



# OPINION

## UNCERTAIN TIMES? NEVER TOO LATE TO PREPARE!



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2008 Financial crisis, Covid-19 Pandemic, 2024 flooding - over the past two decades, the UAE has experienced a series of extraordinary economic challenges. And each time, it tackled the task with gusto, bouncing back stronger. The authors would know: we have been on the ground to witness it all.

Recent geopolitical tensions have once again introduced a degree of uncertainty across global markets. It is an interconnected world, out there!

While the situation is still unfolding, Dubai & Abu Dhabi City continue to function largely as usual, transacting and attracting global attention. The impact has been limited thanks to the UAE's infrastructure, regulatory framework and economic model designed to operate under a wide range of conditions, without reliance on a single point of failure.

**Table 7 | GFCI 39 Financial Centre Profiles**

Broad & Deep	Relatively Broad	Relatively Deep	
Global Leaders	Global Diversified	Global Specialists	
London	Seoul	Shanghai	1 New York
<b>Dubai</b>	Kuala Lumpur	Hong Kong	2 London
New York		<b>Abu Dhabi</b>	3 Hong Kong
Singapore		Casablanca	4 Singapore
Paris		Beijing	<b>7 Dubai</b>
San Francisco			11 Zurich
Tokyo			18 Geneva
Frankfurt			<b>21 Abu Dhabi</b>
Los Angeles			

Fundamentals are strong - the Global Financial Centres Index' latest edition has just firmed up the country's positioning as a global hub, with **Dubai reaching top 10 status globally [from 22nd to 7th in just three years]**, and **Abu Dhabi recording a notable rise [to 21st overall]** - and mid- & long- term outlooks positive. Long term capital - the smart money - is gearing up to benefit from a strong rebound across major asset classes.

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1. [The Global Financial Centres Index 39 | March 2026](#)

However, even where disruption on the ground is minimal and expected to be temporary, economic ripple effects can be real. Increased pressure across supply chains, delays in payments and shifts in counterparties' behaviour are already being observed. The risk associated with such short-term slowdown can have a disproportional impact on wealth creation and preservation. This is where **anticipating and preparing is key**.

For many years **M/HQ** has been raising awareness about the importance of regularly re-evaluating one's corporate structure as well as to plan ahead and protecting what has been built. **It is never too late to stress-test one's infrastructure and protect high-value assets against potential risk.**

Asset class diversification and Multi-hubs custody are key ingredients of any effective wealth protection strategy. For investors with a local and regional asset basis an immediate focus should be on the structure itself.

Foundations constitute the go-to, robust and flexible solution. As independent legal entities, distinct from their founders, they enable the segregation of ownership from control, a key feature when seeking to ring-fence high-value assets.

Whether holding real estate, shares, or financial portfolios, Foundations allow entrepreneurs and families to consolidate assets within a structured environment, while maintaining oversight and long-term direction.

As another evidence of the DIFC's adaptability and innovation, the centre's framework was recently amended introducing **additional asset protection safeguards, enhanced creditor protection mechanisms, and a high degree of confidentiality** [see [MHQ | DIFC updates Trust and Foundations Laws](#)]. This makes the domestic tool particularly appealing for entrepreneurs seeking compliant wealth preservation.

Periods of uncertainty tend to be temporary; their consequences, however, may not be. Entrepreneurs should take no chances in shielding what they have built.

Regardless of the circumstances, well-structured assets remain protected and the UAE continues to offer a platform where both wealth preservation and asset appreciation can be achieved effectively.

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## About the Authors



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Kath is the Lead Partner, Legacy and Family at M/HQ, specialising in private wealth, asset protection, and legacy planning. With over 15 years of experience, she advises successful individuals and entrepreneurial families on implementing intergenerational wealth transfer strategies and structuring operational and high-value assets across global portfolios using a range of corporate tools.

Kath has played a key role in shaping the UAE’s evolving private wealth landscape, making a measurable impact on the development of the sector. She has been recognised by Chambers & Partners and the WealthBriefing MENA Awards as a “Leading Woman in Wealth Management” in the region.



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Yann is the Managing Partner of M/HQ. Specializing in private wealth and intergenerational planning, he has vast experience in advising successful individuals and entrepreneurial families with Middle Eastern exposure on implementing intergenerational wealth transfer strategies and structuring their operational assets and global wealth through Family- and Group- Holdings, Single- and Multi- Family offices, Foundations and other asset consolidation/protection and legacy structures.

He is regularly involved in the ongoing management of such structures - as board member, council member, guardian or protector and has strong experience of working with regulators.

A three-time WealthBriefing MENA Leading Individual (2020, 2021 & 2024), Yann is recommended by all of Chambers & Partners Private Wealth, Legal Week’s Private Client Global Elite and Who’s who legal private client. He was the chair of STEP Arabia from 2015 to 2018.

**M/HQ** is a multi-services platform catering to successful individuals and entrepreneurial families. Our one-stop-shop offering is unique in the Middle East: a holistic and cross-disciplinary combination of a market-leading corporate services firm, a private client specialist team and a regulatory & compliance services practice, all through one single platform.

We have extensive experience advising on a broad range of wealth structuring and legacy planning issues. We particularly assist in establishing and servicing **Single- and Multi- Family offices, Family- and Group- Holdings, Foundations** and other asset consolidation/protection and intergenerational wealth management structures.

Headquartered in the UAE, we are an entrepreneurial firm for entrepreneurial clients.