

# Grey River

ASSOCIATES

STRATEGIC ADVISORY FOR

## Global Founders, Executives & *Enterprise Owners*

INTERNATIONAL VISION, UNMATCHED EXPERTISE  
YOUR WORLDWIDE WEALTH STRATEGISTS

— Prepared for principals building between Nigeria, Canada & the world

BUILT FOR THOSE WHO BUILD ACROSS BORDERS

## You built across borders. We structure your life and capital to match.

Today's most accomplished principals operate across continents—incorporating in Lagos, banking and raising capital in Toronto, and trading with partners from London to Dubai to Shanghai. Yet personal tax, residency, and wealth structures often lag the scale and reach of the enterprise. Grey River closes that gap—bringing institutional-grade discipline to international tax, cross-border mobility, asset protection, and wealth management for those whose ambitions, and assets, span jurisdictions.

INTERNATIONAL TAX | CROSS-BORDER MOBILITY | ASSET PROTECTION | WEALTH MANAGEMENT

WHO WE SERVE

### 01 Professional Services

Law, accounting, consulting, medical and advisory practices—structured for cross-border income and partner mobility.

### 04 Technology

Founder equity, IP holding and exit planning for software, fintech and digital ventures.

### 02 Wholesale & Distribution

Inventory-heavy, multi-entity trading groups optimized for margin, treasury and jurisdictional efficiency.

### 05 Natural Resources & Energy

Commodities, mining, oil & gas and agribusiness ventures, offtake and royalty streams.

### 03 Import / Export & Trade

Global supply chains, trade finance and cross-border treasury aligned to reduce drag and risk.

### 06 Capital Markets & Investment

Fund principals, family offices and active investors with globally diversified portfolios.

# Rethinking Residency—A Strategic Reframe

*The question is no longer simply where do you live? It is: where are you a fiscal resident—and why?*

Becoming a Canadian resident makes your worldwide income taxable in Canada. Whether you hold a Nigerian trading company, a distributorship, a professional practice or a resource interest, the structure that served you at home can create unnecessary tax drag, double taxation and compliance exposure once you land. We deliver jurisdiction-by-jurisdiction analysis and coordinate the full build—immigration status, tax-residency filings, local compliance and ongoing support—aligning personal income, business ownership and investment vehicles across borders.

## 1 IMMIGRATION STATUS

The legal right to reside—and sometimes work—in a jurisdiction, driven by citizenship, income, capital base and legal profile.

## 2 TAX-REGIME ALIGNMENT

Advantageous treatment across earned income, dividends & distributions, capital gains on exits, portfolio & passive income, and corporate & holding-company profits.

## Select Case Studies

— how thoughtful structuring unlocks value, mobility & capital efficiency

### Canada

#### PRE-ARRIVAL STRUCTURING

A Lagos wholesale-distribution principal secures Canadian permanent residency. Because Canada taxes residents on worldwide income, his company's retained earnings and personal portfolio would face Canadian tax on arrival. Grey River steps up the cost base of his assets before the residency clock starts, reorganizes the operating company beneath a holding structure, and sequences dividend timing with foreign tax credits—preserving the value built in Nigeria within a fully compliant Canadian footprint.

### United Kingdom

#### 4-YEAR FIG REGIME

A new UK arrival—non-resident for the prior ten years—pays no UK tax on foreign income and gains for the first four years of residence, even when funds are brought into the country. Grey River sequences asset sales and distributions inside this window to repatriate offshore capital tax-free before the four-year relief ends, then transitions the client onto a durable long-term structure.

### United Arab Emirates

#### ZERO PERSONAL-TAX HUB

A natural-resources trader establishes UAE tax residency: no personal income tax and no capital gains tax on global earnings. Qualifying free-zone business income is taxed at 0%, with the 9% federal corporate rate applying only to profits above AED 375,000. Grey River builds the economic substance, banking and reporting that make the residency robust and treaty-respected.

## Why Grey River

### Technical Precision

Founder equity, cap tables, convertible instruments and exit structuring—across legal, tax and venture-finance disciplines.

### Global Reach

Offices and affiliates across the U.S., Latin America, Europe and Asia, with access to regulated institutions in 20+ jurisdictions.

### Integrated Execution

Legal, tax, immigration and investment coordinated on a single platform—cohesive, compliant and built to scale.

### Discretion & Security

Strict confidentiality, with structures engineered to mitigate jurisdictional risk and protect information at every layer.

### Institutional Wealth

Investment and asset advisory via a U.S. SEC-registered RIA and a licensed offshore broker-dealer (SMV, Panama).

### Lifecycle Alignment

From formation through global expansion to exit and post-liquidity, your structure evolves with you at every stage.

*We turn mobility into a structural asset—aligning your life and capital with the most favorable frameworks worldwide.*

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# About Grey River

Grey River Associates is a cross-border advisory firm for internationally minded families and entrepreneurs. We work with a deliberately limited number of clients on international tax planning, wealth structuring, and jurisdictional diversification—and we grow exclusively through referral, never advertising. Our role is to be the connective tissue between your lawyers, accountants, and investment managers, ensuring every piece works toward one coherent strategy. With our base in Panama City and affiliates across the U.S., Latin America, Europe, and Asia, we provide on-the-ground access to regulated institutions in more than 20 jurisdictions.

## What We Do

### Residency & Second Citizenship

“Plan B” residencies and citizenships in Panama, Portugal, the Caribbean and beyond—built for optionality.

### Offshore Wealth & Banking

Accounts and custody in stable financial centers—Switzerland, the Bahamas, Panama—diversified by jurisdiction.

### Tax-Efficient Exits

Structuring the sale of a business—or departure from a high-tax jurisdiction—ahead of rule changes.

### Corporate Restructuring

Reorganizing global businesses for tax efficiency and resilience in the new tariff and trade environment.

### Estate Planning & Trusts

Trust and holding structures that preserve and transfer wealth across generations and borders.

### Wealth Management

Globally diversified portfolios via our U.S. SEC-registered RIA and licensed offshore broker-dealer.

**20+**

JURISDICTIONS OF ACCESS

**70+**

COUNTRIES TRAVELLED

**By Referral**

WE DO NOT ADVERTISE

**RIA + BD**

REGULATED & LICENSED



#### ABOUT THE FOUNDER

### Nathan Elliott Shantz, CFA

Founder & Managing Partner · Panama City

Nathan brings over a decade across capital markets, wealth management, and global tax and structuring. He previously helped build two global ventures that each raised more than US\$50M and listed on the Toronto Stock Exchange, following a career in Toronto investment banking. He has traveled to more than 70 countries and is fluent in Spanish and proficient in Portuguese.

MBA, YALE SOM · BBA FINANCE, LAURIER · CFA · ADIT (INT’L TAXATION) · STEP AFFILIATE

## Begin a confidential conversation.

Grey River works by referral and introduction. If the themes in this brief resonate with your situation, we welcome a private, no-obligation discussion of where you are, where you want to be, and how to get there.

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