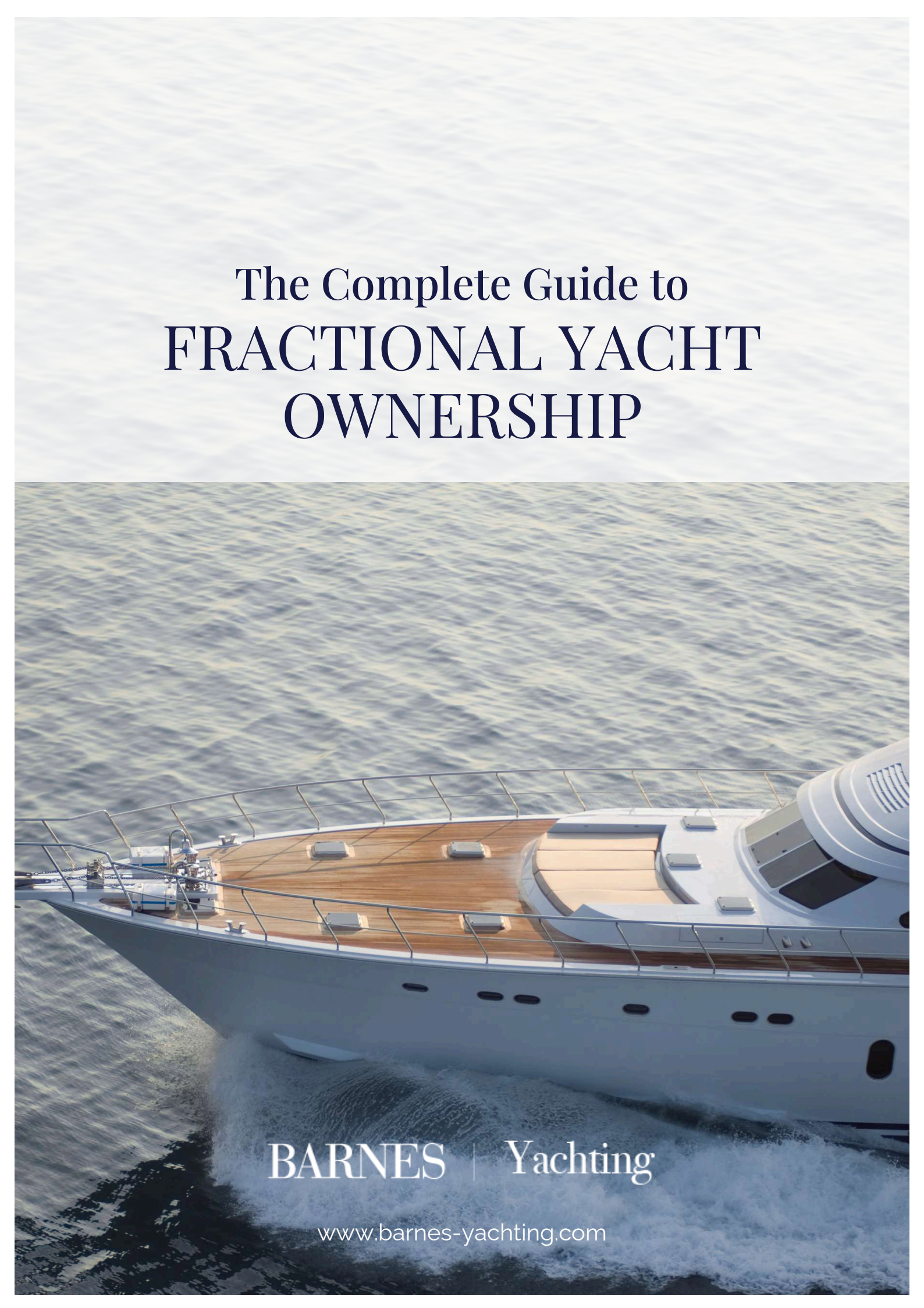




The Complete Guide to FRACTIONAL YACHT OWNERSHIP

BARNES | Yachting

www.barnes-yachting.com

Forward

The way people experience yachting is changing. Around the world, UHNW buyers are moving from "full-time ownership" toward **smart access** - pursuing freedom of use, without the full burden of capital, crew, or downtime. What was once a niche alternative has now become a sophisticated, financially intelligent model: **fractional ownership**.

This guide has been created to help you understand why this shift is happening and how the smartest buyers are using fractional structures as a strategic asset - not a secondary option.

At Barnes, we operate at the point where lifestyle meets capital allocation. Our role is not just to introduce yachts, but to curate models of ownership that align with modern priorities: **flexibility, optimisation, and financial efficiency** - without diluting the quality of the experience.

Fractional yachting, when structured correctly, delivers:

- Turnkey enjoyment with predictable costs
- Access to larger and newer yachts than traditional charter would justify
- Liquidity and governance frameworks that protect the shareholder
- Portfolio efficiency for owners who value use over idle capital

This is not simply "sharing a yacht."

It is **redefining ownership** for a new generation of global clients - entrepreneurs, second-home owners, frequent travellers, and existing yacht owners looking to rationalise their holding costs.

You will find in the following pages a practical framework:

- How fractional ownership works, the legal and operational safeguards, who it suits best, and how Barnes and our partners curate and govern these structures globally.
- Whether you are a full owner evaluating a smarter holding strategy, or a first-time entrant exploring a lower-friction path to the yachting lifestyle, I believe this guide will give you both clarity and confidence.

I hope it serves as the beginning of a broader conversation - one focused not on "owning a yacht," but on unlocking the freedom to enjoy one.

Inigo Nicholson
CEO, Barnes Yachting



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1. The Changing Landscape of Yacht Ownership

For centuries, yachts have symbolised freedom, privacy, and prestige. Today, they are increasingly viewed through a second lens: strategic capital deployment.

Rising operating costs, evolving travel patterns, and the emergence of younger global wealth demographics - particularly tech founders and crypto investors-are transforming expectations.

Modern buyers want:

- Flexibility
- Predictability
- High utilisation
- Reduced idle capital
- Turnkey service
- Access to newer, larger vessels
- The ability to exit or transfer ownership efficiently

Fractional ownership aligns perfectly with these priorities.

It offers the prestige of ownership without the full overhead of capital, time, or operational responsibility, creating a model that fits the way modern UHNW individuals live, travel, and invest.

2. Ownership Archetypes – Who Fractional Suits

Fractional ownership is not a compromise—it is a strategic match for specific investor types. Based on market data and client profiles, three core archetypes emerge.

The Seasonal Owner

Sails 4–8 weeks per year |
Values predictability |
Prefers ease over
complexity

Mindset

“I want the full yacht
experience without the
full-time responsibility.”

Traits:

- Prioritises stable, predictable costs
- Prefers structured access
- Enjoys yachting as a lifestyle luxury
- Ideal for families, couples, second-home owners

The Global Entrepreneur

International lifestyle |
Loves design &
experience | Uses yacht as
personal + business asset

Mindset

“My yacht should reflect
my lifestyle and be
consistently ready for me.

Traits:

- Balances travel, business, and leisure
- Wants a newer, larger yacht than charter alone would justify
- Values governance, concierge-level service, and hassle-free logistics

The Strategic Investor

Analytical | Diversified
portfolio | Seeks efficiency
+ liquidity

Mindset

“I measure lifestyle in
ROI, utilisation, and exit
options.”

Traits:

- Wants maximum lifestyle return on deployed capital
- Attracted to modern governance and tokenisation models
- Prefers predictable costs and structured access
- Often a multi-asset owner (real estate, aviation, etc.)

3. Fractional Ownership in Focus

Key Benefits

Fractional ownership enables a limited group of co-owners to share legal ownership of a yacht through a professionally governed structure. Each owner receives guaranteed usage rights while all acquisition and running costs are shared proportionally.

1. Lower Entry Point

Access a world-class yacht at a fraction of the acquisition cost.

2. Predictable Costs

Annual expenses—including crew, fuel, mooring, maintenance—are fixed and transparent.

3. Shared Responsibility

Professional operators manage every operational and regulatory task.

4. Liquidity Options

Shares are more liquid than full yacht sales, offering faster exit horizons.

5. Access to Larger, Newer Yachts

Your capital stretches significantly further under shared structures.

4. A Day in the Life of a Fractional Owner

Imagine arriving at the marina for your reserved week aboard a 50-meter yacht. The crew greets you by name, your favourite wines are chilled, and your personalised itinerary is already prepared.

There are no decisions to make, no administration to oversee, no logistics to manage.

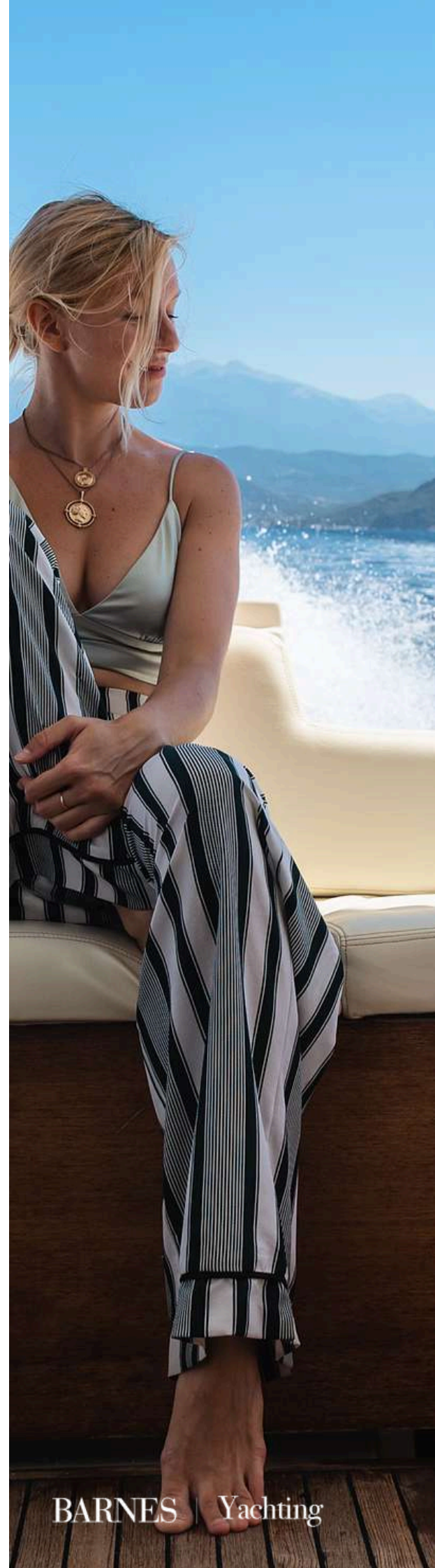
For the next seven days, the yacht is entirely yours.

You sail the Riviera, explore secluded bays, or unwind with family in the Caribbean.

When your week ends, you simply step off – knowing:

- Your next reservation is guaranteed
- Your costs are capped
- Your ownership is secure

This is fractional ownership: effortless, intelligent yachting.



5

Financial Models & Capital Scenarios

Yacht ownership is both a lifestyle choice and a financial strategy. The right model fractional model depends on your objectives.

Fractional ownership transforms yacht access into a structured, predictable financial model.

30m Yacht

(EU / US Based)

Entry (1/4 share): ~€1.2M/\$2M

Annual costs: ~€200K/\$300K

Usage: 5 weeks per year / 10 Weeks per year

Perfect for owners seeking an entry into luxury with capped exposure.

50m Yacht

Entry (1/4 share): ~€3.5M

Annual costs: ~€500K

Usage: 6 weeks per year

Balanced scale, high charter-grade specification, strong governance.

70m Yacht

Entry (1/10 share): ~€6M

Annual costs: ~€500K

Usage: 4 weeks per year

Ultra-prestige access without sole ownership burden.

These models offer insight – not forecasts. Barnes provides bespoke simulations based on your capital, usage patterns, tax posture, and liquidity preferences.

6. *Lifestyle & Prestige* *Considerations*

Fractional ownership preserves the prestige of ownership while optimising lifestyle and capital.

Effortless Luxury

Your preferences, your itineraries, your crew—delivered without complexity.

Curated Access

Guaranteed usage weeks aligned with your travel calendar.

Stress-Free Enjoyment

All operational responsibility is handled by experts.

Balanced Prestige

Enjoy the aura of ownership while maintaining flexibility across your global assets and residences.





7. Emerging Trends Shaping Fractional Yachting

Hybrid Ownership Models

Combining guaranteed personal use with monetised idle weeks.

ESG-Driven Yachts

Hybrid propulsion, low-emission materials, and sustainable refit cycles are attracting premium demand and strengthening resale value.

Tokenisation & Digital Liquidity

Blockchain-enabled structures create flexible, transferable ownership units recognised by lenders and insurers.

8. How Barnes Yachting Supports Investors

Barnes provides a fully integrated ownership experience.

Bespoke ROI Modeling

- *Running costs*
- *Financing structures*
- *Resale modelling*
- *Governance frameworks*

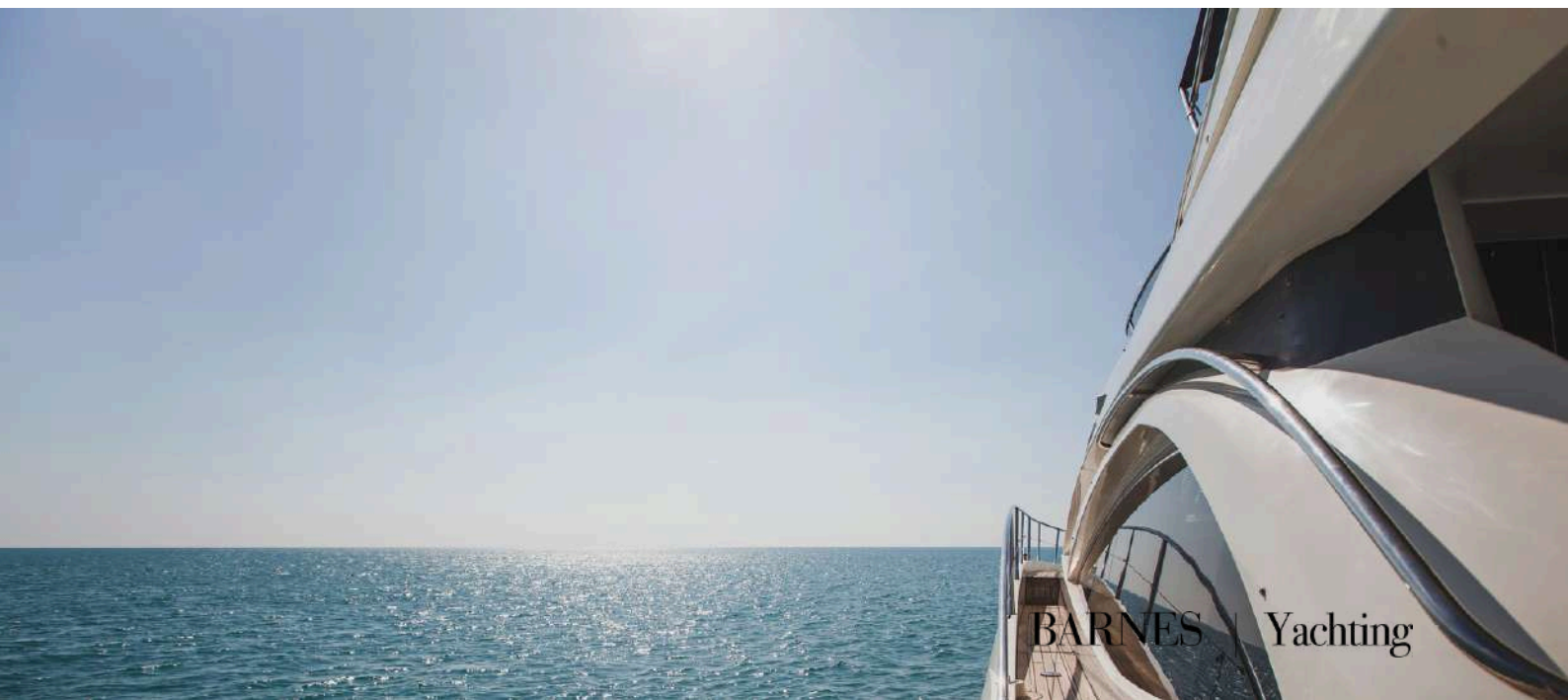
Exclusive Fleet Access

- *Vetted yachts between 30m–70m+*
- *Off-market opportunities*
- *ESG-aligned next-generation yachts*

End-to-End Management

- *Acquisition & legal structuring*
- *Crew & maintenance orchestration*
- *Fiscal optimisation*
- *Refit, branding, and resale positioning*

With Barnes, owners receive a seamless blend of luxury service and strategic advisory.





Your Trusted Partner

With Barnes Yachting, you are never just an owner; you are part of a partnership built on trust, discretion, and long-term success. We align your financial ambitions with your lifestyle desires, ensuring that your yacht is more than an asset – it is a platform for freedom, prestige, and return.

Frequently Asked Questions

1. Can fractional yacht shares be financed?

Yes. Select private banks now offer asset-backed lending on fractional shares, typically covering 40–60% of the entry value over 3–5 years. Loans are secured through an SPV that holds the yacht, making financing both clean and compliant. Barnes coordinates introductions to specialist maritime lenders.

2. How liquid is a fractional share compared with full yacht ownership?

Fractional shares are significantly more liquid. Most resales occur within 6–12 months, compared with 18–30 months for whole-yacht sales. Strong governance, transparent reporting, and ESG features further accelerate buyer demand.

3. How is usage allocated - will I get the weeks I want?

Yes. Usage is governed by a fair, rotating priority system that ensures every owner receives high-value weeks (e.g., August in the Med or festive-season Caribbean) on an equal basis over time. Shoulder-season and short-notice availability is typically abundant for flexible schedules.

4. What happens if another co-owner stops paying their share of costs?

Fractional programs include built-in safeguards such as security deposits, payment enforcement clauses, suspension of usage rights, and forced buy-out mechanisms. These protections ensure that one owner's default does not affect the yacht, crew, or remaining shareholders.

5. How are decisions made regarding maintenance, upgrades, and management?

Day-to-day operations are handled by professional management, while major decisions—such as refits, budget adjustments, or yacht resale—follow the voting rights outlined in the shareholder agreement. This provides operational continuity with structured owner oversight.

6. Will fractional ownership protect or enhance the value of my capital over time?

Yes, when structured correctly. Scheduled refits, professional maintenance, ESG options, and strong utilisation records all help preserve resale value. Most importantly, fractional ownership allows you to enjoy a larger, newer yacht with far less capital at risk, making it one of the most efficient ways to participate in the yachting market.

Your Path Forward – From Insight to Action

Barnes guides every client through a fully structured three-step process:

Step	Name	Description
01 Diagnostic Result	<i>Ownership Diagnostic</i>	Define your goals, capital profile, usage expectations, and ideal vessel type.
02 Capital Optimization Review	<i>Financial Scenario Modeling</i>	Simulate fractional outcomes based on your real inputs.
03 Shortlist & Acquisition Path	<i>Asset Selection & Acquisition Path</i>	Receive a curated shortlist of suitable yachts and vetted fractional structures.

Your journey begins with clarity, structure, and confidence – not obligation.



Your Invitation

We invite you to schedule a private consultation with our advisors.

Together, we will:

- Define your ownership priorities
- Model tailored financial scenarios
- Present a curated shortlist of yachts matched to your objectives

This is the first step toward transforming your ambitions into a tangible, strategic reality at sea.

Confidential & Comprehensive

Barnes operates under strict non-disclosure and AML compliance. All data remains private and used exclusively for financial modeling.

Independent Advisory Alignment

Our models integrate with your family office, private bank, or tax advisor – ensuring consistency across all holdings.



The BARNES Yachting Private List



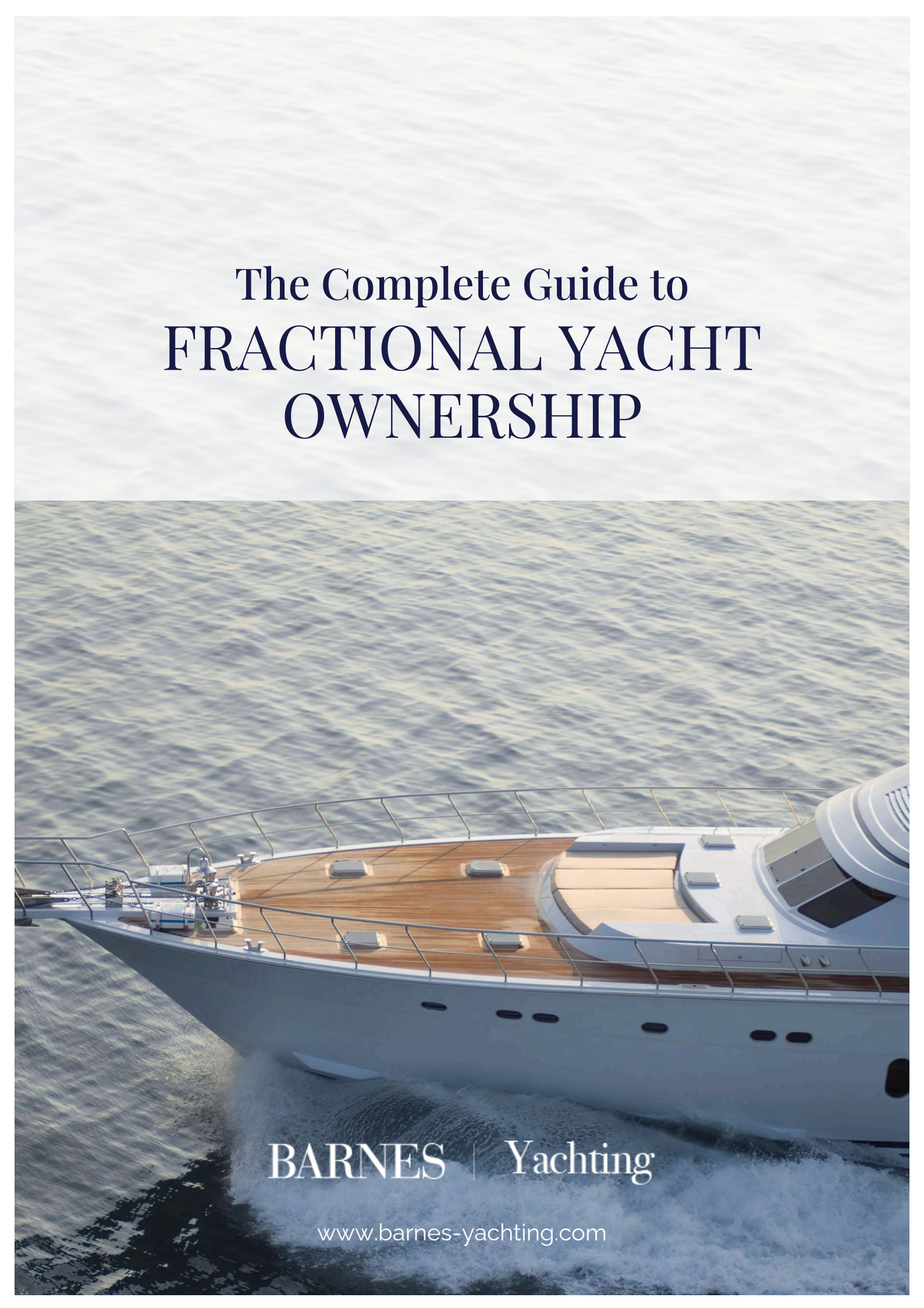
TIDE, an innovative design for onboard living, prioritizes informality and outdoor experiences. Its ample outdoor areas provide undisturbed views, connecting passengers with the sea and nature. Inspired by Bauhaus concepts, TIDE seeks functional beauty-matching form to function.



XOXO, built by the renowned shipyard Intermarine, is now available for charter, accommodating up to 10 guests in five elegantly appointed cabins. Designed with impeccable interior styling by American designer Luiz de Basto Designs, XOXO offers an inviting ambiance of refined luxury.



The SL96 redefines luxury yachting by transforming traditional onboard spaces into innovative living areas. Designed with a unique asymmetric layout, it maximizes interior volumes, creating new vantage points that enhance the visual and emotional connection with the sea.



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