

BRAZIL

DESTINATION GUIDE

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INTRODUCTION

This guide provides a clear and practical overview for **local and foreign employees, employers, and investors** operating in the country. It covers the full employment lifecycle – from hiring and work permits to payroll, social security, taxation, termination, healthcare, education, and business setup.

Designed to support both **local workforce management and international talent mobility**, the guide explains statutory obligations, employee rights, and employer responsibilities under labor, tax, and social security regulations. It also supports business owners by outlining company formation, accounting, and ongoing compliance requirements.

Powered by **Gini Talent** and **Gini Finance**, this guide reflects real-world operational expertise:

- **Gini Talent** enables compliant hiring through recruitment, Employer of Record (EOR), payroll, and work permit services.
- **Gini Finance** ensures financial, tax, and accounting compliance with local regulations.

Together, they provide an end-to-end solution that helps organizations and professionals operate confidently, compliantly, and efficiently.



WORK PERMIT & WORKING CONDITIONS

Employment in Brazil is governed by **Brazilian Labor Law (CLT - Consolidation of Labor Laws)**, immigration regulations, and social security legislation. While Brazilian citizens may work freely without permit restrictions, **foreign nationals must obtain a valid work visa and residence authorization** before commencing employment.

This section outlines the legal framework applicable to foreign and local employees, as well as employer obligations related to lawful employment in Brazil.

WORK AUTHORIZATION FRAMEWORK IN BRAZIL

For Brazilian Citizens (Local Employees)

- No work permit or visa is required
- Employment is governed by CLT labor legislation
- Mandatory social security (INSS) registration applies
- Equal access to employee rights, benefits, and protections

For Foreign Employees

- A valid work visa and residence permit are mandatory prior to employment
- Work authorization is generally employer-sponsored
- Employment may begin only after:
 - Work visa approval
 - Residence registration
 - Social security enrollment

For Employers

Employers are responsible for ensuring:

- Legal work authorization for foreign employees
- Compliant employment contracts under Brazilian labor law
- Full compliance with labor, tax, and social security obligations

TYPES OF WORK VISAS IN BRAZIL

Temporary Work Visa (VITEM V / VITEM IV – depending on role)

- Most common authorization for foreign professionals
- Issued for:
 - Employment contracts
 - Technical services
 - Intra-company transfers
- Validity typically **up to 2 years**
- Renewable based on continued employment

Permanent Residence for Work Purposes

- Granted in specific cases such as:
 - Executive and senior management roles
 - Investors and business founders
 - Long-term assignments
- Removes frequent renewal requirements

Investor / Entrepreneur Residence

- Available to foreign nationals who:
 - Make qualifying investments in Brazil
 - Establish or participate in Brazilian companies
- Subject to minimum investment thresholds and government approval

WORK VISA ELIGIBILITY REQUIREMENTS

Employer Requirements

Employers sponsoring foreign employees must:

- Be legally registered in Brazil
- Demonstrate compliance with:
 - Tax obligations
 - Labor law requirements
 - Social security contributions
- Justify the need for foreign expertise when required
- Register employment details in Brazil's digital labor systems

Employee Requirements (Foreign Nationals)

- Relevant professional qualifications and experience
- Academic and professional certificates (may require legalization)
- Clean criminal background
- Valid passport
- Employment contract or assignment letter

WORK VISA APPLICATION PROCESS IN BRAZIL

Applications from Outside Brazil

- The employer submits the work authorization request to Brazilian authorities
- Upon approval, the employee applies for a work visa at a Brazilian consulate
- After entry, residence registration must be completed
- Employment may begin only after full registration

Applications from Within Brazil

- Possible in limited circumstances (status conversion or extensions)
- Subject to immigration authority approval
- Employment cannot commence until authorization is granted

REQUIRED DOCUMENTS FOR BRAZILIAN WORK VISA APPLICATIONS

Foreign Employee Documents

- Passport
- Work visa application form
- Biometric photographs
- Employment contract or assignment letter
- CV and proof of qualifications
- Police clearance (if required)

Employer Documents

- Work authorization request
- Company registration documents
- Proof of tax and labor compliance
- Justification letter for foreign hiring
- Power of attorney (if applicable)

WORK VISA VALIDITY & EXTENSIONS IN BRAZIL

- Work visas must be renewed before expiry
- Continued employment and compliance are required
- Changes in employer, role, or work location require notification and approval
- Non-compliance may result in visa cancellation

SOCIAL SECURITY & HEALTHCARE COVERAGE

INSS (Brazilian Social Security System)

- Mandatory for:
 - All Brazilian employees
 - All foreign employees holding valid work authorization
- Registration must be completed upon employment start

INSS Benefits

- Employees are entitled to:
- Public healthcare access (SUS)
 - Sickness and disability benefits
 - Maternity benefits
 - Work accident insurance
 - Retirement pension

Contribution Rates (Indicative)

- Employer: approx. **20%–28%**
- Employee: approx. **8%–14%**
- Contributions are declared and paid monthly

Private health insurance is commonly provided as a **supplementary benefit**, especially for expatriates.

WORKING CONDITIONS & EMPLOYEE RIGHTS IN BRAZIL

Brazilian labor law applies equally to local and foreign employees.

Working Hours

- Standard working hours: **8 hours per day**
- Maximum: **44 hours per week**
- Overtime compensated at:
 - 150% on normal working days
 - Higher rates on weekends and public holidays

Weekly Rest & Breaks

- Minimum **24 consecutive hours** of weekly rest
- Mandatory daily rest and meal breaks

Paid Annual Leave

- **30 days of paid annual leave** after 12 months of service
- Additional vacation bonus equal to **1/3 of monthly salary**

EMPLOYMENT TERMINATION, NOTICE & SEVERANCE IN BRAZIL

Notice Periods

- Minimum **30 days' notice**
- Extended based on length of service (up to 90 days)

Severance & End-of-Service Benefits

May include:

- FGTS severance fund payments
- Mandatory employer fines on dismissal without cause
- Accrued vacation and bonus payments

EMPLOYER COMPLIANCE & LEGAL RISKS

Common compliance risks include:

- Employing foreigners without valid work authorization
- Late or missing social security registration
- Underreported salaries
- Incorrect employment classification
- Failure to update immigration or labor records

These may result in:

- Administrative fines
- Retroactive payments
- Visa cancellation
- Labor court disputes

WHY CHOOSE BRAZIL FOR EMPLOYMENT?

Brazil offers:

- Latin America's largest labor market
- Strong legal protections for employees
- Skilled workforce across multiple sectors
- Expanding technology, manufacturing, and services industries
- Access to regional Mercosur markets

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SOCIAL SECURITY (INSS)

Brazil's social security system is administered by the **National Institute of Social Security (INSS – Instituto Nacional do Seguro Social)** and provides mandatory social insurance coverage for all legally employed individuals.

Both Brazilian citizens and foreign nationals working under a valid employment relationship in Brazil are subject to INSS regulations. Coverage conditions apply equally once lawful employment and immigration status are in place.

MANDATORY INSS REGISTRATION IN BRAZIL

Brazilian Employees

- INSS registration is **mandatory from the first day of employment**
- Employers must complete employee registration prior to or on the first working day
- Social security coverage starts immediately upon employment commencement

Foreign Employees

- INSS registration becomes **mandatory after work visa and residence approval**
- Registration must be completed **before or on the first working day**
- Employment may not legally commence without:
 - Valid work authorization
 - INSS registration
- Coverage applies from the first day of lawful employment

Employer Obligations

Employers in Brazil are legally responsible for:

- Timely INSS registration of employees
- Accurate declaration of salary, job title, and employment terms
- Monthly reporting and payment of social security contributions
- Compliance with digital labor and payroll reporting systems

Failure to comply may result in:

- Administrative fines and penalties
- Retroactive contribution liabilities
- Labor court disputes
- Immigration compliance risks for foreign employees

INSS CONTRIBUTION RATES IN BRAZIL (INDICATIVE)

INSS contributions are calculated as a percentage of the employee's gross salary and are shared between the employer and the employee.

Contribution Rates

- **Employer contribution:** approximately **20%-28%**
- **Employee contribution:** approximately **8%-14%** (progressive scale)

Contribution rates may vary depending on:

- Salary level
- Industry risk classification
- Applicable tax or employment incentive programs

All INSS contributions must be:

- Declared monthly
- Paid within statutory deadlines

INTERNATIONAL SOCIAL SECURITY AGREEMENTS

Brazil has concluded **bilateral social security agreements** with several countries to prevent double contributions and protect long-term social security rights.

These agreements may allow:

- Temporary exemption from INSS contributions
- Continued coverage under the home country social security system
- Aggregation of contribution periods for retirement eligibility
- Short-term assignment exemptions (posting arrangements)

Foreign employees from agreement countries may, subject to official approval, remain insured under their home country system for a limited period instead of INSS.

ROLE OF INSS IN WORK PERMIT & IMMIGRATION PROCESSES

Initial Work Authorization

- Work visa approval is assessed independently of INSS
- INSS registration is completed **after immigration approval**
- Employment may begin only after:
 - Work authorization issuance
 - Social security registration

Work Permit Renewals

- **Continuous and accurate INSS contributions** are a key compliance indicator
- Missing, late, or underreported contributions may result in:
 - Work permit renewal rejection
 - Immigration compliance issues
 - Administrative penalties for employers

INSS EXIT PROCEDURES UPON EMPLOYMENT TERMINATION

Employer Responsibilities

Upon termination of employment, the employer must:

- Notify labor and social security systems promptly
- Complete final payroll and contribution declarations
- Close the employee's INSS records accurately

Employee Considerations

- Brazilian employees retain their INSS contribution history for future employment
- Foreign employees must:
 - Secure a new employer-sponsored work authorization, or
 - Adjust or cancel residence status if remaining in Brazil

INSS VS. PRIVATE HEALTH INSURANCE IN BRAZIL – KEY DISTINCTION

Feature	INSS (Social Security)	Private Health Insurance
Mandatory for Brazilian employees	✓ Yes	✗ No
Mandatory for foreign employees with work visa	✓ Yes	✗ No
Covers retirement	✓ Yes	✗ No
Covers work accidents	✓ Yes	✗ No
Access to public healthcare (SUS)	✓ Yes	✗ No
Supplementary healthcare	✗ Limited	✓ Yes

Once INSS registration is completed, private health insurance is **not legally required**, but it is commonly offered as a supplementary benefit to provide faster access to private hospitals and specialists.

COMMON INSS COMPLIANCE RISKS IN BRAZIL

Frequently encountered compliance issues include:

- Late social security registration
- Underreported salaries or incorrect job classifications
- Missing or delayed monthly contribution payments
- Failure to report employment termination
- Mismatch between immigration status and payroll records

These violations may lead to:

- Significant administrative fines
- Retroactive contribution assessments
- Labor litigation risks
- Immigration non-compliance for foreign employees

WHY INSS COMPLIANCE IS CRITICAL FOR EMPLOYEES & EMPLOYERS

Proper INSS compliance ensures:

- Lawful and uninterrupted employment
- Access to Brazil's public healthcare system (SUS)
- Protection of long-term retirement and disability rights
- Smooth work visa renewals for foreign employees
- Reduced legal, financial, and audit risks for employers

TAXATION IN BRAZIL

Brazil's taxation system is regulated by the **Brazilian Federal Revenue Service (Receita Federal do Brasil - RFB)**.

All employment-related income earned in Brazil is subject to Brazilian tax legislation, regardless of nationality. Tax obligations vary based on tax residency status, while employers bear primary responsibility for payroll tax compliance.

TAX RESIDENCY STATUS IN BRAZIL

Tax residency in Brazil is determined based on immigration status and physical presence.

Tax Residents

- Individuals (Brazilian or foreign) who:
 - Hold permanent residence, or
 - Hold a temporary visa with employment authorization, or
 - Remain in Brazil for **more than 183 days within a 12-month period**
- Tax residents are subject to **income tax on their worldwide income**

Non-Residents

- Individuals who do not meet residency criteria
- Non-residents are taxed **only on income sourced in Brazil**
- Typically subject to **flat withholding tax rates**

Correct residency classification is critical for both employees and employers to ensure accurate tax treatment.

INCOME TAX ON SALARIES (WITHHOLDING SYSTEM)

Employees (Local & Foreign)

- Personal income tax (IRPF – Imposto de Renda Pessoa Física) is applied to gross salary
- Tax is collected through the **monthly withholding system (PAYE)**
- Employees receive net salary after statutory deductions

Employers

Employers are legally responsible for:

- Monthly payroll tax calculations
- Applying progressive income tax brackets
- Withholding income tax at source
- Filing monthly payroll tax declarations
- Making timely tax payments to the Federal Revenue

Income tax rates in Brazil are **progressive**, increasing as income levels rise.

OTHER MANDATORY PAYROLL DEDUCTIONS

In addition to income tax, the following statutory deductions apply to both Brazilian and foreign employees:

- **INSS employee contributions** (social security)
- **FGTS contributions** (severance fund – employer-paid but payroll-linked)

All payroll deductions must be:

- Accurately calculated
- Fully reflected in payroll records
- Declared and paid by the employer within statutory deadlines

CORPORATE TAX OBLIGATIONS FOR EMPLOYERS

Employers operating in Brazil and hiring employees (local or foreign) must comply with all corporate tax obligations, including:

- Corporate Income Tax (IRPJ)
- Social Contribution on Net Profit (CSLL)
- Payroll withholding taxes
- FGTS and INSS contributions
- Value Added Tax-type obligations (ICMS, ISS, PIS/COFINS where applicable)
- Monthly and annual tax filings and reconciliations

Non-compliance may result in:

- Administrative penalties
- Late payment interest
- Increased audit exposure
- Labor and immigration compliance risks

DOUBLE TAXATION TREATIES (DTAS)

Brazil has signed **Double Taxation Agreements** with multiple countries to prevent income from being taxed in both Brazil and the employee's home country.

DTAs may:

- Prevent double taxation
- Allow tax credits or exemptions
- Regulate taxation for expatriates and temporary assignments
- Define taxing rights based on residency and income source

Foreign employees may be required to submit a **Tax Residency Certificate** from their home country to benefit from treaty provisions.

TAX IDENTIFICATION NUMBER (CPF)

All individuals earning income or conducting financial transactions in Brazil must obtain a **CPF (Cadastro de Pessoas Físicas)**.

The CPF is required for:

- Payroll registration
- Salary payments
- Bank account opening
- Lease agreements
- Utility subscriptions
- Tax and social security reporting

Both Brazilian citizens and foreign nationals use the same CPF system.

TERMINATION, SEVERANCE & TAXATION

Upon termination of employment:

Employees

- Statutory severance payments (including FGTS balances) are generally **tax-exempt**
- Certain indemnities may be partially exempt from income tax
- Unused vacation and bonus payments may be **taxable**, depending on classification

Employers

- Must calculate and declare all final payroll taxes
- Ensure correct tax treatment of severance, bonuses, and notice compensation
- Complete payroll and tax closure procedures accurately and on time

COMMON TAX COMPLIANCE RISKS IN BRAZIL

Frequent compliance risks include:

- Incorrect tax residency classification
- Underreported salaries or benefits
- Late or missing payroll tax filings
- Incorrect application of DTAs
- Mismatches between payroll, INSS, FGTS, and tax records

These issues may result in:

- Retroactive tax assessments
- High administrative fines
- Labor and tax audits
- Work visa renewal or immigration compliance issues

IMPORTANT NOTE ON TAX COMPLIANCE IN BRAZIL

Tax compliance in Brazil is a **shared legal responsibility** between the employer and the employee.

Proper tax structuring and accurate reporting ensure:

- Lawful and transparent employment
- Protection against double taxation
- Accurate alignment of payroll, tax, and social security records
- Smooth work visa renewals for foreign employees
- Reduced legal, financial, and audit risks for employers

EMPLOYMENT TERMINATION

Employment termination in Brazil is governed primarily by the **Brazilian Labor Code (CLT – Consolidação das Leis do Trabalho)**.

Termination rules apply equally to Brazilian nationals and foreign employees working under a valid employment contract and work authorization.

Both employers and employees must comply with statutory procedures related to just cause, notice periods, severance entitlements, FGTS obligations, and mandatory documentation. Non-compliance may expose employers to labor court disputes and significant financial liabilities.

TYPES OF EMPLOYMENT TERMINATION IN BRAZIL

Employment relationships in Brazil may be terminated through the following methods:

- Resignation by the employee
- Termination by the employer **with just cause**
- Termination by the employer **without just cause**
- Mutual termination agreement
- Expiration of fixed-term employment contracts
- Retirement
- Force majeure or business closure

Each termination type has different legal consequences regarding notice obligations, severance payments, and employer liabilities.

JUSTIFIED VS. UNJUSTIFIED TERMINATION

Employer-Initiated Termination – Just Cause

Employers may terminate employment immediately and without severance for legally justified reasons, including:

- Serious misconduct or dishonesty
- Violation of company policies or breach of trust
- Repeated insubordination or poor performance (properly documented)
- Criminal acts related to employment
- Abandonment of work
- Severe breach of contractual obligations

In justified termination cases:

- No severance pay applies
- FGTS balance is not released
- No termination fine is payable

Strict documentation is required to defend just cause terminations in labor courts.

Employee-Initiated Justified Termination (Indirect Dismissal)

Employees may terminate employment with severance entitlement if the employer commits serious breaches, including:

- Non-payment or repeated delay of wages
- Workplace harassment or discrimination
- Unsafe or unlawful working conditions
- Material breach of employment obligations

In such cases, employees are entitled to the same benefits as unjustified dismissal.

Employer-Initiated Termination – Without Just Cause

If an employer terminates employment without a legally valid reason:

- Statutory notice period must be served or compensated
- Severance payments become mandatory
- FGTS balance must be released
- An additional **40% FGTS** fine must be paid by the employer

Unjustified termination is common in Brazil but carries significant financial obligations for employers.

Employee-Initiated Termination (Resignation)

Employees may resign voluntarily by providing notice.

- Statutory notice applies unless waived by the employer
- FGTS balance is retained but **not released**
- No FGTS penalty is paid by the employer

STATUTORY NOTICE PERIODS IN BRAZIL

Unless termination is based on just cause, the following notice rules apply:

- Minimum notice period: **30 days**
- Additional 3 days per year of service (up to a maximum of 90 days total)

If notice is not served:

- Notice compensation must be paid in lieu of notice

Notice rules apply equally to Brazilian and foreign employees

PROBATIONARY PERIOD AND TERMINATION

- Maximum probation period: **90 days**
- May be divided into two fixed-term contracts (e.g., 45 + 45 days)

During probation:

- Either party may terminate employment
- Limited severance applies
- FGTS deposits remain mandatory

Probation rules apply equally to local and foreign employees.

SEVERANCE & FGTS IN BRAZIL

Severance Components

In unjustified termination cases, employers must pay:

- Outstanding salary
- Unused vacation and vacation bonus
- Proportional annual bonus (13th salary)
- Notice compensation (if applicable)
- Release of FGTS balance
- **40% FGTS** penalty paid by the employer

FGTS functions as Brazil's primary severance mechanism and is mandatory for all employees

MASS LAYOFFS AND COLLECTIVE TERMINATIONS

Brazilian law does not require prior government approval for mass layoffs; however:

- Collective dismissals must follow principles of good faith
- Labor unions may be involved depending on sector and agreements
- Recent case law emphasizes negotiation in large-scale redundancies

Improper handling may result in:

- Labor court challenges
- Reinstatement or compensation claims

TERMINATION OF FOREIGN EMPLOYEES IN BRAZIL

For foreign employees holding valid work authorization:

Employers must:

- Complete labor and payroll termination procedures
- Notify social security and labor systems

Foreign employees must:

- Secure a new employer-sponsored work authorization, or
- Adjust or cancel residence status if remaining in Brazil

Failure to complete immigration-related exit procedures may result in:

- Immigration non-compliance
- Fines or future visa restrictions

FINAL PAYROLL AND LEGAL OBLIGATIONS AFTER TERMINATION

Upon termination, employers must complete:

- Final salary payments
- Severance and FGTS-related payments
- Payment for unused vacation
- Notice compensation (if applicable)

Additionally:

- Final tax and social security filings
- Digital labor system updates

must be completed accurately and within statutory deadlines.

COMMON EMPLOYMENT TERMINATION COMPLIANCE RISKS IN BRAZIL

Common risks include:

- Improper classification of just cause
- Incorrect severance or FGTS calculations
- Failure to pay FGTS penalty
- Missed termination deadlines
- Inconsistencies between payroll, tax, and immigration records

These violations may lead to:

- Labor court disputes
- High compensation awards
- Administrative penalties
- Immigration compliance risks for foreign employees

WHY PROPER TERMINATION MANAGEMENT MATTERS

Lawful and well-documented termination processes ensure:

- Protection of employee rights
- Reduced litigation and financial exposure
- Accurate payroll, tax, and FGTS closure
- Compliance with labor and immigration regulations
- Business continuity and reputational protection

EDUCATION OPTIONS FOR CHILDREN IN BRAZIL

Families living in Brazil—both **Brazilian citizens and foreign residents**—have access to a diverse and well-developed education system.

Brazil offers **public, private, and international education** options that support different academic goals, language preferences, and lengths of stay, from early childhood through higher education.

PUBLIC SCHOOLS IN BRAZIL

Public schools in Brazil are open to Brazilian citizens and foreign children holding a valid residence permit and are provided free of charge.

Key Features

- Curriculum regulated by the **Ministry of Education (MEC – Ministério da Educação)**
- Primary language of instruction: **Portuguese**
- Portuguese language support programs for non-native speakers
- Wide nationwide availability across urban and regional areas

Major cities such as **São Paulo, Rio de Janeiro, Brasília, Belo Horizonte, Curitiba, and Porto Alegre** offer extensive public education options at all levels.

Public schools are particularly suitable for:

- Local families
- Foreign families planning long-term residence
- Families seeking cultural integration and full immersion in Brazilian society

PRIVATE SCHOOLS AND COLLEGE-LEVEL INSTITUTIONS

Private schools in Brazil serve both **local and international families** and offer enhanced academic programs and modern learning environments.

Highlights

- Smaller class sizes and advanced facilities
- Bilingual or multilingual instruction (Portuguese-English, Portuguese-Spanish, French, German)
- National and international academic accreditations
- Strong preparation for Brazilian and international university admissions

Common private education options include:

- Elite national private schools
- STEM-focused and technology-oriented schools
- Bilingual and college-preparatory institutions

Private schools are widely preferred by families seeking **higher academic standards, bilingual education, or international academic pathways.**

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INTERNATIONAL SCHOOLS IN BRAZIL

Brazil hosts a strong network of **internationally accredited schools**, primarily serving expatriate families and internationally oriented Brazilian families.

Offered Programs

- International Baccalaureate (IB)
- British Curriculum (IGCSE / A-Levels)
- American High School Diploma
- French, German, Italian, and other European national programs

International schools are concentrated in major metropolitan and expatriate hubs: **São Paulo** (largest concentration), **Rio de Janeiro**, **Brasília**, **Curitiba**, **Campinas**

These schools are ideal for:

- Foreign families on short- or medium-term assignments
- Families seeking curriculum continuity across countries
- Students planning to pursue higher education abroad

PRESCHOOL AND EARLY CHILDHOOD EDUCATION

Brazil offers a broad range of early childhood education options for both **local and foreign families**.

Available Options

- Public and private preschools (Educação Infantil)
- Montessori, Waldorf, and Reggio Emilia-inspired programs
- Bilingual and international early learning centers
- Private daycare and nursery schools

Enrollment generally begins from **6 months to 4 years of age**, depending on the institution and whether it is public or private.

HIGHER EDUCATION OPPORTUNITIES IN BRAZIL

Brazil's higher education system is accessible to Brazilian citizens and international students and is well recognized across Latin America and globally.

Key Advantages

- Portuguese- and English-medium undergraduate and graduate programs
- Highly ranked public universities such as **University of São Paulo (USP), UNICAMP, UFRJ**
- Private universities with international partnerships
- Affordable tuition at public universities
- Scholarships and exchange programs for international students

Brazil is a strong destination for regional and international academic mobility

SPECIAL EDUCATION SERVICES

Brazil provides legal and institutional support for children with special educational needs (SEN).

Available Support

- Inclusive education programs in public schools
- Specialized learning support in private and international schools
- Individualized education plans and learning accommodations
- Private therapy and rehabilitation centers
- Speech, occupational, and behavioral therapy services

Availability may vary by region and institution, and prior assessments may be required

DOCUMENTATION AND ENROLLMENT REQUIREMENTS

For Public and Private Schools

Families typically need:

- Valid residence permit (for foreign families)
- Child's passport or Brazilian ID (CPF / RNM)
- Previous school transcripts or report cards
- Proof of address
- Immunization and medical records

For International Schools

Additional requirements may include:

- Placement or language assessments
- Academic records aligned with international curricula
- Student and family interviews

WHY BRAZIL IS A STRONG EDUCATION DESTINATION

- Inclusive education system for local and foreign families
- Wide availability of public, private, and international schools
- Strong bilingual and international education options
- Globally recognized universities and academic pathways
- Diverse, family-oriented urban environments
- Attractive lifestyle and cultural integration opportunities

HEALTHCARE OPTIONS IN BRAZIL

Individuals living and working in Brazil—both **Brazilian citizens and foreign nationals**—benefit from a comprehensive and well-established healthcare system.

Brazil offers a **dual healthcare structure** consisting of a universal public healthcare system (SUS), a strong private healthcare sector, and internationally recognized hospitals and clinics, particularly in major urban centers.

PUBLIC HEALTHCARE SYSTEM (SUS COVERAGE)

Brazil's public healthcare system is administered by the **Unified Health System (SUS - Sistema Único de Saúde)** and provides universal access to healthcare services.

SUS Coverage Scope

Once registered and residing legally, individuals may access:

- Public hospitals and university hospitals
- Primary care health units (UBS - Unidade Básica de Saúde)
- Emergency and inpatient services
- Routine medical consultations and specialist referrals
- Maternity, pediatric, and chronic disease care
- Diagnostic tests and laboratory services
- Vaccination programs aligned with WHO standards

SUS services are available nationwide, including large metropolitan areas and regional municipalities. Access is universal; however, waiting times may vary depending on location and service demand.

PRIVATE HEALTHCARE SERVICES

Brazil has a highly developed private healthcare sector and is widely used by expatriates and higher-income local residents.

Key Advantages

- Shorter waiting times for consultations and procedures
- Modern hospitals and advanced diagnostic technologies
- Direct access to specialists
- English-speaking doctors and multilingual medical staff in major cities
- Extensive private hospital networks in São Paulo, Rio de Janeiro, Brasília, Belo Horizonte, Curitiba, and Campinas

Private healthcare services are typically accessed through **private or employer-sponsored health insurance plans.**

INTERNATIONAL HOSPITALS AND EXPAT-FOCUSED CLINICS

Major Brazilian cities host international-standard hospitals and clinics catering to expatriates and internationally mobile families.

Common Features

- Multilingual medical teams (Portuguese, English, Spanish, French)
- International clinical protocols and patient care standards
- Comprehensive outpatient and inpatient services
- 24/7 emergency and urgent care departments
- Specialized units including pediatrics, cardiology, orthopedics, dermatology, dentistry, OB-GYN, fertility treatment, and internal medicine

These facilities are commonly preferred by foreign employees and families seeking premium healthcare services.

HEALTH INSURANCE REQUIREMENTS

For Employees

- Public healthcare (SUS) is **universally available** and not contribution-based
- Enrollment in **INSS (social security)** provides access to certain benefits but is separate from SUS eligibility

Additional Insurance Options

While SUS provides broad access:

- Private health insurance is strongly recommended for faster access and private facilities
- Employer-provided health insurance is a common employment benefit
- International health insurance plans are used by globally mobile employees

Private health insurance is not legally mandatory but is widely used in practice.

MATERNITY AND FAMILY HEALTHCARE

Brazil offers comprehensive maternity and family healthcare services through both public and private systems.

Available Services

- Prenatal and postnatal care
- Public and private maternity hospitals
- Specialized private birthing centers
- Pediatric care with experienced specialists
- National vaccination and child health programs
- Routine child development monitoring

SUS covers maternity-related services, while private hospitals are often preferred for childbirth due to enhanced comfort and personalized care.

EMERGENCY AND URGENT CARE SERVICES

Emergency medical care is available nationwide in Brazil.

- SAMU Emergency Hotline: **192**
- Ambulance and emergency response services
- Emergency departments in public and private hospitals
- Trauma care, cardiac emergencies, and surgical interventions

Emergency treatment under SUS is provided regardless of nationality or insurance status.

PHARMACEUTICALS AND MEDICATION ACCESS

Brazil has a well-regulated and extensive pharmacy network.

Key Features

- Wide availability of prescription and over-the-counter medications
- Popular medicines subsidized under the **Farmácia Popular** program
- 24/7 pharmacies in major cities
- Affordable generic medication options
- English-speaking pharmacists in metropolitan areas

MEDICAL TOURISM AND SPECIALIZED TREATMENTS

Brazil is internationally recognized for high-quality medical care in several specialized fields.

Common Specializations

- Cosmetic and reconstructive surgery
- Dentistry
- Orthopedics and sports medicine
- Dermatology and aesthetic medicine
- Fertility treatments and assisted reproduction

Brazil combines advanced medical expertise with competitive pricing, particularly in private healthcare facilities.

WHY BRAZIL IS A STRONG HEALTHCARE DESTINATION

- Universal public healthcare access through SUS
- Strong private and international-standard healthcare infrastructure
- Highly trained medical professionals with global experience
- Affordable treatment costs compared to many developed countries
- Wide availability of emergency and specialized medical services
- Family-oriented and inclusive healthcare environment

PAID PUBLIC HOLIDAYS

Holiday Name	Brazilian Name	Date	Type	Description
New Year's Day	Ano Novo / Confraternização Universal	January 1	National	Celebrates the beginning of the new year; nationwide public holiday.
Tiradentes Day	Dia de Tiradentes	April 21	National	Honors Joaquim José da Silva Xavier, a national hero of Brazilian independence.
Labour and Solidarity Day	Dia do Trabalhador	May 1	National	Celebrates workers' rights and labor contributions.
Independence Day	Dia da Independência	September 7	National	Marks Brazil's independence from Portugal in 1822.
Our Lady of Aparecida	Nossa Senhora Aparecida	October 12	Religious	Honors Brazil's patron saint; also observed as Children's Day.
All Souls' Day	Dia de Finados	November 2	Religious	Day of remembrance for deceased loved ones.
Proclamation of the Republic	Proclamação da República	November 15	National	Commemorates the establishment of the Brazilian Republic in 1889.
Christmas Day	Natal	December 25	Religious	Celebrates the birth of Jesus Christ.
Carnival	Carnaval	Variable (Feb/March)	Religious	Major cultural and religious festival preceding Lent; typically observed over multiple days.
Good Friday	Sexta-feira Santa	Variable (March/April)	Religious	Christian observance commemorating the crucifixion of Jesus Christ.
Corpus Christi	Corpus Christi	Variable (May/June)	Religious	Catholic feast celebrating the Eucharist; public holiday in many regions.

- *Carnival and Corpus Christi are nationally recognized but may be observed as full public holidays or optional holidays depending on region and employer policy.*
- *Dates for religious holidays follow the Christian calendar and change annually*

BUSINESS SETUP SERVICES

Establishing a business in Brazil provides both local entrepreneurs and foreign investors with access to **Latin America's largest economy**, a vast consumer market, and a diversified industrial and services ecosystem. Brazil allows **100% foreign ownership in most sectors** and offers multiple legal structures for company formation, subject to sector-specific regulations.

Brazil's legal and regulatory framework ensures equal treatment for domestic and foreign investors, while certain regulated industries may require additional approvals.

COMPANY FORMATION OPTIONS IN BRAZIL

Investors may establish different legal entity types depending on business objectives, liability preferences, and operational scale.

Common Legal Entity Types

- Limited Liability Company (**Ltda. – Sociedade Limitada**)
- Corporation (**S.A. – Sociedade Anônima**)
- Branch Office (rare and highly regulated)
- Representative Office (non-commercial activities only)

The Limited Liability Company (Ltda.) is the most commonly used structure due to:

- Flexible management structure
- No minimum capital requirement in most sectors
- Simplified governance and reporting obligations

COMPANY INCORPORATION PROCESS IN BRAZIL

The company incorporation process in Brazil is formalized but well-structured, with timelines varying depending on location and business activity.

Key Incorporation Steps

- Company name reservation with the Commercial Registry (Junta Comercial)
- Drafting and registration of the Articles of Association
- Registration with the State Commercial Registry
- Tax registration with the Federal Revenue (CNPJ issuance)
- State and municipal tax registrations (as applicable)
- Business license (Alvará) issuance
- Registration with labor and social security authorities

Once registered, the company obtains full legal personality and may commence commercial operations.

MINIMUM CAPITAL REQUIREMENTS

Brazil offers flexible capital requirements depending on entity type and sector:

- Limited Liability Company (Ltda.):

No statutory minimum capital in most standard commercial activities

- Corporation (S.A.):

Capital requirements apply depending on share structure and whether the company is publicly listed

- Regulated industries:

Higher capital thresholds may be imposed by supervisory authorities

Capital is generally declared in the Articles of Association and paid according to shareholder agreements.

CORPORATE BANK ACCOUNT OPENING IN BRAZIL

After incorporation, companies must open a corporate bank account with a licensed Brazilian bank.

Typical Requirements

- CNPJ (company tax ID)
- Articles of Association
- Commercial Registry certificates
- Authorized signatory documentation
- Identification documents of shareholders and directors
- Proof of registered address

Banks apply strict compliance and KYC procedures, and account opening timelines may vary, especially for foreign-owned entities.

TAX REGISTRATION & ONGOING TAX COMPLIANCE

All companies operating in Brazil must comply with federal, state, and municipal tax regulations.

Key Tax Obligations

- Corporate Income Tax (IRPJ)
- Social Contribution on Net Profit (CSLL)
- Value-added and turnover taxes (ICMS, ISS, PIS/COFINS)
- Payroll withholding taxes
- Monthly and annual tax filings

Brazil's tax system is complex but highly regulated, requiring accurate and continuous compliance.

SOCIAL SECURITY & PAYROLL SETUP (INSS & FGTS)

Before hiring employees, employers must complete labor and social security registrations.

Employer Obligations

- INSS employer registration
- FGTS enrollment
- Payroll system setup
- Monthly payroll tax and contribution reporting
- Employee onboarding compliance

Social security and payroll registration are mandatory prior to hiring both Brazilian and foreign employees.

WORK PERMIT & IMMIGRATION SUPPORT

Foreign shareholders, directors, and employees may require work visas and residence permits to legally operate and work in Brazil.

Coverage Includes

- Work visa and residence permit applications
- Immigration compliance coordination
- Permit extensions and renewals
- Change-of-status procedures
- Post-termination immigration notifications

Employment may not legally commence without approved immigration authorization.

ACCOUNTING, BOOKKEEPING & CORPORATE COMPLIANCE

Brazilian law requires companies to maintain accurate accounting and statutory records in accordance with local standards.

Ongoing Compliance Services

- Monthly bookkeeping
- Financial statement preparation
- Statutory audit coordination (where applicable)
- Corporate secretarial services
- Maintenance of statutory and shareholder records

Non-compliance may lead to fines, audits, and operational restrictions.

VIRTUAL OFFICE & REGISTERED ADDRESS SOLUTIONS

Companies operating in Brazil must maintain a registered business address.

Available Solutions

- Legal registered address services
- Mail handling and official correspondence
- Commercial Registry and tax authority compliance
- Virtual office and temporary workspace solutions

A registered address is mandatory for company registration, tax filings, and regulatory correspondence.

SECTOR-SPECIFIC LICENSING & REGULATORY APPROVALS

Certain business activities require additional licenses or regulatory approvals before commencing operations, including:

- Technology and telecommunications
- Financial and professional services
- Healthcare and pharmaceuticals
- Education and training
- Energy, manufacturing, and regulated industries

Sector-specific approvals must be obtained from the relevant authorities prior to commercial launch.

FREE TRADE ZONES & INVESTMENT INCENTIVES IN BRAZIL

Brazil offers targeted investment incentives at federal, state, and municipal levels.

Available Incentive Mechanisms

- Free Trade Zone of Manaus (ZFM)
- State and municipal tax incentive programs
- Export-oriented tax benefits
- R&D and innovation incentives
- Regional development programs

Eligibility depends on:

- Business sector and activity
- Investment location
- Project scale and employment impact
- Compliance with incentive requirements

WHY SET UP A BUSINESS IN BRAZIL?

- Access to Latin America's largest consumer market
- 100% foreign ownership in most sectors
- Diversified economy with strong industrial and services base
- Large, skilled, and competitive workforce
- Regional trade access through Mercosur
- Targeted investment incentives and special economic zones