

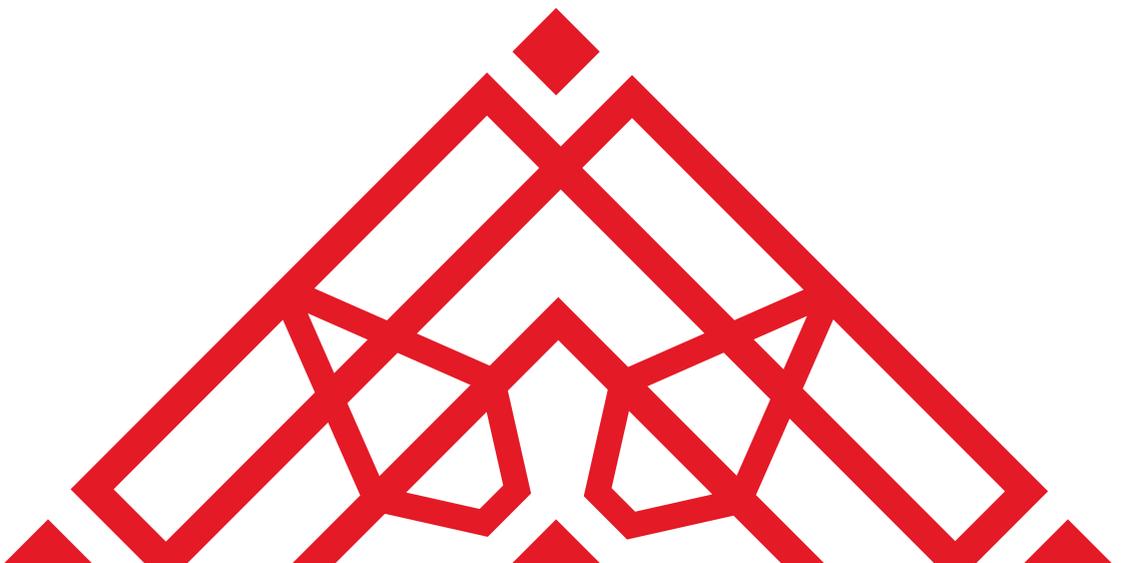
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Investing and living in Portugal is a privilege

APORT REPRESENTS A PRIVILEGED AND FULL SERVICE ACCESS TO INVESTMENT AND RESIDENCY OPPORTUNITIES IN PORTUGAL AND THEREFORE, IN EUROPE. THE COMPANY WAS FOUNDED IN AUGUST 2018, IN LISBON, WHEN LOYAL WEALTH MANAGEMENT CELEBRATED ITS 10TH ANNIVERSARY, AND PRESERVES THE FUNDAMENTALS OF TRANSPARENCY AND QUALITY INHERENT TO A FAMILY OFFICE.





About Us

The privilege of finding a one-stop shop with independent solutions for investment and residency, specialized in Portugal and certified by 10 years of experience in investment advice and wealth management.

APORT - Portugal Privileged Investment and Residency - is a financial advice company (family office, wealth management) based in the heart of Lisbon that supports foreign individuals and companies investing, living (moving) and doing businesses in Portugal.

APORT is founded with the purpose of providing privileged access to investment and residency opportunities in Portugal.

This is a company backed up by a solid foundation of 10 years of experience and expertise in wealth management and investment advice (powered by Loyal Asset Management).

WITH APORT YOU GET THE PRIVILEGE OF:

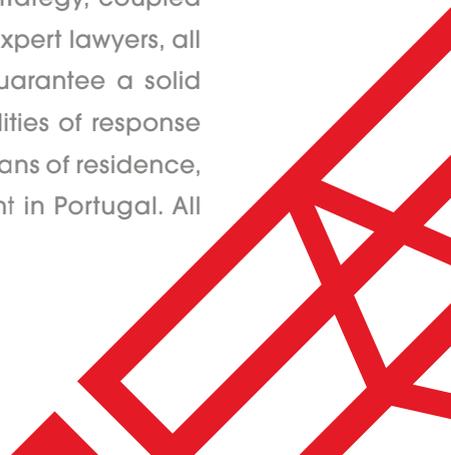
- ◆ First-class full range of Family Office services around investing, living (moving) and doing Business in Portugal.
- ◆ Neutral and independent advice, with no hidden fees or conflict of interest.

ACHIEVING:

- ◆ The right decision about living and investing in Portugal.
- ◆ Maximum tax advantages through the adoption of special tax regimes (such as the Non-Habitual Resident Regime).
- ◆ Means to live and work in Europe “forever” (“residence in Europe by investment” - through the Golden Visa).
- ◆ Best investment opportunities in Europe today (learn about our service: Investment Opportunities).
- ◆ Tranquillity during relocation (before, during and after arrival) and family integration.
- ◆ Ensuring continued success through a local partner who thinks of everything.

TEAM

In-house wealth management and investment strategy, coupled with business consultants, property agents and expert lawyers, all local and selected with high quality criteria, guarantee a solid structure, with immediate and individual possibilities of response to any demand related to foreign investment, means of residence, acquisition of property and wealth management in Portugal. All that through one single trusted provider.



Cristiano Zen

CEO



Born in 1973 in Santa Catarina, Brazil. He graduated in Chemical Engineering and has a post-graduate MBA in Business Administration.

He worked in multinational companies such as Bayer, SAP, Deloitte Consulting and BMW, acquiring experience in the coordination of international projects (Germany, USA, Argentina and Brazil).

He has been running his own wealth management company (family office), the Loyal Wealth Management, since 2006 in Switzerland, being responsible for the development of the investment strategies. These are offered through a diversified portfolio, with focus on Absolute Return character and achievement of higher performances at a controlled risk, which makes his investment offer unique.

In 2018 he begins to visit Portugal intensively, founding the extended business unit APORT.

LANGUAGES: Portuguese, German, English, Spanish and Italian

Tânia Braga

COO



Portuguese, born in 1981 and living in Lisbon. She started with a degree and post-graduation in Healthcare. Later she completed an Executive MBA at the Hult Business School, in London.

After her career start in the Healthcare sector, she leaped into business analysis, project management and operations management of multinational companies. She is passionate for creating corporate structures, systems and procedures based on detailed analysis. Her analytical capacity and attention to detail is combined with the ability to create solutions and methods of excellence for first class professional services.

LANGUAGES: Portuguese, English, Spanish and French

LOYAL WEALTH MANAGEMENT

Counting on a local structure with 10 years of international experience is a privilege. Loyal Wealth Management represents a contemporary approach of wealth management (family office, financial advice), based on the combination of innovative investment strategies backed up by recognized centres of private banking, such as: Switzerland (Liechtenstein), the Bahamas and the United States of America.

Headquartered near Zurich, Switzerland, Loyal is a “financial intermediary” authorized by the Swiss authorities and works 100% independent, neutral and free from any commitment or agreement with any banking entity or other promoters of financial products.



“I trusted Loyal a part of my liquid assets when it was in its early stage as a company. The obsession with finding the best Absolute Return investments worldwide and according to new qualitative principles seemed very interesting to me. Years later, and keeping the same resources, I obtained gains much higher than the market average without having to make periodic investment decisions... ”

OWNER OF A FINANCIAL BROKER IN BRAZIL

CUSTOMER SINCE 2008





**“My main satisfaction goes beyond performance.
It’s about having a reliable person who knows
everything about investment, financial securities
and offshore banking aspects.
We entrust to Loyal everything in this field
and we feel confident and safe.”**

RETIRED FROM BUENOS AIRES, ARGENTINA

CUSTOMER SINCE 2009

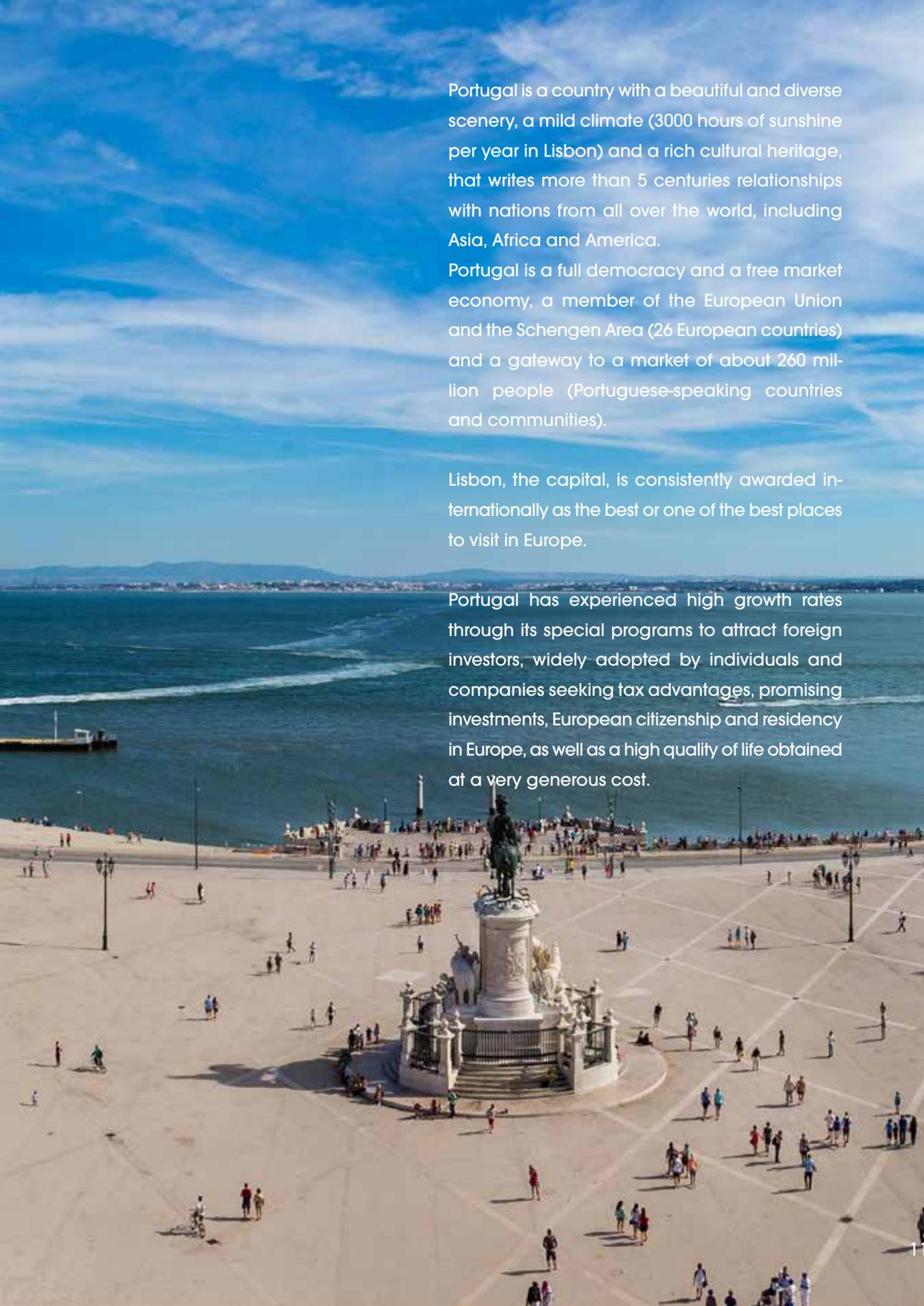


Why Portugal

“In January 2018, I visited three Brazilian clients who were living in Portugal. What I came across was unexpected: a new Portugal, far different from that of my long vacations in 2006: a developed, dynamic European country, friendly and buzzing with visitors. A little later, I came across its amazing statistics and realized I was at the most promising country to invest in Europe nowadays. And better: one of the best to live.

Cristiano Zen
APORT CEO



An aerial photograph of a large, open public square, likely in Lisbon, Portugal. The square is paved with light-colored stone and features a prominent central monument. The monument is a large, ornate structure with a central figure on a horse, surrounded by a circular base and a fence. Numerous people are scattered across the square, some walking, some standing, and some sitting. In the background, a wide beach stretches along the coast, with the ocean waves breaking onto the shore. The sky is a clear, vibrant blue with a few wispy clouds. The overall scene is bright and sunny, suggesting a pleasant day.

Portugal is a country with a beautiful and diverse scenery, a mild climate (3000 hours of sunshine per year in Lisbon) and a rich cultural heritage, that writes more than 5 centuries relationships with nations from all over the world, including Asia, Africa and America.

Portugal is a full democracy and a free market economy, a member of the European Union and the Schengen Area (26 European countries) and a gateway to a market of about 260 million people (Portuguese-speaking countries and communities).

Lisbon, the capital, is consistently awarded internationally as the best or one of the best places to visit in Europe.

Portugal has experienced high growth rates through its special programs to attract foreign investors, widely adopted by individuals and companies seeking tax advantages, promising investments, European citizenship and residency in Europe, as well as a high quality of life obtained at a very generous cost.

10 Reasons to choose Portugal

1. Best EU residency programme for non-EU /EEA/Swiss investors (minimal stay requirements and the possibility of obtaining permanent residency or citizenship after 5 years)

2. Best EU tax haven for pensioners and high net worth individuals (10-year tax exemption of non-Portuguese source income)



3. One of the best countries to buy and own property (OECD, 2013)

4. Best touristic destination (best country in the World to visit according to Condé Nast Traveller, and best European golf and beach destination as per the World Travel Awards)

5. Second best country in Europe for immigrant integration (MIPEX III)



6. Stable, peaceful and safe country (4th most peaceful worldwide according to the Global Peace Index)

7. High quality of life at a very low cost (Portuguese average wages are about 50% of the EU average)



8. Excellent road networks, telecoms and health system (12th best health system worldwide according to the World Health Organisation)

9. A highly educated and welcoming population, almost half of which speak at least one foreign language, mainly English, with great fluency

10. Gateway to 260 million Portuguese speaking people, access to 500 million EU consumers and access to the Schengen zone, with free transit of people and goods between 26 countries





**The privilege of having
property in Europe and
maximizing your assets**

THE GOLDEN VISA PROGRAM

An effective way for living and working in Europe “forever” – Europe Residency by Investment:

The Golden Visa Program is a fast track for foreign investors from non-EU countries to obtain a fully valid residence permit in Portugal.

Under this program, applicants only have to make one of the eligible investments to obtain a residence permit. The most classic way to apply has been through property investment, that is, the purchase of a property with a value equal to or greater than 500,000€.

The residence permit will allow the investor and his / her family to enter and / or live in Portugal and travel freely within the vast majority of European countries (Schengen Area) and has extremely low minimum stay requirements.

The basis for application is simple.

A few examples:

1. Acquisition of property in Portugal (all types of property qualify, residential and commercial) and minimum investment of 500,000€ (only one investment qualifies the investor and his family).
2. Acquisition of buildings whose construction has been completed for at least 30 years, or located in an urban rehabilitation area, in the total amount equal or greater than €350,000.00.
3. An investment of at least €250,000 in, or the support of, the artistic production or the recovery or maintenance of the national cultural heritage that is conducted by accredited institutions (reduced to > €200,000 if located in a “low density area”).





**The privilege of doing
the right investment and
benefit from unique
tax advantages**

NON-HABITUAL RESIDENT REGIME

The privilege of tax free living in Portugal

The Non-Habitual Residence Status (NHR) provides those who become tax resident in Portugal the opportunity of exemption from taxes, both in Portugal and in the source of income country.

Portugal has become a tax-free jurisdiction for individuals receiving qualifying non-resident income (pension, dividends, income, royalties, rents, capital gains/interest) outside Portugal. The NHR regime also contemplates professional income from high value-added activities, which benefit from a special flat tax rate of 20%. The applicant cannot have been a tax resident in Portugal for the last five years. This status is granted for 10 years.

A NHR will be exempt from personal income tax on certain types of qualifying income if that income is tax subjected in the source country under an existing Double Taxation Treaty. Double tax exemption is also applicable to certain types of income arising from various highly qualified activities and a special flat rate of 20% is applicable for certain types of income.

The NHR is open to both employed and retired applicants who receive their pensions abroad and tax-free.

OTHER TAX BENEFITS

There is no tax over wealth and the inheritance tax regime is “benign” (it only applies to Portugal assets; the tax rate is 10% and spouses and children are exempt).

In addition, there are agreements available that allow the NHR to benefit from extremely favourable tax treatment on their capital investments and retirement income.



The privilege of having available all services associated to investing, living (moving) and doing business in Portugal, even before the arrival.



SERVICES

APORT combines migratory and tax advisory, property search and relocation assistance with a strong expertise in first class Family Office services.

Investment

Investment Opportunities

Company Establishment
and Portugal Business

Wealth Management

Residency

Migration Assistance
and Tax Advisory

Property Search and Assistance

Family Relocation

Investment Opportunities

The broad presentation of investment opportunities is our core: we practice Wealth Management since 2008 through Loyal Wealth Management Switzerland.



Portugal is currently an investment haven; the property market being one of the most promising fields of business. The economy is growing, backed by a greater property demand and exponential growth of the tourism sector.

The property market has been hitting a new record of investment in commercial property since many months. More investment products such as offices and retail spaces (with rental incomes much higher than European averages), reinforce the high attraction of new investors. An increasing search for hotels has also been recorded. Bank loans have been eased so that more money has flown into the markets.

The external context is also favourable: serious political and economic turmoil and uncertainty in major global economies has resulted in the rapid increase in demand for the Golden Visa or Residency in Portugal since 2014.

The opportunities presented by APORT are not solely property-based but also enclose a growing number of initiatives, businesses and investment funds that have made Portugal the most dynamic business place in Europe.

Company Establishment and Portugal Business

We provide a full range of services that guarantee a fast company establishment in Portugal, even before client's arrival.



We want our client to have the privilege of focusing only on your business growth and not on bureaucracies.

Therefore, APORT acts as a tax representative of individuals and non-resident companies and, if necessary, we can handle any bureaucratic challenge or paperwork on behalf of the client.

Through carefully selected and highly specialized partners, APORT provides companies with a full range of services:

- ◆ Incorporation
- ◆ Registration
- ◆ Declarations Preparation
- ◆ Bank Account Opening
- ◆ Tax Representation
- ◆ Accounting
- ◆ Domiciliation and Virtual Office

APORT can also quickly open up a bank account at our partner banks for the new company and/or its beneficial owners. Our partner banks are business-oriented and work efficiently with foreigners.

Whenever a legal entity must be formally established, thanks to our structure of lawyers and consultant partners, we can deliver solutions on a case by case basis, addressing various aspects of doing business in Portugal:

- ◆ Company typology
- ◆ Business Taxation Overview
- ◆ Tax Identification Number
- ◆ Documentary requirements
- ◆ Classification of business activities
- ◆ Accountant and auditor
- ◆ Share capital and shareholders
- ◆ Directors and company secretary
- ◆ Accountant and auditor



Wealth Management

100% transparent and without conflict of interest, based on the combination of innovative investment strategies and traditional private banking centres.



APORT Wealth Management practice, through the engagement of your parent company, Loyal Wealth Management, represents a modern format of Family Office, based on a combination of innovative investment strategies and traditional private banking centres, such as Switzerland (Liechtenstein), the U.S. and the Bahamas.

We work totally neutral and independent with banks and issuers of financial products and offer you the following solutions:

PRIVATE BANKING ACCOUNT

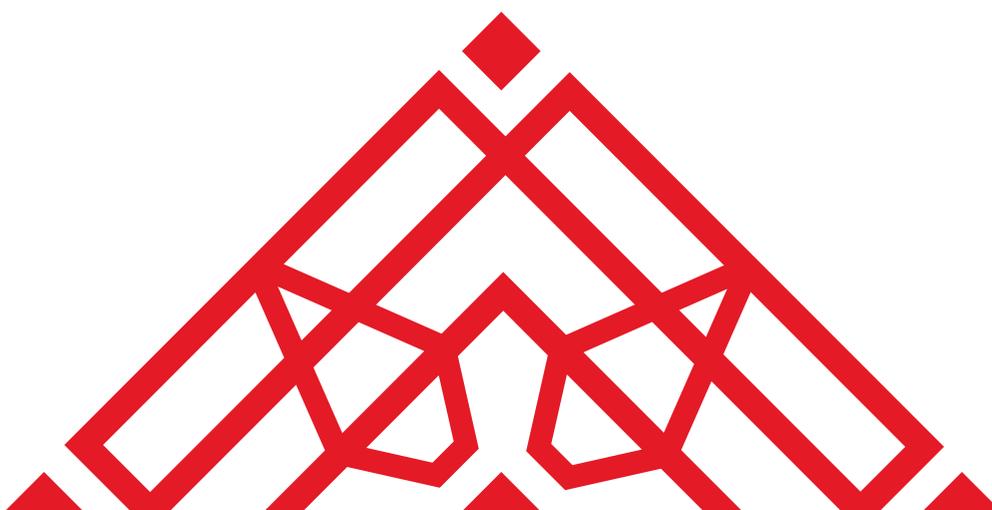
We open private bank accounts in Switzerland (Liechtenstein), the Bahamas and the United States in just a few business days (multi-currency accounts with a choice of 4 currencies).

PORTFOLIO STRUCTURING

We structure and manage a portfolio of financial products based on the worldwide most prominent in their categories, namely Absolute Return strategies. All financial products (securities) are held in your safe-keeping bank account.

COMPLEMENTARY SERVICES

- ◆ Incorporation of companies in offshore jurisdictions;
- ◆ Handling of commercial transactions through a current (or merchant) bank account (for payments);
- ◆ Pre-approved Lombard loans;
- ◆ Structuring of private investment funds;
- ◆ Issuance of anonymous debit/credit cards.



Migration Assistance and Tax Advisory

The comfort of both an individual treatment and a careful analysis aiming at the best planning, from the decision making to the visa application and the adoption of the special tax programs.



Making the right decision in the early stages is the key to avoid unexpected consequences after moving to a new country or getting the first tax bill in your new tax jurisdiction. Only a comprehensive tax and migratory advice can ensure strong and sustainable financial advantages.

Owning assets in Portugal through a corporate vehicle can result in substantial savings. Before planning a major investment in Portugal, you should first consider the alternatives for structuring it carefully.

An individual who has not been a resident during the previous 5 years can obtain a special tax status, namely the "Non-Habitual Resident", under which incomes earned outside Portugal become tax-exempt over a period of 10 years, provided that minimum stay conditions are observed.

Property Search and Assistance

Neutral and independent against property agents and banks, APORT is rewarded in a simple way: we only get paid after the client has received her/his advantages.



We have a completely independent approach in our relationship with property agents and banks. Our reward is success fee-based, paid by the buying client, but only after he/she has received her/his advantages.

We guarantee neutral advice, access to off-the-market opportunities and discounted rates. Our agents have access not only to announced targets, but may also search for new prospective ones. Our goal: to obtain a discount far higher than agency fees.

We guarantee the search for both property and bank loans at the best possible price and at the best market conditions, without any conflict of interest.

THE PRIVILEGE OF BUYING WITHOUT HIDDEN COMMISSIONS AND CONFLICT OF INTEREST

Our reward is success fee-based only and is calculated by the difference between the original and the final price obtained through negotiation. Therefore, there is no doubt that the buying client will always receive the best possible price, without any hidden commissions and conflicts of interest.

Family Relocation

Relocation is far more than moving itself and doesn't end immediately upon arrival. We are with you every step of the way, from the decision-making to the mature stages of integration after arrival.



BEFORE ARRIVAL

- ◆ School search
- ◆ Bank introduction
- ◆ Insurance introduction
- ◆ Utility subscriptions, contracts and setup
- ◆ Driver's license assistance
- ◆ Assistance with hiring domestic help and contractors

AFTER STARTING LIVING

UPON ARRIVAL

- ◆ Local registration
- ◆ Neighborhood orientation tour
- ◆ Assistance with local doctors, hospitals, shopping, etc
- ◆ Car and furniture import assistance
- ◆ Translation and secretarial services
- ◆ Preparation of tax declaration



