



## MFG Consultants

Secure your European legacy with Portugal's only award-winning, independent Golden Visa advisory. Trusted by over 450 families with a 100% approval track record.

**Empowered People = Smart Decisions**



# Letter from the Founder



Dear Investor,

When you entrust us with your Golden Visa journey, you're not just applying for a residency permit, you're securing your family's European future.

MFG Consultants, is a Portuguese company with a bilingual team, based in Portugal, doing Portuguese work.

We know the laws, the regulators, and the nuances.

We are not through intermediaries, but through direct relationships.

We have guided over **450 families** through the exact process.

Each case is unique, and each client deserves a tailored strategy.

Unlike others, we don't create noise, drama, or fear. We focus on data, certainty, facts, and results.

We see our role not as sellers of visas, but as trustworthy advisors.

That is why we are recognized as a **five-time award-winning firm**, and why our approval rate since 2012 is **100%**.

2012 is **100%**.

Welcome to a different kind of partnership... one built on trust, transparency, and your success.

Warm regards,

João Pedro Cunha

Founder & Managing Partner, MFG Consultants





# Why Portugal?

## A European Gateway to Legacy

### EU Citizenship Path

Last major EU economy offering a true citizenship pathway (optional)

### Global Mobility

Visa-free access to 188 destinations (Schengen + beyond)

### Strategic Location

Atlantic hub connecting Europe, Africa & the Americas

### Safety & Security

Ranked among the safest countries in the world

### Quality of Life

Access to world-class healthcare & education

### Tax Advantages

NHR regime, no wealth or inheritance tax

# What is the Portuguese Golden Visa?

01

## Established Program

Launched in 2012 – one of the most successful residency-by-investment programs globally

02

## Investment Requirement

Minimum investment: **€500,000** in CMVM-regulated funds

03

## Minimal Stay

Physical presence: only 7 days in the 1<sup>st</sup> year and 14 days every 2 years

04

## Family Inclusion

Entire family included under one application

05

## Path to Permanent Residency and Citizenship

After 5 years: apply for permanent residency and citizenship if that is your goal

06

## EU Benefits

Portuguese passport = 4<sup>th</sup> most powerful passport in the world; full EU rights + Schengen mobility



# Family Inclusion

Bring your family with you:



## Spouse/Partner

Spouse or legally recognized partner



## Minor Children

Children under 18 (or >18 if studying, unmarried and dependent)



## Adult Children

Dependent children up to 24 (students, financially dependent)



## Parents

Parents of main applicant or spouse 65+ years old (or financially dependent from 55+)



# Investor Commitments

To maintain Golden Visa status:



## Investment Maintenance

Keep qualifying investment active (€500,000+)



## Card Renewal

Renew residence card every **2 years**



## Physical Presence

Stay in Portugal a minimum of **14 days per 2-year cycle**



## Legal Compliance

Remain compliant with AIMA (Agency for Migration and Asylum)



# Why Investment Funds?

## The Smart Route for HNWI's and Investors



### No Property Hassles

No property headaches (tenants, maintenance, taxation)



### Professional Management

Institutional-grade diversification



### Regulated Security

CMVM-regulated, annual audits



### Strategic Liquidity

Liquidity aligned with Golden Visa timeline



### Future Growth

Access to sectors driving Europe's future growth

# Our Fund Universe

At MFG Consultants, we don't sell funds — we **select them independently** for you.

## Our portfolios cover (example) – all risk levels available

### High-Growth Technology

AI, Classic Tech, Fintech, Deep Tech, Climate Tech...

### Sustainable Infrastructure

Renewable energy, ESG cities, recycling, mobility...

### Established Sectors

Healthcare, Hospitality, Agribusiness, Classic sectors...

### Alternative Wealth Assets

PE in SMEs, crypto, cars, sports, hospitality with buybacks, selected alternatives...

#### ✓ Every fund undergoes our 7-Point Due Diligence Framework

- Regulatory check
- Audited financials
- Exit terms
- Risk testing
- Manager track record
- Portfolio transparency
- Investor safeguards



# Tax Considerations



## Non-residents

0% **withholding tax** on fund returns



## Residents

10% **withholding** (planning possible)



## NHR Regime 2.0

Access to Portugal's NHR regime (**10-year reduced taxation**)



## Wealth Protection

**No inheritance or wealth taxes**



## Cross-border Planning

Tailored cross-border structuring global investors



# Cost Structure (2025)


## Full Transparency

### MFG Consultants Professional Fees

NIF + Bank Account (per family)	€1,500
Main applicant + spouse/partner	€3,000 / couple
Each additional family member	€500 / person
Renewals every 2 years	Same structure structure

### Government & AIMA Costs (per person)

Application fee	€618.60 / person
Residence card issuance	€6,179.40 / person
Renewal fee	€3,090.40 / person

 No hidden costs. Service agreement available with full detailed cost breakdown for full transparency.



# Why MFG Consultants?

**5x**

## Award Winner

Five-time award-winning Portuguese consultancy firm

**450+**

## Successful Cases

Portuguese Golden Visa applications (real cases, not inflated)

**100%**

## GV Approval Rate

Perfect approval rate since 2012 / 2013  
Mature Project Management

**25+**

## Global Reach

Clients from countries worldwide

## True Independence

We simulate and suggest the best funds for you. (we always suggest diversification according to your profile). Never put all the eggs in the same basket.)

## Direct Access

Direct relationships with banks, regulators, regulators, and fund managers (and introduce them directly to you too.)

## 24h Response Guarantee

Because your time matters (email, phone, WhatsApp...)

# Our Promise to You



## Tailored Solutions

Not one-size-fits-all + personalized investment simulations (take informed steps)



## Transparent Fees

No hidden charges



## End-to-End Guidance

Eligibility to citizenship



## Success Focused

Your success = our only metric

**Empowered People = Smart Decisions**



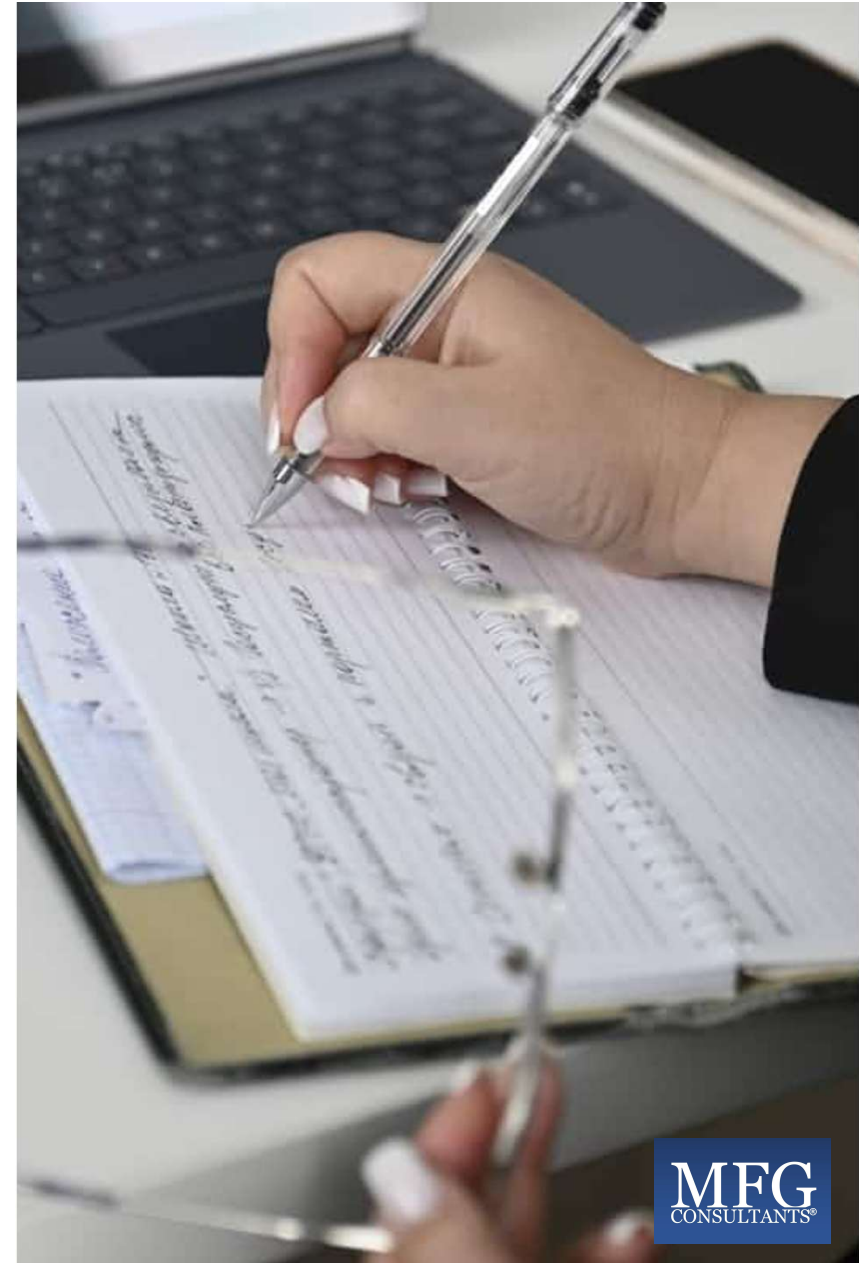
# Disclaimer

## Important Notice

This presentation is for informational purposes only.

Detailed tax planning, fund allocation, and legal strategy are disclosed during a meeting with our advisory team.

Full transparency. Detailed service agreement available to all our clients.





## Contact Us

+351 916 008 844 (WhatsApp, 24/7)

[info@mfg-consultants.com](mailto:info@mfg-consultants.com)

[www.mfg-consultants.com](http://www.mfg-consultants.com)

**Your journey starts here!**

**Empowered People = Smart Decisions**

