensions, interest, dividends, or rental income, as well as those who have professional incomes from abroad equivalent to at least 10 times the Colombian monthly minimum wage can obtain renewable temporary residency (M visa) with 3-year validity. After five consecutive years of residency (subject to minimum stay requirements), the applicant is eligible for permanent residency. After five years of holding permanent residency status, the applicant is eligible for Colombian citizenship, subject to proficiency in Spanish and the passing of a civics exam.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; warm climate;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Rentista: Monthly income of 10 times the Colombian minimum wage (US\$2,200) from rental income, dividends, or other passive sources.
- Pensionado: Monthly income of 3 times the Colombian minimum wage (US\$700) from a recognized pension scheme.
- Independent Professional: Monthly income of 10 times the Colombian minimum wage (US\$2,200) and three certificates of experience in the relevant field.
- All applicants need international health insurance (US\$60,000 coverage) and pay a US\$285 application fee. Spouses and child dependents can be included, with slightly higher income requirements.

## PATH TO CITIZENSHIP

- Initial Rentista or Pensionado M visa: Valid for up to 3 years, indefinitely renewable if requirements are met.
- After 5 consecutive years in Colombia, eligible for permanent residency (R visa). Must not exceed 180 days of absence in any of the preceding 5 years. After 5 years of holding permanent residency, eligible to apply for citizenship through naturalization.
- Naturalization requires passing tests on Colombia's history, geography, constitution, and Spanish proficiency, unless exempt (holders of Colombian degrees or aged over 65).

[See further details about this program and find experts who can help](#)

# Costa Rica Rentista and Pensionado Visas

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	7 years
<b>Time to permanent residency</b>	3 years
<b>Minimum investment</b>	No investment; proof of monthly income exceeding US\$1,000
<b>Physical presence requirement</b>	4 months per year
<b>Application processing time</b>	1-2 month
<b>Citizenship grants visa-free travel to</b>	149 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Individuals who obtain an income from abroad in the form of pensions, interest, dividends, or rental income, as well as those who have professional incomes from abroad equivalent to at least 10 times the Colombian monthly minimum wage can obtain renewable temporary residency (M visa) with 3-year validity. After five consecutive years of residency (subject to minimum stay requirements), the applicant is eligible for permanent residency. After five years of holding permanent residency status, the applicant is eligible for Colombian citizenship, subject to proficiency in Spanish and the passing of a civics exam.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship; permits dual/multiple citizenship;
- Safety and security; lower cost of living; warm climate;
- Lower taxes; short processing time.

## HOW TO QUALIFY

- Independent Means Visa in Costa Rica available through Rentista or Pensionado categories.
- Pensionado applicants need to show a lifetime pension or monthly income exceeding US\$1,000.
- Rentista applicants must demonstrate a regular monthly income of at least US\$2,500 for the next two years. Income verification can be done through bank letters, annuity certificates, or similar documents.
- Alternatively, applicants can deposit US\$60,000 in a Costa Rican bank with a disbursement schedule of US\$2,500 per month over two years.

## PATH TO CITIZENSHIP

- Initial visa validity for Rentista or Pensionado: two years. Renewal possible for another two years, contingent on meeting requirements. Must be physically present in Costa Rica for at least four months annually during temporary residency.
- Eligible for permanent residency after three years. With permanent status, visiting Costa Rica for 3 days annually is sufficient to retain residency.
- Citizenship eligibility after legally residing in Costa Rica for seven years and demonstrating Spanish proficiency.

[See further details about this program and find experts who can help](#)

# Dominican Republic Rentista and Pensionado Visas

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	2 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	No investment; proof of monthly income exceeding US\$1,000
<b>Physical presence requirement</b>	4 months per year
<b>Application processing time</b>	1-2 month
<b>Citizenship grants visa-free travel to</b>	149 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



The Dominican Republic's Rentista and Pensionado visas offer residence permits to those who can demonstrate a passive foreign-sourced income of at least US\$1,500 a month. In both cases, the visa has a four-year validity period and is renewable indefinitely as long as the applicant continues to meet the requirements. After just two years of residency in the Dominican Republic, the applicant becomes eligible for citizenship.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship; permits dual/multiple citizenship;
- Safety and security; lower cost of living; warm climate;
- Lower taxes; short processing time.

## HOW TO QUALIFY

- Two income-based visa categories in the Dominican Republic: Rentista and Jubilado.
- Permit valid for four years, renewable indefinitely. Eligible for citizenship after two years.
- Rentista Category:
  - Monthly passive income requirement: US\$2,000, plus US\$250 per dependent.
  - Income must come from foreign sources and be deposited in a local bank account. Accepted income sources: dividends, annuities, rental income, etc. Employment income not accepted.
- Pensionado Category:
  - Monthly retirement pension requirement: US\$1,500, plus US\$250 per dependent.
  - Income must come from foreign government, recognized institution, private company, or bank.

## PATH TO CITIZENSHIP

- Initial Rentista or Pensionado visa valid for one year; renewed for four-year periods indefinitely.
- Eligible for citizenship after two years of residency.
- Citizenship applicants must show knowledge of Dominican Republic civics and Spanish language.

[See further details about this program and find experts who can help](#)



# Ecuador Independent Means Visas

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	4 years
<b>Time to permanent residency</b>	2 years
<b>Minimum investment</b>	None. Proof of income equal to 3 minimum salaries (US\$1,350 a month)
<b>Physical presence requirement</b>	275 days per year
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	92 destinations
<b>Contribution types available</b>	No investment required



Ecuador offers several income-based residence permits, each of which requires an income equal to three times the Ecuadorian minimum wage of US\$460 a month (2024). The visas offer a path to permanent residency in two years and citizenship in four. Note, however, that Ecuador applies strict physical presence requirements of 275 days per year at both the temporary and permanent residence stage and that, moreover, the Ecuadorian passport is among the continent's weaker travel documents.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship; permits dual/multiple citizenship;
- Safety and security; lower cost of living; warm climate;
- Lower taxes; short processing time.

## HOW TO QUALIFY

- Ecuador offers three income-based visas: Rentista, Jubilado, and Digital Nomad.
- Initial validity: 2 years, renewable indefinitely; after 3 years, eligibility for permanent residency.
- Rentista: Foreign-source income of at least 3x minimum wage/month (US\$1,350); passive forms like investments, rental income.
- Jubilado: Monthly pension of at least 3x minimum wage/month (US\$1,350); certified pension disbursements.
- Digital Nomad: Foreign-source income of at least 3x minimum wage/month (US\$1,350), or possession of US\$97,200; proof of working for or providing services to a foreign entity.
- Dependents can be included with an additional income of US\$250/month for each; health insurance valid in Ecuador is required for all categories.

## PATH TO CITIZENSHIP

- Rentista, Jubilado, and Digital Nomad visas: Initial validity of 2 years, indefinitely renewable.
- Temporary residents must not be absent from Ecuador for more than 90 days/year.
- After 2 years, eligible for permanent residency; after 4 years, eligible for citizenship.
- Citizenship requires mastery of Spanish language and Ecuadorian civics.

[See further details about this program and find experts who can help](#)

# France Financially Independent Person Visa

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	None. Proof of sufficient income required
<b>Physical presence requirement</b>	None at temporary stage (183 days to qualify for PR)
<b>Application processing time</b>	2 months
<b>Citizenship grants visa-free travel to</b>	187 destinations, including Schengen countries and the US
<b>Contribution types available</b>	No investment required



France provides indefinitely renewable residence permits with one-year validity to those who can demonstrate the possession of at least EUR 16,000 (typically more) and who commit not to take up employment in France. The FIP visa is renewable annually online. After five years of legal residency (and physical presence of no less than 183 days a year), the applicant is eligible for permanent residency. Once a permanent resident, the individual may apply for French citizenship by naturalization. To become a French citizen, you must have been a de facto legal resident of France for at least five years and demonstrate sufficient integration into French society and speak French.

## PROGRAM BENEFITS

- No investment required; increased visa-free travel; freedom of movement within Schengen;
- Path to EU citizenship; permits dual/multiple citizenship; enhanced education opportunities;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Hold a valid long-stay visa for residence permit (VL-TS) visitor. Demonstrate an annual income of at least EUR 16,000 or obtain a similar guarantee. Hold valid health insurance for the stay duration.
- Initial visa validity: 1 year, renewable indefinitely; no employment allowed in France.
- Application process:
  - Obtain Long-Stay visa for residence permit at French consulate.
  - Deposit required amount with French bank.
  - Submit FIP visa application online or at local prefecture.
  - Upon approval, receive residence permit and accompanying card from prefecture.
  - Renewal: Online renewal 2-4 months before expiration.

## PATH TO CITIZENSHIP

- Initial FIP visa validity: 1 year, renewable online. After 5 years, convert residency to permanent; no need to demonstrate means.
- PR holders may apply for French nationality, requiring language and cultural mastery. Permanent residency and citizenship require majority of time spent in France.

[See further details about this program and find experts who can help](#)

# Gibraltar Category 2 HNWI Residence Program



<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	Immediately on approval if income req. met
<b>Minimum investment</b>	None. Proof of sufficient income required
<b>Physical presence requirement</b>	None at residency stage
<b>Application processing time</b>	2-3 weeks
<b>Citizenship grants visa-free travel to</b>	187 destinations, including Schengen countries and the US
<b>Contribution types available</b>	No investment required

Gibraltar's Category 2 HNWI residence program offers permanent residency to those who can demonstrate a GBP 2 million net worth and the means to maintain themselves and dependents. While the permit is issued for an indefinite period, proof of continued adequate financial standing must be submitted to the government every three years. British Overseas Territory citizenship is available after five years of uninterrupted residence. Gibraltar is poised to join the Schengen Area, providing visa-free travel between its territory and the other 31 member countries.

## PROGRAM BENEFITS

- Freedom of movement within Schengen; minimal physical presence requirements; no investment or donation requirement; path to citizenship; permits dual/multiple citizenship;
- Warm climate; lower taxes; safety and security;
- Ability to include three or more generations of family members; short processing time; English as official language.

## HOW TO QUALIFY

- To qualify for Gibraltar Category 2 HNWI residency:
  - Show GBP 2 million net worth and financial sustainability.
  - Purchase/lease approved property.
  - Hold private medical insurance.
  - Not be Gibraltar residents for the past 5 years.
- Application fees: GBP 1,000 + GBP 15,000 due diligence. Dependents eligible for inclusion: spouse, children, siblings, parents, and spouse's parents.

## PATH TO CITIZENSHIP

- Category 2 permit: Indefinite duration; documentation review every 3 years.
- British Overseas Territories Citizenship (BOTC) criteria: Not absent from Gibraltar for over 450 days in 5 years. Proficient in English; Gibraltar as primary residence.
- Gibraltar BOTCs may opt for full British citizenship but cannot hold both passports simultaneously.

[See further details about this program and find experts who can help](#)

# Greece Financially Independent Person (FIP) Visa

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	7 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	None. Proof of EUR 2,000 monthly income
<b>Physical presence requirement</b>	183 days per year
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	185 destinations, including Schengen countries and the US
<b>Contribution types available</b>	No investment required



The Greek FIP visa grants third-country nationals who can demonstrate sufficient independent income a renewable residency visa. After five years of temporary residency, the applicant is eligible for permanent residency in Greece and, after seven years (and subject to integration in Greece, which includes, among other elements, mastery of Greek), the applicant is eligible to apply for citizenship. To retain their residency status, applicants must be physically present in Greece for at least half the year, thereby also becoming tax residents.

## PROGRAM BENEFITS

- Freedom of movement within Schengen; no investment or donation requirement; path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; safety and security; warm climate;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Main applicant: Must prove guaranteed monthly income (bank account balances, dividends checks, retirement annuities, etc.) of at least €2,000.
- Spouse: Additional €400 monthly income required.
- Other dependents: Additional €300 monthly income required per dependent.
- Applicant and visa processing fees: €2,500.

## PATH TO CITIZENSHIP

- Applicants obtain a special visa from the Greek embassy/consulate.
- Initial visa valid for 2 years, renewable for 3 years. After 5 years: Eligible for permanent residency.
- After 7 years: Eligible for Greek citizenship. Requires knowledge of Greek language, history, and culture.

[See further details about this program and find experts who can help](#)

# Honduras Rentista and Pensionado Visas



<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	3 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	None. Proof of US\$1,500 monthly income
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	6-9 months
<b>Citizenship grants visa-free travel to</b>	134 destinations, including the Schengen area
<b>Contribution types available</b>	No investment required

Honduras offers visas of 1-5 year validity to those who can demonstrate a regular foreign income of no less than US\$1,500 per month. After five years of residency, the applicant is eligible for permanent status. After only three years of residency, however, the applicant is eligible to apply for citizenship in Honduras. Naturalization is contingent on passing a civics exam, as well as demonstrating a proficiency in Spanish language.

## PROGRAM BENEFITS

- No investment or donation requirement; no physical presence required; permits dual/multiple citizenship.
- Path to citizenship; lower cost of living; warm climate.

## HOW TO QUALIFY

- Honduras offers two types of income-based visas: Rentista and Pensionado.
  - The permit is valid for four years, renewable indefinitely upon meeting terms.
  - Permanent residency achievable after 5 years, citizenship eligibility after 3 years.
- Rentista category requires monthly income of at least US\$2,500 from a foreign source.
  - Additional income needed for dependents; must be deposited in local bank account.
  - Acceptable income forms include dividends, annuities, rental income, etc.
- Pensionado category necessitates monthly retirement pension of US\$1,500 from various sources.
  - Additional amounts required for dependents in Pensionado category.
- Both Rentista and Pensionado visas fall under the Special Residence Permit. Permit valid up to five years, often initially for two years.

## PATH TO CITIZENSHIP

- Initial Rentista or Pensionado visa valid for 1 to 5 years, renewable indefinitely.
- Citizenship eligibility after 3 years of residency. Citizenship applicants must show knowledge of Honduran civics and Spanish language.

[See further details about this program and find experts who can help](#)

# Indonesia Retirement Visa (KITAS)

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	5-10 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	None. Proof of income and of accommodation
<b>Physical presence requirement</b>	None at temporary residency stage
<b>Application processing time</b>	2-3 weeks
<b>Citizenship grants visa-free travel to</b>	71 destinations
<b>Contribution types available</b>	No investment required



Indonesia's Retirement Visa grants rights of settlement in Indonesia to those who can demonstrate they are able to financially support themselves without working in the country. After five years of residence in the country, the applicant is eligible for permanent residency. Those who physically spend the majority of the year inside Indonesia are also eligible for citizenship, provided they remain financially independent and have learned Bahasa Indonesia. Indonesia, however, does not permit dual citizenship.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship.
- Lower cost of living; lower taxes; warm climate;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- To qualify for Indonesia's Retirement Visa (KITAS), demonstrate financial security of at least \$1,500 monthly or \$18,000 annually. Suitable proof of the same can be a bank or a pension fund statement.
- Provide proof of accommodation: long-term rental agreement or title deed to property.
- Property value must be at least \$35,000 if purchased. Monthly rent must be at least \$500 in Jakarta, Bandung, and Bali; \$300 in Java, Batam, and Medan; or \$200 in other areas. Rental agreement must be for a minimum duration of one year. Intend to employ an Indonesian domestic helper or driver.

## PATH TO CITIZENSHIP

- Indonesia Retirement Visa (KITAS) is valid for one year. Holders may renew KITAS for five consecutive years to apply for a permanent stay permit (KITAP).
- KITAP is valid for five years and can be renewed indefinitely. To obtain KITAP, applicant needs sponsorship from a travel agency, proof of funds, accommodation, employment of at least one Indonesian worker, and other administrative documents.
- After residing permanently for five consecutive years (or ten intermittently), eligible for citizenship.
- Naturalization contingent on mastery of Indonesian language. Indonesia does not permit dual citizenship.

[See further details about this program and find experts who can help](#)

## Ireland Independent Means Visa (Stamp 0 Retirement Permission)

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	N/A
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	None. Proof of sufficient means
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	4 months
<b>Citizenship grants visa-free travel to</b>	187 destinations, including Schengen countries and the US
<b>Contribution types available</b>	No investment required



Ireland welcomes those who can demonstrate an annual, independent income of no less than EUR 50,000, as well as the possession of a lump-sum roughly equivalent to the cost of buying a home, to retire or otherwise settle in the country. The independent means visa is renewable on an annual basis.

### PROGRAM BENEFITS

- Increased visa-free travel; freedom of movement within Schengen; permits dual/multiple citizenship.
- No investment or donation requirement; path to citizenship; safety and security.
- Enhanced business access to large economies; short processing time; English as official language.

### HOW TO QUALIFY

- Eligibility for retirement permission in Ireland requires financial self-sufficiency. Applicants cannot access State benefits during residency.
- Required annual income: €50,000.
- Lump sum needed to cover major expenses, typically equivalent to residential dwelling cost.
- Submission of documentation for application. Conditional Letter of Offer and Agreement Form issued upon approval. Application for D-Reside Visa at an Irish consulate or embassy with Conditional Letter of Offer.
- Final registration in Ireland grants passport stamp confirming status.

### PATH TO CITIZENSHIP

- Retirement Visa valid for one year, renewable indefinitely with continued adherence to conditions.
- Eligibility for permanent resident status after five consecutive years of residency.
- One year after obtaining permanent residency, eligibility for Irish citizenship.
- Citizenship eligibility requires meeting physical presence requirements and passing an English examination.

[See further details about this program and find experts who can help](#)

# Italy Elective Residency Visa

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	10 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	None. Proof of EUR 31,200 annual income
<b>Physical presence requirement</b>	183 days per year
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	189 destinations, including Schengen countries and the US
<b>Contribution types available</b>	No investment required



Italy's Elective Residency Visa allows those who can demonstrate independent and stable annual incomes sufficient to maintain themselves to obtain a renewable one-year residence permit in Italy. Following five years of physical residency in Italy, applicants are eligible for permanent residency and, after ten years, EU citizenship, subject to mastery of the Italian language. Applicants may not take up employment in Italy but are free to earn income from asset-based sources both inside and outside Italy. Elective residents will, by virtue of the 183-day annual minimum presence requirement, become tax residents in Italy.

## PROGRAM BENEFITS

- Freedom of movement in Schengen; no investment or donation requirement; path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; warm climate; enhanced education opportunities;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Qualification for Italy's Elective Residency Visa requires independent, stable income from sources like pension funds or rental income.
- Annual income requirements as of 2022: EUR 32,000 for main applicant, EUR 6,800 additionally for spouse, EUR 6,240 per dependent child under 18.
- Evidence of suitable healthcare insurance coverage for the family and accommodation in Italy required.
- Elective residents cannot engage in paid employment but can derive income from asset ownership.

## PATH TO CITIZENSHIP

- Initial visa: up to 6 months, convert to Residency Permit.
- Annual renewal requires meeting original requirements: residency, health insurance, 183 days presence for tax residency.
- Permanent Residence after 5 years, limited absence.
- Citizenship after 10 years, Italian course, fluent Italian.

[See further details about this program and find experts who can help](#)



# Jersey High Value Residency

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	6 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	None. Proof of income and wealth required
<b>Physical presence requirement</b>	185 days per year
<b>Application processing time</b>	2-4 weeks
<b>Citizenship grants visa-free travel to</b>	187 destinations (British), including Schengen and the US
<b>Contribution types available</b>	No investment required



The largest of the channel islands, Jersey is home to about 100,000 Jèrriais. A peaceful, safe, and low-tax jurisdiction situated in the English Channel, the island has been a favorite retirement destination for European HNWI for decades. The High Value Residency program allows wealthy individuals to take up residency in Jersey, a status that can become permanent after five years. In the sixth year, participants are eligible to apply for UK Citizenship. No investment or contribution is required but applicants must demonstrate a very high level of income and wealth.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship; permits dual/multiple citizenship.
- Lower taxes; safety and security; enhanced education opportunities.
- Enhanced business access to large economies; short processing time; English as official language; access to UK and Ireland Common Travel Area.

## HOW TO QUALIFY

- High Value Residency eligibility: Economic or social benefit to Jersey. Annual tax contribution: £170,000. Annual income exceeding £850,000 and net assets of £10 million.
- Property requirements: House: £2.5 million, Apartment: £1.25 million.
- Qualitative evaluation includes: Business or voluntary contributions. Positive or negative media coverage. Background checks, lifestyle assessment, charitable work. Skills or interests beneficial to Jersey. Impact of residency locally, business plans, and tax revenues.
- Tax obligations: Minimum annual tax on income: £170,000. 20% flat tax on first £850,000 of income, 1% on income exceeding £850,000.

## PATH TO CITIZENSHIP

- Permits valid for one year, renewable indefinitely.
- After five years of continuous residency, eligible for Indefinite Leave to Remain (permanent residency).
- After holding ILR for 12 months, eligible to apply for citizenship.

[See further details about this program and find experts who can help](#)

# Mauritius 50+ Retirement Visa

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	7 years (5 years for Commonwealth citizens)
<b>Time to permanent residency</b>	3 years
<b>Minimum investment</b>	None. Proof of US\$1,500 monthly income
<b>Physical presence requirement</b>	None at temporary stage
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	146 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Mauritius allows individuals over 50 years who remit a monthly income of no less than US\$1,500 to obtain a 10-year residence permit in the country. After 3 years, the applicant is eligible for a 20-year permanent residence permit. Following 7 years of residency (5 for Commonwealth citizens), the applicant is eligible to apply for citizenship.

## PROGRAM BENEFITS

- No investment requirement; path to citizenship; permits dual/multiple citizenship.
- Minimal physical presence requirements; safety and security; lower taxes.
- Lower cost of living; warm climate; short processing time; English as official language.

## HOW TO QUALIFY

- Applicants for the Mauritius “Non-Citizen 50” Retirement Visa must: Be over 50 years old. Transfer a minimum of US\$1,500 monthly to a local bank account.
- Dependents allowed, including spouse, unmarried children, and parents, who cannot work in Mauritius. Additional income required for dependents.
- Initial visa valid for 10 years, renewable upon remitting at least \$1,500 monthly or \$18,000 yearly during initial 10 years.
- Alternatively, applicant can apply for permanent residency: Valid for 20 years, renewable. Requires proof of remitting at least US\$54,000 over three years preceding application.

## PATH TO CITIZENSHIP

- After seven consecutive years of residency in Mauritius, applicant eligible for citizenship if spent full preceding 12 months in Mauritius.
- Commonwealth citizens eligible for citizenship after five years of residency.

[See further details about this program and find experts who can help](#)

# Mexico Legal Residency Program

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	Immediately upon approval if income requirement met
<b>Minimum investment</b>	None. Proof of US\$1,415 monthly income
<b>Physical presence requirement</b>	None at residency stage
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	158 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Mexico offers more or less immediate access to a permanent residence permit for those able to demonstrate relatively modest incomes or assets. Though qualification through investments in real estate or equities are also possible, no investment is required as proof of income is alone sufficient. The program offers a path to Mexican citizenship in as little as five years. The Mexican passport enable visa-free travel to 158 destinations, including the Schengen countries. Though no physical presence is required to maintain the residency status, those who wish to eventually naturalize must spend no less than 180 days a year in Mexico.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship; permits dual/multiple citizenship.
- Lower cost of living; warm climate;
- Enhanced business access to large economy; short processing time.

## HOW TO QUALIFY

- Financial criteria for Mexico residency permits vary based on type: temporary or permanent. Temporary permits are initially issued for 1 year, extendable up to 4 years.
- Proven monthly income based on the Unidad de Medida y Actualización (UMA): For temporary residence, monthly income must be \$1,415 (UMA); for permanent, \$2,358 (UMA).
- Proven savings requirement: \$23,584 (UMA) for temporary; \$94,337 (UMA) for permanent.
- Real estate investment of \$188,674 allows only temporary residency.
- Capital investment: \$100,000 into Mexican-owned company or listed on stock exchange.
- Application fees vary: \$260 for Permanent residency, \$240 for 1 year Temporary, \$320 for 2 years, \$400 for 3 years, and \$480 for 4 years.

## PATH TO CITIZENSHIP

- After 5 years of continuous residency, applicants in Mexico can apply for citizenship through naturalization.
- Physical presence of at least 180 days a year for each of the preceding five years is required.
- Knowledge of Mexican culture, history, and Spanish language is tested through an exam.
- Minors, individuals over 60 years old, and refugees are exempt from the exam.

[See further details about this program and find experts who can help](#)

# Nicaragua Rentista and Pensionado Visas

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	4 years
<b>Time to permanent residency</b>	3 years
<b>Minimum investment</b>	None. Proof of US\$600 monthly income
<b>Physical presence requirement</b>	None (183 days a year for permanent residency)
<b>Application processing time</b>	3-6 months
<b>Citizenship grants visa-free travel to</b>	126 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Nicaragua's independent means visas give applicants a three-year path to permanent residency and a four-year path to citizenship simply by demonstrating a modest monthly income, from passive sources like rental income, dividends, or pensions. Nicaragua enjoys a tropical, coastal climate, a low cost of living, and relatively low taxes. Nicaragua is a popular retirement destination for a growing number of Americans, attracted in part by the country's plentiful and inexpensive beachfront real estate.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship.
- Lower cost of living; lower taxes; warm climate.
- Short processing time.

## HOW TO QUALIFY

- Nicaragua offers two types of independent means visa: Pensionado and Rentista.
- Pensionado: Minimum age requirement of 45 years old. Monthly income requirement: \$600.
- Rentista: No age requirement. Monthly income requirement: \$750.
- Applicants must demonstrate recurring, monthly passive income approved by Instituto Nicaragüense de Turismo (INTUR).
- Additional fees and income requirements: \$150 per month of income per dependent. \$200 application fee per person. \$500 government fee per person.

## PATH TO CITIZENSHIP

- Pensionado and Rentista visas initially issued as one-year temporary residence permits. Renewable annually with demonstrated necessary income.
- Eligible for permanent residency after three years of continuous residency. Citizenship application available after four years of continuous residency, through a notary.
- Spanish, Guatemalan, Honduran, and El Salvadorian citizens can claim citizenship after two years of residency. Dual citizenship not recognized unless applicant's country has a special treaty with Nicaragua.

[See further details about this program and find experts who can help](#)

# Panama Retirement Visas

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	Immediately upon approval if income requirement met
<b>Minimum investment</b>	None. Proof of US\$1,000 monthly income
<b>Physical presence requirement</b>	At least one visit a year
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	141 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Panama's retirement visas grant an indefinite residency permit to applicants immediately upon approval, usually within two to three months, to those who can prove a passive monthly income in excess of US\$1,000 (US\$750 if combined with a real estate investment). After five years of continuous residency, the applicant is eligible to apply for Panamanian citizenship. Timeframes for naturalization are reduced for citizens of certain countries in the Ibero-American community.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship;
- Lower cost of living; lower taxes; warm climate; safety and security.
- Minimal physical presence requirements; short processing time.

## HOW TO QUALIFY

- Panama's Retirement visa requires minimum monthly income or lower with real estate investment.
- Without real estate investment: \$1,000 monthly income, plus US\$250 per dependent, from guaranteed source like pension or annuity.
- With real estate investment: \$750 monthly income, plus US\$250 per dependent, from guaranteed source, and US\$100,000 investment in Panamanian real estate.

## PATH TO CITIZENSHIP

- After five years of continuous residency, applicant may apply for citizenship, meeting financial and physical presence requirements. Naturalization process involves various public organs, ultimately approved by Panamanian President. Legal consultation recommended.
- Panama Electoral Tribunal conducts interview to test Spanish proficiency and knowledge of Panama's history, geography, and civil rights. Panama does not technically recognize dual citizenship, but does not monitor renunciation of other nationalities.
- Fast track citizenship through reciprocity: 1 year: Colombia, El Salvador; 2 years: Argentina, Ecuador, Spain, Honduras, Mexico, Nicaragua, Peru; 3 years: Uruguay.

[See further details about this program and find experts who can help](#)

# Paraguay Independent Means Visa

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	2 years
<b>Minimum investment</b>	None. Declaration of sufficient means to support yourself is required
<b>Physical presence requirement</b>	None for permanent residency
<b>Application processing time</b>	1-3 months
<b>Citizenship grants visa-free travel to</b>	141 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Paraguay offers one of Latin-America's easiest paths to residency. Simply by declaring an intent to establish oneself in the country and having the means to do so, applicants can obtain a 2-year temporary residence permit. In year 2, the applicant is eligible for permanent residency. After 3 years of holding Paraguayan PR, applicants are eligible for citizenship, provided they speak one of the national languages and demonstrate familiarity with the country's civics.

## PROGRAM BENEFITS

- No contribution requirement; visa-free travel within MERCOSUR; minimal physical presence requirements.
- Path to citizenship; permits dual/multiple citizenship; lower cost of living; lower taxes; warm climate.
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Provide a signed declaration stating intention to start a business, practice a profession, or demonstrate sufficient financial resources to support oneself in Paraguay.
- Submit required documents: Birth certificate, marriage certificate (if applicable), and police records from countries of birth and residence for the past ten years. Each document must be certified by apostille or legalized by the Paraguayan consulate in the issuing country.

## PATH TO CITIZENSHIP

- To obtain temporary residency in Paraguay: Visit Paraguay to apply for initial temporary residency, valid for two years. Upon application, receive a "precarious residence card" allowing a 90-day stay while awaiting processing. Typically issued within 90 days, temporary residency permits holder to obtain a Paraguayan cédula (national ID card) for various purposes. No physical presence requirements at this stage.
- For permanent residency: Apply before the expiration of the 2-year temporary permit. Show substance in Paraguay, such as forming a company, maintaining bank accounts, or buying real estate. Upon approval, receive a PR ID card valid for ten years, renewable indefinitely.
- For citizenship: After three years of permanent residency, individuals may apply for citizenship. Meet requirements including spending at least six months each year in Paraguay, speaking Spanish or Guaraní, and demonstrating knowledge of the country's political constitution.

[See further details about this program and find experts who can help](#)

# Peru Independent Means Visa (Rentista)

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	2 years
<b>Time to permanent residency</b>	3 years
<b>Minimum investment</b>	None. Proof of US\$1,000 monthly income
<b>Physical presence requirement</b>	6 months per year
<b>Application processing time</b>	1 month
<b>Citizenship grants visa-free travel to</b>	136 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Peru grants Rentista visas of indefinite validity to those who can demonstrate a regular monthly income exceeding US\$1,000. After two years of living in Peru – spending at least 183 days a year in the country – the applicant is eligible for citizenship, subject to proficiency in Spanish. For those not aiming for citizenship, Peruvian permanent residency is available after three years of continuous residency.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship; permits dual/multiple citizenship.
- Lower cost of living; warm climate.
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Peru's Rentista visa requires a monthly income of at least US\$1,000, declared and received by a Peruvian financial institution.
- Additional US\$500 monthly income required for each dependent.
- Main applicants can include spouse and child dependents under 25 years old.
- Rentista visa holders in Peru cannot engage in local employment.

## PATH TO CITIZENSHIP

- Rentista visa valid indefinitely but not classified as permanent residency.
- Residency may be lost if absent for more than 6 months cumulatively in a calendar year.
- After 2 years of continuous residency, applicant may apply for citizenship.
- Requirements include ties to the country and knowledge of Spanish language and culture.
- Alternatively, applicant may renew residency permit and apply for permanent residency after 3 years.
- Permanent residency allows indefinite living and working in Peru.

[See further details about this program and find experts who can help](#)

# Philippines Special Resident Retiree's Visa (SRRV)



<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	10 years
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	None. Proof of income and small bank deposit
<b>Physical presence requirement</b>	None at temporary residency stage
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	65 destinations
<b>Contribution types available</b>	No investment required

The Philippines offers anyone over the age of 50 the opportunity to retire to the country by demonstrating a modest pension (from US\$800) a month and/or a capital deposit (starting at US\$1,500). The residence permit is not permanent but can be renewed annually for a small fee. After ten years, the applicant is eligible for citizenship.

## PROGRAM BENEFITS

- No investment or donation requirement; path to citizenship; permits dual/multiple citizenship.
- Lower cost of living; warm climate.
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- SRRV Smile: For retirees over 50, a US\$20,000 deposit in an approved bank is required.
- SRRV Classic: For retirees over 50 who prefer property investment, a deposit of US\$10,000 (with proof of pension) or US\$20,000 (without) is needed, plus a property valued at US\$50,000.
- SRRV Human Touch: For ailing retirees over 50, a US\$1,500 monthly pension, health insurance, and US\$10,000 deposit are required.
- SRRV Courtesy: For retired Filipinos or foreign officers, a US\$1,500 deposit is needed.
- SRRV Expanded Courtesy: For retired Armed Forces officers over 50, a US\$1,000 pension and US\$1,500 deposit are required. Spouse and two dependents included; additional dependents require US\$15,000 each.

## PATH TO CITIZENSHIP

- Eligibility for citizenship in the Philippines requires: Continuous residency for at least 10 years. Integration into Philippine society and good knowledge of its history and official language.
- Submission of a Notice of Intent to naturalize one year prior to petition filing, sent to the Office of the Solicitor General.
- Investors may qualify in 5 years if they establish a new industry or introduce a useful invention.
- Additional requirement: Ownership of physical property in the Philippines.

[See further details about this program and find experts who can help](#)



# Portugal D7 Visa

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	5-6 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	None. Proof of passive income or savings
<b>Physical presence requirement</b>	183 days per year
<b>Application processing time</b>	3-4 months
<b>Citizenship grants visa-free travel to</b>	187 destinations, including Schengen countries and US
<b>Contribution types available</b>	No investment required



For those willing to physically spend most of the year in Portugal, the D7 visa offers a relatively quick, low-cost route to residency – and eventual citizenship – in Portugal. As an independent means visa, the D7 requires no investment but, rather, that the applicant demonstrate sufficient recurring income or savings. Those who qualify can bring their families and will have the right to work and conduct business within Portugal as independent professionals. Individuals who would like a residence permit in Portugal without the need to be physically present may consider the Portugal Golden Visa instead.

## PROGRAM BENEFITS

- Grants visa-free travel within Schengen area; no investment or donation requirement; path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; lower taxes; warm climate.
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- The three main requirements for the D7 visa are:
  - A. Demonstrate financial self-sufficiency:
    - Minimum monthly income: EUR 705 for a single applicant, EUR 1,057.5 for a married couple, EUR 211.5 per additional dependent.
    - Savings-based: EUR 16,920 for a single applicant, EUR 25,380 for a married couple, EUR 5,076 per additional dependent.
  - B. Show proof of accommodation in Portugal: Long-term lease, purchased property, or residence provided by a third-party.
  - C. Proof of EU-wide health insurance: Coverage of at least EUR 30,000 per person for 12 months.

## PATH TO CITIZENSHIP

- After five years of residency, investors may apply for permanent residency.
- With permanent residency, investors can immediately apply for citizenship.
- Citizenship requires passing a language test.

[See further details about this program and find experts who can help](#)

# Saudi Arabia Premium Residency Independent Means Visa

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	N/A
<b>Time to permanent residency</b>	Immediately upon approval (if SAR 800,000)
<b>Minimum investment</b>	SAR 100,000
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	1 month
<b>Citizenship grants visa-free travel to</b>	89 destinations
<b>Contribution types available</b>	No investment required



This page covers the “Privileged Residency” independent means-based subcategory of Saudi Arabia’s broader Premium Residency Program, which also has qualifying routes for Entrepreneurs and Investors. The Saudi Premium Residency program stands out in its region for offering permanent residency under certain circumstances. With this visa, individuals who pay an annual fee to the government can retain residency in Saudi Arabia. If they pay SAR 800,000, they can receive instant permanent status.

## PROGRAM BENEFITS

- Safety and security; short processing time; minimal physical presence requirements.
- No investment required; lower taxes; warm climate.

## HOW TO QUALIFY

- Applicants for this visa type can choose between fixed-term and unlimited duration options.
  - Fixed-term: Renewable residence permit for one to five years, initial fee SAR 100,000 (US\$27,000), with 2% reduction per year after.
  - Indefinite duration: Immediate permanent residency for SAR 800,000 (US\$213,000).
- Additionally, applicants must demonstrate financial solvency to support themselves and their families.

## PATH TO CITIZENSHIP

- This program offers no path to citizenship. However, those who pay SAR 800,000 for the unlimited term visa are eligible for immediate permanent residency.

[See further details about this program and find experts who can help](#)

# South Africa Financial Independent Permit



<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	8 years
<b>Time to permanent residency</b>	Immediately upon approval
<b>Minimum investment</b>	No investment required, but a ZAR 12,000 processing fee applies
<b>Physical presence requirement</b>	Visit South Africa once every 3 years
<b>Application processing time</b>	8 months
<b>Citizenship grants visa-free travel to</b>	105 destinations
<b>Contribution types available</b>	No investment required

South Africa grants immediate permanent residency (without expiry) to individuals who can demonstrate a personal net worth exceeding ZAR 12 million (about US\$640,000 in June 2023) and who pay a ZAR 12,000 processing fee. Processing typically takes around 8 months. The applicant needs only minimal physical presence in South Africa to retain the PR, but will need to reside full-time in the country if desiring to naturalize after eight years.

## PROGRAM BENEFITS

- No investment required; path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; warm climate.

## HOW TO QUALIFY


- Applicants must prove a net worth of at least ZAR 12 million (about US\$640,000) and pay a processing fee of ZAR 120,000 (about US\$6,400).
- Additionally, applicants must not: Be considered "prohibited or undesirable". Have a criminal record. Have been refused entry into South Africa. Have entered or stayed illegally in South Africa.
- Applicants can include a spouse, children up to age 21, and mentally/physically handicapped older children.
- Residency must be taken up within one year of approval, with a visit to South Africa at least once every 3 years to maintain permanent residency.

## PATH TO CITIZENSHIP

- Those approved for the South Africa Financial Independent Permit receive immediate permanent residency, which is valid indefinitely and does not need renewal.
- Adults must reside in South Africa for a sufficient period to understand official languages, customs, traditions, and citizenship responsibilities.
- Typically, applicants must be permanent residents for five years and reside in the country for a cumulative four years out of the last eight years. The Minister of Home Affairs may naturalize individuals with "exceptional circumstances" at their discretion, bypassing standard requirements.

[See further details about this program and find experts who can help](#)

# Spain Non-Lucrative Visa

<b>Program Type</b>	Independent Means Visa	
<b>Time to citizenship</b>	10 years (2 for certain nationalities)	
<b>Time to permanent residency</b>	5 years	
<b>Minimum investment</b>	None. Proof of sufficient savings	
<b>Physical presence requirement</b>	183 days per year	
<b>Application processing time</b>	8 months	
<b>Citizenship grants visa-free travel to</b>	189 destinations, including Schengen countries and the US	
<b>Contribution types available</b>	No investment required	

Spain's Non-Lucrative Visa offers third-country nationals who can demonstrate sufficient personal savings to maintain themselves without working the opportunity to reside in Spain together with their families. The program offers a five-year path to permanent residency in Spain and a ten-year (two years for certain nationalities) path to EU citizenship. No investments or donations are required for the Non-Lucrative Visa. Applicants must merely show a certain minimum bank account balance (currently about EUR 28,000 a year) to qualify.

## PROGRAM BENEFITS

- Freedom of movement within Schengen; no investment or donation requirement; path to citizenship.
- Permits dual/multiple citizenship (under certain circumstances); safety and security; warm climate.
- Enhanced education opportunities; enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Spain's Non-Lucrative Visa grants permits to individuals with sufficient savings to live without working.
- Year 1: One-year residence permit; applicant must prove at least EUR 28,000, plus EUR 6,950 per dependent.
- Year 2: Two-year renewal requires proof of funds for two years: EUR 56,000, plus EUR 13,900 per dependent.
- Year 4: Similar balance required for another two-year renewal.
- Year 5: Eligible for permanent residency.
- Application fee: EUR 550, may vary by consulate.

## PATH TO CITIZENSHIP

- Spanish Non-Lucrative Visa initially issued for one year, renewable for two years every second year with more than 183 days of physical presence.
- After five years of continuous residency, eligible for permanent residency if spent no more than 10 months outside Spain in preceding five years.
- After ten years, eligible for citizenship; Ibero-American Community citizens may apply after two years.
- Applicants must pass DELE test for Spanish proficiency and CCSE exam for cultural and historical knowledge of Spain.

[See further details about this program and find experts who can help](#)

# Sri Lanka Independent Means Visas



<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	None. Proof of US\$1,500 monthly income
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	40 destinations
<b>Contribution types available</b>	No investment required

Sri Lanka's Independent Means Visas – the Resident Guest Scheme (Professional Category) and the My Dream Home Scheme – offer residence permits with a validity of 2-5 years for those who can demonstrate a monthly income of at least US\$1,500. There is not path to permanent residency, but the Resident Guest qualification route offers a path to citizenship after five years of residency. Sri Lanka's passport, however, is a relatively weak travel document; it affords visa-free travel to only 40 destinations.

## PROGRAM BENEFITS

- No investment required; short processing time; minimal physical presence requirements.
- Low taxes; low cost of living; warm climate.

## HOW TO QUALIFY


- Resident Guest Scheme – Professional Category:
  - Monthly remittance: US\$2,000 for main applicant, US\$1,000 per dependent.
  - Visa valid for five years, eligible for citizenship by registration afterward.
- My Dream Home Scheme:
  - Initial remittance: US\$15,000 to fixed deposit account.
  - Monthly remittance: US\$1,500 for principal applicant, US\$750 per dependent.
  - Must possess health insurance valid in Sri Lanka.
- Visa valid for two years, renewable indefinitely, but no path to citizenship.

## PATH TO CITIZENSHIP

- Sri Lanka generally issues temporary residency visas; no permanent residency available.
- Citizenship by registration available only for Resident Guest Scheme applicants, eligible after five years.

[See further details about this program and find experts who can help](#)

# Uruguay Independent Means Visa

<b>Program Type</b>	Independent Means Visa	
<b>Time to citizenship</b>	3 years for married couples, 5 for singles	
<b>Time to permanent residency</b>	Immediately upon approval	
<b>Minimum investment</b>	None. Proof of US\$1,500 monthly income	
<b>Physical presence requirement</b>	6 months per year	
<b>Application processing time</b>	6-12 months	
<b>Citizenship grants visa-free travel to</b>	153 destinations, including Schengen countries	
<b>Contribution types available</b>	No investment required	

Uruguayan permanent residency is available after a 6-12 month application period to anyone who can demonstrate independent streams of income equivalent to US\$1,500 or more. Permanent residents are eligible for citizenship in five or three years (a shorter time frame for married couples) if they have spent more than half the year physically in the country during the years preceding the citizenship application.

## PROGRAM BENEFITS

- No investment required; short processing time; minimal physical presence requirements.
- Low taxes; low cost of living; warm climate.

## HOW TO QUALIFY

- To qualify for permanent residency in Uruguay, you must demonstrate intent to settle in the country and prove sufficient regular income.
- Required income: Exceeding US\$1,500 monthly, confirmed by a certified public accountant.
- Documents needed: Birth and marriage certificates, police and medical clearance, and vaccine certificate.

## PATH TO CITIZENSHIP

- No investment or donation requirement; visa-free travel within MERCOSUR; path to citizenship.
- Permits dual/multiple citizenship; lower cost of living; lower taxes; warm climate.
- Enhanced business access to large economies.

[See further details about this program and find experts who can help](#)

# Venezuela Rentista Visa

<b>Program Type</b>	Independent Means Visa
<b>Time to citizenship</b>	10 years
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	None. Declaration of sufficient means required
<b>Physical presence requirement</b>	None at temporary stage
<b>Application processing time</b>	1-3 months
<b>Citizenship grants visa-free travel to</b>	127 destinations, including Schengen countries
<b>Contribution types available</b>	No investment required



Venezuela offers renewable, temporary residence permits of one-year validity to those who can demonstrate a foreign-source income of at least US\$1,200 per month. After two years, the applicant can obtain Residente status, a visa that has a five-year validity. Following 10 continuous years of residency (5 if married to a Venezuela or a citizen of certain countries), the applicant is eligible for Venezuelan citizenship.

## PROGRAM BENEFITS

- No contribution requirement; visa-free travel within MERCOSUR; path to citizenship.
- Permits dual/multiple citizenship; lower cost of living; warm climate.

## HOW TO QUALIFY

- To qualify for the Transeúnte Rentista visa in Venezuela:
  - Income requirement: US\$1,200 monthly for main applicant, plus US\$500 per dependent.
  - Accepted income sources: Pension or any other legal form of income.
- Required documents: Passport, photos, round-trip ticket, medical certificate, proof of consular fee payment.
- Visa validity: One year, renewable indefinitely. After two years of temporary stay, applicant can obtain permanent residency.

## PATH TO CITIZENSHIP

- Initial Rentista visa: One year with Transeúnte (transitory) status.
- After two continuous years: Eligible to apply for Residente status (permanent residency), valid for five years and renewable.
- To maintain Residente status: Must not be absent from Venezuela for more than 24 consecutive months; brief return resets the clock.
- After ten years of legal residency: Eligible for citizenship; five years for spouses of Venezuelans or citizens of certain countries.

[See further details about this program and find experts who can help](#)



# *Active Investor Visas*

Programs that offer residence permits within months to those who relocate to start and/or run a business. Startup and entrepreneur visas are in this category.



# Argentina Active Investor Visa (Inversionista)

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	2 years
<b>Time to permanent residency</b>	3 years (yes, longer than time to citizenship)
<b>Minimum investment</b>	ARS 1.5 million (about US\$6,000)
<b>Physical presence requirement</b>	183 days per year
<b>Application processing time</b>	3 months
<b>Citizenship grants visa-free travel to</b>	170 destinations, including Schengen countries
<b>Contribution types available</b>	Business Investment



Argentina offers the Inversionista Visa to those who invest ARS 1.5m (about US\$6,000) in a business in Argentina, which they must manage themselves. The initial visa is valid for one year, while the validity upon renewal is three years. After just two years of living in Argentina, and subject to maintaining the investment, the applicant is eligible for citizenship.

A year later, the applicant is also eligible for permanent residency status in Argentina, presuming they have not already obtained citizenship. Argentina does not permit its nationals to renounce their Argentine citizenships. Individuals who would like to live in Argentina, but not necessarily run a business there, should consider Argentina's Independent Means Visas.

## PROGRAM BENEFITS

- Low minimum investment; path to citizenship; permits dual/multiple citizenship;
- Lower cost of living; warm climate; enhanced business access to large economies;
- Short processing time.

## HOW TO QUALIFY

- Present and gain ministerial approval for a business plan.
- Inversionista Visa requires active involvement; applicants must manage the business and spend at least 183 days annually in Argentina, becoming Argentine tax residents.
- Invest at least ARS 1.5 million (approximately US\$6,000 in June 2023) in the business's capitalization. Place the capital in a recognized financial institution. No limitations on business sector, type, or scale.

## PATH TO CITIZENSHIP

- Initial Inversionista visa valid for 1 year; renewable for a 3-year permit after first year.
- Eligible for citizenship by naturalization after 2 years, with Spanish proficiency required.
- Spouses of Argentinians and children born in Argentina can obtain citizenship without residency.
- Permanent residency available after 3 years, one year longer than naturalization.

[See further details about this program and find experts who can help](#)

# Canada Federal Startup Visa

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	2 years
<b>Minimum investment</b>	None, but external financing needed
<b>Physical presence requirement</b>	None, but applicant must engage in active management of the business from within Canada
<b>Application processing time</b>	12-16 months
<b>Citizenship grants visa-free travel to</b>	185 destinations, including Schengen countries and the US
<b>Contribution types available</b>	No investment required



Canada's Startup Visa offers entrepreneurs who can obtain the financial backing of venture capital funds or angel investors, or who are accepted by business incubators, the right to start and operate a new business in Canada. The program offers a path to permanent residency in Canada in as few as two years and citizenship in as few as five. Though there are no specific physical presence requirements, applicants are expected to take an active and ongoing managerial role in their startups and, therefore, in practice spend most of their time in Canada.

## PROGRAM BENEFITS

- Path to citizenship; no investment or donation required; option to include three or more generations of family members in the application;
- Enhanced education opportunities; enhanced business access to large economies;
- English as official language; short processing time; safety and security.

## HOW TO QUALIFY

- No personal investment required; must secure financial backing from accredited investors or entities for the startup.
- Personal funds proof needed: C\$13,215 minimum balance, plus C\$3,500 for each dependent.
- Required financial commitment: C\$200,000 from venture capital, C\$75,000 from angel investors, or acceptance into a business incubator program.
- Fees: C\$85 for single, C\$170 for family, C\$285 for groups (3+ main applicants and dependents).
- Sponsorship for spouse, children under 21, and financially dependent parents/grandparents allowed.

## PATH TO CITIZENSHIP

- Eligibility for permanent residence in Canada after 730 days (two years) with the Startup Visa.
- Canadian citizenship attainable after 1,095 days over five years, with prerequisites including permanent residency, annual tax filing, and proficiency in English or French.
- Requirement to take an Oath of Allegiance for naturalization; dual citizenship is permitted by Canada.

[See further details about this program and find experts who can help](#)

# France Talent Passport (Startup and Business Creation)

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	EUR 30,000
<b>Physical presence requirement</b>	None at temporary stage (183 days to qualify for PR)
<b>Application processing time</b>	4 months
<b>Citizenship grants visa-free travel to</b>	187 destinations, including Schengen countries and the US
<b>Contribution types available</b>	Business Investment



The Startup and Business Creation categories are the two active investor visa categories of France's wider Talent Passport program (which also has a passive investment category). The categories allow those who either set up a company using their own financial means, or who obtain financing from an incubator, to get a renewable four-year residence permit in France. After five years of living in France, participants are eligible to apply for French citizenship, subject to knowledge of French language.

## PROGRAM BENEFITS

- Low investment requirement; increased visa-free travel; freedom of travel within Schengen.
- Path to EU citizenship; permits dual/multiple citizenship; enhanced education opportunities.
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Talent Passport - Startup Category: Obtain an investment commitment of EUR 225,000 from a recognized business incubator. Create an innovative startup project, incorporated as a legal entity in France. Designate at least EUR 30,000 of the incubator financing to the startup's R&D phase. Demonstrate financial means equivalent to the French minimum wage.
- Talent Passport - Business Creation Category: Submit a satisfactory business plan. Incorporate the business in France and invest at least EUR 30,000. Hold at least a Master's degree or equivalent, or have at least 5 years of relevant business experience. Demonstrate financial means equivalent to minimum wage.

## PATH TO CITIZENSHIP

- Prepare online application and apply for long-stay visa within 3 months of arrival.
- Obtain long-stay visa from consulate, allowing initial entry, then get residence permit from local préfecture upon arrival in France.
- Renew residence permit annually if business remains active; after 5 years, apply for Settlement Permit (Permanent Residency) valid for 10 years. Citizenship possible after 5 years of permanent residency, demonstrating integration into French society through an interview.

[See further details about this program and find experts who can help](#)

## Germany Self-Employment Visa (Business Investor and Freelancer)

Program Type	Active Investor Visa
Time to citizenship	8 years or less
Time to permanent residency	5 years
Minimum investment	None (de facto EUR 350,000 in Investor category)
Physical presence requirement	Not specified
Application processing time	3 months
Citizenship grants visa-free travel to	190 destinations, including Schengen countries and the US
Contribution types available	Business Investment, proof of sufficient project finance



Germany's self-employment visa is open to those who wish to either set up a business in Germany or work as a freelancer in a "liberal profession". The visa offers a path to both permanent residency and citizenship in Germany and – by extension – the EU. Though German authorities don't specify any minimum investment amounts, enterprising service providers have identified successful standardized investment routes with effective minimum investments amounting to some EUR 350,000.

### PROGRAM BENEFITS

- Freedom of movement (but not settlement) within Schengen
- Path to citizenship; permits dual/multiple citizenship.
- Enhanced education opportunities; enhanced business access to large economies; short processing time.

### HOW TO QUALIFY

- The Residence Act doesn't specify a minimum investment for the initial temporary residence permit.
- Business investment criteria include national or regional economic interests and a positive impact on the economy, alongside personal capital or an approved loan.
- Successful investment types involve €250,000 in physical assets and €100,000 in ongoing regional development, with a minimum holding period of five years.
- Freelancer visa applicants must show sufficient funds and obtain required licenses.
- The initial residence permit lasts up to 3 years and can be renewed 6 months before expiry, with the option to include spouse and children under 18 for work and study.

### PATH TO CITIZENSHIP

- Apply for temporary residence permit after approval of application and business plan; renewable every three years if investments remain intact.
- Eligible for Permanent Residency after five years, subject to integration criteria and proficiency in German.
- Qualify for German citizenship after legally residing for eight years (reduced to seven with integration course).

[See further details about this program and find experts who can help](#)

# Hungary Active Investor Visa

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	8 years
<b>Time to permanent residency</b>	3 years
<b>Minimum investment</b>	EUR 50,000
<b>Physical presence requirement</b>	180 days a year (to qualify for PR)
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	185 destinations, including Schengen countries and the US
<b>Contribution types available</b>	Business Investment



Hungary offers those who set up a local company with a feasible business plan that demonstrates reasonable revenue to qualify for Hungarian residency. While there is no specified minimum investment, in practice, applicants are advised to allocate a minimum of EUR 50,000 toward the establishment of a company. Those who have resided in the country for three consecutive years are eligible for permanent residency, while those aiming to qualify for Hungarian (EU) citizenship will need to spend the majority of their time in the country over an 8-year period.

## PROGRAM BENEFITS

- Low investment requirement; increased visa-free travel; freedom of movement within Schengen.
- Path to EU citizenship; permits dual/multiple citizenship; enhanced education opportunities.
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Acquire Hungarian residency through gainful activity by setting up a company with a feasible business plan.
- Allocate at least EUR 50,000 for starting the venture, more for real estate investment.
- Hungarian residency cannot be obtained directly through real estate; however, a company can invest in real estate to meet activity requirements, requiring at least two income-producing properties.
- Hungarian LLC's minimum share capital is approximately EUR 8,000.
- Utilize a registered seat provider to receive official mail initially, postponing the need for physical business premises and employees, allowing for cost savings and flexibility in starting operations.

## PATH TO CITIZENSHIP

- Eligibility for Hungarian citizenship after 8 years of residency, with more than half of the time spent in Hungary.
- Applicants must pass a Hungarian exam demonstrating knowledge of Hungarian history and culture, unless married to a Hungarian citizen or having children with a Hungarian spouse.
- Hungarian citizenship open to all nationalities without restrictions; permits dual/multiple citizenship.

[See further details about this program and find experts who can help](#)

# Japan Active Investor Visa

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	10 years (3 with large investment)
<b>Minimum investment</b>	¥5 million (US\$34,000)
<b>Physical presence requirement</b>	Not specified
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	192 destinations, including Schengen countries and the US
<b>Contribution types available</b>	Business Investment



The Japanese Investor/Business Manager Visa is meant for those who either establish or perform senior management roles in a new, Japan-domiciled business. The minimum investment is only ¥5 million, or about US\$34,000, though chances of approval are better if larger amounts are invested. The visas are typically valid for one year (although sometimes as many as five years) and are renewable. While permanent status is only available after 10 years of residency, the applicant is eligible for citizenship after just five years. Note, however, that Japan does not recognize dual citizenship and only naturalizes those willing to give up their original citizenship.

## PROGRAM BENEFITS

- Minimal investment; short processing time; path to citizenship;
- Safety and security; enhanced business access to large economies.

## HOW TO QUALIFY

- Invest at least ¥5 million (US\$34,000) in a new business in Japan, or ¥100 million (US\$680,000) for faster permanent residency.
- Provide a satisfactory business plan and demonstrate relevant professional experience.
- Maintain appropriate business premises, have a co-founder or co-director who is a legal resident of Japan, employ at least two full-time legal residents, and show sufficient financial means for living expenses.

## PATH TO CITIZENSHIP

- Initial temporary residence permit with one-year validity, renewable for 3 or 5 years based on business performance.
- Eligibility for permanent residency after 3 years with ¥100 million investment, or after 10 years with less investment.
- Naturalization as Japanese citizen possible after 5 consecutive years of residency; note that Japan does not recognize dual citizenship.

[See further details about this program and find experts who can help](#)

# Mauritius Active Investor Visa

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	7 years (5 for Commonwealth citizens)
<b>Time to permanent residency</b>	3 years
<b>Minimum investment</b>	US\$35,000
<b>Physical presence requirement</b>	None at temporary stage
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	146 destinations, including Schengen countries
<b>Contribution types available</b>	Business Investment



Mauritius offers residency with 10-year validity to individuals who invest at least US\$35,000 in the country. The residence permit is renewable upon expiry, subject to the business' meeting certain performance requirements. After three years, however, the applicant is eligible for permanent residency (subject to more onerous performance requirement). After 7 years of continuous residency in Mauritius (5 years for Commonwealth citizens), applicants are eligible for naturalization and citizenship.

## PROGRAM BENEFITS

- Path to citizenship; minimal physical presence requirements; permits dual/multiple citizenship;
- Safety and security; lower taxes; lower cost of living; warm climate;
- Short processing time; English as official language.

## HOW TO QUALIFY

- Mauritius offers three active investor visa types:
  - General Business Investor: Requires a minimum investment of US\$50,000 in a Mauritian business.
  - High Tech Machines and Equipment Investor: Requires a minimum investment of US\$50,000 in a qualifying sector, with at least \$25,000 in cash capital.
  - Self-Employed Entrepreneur: Requires a minimum investment of US\$35,000 in a professional activity, along with obtaining two letters of intent from potential clients.
- Visa validity: Initial 10 years.
- Permanent Residency Eligibility: Achieve MUR 15 million annual gross income for 3 consecutive years, or reach MUR 45 million aggregate turnover for any 3-year period. Renewal option available upon achieving MUR 4 million annual gross income from the third year.
- Dependents allowed: spouse, unmarried children, and parents; no employment permitted for dependents.

## PATH TO CITIZENSHIP

- Eligible for Mauritian citizenship after 7 consecutive years of residency, with full 12 months preceding application in Mauritius.
- Commonwealth citizens can apply for citizenship after 5 years of residency.

[See further details about this program and find experts who can help](#)

# Panama Business Investor Residency Permit

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	5 years
<b>Time to permanent residency</b>	2 years
<b>Minimum investment</b>	US\$160,000
<b>Physical presence requirement</b>	Not specified
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	141 destinations, including Schengen countries
<b>Contribution types available</b>	Business Investment



Panama's Business Investor Residency Permit is an Active Investor Visa that requires the applicant's personal involvement in the day-to-day affairs of the business into which they invest a minimum of US\$160,000. This visa is suitable only for those willing to physically spend most of their time in Panama running a business that employs local staff on a permanent basis. Permanent residency is available after two years, and applicants who speak Spanish and have made Panama their de facto home are eligible to apply for citizenship within five years.

## PROGRAM BENEFITS

- Path to citizenship; low minimum investment; lower taxes;
- Lower cost of living; warm climate; safety and security;
- Enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Business Investor Residence Permit requires a US\$160,000 investment in a new or existing Panamanian business.
- Investment should create at least 5 full-time jobs for Panamanians, with each employee paid at least minimum wage and registered with Social Security.
- Government application fee: US\$1,050; main applicant may include dependents like spouse and children up to age 25, with specific requirements for children aged 18-25.

## PATH TO CITIZENSHIP

- Initial residency permit: valid for two years; eligible for permanent residency after two years if requirements are met.
- Citizenship eligibility after five years of continuous residency; applicant must demonstrate Panama as permanent home, pass Spanish language and Panamanian knowledge test, and attend interview.
- Renunciation of applicant's nationality required for Panamanian citizenship; while Panama doesn't formally recognize dual citizenship, it's generally permitted.

[See further details about this program and find experts who can help](#)



# Portugal Highly Qualified Activities (HQA) Visa

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	5-6 years
<b>Time to permanent residency</b>	5 years
<b>Minimum investment</b>	EUR 175,000
<b>Physical presence requirement</b>	Not specified (but at least a week a year recommended for purposes of eventual naturalization)
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	187 destinations, including Schengen countries and the US
<b>Contribution types available</b>	Business Investment



Often described as a hybrid between Portugal's other popular means-based visas, the Golden Visa and the D7 Visa, the HQA gives third-country nationals the opportunity to establish their own company in Portugal by investing EUR 175,000 (an amount that includes business formation costs and visa application fees) in their new business. The business must take part in a government-approved incubator program for the first three years but there are no job-creation or business performance requirements. As with the Golden Visa, physical presence requirements are minimal and passive-type investments are permitted. Application processing times, however, are far shorter than for the Golden Visa.

## PROGRAM BENEFITS

- Freedom of movement (but not settlement) within Schengen; path to citizenship; permits dual/multiple citizenship.
- Minimal physical presence requirements; lower cost of living; safety and security; warm climate.
- Enhanced education opportunities; enhanced business access to large economies; short processing time.

## HOW TO QUALIFY

- Establish new corporation in Portugal, invest EUR 175,000, and obtain support of an HQA business incubator.
- All application fees and company formation costs covered within EUR 175,000 investment.
- Startup founder required to participate in government-approved business incubator for at least 3 years; spouses and up to 2 dependents can be included in applications.

## PATH TO CITIZENSHIP

- Initial HQA visa: valid for four months; travel to Portugal for two-year residence permit.
- Residence permit renewable for additional three years after initial two years.
- Eligible for permanent residency and citizenship after five years of residency; basic Portuguese proficiency required for citizenship.

[See further details about this program and find experts who can help](#)

# San Marino Residency for Economic Reasons

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	Minimum 30 years
<b>Time to permanent residency</b>	Minimum 10 years
<b>Minimum investment</b>	EUR 150,000 on top of business investment
<b>Physical presence requirement</b>	270 days per year
<b>Application processing time</b>	2 months
<b>Citizenship grants visa-free travel to</b>	173 destinations, including Schengen countries and the US
<b>Contribution types available</b>	Business Investment



Residency for economic reasons is granted to a foreigner who opens a company in San Marino or takes over an existing one. The applicant must be a majority shareholder, employ local workers, and make secured bank deposits. The permit requires 270 days of physical presence per year and may lead to permanent residency after 10 years. Citizenship is only possible after 30 years of continued residence and requires renunciation of original nationality.

## PROGRAM BENEFITS

- Freedom of movement within Schengen; lower taxes; safety and security;
- Short processing time; enhanced business access to large economies.

## HOW TO QUALIFY

- Make a secured bank deposit of €75,000, increasing to €150,000 within two years, replaceable with property purchase with a lien or bank/insurance guarantee.
- Hold at least 51% shares in a San Marino company.
- Hire 1 to 3 resident workers on open-ended contracts, depending on sector encouragement.
- Pay annual contribution of €350 per capita for healthcare and social security benefits.

## PATH TO CITIZENSHIP

- Reside for 30 years with uninterrupted residency; need to renounce previous nationality.
- Fluency in Italian.
- Citizenship eligibility determined by the Great and General Council; cases investigated individually.

[See further details about this program and find experts who can help](#)

# Singapore Entrepass

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	Minimum 10 years
<b>Time to permanent residency</b>	Minimum 5 years
<b>Minimum investment</b>	No specified minimum
<b>Physical presence requirement</b>	No specified minimum
<b>Application processing time</b>	2-3 months
<b>Citizenship grants visa-free travel to</b>	194 destinations, including Schengen countries and the US
<b>Contribution types available</b>	Business Investment



The EntrePass allows eligible foreign entrepreneurs to start and operate a business in Singapore that is venture-backed or possesses innovative technologies. To qualify, you must demonstrate that you are an entrepreneur, an innovator, or an investor. There are various ways to qualify, some of which involve investment and others that require particular expertise or experience.

## PROGRAM BENEFITS

- Path to citizenship; lower taxes; safety and security;
- Warm climate; enhanced education opportunities; enhanced business access to large economies;
- Short processing time; English as official language.

## HOW TO QUALIFY

- Investor: Show willingness to invest a substantial amount in a local company; no specified minimum amount required.
- Innovator: Hold intellectual property (IP); engage in research collaboration with an IHL or research institute in Singapore; demonstrate extraordinary achievements in key areas of expertise.
- Entrepreneur: Obtain funding from a government-recognized venture capitalist (VC) or business angel of at least \$100,000; be an incubatee at a government-recognized incubator or accelerator; possess a strong business network and entrepreneurial track record.

## PATH TO CITIZENSHIP

- Must be a Singapore Permanent Resident (PR) for at least two years, aged 21 and above, or married to a Singapore Citizen.
- Alternatively, have resided in Singapore for 10 of the previous 12 years.
- Renounce previous nationality as Singapore does not allow dual citizenship.
- Approval for PR and citizenship at discretion of ICA; military service mandatory for males aged 18-50.

[See further details about this program and find experts who can help](#)

# United Kingdom Innovator Founder Visa

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	6 years
<b>Time to permanent residency</b>	3 years
<b>Minimum investment</b>	Not specified, but budget must be “viable”
<b>Physical presence requirement</b>	183 days per year
<b>Application processing time</b>	2-3 weeks
<b>Citizenship grants visa-free travel to</b>	186 destinations, including Schengen countries and the US
<b>Contribution types available</b>	Business Investment



The UK offers a path to permanent residency (ILR) and citizenship for qualified entrepreneurs who set up and run a new UK-based business deemed “innovative, viable, and scalable.”

This visa stands out for its lack of a specific investment requirement and short processing time. You may fund the business yourself or have it funded by a third-party.

You may set up one or several businesses, and you can work in your own business but also outside of it.

## PROGRAM BENEFITS

- Low/no minimum investment requirement; path to citizenship; permits dual citizenship;
- Safety and security; enhanced education opportunities; enhanced business access to large economies;
- Short processing time; English as official language.

## HOW TO QUALIFY

You can apply for an Innovator Founder visa if the business you want to start is:

- A new and innovative business that is not like any existing business in the UK market
- Endorsed by an approved endorsing body
- Viable, with potential for growth
- Scalable, showing the business will lead to job creation and potential for international growth

## PATH TO CITIZENSHIP

- The Innovator Founder visa is valid for three years and is renewable.
- After three years of continuous residency and not being absent from the UK for more than 180 days in any 12-month period, the applicant may apply for Indefinite Leave to Remain (ILR).
- After holding ILR for 12 months, the applicant may apply for citizenship.
- The applicant must demonstrate proficiency in English and pass a Life in the UK test in order to be eligible for naturalization.

[See further details about this program and find experts who can help](#)

# United States E2 Treaty Investor Visa Program

<b>Program Type</b>	Active Investor Visa
<b>Time to citizenship</b>	N/A
<b>Time to permanent residency</b>	N/A
<b>Minimum investment</b>	None (De facto minimum of US\$150,000)
<b>Physical presence requirement</b>	None
<b>Application processing time</b>	1-2 months
<b>Citizenship grants visa-free travel to</b>	185 destinations, including Schengen countries
<b>Contribution types available</b>	Business Investment



The US E2 visa is a special class of non-immigrant visa available to citizens of E2 Treaty signatory countries (see list). Because it is a non-immigrant visa, an E2 visa does not, in itself, provide a path to permanent residency (green card) or citizenship in the United States. It does, however, enable the applicant to open, own, and manage a business in the US. Nearly half a million entrepreneurs, the majority from European countries and Japan, have entered the US on E2 visas since 2008.

## PROGRAM BENEFITS

- Provides residential access to the US without necessarily making the investor a tax resident;
- Enhanced education opportunities; enhanced business access to large economies;
- Short processing time; English as official language.

## HOW TO QUALIFY

- No formal minimum investment requirements, but a suggested investment of at least \$150,000 for E2 visa qualification. Investment and applicant's intent must focus on developing and directing the investment enterprise in the United States. Applicant must possess 50% ownership or more of the enterprise or have operational control.
- Dependent spouses and unmarried children under 21 may be included. Unlimited extensions possible for E-2 nonimmigrant status. \$1,475 government fee for application and processing. Visa interview required for applicants aged 13 to 80 at a US Embassy.

## PATH TO CITIZENSHIP

- E-2 Investor Visa: Ineligible for Green Card and naturalization; must change immigration visa status through employment sponsorship, marriage to a US citizen or Green Card holder, family member sponsorship, or upgrading to EB-5 visa.
- After changing visa status, obtain Green Card, then wait 5 years for naturalization; must be physically present in the US for 30 months.
- Naturalization requires passing citizenship test and English language proficiency; upon passing, take oath of allegiance on receiving citizenship certificate.

[See further details about this program and find experts who can help](#)



*The World Isn't Free,  
But You Can Be™*