

Your relocation research, organised

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Illustrative example, not a customer assessment. No payment required to view.

Illustrative Portugal research plan

Research goal: retire abroad | Household: solo | Timing: year

Questions recorded for investigation

Which documents, application stages and costs should I confirm for my situation?

Your planning answers

Current residence: United States (illustrative). Application jurisdiction: not confirmed.

Additional citizenships: not supplied. Target month: not chosen; current stage: exploring.

Priorities: Application effort, Total cost.

Income evidence category: unknown; document preparation: some.

Your selected route

Portugal: Portugal D7 residence visa for retirement or passive income

Means are assessed against Portugal's 2026 EUR 920 monthly wage reference, net of social-security contributions, with household weighting of 100% / 50% / 30%.

Original source check: 2026-10-28; review due 2026-11-04.

You chose these routes. This document organises public evidence and the questions still to resolve. It does not determine eligibility or include individual professional review.

Planning from the United States

Passport or nationality recorded: United States (illustrative). This does not determine eligibility.

Confirm the passport you will use, your lawful US residence and the consular office covering your US address. US residence does not establish US citizenship or visa eligibility.

Confirm the permitted activities for the route, including any work restrictions. Check each household member separately before relying on a residence permission.

Check background-record jurisdictions, document validity windows, apostilles, certified translations and each household member's documents before ordering them.

Ask a qualified adviser about US and destination-country tax filing, foreign-account reporting, healthcare and any applicable relief before committing.

IRS: US citizens and residents abroad

US citizens and resident aliens generally remain subject to US filing rules on worldwide income. Ask a qualified cross-border adviser which filing, reporting and relief rules apply to you.

<https://www.irs.gov/individuals/international-taxpayers/us-citizens-and-residents-abroad-filing-requirements>

US State Department: preparing documents for use abroad

Identify which documents need authentication or an apostille and which authority issues it. Confirm the destination authority's current checklist before ordering documents.

<https://travel.state.gov/content/travel/en/replace-certify-docs/authenticate-your-document.html>

Portugal: Portugal D7 residence visa for retirement or passive income

A residence-visa route for people supported by retirement income or qualifying income from property, intellectual or financial assets. The visa application and the later residence-permit process are distinct.

Published financial conditions

Means are assessed against Portugal's 2026 EUR 920 monthly wage reference, net of social-security contributions, with household weighting of 100% / 50% / 30%.

These conditions are not a total application or relocation fee quote.

Documents and requirements to check

Supply evidence of the pension or passive-income source, the required subsistence means and the applicable general residence-visa documentation, including valid travel documentation, medical/travel insurance subject to recognised exemptions, and the required criminal-record evidence. The 2026 means test refers to the EUR 920 monthly minimum-wage benchmark net of social-security contributions, using 100% for the first adult, 50% for each additional adult and 30% for each dependent child or qualifying dependent adult child.

Unresolved questions

Tax residence and immigration permission are separate. Portugal generally treats a person as tax resident after more than 183 days in a relevant 12-month period, or with a home indicating habitual residence even with a shorter stay. Do not present a D7 grant as a flat 20% tax on foreign income.

Establish the source of your income

Prepare pension evidence or documents showing income from property, intellectual or financial assets. The D7/passive-income checklist differs from the remote-work income route. Ask the competent consular post which evidence it requires for your circumstances.

Prepare your household application

Use the general residence-visa document list, including travel documentation, insurance, criminal-record formalities and the specific income evidence. The means assessment uses the 2026 EUR 920 wage reference net of social-security contributions, weighted 100% for the first adult, 50% for further adults and 30% for dependent children. This is a reference calculation, not an all-in application price.

Separate permission from tax planning

Keep immigration documents and tax-residence records separately. Portugal's tax-residence tests include days present and a home indicating habitual residence. IFICI is a separate conditional regime. Confirm current consular arrangements and fees before paying for travel or accommodation.

Official evidence and review dates

Internally checked by WhereCanIMove systems. Checked 2026-10-28; review due 2026-11-04. Generating this pack does not renew the check.

Portugal Ministry of Foreign Affairs

<https://vistos.mne.gov.pt/pt/vistos-nacionais/documentacao-instrutoria/meios-de-subsistencia>

Portugal Ministry of Foreign Affairs

<https://vistos.mne.gov.pt/en/national-visas/necessary-documentation/residency>

Full programme record and source locators

<https://wherecanimove.com/programme/portugal-d7-passive-income-visa>

Portugal: Portugal D7 residence visa for retirement or passive income preparation guide

A residence-visa route for people supported by retirement income or qualifying income from property, intellectual or financial assets. The visa application and the later residence-permit process are distinct.

Guide checked 2026-10-29; review due 2026-11-04.

Your document list by person

Primary applicant: Pension or passive-income evidence

Prepare the pension or property/intellectual/financial-asset evidence for this route, not a remote-work employment checklist.

Portugal Ministry of Foreign Affairs - Residency: general documents; Fixed residency for retirement purposes, religious purposes or people living from passive income; Residence visa for professional activity provided remotely to people or entities outside national territory (income over preceding three months and fiscal residence). Re-read 28 October 2026; automated claim-level comparison for the test through 31 October.

Primary applicant: General residence-visa file

Use the official general list for passport, insurance/exemptions, criminal-record and other documents; confirm translation and certification with the consular post.

Portugal Ministry of Foreign Affairs - Residency: general documents; Fixed residency for retirement purposes, religious purposes or people living from passive income; Residence visa for professional activity provided remotely to people or entities outside national territory (income over preceding three months and fiscal residence). Re-read 28 October 2026; automated claim-level comparison for the test through 31 October.

Primary applicant: Household means evidence

The 2026 subsistence reference is the EUR 920 minimum wage net of social-security contributions, weighted 100% first adult, 50% further adult and 30% dependent children. This is not a fee quote.

Portugal Ministry of Foreign Affairs - Meios de subsistência: 2026 RMMG reference EUR 920 net of social-security contributions; first adult 100%, further adults 50%, dependent children 30%; retirement and passive-income proof. Re-read 28 October 2026; automated claim-level comparison for the test through 31 October.

Before choosing

1. Confirm passive income rather than remote employment

Ask the competent consular post to confirm which of your pension or passive-income sources qualify. Do not substitute another household's means calculation.

Portugal Ministry of Foreign Affairs - Residency: general documents; Fixed residency for retirement purposes, religious purposes or people living from passive income; Residence visa for professional activity provided remotely to people or entities outside national territory (income over preceding three months and fiscal residence). Re-read 28 October 2026; automated claim-level comparison for the test through 31 October.

Portugal Ministry of Foreign Affairs - Meios de subsistência: 2026 RMMG reference EUR 920 net of social-security contributions; first adult 100%, further adults 50%, dependent children 30%; retirement and passive-income proof. Re-read 28 October 2026; automated claim-level comparison for the test through 31 October.

Application

1. Use the current residence-visa application channel

Prepare the official general and D7-specific file, follow the consulate's appointment instructions and retain the granted visa and application reference.

Portugal Ministry of Foreign Affairs - Residency: general documents; Fixed residency for retirement purposes, religious purposes or people living from passive income; Residence visa for professional activity provided remotely to people or entities outside national territory (income over preceding three months and fiscal residence). Re-read 28 October 2026; automated claim-level comparison for the test through 31 October.

After arrival

1. Confirm the residence-permit appointment and evidence

A residence visa is an entry stage. Check the later residence-permit process and current office instructions before treating the entry visa as an ongoing residence card.

Portugal Ministry of Foreign Affairs - Residency: general documents; Fixed residency for retirement purposes, religious purposes or people living from passive income; Residence visa for professional activity provided remotely to people or entities outside national territory (income over preceding three months and fiscal residence). Re-read 28 October 2026; automated claim-level comparison for the test through 31 October.

Longer term

1. Keep tax residence and permission separate

Portugal's days-present and habitual-home tests require separate advice. A D7 grant does not create a flat tax rate on foreign pensions or other income.

Portugal Tax and Customs Authority - Tax residency rules: more than 183 days in 12 months or habitual home; residents worldwide income Re-read 28 October 2026; automated claim-level comparison for the test through 31 October.

Confirm before acting

Confirm the competent consulate or residence office, current application charges, document validity and each household member's permission before submitting.

Your planned move date is not an appointment, approval or legal deadline. This guide includes no individual application preparation or tax assessment.

Your action checklist

Before choosing

- ☐ Confirm the authority for your current residence before using a consulate-specific checklist.
- ☐ Cost is a priority: obtain separate government, translation, insurance and professional quotes; keep qualifying income/capital outside the spending subtotal.
- ☐ Confirm passive income rather than remote employment
- ☐ Confirm the passport you will use, your lawful US residence and the consular office covering your US address. US residence does not establish US citizenship or visa eligibility.
- ☐ Confirm the permitted activities for the route, including any work restrictions. Check each household member separately before relying on a residence permission.
- ☐ Check background-record jurisdictions, document validity windows, apostilles, certified translations and each household member's documents before ordering them.
- ☐ Ask a qualified adviser about US and destination-country tax filing, foreign-account reporting, healthcare and any applicable relief before committing.

Before applying

- ☐ Order only the documents on the selected authority checklist; confirm validity windows before paying for checks.
- ☐ Primary applicant: Pension or passive-income evidence
- ☐ Primary applicant: General residence-visa file
- ☐ Primary applicant: Household means evidence
- ☐ Confirm which documents and permissions apply to your household.

Application

- ☐ Use the current residence-visa application channel

Before moving

- ☐ Complete your budget worksheet using actual quotes. Unknown costs are not zero.
- ☐ Ask a qualified adviser about tax residence, home-country obligations and healthcare before committing.

After arrival

- ☐ Confirm the residence-permit appointment and evidence

Longer term

- ☐ Keep tax residence and permission separate

Your budget worksheet

Your own researched amounts in one currency. Income or capital qualification thresholds are separate from money spent. Unknown items remain unknown; this is not a complete cost estimate.

Application and government fees: Unknown - obtain a quote

Professional advice: Unknown - obtain a quote

Documents and translations: Unknown - obtain a quote

Travel: Unknown - obtain a quote

Moving and shipping: Unknown - obtain a quote

Housing and deposits: Unknown - obtain a quote

Insurance and healthcare: Unknown - obtain a quote

Contingency: Unknown - obtain a quote

Scope, corrections and support

An automated research guide for the route or routes you chose, personalised to your recorded planning answers. No individual professional review or eligibility decision is included.

Official conditions can change. Each route keeps its original source and internal-check dates; generating this pack does not renew them.

Financial conditions are not a total fee quote. Published information and unanswered questions need confirmation before applying.

No application preparation, visa approval, citizenship, tax outcome or agency availability is promised.

Your saved checklist and budget are reflected at download time. The original route snapshot retains its evidence dates. Report a source error at <https://wherecanimove.com/corrections>. For order or refund help: jack@wherecanimove.com.