

# WHAT IS THE EB-5 PROGRAM?

The U.S. government's EB-5 Immigrant Investor Program provides any foreign national investor, their spouse, and their unmarried children under 21 an opportunity to obtain U.S. permanent residency (a "green card") by investing a minimum of \$800,000 in an American business that creates 10 new jobs.

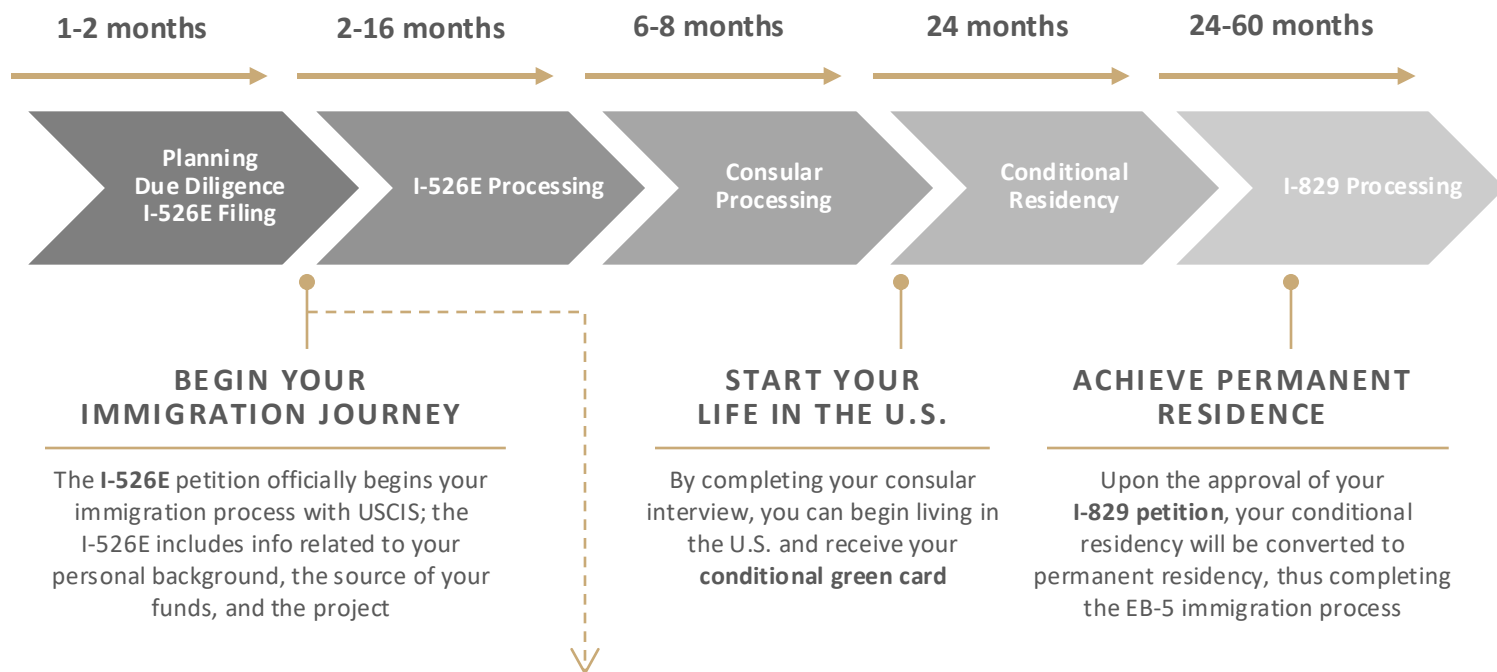
## GREEN CARD BENEFITS

- **LOWER COLLEGE TUITION**  
Compared to foreign students
- **WORK AUTHORIZATION**  
To get a job anywhere in the U.S.
- **RESIDENCE FLEXIBILITY**  
To live anywhere in the U.S.
- **TRAVEL PRIVILEGES**  
So you can leave and enter the U.S. at will, without a visa
- **PATH TO NATURALIZATION**  
For you to become a U.S. citizen
- **NO NEED TO RENEW**  
As long as you apply to replace your green card every 10 years
- **ACCESS TO SOCIAL SECURITY**  
So you may receive retirement benefits, such as a supplemental income, after contributing to the Social Security system
- **ACCESS TO MEDICARE**  
So you can enjoy health insurance benefits from the U.S. government from the age of 65 after residing in the U.S. for five years
- **PERMANENT STATUS**  
As long as you follow U.S. law

# EB-5 VISA PROCESS NOW FAST-TRACKS FOREIGN NATIONALS ALREADY IN THE U.S.<sup>1</sup>

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## APPLYING OUTSIDE OF U.S.



## APPLYING IN THE U.S.



### ENJOY IMMIGRATION BENEFITS FASTER THROUGH CONCURRENT FILING

As of 2022, EB-5 investors already located in the U.S. can achieve faster immigration benefits than those located abroad. This is done through the concurrent filing of Form I-485 along with your Form I-526E. Upon submission, you will be in a period of authorized stay, which allows you to remain in the United States. In addition, you can file for further immigration benefits:

- Employment Authorization Document (3-4 months processing time)
- Travel document (7-9 months processing time)

1. Source: U.S. Citizenship and Immigration Services (USCIS), Invest in the USA (IISUA), as of September 11, 2024, and Civitas investor's approval timeline. This document does not constitute an offer or solicitation with respect to the purchase or sale of any security. Civitas makes no representation or warranty regarding your satisfaction of the EB-5 Program requirements and has not provided, and will not provide, any legal advice regarding your immigration status or the tax consequences to you of participating in the EB-5 Program.



# ONE EB-5 APPLICATION = GREEN CARD FOR YOUR FAMILY



A single EB-5 investment can allow for the investor, their spouse, and all unmarried children under the age of 21 to obtain permanent residency in the United States. This means that the entire immediate family can live, work, and study in the U.S. <sup>2</sup>

**GRANDFATHER**  
Age: 71  
Green Card Eligibility: X

**GRANDMOTHER**  
Age: 68  
Green Card Eligibility: X

**CHILD**  
Age: 5  
Green Card Eligibility: ✓

**PRIMARY APPLICANT**  
Age: 47  
Green card Eligibility: ✓

**CHILD**  
Age: 22  
Green card Eligibility: X

**SPOUSE**  
Age: 45  
Green Card Eligibility: ✓

**CHILD**  
Age: 4  
Green Card Eligibility: ✓

REQUIREMENTS FOR EB-5		NOT NECESSARY		
<b>\$800K</b>	<b>10</b>	<b>X</b>	<b>X</b>	<b>X</b>
TARGETED EMPLOYMENT AREA (TEA <sup>3</sup> ) INVESTMENT AMOUNT or \$1.05MM in a non-TEA	AMERICAN JOBS CREATED <i>could be satisfied through indirect jobs when investing in a Regional Center EB-5 project (91.5% of EB-5 visa usage)<sup>4</sup></i>	NO LANGUAGE REQUIREMENT	NO JOB REQUIREMENT	NO EDUCATION REQUIREMENT

2. Source: U.S. Citizenship and Immigration Services (USCIS), as of May 31, 2024. 3. See page 4 for a detailed explanation of TEA. 4. EB-5 Visa Data Dashboard, Invest in the USA (IIUSA), as of May 31, 2024. This document does not constitute an offer or solicitation with respect to the purchase or sale of any security. Civitas makes no representation or warranty regarding your satisfaction with the EB-5 Program requirements and has not provided, and will not provide, any legal advice regarding your immigration status or the tax consequences to you of participating in the EB-5 Program.



# MINIMUM INVESTMENT AMOUNT: \$800,000

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The default “at-risk” EB-5 investment amount is **\$1,050,000**. However, if you make an investment in a Targeted Employment Area (TEA), you only need to invest **\$800,000** to gain the same immigration benefits. The three types of TEAs are Urban “high unemployment,” “rural,” and “infrastructure.”<sup>5</sup>



**A high unemployment TEA** qualifies for a 10% set aside of the total EB-5 visas each fiscal year. An area qualifies as a high unemployment TEA if its unemployment rate exceeds 150% of the national average. Often, areas in major U.S. cities such as New York, Los Angeles, and Dallas qualify as TEAs.

**A rural TEA** qualifies for a 20% set aside of the total EB-5 visas each fiscal year and priority processing of immigrant investor petitions. A project qualifies for a rural TEA if it is outside of a metropolitan area and has a population below 20,000. This is the preferable TEA category for investors seeking the fastest approval.

## COMMON WAYS OF FUNDING AN EB-5 INVESTMENT

### AVAILABLE CASH (TAXED)

SALE OF HOME

SALE OF STOCK

PERSONAL LOAN

MORTGAGE LOAN

401K

GIFTED CAPITAL



5. Source: U.S. Citizenship and Immigration Services (USCIS), as of May 31, 2024.

# HOW MUCH DOES EB-5 INVESTMENT COST?

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EB-5 Investment Amount in TEA<sup>6</sup> **\$800,000**

Regional Center Administration Fee<sup>7</sup> **\$60,000 – \$80,000**

Immigration Attorney Legal Fees<sup>7</sup> **\$15,000 – \$25,000**

I-526E Petition Filing Fee<sup>6</sup> **\$11,160**

I-485 (Adjustment of Status) Petition Filing Fee<sup>6</sup> **\$1,540**

I-829 Petition Filing Fee<sup>6</sup> **\$9,525**

**TOTAL COST: \$897,225 – \$927,225**

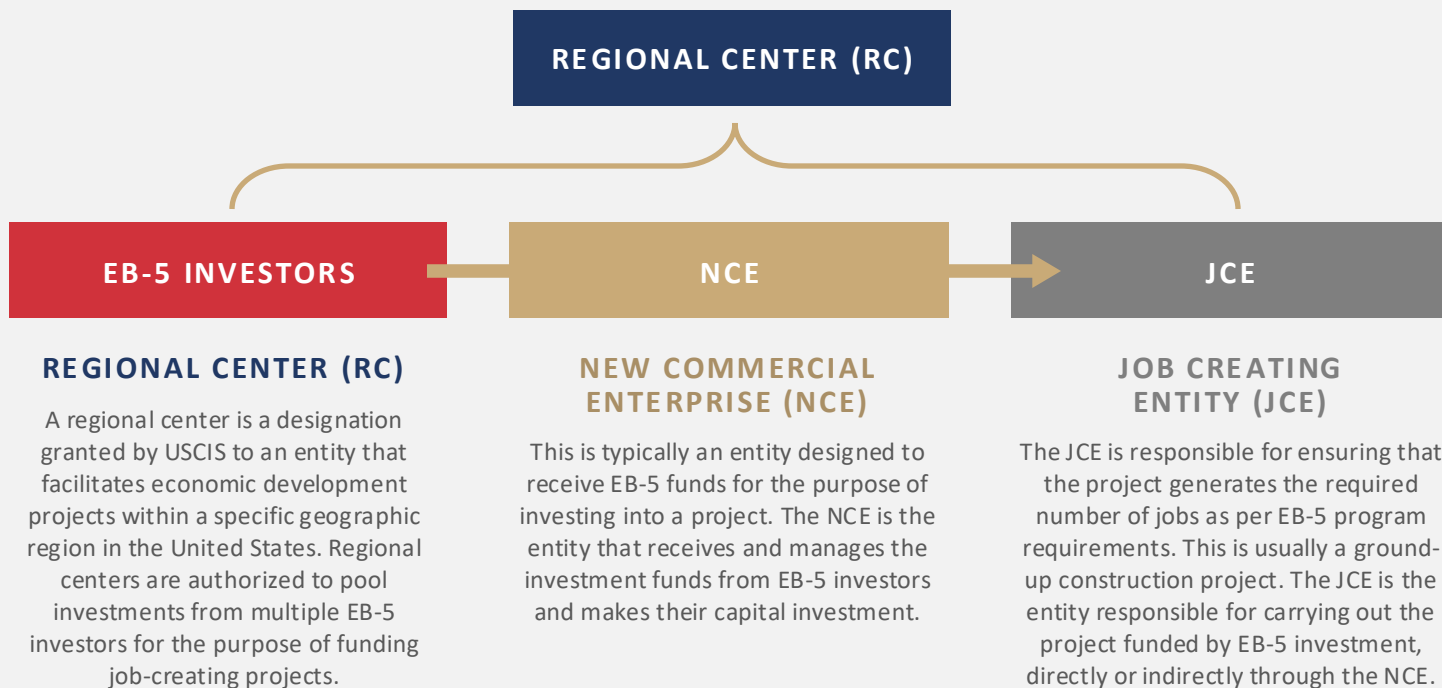
## WHAT IS THE SOURCE AND PATH OF FUNDS, AND WHY IS IT IMPORTANT TO EB-5 INVESTORS?

The source of funds and the path of funds refer to where the investor's capital comes from and how it reaches the investment project in the United States.

It's a crucial aspect of the EB-5 program because U.S. Citizenship and Immigration Services (USCIS) requires investors to demonstrate that their investment funds were obtained lawfully.

## EB-5 INVESTMENT PROCESS

HOW DOES MY INVESTED CAPITAL FLOW TO THE EB-5 PROJECT?



6. Source: U.S. Citizenship and Immigration Services (USCIS), as of May 31, 2024 7. This range is an estimate based on Civitas' experience in the EB-5 industry and is provided for informational purposes only. Actual fees may differ materially. This document does not constitute an offer or solicitation with respect to the purchase or sale of any security. Civitas makes no representation or warranty regarding your satisfaction of the EB-5 Program requirements and has not provided, and will not provide, any legal advice regarding your immigration status or the tax consequences to you of participating in the EB-5 Program.

# CIVITAS CAPITAL IS YOUR PARTNER FOR EB-5

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Civitas Capital Group is a private investment manager offering EB-5 investors compelling, niche opportunities in U.S. real estate. We have worked with more than 1,500 EB-5 investors across 40 countries over the past 15 years. We have a gross transaction volume of \$3.3 billion in capital. We have raised nearly \$800 million in EB-5 capital and returned more than \$440 million in capital to eligible EB-5 investors.<sup>8</sup>

**50+**

*EB-5 Funds*

**40+**

*Managing Relationships with Investors in 40+ countries*

**\$440MM+**

*Capital Returned to Investors*



## HOW TO GET STARTED

### CHOOSE AN IMMIGRATION ATTORNEY

Your immigration attorney will guide you through the entire EB-5 application process, ensuring compliance with USCIS regulations. Select an attorney with experience handling EB-5 cases to maximize your chance of success.

### SECURE YOUR SOURCE OF FUNDS

Demonstrating the lawful origin of your investment funds is a crucial step. Gather documentation to clearly show the source and legitimacy of your EB-5 investment capital.

### SELECT A PROJECT

To save time, you should begin researching potential EB-5 projects as early in the process as possible. It is important to make sure you are working with a regional center that has experience in EB-5 and has a track record of delivering success for its investors.

8. Source: as of November 12, 2024. This document does not constitute an offer or solicitation with respect to the purchase or sale of any security. Civitas makes no representation or warranty regarding your satisfaction of the EB-5 Program requirements and has not provided, and will not provide, any legal advice regarding your immigration status or the tax consequences to you of participating in the EB-5 Program. ID# 1231



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