

# SABLE

INTERNATIONAL

## CLÁUDIA MENDES

International Financial Advisor for Sable International's wealth division



### About Claudia

Cláudia has over a decade of experience as a qualified financial planner, specialising in tailored cross border wealth and financial planning solutions.

Representing Sable Wealth from Cascais, Portugal, her key jurisdictions include South Africa, Portugal and the UK.

### Qualifications

- B.Com (Honours) Financial Planning
- Advanced Postgraduate Diploma in Financial Planning
- Certified Financial Planner®
- Member of the Federation of European Independent Financial Advisors (FEIFA)





Claudia forms an integral part of Sable Wealth's cross-border financial advisory service, which has been helping fulfil the needs of global clients since 2003.

She provides UK, South African and Portuguese advisory services to clients with an international element to their circumstances.

Her services are tailored to your location:

-  UK residents
-  US-linked persons
-  South African residents
-  Other residents
-  Portugal Non-Habitual Residents

Common themes

- Tax
- Currency
- Security
- Succession planning
- Growth

*Sable Wealth is an authorised FSP and regulated by the Financial Service Conduct Authority in South Africa and the Financial Conduct Authority in the UK.*



## Portugal Non-Habitual Resident (NHR) Regime

An increasing number of people (and companies) want to know more about alternative residency options for a variety of reasons. Portugal's Non-Habitual Residence programme, specifically, is proving to be quite a popular option.

### NHR Highlights

- 10-year tax break on qualifying foreign income
- 10% on foreign pension income
- No inheritance tax for direct family
- Possible tax exemption includes the following income:
  - Dividends
  - Real estate income
  - Royalties

### NHR Requirements

- Must not have been tax resident in Portugal for previous five tax years
- Must be tax resident to apply
- Requires time spent, not capital investment
- Various settlement options – retirement visa most popular

### Portugal tax residency

- Present in Portugal for more than 183 days, consecutive or otherwise, in any 12-month period, or
- shorter period, but has a home under circumstances which imply an intention to keep and occupy such as permanent residence
- Double Taxation Treaty (DTT): Exclusive tax residence tests



## Wealth

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