# EB-5 Guideline

A clear plan for your family's U.S. future

Prepared by Acquest Advisors

## A clearer U.S. future begins with the right guidance.

Dear Family,

Exploring EB-5 often begins with one personal question: how can we create greater certainty for our family's future in the United States?

For some families, the priority is a child's education and career. For others, it is the freedom to work, build a business or plan life in the U.S. without depending on a visa lottery or a single employer.

At Acquest Advisors, we see EB-5 as a carefully planned family journey - not a one-time transaction. It brings together immigration strategy, financial documentation, project selection, remittance planning and long-term coordination.

Our role is to explain each step in simple language, help you make informed decisions and remain available throughout the journey.

**Paresh Karia**

Chartered Accountant | Former Banker

Founder & CEO, Acquest Group

### WHAT THIS GUIDE WILL HELP YOU UNDERSTAND

The questions families ask most often - how EB-5 works, what it offers, how projects are selected, how funds are documented and remitted, what the timeline may look like and how Acquest supports you.

**01**
**Listen**
Understand your family goals, child's age and current U.S. status.

**02**
**Plan**
Prepare the financial and immigration roadmap before committing.

**03**
**Review**
Compare suitable projects and explain the important facts clearly.

**04**
**Coordinate**
Bring the family, bank, project and U.S. legal team together.

**05**
**Stay connected**
Continue supporting you through filing, updates and next stages.

Every family starts from a different point. A well-planned EB-5 journey begins by understanding your goals, preparing early and making each decision with clarity. Acquest brings the right specialists together so your family can move forward with confidence and continued support.

# 1 What is EB-5?

A simple explanation of the U.S. investor Green Card program.

EB-5 is a U.S. immigration program for eligible investors and their families. The investor places lawfully obtained funds into a qualifying U.S. business or project that is expected to create at least 10 full-time jobs for U.S. workers. If all immigration requirements are met, the investor, spouse and eligible unmarried children under 21 may pursue U.S. permanent residence.

### How much do I need to invest?

USD 800,000 for a qualifying rural, high-unemployment or infrastructure investment, or USD 1,050,000 for other qualifying investments under current law.

### Who can be included?

The principal investor, spouse and eligible unmarried children under 21 can generally be included in the same family application, subject to age and personal eligibility.

### What does the program require?

A lawful source and clear money trail, a qualifying investment, creation of at least 10 full-time U.S. jobs and completion of the required immigration stages.

# 2 What can EB-5 offer your family?

The value is greater control over how your family studies, works and plans life in the United States.

### A direct Green Card pathway

EB-5 is designed as a permanent-residence route rather than a temporary student or employer-sponsored visa.

### No lottery or employer sponsorship

The application is not dependent on an H-1B lottery or on one employer continuing to sponsor the family.

### Freedom to work and build

Once the relevant authorization or permanent-resident status applies, family members may have greater flexibility to work, change jobs or build a business.

### Education and career flexibility

Children can plan education, internships and careers with fewer F-1, OPT and employer-sponsorship restrictions once permanent-resident benefits apply.

### Greater stability and mobility

Permanent residence can support longer-term planning and greater travel flexibility, subject to U.S. residence and re-entry rules.

### Already living in the U.S.?

An eligible investor who is lawfully present in the U.S. may be able to apply for adjustment of status with or after the EB-5 petition when a visa number is available. U.S. immigration counsel must confirm individual eligibility.

Your filing strategy is personal. A child's age, visa availability, current U.S. status, immigration history and financial documents should be reviewed before any commitment is made.

# 3 How do I prove my Source of Funds?

Your financial story should be lawful, complete and easy to follow.

### SOURCE OF FUNDS

This explains where the investment money came from - for example, salary and savings, business income, sale of property or investments, inheritance, a gift, eligible borrowing or funds earned overseas.

### PATH OF FUNDS

This shows how the money moved from its original source through bank accounts, sales, gifts, conversions or transfers until it reached the EB-5 investment account.

## How Acquest simplifies the documentation

### 1 Identify

List the investment sources, contributors and supporting documents available within the family.

### 2 Organise

Collect tax records, bank statements, ownership papers, sale documents and other relevant evidence.

### 3 Trace

Match each important receipt, transfer, currency conversion, gift or loan to the related bank record.

### 4 Explain

Prepare a simple written financial story so the documents are easy for the legal team to follow.

### 5 Review

Work with the U.S. immigration attorney to close gaps and align the evidence with the petition.

### 6 Preserve

Keep the complete document and bank trail safely available for future immigration stages.

## A simple note on Source of Funds

Every family's money story is different, and that is perfectly fine. It may come from years of salary and savings, a family business, the sale of a property, a gift from a parent, or a mix of all these. What matters most is that the story is honest, complete and simple to follow. We sit with you, understand where your funds have come from, and help you gather the right papers so everything is clear and ready when the time comes to invest.

# 4 How long does the EB-5 process take?

The journey has clear stages, but government processing and visa availability can vary.

### 1 Family discussion and strategy

**1-2 weeks**

Review the family goal, child's age, current location, visa status and funding readiness.

### 2 Source-of-funds planning

**Usually 4-8 weeks**

Identify the sources, collect documents and prepare the financial trail. Complex cases may take longer.

### 3 Project review and selection

**Usually 2-4 weeks**

Compare suitable projects, understand the key facts and complete the subscription decision.

### 4 Remittance and EB-5 filing

**After documents are ready**

Transfer the funds, finalise the legal package and file the investor petition with USCIS.

### 5 USCIS petition review

**Processing varies**

USCIS reviews the investor and project requirements. Rural petitions receive statutory priority processing, but no fixed approval time is guaranteed.

### 6 Green Card stage

**Depends on route and visa availability**

Outside the U.S.: consular processing. In the U.S.: an eligible applicant may use the in-country Green Card process.

### 7 Conditional permanent residence

**2 years**

The family enters or adjusts to conditional permanent-resident status and follows the project and residence requirements.

### 8 Removal of conditions and capital return

**Later stage**

File the I-829 petition in the required window. Capital return is separate and follows the project documents and performance.

Preparation stages can overlap. Timelines are indicative and depend on the family's documents, the chosen project, USCIS processing and visa availability.

## Three dates every EB-5 family should understand

### 30 SEP 2026

**Filing protection date**

Qualifying Regional Center petitions filed on or before this date receive statutory protection for continued processing if the program later lapses. This does not guarantee approval.

### 1 JAN 2027

**Investment amounts adjust**

The minimum EB-5 investment amounts are scheduled to adjust for inflation for petitions filed on or after this date. The official amounts will be published by the U.S. government.

### 30 SEP 2027

**Current program authorization**

The EB-5 Regional Center Program is currently authorized through this date. Congress may extend, amend or allow the authorization to lapse.

Acquest stays involved at every stage: family strategy, source-of-funds planning, project review, remittance coordination, filing support with U.S. counsel, petition updates, project communication and preparation for the next immigration step.

# 5 How should I select an EB-5 project?

The right project should fit your family's goals and be understood before you invest.

There is no single "best" EB-5 project for every family. The right choice depends on your timeline, your child's age, visa availability, the project's readiness, its job-creation plan, the expected investment period and the quality of ongoing communication. Our job is to help you compare these factors in clear language.

## What Acquest does before you decide

### 1 Understand your family

We begin with your reason for considering EB-5, your child's age, current visa status, preferred timeline and financial readiness.

### 2 Shortlist suitable options

We identify projects that may fit your family's immigration priorities rather than presenting every available offering.

### 3 Review the people and project

We look at the experience of the regional center, developer and project team, along with the project's current stage and key approvals.

### 4 Check the immigration plan

We review how the project expects to create the required jobs and whether the immigration documents are clear and ready for investor filing.

### 5 Understand the investment journey

We explain how investor funds are intended to be used, the expected investment period and how the project plans to return capital.

### 6 Compare and coordinate

We compare suitable options, answer your questions and coordinate with the project and U.S. attorney before subscription and filing.

## Questions we help you answer before you invest

### Who is behind the project?

The experience of the regional center, developer and key project team.

### Will the project create enough jobs?

How the required EB-5 jobs are expected to be created and tracked.

### When and how may capital return?

The expected investment period and the project's proposed return plan.

Our commitment: We do not ask a family to choose a project from a presentation alone. We explain the facts, compare suitable options and help you understand the decision before you invest. Project outcomes and capital return depend on the offering and its performance.

# 6 Why families choose Acquest

A relationship-led approach supported by financial, immigration and project experience.

**CA-led planning**
Clear source-of-funds and remittance preparation for Indian families.

**Careful project review**
Suitable options are compared and explained before a decision is made.

**India-U.S. coordination**
One coordinated process across the family, bank, project and U.S. legal team.

**Clear communication**
Complex requirements are explained in practical, client-friendly language.

**Support beyond filing**
The relationship continues through updates, next stages and changing circumstances.

## Client journeys and lessons

Rewritten from client testimonials and advisory experience. Outcomes are personal and should not be treated as guarantees.

### Kushal - Support Beyond the Original Engagement

U.S. IMMIGRATION SUPPORT

Situation
Kushal faced difficult immigration and college-visa issues while trying to protect his career and stability in the U.S.

How Acquest helped
Paresh Karia and the Acquest team remained available across multiple issues, including matters outside the original engagement, and helped him navigate stressful decisions.

Result / lesson
Kushal describes Acquest as going "above and beyond." His experience reflects the value of an advisor who stays connected when circumstances change.

### Amit Bhandari - Confidence Through SoF Clarity

EB-5 PETITION APPROVED

Situation
After extensive research and an earlier unsatisfactory family experience, Amit remained concerned about professionalism, the investment and source-of-funds complexity.

How Acquest helped
Acquest held detailed discussions, mapped the financial trail, prepared the documentation and remained accessible throughout the multi-year process.

Result / lesson
At the time of his testimonial, Amit's petition had been approved and his case had moved to visa processing. He described the relationship as one of family trust.

### A Family Successfully Settled in New Jersey

END-TO-END EB-5 JOURNEY

Situation
The family was concerned about source-of-funds documentation, project selection, the consular interview and negative immigration headlines.

How Acquest helped
The financial trail was organised, the project was reviewed, questions were answered promptly and the family prepared carefully for the interview.

Result / lesson
The family reported a smooth document review and interview and later settled in New Jersey, supporting their children's education and future plans.

### The Cost of Waiting - A Child Age-Out Lesson

ADVISORY CASE STUDY

Situation
In 2019, a family with children aged 18 and 14 considered one EB-5 investment at the then USD 500,000 level but decided to wait.

How Acquest helped
When the family returned, the elder child was over 21 and could no longer be included in the same filing. The family objective could now require two separate strategies.

Result / lesson
One USD 500,000 family investment could become two USD 800,000 strategies - USD 1.6 million before fees. Child age should be reviewed before delay, not after age-out.

Your EB-5 journey starts with the right conversation. Connect with Acquest.

Call +91 75067 19708 | Schedule a Meeting | WhatsApp Us

Information current as of 31 July 2026. Educational material only; obtain individual immigration, legal, tax and financial advice.