

An opportunity in the heart of Europe
**Andorra: a place to invest,
a place to live**

Tax efficiency | Security | Stability | Quality of life

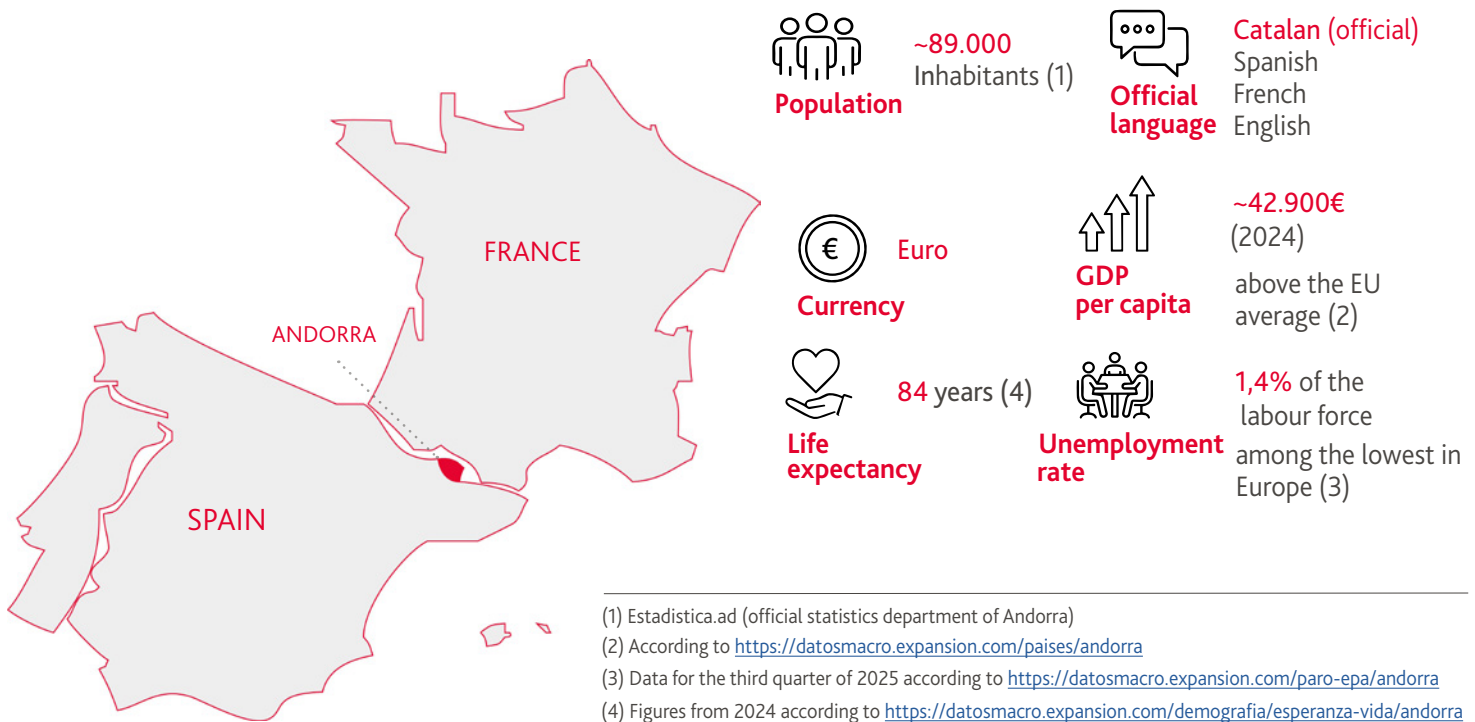
Your strategic partner in investment
and international structuring.

ANDORRA

A modern country with a global focus.

Located between Spain and France, the Principality of Andorra is an independent state, that stands out for its political stability, and its solid, dynamic economy.

Andorra has positioned itself as one of the most competitive jurisdictions in Europe for business people, investors, and families seeking stability, legal certainty, and tax efficiency.



A stable and transparent economic environment

Investing in Andorra means operating within a safe and legitimate environment.

Andorra has evolved into a diversified, modern economic model centered on international services.



Today the country offers:

- A robust and well-regulated financial sector with a regulatory framework fully aligned with European standards
- An internationally recognized and competitive tax system
- An expanding network of double taxation agreements
- Advanced negotiations for an Association Agreement with the European Union

Andorra is not a tax haven.

It is a transparent and cooperative jurisdiction.

ADVANTAGES OF INVESTING AND LIVING IN ANDORRA

A highly competitive tax system

SYSTEM TAX COMPETITIVE



Andorra has one of the most attractive and competitive tax regimes in Europe.

- A maximum income tax rate of 10%
- A 10% corporate income tax
- No wealth tax
- No inheritance or gift tax
- A VAT (IGI) with a general rate of 4.5%

A STRUCTURE ESPECIALLY EFFICIENT FOR:

- International business people
- Entrepreneurs
- Artists and elite sports professionals
- Family offices
- Executives and highly qualified professionals

SECURITY AND INSTITUTIONAL STABILITY

- Exceptionally low crime rates
- High levels of legal certainty
- Strong political stability
- A prudent and solvent banking system



► For many, real profitability starts with a safe and secure environment.





Investing in Andorra - and living in Andorra - is not only a financial choice, it is a life choice.

EXCEPTIONAL QUALITY OF LIFE

Andorra offers a unique combination of wealth optimization and personal well-being:

- Protected natural environment
- Over 300 days of sunshine each year
- Internationally renowned ski resorts
- A robust, multilingual education system
- High-quality national healthcare system (SAAS)

Here, wealth planning and family life come together in perfect balance.

Especially attractive for:

- ▶ Digital entrepreneurs
- ▶ Global consulting professionals
- ▶ Remote and hybrid workers
- ▶ Technology-focused projects

LIVING IN BALANCE



Wealth management

+



Family life

INFRASTRUCTURE & CONNECTIVITY

- Near-universal fibre-optic coverage throughout the country
- Highly competitive energy costs
- Direct connections with Barcelona and Toulouse
- A fast-growing environment for digital businesses and international services

INVESTMENT OPPORTUNITIES IN ANDORRA

Andorra offers a range of **structured and regulated** investment vehicles.

CORPORATE BUSINESS STRUCTURES



- ▶ Incorporation of operating companies
- ▶ Asset holding companies
- ▶ Family wealth-planning vehicles

BUSINESS PROJECTS



- ▶ Digital services
- ▶ Consulting and professional services
- ▶ Technology-driven activities
- ▶ Innovation

- ▶ Andorra actively promotes foreign investment through a clear, transparent and secure regulatory framework.

REQUIREMENTS TO INVEST IN ANDORRA

TYPES OF RESIDENCY:

Active residence

- Employment contract (for employees) or incorporation of a company (for self-employed individuals)
- Non-refundable government contribution (only if self-employed)
- Registration with CASS (Andorran Social Security)
- Compliance with effective presence requirements (183 per year)

- ▶ For individuals who work in Andorra.

Passive residence

- Minimum investment in Andorran assets (real estate or financial assets)
- Non-refundable government contribution
- Private health insurance
- Minimum annual stay in the country (90 per year)

- ▶ For investors or individuals with sufficient means (not carrying out profit-making activities in Andorra).
- ▶ For professionals with international projects or scientific, sporting, or cultural interests.

Residency for Digital Nomads & Entrepreneurs

- Prior approval from the Ministry of Economy
- No non-refundable government contribution or deposit required
- Private health insurance
- Minimum annual stay in the country (90 per year)

- ▶ For remote workers, entrepreneurs and online content creators.

RESIDENCY REQUIREMENTS:

- Clean criminal record
- Proof of sufficient economic means
- Medical insurance
- Owned or rented housing
- Required administrative documentation

The process involves coordination across tax and administrative areas.

At BDO Andorra, we manage every stage comprehensively and efficiently.

WHY BDO ANDORRA?

INTERNATIONAL EXPERIENCE. LOCAL EXECUTION.

Investing in Andorra or relocating to a new country requires careful planning and expert guidance.

SERVICES:

Tax

Advisory

Outsourcing

Audit & Assurance

BDO OFFERS:

International tax advisory



Corporate structuring



Residency procedures



Coordination with financial institutions



Real estate investment advisory



Ongoing accounting and tax compliance

We are part of the global BDO network, ensuring international standards backed by deep local expertise.

Your **next** strategic **move** begins **here**

Andorra is more than a destination.
It is *decisión*

A decision to optimize
To protect.
To shape the future.

BDO Andorra

Your strategic partner at every step.



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