

<u>Eterna Group's</u> roots in financial services date back to 1928, when Alphonse Tardif established the Corporation de Prêt et Revenu. Over the years, the company grew to be a financial conglomerate including a trust company, a life insurance company, and a property and casualty insurance company. Eterna Financial Group has built a reputation as a leader in the financial sector, with over a billion dollars in managed assets, <u>Eterna Group</u> is continuing to grow.

Eterna has over \$1.5 billion of assets under management and offers a complete range of financial services suited to the specific needs of our private and institutional clients, including investment management, financial and estate planning, financial security and insurance, retirement and pension plans, mutual Fund dealer services, trust services, and international mobility.

<u>Investment immigration</u> is a program that allows individuals to obtain residency or citizenship in a foreign country by making a significant investment in that country's economy. The purpose of investment immigration programs is to attract foreign investment and promote economic development in the host country.

The <u>Investment immigration</u> requirements and eligibility criteria vary depending on the country and the specific program. Some programs require a minimum investment in real estate, while others require investment in a specific industry or government bonds. In addition to the

investment requirement, applicants may also need to meet certain educational, language, and health criteria.

One of the most popular <u>Investment immigration</u> programs is the EB-5 Immigrant Investor Program in the United States. Under this program, foreign investors can obtain permanent residency in the United States by investing a minimum of \$1.8 million in a new commercial enterprise that creates at least 10 full-time jobs for U.S. workers. Alternatively, investors can invest \$900,000 in a targeted employment area, which is a rural area or an area with high unemployment.

Another popular program is the Golden Visa program in Portugal. Under this program, foreign investors can obtain residency in Portugal by investing a minimum of €500,000 in real estate or €1 million in a business or research project. After five years of residency, investors can apply for Portuguese citizenship.

Other countries that offer <u>Investment immigration</u> programs include Canada, Australia, the United Kingdom, and Malta. These programs have different investment requirements and eligibility criteria, and the benefits of obtaining residency or citizenship through investment vary depending on the country.

One of the main benefits of investment immigration is that it allows individuals to obtain residency or citizenship in a foreign country without having to go through the traditional immigration process, which can be lengthy and complicated. Investment immigration can also provide access to better education, healthcare, and business opportunities in the host country.

However, <u>Investment immigration</u> programs can be expensive, and there is no guarantee that the investment will generate a profit. Applicants should also be aware of the potential risks and challenges of investing in a foreign country, such as currency fluctuations, political instability, and cultural differences.

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programs offer many benefits, applicants should carefully consider the investment requirements, eligibility criteria, and potential risks before applying.

<u>Immigration</u> refers to the process of entering and settling in a country other than one's own. There are various reasons why people choose to immigrate, such as better economic opportunities, political stability, family reunification, and education.

<u>Immigration</u> policies and procedures vary by country, and the requirements for entry and settlement can be complex. The process typically involves obtaining a visa, which is a document that grants permission to enter and stay in a country for a specific period of time. Visas may be temporary or permanent, depending on the individual's circumstances and the country's immigration policies.

Some countries, such as Canada and Australia, have points-based <u>immigration</u> systems that evaluate applicants based on factors such as age, education, language proficiency, work experience, and adaptability. These systems aim to attract skilled immigrants who can contribute to the country's economy and society.

<u>Canada immigration</u> is a popular destination for immigrants due to its strong economy, high standard of living, and welcoming immigration policies. The country offers several immigration programs for individuals and families who wish to live, work, or study in Canada.

<u>Canada immigration</u> One of the most popular immigration programs is the Express Entry system, which is a points-based system that evaluates applicants based on factors such as age, education, work experience, and language proficiency. Successful applicants are placed in a pool and are ranked based on their Comprehensive Ranking System (CRS) score. The highest-ranking applicants are then invited to apply for permanent residency.

<u>Canada immigration</u> Another popular program is the Provincial Nominee Program (PNP), which allows provinces and territories to nominate immigrants who have the skills and experience needed to fill labor market shortages. Each province and territory has its own PNP, with different eligibility criteria and requirements.

The Family Class sponsorship program allows Canadian citizens and permanent residents to sponsor their spouse, common-law partner, dependent child, parent, or grandparent to immigrate to Canada. The program aims to reunite families and help them settle in Canada.

The Refugee and Humanitarian Resettlement program provides protection and assistance to individuals who are fleeing persecution, war, or violence in their home countries. The program offers different streams for refugees, asylum seekers, and other protected persons.

<u>Canada immigration</u> also offers several temporary visa programs for individuals who wish to work, study, or visit the country. The Temporary Foreign Worker Program (TFWP) allows Canadian employers to hire foreign workers to fill labor market shortages on a temporary basis. The International Experience Canada (IEC) program allows individuals from partner countries to work and travel in Canada for up to two years.

Immigrants who come to Canada have access to a range of benefits and services, including healthcare, education, and social assistance. They are also protected by Canadian laws and regulations, which ensure their rights and freedoms are respected.

<u>Canada immigration</u> policies and programs make it an attractive destination for immigrants from around the world. The country offers a range of immigration options, from skilled workers to family members to refugees, and provides support and services to help immigrants settle and integrate into Canadian society.

<u>Canada's Start-up Visa</u> Program is a unique immigration program designed to attract talented entrepreneurs from around the world who have innovative business ideas and the potential to create jobs in Canada. The program offers a pathway to permanent residency for eligible entrepreneurs who can secure funding and support from a designated Canadian venture capital fund, angel investor group, or business incubator.

To be eligible for the program, entrepreneurs must meet several requirements, including having a qualifying business idea, obtaining a letter of support from a designated organization, and meeting language and education requirements. Applicants must also have sufficient funds to support themselves and their dependents while they establish their business in Canada.

<u>Canada's Start-up Visa</u> Once approved, entrepreneurs receive a work permit to come to Canada and start their business. They also receive assistance and support from their designated organization, which helps them establish and grow their business in Canada. After their business is established and meets certain performance metrics, entrepreneurs can apply for permanent residency.

The <u>Canada's Start-up Visa</u> Program is designed to attract entrepreneurs who can contribute to Canada's economy and create jobs for Canadians. It is a competitive program, with a limited number of spots available each year. However, successful applicants can benefit from Canada's strong economy, high standard of living, and supportive business environment.

The program has been successful in attracting talented entrepreneurs from around the world, particularly in the technology sector. Many successful start-ups have been established through the program, creating jobs and driving innovation in Canada's economy.

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