

## Who we are

The Blacktower Group has been providing wealth management advice and tailored financial services since 1986.

Over the years, the Blacktower group has evolved into a global company with offices in Europe, Gibraltar, the UK, the US, Switzerland, Australia, and the Cayman Islands, and is continuing to expand its regulatory footprint. Our global coverage means we are able to offer clients a diverse set of products backed by sound knowledge and expertise.

Our business has grown and evolved, but our core values have remained true to our original ethos: Blacktower provides expertise and knowledge to help clients achieve their personal financial goals.

We understand that when you trust a firm with your savings you are doing something extraordinary. It is an honour that should be cherished. At Blacktower, we respect our clients' choices and strive to ensure our client/adviser relationships are based on communication, confidence and understanding.

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

[www.blacktowerfm.com](http://www.blacktowerfm.com)

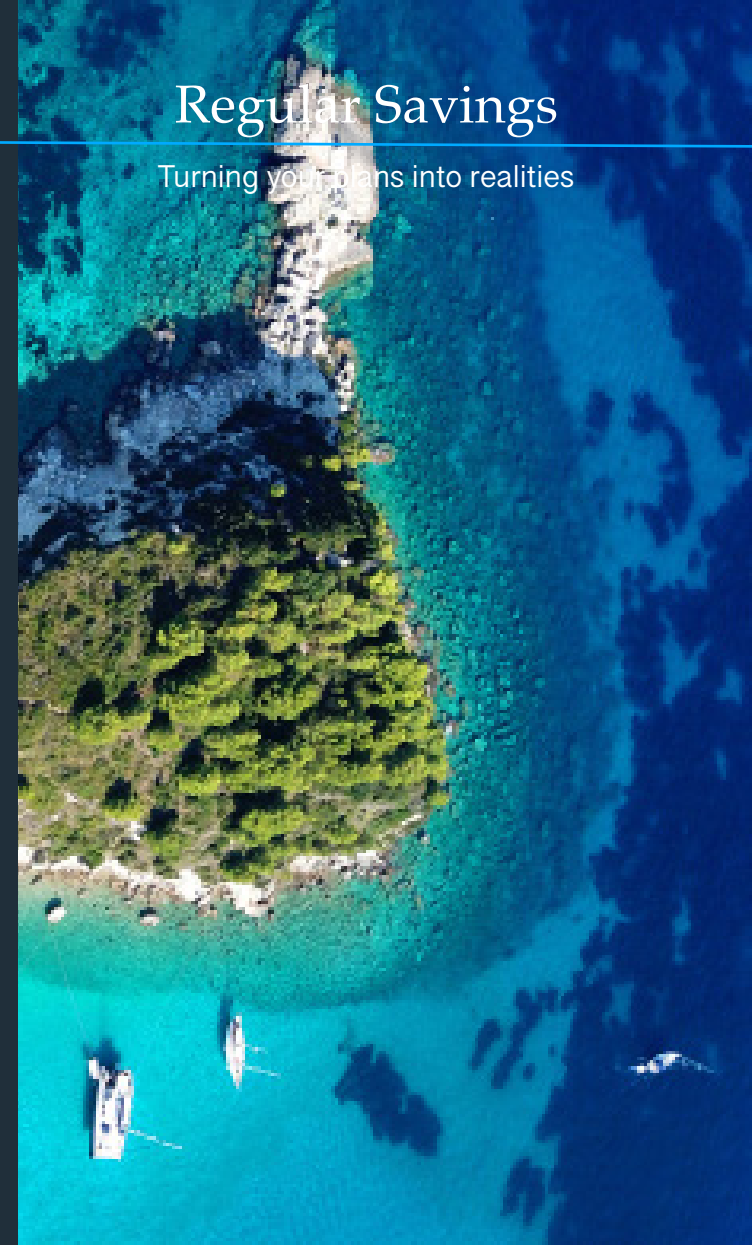
## Get in touch today

Contact your local office to talk to a member of the Blacktower team, email [info@blacktowerfm.com](mailto:info@blacktowerfm.com) or visit [www.blacktowerfm.com](http://www.blacktowerfm.com)

Grand Cayman - +1 345 943 0015

## Regular Savings

Turning your plans into realities



**BLACKTOWER**  
FINANCIAL MANAGEMENT GROUP

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/>

## Make something wonderful happen

Whatever you have planned for the future, there are few of us who can achieve our dreams without working hard to provide funds. At Blacktower, we can help you identify the savings vehicles best suited to your needs, and to match your goals.

Our aim is to help you accumulate capital through innovative and flexible monthly savings vehicles which are heavily geared towards growth

## Not just for a rainy day

Savings solutions at Blacktower can help you achieve the future you desire, whatever your plans:

- Boost your retirement savings
- Plan for education fees
- Travel the globe
- Leave a legacy
- Take up a new hobby
- Retirement abroad
- Build a financial cushion



## Our advice, your advantage

- Discuss your savings goals
- Advice on plans and products
- Know your goals and dreams
- Help your money work for you
- Find the solutions tailored to you
- Talk to us today

## Your aims are our objective

Simply putting your money into a bank savings account is unlikely to produce the levels of return that will help you mitigate inflation and boost your capital, so Blacktower strives to help you ensure your wealth is working as hard as possible for you.

Our priority is always to achieve the best possible outcomes for our clients and because we are an international Financial Advisory firm, we are able to take advantage of product providers across the globe. We do this impartially, so there is no conflict of interest.

## Individual saving plans

We take the time to identify and recommend the most appropriate savings solutions for your unique situation. We consider your circumstances, objectives budget and risk, so you can save with confidence.

## Financial advice that's bespoke to you

It is our number one goal to provide peace of mind for our customers 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 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.

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

[www.blacktowerfm.com](http://www.blacktowerfm.com)

## Get in touch today

Contact your local office to talk to a member of the Blacktower team, email [info@blacktowerfm.com](mailto:info@blacktowerfm.com), or visit [www.blacktowerfm.com](http://www.blacktowerfm.com)

Portugal – Lisbon +351 214 648 220

Portugal – Algarve +351 289 355 685

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/>

## Life Assurance Portugal

Peace of mind for life in Portugal



**BLACKTOWER**  
FINANCIAL MANAGEMENT GROUP



## Plan today for your family's future

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

When Portuguese tax authorities made changes to income tax legislation Trusts became taxable. This has left many expats looking for more effective ways to invest their money.

At Blacktower, we offer some great solutions. Our Private Wealth Portfolio is a single-premium, unitlinked life insurance policy specifically designed to help Portuguese residents make the most of their finances.

## The benefits of our private wealth portfolio

The life insurance policy is designed to comply with all legal requirements to minimise taxation under personal income tax. This means, if you're a Portuguese 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. What's more, the product can be set up quickly and simply, avoiding the complexity and often high starting costs of vehicles such as SICAVs and SIFs.



## Our advice, your advantage

- Discuss your life assurance requirements
- Advice on Portuguese tax legislation
- Plan your Private Wealth Portfolio
- Help make the most of your finances
- Find assistance in your language
- Talk to us today

Blacktower's Private Wealth Portfolio could help you in a number of ways, including:

- **Efficient tax planning** – you'll have the ability to determine when, or if, a liability to Portuguese tax arises.
- **Exclusion from Stamp Duty** – life insurance premiums are excluded from Portuguese Stamp Duty as per Article 7, paragraph 1(b) of the Portuguese Stamp Duty Code.
- **No inheritance or gift tax to pay** – There is no inheritance tax to pay in Portugal. Stamp Duty is paid at a flat rate of 10% for gratuitous transfers, but transfers to spouses, descendants and ascendants are exempt.
- **Instant fund availability** – Because the insurance proceeds aren't part of your estate, the Private Wealth Portfolio can be paid immediately to beneficiaries on your death.
- **Flexibility and liquidity** – Funds can be recovered at any time through total, partial or regular surrenders, thus offering total, immediate liquidity.

The Portuguese Life Policy complies with legal requirements. To find out more, contact Blacktower today.

## Who we are?

Established in 1986, Blacktower Financial Management Group was created to bring wealth management advice and curated financial planning solutions to a global client base.

Since our inception over 35 years ago, the business has grown from strength to strength into one of the most esteemed industry leaders in the market.

We endeavour to safeguard the future you work for, open the door to your goals and guide you through some of life's most significant decisions.

It is our duty to give you our expertise, arm you with knowledge and ensure that you are making the best choices for you and your family.

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

[www.blacktowerfm.com](http://www.blacktowerfm.com)

## Get in touch today

Contact your local office to talk to a member of the Blacktower team, email [info@blacktowerfm.com](mailto:info@blacktowerfm.com), or visit [www.blacktowerfm.com](http://www.blacktowerfm.com)

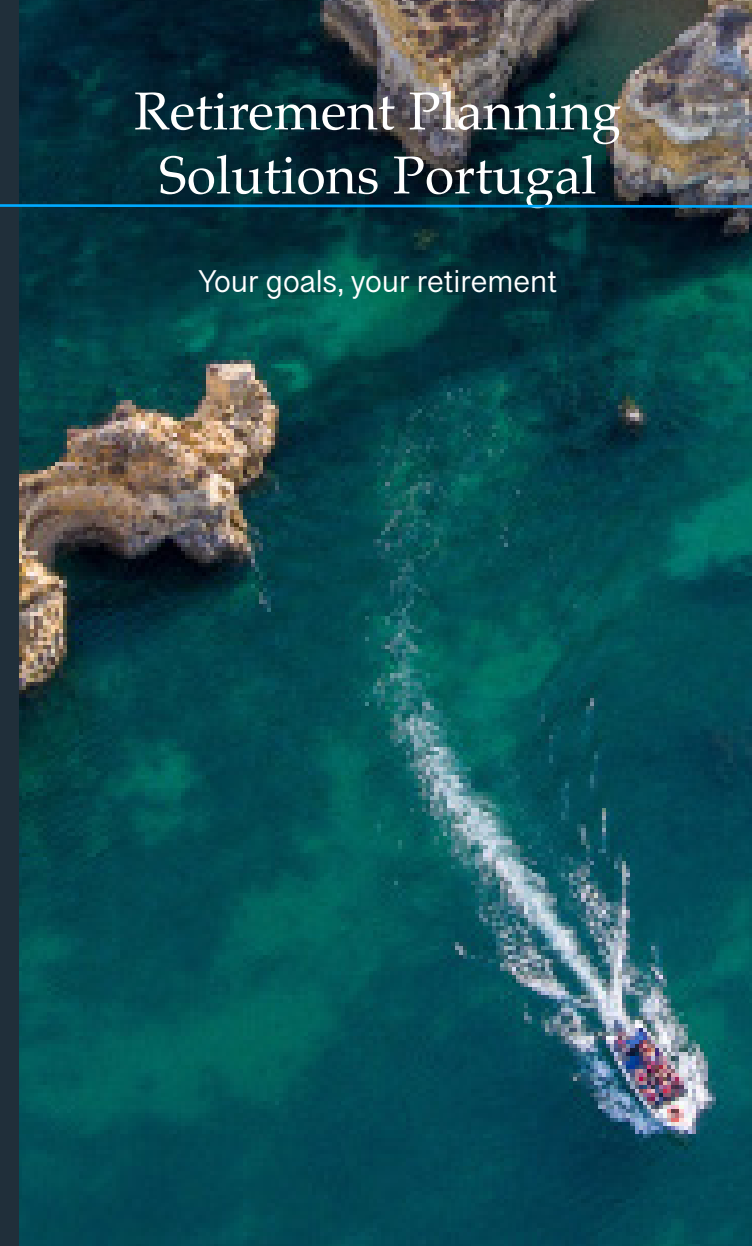
Portugal – Lisbon +351 214 648 220

Portugal – Algarve +351 289 355 685

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/>

## Retirement Planning Solutions Portugal

Your goals, your retirement



**BLACKTOWER**  
FINANCIAL MANAGEMENT GROUP

## Pension planning

Trusted wealth management solutions at home and abroad – wherever you are, we can help you manage, protect and grow your wealth.

Our first-class service offering includes:

- Access to top-rated private banks
- Discretionary fund management solutions
- Tax effective investing dependent on your own tax status & residency
- Pension & retirement planning
- Non-discretionary fund adviser service; advice on risk and asset allocation
- Active & passive investment management
- Multi-asset approaches
- Trade desk solutions
- Choice of portfolio modes: balanced, growth oriented, and aggressive



## Our advice, your advantage

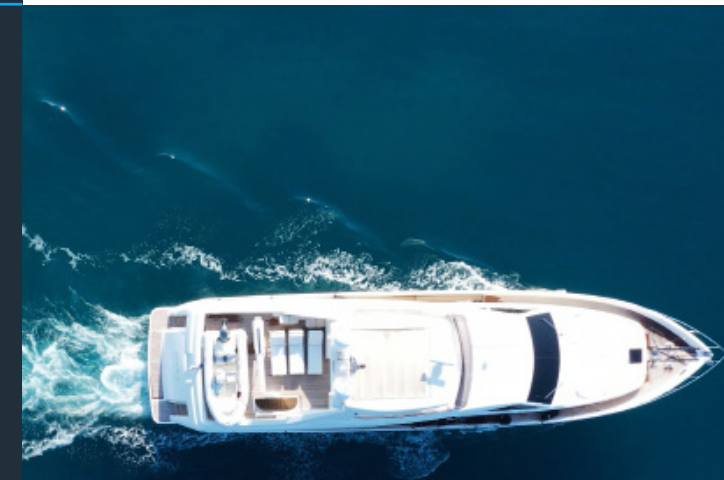
- Our professional advisers specialise in delivering curated and effective wealth management solutions for your needs.
- We believe in building robust, trusted relationships with our clients in order to provide bespoke financial planning strategies to suit any requirement.
- Wherever you are in the world, our dedicated team is always on hand to bring you and your family the utmost peace of mind about your financial future.

## Retirement solutions

When it comes to retiring, the last thing you should be worrying about is whether you will be able to afford the lifestyle you deserve in your golden years.

Saving throughout your working life and contributing to your pension is an integral part of ensuring you are set for retirement, but you also need to ensure that you are getting the most out of your savings and hard work.

Here at Blacktower we can support you both in the run up to your retirement and during it. With our help you can avoid compromising on the things that are important to you later on in life.





## Financial needs of yacht crew and seafarers

## Get in touch today

Blacktower's financial advisers operate throughout Europe, as well as in Grand Cayman, Switzerland, Australia and the US; they all speak English, as well as their regional language, and our firm's specialist knowledge means we can provide solutions for seafarers suited to your particular roaming, marine-based lifestyle – all in a language you'll understand.

Over the years we have optimised our range of products and services to recognise the diverse needs of those in the yachting industry and we can help with specialist advice on regular and lump sum investment vehicles, as well as the provision of a range of insurance products to protect you and your family.

Our team has one goal in mind when providing financial services for seafarers and yacht crew: to give you the best opportunity of achieving your financial goals and realising some of your aspirations and dreams.

Contact your local office to talk to a member of the Blacktower team, email [info@blacktowerfm.com](mailto:info@blacktowerfm.com), or visit [www.blacktowerfm.com](http://www.blacktowerfm.com)

Portugal – Lisbon +351 214 648 220

Portugal – Algarve +351 289 355 685

## Yachting Financial Solutions

Financial services for seafarers



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

[www.blacktowerfm.com](http://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/>



**BLACKTOWER**  
FINANCIAL MANAGEMENT GROUP

## When you're not on land

Anyone who spends a large proportion of their time away at sea will know that their financial services needs are a little different from clients who live and work on solid ground.

At Blacktower, we have been working in the financial services sector since 1986 and have made it our mission to understand the specialist needs of yacht crew and high-net worth individuals who sail the globe for work or pleasure.

Our yacht crew financial services, offered across our branches, include:

- Seafarer bank accounts
- Savings plans for yacht crew
- Mortgage solutions for seafarers
- Specialist investment plans
- Critical insurance solutions

## Our advice, your advantage

- Specialist seafarer bank accounts
- Advice on savings plans
- Bespoke solutions for seafarers
- Help your money work for you
- Language you'll understand
- Talk to us today

## Savings for the marine industry

We understand that making the most of your money is likely to be an important factor when choosing financial services, and our knowledge of the seafaring sector has helped us devise offshore savings plans tailored for groups of seafarers through world-class Life Insurers.

As you travel the globe it can also be reassuring to know that your retirement savings are being looked after, so we offer bespoke solutions for yacht crew to ensure their time at sea doesn't hinder their long-term financial goals.

If you are contracted through different countries around the world, as many seafarers are, Blacktower savings plans are built to fulfil your needs which are likely to be very different to land residents.

## Banking for seafarers

The Seafarer Account, provided in association with the Standard Bank Isle of Man, is uniquely designed to meet the specific needs of yacht crew. Available in a range of currencies – GBP, EUR, USD and AUD – the account has a low minimum balance, no minimum income requirement and offers free electronic payments. Combined with an optional Visa debit card and secure 24/7 internet banking, the Seafarer Account offers control and flexibility wherever you are in the world.

\*Any agents' charges, foreign correspondents' charges or other indirect costs incurred in connection with transactions undertaken at your request will be passed on to you.

## Yacht crew mortgage solutions

Different geographical contracts mean you could be earning your income in USD and/or EUR, but perhaps you wish to secure a mortgage in GBP. The seafarer mortgage solutions Blacktower has established can help you negotiate the complex and often confusing area of foreign currency mortgages.

Whatever type of mortgage you need, whether you are a first-time buyer, moving on, or you need to re-mortgage, arrangements can be different for seafarers and yacht crew. Our financial advisers have the experience and knowledge to provide you with solutions.



## Who we are?

Established in 1986, Blacktower Financial Management Group was created to bring wealth management advice and curated financial planning solutions to a global client base.

Since our inception over 35 years ago, the business has grown from strength to strength into one of the most esteemed industry leaders in the market.

We endeavour to safeguard the future you work for, open the door to your goals and guide you through some of life's most significant decisions.

It is our duty to give you our expertise, arm you with knowledge and ensure that you are making the best choices for you and your family.

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

[www.blacktowerfm.com](http://www.blacktowerfm.com)

## Get in touch today

Contact your local office to talk to a member of the Blacktower team, email [info@blacktowerfm.com](mailto:info@blacktowerfm.com), or visit [www.blacktowerfm.com](http://www.blacktowerfm.com)

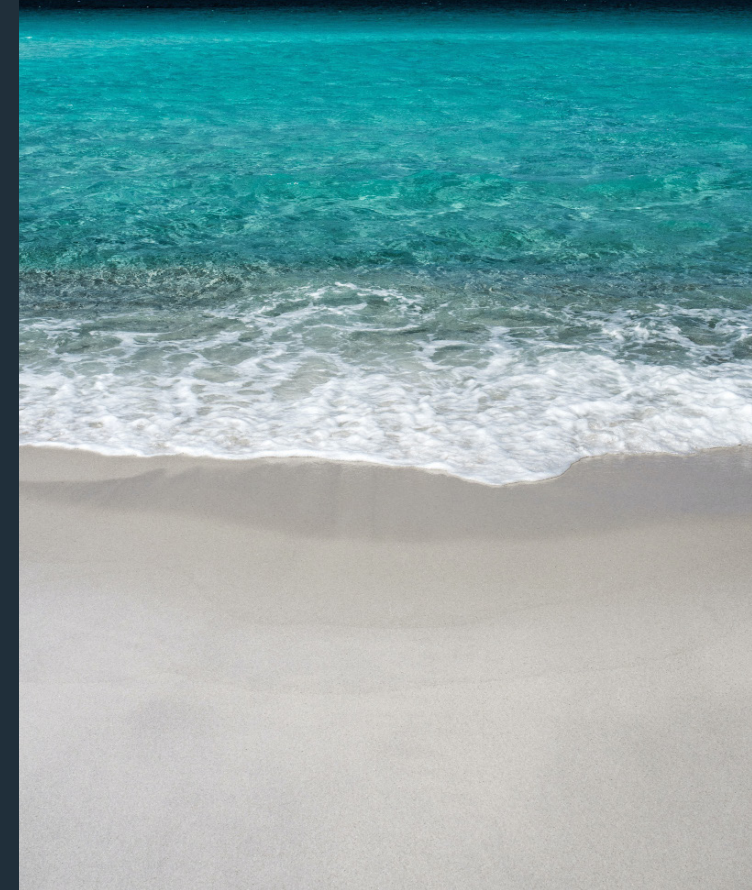
Portugal – Lisbon +351 214 648 220

Portugal – Algarve +351 289 355 685

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/>

# Wealth Management Solutions

Invest in your long-term goals



**BLACKTOWER**  
FINANCIAL MANAGEMENT GROUP

## Wealth management

Trusted wealth management solutions at home and abroad wherever you are, we can help you manage, protect and grow your wealth.

Our first-class service offering includes:

- Access to top-rated private banks
- A range of modular multi-asset discretionary portfolios in low, medium and higher risk strategies, as well as fully bespoke investment solutions through our in-house DFM.
- Tax effective investing dependent on your own tax status & residency
- Pension & retirement planning
- Non-discretionary fund adviser service; advice on risk and asset allocation
- Active & passive investment management Multi-asset approaches
- Trade desk solutions
- Choice of funds: balanced, growth oriented, and aggressive



## Our advice, your advantage

Our professional advisers specialise in delivering curated and effective wealth management solutions for your needs.

We believe in building robust, trusted relationships with our clients in order to provide bespoke financial planning strategies to suit any requirement.

Wherever you are in the world, our dedicated team is always on hand to bring you and your family the utmost peace of mind about your financial future.

## In-house discretionary fund manager

NPML (Nexus Portfolio Management Limited) is a boutique investment manager providing an in-house discretionary investment management service to clients of the Blacktower Financial Management Group (“BFMG”) through its partnership with Nova Wealth Limited (“NWL”). This exclusive service means that BFMG’s clients are benefitting from a 15 year pedigree and uncompromising commitment to achieving the best possible risk-adjusted returns, coupled with custodial services provided by one of the world’s foremost tier one custodians.

If you would like to receive additional information regarding what you can expect as a client of NPML through BFMG, you can contact us to arrange a complimentary consultation with one of our experienced advisers.

Nexus Portfolio Management Limited is Registered in Guernsey 67291 and is licensed and regulated by the Guernsey Financial Services Commission and Nova Wealth Limited is Registered in Guernsey 40516 and is licensed and regulated by the Guernsey Financial Services Commission.