

Title: Investing in the United States: Investment-Based Pathways to U.S. Residency for Global Investors

For decades, the United States has remained one of the world's premier destinations for high-net-worth individuals seeking to diversify investments, expand business operations, preserve family wealth, and establish a long-term presence in one of the world's strongest economies.

In addition to offering unparalleled access to global capital markets, the United States provides a stable legal system, robust protections for private property, world-renowned educational institutions, sophisticated healthcare, and, for those who ultimately naturalize, one of the world's most respected passports. These advantages continue to make U.S. permanent residency an attractive objective for internationally mobile investors and entrepreneurs.

Unlike many employment-based immigration options, investment-based immigration pathways generally allow qualified individuals to pursue U.S. permanent residency without relying upon sponsorship from a U.S. employer or qualifying family member. This flexibility has made these programs particularly attractive to business owners, entrepreneurs, family offices, and high-net-worth individuals seeking greater control over their global mobility and long-term planning.

Today, investors considering U.S. residency have several potential pathways available, each offering distinct requirements, benefits, and considerations. While the longstanding EB-5 Immigrant Investor Program remains the principal investment immigration program, newer initiatives—including the recently announced Gold Card Program and discussions surrounding a potential Platinum Card—reflect an evolving policy landscape aimed at attracting global investment into the United States.

The EB-5 Immigrant Investor Program

The EB-5 Immigrant Investor Program has served as the cornerstone of investment-based immigration to the United States for more than three decades. Established by Congress, the program provides eligible foreign nationals with a pathway to lawful permanent residence through investment in the U.S. economy.

Currently, the program requires a minimum investment of **\$800,000** if the investment is made in a **Targeted Employment Area (“TEA”)**—generally a rural area or an area experiencing high unemployment—or in a qualifying infrastructure project. For investments outside a TEA, the minimum investment is **\$1,050,000**. In either case, the investment must be made in a new commercial enterprise that creates or preserves **at least ten full-time jobs** for qualifying U.S. workers.

Many applicants choose to invest through USCIS-designated Regional Centers, which permit participation in larger development projects while allowing the required job creation to be demonstrated through accepted economic methodologies. This structure enables investors to play a relatively passive role while still satisfying the program’s statutory requirements.

One of the principal advantages of the EB-5 Program is the maturity of its legal framework. Having existed for decades, the program benefits from well-established statutory authority, extensive regulatory guidance, and a substantial body of administrative precedent. For many investors, this predictability is an important consideration when evaluating long-term immigration options.

Unlike residency-by-donation programs available in some jurisdictions, the EB-5 Program is specifically designed to stimulate economic growth through productive investment and job creation while providing qualifying investors, their spouses, and unmarried children under the age of 21 with a pathway toward lawful permanent residence and, ultimately, U.S. citizenship after satisfying applicable residency and naturalization requirements.

The Gold Card Program

The recently announced Gold Card Program represents a new approach to attracting global investment and exceptionally successful individuals to the United States.

Based on the framework announced by the Trump Administration, the program would require a **\$5 million financial contribution** by qualifying applicants in exchange for an expedited pathway to U.S. permanent residence. Unlike the EB-5 Program, the Gold Card is not centered on investment into a qualifying commercial enterprise or the creation of new U.S. jobs. Rather, it has been presented as a streamlined alternative designed to

attract accomplished entrepreneurs, executives, investors, innovators, and other globally successful individuals capable of making a significant financial contribution to the United States.

For investors whose primary objective is obtaining U.S. permanent residence without actively managing an investment project or satisfying ongoing job creation requirements, the Gold Card may ultimately provide a more straightforward alternative to traditional investment immigration programs.

Because the program is relatively new and implementation guidance continues to evolve, prospective applicants should closely monitor future legislation, regulations, and agency guidance concerning eligibility requirements, source-of-funds documentation, application procedures, and the precise immigration benefits that will accompany the program.

The Proposed Platinum Card

The Trump Administration has also discussed the possibility of introducing a Platinum Card program designed specifically for ultra-high-net-worth investors seeking an enhanced investment immigration option.

Although public discussions have suggested that the Platinum Card could require a financial commitment greater than that required under the Gold Card Program while potentially offering additional immigration or tax-related incentives, **no legislation has been enacted and no official investment threshold has been established.** Accordingly, the Platinum Card should presently be viewed as a policy proposal rather than an available immigration pathway.

Nevertheless, the proposal reflects a broader trend toward expanding investment-based immigration opportunities for individuals capable of making substantial economic contributions to the United States.

Comparing the Available Investment Pathways

Program	Investment Requirement	Primary Requirement	Current Status
EB-5 Immigrant	\$800,000 (TEA or qualifying infrastructure)	Investment in a U.S. commercial	Available

Investor Program	project) or \$1,050,000 (all other qualifying investments)	enterprise and creation of at least 10 full-time U.S. jobs	
Gold Card Program	\$5 million financial contribution (based on the Administration's announced framework)	Financial contribution; no announced job creation requirement	Announced; implementation ongoing
Platinum Card	Not yet established, presumably greater than \$5 million	Details remain under development	Proposed

Investment Immigration as Part of a Broader Wealth Strategy

For many international families, obtaining U.S. permanent residence is no longer viewed solely as an immigration decision. Rather, it has become one component of a comprehensive cross-border wealth planning strategy.

Business owners and family offices frequently evaluate U.S. residency alongside succession planning, international tax structuring, estate planning, asset protection, business expansion, and family governance. Coordinating these considerations before initiating the immigration process can help investors minimize future legal, tax, and operational complexities while aligning immigration objectives with broader family and business goals.

Early planning is particularly important where investors maintain multinational business operations, international trusts, private investment structures, or complex ownership arrangements spanning multiple jurisdictions.

Important U.S. Tax Considerations

While investment-based immigration programs present compelling opportunities, they also carry significant U.S. tax implications that should be carefully evaluated before establishing permanent residence.

Individuals who become lawful permanent residents generally become U.S. tax residents and are subject to U.S. taxation on their **worldwide income**, regardless of where that income is earned. Depending upon an individual's financial profile, this may include foreign business income, investment

returns, capital gains, rental income, trust distributions, and income generated from assets held outside the United States.

In addition, U.S. tax residents are frequently subject to extensive reporting obligations relating to foreign financial accounts, foreign corporations, partnerships, trusts, and other offshore assets. Investors should also carefully consider the potential application of U.S. estate and gift tax rules, particularly where significant wealth is held outside the United States or where family wealth is transferred across generations.

Accordingly, prospective applicants should undertake comprehensive **pre-immigration tax planning** before obtaining U.S. permanent residence. Proper planning may present opportunities to restructure ownership interests, trusts, holding companies, and other assets before U.S. tax residency begins, thereby minimizing future tax exposure and ensuring compliance with applicable reporting obligations.

Continued Interest Among Middle Eastern Investors

High-net-worth individuals throughout the Middle East continue to view the United States as an attractive destination for investment, business expansion, and long-term family planning.

For many investors from the Gulf Cooperation Council (“GCC”) countries and the broader Middle East, U.S. permanent residence forms part of a broader strategy to diversify global investments, preserve family wealth, expand access to international capital markets, educate future generations at leading American universities, and establish a stable platform for future business growth.

Many Middle Eastern families also seek to diversify geopolitical risk while maintaining substantial business operations and family ties in their home jurisdictions. Investment-based residency programs offer the flexibility to establish a meaningful presence in the United States while continuing to operate successful businesses throughout the Gulf region and beyond.

As global economic conditions continue to evolve, international mobility has become an increasingly valuable component of sophisticated wealth planning. The United States remains uniquely positioned to meet these objectives by offering investors access to one of the world’s largest

economies, a transparent legal system, and a predictable business environment.

Conclusion

For globally mobile families, the United States continues to offer one of the most compelling combinations of economic opportunity, political stability, and long-term immigration benefits available anywhere in the world. Investment-based immigration programs provide qualified investors with an opportunity not only to establish permanent residence, but also to create a strategic platform for international business expansion, wealth preservation, and multigenerational family planning.

Whether pursuing the well-established **EB-5 Immigrant Investor Program**, evaluating the recently announced **Gold Card Program**, or monitoring future developments surrounding the proposed **Platinum Card**, investors should carefully consider the legal, tax, corporate, and estate planning implications associated with each pathway.

For Middle Eastern high-net-worth individuals and family offices in particular, these evolving residency options present an opportunity to strengthen global mobility while preserving deep commercial and personal ties throughout the region. By integrating immigration planning with comprehensive cross-border tax and private wealth strategies, investors can position themselves—and future generations—to capitalize on the significant opportunities that the United States continues to offer.

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