


Create a Future-Proof Portfolio of Alternative Residences and Citzenships with Henley Ultimate



Wealthy families and centi-millionaires are strategizing the ultimate combination of investment migration solutions that deliver the goals they prioritize the most. They know that crafting the ideal portfolio of domiciles and residences is no longer merely about the minimum investment required or the benefits of seamless visa-free travel, but rather about building a legacy, capitalizing on unique business opportunities, and enjoying an improved quality of life, with access to top-tier education and healthcare.

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We are all watching the world experience a transformational episode, one of intense volatility and change. As Vladimir Lenin aptly put it: “There are decades where nothing happens; and there are weeks where decades happen.” Whether it is due to the precariousness of financial markets, global warming, the war in Ukraine, the cost-of-living crisis, or the meagre state of international politics, humanity remains on edge as we wait for the next global event to strike.

Key considerations when building an investment migration portfolio

It has become a quintessential aspect of wealth management for ultra-high-net-worth individuals to expand their portfolio of domiciles and acquire the right to live, work, study, and invest in an array of jurisdictions, especially now, as we live through the volatility of the ‘twenties’. With this in mind, we designed the [Henley Ultimate Portfolio](#) specifically to assist investors looking to find the ideal combination of investment migration programs to unlock maximum access to the world and tailored to their specific needs.

This tool is based on 33 indicators that are grouped under seven overarching country benefit parameters — discussed in the sections below — that are important considerations when selecting investment migration programs to include in a portfolio. The interface allows you to compare the country benefits of up to two existing citizenships with those of up to four additional [residence](#) and [citizenship](#) by investment programs, as well as identify what the minimum investment threshold is and ascertain the maximum number of destinations you can reach visa-free based on the [residence](#) or [citizenship by investment](#) programs in the portfolio you select. Some of the most popular programs include [Malta’s Citizenship by Naturalisation for Exceptional Services by Direct Investment](#), the [Portugal Golden Residence Permit Program](#), the [St. Kitts and Nevis Citizenship by Investment Program](#), and [UAE Residence by Investment](#).

Business opportunities in wealth hubs

Affluent individuals, investors, and entrepreneurs should ascertain how business friendly a potential jurisdiction is when considering obtaining an



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alternative residence or citizenship there. Innovation is now at the forefront of economic growth, so it is vital to assess how open a country is to technology, foreign investment, and trade. The business opportunity parameter in the [Henley Ultimate Portfolio](#) evaluates the business-friendliness of countries based on gross domestic product (GDP), GDP per capita and GDP growth, openness for business, competitiveness, and entrepreneurship. Interestingly, the countries that rank highest on the [Henley Passport Index](#), which ranks passports according to how many destinations their citizens can access visa-free or with a visa on arrival, are [predominantly those with the most business-friendly environments](#).

Climate resilience is now a priority

Climate change is a pressing global concern, and the [climate resilience of investment migration countries](#) is another of the seven parameters included in the [Henley Ultimate Portfolio’s](#) data model. In recent years many regions have experienced extreme weather conditions, with severe flooding creating havoc in the Americas and Asia, and life-threatening heatwaves and mass fires burning across Europe. [NASA](#) has confirmed that even though 2022 was one of the warmest years on record, 2023 is set to be even warmer — a sobering reality that highlights how urgent and important it is for the world to tackle climate change.



Economic freedom sows the seeds of economic growth

Several of the country strengths examined in the Henley Ultimate Portfolio relate to family and well-being — no surprise considering the sustained turbulence the world is enduring — but equally important is the economic freedom a country offers its residents and investors. This is measured based on the [Index of Economic Freedom](#), which considers the rule of law, the fiscal health of the state, its policies towards monetary freedom, labor rights, and openness to investment and trade.

Premium education to safeguard the next generation's success

In a similar vein, we are beginning to see history's greatest wealth transfer from Baby Boomers to Millennials — [the centi-millionaires](#) of tomorrow. Families wanting to ensure that the next generation has access to the best education can do so by securing residence in countries such as the [UK](#), the [USA](#), [Canada](#), [Australia](#), [New Zealand](#), and numerous European countries, that are home to the world's best educational institutions. In so doing, they will open doors for their children at the world's most sought-after institutions and prepare them for what seems to be an uncertain future. In this regard, [Henley & Partners Education](#) offers impartial expert advice and support to parents globally who are looking to secure the best education for their children.

In pursuit of a higher quality of life for a better tomorrow

There has been a massive change in priorities as affluent classes are now focusing on enhancing their

quality of life, ideally in countries that have exceptional living standards, promising a long health span, with a stable socio-political environment, and that rank well in key indicators such as happiness and human development, all of which have been taken into account in the quality of life parameter in the [Henley Ultimate Portfolio](#).

Private healthcare in our golden years

Medical innovation is advancing so rapidly that we can live longer lives. This also makes it a priority for investors to ensure that when required, they have access to the top-tier level of healthcare. High-net-worth individuals are keen to benefit from the best possible medical facilities and treatments available, which is why countries such as [Australia](#), [New Zealand](#), and [Switzerland](#), which all deliver some of the world's best healthcare, are seeing a rise in demand for their residence programs. The Henley Ultimate Portfolio evaluates countries' private healthcare systems by assessing domestic private health expenditure and the number of private hospitals and insurance companies in each, as well as health security and healthcare access and quality.

Safety and security in times of trouble

The seventh parameter in the Henley Ultimate Portfolio is safety and security, which is understandable as we witness a paradigm shift in the new world order that is unfolding. Wars are no longer being fought on battlefields alone but also in cyberspace, and in this age of digital media, information wars can be just as dangerous as they polarize societies across the world. This year we anticipate there will be over [125,000](#)

[millionaires on the move](#), the highest number on record, many of whom are likely to be prompted by the conflict and violence erupting in every region. The Henley Ultimate Portfolio bases each country's peacefulness on the [Institute for Economics and Peace's Global Peace Index](#).

Disruption breeds opportunities

As investors look to the future, a growing number are keen to identify the ideal portfolio of investment migration solutions that can future-proof their family's well-being and optimize their wealth. Many are driven by the need to secure stronger passports so they can travel with relative ease, but this also enables access to a greater proportion of the global economy in terms of the GDP they have visa-free access to, as our [latest research](#) reveals.

Improving your economic mobility and accessing a higher share of global GDP matters because it leads to greater financial freedoms that facilitate conducting business and international banking and investment, as well as entrepreneurial opportunities. Greater visa-free access to more stable economies can also mitigate country- or jurisdiction-specific risk. Enhanced access to the world's economic output expands the range of

what is available to individuals, and while this is also possible through international trade, the options on offer due to physical access are far greater, extending to the use of location-specific services such as better-quality education and healthcare.

Finally, accessing greater global reach enables investors to build strong transnational networks and relationships with key figures in stable, high-income economies, which in turn increases international trade and investment with their own countries, contributing to the growth of their businesses and the GDP of their countries.

To benefit from a truly high caliber of life, health, wealth, and future, affluent families are urged to identify their unique investment migration portfolio that delivers business growth, prosperity, and the lifestyle they desire.

If you wish to learn more about how to create your ultimate portfolio, please reach out to [Henley & Partners](#). As the pioneering firm and the global leader in [residence](#) and [citizenship](#) by investment, we are best placed to successfully serve international clients and partners interested in acquiring alternative residence and citizenship options. ■

