



Luxembourg

Residence by Investment Program

Ideally situated at the heart of Europe, the Grand Duchy of Luxembourg is a small but highly stable country that boasts one of the highest GDP per capita in the world. Investors benefit from the country's strong financial industry, which has developed as a private banking center and grown into a truly diversified hub for investment funds, banks, and insurance and reinsurance companies.

Population: 661,000

Languages: Luxembourgish, French, and German, with English widely spoken

Economy: Strong, high-income, innovation-driven

Currency: Euro



Key benefits



Visa-free access to the EU and Europe's Schengen Area



High quality of life, stable political environment, and investor-friendly legislation



Low investment threshold, with no obligation to purchase real estate



Flexible and practical corporate law for rapid company formation



No wealth tax and favorable inheritance and capital gains taxation regime


Program overview

- Minimum contribution of EUR 500,000
- Processing time of approximately six months from submission of the application to approval
- Possibility to obtain citizenship after five years of residence, under certain conditions



Procedures

To obtain the residence permit, an applicant must demonstrate an intention to reside permanently in Luxembourg. To renew their residence permit, they must demonstrate having spent a significant length of time in the country (at least six months).

- 1 Client contacts *Henley & Partners*
- 2 Initial due diligence checks completed
- 3 Client agreement signed and retainer paid
- 4 Requirements fulfilled
- 5
 - a. Under the residence by investment option:
An investment application is submitted to the Ministry of Finance or the Ministry of Economy. If approved, the Ministry of Foreign Affairs analyzes the application for final approval. If approved, then a visa category D is requested from the applicant's current country of residence
 - b. Under the residence by private reasons option:
An application is submitted to the Ministry of Foreign Affairs. If approved, a visa category D is requested from the applicant's current country of residence
- 6 Visa D collected at the local consulate or embassy for residence by private reasons
- 7 Under both options, client travels to Luxembourg, undergoes medical check, and submits application for residence permit
- 8 Client registers with their commune of residence within three days of their arrival
- 9 Approximately six-month process under both options
-  Residence permit received, which may be valid for an initial period of three years under residence by investment, or one year under residence by private reasons, subject to renewal

Main applicant requirements



To qualify for residence, applicants can choose between the below two options

1. Residence by investment

Investors from non-EU countries can choose one of the following four investment options:

- A minimum of EUR 500,000 into an existing Luxembourg company (with commercial, industrial, or craft activities) and commit to maintain the existing employment for five years
- A minimum of EUR 500,000 into a new Luxembourg company (with commercial, industrial, or craft activities) and commit to create at least five employments in the following three years
- A minimum of EUR 3 million into an existing or new investment or management structure, with a registered office in Luxembourg, which must have appropriate substance
- A minimum of EUR 20 million by deposit into a financial institution established in Luxembourg, which must be maintained for at least five years

2. Residence by private reasons (where the successful applicant cannot be employed in the country)

Individuals from developing nations can apply for residence by private reasons by fulfilling the following requirements:

- Prove that they can live off their own financial resources (proof of a regular flow of income of at least EUR 27,000 per year is required; bank savings alone might not be considered sufficient)
- Have permanent accommodation in Luxembourg, which includes third-party liability insurance and property insurance for rented or purchased property

About us

Henley & Partners is the global leader in residence and citizenship by investment. Each year, hundreds of wealthy individuals and their advisors rely on our expertise and experience in this area. The firm's highly qualified professionals work together as one team in over 40 offices worldwide. The firm also runs a leading government advisory practice that has raised more than USD 10 billion in foreign direct investment.