



URUGUAY RELOCATION GUIDE

LAT-AM ENTERPRISE & BUSINESS MANAGEMENT

UY URUGUAY

Strategic Guide for Stability, Quality of Life & Progressive Sophistication

2025 Edition | Confidential

INTRODUCTION

Welcome to your strategic guide for relocation and investment in Uruguay — Latin America's most stable democracy, often called the "Switzerland of South America" for its political maturity, institutional strength, and quality of life.

This document is designed for **executives, entrepreneurs, and families** evaluating Uruguay for personal relocation, corporate operations, or strategic investment. This is not a tourism guide — it's a pragmatic analysis of opportunities, processes, and critical considerations for successful transition.

What You'll Find:

- ✓ Why Uruguay for strategic relocation
- ✓ CBDC & Digital ID status and implications
- ✓ Political stability and institutional strength
- ✓ Tax structure and residency pathways
- ✓ Real cost of living and quality of life
- ✓ Business environment and key sectors
- ✓ Healthcare, education, and infrastructure
- ✓ Essential steps for relocation

⚠ **Important Disclaimer:** This guide provides general information and does not constitute legal, tax, or investment advice. Each situation is unique and requires personalized analysis. For concrete implementation, we recommend specialized consultation adapted to your specific objectives.

WHY URUGUAY?

While much of Latin America offers lower costs or specific tax advantages, Uruguay stands apart through **proven institutional stability, rule of law, and quality of life** unmatched in the region.

What Makes Uruguay Strategically Unique:

- ✓ **Political Stability:** 190+ years uninterrupted democracy, peaceful power transfers, strong institutions, predictable governance
 - ✓ **Rule of Law:** Independent judiciary, property rights protected, contracts enforced, low corruption (Transparency International ranks Uruguay #1 in Latin America)
 - ✓ **Quality of Life:** Best healthcare in LatAm, excellent education, safe environment, European culture/lifestyle
 - ✓ **Progressive Policies:** Legal marijuana, same-sex marriage, abortion rights, secular government, social liberalism
 - ✓ **Economic Stability:** Diversified economy, no currency crises, prudent fiscal management, strong banking sector
 - ✓ **Geographic Advantages:** Temperate climate, beautiful coastline, proximity to Argentina/Brazil markets, low natural disaster risk
-

CBDC & Digital Identity — Critical Assessment (2025)

CBDC Status:

Uruguay's Central Bank (Banco Central del Uruguay - BCU) has been **actively researching CBDC since 2017**. In 2018, BCU conducted **e-Peso pilot project** — one of Latin America's first CBDC experiments. Project tested digital peso distribution through mobile wallets for 6 months.

Current Status (2025):

- ⚠️ Pilot concluded, BCU continues research and monitoring global CBDC developments
- ⚠️ No official implementation timeline announced, but technical infrastructure tested and proven functional
- ⚠️ BCU participates in international CBDC forums (BIS Innovation Hub, regional coordination)
- ⚠️ Uruguay's sophisticated financial system and digitalization makes CBDC technically feasible
- ⚠️ Political will uncertain — current administration cautious, but future governments may accelerate

CBDC Risk Assessment: MODERATE to HIGH

Uruguay has technical capability and institutional sophistication to implement CBDC relatively quickly if political decision made. Unlike Paraguay (infrastructure prevents), Uruguay could deploy within 2-3 years if prioritized. Risk higher than El Salvador (explicit refusal) but implementation not imminent. **Timeline: Possible 3-5 years, likely 5-10 years.**

Digital Identity Status:

Uruguay has **advanced digital government infrastructure** (Plan de Gobierno Digital). Citizens and residents can access many government services through digital platforms using **Cédula de Identidad electrónica** (electronic national ID card with chip).

Current Implementation:

- ✅ Electronic ID cards issued since 2015 (chip-based, biometric data)
- ✅ Digital signature legally valid (Ley de Firma Electrónica)
- ✅ E-government services extensive (tax filing, business registration, healthcare appointments)
- ⚠️ **Participation not mandatory** — traditional ID cards still valid, digital services optional
- ⚠️ Integration with Mercosur Digital Citizen framework ongoing (regional digital ID interoperability)

Privacy Considerations:

- Uruguay has **strong data protection law** (Ley de Protección de Datos Personales No. 18.331) predating GDPR
- Independent Data Protection Unit (URCDP) oversees compliance
- Citizens have rights: access, rectification, deletion of personal data
- Higher privacy standards than most LatAm countries

Digital ID Risk Assessment: MODERATE

System already operational and sophisticated, but **NOT mandatory**. Traditional physical ID remains valid alternative. Privacy protections stronger than neighbors. Risk: Future government could mandate digital ID for essential services (not current policy). **For expats: Digital ID optional even after residency/citizenship.**

Comparison to El Salvador & Paraguay:

Aspect	El Salvador	Paraguay	Uruguay
CBDC	Explicit refusal (Bukele)	Research, passive resistance	Pilot tested, research active
Digital ID	Explicit refusal	Law passed, weak implementation	Operational, optional, strong privacy
Protection Type	ACTIVE (political guarantee)	PASSIVE (infrastructure limits)	INSTITUTIONAL (rule of law, privacy protections)
Risk Level	LOW	LOW-MODERATE	MODERATE

Strategic Positioning:

Uruguay does NOT have active refusal (El Salvador) or infrastructure barriers (Paraguay). Protection comes from **institutional strength, rule of law, and strong privacy framework**. Digital systems exist but participation optional and privacy-protected.

For families concerned about digital tyranny: Uruguay offers **procedural protections and optionality** rather than political guarantees or infrastructure impossibility. Best suited for those valuing **institutional safeguards over populist resistance**.

Country Profile

Essential Data:

- **Population:** 3.4 million (smallest Spanish-speaking South American country)
- **Capital:** Montevideo (1.3M metro — 40% of population)
- **Currency:** Uruguayan Peso (UYU), stable, managed float vs USD
- **GDP:** ~\$71 billion USD (highest GDP per capita in LatAm)
- **GDP Growth:** 2-3% annually (stable, mature economy)
- **Official Language:** Spanish
- **Location:** Southern South America, bordered by Argentina, Brazil, Atlantic Ocean
- **Climate:** Temperate (mild winters, warm summers, no extremes)

ECONOMIC CONTEXT & POLITICAL ENVIRONMENT

Economy Overview

Key Sectors:

- **Services (65% GDP):** Financial, tourism, logistics, IT
- **Agriculture (6% GDP BUT 70%+ exports):** Beef, dairy, soy, forestry, wine
- **Industry (23% GDP):** Food processing, textiles, chemicals, petroleum refining

Economic Characteristics:

- Diversified, stable, no dependency single commodity
- Strong banking sector (regional financial hub)
- Free trade agreements (Mercosur, others)
- Prudent fiscal management, low debt
- No currency crisis history (unlike Argentina)

Political System — Exceptional Stability

Latin America's Oldest Continuous Democracy:

- Uninterrupted democratic governance since 1830s (brief military dictatorship 1973-1985, peaceful transition back)
- Regular peaceful power transfers between parties
- Strong institutions: independent judiciary, free press, professional bureaucracy
- Low corruption (ranked #1 in LatAm by Transparency International consistently)

Current Political Landscape:

- Center-left and center-right parties alternate power peacefully
- Broad consensus on democratic values, rule of law, social policies
- Political stability unmatched in region
- Predictable policy environment for investors

Why This Matters: Uruguay's stability is NOT recent phenomenon or personality-dependent (unlike Bukele's El Salvador). It's **institutional** — built over 190 years. Risk of sudden policy reversals minimal.

TAX STRUCTURE & FISCAL FRAMEWORK

Tax System Overview

Tax Type	Rate	Application
Personal Income Tax (IRPF)	Progressive 0-36%	Residents on worldwide income
Non-Resident Income Tax	12%	On Uruguayan-source income only
Corporate Tax (IRAE)	25%	On Uruguayan-source income
VAT (IVA)	22% basic, 10% reduced	Among highest in region
Wealth Tax (IP)	0.15-3%	On assets exceeding thresholds
Capital Gains	Varies	Real estate, securities
Dividend Tax	7%	On distributed profits
Social Security	~22.5% total	Employer + employee contributions

Tax Residency

Trigger: 183+ days in Uruguay within calendar year = tax resident = worldwide income taxable

Critical Consideration: Unlike Paraguay (0% foreign income), Uruguay taxes **worldwide income** for residents. This is MAJOR difference.

Tax Optimization Strategies

1. Non-Resident Status Maintenance:

- Stay under 183 days/year in Uruguay
- Maintain tax residency elsewhere (or nowhere — perpetual traveler)
- Only Uruguayan-source income taxed at 12%

2. New Resident Tax Regime (11 Years):

- Available to new residents
- **Foreign-source income exempt from tax for 11 years** (passive income: interest, dividends, royalties from abroad)
- Employment income abroad also exempt
- Must apply within first fiscal year of residency
- **This is critical advantage** — makes Uruguay competitive with territorial systems

3. Free Trade Zone Benefits:

- Companies operating in Zonas Francas pay 0% corporate tax
- Must export majority of production
- Restrictions on selling to domestic market

4. Holding Company Structures:

- Uruguay allows SAFI (Sociedades de Inversión Financiera) — financial investment companies
- Favorable treatment for holding foreign assets
- Estate planning and wealth structuring tool

Professional Tax Planning Essential: Uruguay's tax system is sophisticated. Difference between 36% and 0% (through new resident regime) is structuring and timing.

RESIDENCY & CITIZENSHIP

Residency Pathways

1. Permanent Residency (Most Common):

Requirements:

- **No minimum investment or income requirement** (unique in region!)

- Proof of income/savings sufficient to support yourself (informal, ~\$1,500/month demonstrated)
- Clean criminal record (apostilled)
- Birth/marriage certificates (apostilled)
- Health certificate
- Proof of address in Uruguay (rental contract)

Timeline: 3-6 months average

Process: Apply through immigration office (Dirección Nacional de Migración), attend interview, provide biometrics

Benefits:

- Permanent residency from day one (not temporary cycle)
- Work authorization
- Access to public healthcare and education
- Family reunification

Strategic Note: Uruguay's residency is **most accessible** in terms of requirements but takes longer to process than Paraguay's deposit-based system.

2. Mercosur Residence: For citizens of Argentina, Brazil, Paraguay, Bolivia, Chile, others — simplified process through Mercosur agreement. Even easier than standard permanent residency.

Citizenship

Requirements:

- 3 years legal residence (5 years general rule, 3 years if married to Uruguayan or have children born in Uruguay)
- Spanish language proficiency (basic)
- Integration demonstration (knowledge of Uruguayan history, culture)
- Clean criminal record maintained throughout residency

Dual Citizenship: Allowed — can retain original nationality

Benefits: Uruguayan passport strong (visa-free access 150+ countries including Schengen, UK, others), voting rights, full civic participation

COST OF LIVING & QUALITY OF LIFE

Living Costs — Realistic 2025 Budgets

MONTEVIDEO (Capital, 40% of population, temperate climate)

Category	Monthly Cost (USD)
Rent: 2-bedroom apartment (Pocitos, Carrasco — good areas)	\$800-1,500
Rent: 3-bedroom house (suburbs, Montevideo metro)	\$1,200-2,200

Category	Monthly Cost (USD)
Utilities (electricity, water, internet, gas)	\$120-200
Groceries (family of 4, good quality)	\$600-1,000
Transportation (vehicle ownership OR public transport + taxi)	\$200-400
Private bilingual school (per child)	\$400-800
Private health insurance (family of 4, mutualista)	\$300-600
Dining out, entertainment	\$300-500
TOTAL (comfortable lifestyle)	\$3,000-6,000
PUNTA DEL ESTE (Beach resort, expensive, seasonal)	

Higher costs than Montevideo (30-50% more), particularly during summer season (December-March).

INTERIOR CITIES (Colonia, Paysandú, Salto — smaller, cheaper)

20-30% lower costs than Montevideo, more relaxed pace, less international amenities.

Cost Reality: Uruguay is **NOT cheap**. It's most expensive country in South America (similar to Chile in urban areas). You're paying for stability, quality, safety.

Comparison: 10-20% cheaper than Costa Rica urban, similar to Panama City, 30-40% more expensive than Colombia/Ecuador/Paraguay.

Education & Family Considerations

Public Schools:




- Spanish instruction, secular, good quality (especially compared to LatAm neighbors)
- Free through university level
- Many middle-class Uruguayan families use public schools (social mix better than neighbors)

Private Bilingual Schools (Montevideo):






- The British Schools (Carrasco, Montevideo) — British curriculum, IB
- Uruguayan American School — US curriculum
- Ivy Thomas Memorial School — British system
- St. Catherine's School — Catholic, bilingual
- **Tuition:** \$400-800/month (below US private but higher than Paraguay/Ecuador)

Quality: Excellent — university placement to US/Europe common from top schools, small class sizes, modern facilities.

Homeschooling:

-  Legal but less common than other LatAm countries
-  Registration with education authorities required, curriculum approval, annual evaluation
-  Small homeschool community (mostly expats)

Parental Rights & Cultural Environment:

-  Strong legal framework protects family rights
-  Uruguay is socially **progressive/liberal** — same-sex marriage legal, abortion legal, secular government
-  Public schools teach comprehensive sex education (age-appropriate, not ideological indoctrination by Western standards but more progressive than conservative LatAm countries)
-  Private schools (especially religious) can set own curriculum within broad guidelines
-  Vaccine schedule recommended but not strictly enforced for school enrollment (exemptions available)

Cultural Note: Uruguay is **NOT culturally conservative** like Paraguay/El Salvador. It's secular, progressive, European-influenced. If seeking traditional Catholic values environment, Uruguay may not fit. If comfortable with social liberalism and seeking **institutional protections** rather than cultural conservatism, Uruguay excellent.

Child Safety & Healthcare

Safety:

- **Montevideo safe zones:** Pocitos, Carrasco, Punta Carretas, Parque Rodó — very safe, children play outside, walk to school
- **Overall:** Uruguay safest country in South America (homicide rate ~8 per 100k, comparable to US average, much lower than LatAm neighbors)
- **Crime:** Petty theft exists (phone snatching, bag theft in crowded areas), violent crime low
- **No kidnapping risk, no gang violence, no cartel presence**

Overall: Most "First World" safety experience in LatAm. Not Europe/Japan level but vastly better than regional average.

Healthcare — Best in Latin America:

Public System:

- Universal coverage, decent quality
- ASSE (state provider) — free at point of service
- Wait times for specialists can be long

Private System (Mutualistas):

- Non-profit cooperative healthcare institutions (unique Uruguayan model)
- Mutualistas: Hospital Británico, Asociación Española, CASMU, others
- Comprehensive coverage: primary care, specialists, hospitalization, prescriptions
- **Cost:** \$300-600/month family of 4 (significantly more affordable than US, comparable quality)
- **Quality:** Excellent — US/European-trained doctors, modern equipment, English-speaking staff available in international mutualistas

Pediatric Care:

- Specialist access excellent in Montevideo
- Preventive care emphasized
- Vaccination programs comprehensive
- Dental care included in mutualistas (often separate in other countries)

Medical Tourism: Uruguay is destination for medical tourism from Argentina/Brazil (plastic surgery, orthopedics, dental) — indicator of quality.

Real Estate

Purchase Prices (2025):

Montevideo:

- 2-bedroom apartment (Pocitos, good area): \$150,000-300,000
- 3-bedroom house (suburbs): \$250,000-500,000
- Luxury property (Carrasco, oceanfront): \$600,000-2,000,000+

Punta del Este (Beach resort):

- Apartments: \$200,000-600,000
- Houses/villas: \$400,000-3,000,000+ (highly seasonal, speculative)

Interior (Colonia, countryside):

- Traditional houses: \$100,000-250,000
- Agricultural land (per hectare): \$5,000-15,000
- Estancia (ranch, hundreds of hectares): \$1M-10M+

Due Diligence:

- ☒ Uruguay has **strong property rights, clear title system**
- ☒ Foreign ownership unrestricted (except border zones — security restrictions)
- ☒ Notary system well-established, fraud rare
- ☒ Title insurance available
- **Still recommend:** Specialized real estate attorney, title search, survey

Investment Returns:

- Capital appreciation: 3-5%/year (mature, stable market, not explosive growth)
- Rental yield: 4-7%/year long-term
- Vacation rentals (Punta del Este): 6-10%/year gross (seasonal, management intensive)

BUSINESS SETUP & KEY SECTORS

Company Formation

Sociedad Anónima (S.A.) — Stock Corporation:

- Minimum 2 shareholders
- Minimum capital: ~\$1,000 (symbolic)
- Formation cost: \$2,500-5,000 (legal, registration, first year)
- Timeline: 4-8 weeks
- Annual maintenance: \$1,200-2,500 (accounting, legal, compliance)

Sociedad de Responsabilidad Limitada (S.R.L.) — LLC:

- Simpler than S.A., maximum 50 partners
- Similar costs and timeline

Tax Treatment:

- 25% corporate tax on Uruguayan-source income
- Free Trade Zone companies: 0% if qualify

Corporate Banking

Major Banks: Banco República (state), Banco Itaú, Banco BBVA, Santander, HSBC, Citibank

Account Opening: 4-8 weeks, requires corporate documents, beneficial owner ID, business plan

Banking Quality: Sophisticated, international standards, online banking functional, English services available major banks

High-Potential Sectors

1. Agriculture & Agribusiness:

- Beef (grass-fed, premium quality, export to China/EU/US)
- Dairy (export quality)
- Forestry (eucalyptus, pine for pulp/paper)
- Wine (Tannat varietal internationally recognized)
- **Market:** Established export infrastructure, sanitary certifications, international buyers

2. Technology & IT Services:

- Software development (skilled workforce, similar time zone to US East Coast)
- IT outsourcing (quality competitive with Argentina, more stable politically)
- Fintech (regional financial hub, regulatory openness)
- **Advantage:** Educated workforce, stable environment, good infrastructure

3. Tourism & Hospitality:

- Punta del Este luxury tourism (South America's "Monaco" — seasonal)
- Wine tourism (growing, Tannat trails)
- Estancia tourism (ranch experiences, gaucho culture)
- Eco-tourism (wetlands, birdwatching, nature)

4. Renewable Energy:

- Wind, solar, biomass (Uruguay generates 95%+ electricity from renewables)
- Investment opportunities in energy sector
- Export potential to Argentina/Brazil

5. Financial Services & Professional Services:







- Regional hub potential (serving Argentina/Brazil clients)
- Wealth management, accounting, legal for LatAm operations
- Stable regulatory environment

6. Real Estate Development:






- Residential (Montevideo suburbs, expat communities)
- Commercial (office, retail)
- Tourism properties (Punta del Este, Colonia)

Business Environment — Honest Assessment

Advantages:

-  **Rule of law** — contracts enforced, judiciary independent, corruption low
-  **Political stability** — predictable policy, no sudden reversals
-  **Skilled workforce** — high education levels (literacy 98%), professional
-  **Infrastructure** — good roads, reliable electricity, excellent internet
-  **Banking sector** — sophisticated, international standards
-  **Quality of life** — attracts international talent

Challenges:

-  **High costs** — labor expensive (social security 22.5%), high VAT (22%)
-  **Small market** — 3.4M people, limited domestic opportunities
-  **Labor laws** — favor employees, dismissal difficult and costly
-  **Bureaucracy** — exists, though less than neighbors, procedures take time
-  **Tax burden** — 25% corporate + wealth tax + high VAT = significant

Success Requirements:

- Export focus or serving niche (expat, regional clients)
- Proper legal/tax structure from day one
- Patience with bureaucracy (hire local professionals)
- Budget realistically (costs higher than expect)

CHALLENGES, RISKS & MITIGATION

Risks to Evaluate

1. High Cost of Living & Doing Business:

Reality: Most expensive South American country. Labor, taxes, goods all costly.

Mitigation: Ensure business model profitable at Uruguay cost structure. Consider hybrid (operations partly elsewhere, HQ Uruguay).

2. Small Domestic Market:

Reality: 3.4M people = limited local opportunities.

Strategy: Export-oriented business, serve regional/global markets, or niche expat services.

3. CBDC & Digital ID Risk (Medium-Term):

Reality: Technical capability exists, political will uncertain.

Monitoring: Watch for policy changes, especially if progressive government elected with digital finance mandate.

4. Economic Dependence on Neighbors:

Reality: Argentina/Brazil economic crises affect Uruguay (trade, tourism).

Diversification: Not all eggs in Uruguay basket if business heavily tied to regional economy.

5. Currency Volatility (Moderate):

Reality: Uruguayan peso fluctuates vs USD (less than Argentine peso chaos, more than USD-pegged).

Mitigation: Hold assets in USD where possible, hedge currency risk if significant exposure.

Risk Management Strategies

- ✓ Diversification across jurisdictions
- ✓ Proper legal structure, asset protection
- ✓ Insurance (property, liability, health)
- ✓ Professional advisors (legal, tax, accounting)
- ✓ Monitor political developments
- ✓ Exit strategy (though rarely needed given stability)

When Uruguay Is NOT Right

- ✗ Budget-focused — seeking lowest cost (Paraguay, Ecuador cheaper)
- ✗ Traditional conservative values — seeking culturally Catholic environment (Uruguay very secular/progressive)
- ✗ Explicit anti-CBDC guarantee — seeking political resistance (El Salvador better)
- ✗ Large domestic market — need scale (Colombia, Mexico, Brazil better)

Uruguay is right for: Stability, rule of law, quality of life, European culture, institutional strength prioritized over cost savings or political guarantees.

TIMELINE FOR RELOCATION

Phase 1: Evaluation (1-2 months)

- Clarify objectives
- Feasibility study
- Budget (12-24 months runway)
- Exploratory visit (2-3 weeks recommended — experience seasons, neighborhoods)

Phase 2: Legal & Financial Setup (3-6 months)

- Residency application (longer than Paraguay but straightforward)
- Banking (if business)
- Company formation (if applicable)
- Tax consultation (new resident regime application critical)

Phase 3: Physical Establishment (1-2 months)

- Property rental/purchase
- Relocation (shipping household goods easier/more reliable than most LatAm)
- Utilities, services
- School enrollment
- Healthcare (mutualista registration)

Phase 4: Integration (3-6 months)

- Cultural adaptation (European pace, social norms)
- Networking (chambers of commerce, expat groups)
- Business operations launch
- Establish routines

Total Timeline:

- Personal relocation: 4-6 months (longer than Paraguay, more process)
- Relocation + business: 8-12 months
- Complex investment: 12-18 months

NEXT STEPS & HOW WE CAN HELP

You've completed this guide — which means Uruguay is on your serious consideration list. You understand what Uruguay offers: **unmatched stability, rule of law, quality of life** — the "First World" experience in Latin America.

But understanding doesn't execute relocation. Navigating residency, optimizing tax (new resident regime), finding right neighborhood, integrating culturally requires expert guidance.

LAT-AM EBM Services

1. Strategic Consultation:

Uruguay fit evaluation, tax optimization (new resident regime critical!), lifestyle assessment, city/neighborhood selection

2. Residency Application:

Documentation preparation, immigration attorney liaison, interview preparation, family inclusion, cedula acquisition

3. Tax Structure & Compliance:

New resident regime application, corporate structure (if business), SAFI holding company evaluation, ongoing compliance

4. Real Estate Advisory:

Property search (residential or investment), due diligence, negotiation, closing, property management

5. Business Formation & Banking:

S.A./S.R.L. formation, corporate banking (introductions to relationship managers), Free Trade Zone evaluation, ongoing support

6. Post-Relocation Integration:


Mutualista enrollment, school admissions, cultural orientation, networking introductions, ongoing support

Why LAT-AM EBM for Uruguay?

- ✓ **Uruguay expertise** — successful relocations, business formations, tax optimizations
- ✓ **Tax specialization** — new resident regime application (critical for tax efficiency!)
- ✓ **Network** — attorneys, accountants, real estate, mutualistas, schools
- ✓ **Honest assessment** — we tell you when Uruguay right and when alternatives better
- ✓ **Cultural bridge** — help navigate Uruguayan business culture, social norms

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30-minute consultation: Analyze situation, evaluate fit vs alternatives, provide action plan

ESSENTIAL RESOURCES

Immigration: www.migracion.gub.uy

Tax Authority (DGI): www.dgi.gub.uy

Chamber of Commerce: www.cnccs.com.uy

Investment Promotion: www.uruguayxxi.gub.uy

Government Portal: www.gub.uy

DISCLAIMER

This guide provides general information accurate as of 2025. Uruguayan laws, regulations, and policies can change. Always verify through official sources and qualified advisors.

This document does NOT constitute legal, tax, immigration, or investment advice. Professional consultation essential for any relocation decision.

Uruguay offers exceptional stability and quality of life but requires realistic expectations about costs and acceptance of progressive social policies.

LAT-AM Enterprise & Business Management

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ERRATA

Advanced Asset Protection & Tax Optimization Strategies

LAT-AM Enterprise & Business Management LLC

This guide provides foundational Uruguay information. However, sophisticated wealth preservation requires **multi-jurisdictional structuring** beyond single-country residency.

LAT-AM E&BM LLC provides advanced solutions through our network of specialists across the Americas.

U.S.-Based Corporate Structures

Delaware LLC / Wyoming LLC / Nevada Corporation:

- No state tax on income outside state
- Strong asset protection
- Combined with Uruguay residency + new resident regime (11 years foreign income exempt)
= powerful structure

Example: Uruguay residency (new resident regime, 0% foreign income 11 years) + Wyoming LLC (US operations, zero state tax) + estate planning = optimization

Trust-Based Wealth Protection

Domestic Asset Protection Trusts (DAPTs): Nevada, South Dakota, Wyoming, Delaware

Foreign Asset Protection Trusts (FAPTs): Cook Islands, Nevis, Belize

Family Trusts: Multi-generational wealth transfer, probate avoidance, privacy

Why Multi-Jurisdictional Matters

Single-Country Risk: Policy changes, economic shifts, legal judgments

Diversified Benefits: Jurisdictional arbitrage, risk mitigation, flexibility, tax optimization

LAT-AM E&BM Services

- ✓ Feasibility analysis
- ✓ Custom structure design (Uruguay + US + offshore optimal combinations)
- ✓ Entity formation
- ✓ Multi-jurisdictional banking
- ✓ Tax compliance & optimization
- ✓ Ongoing administration


Important Disclaimer

Structures described are legal and widely used. However:

- ⚠ Compliance mandatory (FATCA, CRS, FBAR)
- ⚠ Intent matters — optimization legal, evasion illegal
- ⚠ Professional guidance essential
- ⚠ Costs significant: \$10k-50k+ setup, \$5k-20k+ annual

For informational purposes only. Not legal, tax, or investment advice.

Contact

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 www.lat-amebm.com

30-minute consultation: Deep-dive, recommendations, cost estimate

LAT-AM Enterprise & Business Management LLC

Your Partners in Strategic Relocation & Wealth Preservation

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