

Financial advice that's bespoke to you

It is our number one priority to provide peace of mind for our clients when it comes to their financial arrangements. We do this by giving advice that is backed by years of experience.

The Blacktower Group has been delivering wealth management advice since 1986, and we are proud of our achievements in this field. Our overarching principles of being approachable, knowledgeable, and ambassadors in the world of finance mean that we are trusted by expats from all corners of the globe.

We always try to understand your "what-if" scenarios and our financial advisers will help you discover and explore your options, so that you can choose your custom-built solutions. We aim to give you confidence that you and your loved ones will be financially secure in the future.

Get in touch today

Contact your local office to talk to a member of the Blacktower team,
email info@blacktowerfm.com,
or visit www.blacktowerfm.com

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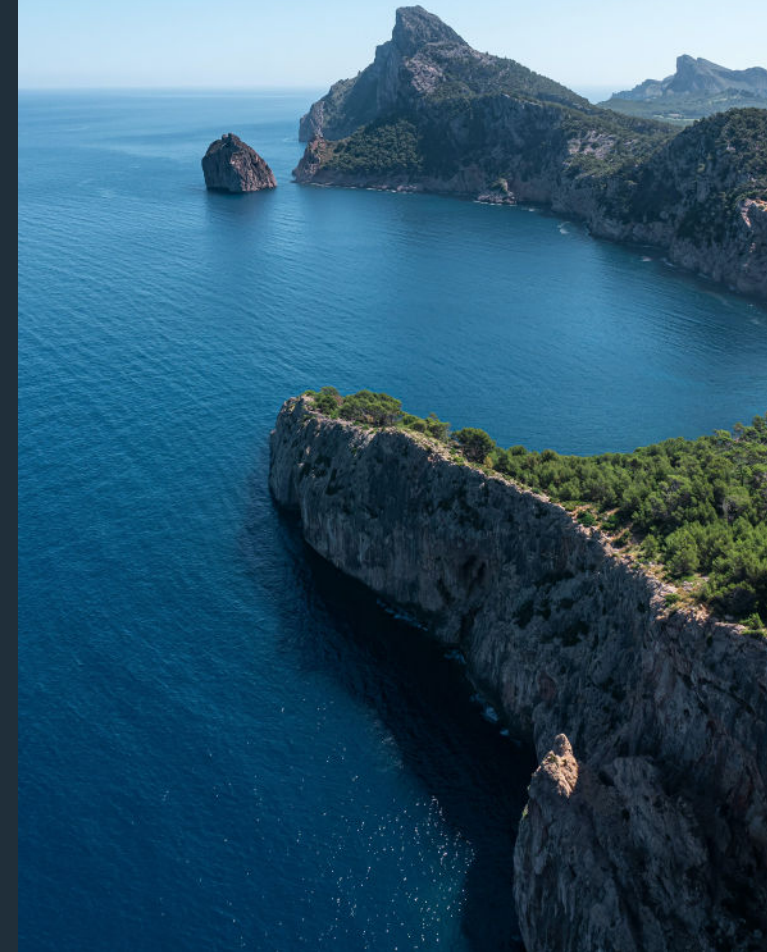
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Tax compliant investments Spain

Peace of mind for life in Spain



For a tailored approach to your finances,
contact Blacktower today.

www.blacktowerfm.com

Blacktower and its financial advisers are
regulated in various jurisdictions and a full list of
these can be found at
<https://www.blacktowerfm.com/about-us/licencing/>

Plan today for your family's future

If you're an expat in Spain, it's never too early to start planning for the future, to safeguard your financial security and that of your dependents.

To help you do this there are tax efficient investments that are approved by the Spanish tax authorities that are an effective way to mitigate Succession tax (in Spain) and to obtain compounded growth on money invested.

At Blacktower, we offer flexible single premium solutions, that are unit linked life insurance policies specifically designed to help expats in Spain of all nationalities make the most of their finances.

Benefits of our tax efficient investment solutions

The Investment (life insurance) policy is designed to comply with all legal requirements to minimise taxation under personal income tax.

This means, if you're a Spanish resident, you won't pay any tax if you do not take an income from the asset. If you decide to take an income you will pay tax on the proportional gain. If no gain has been made, there will be no tax to pay.



Our advice, your advantage

- Discuss your Investment requirements
- Spanish tax solutions
- Plan your Private Wealth Portfolio
- Mitigate Succession Tax (IHT) in Spain
- Help make the most of your finances
- Contact us today

What's more, the products can be set up quickly and simply.

A tax compliant investment can help you in a number of ways, including:

- Efficient tax planning – you'll have the ability to determine when, or if, a liability to Spanish tax arises.
- Taxed as savings not income, so lower rates of tax for most people.
- Available in GBP, Euro and USD plus other major currencies
- Automatically reported to Spanish Tax Authorities so no need to complete an Asset Declaration (Modelo 720)
- On joint life policies no Succession tax on first death.
- No Spanish inheritance or gift tax to pay for beneficiaries located outside Spain.
- Flexibility and liquidity – Funds can be encashed at any time through full or partial surrenders, or via regular withdrawals
- The Spanish tax compliant Life Policy complies with all legal requirements.