

PROGRAMA DE INVERSIONISTA CALIFICADO DE PANAMÁ

WHY PANAMA?

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WHY PANAMA IS THE **SMARTEST GATEWAY** INVESTMENT IN THE AMERICAS

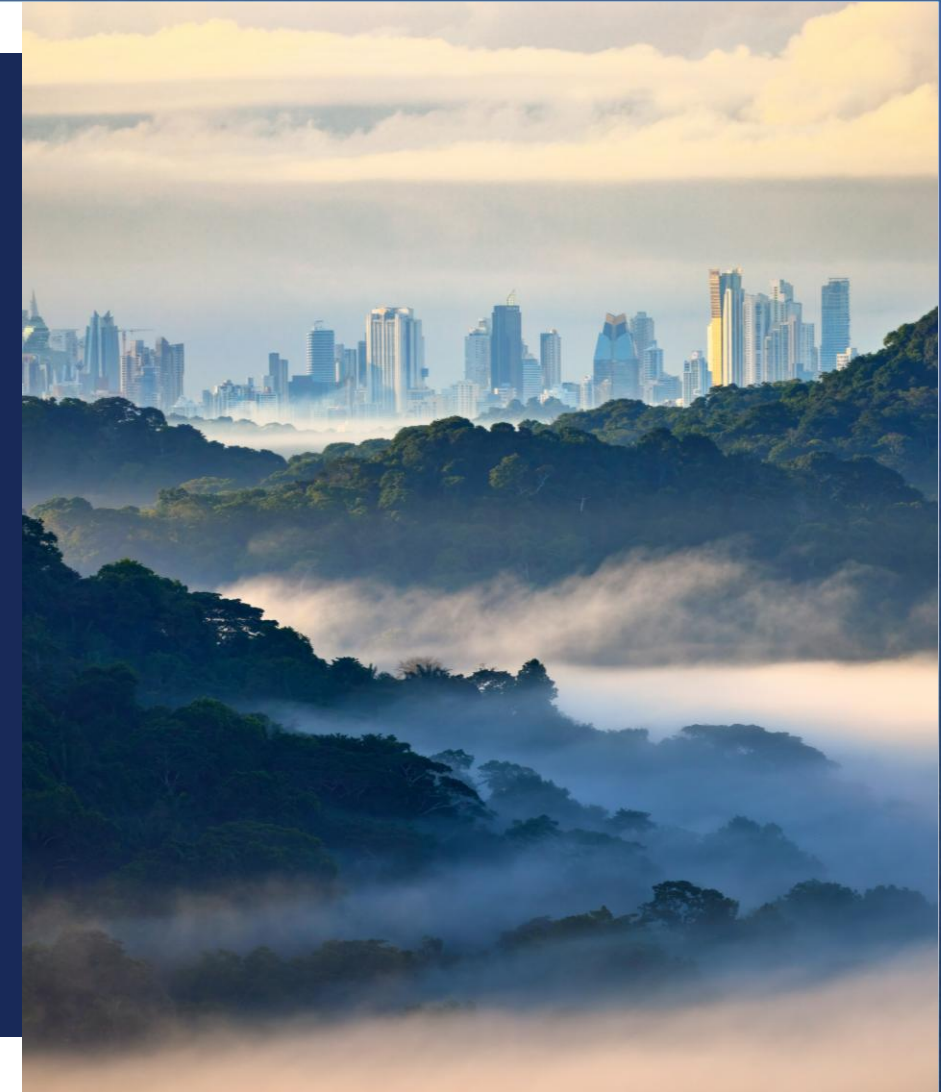
HOME OF THE PANAMA CANAL: A non-substitutable global chokepoint, carrying nearly 5% of the world's trade and anchoring the backbone of global maritime traffic.

GLOBAL FINANCIAL & CAPITAL HUB: A regional gateway for international banking, trade finance, and cross-border capital flows across the Americas.

DOLLARIZED ECONOMY: A fully dollarized monetary framework ensuring long-term stability, investor confidence, and seamless alignment with U.S. financial markets.

TAX-EFFICIENT JURISDICTION: No tax on offshore income, dividends, or capital gains generated abroad.

Source: World Economic Forum; Panama Canal Authority



PANAMA IN **NUMBERS**

PANAMA IN NUMBERS

REAL GROWTH, REAL STABILITY.



4% GDP GROWTH

-0.1% INFLATION RATE

A 45,600USD GDP PER PPP (2025) placing Panama firmly among high-income countries.

DATA FROM THE PANAMA
CANAL AUTHORITY:

CANAL AS A GLOBAL TRADE ARTERY

The Panama Canal handles ~5–6% of global maritime trade and generated **US\$5.7 billion in revenue in FY2025**, cementing its status as a cornerstone of the global economy.

BUSINESS & INVESTMENT HUB

BUSINESS & FINANCE – THE BIGGEST BUSINESS HUB IN CENTRAL AMERICA

OFFSHORES
COMPANIES

+350,000

Established in Panama

BANKING
ASSETS

157.8BIL USD

Roughly 174% the size of the
national GDP

CARGO TRAFFIC
TRANSIT

70%

Linked to US Trade Routes

PRICE PURCHASING
POWER PER CAPITA

+\$45,600

In 2025

TERRITORIAL
TAX SYSTEM

0% taxation on foreign-sourced
income; 0% Global income,
0% on inheritance and estate tax.



THE IMPORTANCE OF THE PANAMA CANAL IN WORLD TRADE

The Panama Canal is a security chokepoint of US related world trade. Simultaneously reducing shipping times, lowering costs and connecting global markets. Its role as a logistics hub underpins Panama's reputation as one of the most strategically important business gateways in the Americas.



SHARE OF GLOBAL TRADE

Roughly **5–6%** of total world maritime commerce passes through the Canal every year, making it indispensable to global supply chains.

VOLUME AND REVENUE

In **FY2025**, the Panama Canal Authority (ACP) reported revenues of nearly **US\$5.7 billion**, reflecting the Canal's scale as a logistics and economic engine not just for Panama but for global commerce.

TIME AND COST SAVINGS

USA : 70-75%

China: 20-22%

Japan/Korea/Chile and others share the remaining.

PANAMA: YOUR ACCESS POINT TO THE US AND THE AMERICAS

Only 2 hours and 45 minutes from Miami

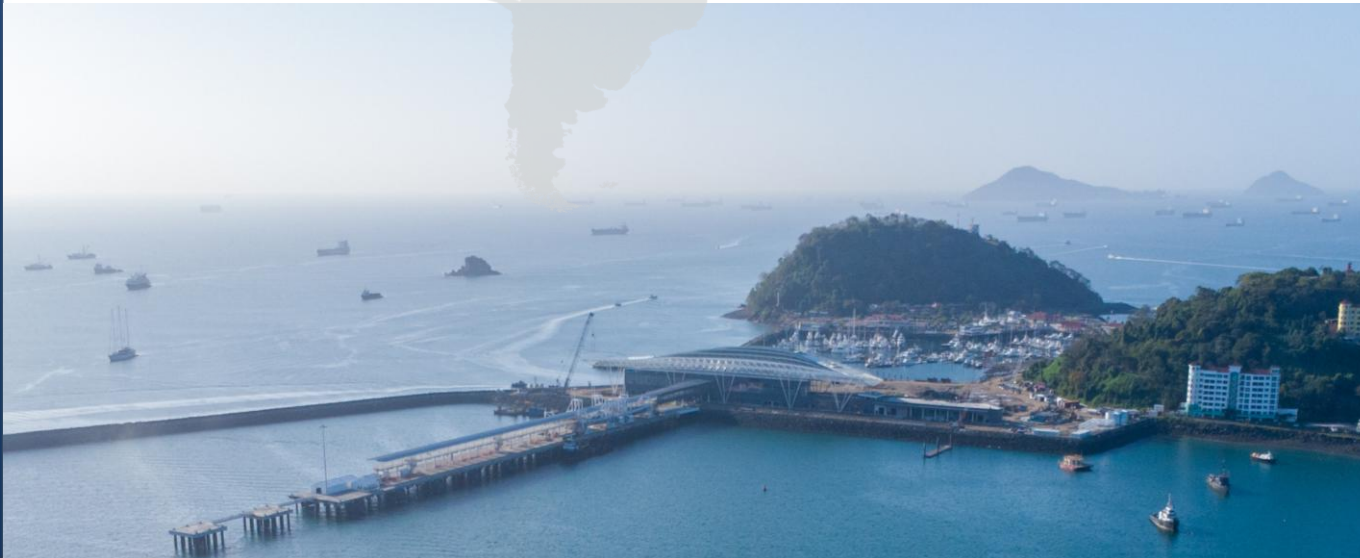
Source: Flightime Calculator – Panama City to Miami)

Serves as Regional Headquarters for Multinationals Companies

Source: Business Panama

Free Trade Agreements with the US and multiple Latin American Nations

Tax Exemption for Foreign Investors



ABOUT



**PROGRAMA
DE INVERSIONISTA
CALIFICADO
DE PANAMÁ**

KEY BENEFITS OF THE PROGRAM



CITIZENSHIP AFTER 5 YEARS OF INVESTMENT 1 VISIT TO PANAMA EVERY 2 YEARS

Panama's residency-by-investment program offers a clear path to citizenship after five years, with minimal physical presence required - just one visit every two years.



FAST-TRACK PROCESS

PERMANENT RESIDENCY GRANTED THROUGH A STREAMLINED APPLICATION

Once all eligibility criteria are met, the application is processed through an expedited procedure, allowing investors to obtain legal residency in a significantly **reduced timeframe**.



FAMILY REUNIFICATION

OPPORTUNITY TO BRING THE FOLLOWING DEPENDENT FAMILY MEMBERS TO PANAMA:

- Spouse;
- Unmarried children under 18;
- Unmarried children aged 18–25, financially dependent on the main applicant, and enrolled as full-time students in an accredited educational institution;
- Parents of the main applicant may also qualify, provided they are demonstrably financially dependent on the applicant.

KEY BENEFITS OF PANAMA PASSPORT

POWERFUL PASSPORT

The Panamanian passport ranks in the top 30 globally, offering visa-free access to over 140 countries (including the Schengen Area, Latin America and others).

A pathway to business development in the United States through the E-2 Visa.

TAX ADVANTAGES

No worldwide income tax for citizens.

The right to live and work in Panama.

Access to high-quality local services, including healthcare and education.

A business-friendly environment for company formation and operations.



REQUIREMENTS



**\$300,000 USD
INVESTMENT**



**1 VISIT TO
PANAMA EVERY
2 YEARS
TO MAINTAIN THE
RESIDENCE
STATUS**



**CLEAN
CRIMINAL
RECORD**



**INVESTORS
MUST BE OVER
THE AGE OF 18**



**FUNDS MUST
ORIGINATE
FROM ABROAD**



**DOES NOT
REQUIRE
PHYSICAL
PRESENCE
DURING
APPLICATION
PROCESS**

HOW TO APPLY

1. MEET INVESTMENT CRITERIA

Fulfill the chosen investment requirement and submit proof of funds

2. SUBMIT DOCUMENTATION

Provide all required personnel and application documents to the National Immigration Service

3. UNDERGO BIOMETRICS

Visit Panama to register, have photos taken, and provide fingerprints for the residency process

4. RECEIVE RESIDENCY

Obtain Permanent Residency Status in up to 30 business days

PROCESS TIMELINE

1. DUE DILIGENCE AND APPLICATION

Submission of applicant
and supporting documents.

2. APPROVAL AND INVESTMENT

Successful applicants will receive a
letter confirming the approval of the
Panama permanent residency.

3. RESIDENCY

The applicant becomes a
Permanent Resident of
Panama.

OUR PARTNERSHIP

OUR PARTNERSHIP



The Government of Panama is proud to partner with **Mercan Group** to actively promote the Qualified Investor Program worldwide. Through this collaboration, Mercan Group will leverage its global network and over **35 years** of experience in investment and immigration to support the program's success.

As a trusted partner, Mercan Group will work alongside the Government of Panama to provide **guidance, visibility, and comprehensive** support to international stakeholders and investors.

This partnership will further strengthen Panama's ability to attract and secure sustainable foreign investment, driving long-term growth and opportunity for the country.

OUR NUMBERS

2

BILLION USD

RAISED IN PROJECT
DEVELOPMENT

4100+

GOLDEN VISA INVESTORS

ONLY IN PORTUGAL
AND GREECE

900+

PEOPLE
WORLDWIDE

MULTIBRANDED
HOSPITALITY PROJECTS

WITH THE MAJOR BRANDS
IN THE WORLD

OUR PARTNERSHIP



During IMI Connect Rome 2025 (October 7–9), **Mercan Group** announced a new chapter in its investment migration strategy **Mercan** revealed a strategic partnership with the **Government of Panama** to support the international promotion of **the Qualified Investor Program**. The announcement was presented on stage in Rome before global industry leaders, partners, and experts, marking a significant milestone in Mercan's leadership in the sector.



From left to right: Eduardo Arango, Vice Minister of Commerce and Industries of Panama; Julio Moltó, Minister of Commerce and Industry of Panama; Jordi Vilanova, President of Mercan Properties; and Jerry Morgan, CEO of Mercan.



THE INVESTMENT **OUR PROJECTS**

HOTEL CASINO & RESIDENCES

BRANDED BY PULLMAN, 5 STAR HOTEL
In the heart of Panama City

Pullman

 pullman
HOTELS AND RESORTS



HOTEL, CASINO & RESIDENCES

BRANDED BY PULLMAN HOTELS (ACCOR)

AN INVESTMENT IN THE HEART OF PANAMA CITY

PROJECT CONCEPT

This project represents a landmark hospitality, residential and entertainment development in Panama City, **combining a 5-star branded hotel & suites with an integrated casino.**

The concept is designed to attract international visitors, corporate demand, and leisure audiences, reinforcing the project's long-term commercial strength.

KEY FEATURES

300 KEYS

180 HOTEL ROOMS

120 SUITES



27 FLOORS



CASINO



BUSINESS CENTER



RESTAURANTS



ROOFTOP



ROOFTOP POOL



FITNESS CENTER



BAR



SPA



pullman
HOTELS AND RESORTS

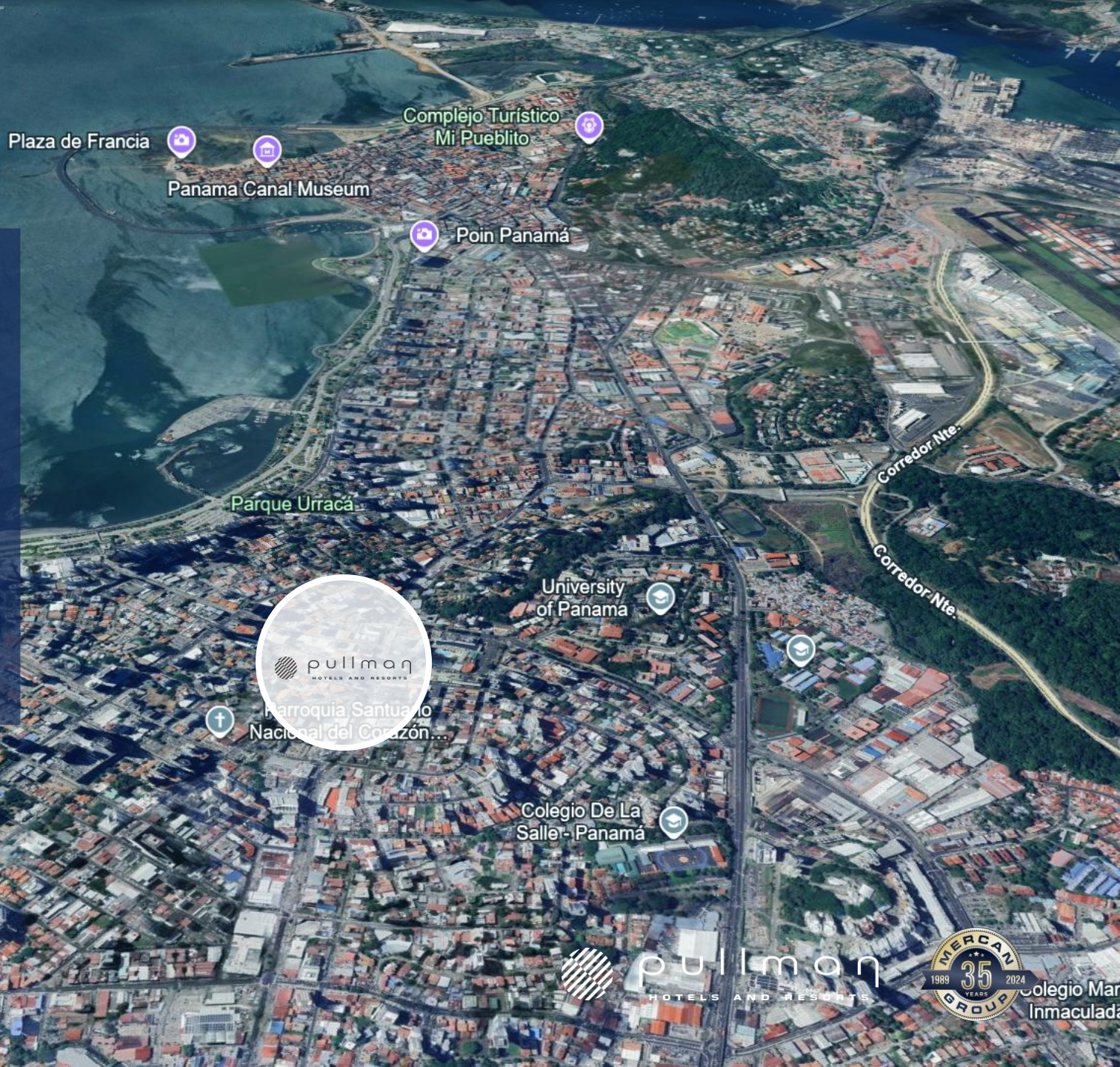


LOCATION

WHERE BUSINESS, LIFESTYLE, AND
CONNECTIVITY COME TOGETHER

Located on **Ricardo Arias Avenue**, one of Panama City's most established and central urban corridors, the project benefits from exceptional visibility and connectivity.

This key avenue connects major business districts, commercial areas, and lifestyle destinations, positioning the project as an ideal setting for a branded hospitality and entertainment development.



PANAMA CITY

THE HUB FOR LIFESTYLE
AND GLOBAL MOBILITY



Playa Blanca



Casco Viejo



BEACHES

Its coastal areas and nearby urban beaches provide scenic ocean views and outdoor leisure spaces along the bay.



MONUMENTS

Iconic colonial architecture and cultural buildings mark the landscape.



NIGHTLIFE

The city's nightlife thrives around its countless casinos and entertainment offerings.



CULTURE

The city hosts festivals and cultural events, alongside museums, galleries, and historic sites that showcase its heritage.

Awards



2022, 2023, 2024: Panama City named **Best Tourist Destination in Latin America and South America** at the Leisure Lifestyle Award



Panama named **Top 10 destination** in Travel + Leisure's 2024 World's Best Awards



ROOFTOP POOL & BAR

Breathtaking views
and sophisticated living
overlooking the city.

LOBBY

An elegant lobby designed for comfort and connection.

ROOFTOP

New ways to relax and enjoy every sunset.

CASINO

Premium entertainment
designed to complement the
Pullman lifestyle.

CASINO

Premium entertainment
designed to complement the
Pullman lifestyle.



HOTEL ROOMS

Design to unwind and wake up
to brighter mornings.

INVESTMENT OVERVIEW

OPTION 1

CO-OWNERSHIP IN BRANDED HOTEL & CASINO

CALL FOR
INVESTORS
280

INVESTMENT
AMOUNT
300,000 USD

TOTAL
PROJECT VALUE
84M USD

SCOPE OF THE PROJECT

- Location: Panama City Downtown
- **Co-Ownership** of a 5-star branded Hotel
- 180 hotel rooms
- **No Returns**
- **Guaranteed buyback after 5 years**
- **Renovation Timeline:** 18 months
- **Amenities:** Casino, Spa, Restaurants & Bars, Parking, Conference Spaces.





INVESTMENT OVERVIEW

OPTION 2

INDIVIDUAL OWNERSHIP BRANDED SUITES

CALL FOR
INVESTORS
120

INVESTMENT
BETWEEN
350,000 USD
375,000 USD

TOTAL
PROJECT VALUE
44.4M USD

SCOPE OF THE PROJECT

- Location: Panama City Downtown
- Size: **55–85 sqm; 120 suites**
- **Individual Ownership** (Title Deed)
- Rental split: **60% Owner / 40% Operator**
- Estimated ROI: **5–6% annually**
- 1-month **free stay** per year
- Capital appreciation upon resale
- **Renovation Timeline:** 18 months

LUXURY APARTMENTS CONDOMINIUM

Santa Maria, A Luxury Upscale Lifestyle
Near the City



LUXURY APARTMENTS CONDOMINIUM

EXCLUSIVE RESIDENCES IN PANAMA

The Luxury Apartments represent a premium **residential investment opportunity** in one of Panama City's most desirable neighborhoods. This option is designed for investors seeking **full ownership**, maximum flexibility, and long-term value creation, without the operational complexity of a hospitality-only asset.

A PRESTIGIOUS RESIDENTIAL ADDRESS IN THE CITY

Located in **Santa Maria**, near **Costa del Este**, the project sits within one of Panama City's most desirable and upscale residential areas. The neighborhood is known for its quality of life, proximity to major business districts, and strong appeal to expatriates and high-income tenants.

Its surroundings support stable residential demand and long-term capital appreciation.

KEY FEATURES

210 UNITS

1 BEDROOM AND 2-BEDROOM EXECUTIVE SUITES

SANTA MARIA RESIDENTIAL COMMUNITY

SIZE: 80-170 SQM

CLOSE TO COSTA DEL ESTE

NEAR BUSINESS DISTRICTS & SCHOOLS

STRONG APPEAL FOR EXPATRIATES AND PROFESSIONALS

ACCESS TO **GOLF COURSE**



Irving Saladino Sports Complex

LUXURY APARTMENTS

SANTA MARIA GOLF & COUNTRY CLUB

TOCUMEN INTERNATIONAL AIRPORT

COSTA DEL ESTE



SANTA MARIA, YOUR HIGH-END COMMUNITY

Known for its luxury homes, resort-style amenities, and world-class golf courses, its strategic location, and premium lifestyle offerings make it a compelling destination for long-term investors.



MONUMENTS

Historical buildings as the Metropolitan Cathedral Basilica of Santa María La Antigua tell the story of Panamá since colonial times.



NIGHTLIFE

From rooftop bars with stunning skyline views, the nightlife in Santa Maria is full of energy and luxury.



GOLF

Santa María is home to some of the most prestigious golf courses, featuring an 18-hole, Jack Nicklaus – designed championship course set within lush, landscaped surroundings.



GREEN LIVING

Perfect for outdoor activities, the city offers green areas, parks and lakes, combining premium residential lifestyle with well-being.



INVESTMENT OVERVIEW

OPTION 3

LUXURY APARTMENTS CONDOMINIUM

CALL FOR
INVESTORS
200

INVESTMENT
BETWEEN
300,000 USD
450,000 USD

TOTAL
PROJECT VALUE
74M USD

SCOPE OF THE PROJECT

- **Location:** Santa Maria (Panama)
- **Apartments sizes:** 80-170 sqm
- **Unit types:** 2-bedroom and 3-bedroom apartments
- **Ownership:** Individual Title Deed
- **Estimated ROI:** 3–5% annually
- **Rental options:** 1) Independent Rental; or 2) Join the Rental Pool
- **Rental Management:** available through Mercan



THANK YOU