

Canada's Immigrant Investor Programs

The Government of Canada and the Government of Quebec, the country's largest province, have developed programs to help entrepreneurs from other parts of the world become Canadian citizens.

At the core of the programs is an investment in a 5-year interest-free government-guaranteed note. Once the government processes your application and confirms receipt of your investment, a visa is issued allowing you and your family to live, work and travel anywhere in Canada. At the end of the five-year investment period, your full capital is returned. After a required period of residency in Canada, you become eligible for full Canadian citizenship.

The Canada Immigrant Investor Program

The Canada Program, founded several years after the implementation of the very successful Quebec Program is administered by the Federal Government of Canada on behalf of Canada's other provinces. As one of the original operators of the program, and an approved facilitator, National Bank Financial's reputation with the Government of Canada is unrivalled.

When you opt for the Canada Program, your capital is invested for five years, without interest, with the Receiver General of Canada. Participating provinces then use the investment to create jobs and aid economic growth. This program is intended for immigrants who plan to live in any Canadian province but Quebec.

The Government of Québec Immigrant Investor Program

The Quebec Program, which is administered and guaranteed by the government of Quebec, Canada's largest province, has been in operation since 1986. National Bank Financial is proud to have helped create the program with the government.

With the Quebec Immigrant Investor Program, your capital is invested in a five-year, zero-interest, **government-guaranteed** Quebec term note that supports Quebec-based businesses, creating jobs and fostering economic growth. Investors in this program must initially be destined for Quebec.

Financing Options for Our Clients

Many potential immigrants, though able to meet the Program's net worth criteria, may have difficulty raising the required investment in a short period of time. Others may own or operate profitable businesses and wish to avoid taking capital from these operations. And in some cases a lump sum payment may be preferable. For these reasons, we offer two different financing options.

1) Full Cash Option

CAD 800.000,00 Cash deposited at National Bank of Canada. (No interest, guaranteed with a bond from the state of Canada, cash paid back after 5 years)

The client deposits the full investment required which is then invested for five years without interest. Should the immigrant investor need financing during the term, while residing in Canada, we would work closely with banks familiar with the Immigrant Investor Program to help the investor obtain a line-of-credit loan. Interest rates would vary and be payable monthly. The client may pay down the loan at any time, whenever liquid funds become available.

2) Financing Option

CAD 220.000,00 Cash 580.000 financing from National Bank of Canada (CAD 220.000,00 covers financing costs, etc. No refund of cash after 5 years)

The immigrant investor deposits an amount specified by National Bank Financial under the Immigrant Investor Program, borrows the remainder from NBF and has nothing to pay back at the end of the term. No monthly payments are required over the term of the loan.

Eligibility Requirements

To be eligible for the Immigrant Investor Programs:

- a. you must be at least 18 years of age and**
- b. have a minimum net worth of C\$1,6 million.** (Can be in any country and can be moved to Canada or elsewhere or remain in the origin country. If the Immigrant has a volume of minimum CAD 5,0 Million we can offer a 5 years tax free Trust solution in Barbados).
- c. This is for the Immigrant, his wife and kids younger than 18.**
- d. Immigrant has immediately access to the Canadian social system and to the national health care, to the education system which have been developed to worldwide leading standards.**

Other Criteria and Technical Details:

- This net worth must have been accumulated through the operation, control or management of a profitable business, either industrial or commercial.
- You must also be prepared to invest C\$ 800.000,00 in Canada for a period of five years.
- National Bank Financial operates both the Quebec and Canada Immigrant Investor Programs. The Quebec program applies exclusively to Quebec-based businesses and is geared to immigrants to Quebec. The Canada program supports businesses in other member provinces and is geared to immigrants to provinces other than Quebec.
- Investors in the programs will receive a **permanent resident visa from the Government of Canada (without any restrictions or conditions)**.
- Note that the **Canadian Charter of Rights and Freedoms** guarantees mobility rights, or free movement within Canada: "**Every citizen of Canada and every person who has the status of a permanent resident of Canada has the right to move to and take up residence in any province and to pursue the gaining of a livelihood in any province.**"

Guaranteed Refund

If a client's visa application is rejected for any legitimate reason, National Bank Financial returns every cent of his investment. Our track record in client reimbursement is flawless.

National Bank Financial is the most proactive firm in the business, working non-stop to refine and improve its program in response to evolving market demands and world economic conditions.

It's the kind of service that attracts more clients and provides you with the reputation you need to build a solid career.

Success Starts Here

National Bank Financial operates both the Canada and Québec portions of Canada's Immigrant Investor Programs.

Over more than twenty years, the firm has helped almost 7.000 immigrant investors and their families come to Canada, managing over \$1 billion of client money along the way. In fact, we have helped more immigrant investors become Canadian citizens than any other firm by far.

How have we become so successful? By working with a high calibre of individuals such as yourself. Unlike other institutions, we do not offer our programs to clients directly.

Over the years, working with National Bank Financial has helped individuals around the world develop long and successful careers as agents for our immigrant investor programs.

The World's Soundest Banking System

In these times of global financial turmoil, National Bank Financial offers the most important advantage you can provide your clients: financial security. The World Economic Forum has ranked Canada's banking system the soundest in the world. That's saying a lot.

Investment funds placed with National Bank Financial are secured not only by government guarantees, but by the bank's reputation. No investor has ever lost money with National Bank Financial.

Multi-lingual Support

A National Bank Financial agent can count on the best sales support in the business. From high quality marketing tools in many languages (including Chinese), to a head office staffed by experienced counsellors' who speak many languages and understand your clients' reality.

Investment & Tax Planning

Participants in the Immigrant Investor Programs are high net worth individuals who know what good service is and expect it at every stage. As a National Bank Financial representative, you will be able to offer the best.

From transition planning and wealth management, to offshore tax shelter advice and estate planning. Through the National Bank Financial, your clients are served by 86 offices across Canada.

Links

National Bank Financial info.nbf.ca

For more information about National Bank Financial and its services.

National Bank of Canada www.nbc.ca

The website of our parent company

CSIC www.csic-scci.ca

Canadian Society of Immigration Consultants

CMI www.cmi-icm.ca

Canadian Migration Institute

Citizenship and Immigration Canada www.cic.gc.ca

The Government of Canada's immigration website in French and English.

Immigration Quebec www.immigration-quebec.gouv.qc.ca

The immigration website of the Government of Quebec, Canada's largest province. In French, English and Spanish.

Find Out if You Are Eligible for Canada's Immigrant Investor Programs

Do you qualify for Canada's Immigrant Investor Programs?

We will tell you for free and without any obligation on your part. Your request will be processed immediately upon receipt and we will contact you with sound recommendations as soon as possible.

Simply fill in the following form and send the information to us. Within approximately one week, we'll get in touch with you and provide details on your eligibility for Canada's Immigrant Investor Programs.

- Name is required
- Company name (if any) is required
- Address is required
- City is required
- Province/State is required
- Country is required
- Postal code/Zip/Etc is required
- Phone is required
- Fax is required
- E-mail is required
- You would prefer to be contacted by is required
- Gender is required
- Marital Status is required
- Age is required
- Do you have professional management experience is required
- Specify is required
- Assets is required
- Liabilities is required
- Do you already have family in Canada? is required
- Have you ever travelled to Canada is required
- Are you also interested in 100%-secure tax-free investments? is required

Section 1:

Name* :

Company name (if any)*

Address*

City*

Province/State*

Country*

Postal code/Zip/Etc*

Phone*

Fax*

E-mail*

You would prefer to be contacted by*

Phone

E-mail

Section 2:

1. Gender*

Male

Female

2. Marital Status*

Single

Married

Separated

Divorced

3. Age*

4. Do you have professional management experience*

Yes

No

If yes, provide the following information on the last business you've been involved

Name of organization

From (month/year) to (month/year)

Location

Type of organization

Title/Position

Duties

5. Please indicate the total value of your assets (including fixed assets and liquid assets) and current liabilities, in either Canadian or US dollars.

Specify*

Canadian dollars

US dollars

Other

Assets*

Liabilities*

6. Do you already have family in Canada?*

Yes

No

7. Have you ever travelled to Canada?*

Yes

No

8. Please specify your language abilities with regard to Canada's official languages.*

English

Fluently

Well

With difficulty

Not at all

Speak

Read

Write

French

Fluently

Well

With difficulty

Not at all

Speak

Read

Write

9. Are you also interested in 100%-secure tax-free investments?*

Yes

No

10. Any questions or comments?

Please fill in and send by mail to: rohrer@rohrerinternational.com