

Moving to Portugal Guide

All you need to know.

Moving to Portugal Guide

Legal Notice

This guide is intended for general information purposes only and does not constitute legal or tax advice. Each relocation project should be assessed on a case-by-case basis, taking into account the specific circumstances of the individual and applicable legislation in force at the relevant time.

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Portugal continues to attract individuals and families looking for a new place to live, work, invest or retire. Climate, safety, quality of life and international mobility are often part of that decision. But relocating to Portugal is not just a lifestyle move. It is also an immigration, tax and legal process that should be planned carefully from the outset.

For many people, the real challenge is not deciding whether to move, but understanding which route best fits their personal and professional circumstances.

That answer depends on several factors, including nationality, source of income, professional activity, family structure, intended length of stay and long-term plans in Portugal.

1. What does it mean to relocate to Portugal?

Relocating to Portugal usually requires more than obtaining a visa. In practical terms, four elements tend to be central to establishing residence in Portugal:

- securing a permanent address in Portugal, whether by renting or owning a property;
- obtaining a valid residence visa or residence authorisation;
- treating Portugal as the effective place of residence in practical terms, including local invoicing and day-to-day integration;
- and spending most of the year in Portugal, with only sporadic absences that do not take on a prolonged or definitive character.

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This practical dimension matters. In relocation matters, formal status and factual reality should be aligned. A visa or permit may be granted, but if the broader tax and residency position is not structured correctly, issues may arise later in relation to compliance, renewals or tax treatment.

2. Main visa routes for moving to Portugal

Portugal offers a range of immigration pathways, depending on your personal circumstances and goals. The main residence routes currently include: the Golden Visa (for qualifying investors), the D7 Visa (for holders of passive income and retirees), the D8 Visa (for remote workers, including digital nomads), the D2 Visa (for entrepreneurs and self-employed professionals), the D1 and D3 Visas (for employees and



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highly qualified professionals), and the D4 Visa (for students), among others.

Most residence visas for Portugal share a common set of core requirements, such as:

- non-EU/EEA/Swiss nationality;
- a clean criminal record;
- proof of accommodation in Portugal;
- sufficient financial resources to cover the living costs of the applicant and, where applicable, the applicant's family in Portugal;
- an intention to become a genuine resident in Portugal in legal terms and, for most routes, also to establish your main life and tax interests in the country.



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The Golden Visa is the main exception to this pattern. It is an investment-based residence route that allows you to maintain your Portuguese residence status with a much lower level of physical presence in the country.

In the following pages, we outline the key features and main eligibility criteria of each of these options.

Golden Visa: for qualifying investment

The Golden Visa remains one of Portugal's best-known residence-by-investment pathways, but the legal framework changed significantly after the 2023 reforms.

In particular, property acquisition is no longer a qualifying route for new Golden Visa applications. Capital deposits of EUR 1,500,000 as a standalone investment route also no longer qualify for new residence permits by investment.

The Golden Visa remains available through other forms of qualifying investment, including:

- capital transfer of at least EUR 500,000 for the acquisition of investment fund or venture capital fund units aimed at capitalising Portuguese companies, provided that these vehicles are not, directly or indirectly, focused on real-estate investment;

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- capital transfer of at least EUR 500,000 for research activities carried out by public or private scientific research institutions integrated in the national scientific and technological system;
- capital transfer of at least EUR 250,000 in support of artistic production or the preservation and recovery of national cultural heritage;
- capital transfer of at least EUR 500,000 for the incorporation of a Portuguese company or the reinforcement of the share capital of an existing Portuguese company, together with the creation or maintenance of the legally required number of jobs.

The process typically includes:

1. online submission through the ARI online portal, with evidence of the qualifying investment and the general requirements; and
2. an in-person stage before ALMA to provide biometrics and finalise the residence permit.

Under the current rules, the initial Golden Visa residence card is usually issued for a period of two years and, if you continue to meet the requirements, it can be renewed for further two-year periods.

For some investors and internationally mobile families, the Golden Visa remains attractive because of its reduced stay requirements in Portugal: only 7 days in the first year and 14 days in each subsequent two-year renewal period, whether consecutive or non-consecutive.

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In practice, this makes the Golden Visa very different from other residence routes. It is designed for investors who do not wish to relocate to Portugal on a full-time basis and prefer to keep their main home and tax residence in another country.

As long as you maintain the qualifying investment, meet the minimum stay requirements and comply with the general rules, you can usually renew your Golden Visa residence permit up to the five-year mark and then apply for permanent residence – and, under the current Nationality Law, potentially Portuguese citizenship by naturalisation – provided all other legal conditions are met and subject to future legislative changes.



From an investment-planning perspective, the Golden Visa is, in principle, a five-year commitment. Current regulations require you to maintain the qualifying investment for a minimum of five years from the grant of your first Golden Visa residence permit. After that period, it is generally possible to transition to a permanent residence permit for investment activity, which gives you long-term security of status without requiring you to keep the original investment indefinitely or to relocate to Portugal on a full-time basis.

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Unlike other residence routes, the permanent investment residence permit is specifically designed to accommodate globally mobile investors who spend most of their time abroad.

At the time of writing, the general rule for applying for Portuguese citizenship by naturalisation is five years of legal residence. There is ongoing political discussion about tightening nationality rules and potentially extending the required period of residence in the future.

If such reforms eventually come into force, one likely scenario is that Golden Visa investors who have already completed the five-year investment period will still be able to keep a permanent residence permit in Portugal – without needing to maintain the original investment for a full ten years – and then assess, at the relevant time, whether and when to apply for citizenship under the law then in force.



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This structural flexibility, combined with the reduced stay requirements and the possibility to separate immigration planning from tax residence, is one of the main reasons why the Golden Visa continues to be relevant for globally mobile families.

However, tax residence and tax exposure depend on your overall circumstances and on both Portuguese and foreign tax rules, so tailored tax advice is essential before making any investment decisions.

D7 Visa: for financially independent individuals

The D7 Visa is generally aimed at individuals who are financially independent and live on stable passive income, such as pensions, rental

income or financial investments, and who genuinely wish to relocate to Portugal on a more permanent basis. It allows the holder to apply for a temporary residence permit in Portugal and, in the medium term, can open the door to permanent residence and Portuguese citizenship.

The process usually has two stages:

- a visa application at the Portuguese Consulate or Embassy in the applicant's country of residence;
- followed by a residence permit application before AIMA in Portugal.

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The core requirements include:

- passive income as the main basis of financial support, in an amount at least equivalent to one Portuguese minimum monthly wage for the main applicant (currently around EUR 920 per month for a single adult in mainland Portugal in 2026), plus 50% of that amount for a spouse and 30% per dependent child.

The initial temporary residence permit is usually issued for two years and can then be renewed for a further three-year period. As a general rule, you should avoid being absent from Portugal for more than six consecutive months or eight non-consecutive months during each residence period, as longer absences without a valid reason may lead to the cancellation of your permit.

Although the D7 route is designed primarily for financially independent individuals, once you hold a D7 residence permit you are also allowed to work or carry out a business activity in Portugal, if you wish to do so.

If you maintain your D7 residence permit and comply with the general rules for at least five years, you may become eligible to apply for permanent residence and, under the current Portuguese Nationality Law, potentially Portuguese citizenship by naturalisation, provided all other legal conditions are met and subject to future legislative changes.

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D8 Visa: for digital nomads and remote workers

The D8 Visa, often called the Digital Nomad Visa, is aimed at professionals who can work remotely while living in Portugal. It is designed for employees and self-employed service providers whose main clients or employer are based outside Portugal and who are willing to become genuine residents in the country.

There are two main options under the D8 framework:

- Temporary stay D8 visa: allows a stay in Portugal of up to 1 year (with the possibility of extension), usually for those who want to spend a limited period in the country without obtaining a residence permit.
- Residence D8 visa: a longer-term route that leads to a temporary residence permit, initially valid for 2 years and renewable for further 3-year periods, as long as the legal requirements continue to be met.

The main requirements for the residence D8 visa typically include:

- An employment contract, services agreement or company structure showing that your main professional activity is carried out remotely for an employer, business or clients established outside Portugal.

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- Stable monthly income over the last few months of at least four times the Portuguese minimum monthly wage for the main applicant (currently equivalent to roughly EUR 3,680 per month for a single adult in mainland Portugal in 2026), with higher thresholds where a spouse or dependent children are included in the application.
- Valid health insurance at the visa stage and registration with the Portuguese tax and social security systems once you become a resident.

As with other residence permits, D8 holders should avoid being absent from Portugal for more than six consecutive months or eight non-consecutive months during each residence period, unless there is a valid and duly documented reason, as long absences can put renewals at risk.



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For internationally mobile professionals, the D8 residence route can be one of the most practical ways to live and work in Portugal while keeping an international career. However, unlike the Golden Visa, the D8 regime is built on the idea that you actually relocate to Portugal and will often become Portuguese tax resident if you spend enough days in the country.

The interaction between foreign employment, cross-border services and Portuguese tax residence can be complex, so tailored tax advice is essential before and after moving.

If you maintain your D8 residence permit and comply with the general rules for at least five years, you may become eligible to apply for permanent residence and, under the current Portuguese Nationality Law, potentially Portuguese citizenship by naturalisation, provided all other legal conditions are met and subject to future legislative changes.

D2 Visa: for entrepreneurs and self-employed professionals

The D2 Visa is aimed at entrepreneurial immigrants who want to build an active business or independent professional practice in Portugal. It is often used by founders, business owners, consultants and freelancers who wish to establish a real operational base in the Portuguese market.

In practice, there are two main ways to qualify under this route:

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- carrying out an investment activity through the incorporation or acquisition of a Portuguese company, including innovative or start-up projects hosted by a certified incubator.
- exercising a self-employed activity supported by a services agreement or written offer of a contract for a liberal profession or other independent services;

The process usually has two stages:

1. D2 residence visa application at the Portuguese Consulate or Embassy in the applicant's country of residence;
2. followed by a residence permit application before AIMA in Portugal.

The main requirements include:

- a credible business or professional project for Portugal, typically documented through a business plan, company incorporation documents and/or services agreements with clients;
- for the company route, having a Portuguese company that is already incorporated or ready to be incorporated, with a bank account and initial capital. The company may have one or more shareholders and they do not need to be Portuguese. The legislation does not set a fixed minimum investment amount, number of jobs or turnover for the D2 Visa, but the project should be serious, financially sound and capable of creating economic value in Portugal;

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- for the self-employed route, having a services contract or written offer of a contract for an independent activity in Portugal and, when applicable, being qualified and able to register with the relevant professional association.

The temporary residence permit granted under the D2 route is usually valid for two years and can then be renewed for three-year periods, provided you continue to meet the legal and business requirements.

To avoid putting renewals at risk, you should not be absent from Portugal for more than six consecutive months or eight non-consecutive months in each residence period, unless there is a valid and documented reason.

After five years of legal residence, you may become eligible to apply for permanent residence and, under the current Nationality Law, potentially Portuguese citizenship by naturalisation, subject to all other legal conditions and to future changes in the law.



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Unlike the Golden Visa, the D2 route is built around genuine relocation to Portugal, so most successful applicants will become Portuguese tax residents; the cross-border tax impact of your business or professional activity should therefore be assessed carefully with specialised advice.

D3 Visa: for highly qualified professionals

The D3 Visa is designed for highly qualified professionals who have a job offer in Portugal in a senior or specialised role, such as managers, experienced specialists or researchers. It is a good option for professionals who want to relocate to Portugal to work for a Portuguese employer or for a company established in Portugal.

As with other long-term routes, the process usually has two stages: first, a residence visa application at the Portuguese Consulate or Embassy in your country of residence; and then a residence permit application before ALMA once you are in Portugal.

The main requirements include:

- A work contract or binding job offer for a highly qualified role, usually with a duration of at least 12 months;
- Appropriate higher education qualifications and/or professional experience for the position, especially where the profession is regulated

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- A gross salary at or above the legal threshold for highly qualified activity – in most cases, this means at least 1.5× the Portuguese national average gross salary or 3× the Social Support Index (IAS). With the IAS set at EUR 537.13 for 2026, this corresponds to a benchmark of around EUR 1,610 gross per month.

The initial D3 residence permit is generally issued for two years and can be renewed for subsequent three-year periods, provided you continue to meet the legal conditions and do not exceed the maximum authorised absences from Portugal in each period.

In practice, many D3 holders use this route as a long-term relocation solution: after five years of legal residence they may become eligible to apply for permanent residence and, under the current Portuguese Nationality Law, for Portuguese citizenship by naturalisation, provided all other conditions are met and subject to future legislative changes.

Student Visa (D4): for higher education students

The Student Visa is designed for non-EU nationals who have been admitted to a recognised higher education programme in Portugal, such as a bachelor's, master's or PhD degree, or certain integrated or advanced studies.

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It provides a structured way to live in Portugal for the duration of your studies and, in many cases, to combine study with part-time work within the limits allowed by Portuguese law.

The typical process also has two stages: a visa application at the Portuguese Consulate or Embassy in your country of residence, followed by a residence permit application before ALMA in Portugal once you arrive.

The main requirements include:

- an admission letter or enrolment certificate from a recognised Portuguese higher education institution, indicating the study programme and its expected duration;
- proof of sufficient financial means to cover tuition fees and living costs in Portugal, in line with the minimum subsistence thresholds applicable at the time of application.

The initial student residence permit is usually granted for the expected duration of the study programme up to a maximum of two years and can be renewed for additional periods while you remain enrolled and in good academic standing.

Student residence permits allow you to work part-time during your studies within the limits set by Portuguese law, which can be an important factor when planning your budget.

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In many cases, time spent in Portugal as a student can later be combined with time under a work- or business-based residence permit towards the five-year period generally required to apply for permanent residence and, under current rules, for Portuguese citizenship by naturalisation, subject to the conditions in force at the time of your application.

Other Portuguese visa options

Portugal offers a wider range of visa and residence options beyond the routes covered in this guide. Depending on your profile, you may also consider, for example, standard employment visas for regular employees, specific schemes such as the Tech Visa, temporary stay visas for shorter assignments, seasonal work visas and other more specialized categories.



3. Bringing your family to Portugal: family visas and family reunification

For many people, moving to Portugal is a family decision. Portuguese immigration law allows certain family members to join a non-EU resident either from the very beginning of the process or later on, through family reunification. The rules have been tightened recently, especially for adult family members, so it is important to plan ahead.

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Who can join you

In broad terms, the following relatives may qualify to live in Portugal as your family members:

- Your spouse;
- Your unmarried partner in a long-term, stable relationship, where this relationship can be proven under Portuguese rules;
- Your minor or dependent children, including stepchildren and adopted children;
- Certain adult children who are single, dependent and studying, in specific circumstances;
- Your dependent parents and parents-in-law, where financial and other dependency can be proven.

Each of these categories has detailed conditions and evidentiary requirements, and AIMA will assess the genuineness of the family relationship and the dependency situation where applicable.

Bringing family members from day one (family visas)

In many cases, it is possible for close family members to apply for visas at the same time as the main applicant. Practically, this means:

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- The main applicant applies for the chosen visa (for example, D7, D8, D2 or D3) at the Portuguese Consulate or VFS center in their country of residence.
- Spouse/partner and children submit their visa applications at the same time, indicating that they will accompany the main applicant to Portugal.
- Once the visas are issued and the family arrives in Portugal, each family member applies for their own residence permit before AIMA, usually at a joint appointment.

This “family visa” approach allows the household to relocate together from the outset and avoids waiting periods for family reunification after the main applicant has already become a resident.

Family reunification after you already live in Portugal

Family reunification in the strict sense applies when the main applicant is already living in Portugal with a residence permit and the family is still abroad (or in Portugal on a short-stay basis). Under the current law, the main resident:

- Submits a family reunification request to AIMA in Portugal, identifying the family members and providing evidence of the family relationship, accommodation and income.

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- After ALMA approves the request, the decision is sent to the Portuguese Consulate in the country where the family lives, so that residence visas can be issued; if the family is already legally in Portugal, ALMA may grant residence permits directly.

Recent reforms introduced an important limitation: as a rule, you must have held a Portuguese residence permit for at least two years before you can reunite with most adult family members, such as parents or adult children.

There are exceptions to this two-year rule, notably for minor children (and equivalent situations) and, in some cases, for spouses or partners who are the other parent of minor children in your care, or when your own residence permit is based on specific categories such as investment (Golden Visa) or highly qualified activity (D3 Visa).

In practical terms, this means that if you plan to bring adult relatives who depend on you, it is often preferable to consider simultaneous visa applications (where possible) rather than relying solely on later family reunification.

Practical considerations

Once approved, family members normally receive residence permits with the same duration as the main applicant's permit and, in most cases, enjoy similar rights to work and study in Portugal.

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Over time, they may obtain autonomous residence permits in their own name, and years of legal residence as family members can count towards permanent residence and, under current law, Portuguese citizenship by naturalisation after five years of legal residence, subject to all other legal conditions and any future changes to the Nationality Law.

Because the recent changes to family reunification can significantly affect timing – especially for adult relatives – careful planning and case-by-case legal advice are strongly recommended before deciding whether your family should apply together with you at the visa stage or later, once you are already a resident in Portugal.

5. Common rights associated with residence permits

Across most residence routes, there are recurring advantages associated with lawful residence in Portugal, including:

- the right to live legally in Portugal;
- short-stay travel throughout the Schengen Area as a tourist;
- access, where the relevant conditions are met, to state education, healthcare and social security
- the possibility of bringing certain close family members to live with you in Portugal

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In addition, many residence routes can, over time, open a longer-term pathway that may include:

- renewable temporary residence permits, as long as the underlying conditions continue to be satisfied;
- eligibility to apply for permanent residence after 5 years of legal residence in Portugal;
- under the current Portuguese Nationality Law, the possibility to apply for Portuguese citizenship by naturalisation after 5 years of legal residence, provided all other legal requirements are met and subject to future changes in the law.

These outcomes are not automatic and should always be assessed on a case-by-case basis, particularly taking into account your specific route, periods of absence from Portugal, renewal conditions, family situation and compliance with nationality and, where relevant, tax rules.

6. Why structuring matters before the move

One of the most common mistakes in relocation projects is to choose a visa first and only afterwards analyse the tax and legal consequences. That sequencing can create unnecessary risk and, in some cases, lead to outcomes that are difficult or costly to reverse.

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A move to Portugal usually requires coordination between:

- immigration law and the choice of residence route;
- tax residency analysis and worldwide income mapping;
- family and personal structuring;
- corporate or business setup, where relevant;
- employment or services arrangements;
- accommodation and relocation logistics;
- compliance with Portuguese tax and social security obligations.

That is why the most useful questions are usually these:

- Which residence route best fits my actual circumstances and objectives?
- What physical presence or absence rules do I need to comply with for my chosen route?
- Will I become a Portuguese tax resident, and if so, from when?
- How will my worldwide income and assets be treated in Portugal and abroad?
- Can any incentive regime, such as IFICI, realistically apply to me in practice?
- How should family members be integrated into the process, both for immigration and tax purposes?

These are the questions that should be answered before the move is implemented, not afterwards. The second part of this guide focuses precisely on these tax and structuring considerations, so that immigration and tax planning can be aligned from the outset.

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6. The tax side of moving to Portugal

One of the most important parts of any relocation is taxation. Once an individual becomes a Portuguese tax resident, they are generally required to comply with Portuguese tax obligations applicable to residents. This includes filing annual tax returns, reporting worldwide income for the relevant tax year, paying any applicable taxes, and documenting deductible expenses where applicable, or other examples such as IMI for property owners and IUC for vehicle owners.

This is where many international moves become more complex than expected. A residence permit is never only an immigration matter. It may also affect:

- the taxation of worldwide income,
- the treatment of employment or self-employment income,
- potential social security obligations in Portugal,
- and the eligibility for applicable tax incentives.



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For that reason, moving to Portugal should not be approached as a visa-only exercise. Immigration and tax should be analysed together.

IFICI: the current tax incentive framework for certain new residents

Portugal has a current tax incentive for certain incoming residents - the Tax Incentive for Scientific Research and Innovation, commonly referred to as IFICI, or NHR 2.0. It applies a 20% flat tax rate on Portuguese-source employment and self-employment income for 10 years and exempt most foreign-source income, such as dividends, interest, capital gains, rents, and royalties.

However, this regime is not broad-based.

IFICI is intended for individuals who:

- become tax residents in Portugal;
- were not taxed as Portuguese tax residents in the previous 5 years;
- carry out activities included in the relevant legal lists;
- have not previously benefited from the former NHR regime or the Return Programme.

Eligible areas include:

- university education, teaching and scientific research;
- qualified roles linked to productive investment;
- IT and related services;

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- tourism and tourism-related activities;
- research and development and high-intensity technological activities;
- agriculture, aquaculture, farming and forestry;
- defence, environment, energy and telecommunications;
- shared service centre activities;
- activities of holding companies.

Unlike the previous NHR regime, foreign pensioners are not among the income exemptions.

This distinction is important. Many people still refer generically to “NHR”, but the current framework is narrower and depends much more on the individual’s activity and legal profile.

When compared to the old NHR, the IFICI / NHR 2.0 might be a bit more challenging to enter but the exemptions are wider (namely the capital gains from abroad) and easiest to apply.

7. Final thoughts

Relocating to Portugal is not just an immigration decision – it is a life, tax and investment decision at the same time. The country can offer a very attractive combination of quality of life, legal stability and access to the European market, but those benefits only materialise when the move is structured with care.

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Portugal now has a wide range of residence options for different profiles: investors and globally mobile families, financially independent individuals and retirees, remote workers, entrepreneurs and founders, highly qualified professionals and international students. It also offers a targeted tax incentive regime for certain eligible new residents.

None of these routes is “good” or “bad” in the abstract. The right choice depends on your actual facts – where your income comes from, how your business and assets are organised, your family situation, your risk tolerance and your long-term plans. The most effective relocation strategies are usually the ones that start by mapping these elements and then aligning three layers from the outset: the immigration route, the expected pattern of physical presence in Portugal, and a realistic tax and wealth-planning structure.

That is why the key questions are not only “Which visa can I qualify for?”, but also “When will I become tax resident?”, “How will my worldwide income be treated?” and “How should my family and business be organised before and after the move?”.



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Miguel is a tax and business lawyer with extensive experience advising companies, investors and high-net-worth individuals on structuring, international expansion and tax strategy. His background includes roles at the Court of Justice of the EU, Eversheds Sutherland, PwC, Mazars and TELLES. Known for combining technical depth with pragmatic business understanding, Miguel has led complex restructuring and cross-border advisory projects, and serves on the board of several Portuguese companies.



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