



MRA Advisory Group

The Essential Financial Guide for Americans Living in Brazil

Eight areas to help connect the financial decisions
that shape life in the United States and Brazil.

Inside this guide

Taxes • Investments • Social Security • Banking
Currency • Estate Planning • Retirement • Healthcare

A planning resource only. MRA guidance is tailored to each client's circumstances.

WHAT TO CONSIDER

Taxes

U.S. filing responsibilities generally continue abroad, so organize worldwide income, foreign accounts, transfer records, and Brazilian tax information before filing season.

When life spans two countries, individual decisions rarely stay isolated. Start by identifying the accounts, deadlines, family considerations, and professional relationships that need to work together. The most useful plan is usually the one that makes the next decision clearer and keeps important choices from competing with each other.

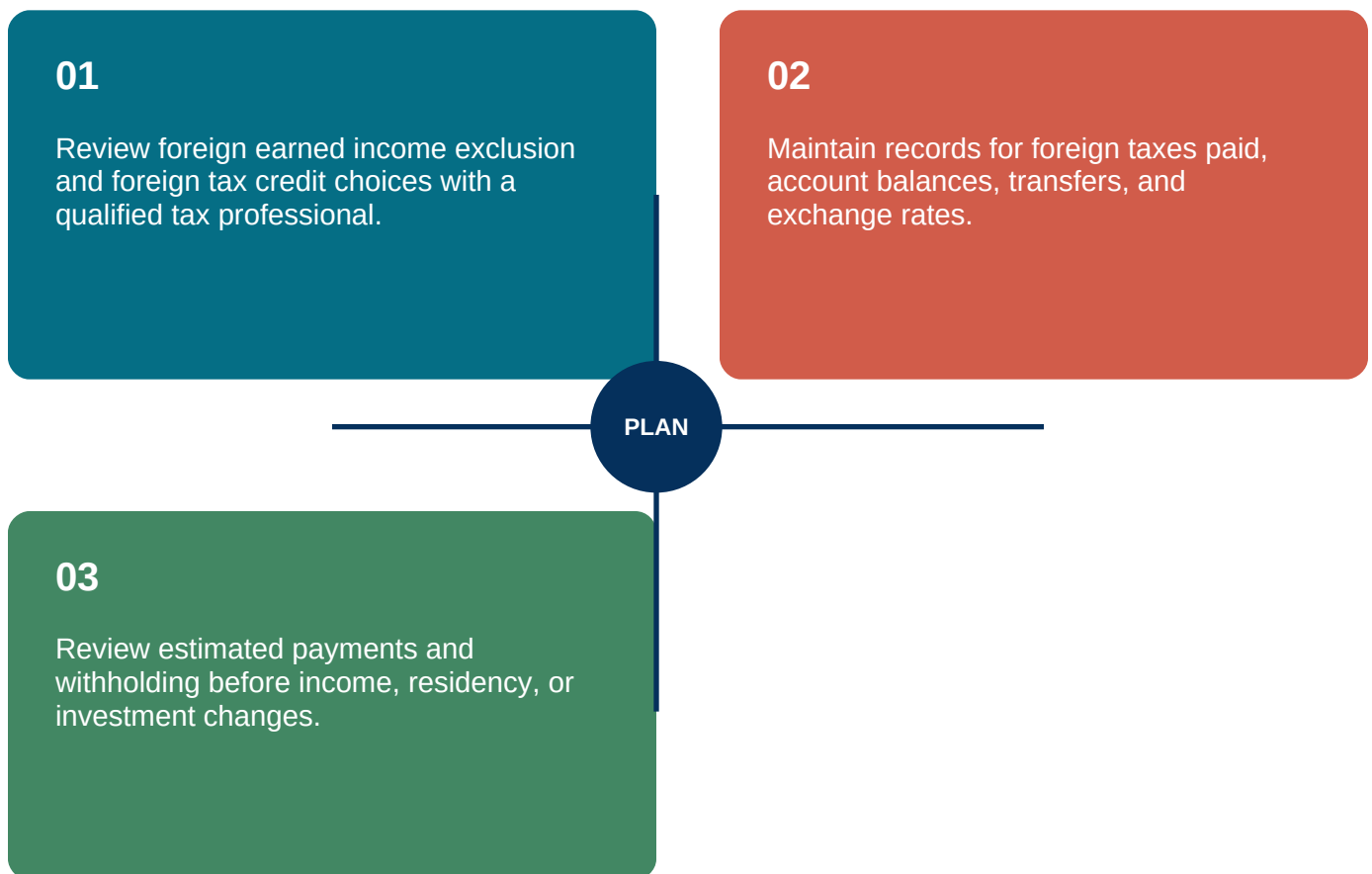
Questions to bring to the table

What is changing in the next 12 months?
Which decisions affect more than one part of your financial life?
Who needs to be involved before you act?
What records or deadlines could create avoidable pressure?

A COLORFUL DECISION MAP

Taxes: the planning map

Use this visual as a conversation starter. It is not a forecast or a recommendation. It helps make responsibilities, timing, and tradeoffs visible before a major decision.



WHAT TO CONSIDER

Investments

Your portfolio should reflect where you spend, your access needs, tax reporting, time horizon, and the role each account plays in your long-term plan.

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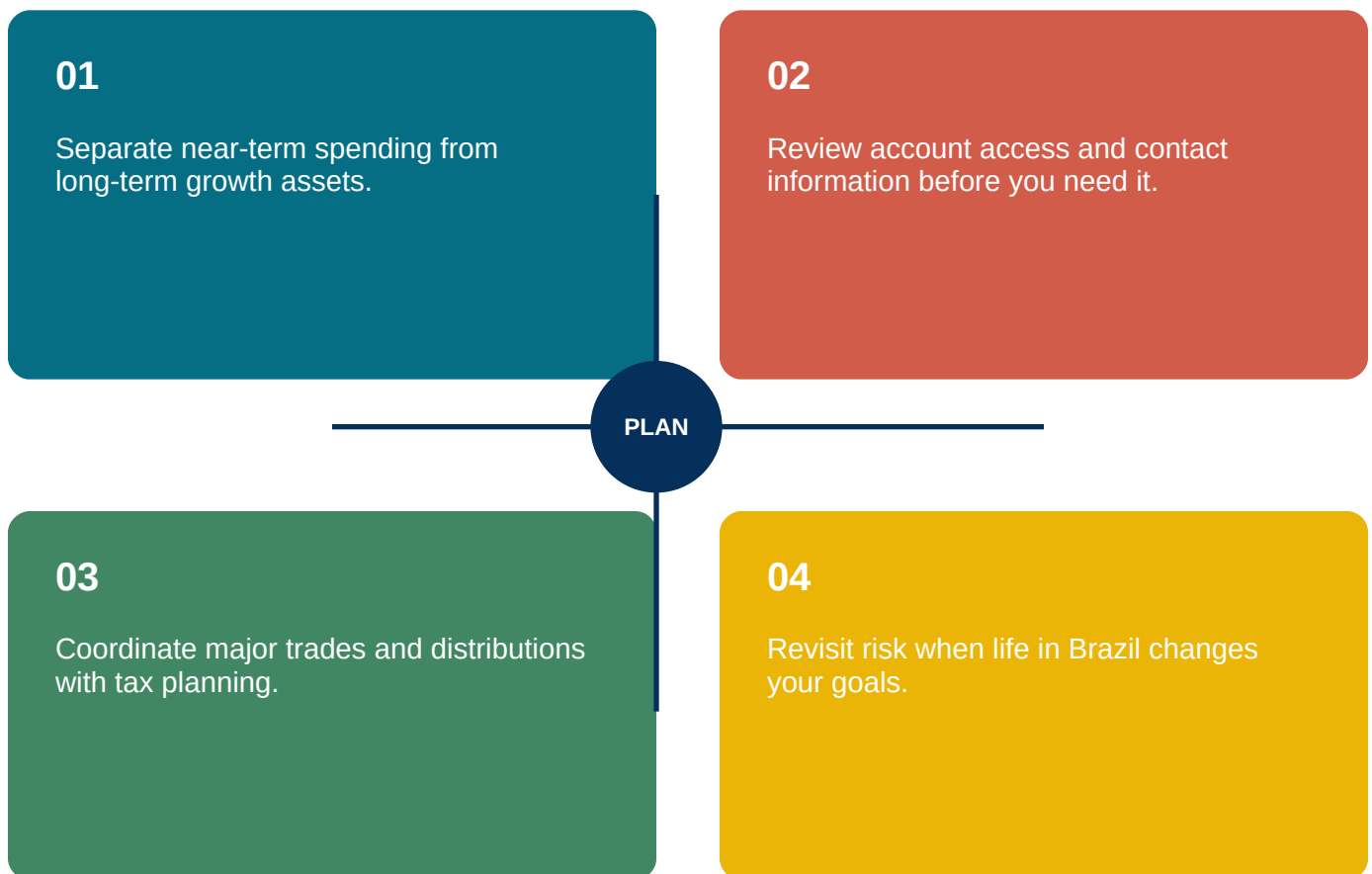
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Social Security

Eligible U.S. citizens can generally receive Social Security benefits while living in Brazil. The U.S.-Brazil agreement can also matter for people with work histories in both countries.

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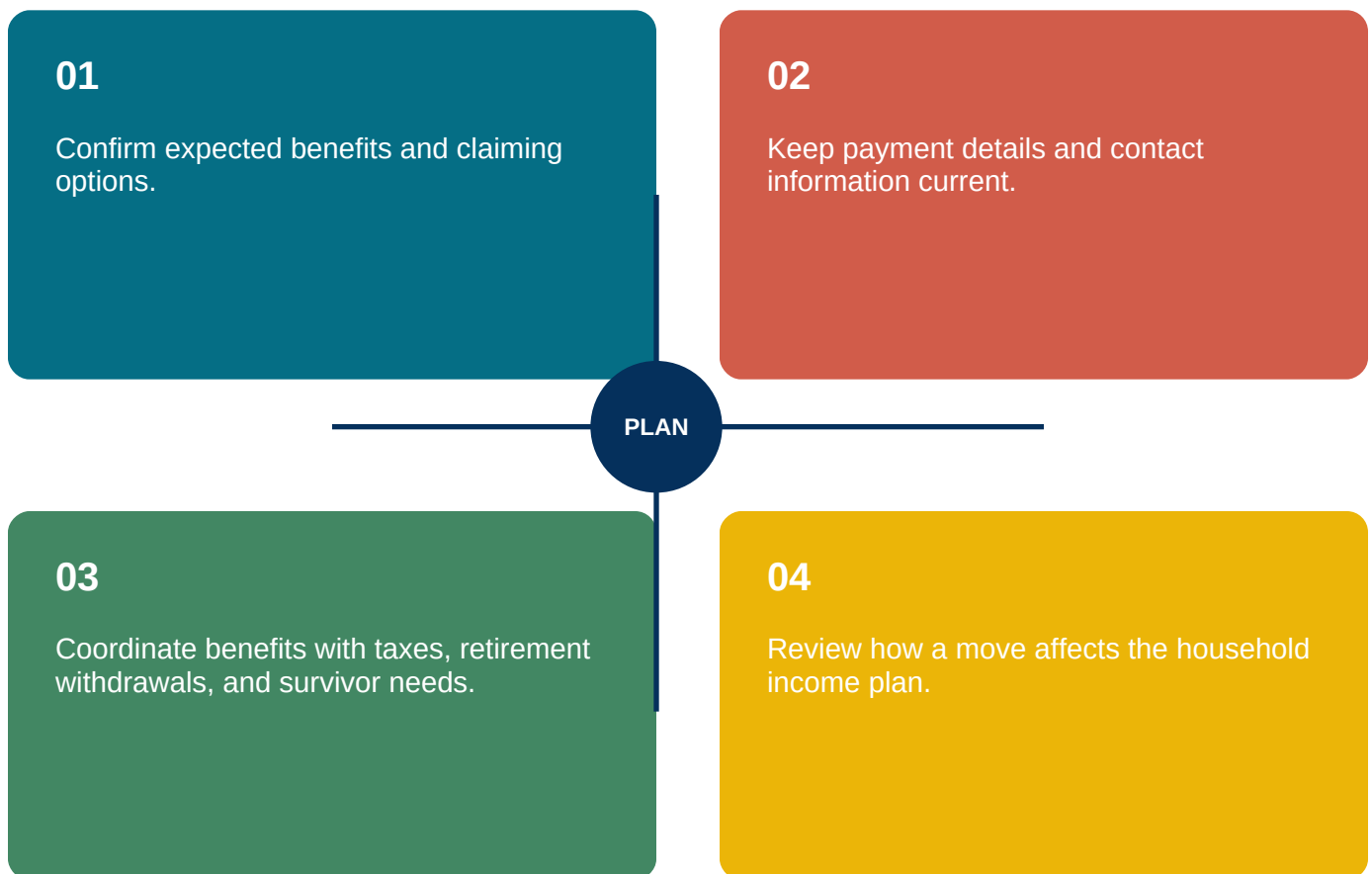
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WHAT TO CONSIDER

Banking

A resilient banking setup gives you dependable access, a documented transfer process, and enough liquidity for everyday life and emergencies in the currencies you use.

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WHAT TO CONSIDER

Currency

Exchange-rate movement changes what dollar-based assets can buy in Brazil. The goal is not to predict every move, but to understand exposure and plan near-term spending.

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WHAT TO CONSIDER

Estate Planning

For U.S.-Brazil families, estate planning connects beneficiaries, account titling, U.S. estate documents, local legal guidance, and clear instructions for the people you trust.

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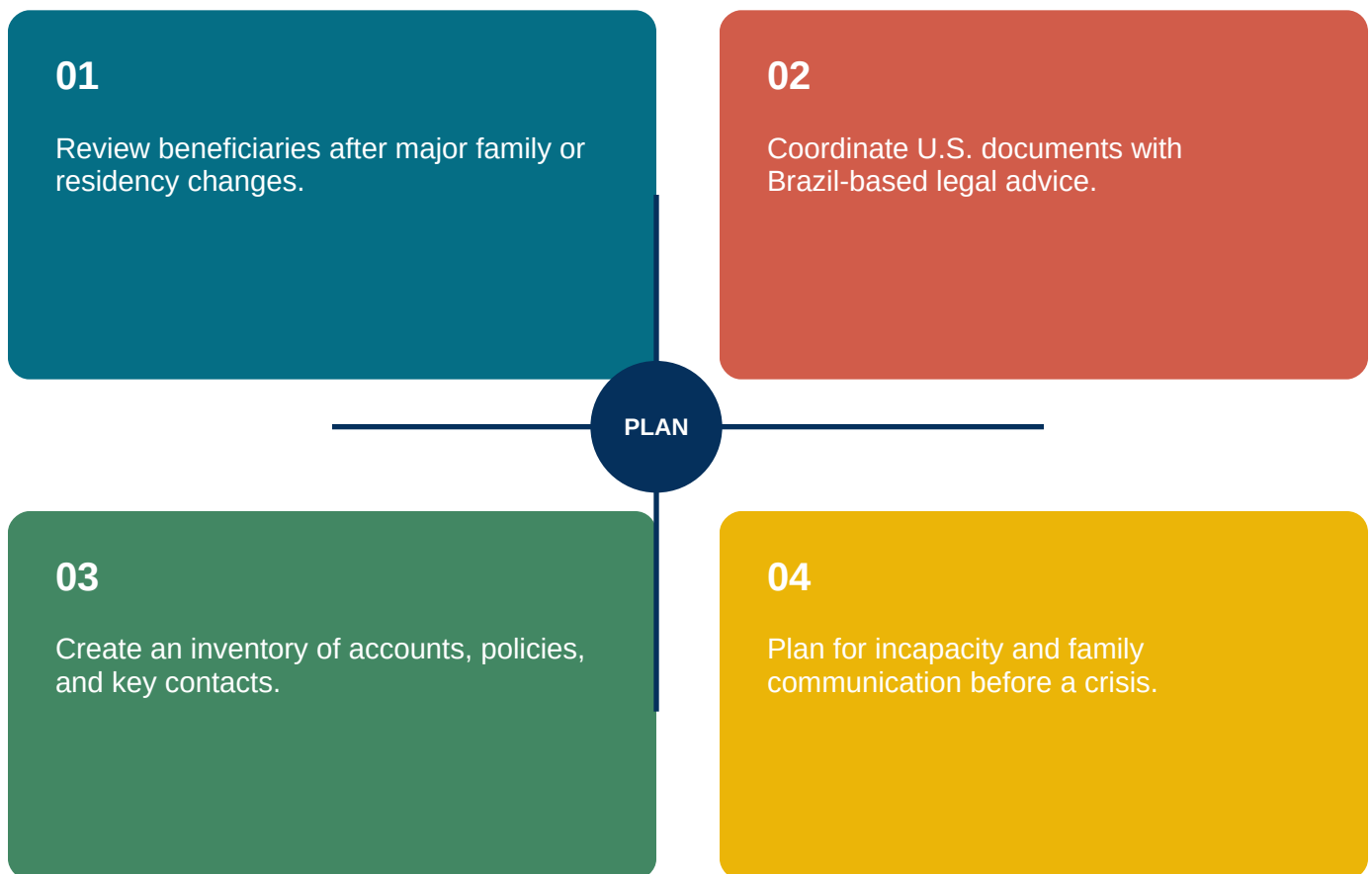
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Estate Planning: the planning map

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WHAT TO CONSIDER

Retirement

Retirement abroad starts with the life you want to fund. Housing, travel, healthcare, taxes, family support, account rules, and currency all shape the income plan.

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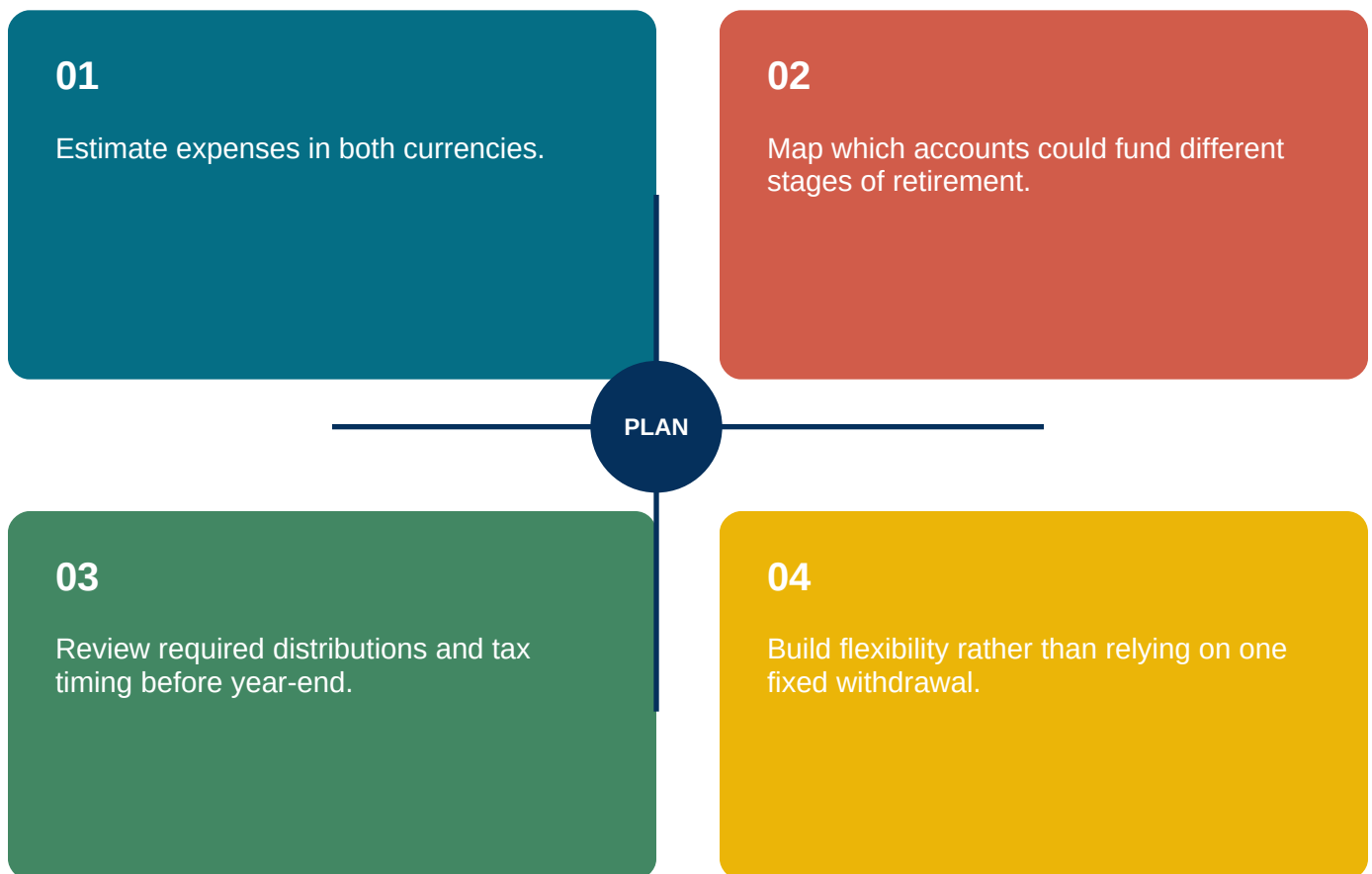
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Retirement: the planning map

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WHAT TO CONSIDER

Healthcare

Original Medicare generally has limited coverage outside the United States. A life in Brazil calls for a clear review of local coverage, travel needs, enrollment, and return-to-U.S. scenarios.

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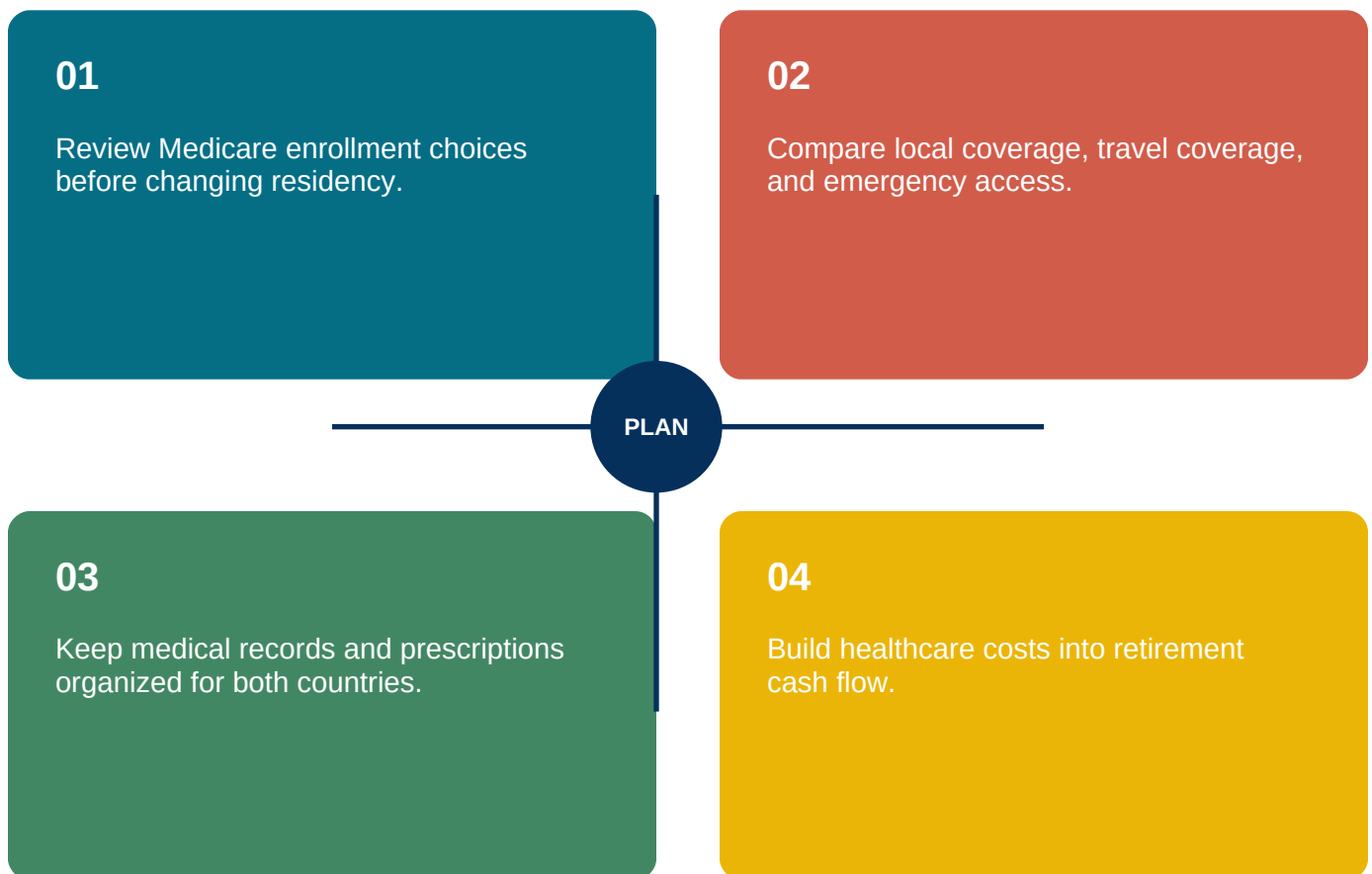
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Official resources referenced in this guide

IRS: [irs.gov](https://www.irs.gov)

U.S. Social Security Administration: [ssa.gov](https://www.ssa.gov)

Medicare: [medicare.gov](https://www.medicare.gov)