

*The future belongs to those
that grab the present*



Since 1993

Our Purpose and Offer

We protect families and preserve wealth from uncertainty and a disruptive world by FUTURE-proofing tomorrow; including PLAN B solutions for the family and the preservation and growth of wealth; irrespective where you live today or tomorrow, retaining quality of life and standard of lifestyle is our purpose.

Golden VISA | residency & citizenship programs by investment

The benefits of dual residency or citizenship for families seeking relocation now or in the future

- Family personal safety & security
- Work, or Retirement (Semi) in a first world environment
- Travel visa free for business & pleasure
- Quality accessible healthcare
- World class education for children & students
- Mitigating taxation, maximising tax certainty
- Minimising inheritance taxes, passing on wealth to future generations
- A succession plan for generations including minors (continuity planning)
- Business relocations and import/export trading with taxation benefits

Property | Residential-commercial-student accommodation-land

Benefit from hard currency property growing wealth & retaining standards of living in £ : \$: €

- Property is the foundation of most & serious wealth.
- 1 in 3 wealthy persons made their money in property and is the anchor of generational wealth
- Property passive income is regular, robust, and keeps up with inflation and available from any ATM or by using “plastic” anywhere in the world

Property portfolios are especially suitable for

- Owners retaining purchasing power and living standards particularly in soft currency environments
- Passive income in hard currency is your friend as local currency depreciation occurs
- Applying the principle of OPM (Other peoples money) Using the banks money (Mortgage/Bond) to invest in property where you only put down a deposit and the bank the balance of the purchase price.
This generates “turbocharged wealth”

Risk | When the breadwinner is no longer there or able to provide; Are you prepared?

- Cash paid on death of the primary breadwinner or key individual for the family and/or business
Life cover to pay debts, last expenses, and “put food on the table” in £ : \$: € or ZAR
Beneficiaries may reside anywhere in the world, and benefits are paid into any bank account, not frozen awaiting the estate to be wound up, but bypassing the estate, with no inheritances taxes!
- If the breadwinner, spouse or key individual is unable to work due to illness or injury then a cash payout is made.
Known in different countries as critical illness | severe illness | dreaded disease. Cash to assist with medical expenses and to recuperate, “Once off the critical list, get out bed, into the wheelchair, start walking, begin living, restart your life!” Whether temporary illness or injury or permanent disablement, the difference between dignity and no dignity or quality of life is cash that is available!

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Estate Planning | Tax, Succession, Wills

The benefits of relocating tax residency can be many

- Mitigating personal taxation
- Minimising corporate taxation
- No or minimal capital gains taxes
- No inheritances taxes

Estate planning is a must!

- One should have wills or structures that ensure orderly succession and continuity for all affected jurisdictions, to ensure the minimisation of estate taxation, avoidance of probate and ensuring there are sufficient liquid assets for immediate family and/or business needs.

Retirement | Pensions-Trusts Offshore

The benefits of offshore pensions and trust wrappers

- Assets are held in trust, secure from creditors, political events, tax etc. (No donations or loan interest issues)
- No reporting requirements to local tax authorities, pension-trust structure is approved by resident tax authorities
- Pension capital withdrawals are tax free and other withdrawals enjoy generous tax treatment
- The interests of minors and/or other financially dependent individuals are resolved
- Inheritances-Succession is orderly with beneficiary nominations

Pensions-Trusts

- Are approved by tax authorities and regulated as unapproved retirement funding. Meaning there is no deferment of tax, no restriction on where assets may be invested, and benefits taken enjoy tax advantages
- Invest in £ : \$: € or in any combination
- Invest in the widest range of asset classes anywhere in the world including property to generate wealth and pension/annuity/passive income in £ : \$: €

Investments and Savings | Lump sums & Regular

Investments and savings in £ : \$: € or ZAR (Local or Global)

- Mutual funds & Unit trusts | ETFs & Index funds | Endowment wrappers | Investment platforms | Structured Notes Retirement plans | Pension-Trust wrappers | Investment property funded monthly, and/or lump sums and/or mortgages/bonds

Our Providers

Our providers and partners that we work with have been carefully selected for their integrity and long-standing reputation to ensure clients assets are safe with high service level standards.

Referrals

Every person in business charges for time spent. Similarly, we also charge for time spent on the basis of referrals. If you believe we have added value to your financial freedom we will ask for 6 referrals. In this way we run a healthy practice and continue to offer value added service now and into the future.

Bank accounts in Hard Currency

Bank accounts, individual and corporate can be arranged

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South African tax-residents, individuals or corporates

- USD & ZAR accounts, Reserve bank approved, standard FICA, arranged remotely
- Credit balances on ZAR account, cash on call, earn currently; 3,5 - 4,5% interest (01/2021)
- Favorable rates to convert ZAR into hard currency at the disclosed exchange rate plus 0,65%. No admin fee
Charge pa ZAR account is 0,5% of interest earned e.g. Gross 4,5% net 4%. To transfer USD bank fee is \$28 irrespective of amount
- Convert into US dollars or other currencies issuing instruction by email/telephone communication
- Investec USD account credited immediately if ZAR converted , no charge for account or min balance

Taxpayer | Account holder (For South Africa)

Each taxpayer can convert R1million allowance pa or R10m pa with a Tax directive
Spouses can donate to each, tax free and utilise all allowances

Quality Group

Rose Lopes

CEO (South Africa)

A property and residency program specialist, Rose has a wealth of experience in International property. In countries like the UK, Australia, Cyprus, South of France, Greece, Grenada, and Montenegro. The mobility of labour and the growing popularity of the global citizen concept has resulted in great demand and the required skills and competencies of the dual residency and citizenship programs has added many benefits to investment in property. Rose is extremely passionate and enjoys dealing with people. She is certified for offshore wealth planning and is well versed in international life assurance, property investments, and banking.

Markos A. Christodoulou

Partner and Sales Director (Cyprus)

Graduated from the University of Salford in 1996 with a B.S.C. (Hons) degree in Business & Management Studies. On completion of his studies, Markos returned to Cyprus initially engaging in the tourism industry. In 2001 he became the managing director of a stock brokerage firm, the year in which Quality Group was formed; and later joined as Founding Partner and Sales Director. Markos serves on a number of boards including Amathus Public Limited, V.K.C.A. Quality Limited, Savvas Kakos & Associates Limited, V.K.C. Quality Management Services Limited, V.K.C. Quality Developments Limited, V.K.C. Quality Estates Limited, Carpe Tempus Limited, Coral works Limited, ACA Enterprises Limited, VK & SM Solid Chain Limited, A& N Vasiliou Limited, K.K. Anastasia Properties Limited, Cyprus GCC Countries and is the current vice-president of Cyprus Land & Building Developers Association.

Christos Christodoulou

Chief Operating Officer (Cyprus)

A graduate of Northumbria University, Newcastle UK with a Bachelor of Arts in Accounting, and a Master of Arts in Global Financial Management. Chris is an associate of the Institute of Chartered Accountants of England and Wales (2009) and a holder of the advanced Certificate of the Cyprus Securities and Exchange Commission. Chris was a senior auditor with UHY Hacker Young LLP and occupied various finance and finance related positions in major Cypriot companies. He is currently Group COO of Quality Group Developments and Investments and responsible for developing operational and strategic goals of the Group whilst providing day to day operational oversight and management reporting to the Quality Group board. Further, he is responsible for oversight and the onboarding of clients to the Group's Alternative Investment Funds regulated and licensed in Cyprus.

Iraklis Zavos

Deputy CEO (Cyprus)

With professional experience in strategic planning, investment management, business development and civil engineering, Iraklis works closely with the sales team and has been a key participant in various property and immigration investment conferences. He is experienced in international cooperation with businesses from China, UAE, South Africa, UK, and Australia. He has been involved in the construction and contracting industry, leading significant projects under ISO and European standards. He is currently a registered licentiate member of the Cyprus Scientific and Technological Chamber and a Committee member of the European Institution of Civil Engineers. He is tasked with group oversight and a key member of the steering committee initiating strategic projects and guiding Quality Group into the future.