

MALTA'S STRATEGIC OFFERING FOR FAMILY OFFICES



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INTRODUCTION

AT A TIME OF PROFOUND MACROECONOMIC VOLATILITY, THE GLOBAL MOBILITY OF HIGH-NET-WORTH INDIVIDUALS (HNWIS) IS ACCELERATING. FAMILIES ARE REASSESSING WHERE THEY BASE THEIR CAPITAL, THEIR GOVERNANCE STRUCTURES, AND THEIR NEXT GENERATION.

As a response to these shifts, Malta has executed a decisive and forward-looking strategy: the introduction of a new, clearer, and significantly more flexible regulatory framework for Single Family Offices (SFOs). Rolled out over the past 12 months, these reforms position Malta as one of Europe's most attractive hubs for private wealth management.

Malta's approach is not built on a single reform, but on a platform of integrated solutions supported by an ecosystem that connects with other global centres of specialisation.

Malta already has several key advantages as a jurisdiction:

- > Decades of experience in financial services
- > A sophisticated suite of wealth structuring tools
- > Strategic location and global connectivity
- > Strong lifestyle and relocation appeal
- > Confidentiality within a compliant, tax efficient framework

Together, these elements form a coordinated strategy designed for the next era of global wealth.



THE CORE DRIVERS OF MALTA'S FAMILY OFFICE SOLUTION

A NEW "LIGHT-TOUCH" REGULATORY REGIME FOR SINGLE FAMILY OFFICES

Beginning in late 2024 and refined throughout 2025, Malta introduced a **purpose-built regulatory framework** designed specifically for SFOs. This marks a significant evolution from the previous approach, where family offices were treated under general investment or trustee rules.

Key features include:

- > A dedicated SFO regime tailored to the needs of private families
- > Clear definitions of what constitutes a "family office vehicle"
- > Faster setup and simplified compliance requirements
- > Reduced regulatory friction without compromising governance

This clarity and efficiency make Malta particularly attractive for families seeking a stable, well-regulated European base.

UPDATED MFSA GUIDANCE ON FAMILY OFFICES

The Malta Financial Services Authority (MFSA) has modernised and streamlined two essential frameworks that underpin family office operations.

Notified Professional Investor Funds (NPIFs) for Single Families

- > NPIFs used exclusively by one family no longer require a licensed fund manager
- > This significantly reduces cost and administrative burden
- > It positions Malta competitively alongside leading global hubs

Trustees of Family Trusts Framework

- > Clearer rules on how trustees can support SFOs
- > Better alignment between trust structures and family office operations
- > Enhanced coherence for multi-generational wealth planning

These updates create a more agile and integrated environment for families managing complex global assets.

NEW FISCAL INCENTIVES FOR FAMILY OFFICE AND TREASURY STAFF

To complement its structural reforms, Malta introduced a new tax regime for senior professionals working in:

- > Family offices
- > Backoffice operations
- > Treasury management units

Key benefits include:

- > Preferential tax treatment for highly skilled individuals
- > A targeted incentive to attract top-tier investment and wealth planning talent
- > Strong support for multi-jurisdictional family offices headquartered in Malta

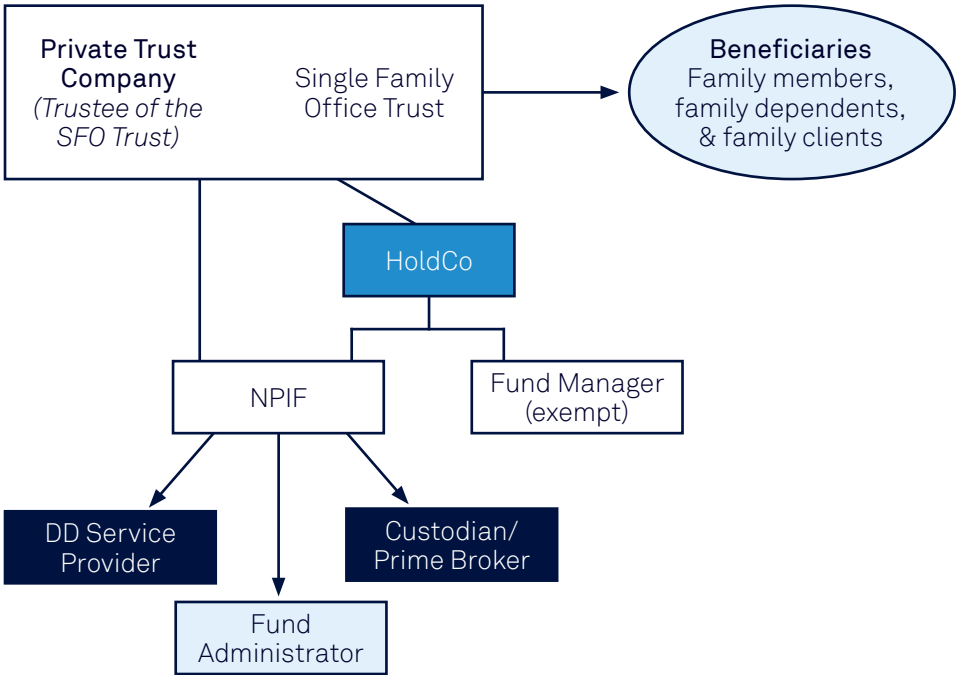
This talent-focused approach strengthens Malta's ability to serve as a fully operational family office hub rather than merely a holding jurisdiction.



TYPICAL SETUP FOR A MALTA SINGLE FAMILY OFFICE

A Malta Single Family Office (SFO) is typically established using a Private Trust Company (PTC) or other dedicated corporate vehicle, which may be structured under the MFSA's private trust or unregulated family office framework, depending on activities. The SFO generally oversees a variety of family assets through a holding company owned by the family trust, and is supported by a governance framework that may include a family council, investment committee, and dedicated executives. Operationally, the SFO can coordinate direct investments, oversee underlying trusts or foundations, and manage treasury and reporting functions.

Where investment pooling is required, families often set up a Notified Professional Investor Fund (NPIF) for the exclusive use of family capital. NPIFs benefit from a streamlined notification process and do not require a fully licensed fund manager, provided they remain within the scope of the NPIF rules and the exemptions for private arrangements. This wider structure can be complemented by Malta's tax-efficient employment and relocation incentives for senior professionals and can incorporate cross-border entities for international investment and asset allocation.



WHY IT MATTERS

The global wealth landscape is undergoing a historic shift. Over the next decade, trillions of euros will transfer across generations, creating unprecedented demand for jurisdictions that combine stability, efficiency, and innovation. Families are not only seeking tax advantages – they want governance clarity, operational flexibility, and a trusted environment for long-term planning. Malta's reforms deliver all three, positioning the jurisdiction as a credible alternative to traditional hubs while offering a European base that is both cost-effective and strategically connected.



HOW WE CAN HELP

At Trident Trust, we support families and their advisers in establishing and operating Single Family Offices in Malta and other leading jurisdictions. Our services include:

- > **Structuring and Setup:** Guidance on regulatory compliance and efficient structuring
- > **Administration and Governance:** Comprehensive support for day-to-day operations
- > **Technology Solutions:** Secure platforms for accounting, reporting, and investor management
- > **Cross-Border Expertise:** Coordination for multi-jurisdictional family office strategies

Our goal is to provide clarity, confidence, and continuity, ensuring your family office operates seamlessly within Malta's new framework.

Trident Corporate Services (Malta) Limited is authorised by the Malta Financial Services Authority to act as a company services provider in terms of the Company Service Providers Act, 2013.

Trident Trust Company (Malta) Limited is authorised by the Malta Financial Services Authority to act as a trustee and to provide other fiduciary services in terms of the Trusts and Trustees Act. The company also provides the business of company service provider in terms of the Company Service Providers (Exemption) Regulations s.L. 529.02.

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