



Atlantic Light

Real Estate Services

MOVING TO PORTUGAL?



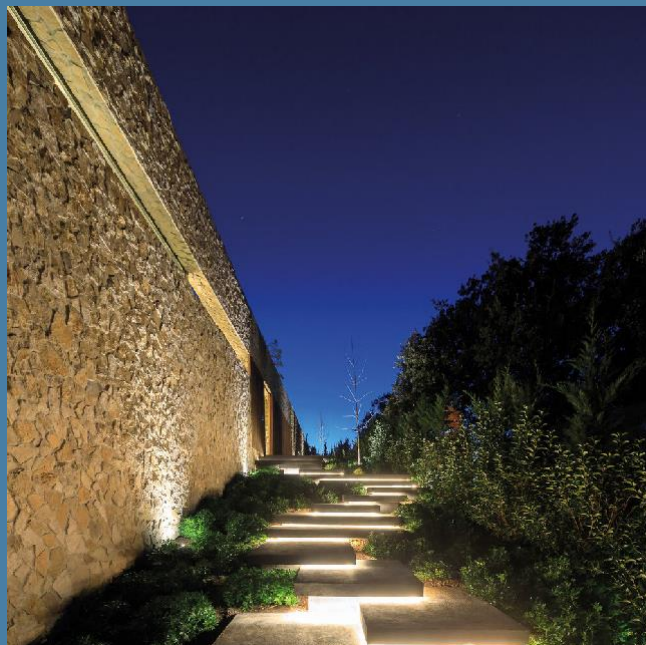
D7 Visa

Non-habitual Resident

Golden Visa

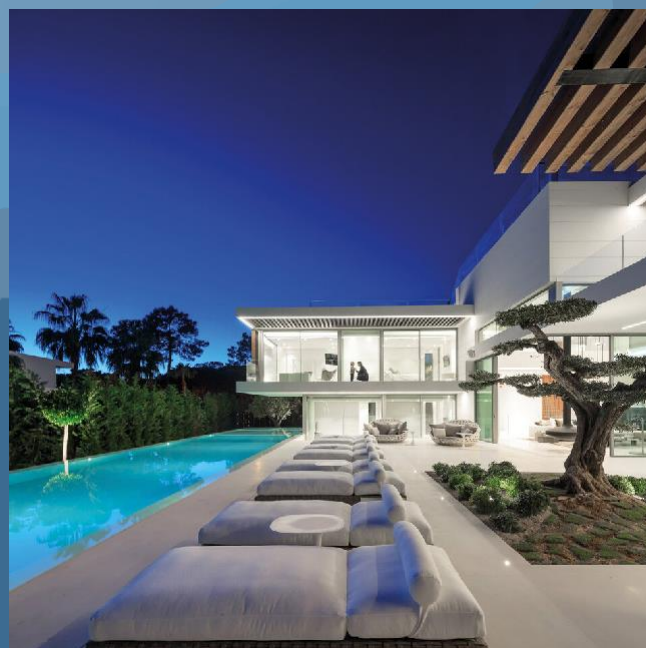
Investing

**ULTIMATE GUIDE
2023**



Atlantic Light

Real Estate Services



Mark Nunn | Co-founder & Partner

Mark Nunn | Message

Atlantic Light welcomes you to a world of possibilities under the many available forms to be a part of this beautiful country planted by the sea.

Our services go far beyond real estate brokerage consultancy, because the process of moving to or investing in Portugal is filled with requirements and criteria, which must be walked through with knowledge and expertise. Therefore, we provide legal and tax counselling to our clients and this guide is a summary tool of useful information, regarding the most used options to acquire citizenship or benefit from Portugal citizen rights, along with all the advantages that come with it.

Each case is unique so we will make sure to guide you throughout the entire process. Count on us at anytime.

D7 VISA

D7 VISA

WHAT IS IT?



D7 Visa or the Portugal Passive Income Visa is another modality of the Portugal residence permit program.

Non-EU/EEA/Swiss citizens who plan to move to Portugal and have a reasonable net regular passive income can apply for this option towards residency. The holder of the residence permit is not prohibited from having a professional activity in Portugal. Hence, this is **generally one of the best alternatives to the Golden Visa** for those who intend to live in Portugal over an extended period of time.

Once the D7 Visa or permit is issued, the holder's immediate family members are also entitled to enter Portugal and request residence.



D7 Visa permits are issued as credit-card sized ID cards (similar to those of the Golden Visa) and are registered with the Schengen Space central system, thus authorizing the holders to enter all Schengen Space adherent European countries, with no need for a visa.

D7 VISA BENEFITS AND ADVANTAGES

The process of obtaining a **D7 Visa** is **significantly faster and less expensive** than the process created to apply for the **Golden Visa** and it entitles the holder to the main benefits of Portugal residency, specifically:

RESIDENCE

- Freedom to live in Portugal and to have a professional activity in the country, if so wished.

TAX

- Option to become a **non-habitual resident** of Portugal for tax purposes (little or no tax for 10 years on most foreign-source income, applicable to pension income, dividends, interests, royalties and real estate income foreigner sourced).

TRAVEL

- Travelling freely in the Schengen Space and EU, a total of 26 European countries.

RIGHTS

- Access to other Portugal residents' rights, for instance education, diplomas and qualifications recognition, healthcare, social security, trade union protection, the law and the courts of law.



D7 VISA APPLICATION

IN CASE OF HAVING OBTAINED PERMANENT RESIDENCY RIGHTS AFTER RESIDING IN PORTUGAL FOR A PERIOD OF 5 YEARS, AN EU CITIZEN AND HIS/HER DEPENDENT RELATIVES WILL ONLY LOSE SUCH RIGHTS IN THE EVENT OF AN ABSENCE FROM PORTUGAL FOR MORE THAN 2 CONSECUTIVE YEARS OR IF A VALID DECISION IS MADE TO EXPEL HIM/HER FROM THE COUNTRY.

1

BANK ACCOUNT AND ACCOMMODATION IN PORTUGAL

Here are the proceedings to apply for a Portugal passive income D7 visa:

- Open a bank account in Portugal.
- Secure long-term accommodation in Portugal (by either buying, renting or borrowing a property).
- Apply online for a residence visa and for an appointment for an interview at the Portuguese Consulate serving his/her current region of legal residence, even if the applicant's nationality entitles him/her to enter Portugal without a visa.

2

02. VISA APPLICATION AT THE PORTUGUESE CONSULATE

Although the exact requirements of each consulate may vary, all consulate interviews will require the following documentation:

- Passport, valid for at least 6 months.
- Two recent passport-size colour photos
- Declaration outlining reasons for obtaining Portuguese residency
- Health insurance policy or affidavit stating that this will be bought in Portugal within 90 days of arrival
- Criminal record certificate.
- Documentary evidence of having accommodation in Portugal.
- Documentary evidence of sufficient finances available to the applicant in Portugal (e.g. a Portugal bank statement showing a reasonable balance)
- Documentary evidence of having a reasonable net regular passive income

3

03. RESIDENCE PERMIT PROGRAM APPLICATION IN PORTUGAL

Once in Portugal, you will need to submit the following documents in order to apply for the residence permit:

- Passport having the special visa issued by the Portuguese Consulate
- The documentary evidence of having sufficient financial means and permanent accommodation in Portugal.
- Health insurance policy in case you bought it in Portugal.



D7 VISA STAY REQUIREMENTS

THE HOLDER OF A TEMPORARY RESIDENCE PERMIT (SUCH AS THE PORTUGAL PASSIVE INCOME D7 VISA AND NOT INCLUDING THE GOLDEN VISA):



RESIDENCY

Stay at least, **16 months in the country during the first 2-year period**, and 28 months in each 3-year subsequent period provided no absence exceeds 6 consecutive months

For the **holder of a permanent residence permit**, this is increased to a minimum of 30 months during each 5-year period, provided no absence exceeds 24 consecutive months.

COSTS

GOVERNMENT FEES FOR THIS TYPE OF TEMPORARY RESIDENCE VISA PERMIT ARE NOT SUBSTANTIAL (BETWEEN 45.90€ AND 276.80€ PER APPLICANT). THE MAIN COSTS THE APPLICANT WILL INCUR ARE RELOCATION EXPENSES AND PROFESSIONAL FEES. OTHER OPTIONS TO ACQUIRE RESIDENCY ARE MORE COSTLY.



NON HABITUAL RESIDENT

NON HABITUAL RESIDENT

WHAT IS IT?



The tax regime for non-habitual residents (NHR) allows any citizen, regardless of nationality, to enjoy the Portuguese climate while benefiting from an attractive tax regime. Portugal has one of the most attractive tax regimes for pensioners, high net worth individuals and entrepreneurs.

The NHR regime essentially grants eligible individuals the possibility of becoming tax residents of a white-listed jurisdiction whilst legally avoiding or minimising the tax burden on certain categories of non-Portugal sourced income and capital income, for a period of 10 years.

For those who have not lived in Portugal for the past 5 fiscal years and plan to retire or have capital gains as a main source of income, moving to Portugal and benefiting from the NHR regime is a very appealing solution.



“The NHR regime enables qualifying individuals to become tax residents of a white-listed jurisdiction whilst legally minimising or totally avoiding income tax on certain categories of non-Portugal sourced income and capital gains, during a period of 10 years.”

NHR BENEFITS AND ADVANTAGES

Employment income, pensions, business and professional incomes and **other types of income obtained abroad may be exempt from IRS** under certain conditions. However, certain exempt incomes will be taken into account for the application of the marginal IRS rates. Seeking professional tax assistance for further detailed information, is very important to identify specific taxation.



RESIDENCE

- Residency of a white-listed, EU-member, country.
- No minimum stay requirements in Portugal (although deemed tax residence in another country must be avoided).



WEALTH

- Possibility of passing on wealth to a spouse, life partner, and direct descendants or ascendants, without payment of inheritance or gift taxes.

FOR INSTANCE, IF YOU ARE RESIDING IN PORTUGAL BUT RECEIVING DIVIDENDS FROM THE UK, THE UK HAS THE RIGHT TO TAX THEM UNDER ARTICLE 10, ALTHOUGH THAT RIGHT IS ANNULLED IF THE RECIPIENT IS NOT A UK RESIDENT. STILL, PORTUGAL WILL NOT TAX SUCH DIVIDENDS IN THE HANDS OF A NHR EITHER, BECAUSE THE UK MAY TAX THEM UNDER THE DTA (DEFERRED TAX ASSETS). THEREFORE, THIS TAX REGIME GRANTS THE NHR OF PORTUGAL TO RECEIVE DIVIDENDS FROM UK SOURCES TOTALLY TAX FREE.

Non-habitual Resident



TAX - EXEMPTION

- Chance of benefiting from a tax-exemption on the following categories of non-Portuguese source income during 10 years:
 - Dividends;
 - Interest;
 - **Real estate income;**
 - Capital gains from the disposal of real estate, of shares **deriving more than 50% of their value from real estate;**
 - Royalties and other income from know-how;
 - Business and self-employment profits derived from eligible occupations.




TAX - FLAT

- Chance of paying tax at a flat rate of 20% during at least 10 years on Portuguese-source employment income, fees, profits and royalties if derived from eligible occupations.
- Chance of paying tax at a flat rate of 10% during at least 10 years on pensions and similar remuneration obtained abroad.


NHR APPLICATION

THE APPLICANT FOR THE NHR REGIME MUST MEET THE FOLLOWING CUMULATIVE REQUIREMENTS:


- 1



Entitled to live in Portugal, either on the grounds of citizenship (EU/EEA/ Swiss citizens qualify) or under a special permit (e.g. being the holder of a residence permit, such as the so-called “Golden Visa”, a residency-by-investment programme).
- 2



Resident taxpayers in Portugal who have not been considered resident in Portuguese territory in the five years prior to the year of the request may apply for this status. This applies either to foreign citizens or to Portuguese citizens who are living abroad and intend to return to Portugal. In order to be considered as resident in Portugal, you will have to stay more than 183 days in Portugal or have a house that demonstrates the intention to maintain the house and live in it as an habitual residence.
- 3



Applying for NHR status to the Portuguese tax authorities upon taking up residence in the country or up until March 31st of the year following that in which Portugal residence was taken up.



STAY REQUIREMENTS

IN ORDER TO QUALIFY FOR THE NHR REGIME, APPLICANTS MUST FULFIL THE FOLLOWING REQUIREMENTS:



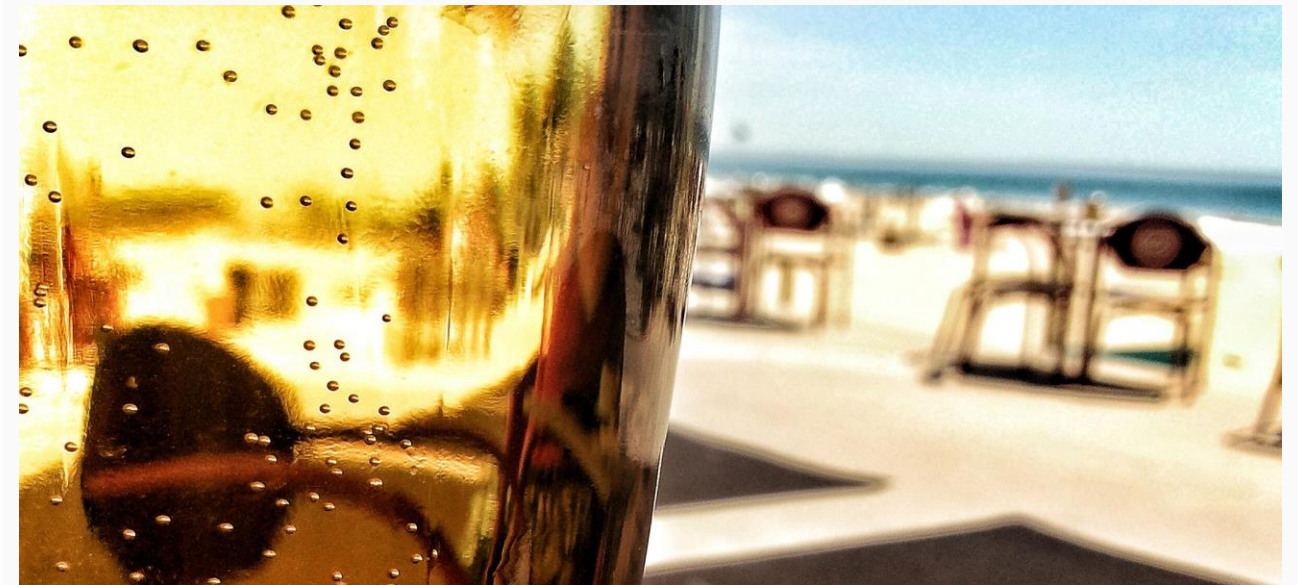
RESIDENCY

- Have the right to reside in Portugal either through being an EU/EEA/Swiss citizen, or through schemes such as the Golden Visa program
- Not have been a Portuguese tax resident during the five years prior to taking up residence in Portugal

GOLDEN VISA

GOLDEN VISA

WHAT IS IT?



Portugal's "Golden Visa" programme was created by the Portuguese government back in October of 2012. The **"Golden Visa" allows non-EU/EEA/Swiss citizen investors and immediate relatives to obtain a residence permit valid in Portugal**, in a fast and simple way. It also allows you to travel freely in most European countries (Schengen Space). The investor and his/her relatives may apply for a permanent residence permit, after five years.

In order to obtain a residence permit in Portugal, according to the "Golden Visa" program, the eligible citizens only need to make one of the investments provided by law. This programme was created in expectation of attracting foreign investment to Portugal, therefore it is an easy and flexible program, with clear and simple legal requirements.



"Golden Visa" permit is granted to a non-EU/EEA/Swiss citizen, in exchange for an investment in Portugal.

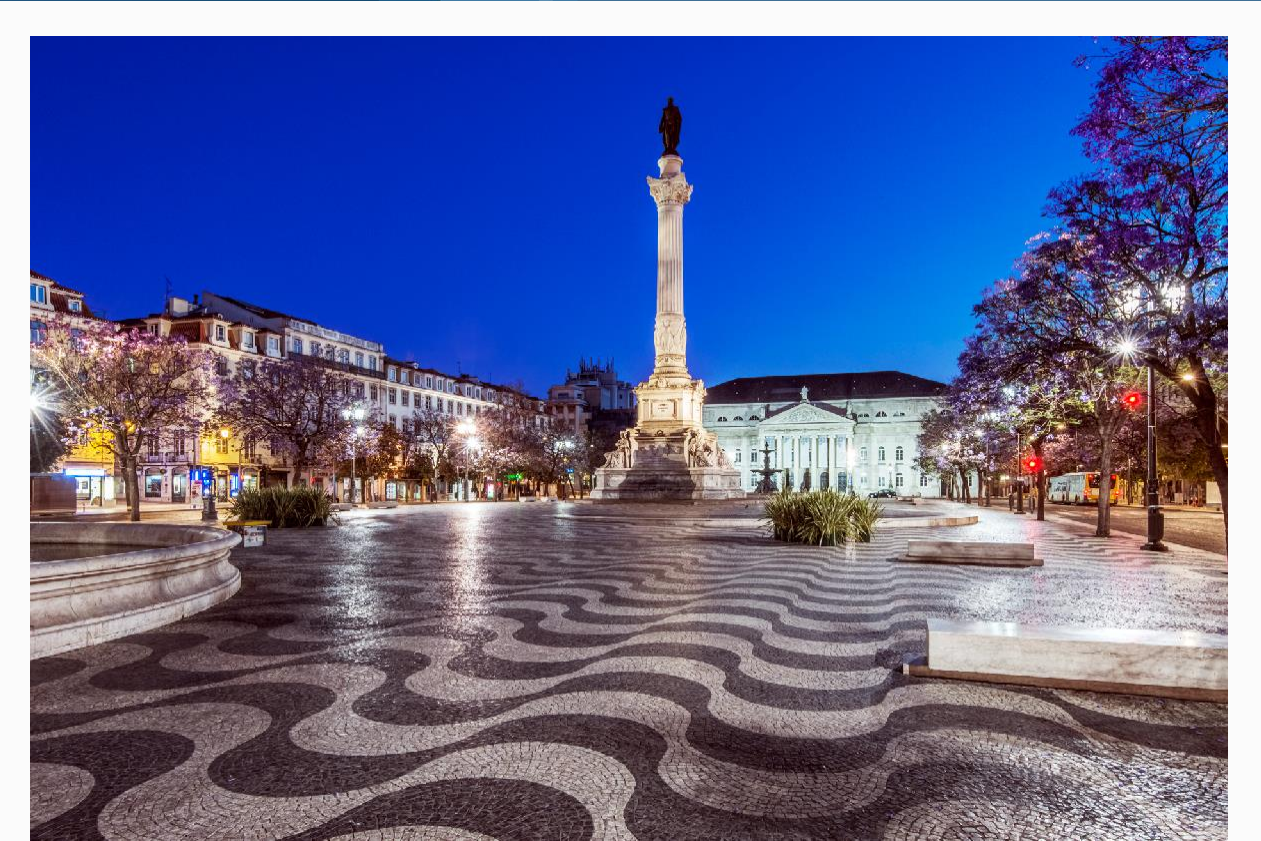


A permanent residency or citizenship may be requested by the investor and his/her family, after five years.

GOLDEN VISA BENEFITS AND ADVANTAGES

Portugal’s Golden Visa programme is the **most successful residency-by-investment programme in Europe**, especially due to the minimum stay average period of 7 days per year.

ACCORDING TO THE HSBC EXPAT INSIDER 2019, PORTUGAL HAS THE **BEST QUALITY OF LIFE WORLDWIDE FOR EXPATS.**



INVESTMENT OPTIONS

The eligible investments options at the moment are the following:

RESIDENCE

- Permission to live and/or work in Portugal (or not), while keeping another residence (if so wished);
- Low minimum stay periods.

+

TAX

- Opportunity to become a “non-habitual resident (NHS)” of Portugal for tax purposes (little or no tax for 10 years).

+

TRAVEL

- Travelling freely in the Schengen Space and EU, a total of 26 European countries.

+

RIGHTS

- Portugal residents’ rights benefits, such as education, recognition of diplomas and qualifications, healthcare, professional activity, social security, trade union protection, the law and the courts of law.

**MONEY**

Minimum of €1 million transfer to Portugal.

**REAL ESTATE**

Minimum €500.000 investment (reduced to €400.000 if located in a “low density area”)

**JOB CREATION**

- Creation of a minimum of 5 jobs (Investment of at least 350.000€)
- Creation of a minimum of 10 jobs (no minimum investment amount).

GOLDEN VISA REQUIREMENTS

TO QUALIFY FOR THE PROGRAM, YOU MUST FULFIL THE FOLLOWING GOLDEN VISA REQUIREMENTS:

- 1

You must be over the age of 18.
- 2

Be either non-EU, non-Swiss, or non-EEA.
- 3


Have a clean criminal record.
- 4


Make a minimum investment in line with the applicable legislation, own the money that you invest and maintain the investment for a minimum of 5 years.
- 5


Spend a minimum of seven days in Portugal for the first year, then no less than 14 days each subsequent two-year period (the stay requirement).


GOLDEN VISA ELIGIBLE RELATIVES

GOLDEN VISA MAY BE REQUIRED TO THE FOLLOWING FAMILY MEMBERS:

- 

SPOUSE
Spouse or partner.
- 

CHILDREN
Under-18 year old children, or over-18 dependent (under specific criteria).
- 

DEPENDENT
Dependent parents of either spouse or partner.
- 

SIBLINGS
Under-18 year old siblings of either spouse or partner, if legally under their supervision.

In 2020 Portugal took the third spot on the list of the safest countries in the world, and continues to take the title as Europe safest country.

GOLDEN VISA CHANGES IN 2022

IMPORTANT NOTE:

From 2022 onwards, the residence permit regime for investment will be directed preferentially to the interior territories, to investment in job creation and to the urban and cultural heritage requalification.

On the other hand, the minimum investment in different situations goes from 350.000€ to 500.000€, the minimum capital transfer goes from 1 million to 1.5 million euros.

For further information about future changes, please consult the appropriate legislation:

- Decree-Law no. 14/2021 - DR no. 30/2021, Series I of 12.02.2021
- Law No. 2/2020 - DR No. 64/2020, Series I of March 31, 2020, Article 187.
- Ordinance No. 208/2017 - DR No. 134/2017, Series I of July 13, 2017
- Law no. 23/2007, of 4 July, articles 3 and 90-A



GOLDEN VISA CHANGES IN 2023

GOLDEN VISA – LAST OPPORTUNITY:

On 16th February 2023, the Portuguese government unexpectedly announced its intention to end the program. Nevertheless, there is a long process until the promulgation of the law.

Latest news and timeline expected:

Update June 2023: During June the Economy and Housing Committee took place. Now the political parties can propose amendments until approximately 16th June. Then the committee will work on the final proposal which will be voted on in a plenary parliamentary session, most likely in July on either the 14th, 21st, or 28th.

Once the final bill is received, it will make its way to the President Marcelo Rebelo de Sousa, who has already stated that he'll consider the bill carefully before taking one of the three actions available to him:

- Promulgating (approving) the bill, in which case it'll take effect the day after being published in Diário da República
- Rejecting the bill on political or constitutional grounds, in which case it gets sent back to the parliament
- Referring the bill to the constitutional court, which will judge whether it's unconstitutional or not



GOLDEN VISA CHANGES IN 2023

GOLDEN VISA – LAST OPPORTUNITY:

- If he decides on direct promulgation, that'll usually still take about 10 days or so. In this case it's quite likely to take even longer.
- If he sends the bill back to parliament that will understandably add even more time as the parliament reworks the bill based on the president's feedback, followed by another round of voting.
- If the bill is deemed unconstitutional by the court, it will require significant changes or a two-thirds majority in parliament to override their decision. That will delay the decision even further.

Most experts seem to think it's unlikely that the law will enter into force for 1 or 2 months, but of course that's not guaranteed. Still, there's a considerable likelihood that there will be a transitional period beyond this—especially since the constitutional court previously decided that a sufficient transition period was required in order to give investors time to submit their applications the last time the government made significant changes to the GV rules.



GOLDEN VISA APPLICATION

PROCEDURES TO APPLY FOR A PORTUGAL “GOLDEN VISA”:

1 

Choose an investment among the eligible options.

2 

Nominate a Portugal tax representative and a taxpayer ID number (NIF).

3 

Open a bank account in Portugal.

4 

Transfer the required amount from abroad, which may be done in more than one transfer and from any non-Portuguese territory).

5 

Invest as required with and from the Portugal bank account.

6 

Submit the application and the required documentation at the SEF (the borders agency) online portal.

7 

Proceed to the Government initial application fee payment.

8 

After being notified by SEF, schedule and attend the biometrics-collection appointment and submit the original documents.

9 

After the application approval, pay the Government final permit issue fees (which by law may take up to 90 days).

10 

Receive the residence card(s).



STAY REQUIREMENTS

MINIMUM STAY REQUIREMENT OF 14 NIGHTS IN PORTUGAL (WHETHER OR NOT CONSECUTIVE) IN 2 YEARS, AFTER WHICH THE FIRST RESIDENCE PERMIT MUST BE RENEWED.



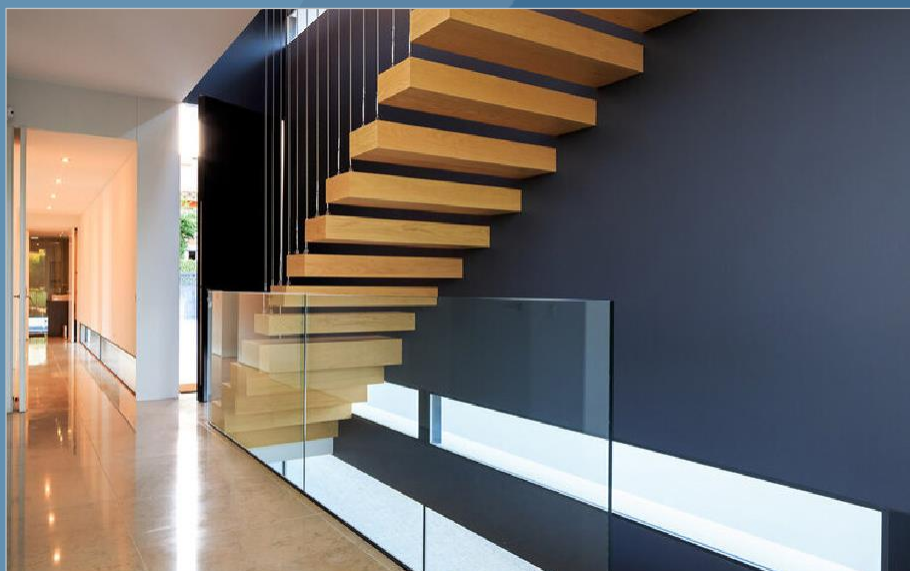
RESIDENCY

Five years later, you may apply for the permanent residency or citizenship.



CITIZENSHIP

Permanent residents are required not to be absent from Portugal for more than either 24 consecutive months or else 30 non-consecutive months, in any given period of 3 years, except when professionally justified.



INVESTING

INVEST IN PORTUGAL

WHAT IS IT?



Atlantic Light is the right partner for your investment.

Over the past years, Portugal has been experiencing an economic recovery, reflecting a dynamic real estate market with a strong investment potential.

Variables such as climate, safety, location and hospitality are responsible for the attractiveness of the country to future buyers, tourists and renters.

In the past years OECD has listed Portugal as one of the top countries in the world to buy and own real estate. According to this organisation, Portuguese real estate is undervalued and the price-to-rent ratio makes Portugal unarguably the most attractive property market in continental Europe.

With a highly qualified teams of professionals, specialists in the residential market and a rich international list of strategic investors/brokerage partners, Atlantic Light is the ideal partner for your investment.



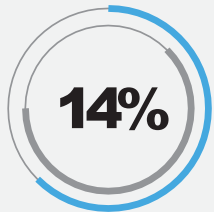
Quality of life in this instance is measured by safety and security, well-being, personal happiness, alongside travel and transport. The survey indicates that 93% of expats living in Portugal are satisfied with their life there, and describe it as a very easy place to settle in. In fact, 89% of respondents confirm that they are generally happy with their working life and their work life balance.

WE CARE FOR YOUR INVESTMENT

- Expert knowledge of the investment market
- Access to the best investment opportunities
- Strategic international partners
- Personalised real estate support
- Asset value and valuation analysis
- Architectural and interior design projects
- Property Management
- Legal and fiscal support
- Real estate project consulting

INVESTMENT OPPORTUNITIES

- Development Projects
- Building Rehabilitation (Project renovation for sale or lease)
- Land for Development & Construction
- For Sale
- Properties (Property purchase for monetization in the short and long term rental market)
- Apartments & Buildings
- Palaces
- Stately homes
- Plots for Development
- Villas



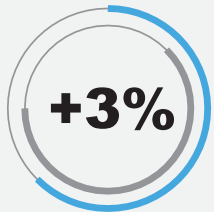
Investment

2022 Real Estate Investment Growth



Real Estate

A total investment on Real Estate in 2022



Residential Market

Sales increase in the Portuguese residential market.

COST OF LIVING

The cost of living in Portugal is relatively low compared to other destinations in Europe. Expats will pay less for almost all basics including accommodation, food, transport and utilities. **A furnished apartment can be found for EUR 500** (depending on location and city), and many expats use the chance to buy low-cost property.

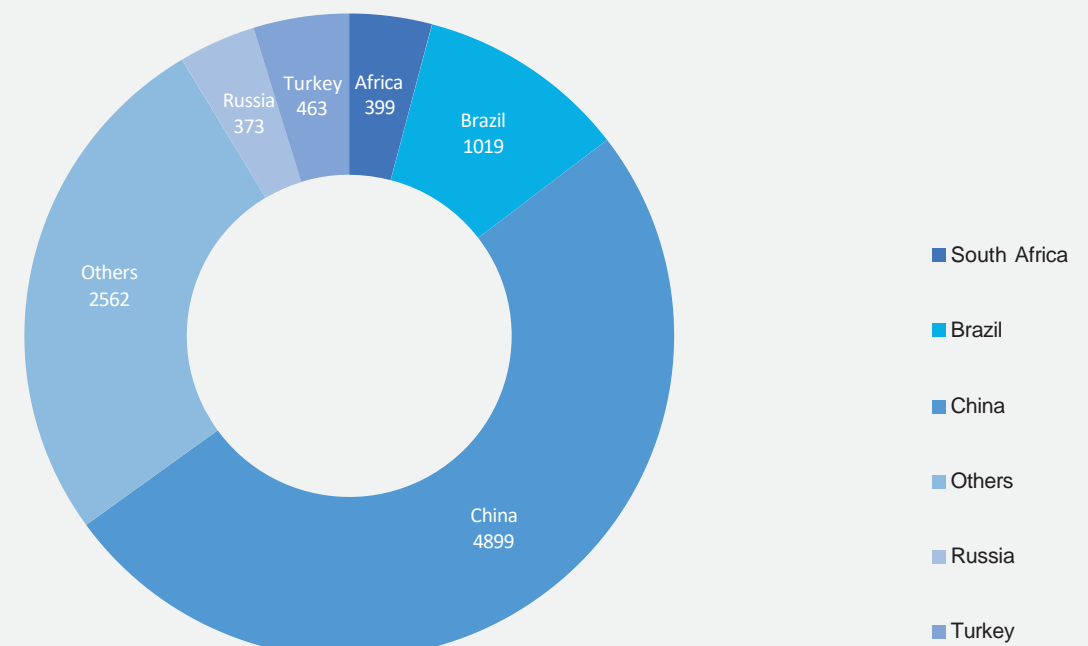
PROPERTY MARKET

The property market in Portugal is highly developed, has a high quality of supply in all sectors and a considerable presence of foreign investors. **The market is highly transparent and counts various international consultants and agents.**

PORTUGAL RANKING STATISTICS

- Portugal is ranked first as the best country in Europe for expats
- Ranked number one in the world for its best master's degree in information management
- Ranked number one as the best travel destination in Europe
- Ranked 3rd as the safest country in Europe
- Portugal ranks 4th in terms of its passport benefits for nomads and global citizens
- Portugal is in fifth place as the world's most powerful passport, alongside Austria and the Netherlands
- Portugal is ranked 6th in terms of being one of the cheapest countries in Europe
- Portugal is ranked 9th in terms of the country with the lowest organized crimes
- Portugal comes in 10th place in the ranking of the world's best democracies
- Portugal is ranked as 11th in terms of being one of the largest exclusive economic zones in the world
- Ranked as 12th for having the best healthcare system in the world
- Ranked 17th in terms of the quality of life it provides to its residents
- Ranked 21st in terms of its infrastructure quality
- Portugal ranks in 21st place for its life expectancy standards
- Portugal comes in 27th place for its quality of education
- Portugal comes in 28th place for its institutional transparency

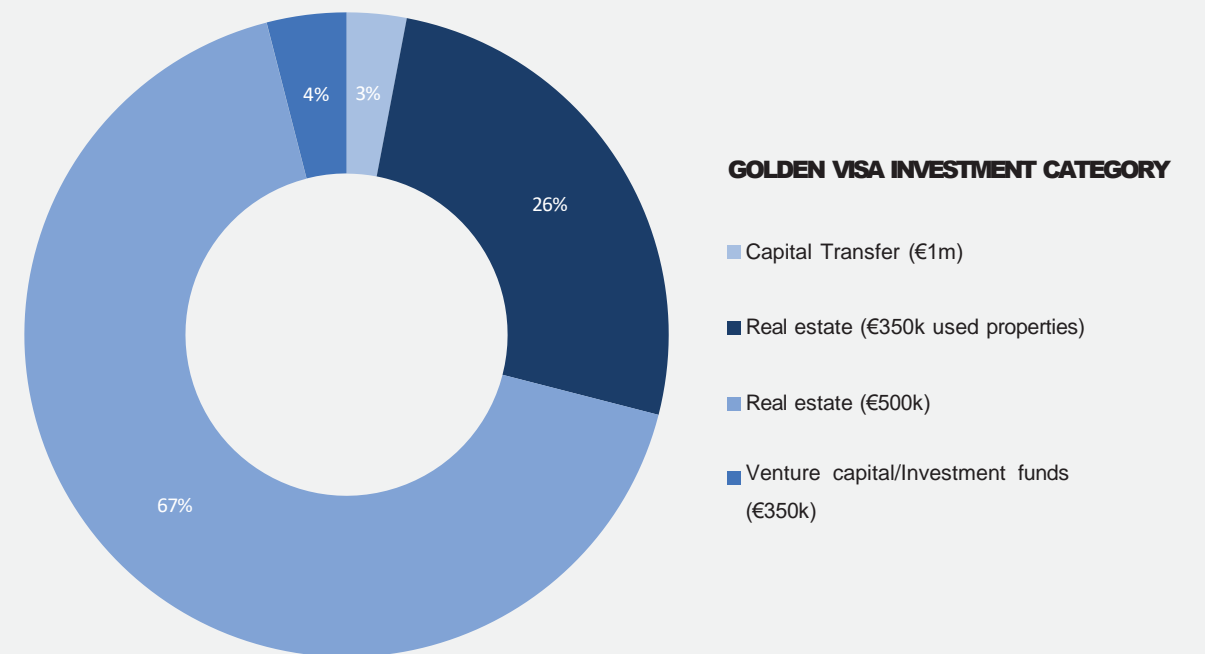
PORTUGAL GOLDEN VISA - TOP 5 NATIONALITIES



Main applicants for the Golden Visa Residence Permit in Portugal, October 2012 to April 2021

SOURCE: SEF

GOLDEN VISA INVESTMENT DATA FOR 2020



NUMBER OF APPLICANTS INVESTING (%)

SOURCE: SEF

PORTUGAL STRUCTURE STATISTICS

- 3100 kilometers is the length of the highways in Portugal
- 2600 kilometers is the length of the railways in Portugal
- 10 is the number of airports in Portugal
- 14 is the number of ports in Portugal
- 5735 is the number of educational establishments in Portugal
- 225 is the number of hospitals in Portugal.
- 3% is the mortality rate in Portugal during the coronavirus pandemic. As a result, it was the first country to receive a safe travel status, a seal that guarantees security for tourists visiting the country.

PORTUGAL GEOGRAPHICAL FACTS

- 92212 km² is the total extension of Portugal
- 6.3 million kilometers is the length of the coast of Portugal
- +3 hours is the time zone in relation to Brasília
- 276 is the number of sunny days in Portugal, considered one of the sunniest countries in the world
- 7 is the number of regions in Portugal
- 18 is the number of districts in Portugal, in addition to 2 autonomous regions
- 308 is the number of municipalities in Portugal
- 3092 is the number of parishes in Portugal.

PORTUGAL GOLDEN VISA FACTS AND STATISTICS | SINCE OCTOBER 2012



€ 6 931 293 816,38

Total of funds invested in the Portugal Golden Visa



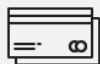
€ 6 175 356 742,55

Total Investment on Real Estate (90%)



19,433

Family members who benefited from Portugal Golde Visa



1,025

Golden Visas were granted for capital transfer investors



11,921

Investors

SOURCE: SEF

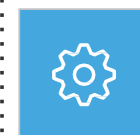
WHAT WE DO



PERSONALISED REAL ESTATE SUPPORT

CUSTOMISED REAL ESTATE SUPPORT TO IDENTIFY YOUR PERFECT HOME/ INVESTMENT OPPORTUNITY

- Brief & Search: Based on our initial consultation we implement a personalised property prospection to identify a portfolio of suitable properties aligned to your needs and lifestyle.
- Negotiation & Purchase: We will negotiate for the best possible terms and support and guide you through the Portuguese property purchase process.
- Post Purchase: We can support your ongoing needs for property management.



DECORATION AND ARCHITECTURE

ARCHITECTURE

We can offer architectural and interior design services to remodel or update your home.

We work with expert Ateliers specialists in encompassing projects that include architecture, landscaping, interior design, urbanism and planning.

A global vision and perspective are fundamental to design true works that will be lived in full by your families.

Light, nature, sustainability and sophistication are the main characteristics of our projects.

We aim to deliver well-being and exclusivity in our architectural projects together with our partners!

INTERIOR DECORATION

Interior decoration permits us to assign personality to our home. It is a challenging creative process to satisfy everyone's tastes and needs.

Our specialist partners are inspired by the personality and well-being of our clients to project and design your dream environment, with the perfect mix of elegance and functionality.

The interior rehabilitation of a home is an opportunity to maintain the best of the original design while giving it the modern and sophisticated touch it deserves. It is essential to be guided by expert professionals who can advise on how to combine different materials and expand the portfolio of options open to you. Count on our experts and partners.



SUPPORT WITH LEGAL AND FISCAL EXPERTISE

SUPPORT WITH LEGAL AND FISCAL EXPERTISE VIA OUR NETWORK OF SPECIALISED PARTNERS

When making the decision to move or invest in another country it is always important to have the best support and advice from legal and financial specialists. We have a network of professionals who are used to working with International clients who can help facilitate every step of your move. Negotiation & Purchase: We will negotiate for the best possible terms and support and guide you through the Portuguese property purchase process.

Motivation, transparent business ethics and integrity are core values for us, and our specialist partners can assess and anticipate the possible tax impact of your investment with discretion, rigor and commitment. The result is to ensure the best efficiency.

We can Support with:

- Tax advice
- Tax due diligence
- Review of tax returns
- Non-habitual resident status
- Golden visa

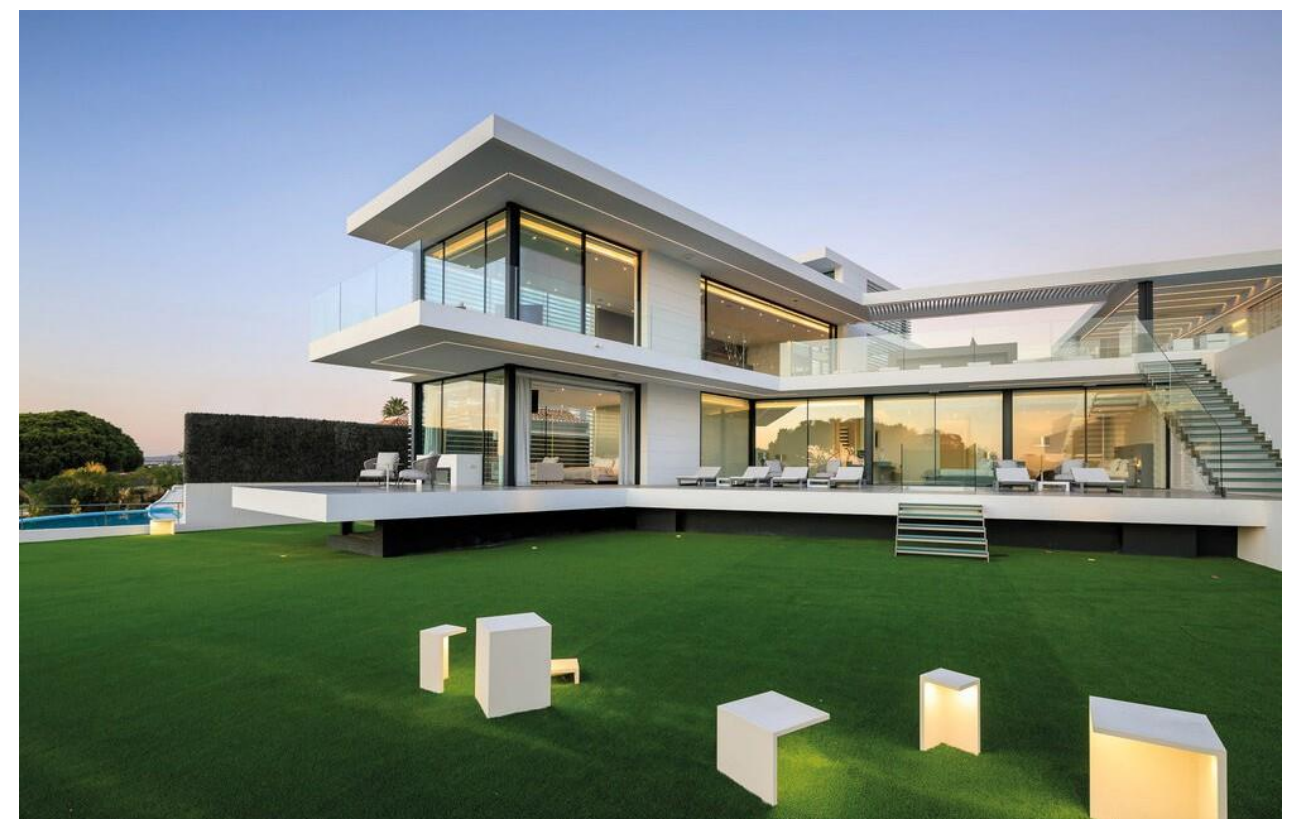


PROJECT MANAGEMENT

PROJECT MANAGEMENT TO BUILD YOUR DREAM HOME

If you are thinking of purchasing land to build your dream home, we can assist in:

- Prospection for land to develop
- Feasibility study to ensure building permits and licenses are in order
- Project management from design to construction and delivery of your dream home.



OUR TEAM



MARK WILLIAM NUNN
CO-FOUNDER & PARTNER

Mark has worked for some of the largest multinational groups from the USA to Asia in service oriented sectors such as Luxury Retail, Restaurants, Franchise. Mark was formerly Managing Director with responsibility across 6 countries.



RAQUEL BARROS NUNN
CO-FOUNDER & PARTNER

Raquel has worked for some of the largest multinational groups from Europe to Asia in service oriented sectors such as Luxury Retail, Health and Private Banking. Marketing and Operations, across 10 countries.



CRISTINA MARÍN
PROPERTY MANAGER

Cristina Marín (Spanish) is based in Madrid and has over 20 years experience in the world of tax consultancy and real estate.



LAURA BAZO
PROPERTY MANAGER

Laura Gutiérrez Bazo (Spanish) works from Madrid. She has a great ability to identify customer needs and offer solutions that add value, thanks to her solid track record in prestigious companies in the communication sector.



DISCLAIMER: the information provided on Portugal's Golden Visa, D7 Visa and non-habitual resident tax regime is not intended as a substitute for specialised legal and fiscal advice. Whilst we take care to ensure that all our information is correct and up-to-date, it is important, and we highly recommend, to receive professional advice when considering your particular circumstances.

Atlantic Light is a Boutique Real Estate offering personalised services for clients around the world looking for a secure path to live and invest in Portugal.



Atlantic Light

Real Estate Services

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