



Founding a Limited Liability Company in Germany

STARTER KIT

Step by Step Guide

Not all of the following steps are mandatory. Those marked as "**Always**" are required for all companies, while steps marked as "**Possibly**" depend on factors like your company's object or whether the company will have employees.

German limited liability companies are called

- *Gesellschaft mit beschränkter Haftung* (short: *GmbH*) or
- *Unternehmergeellschaft (haftungsbeschränkt)* (short: *UG (haftungsbeschränkt)*).

The *UG (haftungsbeschränkt)* is a form of *GmbH* with lower formation requirements and is generally used as an individual's investment vehicle (*holding company*). Both are limited-liability companies under the Act on Limited Liability Companies (*GmbHG*). A **UG (haftungsbeschränkt)** is a *cash-formed, thinly capitalized* mini-*GmbH* with a legal duty to build capital from profits; a **GmbH** starts with full capital and fewer distribution constraints.

Note: Start contacting banks and your tax advisor **as early as possible (ideally before notarization)**: bank **AML/KYC onboarding** (AML stands for anti-money laundering; KYC for Know-Your-Customer) can take **4–12 weeks (sometimes longer)** - especially with foreign shareholders or directors - and the German tax office may also need **several weeks** to issue the **tax number/VAT ID** you need to invoice customers and operate normally. **If only natural persons are involved (no corporate shareholders and no complex ownership chain), onboarding is often significantly faster and may take roughly 1–3 weeks**, assuming complete KYC documentation is provided upfront.

Step 1 **Always:** Complete this **[ONLINE-QUESTIONNAIRE](#)** for your company or companies to be founded along with an **AML Questionnaire** that the notary will provide you with. The notary is legally required to collect this information. We will review these documents to ensure all legal requirements are met.

Note: You will need a **German address** with real premises in Germany for the company to get official post, e.g. from the commercial register. It has to be a domestic street address with street, house number, postal code, city – **not permitted:** P.O. box/packing station/virtual address/only mail forwarding mailbox without a real receiving address.

Using a specialized service provider for this or a c/o address is permitted. But be careful when using a c/o address for a flat you own and not rent. This can have tax implications and create problems in case of an insolvency of the company. Consult your tax advisor for more information.



Note:

You can use [THIS GUIDE](#) from the Chamber of Industry and Commerce (*Industrie- und Handelskammer/ IHK*) Berlin to check if your company name and the company's object meet the legal requirements. The IHK Berlin also offers an [OPTIONAL SERVICE](#) (not free of charge) to review the name and object for compliance. For a smooth registration process with the courts and the IHK, we recommend using this service, as the courts contact the IHK before registration and the IHK sometimes objects to the company name or the object of the company, which is a risk that can be avoided.

If the company's registered office is **not** in Berlin, please contact the relevant **regional IHK**.

The IHK is an organization that supports German businesses by offering services like training, certification, networking, and legal guidance, while also ensuring regulatory compliance. For limited liability companies, membership is mandatory and begins upon registration in the commercial register. The IHK automatically receives notifications of new registrations from the commercial register, trade office, and tax office, so no separate membership application is needed.

The Commercial Register (*Handelsregister*) is the public, court-kept ledger of companies. German limited liability companies legally come into existence as such only upon their entry in this register.

Step 2 **Always for the company to be founded:** Determine what specific articles you want to include in the **Articles of Association (AoA)**.

We can provide sample AoAs as a starting point and help with the process.

Step 3 **Always:** Once we receive the completed [QUESTIONNAIRES](#), we will **prepare the drafts** and **arrange a notary appointment** with you.

Net Costs (*Nettokosten*):

Four factors determine the costs for the **notary and registry court** when a company is founded:

1. The amount of the **share capital**,
2. whether a **model protocol** (*Musterprotokoll*) was used to establish the company,
3. whether there are **several shareholders**.

A *Musterprotokoll* can be used for the formation of a limited liability company. It simplifies the process by providing a standardized template that outlines the essential components of the company's founding. It can make sense for a holding, but with its strict representation rules and limited articles of association it is not recommendable in most other scenarios.

For notarizations or translations by the notary in English or bilingual drafts, an additional 30% of the procedural fees are incurred in each case. This increase is not



included in the following tables which indicate the net costs for notarization and the registry court:

Holding company with <i>Musterprotokoll</i> and one shareholder and one MD			
Share capital in EUR:	500.00	1,000.00	25,000.00
Costs in EUR:	287.00	287.00	405.50

Main company without <i>Musterprotokoll</i> and one MD	
One shareholder	737.50 EUR
Multiple shareholders:	805.00 EUR

**These costs may vary slightly due to court rulings or changes in legislation.*

Step 4

Always: Ask your tax advisor to create an online account for German tax purposes via the “Mein Elster” portal, or create one yourself. This step is **only** for creating an account, not for filling out or submitting forms to the tax office (*Finanzamt*). We recommend consulting a tax advisor for this step and all tax-related matters.

In case you prefer to create the account yourself without a tax advisor:

If you are not yet registered with a German tax office and do not have an official residence in Germany:

Visit [Mein ELSTER](#) and create a user account in advance, as the registration process can take up to two weeks due to postal delays.

Follow these steps in the registration process:

- Select: „**For an organization (e.g., employer, entrepreneur, association, administration)**”
- Choose: “**By e-mail (only allows submission of a tax registration questionnaire)**”

This account will be needed later to complete and electronically submit the tax registration questionnaire (see Step 11).

Step 5

Always: Appointment with the notary:

Since you will need to sign specific documents (for registration with the commercial register) in the presence of a notary, we recommend attending the appointment in person for the notarization of the company/companies.

Please bring a valid photo identity card or passport (driver’s licence is **not** sufficient).

You can establish the company online if the following criteria are met:

This procedure results in an increase of approximately 33 EUR in notarization net costs. To establish a company in an online procedure, you need to have

- an **electronic proof of identity (EPI)**. This proof of identity can only be
 - the new German ID card (*Personalausweis*) with electronic ID (eID) function,



- the eID card for EU/EEA (*EWR*) foreigners with security level “high” or
- the electronic residence permit (*elektronischer Aufenthaltstitel*) with activated online function.

In all cases, the **corresponding PIN** must be known.

- Additionally, if your EPI does not already support this function, you need an **NFC-enabled official ID** (*NFC-fähiger amtlicher Ausweis*) whose photograph can be read electronically,
- a **smartphone** to read the photograph, and
- a **computer** with a microphone, camera and stable internet connection.

We can review together whether an online procedure is feasible.

Step 6

After the notarization, we will send you an email containing a PDF copy of the incorporation deed, the register application and the shareholders' list. You need these PDFs to open a bank account for the legal entity.

Always: At this point, you can and must **open a bank account**.

Look for a bank account specifically designed for legal entities.

Keywords: **business account GmbH / *Geschäftskonto GmbH*** // integrated accounting / *integrierte Buchhaltung* / DATEV

Often used: **QONTO**, **FINOM** or **FYRST** (we are not affiliated)

Opening a bank account for a GmbH as a foreigner can involve a few potential challenges:

1. **Know-Your-Customer (KYC) Checks:** Banks will perform stringent KYC checks. Be prepared to provide thorough documentation for both the company and all beneficial owners.
2. **Proof of Residence:** Some banks may require a German-based representative or an authorized signatory with a local address, as certain banks prioritize residents for legal and compliance reasons.
3. **Language and Communication:** Having a German-speaking contact can help, as many banks primarily operate in German.
4. **Current Bank Relationship:** Some banks may be more accommodating if you already have an account with them or their subsidiaries abroad. Check with your current bank to see if they have a German subsidiary willing to open an account for your German entity.

Note - Prohibition of pre-loading, liability of acting persons & difference liability:

Prior to registration with the commercial register, the company does not yet legally exist as a **limited liability** company; **acting persons are personally liable** (Section 11 GmbHG). Leave the share capital **untouched until registration** (except for notary/court costs up to a certain amount), otherwise there is a risk of **liability for differences** and even registration problems.



Step 7 **Always: Transfer the legally required amount** (you can find the correct amount specified in the notarial incorporation deed) plus a buffer of 10-50 Euro for possible bank fees into the bank account of the company.

Note: The company can utilize the deposited amount after registration. For example, **partly for the formation costs** (the amount is specified in the articles of association and can be paid even before registration), purchasing goods, renting an office, marketing or buying shares. However, the capital contribution may not be repaid to the shareholder(s).

Step 8 **Always:** Once the transferred amount is visible in the company's bank account, send the notary an email **confirming** that the required amount has been deposited. The notary will then proceed with filing the registration with the commercial register.

Step 9 **Always:** We will inform you as soon as the company is **registered** with the commercial register.

Important: After registration in the commercial register, letters designed to look like official correspondence often circulate with requests for payment of alleged registration or publication fees. **Fraudsters** deliberately exploit public announcements and write to newly registered companies.

How can you tell?

- Official-sounding senders (“...register,” “...zentrale,” “Handels...,” “Gewerbe...”), national emblems/coats of arms, “invoices” with pre-filled transfer forms.
- Keywords such as “offer,” “proof,” “free basic entry”—the fine print then leads to an expensive contract.
- **Foreign IBAN**, missing contact persons, or only suspicious email addresses or hotlines.

When/where do they come from?

- Typically, **shortly after** registration with the commercial register; address data is taken from official publications (company register).

What to do (and what not to do)?

- No payment solely on the basis of an “invoice” being sent – this does not give rise to **any payment obligation**.
- Check the sender, never pay via foreign IBANs, read the fine print.
- If in doubt, **contact the notary before making any payment**; alternatively, verify the authenticity directly with the relevant **state justice cash office** (look up the number yourself, do not use the one in the letter).

Steps after registration:

Accounting:



The company's accounting obligation begins with its registration. An **opening balance sheet** (*Eröffnungsbilanz*) on the date of registration documents the initial balances and forms the basis for ongoing accounting. It is prepared and stored internally; it may be requested by the tax office and is included in the first annual financial statements.

Accounting software often used (we are not affiliated):

DATEV

lexware

Note: Accounting & tax advisors – how they work together

Accounting continuously records all business transactions (incoming/outgoing invoices, bank, cash register) and keeps the receipts available **digitally**. Based on this, the **tax advisor** prepares the **ongoing reports** (in particular **advance VAT returns, payroll accounting/social security reports**) and, at the end of the year, the **annual financial statements** (balance sheet/income statement/notes) and **tax returns** (corporate income tax, trade tax, annual VAT return).

In short: **Accounting collects & structures – the tax advisor checks, reports & closes.**

Roles (who does what):

- **You/Accountant:** Upload complete receipts promptly, approve payments, clarify queries quickly.
- **Tax advisor:** Checks correctness/accounting, submits reports on time, prepares financial statements & returns and provides proactive advice (e.g., advance return/liquidity planning).

Mandatory information on business letters and emails:

Business letters (including emails with external impact) must contain certain information. If this information is missing, you may face warnings and trouble with the authorities.

Sample signature:

“**[Company name]** **[Legal form, e.g., GmbH]** • Registered office: **[City]**

Register court: **[Local court, e.g., Berlin-Charlottenburg]**, HRB **[Number]**

Management: **[First name Last name]**, **[First name Last name]**

[Optional: Chair of the Supervisory Board: First name Last name]

[Optional: Share capital: EUR [amount]; Note: Contributions not fully paid in]

Contact: **[Phone]** • **[Email]** • **[Website]**”

Quick checklist: “Is my business letter correct?”:

- Company + legal form
- Registered office (location)
- Register court + HRB number
- **All** managing directors (names)
- Optional: AR chair (if applicable)
- Optional: Share capital / note on contributions not fully paid up



- Contact details (professional, consistent)

Website legal notice (*Impressum*):

The legal notice is mandatory. It must be **easily recognizable, directly accessible, and permanently available** (link “Legal notice” in the footer/menu).

Quick checklist: “Is the legal notice complete?”

- Company + legal form + full address
- Authorized representatives (names of managing directors)
- Register court + commercial register
- Contact (phone, email)
- VAT ID number (if available)
- Supervisory authority/chamber & professional law, if applicable
- Responsible person according to MStV, if applicable
- Link to the EU ODR platform

Step 10

Possibly: Research whether any industry-specific permits or certifications are required for your company’s object and obtain them as necessary. Examples of such permits include:

- For skilled crafts (*Handwerke*)
 - Skilled trade register (*Handwerksrolle*): The *Handwerksrolle* is the official register for skilled crafts in Germany, maintained by regional Chambers of Crafts (*Handwerkskammern*). It lists businesses authorized to operate in regulated crafts fields (*zulassungspflichtige Handwerke*) such as carpentry, plumbing, and electrical work, where specific training and certifications are required to ensure professional standards and consumer protection. Registration is mandatory for businesses in these trades and typically requires at least one person in the company to hold a *Meister* (master craftsman) qualification or an equivalent certification. Non-regulated trades (like photography or goldsmithing) do not require registration in the *Handwerksrolle* and certification.
 - Trades license (*Handwerkskarte*): This is the certificate or card issued to businesses once they are registered in the *Handwerksrolle*. It serves as proof of registration and eligibility to operate within a regulated trade. The *Handwerkskarte* is often needed for official processes, such as applying for permits, and confirms compliance with German trade regulations.
- License to supply temporary workers (*Erlaubnis zur Arbeitnehmerüberlassung*)
- Concessions for:
 - Passenger transport (*Konzessionen nach dem Personenbeförderungsgesetz*)
 - Restaurant businesses (*Gaststätten*)
 - Transport and security industries (*Verkehrs- und Bewachungsgewerbe*)
 - Travel industries (*Reisegewerbe*)
 - Auctioneering (*Versteigerergewerbe*)



Cross-border provision of services (*Grenzüberschreitende Erbringung von Dienstleistungen*)

Step 11

Always: Tax registration of the company (completion of Step 4)

This step is crucial, and you may want to consider completing it with the **assistance of a tax consultant** (*Steuerberater*).

In **Mein ELSTER**, start by filling out the “Tax Registration Form: Formation of a Corporation or Cooperative Society” (*Fragebogen zur steuerlichen Erfassung: Gründung einer Kapitalgesellschaft beziehungsweise Genossenschaft*) online and submit it electronically.

You can find the correct form here:

[ELSTER Tax Registration Form](#)

A limited liability company must also complete several tax declarations on specific schedules and adhere to various tax filing requirements:

1. **Corporate Income Tax Return (*Körperschaftsteuererklärung*)** – filed yearly with the tax office, alongside the annual financial statement. Quarterly advance payments are required, typically due on March 10, June 10, September 10, and December 10.
2. **Solidarity surcharge (*Solidaritätszuschlag*)** – a 5.5% surcharge on corporate income tax, capital gains tax, and income tax. This applies to legal entities (like GmbHs) and individuals (such as employees of the GmbH).
3. **Wage tax (*Lohnsteuer*)** – If the company employs staff, it must withhold wage tax, the church tax (if applicable), and the solidarity surcharge on wage tax from employee salaries and remit them to the tax office.
4. **Trade Tax Return (*Gewerbesteuererklärung*)** – submitted annually after the fiscal year, with quarterly advance payments due on February 15, May 15, August 15, and November 15.
5. **VAT Return (*Umsatzsteuerjahreserklärung*)** – the company calculates VAT and submits a monthly or quarterly VAT return by the 10th of the following month, with an annual return due at year-end.

The managing director is also personally liable for these tax obligations, with potential personal asset liability and criminal sanctions if not met.

Step 12

Possibly: Social Security Contributions (*Sozialversicherungspflicht*) for **employees** (and potentially for managing directors)

Social Security (*Sozialversicherung*) in Germany is mandatory for most employees and serves as the statutory social insurance system, providing financial protection and support in various life situations, including illness, unemployment, and retirement. It is mandatory for most employees and consists of five main types of insurance:



1. **Health Insurance (*Krankenversicherung*)** – covers medical expenses, hospital stays, and preventive care. If you have **employees**, you must register those who are subject to compulsory insurance with the local health insurance funds, a substitute fund, a company health insurance fund, or a guild health insurance fund. You will also receive a company number from your health insurance provider.
2. **Long-Term Care Insurance (*Pflegeversicherung*)** – supports individuals who need long-term care due to illness or age.
3. **Pension Insurance (*Rentenversicherung*)** – provides financial support during retirement.
4. **Unemployment Insurance (*Arbeitslosenversicherung*)** – offers financial aid and job placement services if someone loses their job.
If you have **employees**, you also need a company number for your business (*Betriebsnummer*) from the employment agency (*Agentur für Arbeit*). You can find further information on the registration procedure online at www.arbeitsagentur.de.
5. **Accident Insurance (*Unfallversicherung*)** – covers workplace accidents and occupational illnesses.

Social Security Contributions are automatically deducted from employees' salaries and are split between the employer and employee.

For managing directors, social security contributions are necessary, if they are considered employees. This applies in principle when the director is neither a shareholder nor holds at least 50% of the company's shares, with voting rights determined by shareholding. This is based on the assumption that they are bound by the instructions of the shareholders' meeting. Shareholder-managing directors are exempt from social security contributions if they hold a blocking minority, allowing them to veto resolutions. This exemption typically applies in cases like a 50:50 GmbH shareholding, where the directors can prevent decisions against their will.

To ensure legal and planning certainty for managing directors, a **query procedure (form V0027)** can be conducted at the clearing office of the German Federal Pension Insurance (*DRV Bund*) before, during, or after the termination of employment. The subsequent decision will be binding and based on a comprehensive assessment of all relevant circumstances in each individual case.

Additionally, marginal part-time workers must be registered with the Minijob-Zentrale.

Step 13

Possibly: If you have **employees**, check if you need to register with the relevant **trade organization (*Berufsgenossenschaften*)**.

While *Sozialversicherung* provides general coverage, registration with a *Berufsgenossenschaft* is essential for comprehensive workplace accident protection and compliance



with German law.

Berufsgenossenschaften are German statutory accident insurance associations responsible for workplace accident insurance and occupational health. They provide coverage for employees and trainees in case of work-related accidents, occupational illnesses, and commuting incidents.

There are various types of **Berufsgenossenschaften** based on industry sectors, including:

- BG Bau (for construction)
- BGW (for healthcare and welfare)
- BG ETEM (for energy, textile, and electrical industries)
- BG RCI (for raw materials, chemical, and industrial sectors), among others.

Who needs to register: All employers in Germany are legally required to register with the relevant *Berufsgenossenschaft* for their industry. Registration ensures that employees are covered by accident insurance at no cost to them.

How to find the right Berufsgenossenschaft: The professional associations and public sector accident insurance providers are listed and linked on the [DGUV homepage](#). If you are unsure whether you need an accident insurance provider or which one is responsible for your company, the Infoline of the German Social Accident Insurance can assist you. The Infoline is available free of charge from Monday to Friday, 8:00 a.m. to 6:00 p.m., at 0800 6050404.

Step 14 **Possibly:** Research whether certain business insurances would be beneficial for you. These may include:

- Professional liability insurance (*Berufshaftpflichtversicherung*)
- Fire insurance (*Feuerversicherung*)
- Business interruption insurance (*Betriebsunterbrechungsversicherung*)
- Occupational disability insurance (*Berufsunfähigkeitsversicherung*)

Consider these options to ensure your business is adequately protected.

Step 15 **Possibly: Trademark Application**
A **trademark application** protects the distinctive sign of your product/company (word, figurative, or word/figurative mark) for selected **classes of goods/services** in a specific territory (**Germany/DPMA** or **EU/EUIPO**). Once **registered**, you have the exclusive right to take action against signs that could be confused with yours. It is worth **applying early** because trademark law generally applies the “**first to file**” principle: the **application date secures priority** and prevents expensive renaming. Pay attention to **distinctiveness** (no purely descriptive terms) and a **clear class list**.

Step 16 **Always:** Register the business as *Gewerbe* (*Gewerbeanmeldung*)
In Germany, a **Gewerbeanmeldung** is a mandatory business registration required when starting any business activity, including the incorporation of a limited liability company (such as a GmbH). This registration informs the local trade office



(*Gewerbeamt/Gemeinde/Ordnungsamt*) that your company will be conducting business within its jurisdiction.

The purpose of the **Gewerbeanmeldung** is to:

1. **Document the business:** It provides legal recognition for your business activities and creates an official record.
2. **Inform other authorities:** The *Gewerbeamt* forwards the information to other relevant entities, such as the tax office, local chamber of commerce or industry, and social insurance agencies.

To complete the *Gewerbeanmeldung*, you need to submit a form and pay a small fee (ranging from 20 to 60 EUR). In some cases, additional permits or licenses may be required depending on the nature of your business activity (see Step 9).

In Berlin, the registration can be completed online: **GEWERBEANMELDUNG**

Note: Usually you should take this step after registration with the commercial register. It is also possible earlier (between notarization and registration) – but then **only as a “GmbH i. Gr.” (limited liability company in formation)** and with **personal liability of the shareholders**.

Step 17

Always: After the company is registered with the commercial register, promptly report the beneficial owners (*wirtschaftlich Berechtigte*) to the **Transparency Register (Transparenzregister)**. This is a legal requirement under the Money Laundering Act (*GwG*).

Beneficial owners are natural persons who ultimately own or control the relevant association. This includes any natural person who, directly or indirectly:

- Owns more than 25% of the share capital
- Controls more than 25% of the voting rights
- Exercises control in a comparable manner (e.g., as a general partner or through de facto control via veto rights that are equivalent to organizational rights).

We're happy to assist with this whole process: We offer a software-supported service to capture, document, and submit the beneficial owners to the Transparency Register. If your company structure is straightforward, you can find a fixed-price offer **HERE**. The website also provides a comprehensive overview of Transparency Register requirements. For any questions, feel free to reach out to

- Dr. Hariolf Wenzler (hariolf.wenzler@ysolutions.legal) or
- Jens Lechleitner (jens.lechleitner@ysolutions.legal).

Note: Responsible are the managing directors.

Mini timeline:

Key: ● = „safe“ ● = „between notarization and registration – caution“ ● = „no go before registration“

● **Preliminary phase:**

- Pre-check company name and business purpose with the Chamber of Commerce and Industry (*IHK*). Find a business address within Germany.
- The notary prepares a first draft of the articles of association based on your information; you then review and align the draft together and schedule the notarisation appointment.

● **Notarization:**

- Notarize the formation.
- The notary will send you the incorporation deed, which you will need for opening the bank account.

● **Bank account & contribution:**

- Open a bank account for the company as a **GmbH i. Gr.** or **UG (haftungsbeschränkt) i. Gr.** (“i. Gr.” means “in incorporation phase”)
- Transfer the capital contributions as shown in the commercial register application.

● **Phase between notarization and registration (liability & capital discipline!):**

● Permissible: Pay the notary/court costs from the paid in share capital in the amount stated at the end of the articles of association.

● Caution: Do not appear without the addition “GmbH i. Gr.” or “UG (haftungsbeschränkt) i. Gr.”; no business letters/signatures without “**i. Gr.**”; acting persons may be personally liable in this phase! Before registration, all external communications and any website imprint should clearly refer to the company as “[Name] GmbH i.G.” / “UG (haftungsbeschränkt) i.G.” and must not suggest that the company is already fully registered. The HRB number and full § 35a GmbHG business-letter disclosures can only be added once registration has taken place.

● Do not pay from capital: current rent, wages, advance purchases – the capital must remain fully available until registration except for start-up costs in the amount specified in the articles of association (notary/court costs).

● Do not enter into any obligations requiring official permission before the permission has been granted (e.g., businesses requiring a license).

● **Filing for registration:**

- Confirm to the notary, that the share capital is available on the company’s bank account.
- The notary files for registration.

● **Registration in the commercial register (only now the company exists as a Limited):**

- **Before registration**, the entity exists as a **GmbH i. Gr. (pre-company / “Vorgesellschaft”)**. It can already **enter into contracts** and act as a legal entity, but it must present itself as “**GmbH i. Gr.**” and there are **heightened liability risks** for pre-registration dealings (in particular acting-person liability and capital maintenance/difference-liability risks).

• **Only upon registration (HRB number)** does the company come into existence **as a GmbH**.

From that point, the **limited liability regime** typically applies externally - meaning claims are generally limited to the **company's assets** (subject to exceptions, e.g., misconduct or breaches of duties).

• The company is published with its **HRB number**. **From registration onward**: comply with mandatory **business letter/email disclosures** under § 35a GmbHG and update the **website imprint** accordingly. Update all business letters, e-mail signatures and the website imprint immediately and remove the "i. Gr." Suffix.

● **Post-Registration:**

• Register the business as *Gewerbe*, tax registration, transparency register notification, professional association, opening balance sheet, mandatory information/imprint.

Please let us know if this guide was helpful or if you have any suggestions for improvement:

Dr. Lilly Fiedler: lilly.fiedler@ypog.law

Richard Appfel: richard.appfel@ypog.law

Disclaimer:

This StarterKit is for general information only and does not constitute legal, tax, or accounting advice. It is not a substitute for advice from a qualified lawyer or tax advisor, and no attorney-client or advisory relationship is created. Laws, fees, and processes change; accuracy and completeness are not guaranteed. References to third-party services/tools are non-affiliated examples (no endorsement, partnership, or compensation); all trademarks belong to their owners.