

# LEGACY WEALTH VISA

*The Standard in Investment Migration*

## 2026 STRATEGIC ADVISORY

European Residency & Citizenship

**Prepared for:** Private Clients & High-Net-Worth Individuals

**Date:** January 2026

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## 1 Executive Summary

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The 2026 investment migration landscape is defined by a flight to quality. With several legacy programs closed, high-net-worth individuals (HNWIs) are prioritizing programs that offer a clear distinction between **recoverable capital** (Investment) and **sunk costs** (Fees). This report analyzes the premier European pathways, highlighting expected Return on Investment (ROI), total processing costs, and the strategic rationale for each selection.

## 2 Portfolio of Jurisdictions

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### 2.1 Hungary: The 10-Year Guest Investor Program

- **Strategic Overview:** Designed for HNWIs seeking **long-term stability and security** in Central Europe. The 10-year residency term is the longest initial permit in the EU, attracting those focused on wealth preservation and access to the Schengen Area without relocation.
- **Investment:** €250,000 in Real Estate Investment Fund units.
- **Expected ROI:** 2% – 6% p.a.
- **Costs:** €75,000 (Administrative, screening, and legal fees).
- **Timeline:** 2-3 months for residency.
- **Deliverable:** 10-year residency; No stay requirement. Citizenship path available after 8 years.

### 2.2 Portugal: The Institutional Capital Route

- **Strategic Overview:** Ideal for families seeking a **non-disruptive path to EU citizenship**. It appeals to those who do not wish to relocate immediately but want a "Plan B" that matures into a passport in five years with minimal physical presence.
- **Investment:** €500,000 in qualifying PE/VC Funds.
- **Expected ROI:** 5% – 10% p.a.
- **Costs:** €25,000 (Gov. fees, legal, and setup fees for a family of four).
- **Timeline:** 12-24 Months for residency.
- **Deliverable:** Residency for 2 years, renewable for subsequent 3 year periods. Citizenship path in 5 years.; 7 days/year stay requirement.

### 2.3 Bulgaria: The Eurozone Entry Pathway

- **Strategic Overview:** Targeted at investors looking to capitalize on **Bulgaria's full Eurozone integration**. It is a favorite for those seeking low-risk, bond-like returns while securing a foothold in a rapidly growing economy.
- **Investment:** €512,000 (BGN 1M) in Alternative Investment Funds (AIF).
- **Expected ROI:** 5% – 7% p.a.
- **Costs:** €15,000 (Processing and legal installments).

- **Timeline:** 6-8 Months for residency.
- **Deliverable:** 5-year renewable residence permit; Citizenship path available 5 years.

## 2.4 Greece: The Real Estate Stronghold

- **Strategic Overview:** Best for **lifestyle-oriented investors** and those with a high risk-appetite for hospitality assets. It is frequently chosen by families wanting a Mediterranean vacation home that generates high short-term rental yields.
- **Investment:** €400,000-800,000 (Non-restoration) or €250,000 (Restoration).
- **Expected ROI:** 4.6% – 10% (High yields in peak seasons) p.a.
- **Costs:** 10% – 12% of property value (Transfer tax, notary, and legal).
- **Timeline:** 3-8 Months for residency.
- **Deliverable:** 5-year renewable residence permit; Citizenship path available 7 years.

## 2.5 Malta: The Sovereign Gold Standard

- **Strategic Overview:** The choice for **Ultra-HNWIs requiring immediate, elite status**. It is the most rigorous and prestigious program, chosen by those who view an EU passport as a critical asset for global mobility and diplomatic protection.
- **Investment:** €14,000 (Property Rental Route) or €375k Property Purchase Route - both lead to Permanent Residency.
- **Expected ROI:** 3% – 5% on Real Estate Purchase; 0% on rental p.a.
- **Costs:** €100k – €150k+ (Heavy non-refundable contributions).
- **Timeline:** 3-4 months to get permanent residency.
- **Deliverable:** 5 years of permanent residency; Citizenship path available in 5-10 years.

## 2.6 Latvia: The Value-Driven Gateway

- **Strategic Overview:** Targeted at **entrepreneurs and asset-efficient investors** seeking a Northern European foothold. Latvia offers one of the lowest entry-points in the EU for business equity and is favored for its high-liquidity government bond option.
- **Investment:** €50,000 (Business Equity) or €250,000 (Real Estate Purchase).
- **Expected ROI:** Performance on Business Equity or 2-6% on Real Estate p.a.
- **Costs:** €50,000 including Government fees and legal fees.
- **Timeline:** 1–3 months to residency permit.
- **Deliverable:** 5-year residence permit, requires annual renewal. Permanent residency path after 5 years, citizenship path after 10 years.

### 3 2026 Strategic Comparison Matrix

Jurisdiction	Min. Invest	Est. ROI	Est. Costs	Stay Req.
Hungary	€250,000	2–6%	€75k	None
Portugal	€500,000	5–10%	€25k	7 Days/Yr
Bulgaria	€512,000	5–7%	€25k+	None
Greece	€250,000*	4–10%	10% Value	None
Malta	€14,000+	3–5%	€100k+	Flexible
Latvia	€50,000**	0% – High	€50k	None
Cyprus	€300,000	3–5%	€20k	1 Visit/2 Yrs

\*Limited to restoration/conversion projects. \*\*€50k for Business Equity; €250k for Bonds.

*This report is for informational purposes only. All information & ROI targets are projections and not guaranteed and will depend on the availability and input from our local partners. Contact your Private Wealth Advisor at [legacywealthvisa.com](https://legacywealthvisa.com) for a bespoke risk assessment & evaluation.*