CO-HOSTED WEBINAR

The Real Cost Of Moving To Spain

Financial Planning Questions Americans Should Review Before And After Relocation

Atlex | PARATUS USA

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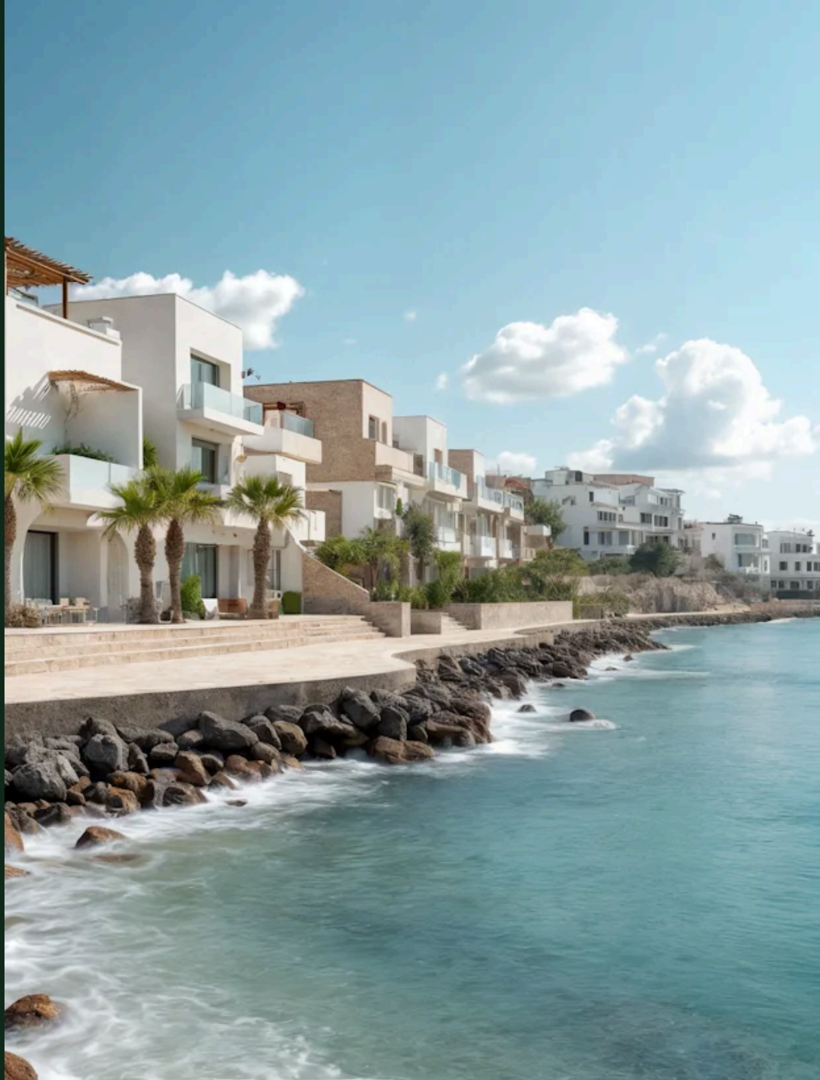

FULL DISCLOSURE

This webinar is for general educational purposes only. It does not constitute legal, tax, immigration, investment, or financial advice, and nothing presented is a recommendation for any individual's situation.

ATLEX LEGAL

Atlex Legal provides general information regarding Spanish immigration, residency, and relocation matters and does not provide U.S. financial planning, tax, or investment advice.

CALVIN THOMAS / PARATUS WEALTH USA

Calvin Thomas provides general information regarding U.S. financial planning considerations and does not provide Spanish legal, tax, or immigration advice.

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Your speakers

Max Agazzi

ATLEX LEGAL

Founder and Director of Atlex Legal, a Barcelona-based Spanish immigration law firm. Practicing immigration law for 10 years. Has helped more than 1,500 clients make their dream move to Spain.

Speaks to Spanish immigration, visa, residency, and relocation matters in general educational terms.

Calvin Thomas

PARATUS WEALTH USA

Cross-Border Planning Lead at Paratus Wealth USA, Series 65 qualified, with more than twenty years of international wealth management experience focused on cross-border planning for U.S.-connected clients in Europe.

Speaks to U.S.-regulated financial planning considerations for Americans living abroad, in general educational terms.

A representative of Atlex Legal will moderate the webinar and Q&A.

FORMAT

Live webinar with registration

35 min	**10–15 min**
Structured content	Moderated Q&A and next steps

Questions may be submitted during the session. Questions requiring personal legal, immigration, tax, investment, or financial guidance will be directed to an appropriate follow-up conversation.

This is not a sales presentation.

It is not a tax seminar.

It is not an immigration consultation.

It is a working session that lays out the categories of decisions Americans moving to or living in Spain should review, and who they should be reviewing them with.

WHAT ATTENDEES WILL LEARN

A working list of questions in four categories, not a set of conclusions

01 Which named visa and residency pathways may be relevant to their circumstances, and what timing considerations to review with an immigration lawyer

02 What tends to get overlooked or misunderstood in the Spanish relocation process

03 Why U.S. financial planning does not stop at the point of relocation

04 Which categories of U.S. accounts, income sources, and family circumstances typically need coordinated review before and after a move

The session raises questions rather than answering them individually. Next steps involve working with qualified professionals in each relevant area.

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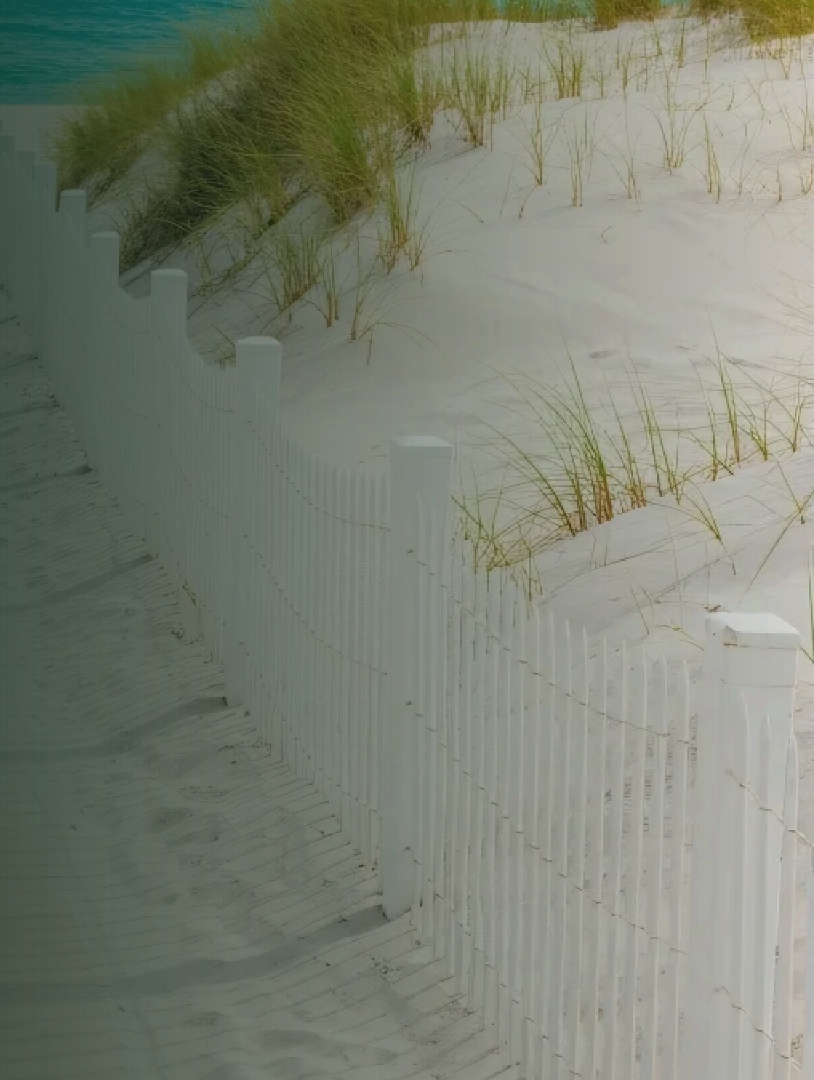
MAX AGAZZI

Immigration, residency, and relocation

Everything I share is general and educational.



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In many cases, this is where the whole timeline of a relocation gets set.

Immigration and residency process

Financial planning

Account questions

Family questions

Practical relocation issues

These often sit downstream of decisions that get made here first.

THE FIRST QUESTION PEOPLE USUALLY ASK

“Which visa do I need?”

> The answer depends on individual circumstances.

COMMONLY RECOGNIZED PATHWAYS FOR AMERICANS

Pathways that may include

Non-Lucrative Visa	Digital Nomad Visa	Self-employed and entrepreneur pathways
Work authorization routes for employed or highly qualified professionals	Student Visa	Family-based pathways, including routes connected to an EU-citizen family member

These names help people recognize the categories they may have heard about. They are not a recommendation that any particular permit is appropriate.

Two people who both describe themselves as remote workers may still have very different facts.

- How they are paid
- Where their income comes from
- Who depends on them
- What their long-term plans are

That decision belongs in a direct consultation with a qualified immigration lawyer.

WHAT AMERICANS OFTEN MISUNDERSTAND

Several misunderstandings tend to come up often

The first

Speed

People often assume the process will move faster than it does. They may already have a move date, a lease, or travel plans, and assume the paperwork will keep pace.

The second

Sorting it out after arrival

People may think of the visa as something to handle once they land, or that a short-term stay can simply be converted into residency later. That assumption can create problems.

The third

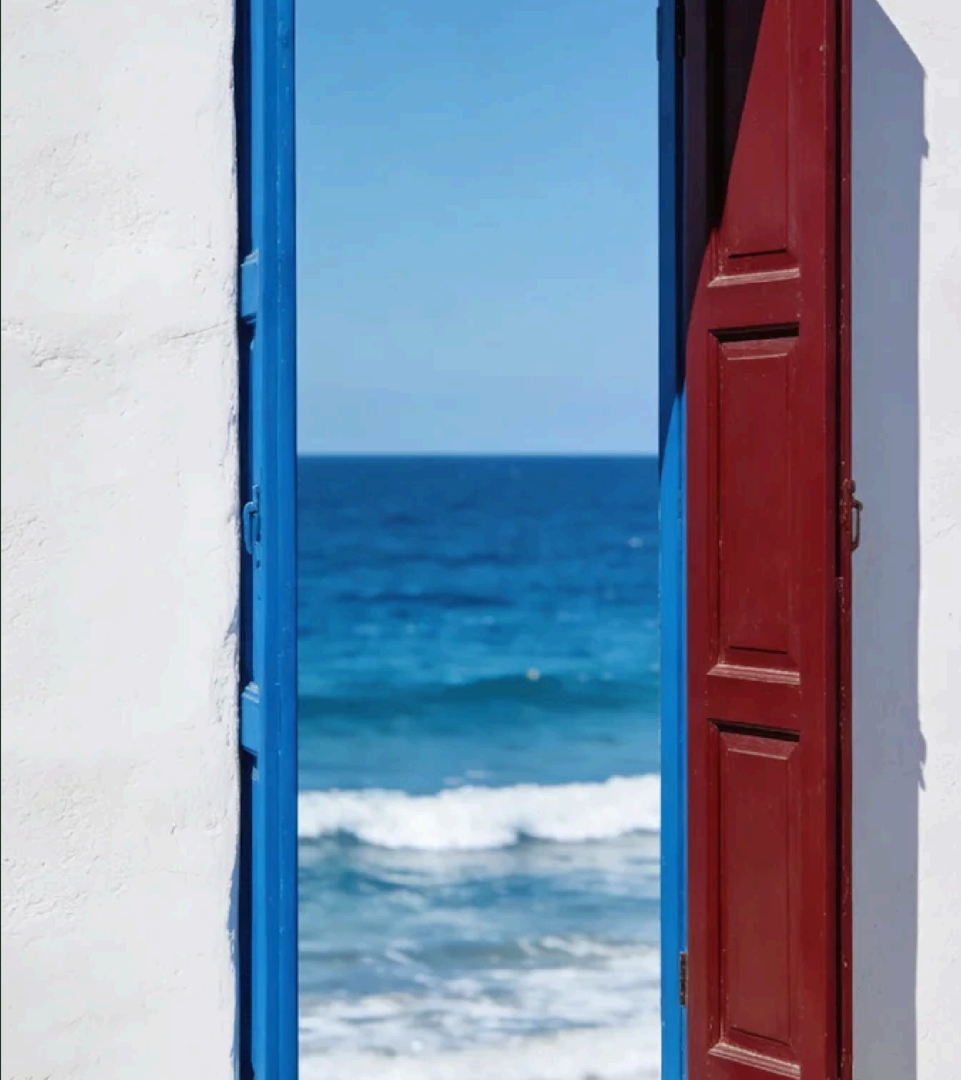
Two separate errands

People often start the immigration process without reviewing their U.S. financial picture. But decisions on one side may affect questions on the other side.

TIMING ISSUES BEFORE RELOCATION

There are often things that should be reviewed before leaving the United States, not after arriving in Spain.

This is why the review process should start before the move date is locked in.



The differences between applicant profiles matter

A retiree	relying on passive income may need to demonstrate different things from a remote worker who is actively employed by a company outside Spain
A business owner	may have a different set of considerations again
A family with children	may have considerations that a single professional does not
A student	situation is different again

If you find yourself fitting partly into more than one category, that is often a sign that a direct consultation would be useful.

Not unrelated tracks

Visa and residency planning	Financial planning	Tax planning

A decision on one side can affect the others in ways that are not always obvious until later. The immigration questions and the financial questions are best reviewed early, by professionals who are willing to coordinate where appropriate.

COMMON RELOCATION MISTAKES

The move is not a single event. It is a process that continues beyond the visa approval.

VISA APPROVAL

Practical steps after arrival • Ongoing residency requirements • Broader planning questions

A USEFUL RULE

Speak with an immigration lawyer earlier than you think

- Actively planning a move
- Have a target date
- Comparing more than one pathway
- Unsure which category applies to you

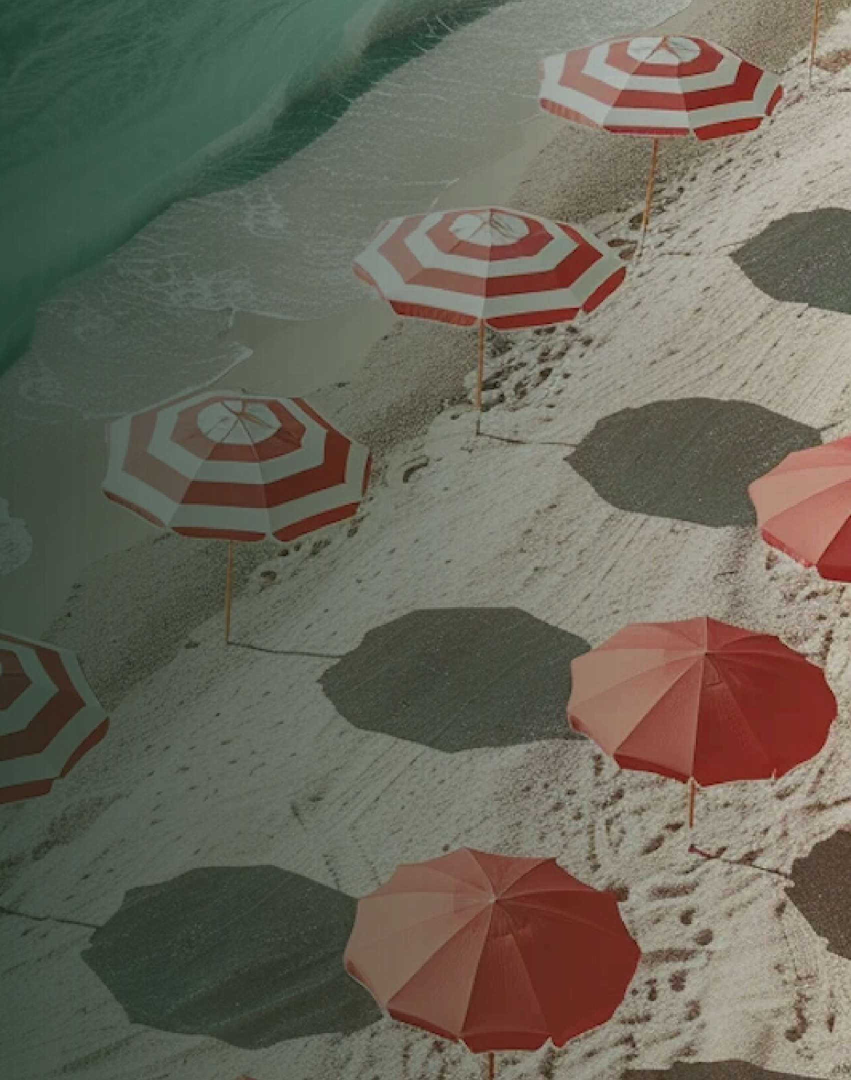
Early decisions often have the longest impact, and those are the decisions worth reviewing carefully.

PARATUS USA

CALVIN THOMAS

U.S. financial planning considerations

Everything I share today is general and educational.



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Your U.S. financial life does not pause when you move abroad.

Your accounts are still there

Your income sources are still there

Your family's financial picture is still there

In many cases, those things need more attention after a move to Spain, not less.

WHAT THIS SESSION IS NOT

I am not providing individual investment, tax, or financial advice on this call, and nothing I say should be taken as a recommendation for your specific situation.

I do not advise on Spanish tax, legal, or immigration matters. Those questions belong with Atlex and with qualified Spanish professionals.

WHAT I CAN DO

Walk you through the categories of U.S. financial questions worth reviewing, so you know what to bring to your own advisor.

U.S. FINANCIAL PLANNING DOES NOT STOP AT THE BORDER

The visa | The housing | The logistics | The flights

Do not let the financial side become the thing you look at last.

U.S. RETIREMENT ACCOUNTS AND OLD EMPLOYER PLANS

A question to consider: has anyone reviewed your retirement accounts in the specific context of living abroad, and looked at how they fit alongside the rest of your financial picture?

Those accounts were often established for a life based in the United States, and they may not have been revisited with a move to Spain in mind.

U.S. brokerage accounts and investment planning

QUESTIONS WORTH REVIEWING

The investments themselves

QUESTIONS WORTH REVIEWING

The practical side of holding and managing U.S. accounts while you live abroad

Some of these are things people simply never think to ask until they run into them.

RETIREMENT INCOME PLANNING FOR AMERICANS LIVING IN SPAIN

Income planning takes on a different shape once you are living abroad

When and how you draw income	The order in which you might use different accounts	How various income sources interact with one another

All questions that benefit from a thoughtful, coordinated review.

CURRENCY AND CASH FLOW PLANNING QUESTIONS

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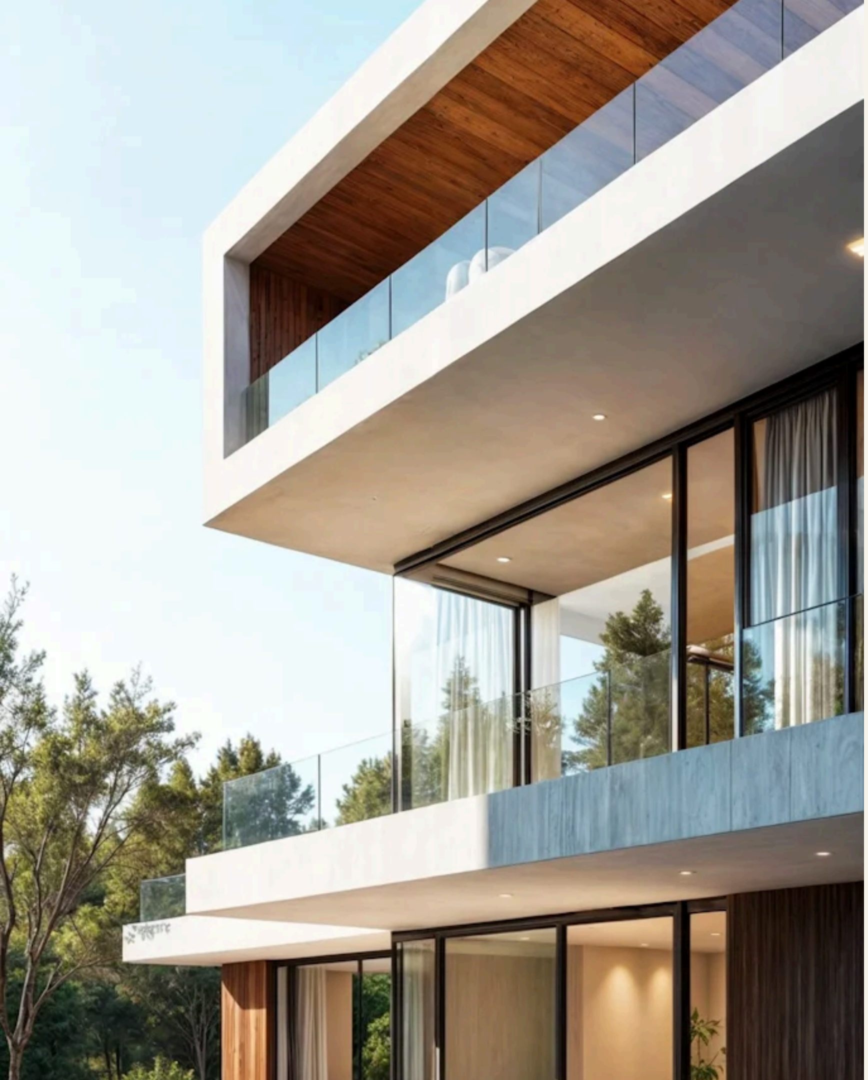
Spending in euros

$

Much of their income and assets remain in U.S. dollars

How you manage the gap between where your money lives and where you spend it is a planning conversation in its own right.



PROPERTY DECISIONS AND U.S. ASSET COORDINATION

~~“Should I buy or sell?”~~

The useful question is how any property decision fits alongside the rest of your U.S. assets and your broader plan.

That coordination is the point.

Cross-border family, aging parents, and inheritance

Aging parents back in the United States

Family members spread across more than one country

How inheritance and estate matters may need to be coordinated when a family's life crosses borders

They are often put off because they are not urgent until suddenly they are. Raise these questions early with qualified professionals, before circumstances force the conversation.

Nothing I have described today happens in isolation

U.S. financial planning + Your tax advisor + Your immigration counsel + In some cases, an estate attorney

The goal is to have these professionals coordinating where appropriate, rather than each working on their own corner while no one sees the full picture.

Make a list of the questions we have touched on

Retirement accounts	Investment accounts	Income planning
Currency and cash flow	Property	Family and inheritance

Then bring that list to a coordinated conversation with the right qualified professionals. That is the real next step.

A QUICK REMINDER

Moderated Q&A

Today's session is educational and general in nature. We are not able to give individual legal, tax, immigration, investment, or financial advice during this session.

I will group and direct the questions to Max or Calvin. If a question is specific to an individual situation, we will point toward the appropriate next step rather than answering it live.

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If today raised more questions than it answered, that is the intended outcome.

The next step is a direct conversation, either with Atlex on the immigration, visa, residency, and relocation side, or with Calvin and the Paratus team on the U.S. financial planning side.

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americansabroadeurope.com/events/the-real-cost-of-moving-to-spain/follow-up

Scan the QR code or follow the link provided to request follow-up from either team, or both.