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EU / Bulgarian Citizenship by Investment Product Overview



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Product Name	Product Summary	Time to Permanent Residency	Time to Bulgarian Citizenship	Investment in EUR (Refundable)	All-in Handling Fee in EUR (Non-refundable)	Total in EUR
Financing Standard ¹⁾	Applicant pays for financing a loan of EUR 512,000.	6 months	66 months	0	195,000	195,000
Financing Fast ¹⁾	Applicant pays for financing a loan of EUR 1,024,000.	6 months	18 months	0	280,000	280,000
Financing Fast Two Main Applicants ¹⁾	Both partners of a legally married couple can apply simultaneously. Two main applicants pay for financing a total loan of EUR 2,048,000.	6 months	18 months	0	408,000	408,000
Property Standard ¹⁾	Applicant invests in 1 Apartment for EUR 206,000 and holds it for 84 months.	6 months	66 months	215,000	98,000	313,000
Property Fast ¹⁾	Applicant invests in 2 Apartments for EUR 412,000 and holds them for 84 months.	6 months	18 months	430,000	98,000	528,000
Property Fast Two Main Applicants ¹⁾	Both partners of a legally married couple can apply simultaneously. Two main applicants invest in total 3 Apartments for EUR 618,000 and hold them for 84 months.	6 months	18 months	645,000	98,000	743,000
Life Insurance Financing Standard ¹⁾	Applicant invests only EUR 375,000 in a Unit Linked Life Insurance with an Insurance Premium of EUR 750,000 and holds it for 5 years. The remaining EUR 375,000 is financed through us. ²⁾ At any time, applicant can opt for the fast track (18 months) by investing a further EUR 375,000, making the total investment EUR 750,000. We further finance EUR 375,000, leading to the new Insurance Premium of EUR 1,500,000.	6 months	66 months ²⁾ 18 months	375,000 ²⁾ 375,000	40,000 ²⁾ 10,000	415,000 ²⁾ 790,000
Life Insurance Financing Fast ¹⁾	Applicant invests only EUR 750,000 in a Unit Linked Life Insurance with an Insurance Premium of EUR 1,500,000 and holds it for 5 years. The remaining EUR 750,000 is financed through us.	6 months	18 months	750,000	40,000	790,000
Life Insurance Financing Fast Two Main Applicants ¹⁾	Both partners of a legally married couple can apply simultaneously. Two main applicants invest only EUR 1,000,000 in a Unit Linked Life Insurance with an Insurance Premium of EUR 2,000,000 and hold it for 5 years. The remaining EUR 1,000,000 is financed through us.	6 months	18 months	1,000,000	55,000	1,145,000
Life Insurance Fast ¹⁾	Applicant invests a minimum of EUR 1,500,000 in a Unit Linked Life Insurance and holds it for 5 years.	6 months	18 months	1,500,000	40,000	1,540,000

Product Name	Product Summary	Time to Permanent Residency	Time to Bulgarian Citizenship	Investment in EUR (Refundable)	All-in Handling Fee in EUR (Non-refundable)	Total in EUR
Government Bond Standard	Applicant invests in 1 Bulgarian Government Bond and holds it for 60 months.	6 months	66 months	512,000	98,000	610,000
Government Bond Fast	Applicant invests in 2 Bulgarian Government Bonds and holds them for 60 months.	6 months	18 months	1,024,000	98,000	1,122,000

1) This Bulgarian immigration product is **worldwide unique**.

Bulgaria offers a Citizenship by Investment Program which allows the **applicant and the immediate family** to become EU citizens at a **very low cost, and within a short period of time**. There are **no residency and language skill requirements** to meet. When being provided with **citizenship in only 18 months** (fast track), or in 60 months (standard track), Bulgarian citizens have the **right to live, work and study in any of the 27 EU countries, including Switzerland and Norway** due to the bilateral agreements with the EU. We offer a solution for Bulgarian permanent residency holders, who want to live, work and study in a particular EU country, including Switzerland and Norway, before being provided with citizenship. Bulgarian citizens can also **apply for a US E-2 Visa** and settle in the US.



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