

# Private Clients





# Built Differently

To Make the Difference

With over half a century of dedicated experience, CLA Malta is committed to your financial success. Learn more about our services. We invest time in understanding your unique goals, ensuring personalised strategies to get you where you want to be.



## Contents

- Welcome ..... 4
- CLA Global ..... 6
- CLA Global ..... 7
- Malta..... 8
- Malta - An Ideal Destination .....10
- Aviation ..... 14
- Corporate & Business ..... 16
- Family Office..... 17
- Legal Advisory ..... 18
- Lifestyle & Concierge..... 19
- Maritime .....20
- Philanthropy ..... 21
- Tax Planning & Compliance.....22
- Trust.....23
- Wealth Management & Preservatoin .....24
- Industry Expert.....26





# Welcome

Welcome to CLA Malta's Private Client Services, where we don't just manage wealth—we elevate it. You've worked hard to get where you are, and your financial strategy should reflect that. Our services are specifically designed for high earners like yourself, providing tailored solutions that align with your unique goals and ambitions.

At CLA Malta, we're built differently, going beyond managing numbers. We focus on creating opportunities that matter—whether that means growing your investments, protecting your assets, or planning for a prosperous future. Our team of experts is dedicated to providing personalised strategies that work for you and your financial vision.

We understand the hard work and dedication it takes to reach this level of success, and we're here to help you achieve even more. With our expertise and commitment to your financial goals, your wealth will be positioned for long-term growth and success. Let's work together to take your financial future to the next level.

I look forward to working with you!

**Dr Dennis Mark Gauci**

Partner – Business Development & Markets



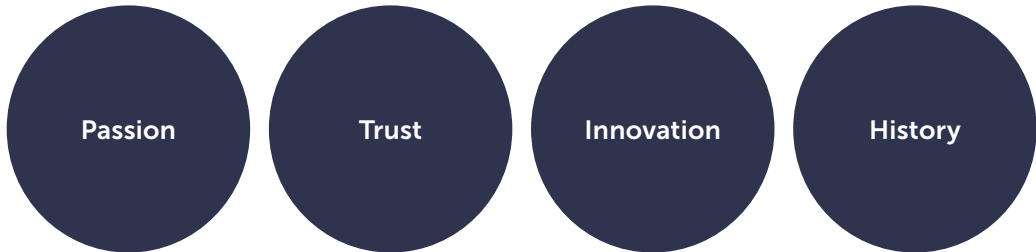


# CLA Malta

**CLA Malta stands out from the rest. We are built differently and structured to provide innovative and client-first services in taxation, legal advisory, and corporate support to various industries.**

Our philosophy is rooted in creating a collaborative environment where our team and clients prosper, guided by our core values of flexibility, engagement, and dedication.

With half a century of expertise, CLA Malta is dedicated to providing top-tier service, ensuring efficiency, and driving businesses towards success.



We're passionate about staying adaptable and ensuring active participation from everyone to accomplish all goals.

Drawing from our extensive knowledge, we support local businesses' growth and assist international companies in establishing and succeeding in Malta.

At CLA Malta, building your success is not just our priority.  
**It's our passion.**

# CLA Global

**CLA Global Limited (CLA Global)** was founded by CliftonLarsonAllen LLP and Evelyn Partners.

The organisation offers one of the largest financial outsourcing services and private client and wealth advisory platforms of any global accounting organisation. Moreover, it hosts a culture of diversity and inclusion that uses combined strengths as its greatest competitive advantage.

Professionals in its member firms support clients by speaking their language and serving as their eyes and ears from a business, regulatory, and tax perspective — so they can help them cross borders confidently and efficiently.





# Malta

Malta is an archipelago in the centre of the Mediterranean Sea. It is a nation dotted with historical sites related to a succession of rulers including the Romans, Moors, Knights of Saint John, French and British. It has numerous fortresses, megalithic temples and the Hypogeum dating to circa 4000 B.C.

Malta is the largest island and the cultural, commercial and administrative centre. The island offers plenty of specialist activities both at sea and on land varying from learning English or a new skill, to discovering its history or getting fit. And if this were not enough, Malta's two sister islands, Gozo and Comino, can be a pleasant change-of-scene or alternative destinations in themselves.

Malta is a republic island whose strong ties with the United Kingdom, having formed part of the British colony, is a Member of the Commonwealth of Nations. Malta has been a member of the European Union since 2004 and it later also joined the Eurozone in 2008.



### Currency

Euro



### Capital City

Valletta - UNESCO World Heritage Site & European Capital of Culture for 2018



### Language

Maltese and English



### Climate

Guaranteed 300 days of sunshine



### Accessibility

Direct flights to & from all major cities in Europe & beyond. Mediterranean cruise liners regularly include Valletta as one of the ports on their itinerary





# Malta - An Ideal Destination



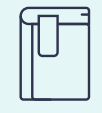
Malta's economy is among the **strongest** in Europe with minimal unemployment levels (Moody's, S&P and Fitch) and a **low** company income tax system.



Malta has **NO** real-estate taxes, **NO** inheritance taxes and **NO** taxes on foreign income and gains.



Malta is the **2nd safest country** in the world (UN World Risk Report, 2019)



A **high level** educational system with **international recognition**.



Malta is part of the **EU, Schengen Area, Euro Zone** and **Commonwealth**.



**Top Quality medical services hub in Europe**



**Malta Housing prices up by 5.2% in Q3 of 2022 when compared with Q3 2021**



**Renowned for top Mediterranean cuisine and availability of high level restaurants**



**Possibility of chartering yachts and visiting countries in the Mediterranean**





**300 days of sunshine;**  
bathing water amongst  
the **best in Europe**



# Aviation

Malta presents a premier environment for aircraft ownership, operation, and chartering, designed to meet the exclusive needs of high-net-worth. As an EU member since 2004, Malta guarantees complete adherence to European Aviation Safety Agency standards, providing unparalleled security and efficiency in managing your aviation assets. CLA Malta stands ready to be your trusted partner in aviation services, offering expert guidance and tailored solutions to ensure your aviation experience is seamless and exceptional.

## Our Aircraft Management Services:

### Luxury Aviation Charters

Facilitation of aircraft charters from Malta, providing ideal access to Europe and beyond. Our specialised VAT scheme allows for VAT reclamation on aircraft acquisitions, with taxes applied only to EU airspace usage.

### Tax Efficiency Solutions

Management of international aviation income, ensuring it is not taxed in Malta unless received in a local bank. Should taxation occur, we can reduce the effective rate to 5%.

### Comprehensive Aircraft Support

Coordinating extensive maintenance, repair, and overhaul services, ensuring meticulous management of all aircraft-related needs.

### Professional Tax Incentives

Guidance on benefiting from Malta's flat 15% tax rate for senior aviation professionals, with a tax exemption for income exceeding €5 million.

### Accelerated Depreciation Planning

Competitive depreciation rates—6 years for aircraft and engines and 4 years for interiors—to optimise your cash flow.

### Flexible Aircraft Registration

A range of registration options, including under your name, the operator's, or even during construction, accommodating fractional ownership scenarios.



# Corporate & Business

Malta delivers an elite environment for corporate and business services crafted for high-net-worth individuals and top-tier enterprises. Malta has been an EU member since 2004 and has upheld the highest European business standards. Why Malta for Corporate Services?

Malta stands at the forefront of business excellence, offering:

## Strategic Business Formation and Structuring

Expert advice on creating and structuring private businesses, with precision in legal entity selection and incorporation.

## Sophisticated Mergers and Acquisitions

Comprehensive guidance on acquiring and selling businesses, including meticulous due diligence and strategic transaction structuring.

## Advanced Corporate Governance

Top-notch support in adopting best practices and ensuring rigorous compliance with corporate governance.

# Family Office

For high-net-worth individuals, managing wealth and preserving your legacy requires more than just expertise—they demand a deep understanding of your family's distinct needs and aspirations. Our Family Office Services provide a customised approach to asset management, governance, and philanthropy, ensuring that your legacy is protected and strategically aligned with your long-term goals.

## Family Governance

We help structure and manage your family office, creating governance frameworks and constitutions that maintain unity and reflect your core values. Our approach ensures effective decision-making, engages all family members, and prepares the next generation for future roles.

## Investment Management

We offer expert oversight of your investments, including wealth manager selection, real estate opportunities, and private equity access. Through our global network, we provide strategic insights and ensure your investments align with your long-term goals.

## Philanthropic Services

We assist in shaping and managing your philanthropic efforts, from project research and due diligence to setting up trusts or foundations. Our services ensure your charitable initiatives are impactful and aligned with your values, with oversight and compliance managed to uphold your legacy.



# Legal Advisory

Directing legal complexities, especially on an international scale, demands more than expertise—it requires bespoke advice and strategic insight. At CLA Malta, we provide high-net-worth individuals with sophisticated legal advisory services meticulously designed to address your unique needs. We manage every detail precisely, ensuring that your interests are safeguarded and your objectives are achieved seamlessly, allowing you to remain completely hands-off and focused on what matters most.

## Cross-Border Legal Advice

We provide comprehensive legal guidance on international matters, including immigration, property acquisition, and cross-border transactions. Our expertise ensures you receive informed advice tailored to your global interests, whether expanding your property portfolio or managing international business ventures.

## Dispute Resolution

Our services include expert representation in disputes, encompassing mediation, arbitration, and litigation support. We focus on resolving conflicts efficiently and effectively, protecting your interests and facilitating favourable outcomes through a strategic approach to dispute resolution.

With our global perspective and in-depth legal knowledge, we ensure that you are well-supported in all your legal endeavours, allowing you to focus on what matters most to you.

# Lifestyle & Concierge

Elevate your daily life with our bespoke concierge and relocation services. At CLA Malta, we partner with premier luxury providers to deliver exceptional, tailored solutions that enhance your lifestyle and simplify your transitions. Whether you need assistance with personal arrangements or a seamless relocation, our expert team ensures every detail is overseen with precision and care.

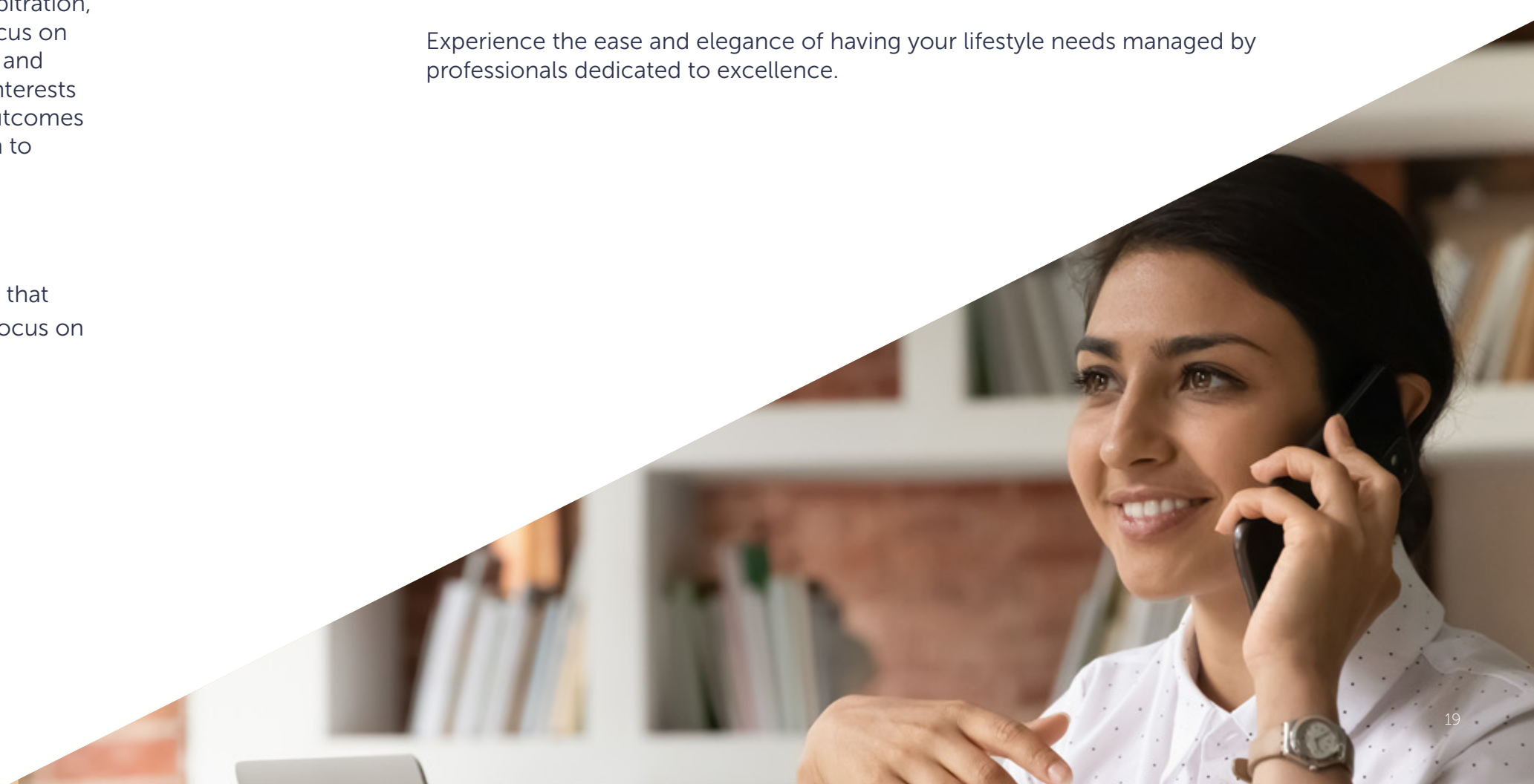
## Personal Concierge Services

Tailored concierge services to meet your needs, from travel arrangements to lifestyle management.

## Relocation Services

Expert assistance with relocation, including property search, school selection, and settling-in services.

Experience the ease and elegance of having your lifestyle needs managed by professionals dedicated to excellence.







# Maritime

Malta provides a premier, sophisticated environment for luxury yacht and high-end vessel ownership, operation, and management, meticulously tailored to meet the needs of the world's most affluent individuals. As an EU member since 2004, Malta has ensured full compliance with the highest maritime regulations and standards, offering unparalleled security and reliability.

At CLA Malta, we offer bespoke services designed for discerning clients, ensuring that your luxury vessel is managed with the utmost precision and care. From registration processes to comprehensive operational support, our expertise and commitment make us the trusted partner for all your yachting and maritime needs.

## Why Choose CLA Malta? Our bespoke services include:

- ▶ Premium yacht and vessel registration
- ▶ Tailored Merchant Shipping Company setup
- ▶ Elite crew employment agreements
- ▶ Specialised bareboat chartering support
- ▶ Customised ship finance and legal services

# Philanthropy

For over 40 years, CLA Malta has empowered affluent individuals and families to drive meaningful social change. We view philanthropy as a key element of your wealth management strategy and offer tailored support to integrate your charitable goals seamlessly into your financial plans.

## Strategic Planning and Development

We help define your philanthropic focus, craft a strategic plan aligned with your vision, and enhance the impact of your giving.

## Trust and Foundation Management

Our expertise ensures effective establishment, operation, and management of your charitable trusts or foundations.

## Ongoing Support and Evaluation

We provide continuous support to ensure smooth operation and regularly review and adapt your strategy to stay aligned with your evolving goals.

Whether you are new to philanthropy or seeking to enhance your existing efforts, we provide comprehensive, strategic support to help you achieve your charitable aspirations.



# Tax Planning & Compliance

As a high earner, your time is valuable, and navigating the complexities of tax planning should be the least of your worries. In today's fast-changing financial landscape, our bespoke tax planning and compliance services are designed to ensure that your tax strategy is efficient and fully compliant with the latest regulations—all without you having to lift a finger. We manage every aspect of your tax affairs, allowing you to focus on your core priorities.

## Personal Tax Planning

Personal Tax Planning: We craft tailored strategies to help you reduce tax exposure while adhering to local and international tax laws. Our approach ensures that your financial decisions are informed and optimised based on your specific circumstances and objectives.

## Tax Return Preparation and Filing

Our comprehensive services cover preparing and filing personal and family tax returns. We ensure accuracy and timely submissions, allowing you to focus on your priorities without the stress of tax paperwork.

## Tax Audits and Disputes

Should you face tax audits or disputes, we provide expert assistance, including representation and negotiation. We aim to safeguard your interests and resolve issues effectively, leveraging our knowledge to achieve favourable outcomes.

# Trust

Trusts offer sophisticated solutions for managing and safeguarding your assets, tailored to meet your specific needs. At CLA Malta, we excel in establishing and administering trusts with a focus on precision and compliance.

## Trust Formation and Administration

We facilitate the creation of trusts, including Maltese trusts through our licensed entity, CSB Trustees & Fiduciaries Limited. Recognised under Malta's Trusts and Trustees Act and regulated by the Malta Financial Services Authority (MFSA), we provide expert support in all trust-related matters. Our comprehensive approach includes tax and legal guidance to ensure your trust is effectively managed and compliant with regulations.

## Trustee Services

Our trustee services ensure that your trust is managed according to its terms and Maltese law. We manage the responsibilities of a trustee, safeguarding assets and maintaining compliance, while ensuring that the assets are used for the benefit of the beneficiaries.

Maltese trusts, regulated by the Trusts and Trustees Act, offer flexibility in their setup and management, with a maximum duration of 125 years. They can be customised for various purposes, such as estate planning, asset protection, charitable giving, and business succession.



# Wealth Management & Preservation

In an ever-evolving world, managing and preserving your wealth requires more than just traditional strategies. Rapid global market changes present challenges and opportunities that demand innovative and effective solutions. CLA Malta provides world-class solutions within a local context, ensuring that you stay ahead in the dynamic landscape of wealth management.

## Estate Planning

We develop comprehensive plans to manage and transfer your wealth efficiently, including wills, trusts, and charitable giving strategies. We focus on ensuring your wishes are honoured and your legacy is preserved, adapting to the latest regulatory and market developments.

## Succession Planning

We craft strategies for seamlessly transferring business and personal assets to the next generation, ensuring that your family's future is secure and your business continues to thrive. Our approach is designed to navigate the complexities of succession in a rapidly changing environment.

## Asset Protection

We implement robust legal strategies to shield your assets from creditors and legal risks, giving you peace of mind that your wealth is protected against unforeseen challenges.





# Industry Expert



**Dr Dennis Mark Gauci**  
Partner - Business  
Development & Markets  
[dmgauci@clamalta.com](mailto:dmgauci@clamalta.com)

## Your Success is Our Mission

At CLA Malta, we offer a wide range of services designed to support your financial journey. No matter your needs, we have the expertise to help. Discover all we have to offer and find the right solution for you.





# Contact us



T: (+356) 2122 6176

E: [info@clamalta.com](mailto:info@clamalta.com)

The Core, Valley Road,  
Msida MSD9021  
Malta (EU)

[www.clamalta.com](http://www.clamalta.com)

