

# FOCUS ON MALTA

Our multi-jurisdiction approach is unique in international employee benefits. It enables us to provide international employers with employee benefit and retirement solutions in the trust-friendly jurisdiction that best suits their business need.

**European Union** Malta is a full member of the EU and a well-regulated and secure financial environment. It is a member of all the main EU regulatory agencies – the European Banking Authority, the European Insurance & Occupational Pensions Authority, the European Securities and Markets Authority – and of global oversight bodies such as the International Organisation of Securities Commissions and the International Association of Insurance Supervisors. Malta adopted the IFRS international accounting standard in 1997.

**Strong regulation** A strong, integrated regulatory framework is based on the Malta Financial Services Authority (MFSA) – a single unified, accessible and responsive regulator that oversees all financial services activity, including pensions and trusts. All administrators, schemes and trusts must be licensed. All pension funds must be independently audited annually and the findings submitted to the regulator.

**Taxation** More than 70 double taxation treaties (with more in the pipeline) provide tax-management advantages to foreign nationals. Notable among them is a unique treaty with the United States. Maltese taxation is entirely compliant with UK tax legislation and the requirements of Her Majesty's Revenue and Customs (HMRC).

## Our employee benefit services in Malta\*

Our expert Jersey-based team acts as trustees and administrators for a full range of employee benefit structures.

- **International Pension Plans** – Employer-sponsored pension plans for globally mobile employees.

Download your IPP guide [here](#)

\* Trust companies are regulated by the Malta Financial Services Authority.

## About TMF Group

# We make a complex world simple

TMF Group is a €2 billion independent global multinational with some 7,800 in-house experts across 120 offices covering 80+ jurisdictions. Together we deliver a broad portfolio of consistent, integrated but localised services which also include **HR administration, global payroll and employee benefits, and global entity management, corporate secretarial and regulatory compliance**. Rapid response **consultancy solutions** support cross-border projects large and small, at every stage, across all our disciplines, and in every market. Specialised teams support fund and capital markets administration and private wealth and family offices.

Because we know how to unlock access to some of the world's most attractive markets – no matter how complex – swiftly, safely and efficiently, over 60% of the Fortune Global 500 and FTSE 100, and almost half the top 300 private equity firms, use us.

So, whether you are operating across one border or many, with a handful of staff or several thousand, we have all the flexible, coordinated, business-critical support you need to open up in new markets, build strong businesses and stay nimble, efficient and in good standing everywhere.

Find out more about TMF Group

[tmf-group.com](https://tmf-group.com)

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Global reach  
Local knowledge