

JJ ASSOCIATES

Your Trusted Partner in Latin America

RESIDENCY GUIDE 2026

FIND YOUR PERFECT RESIDENCY: PANAMÁ



Leading Business & Financial Consultancy in Latin America

www.jj-associate.com | Tower Financial Center, Panama City | +507 6498-6659

WHY PANAMA?

Latin America's Premier Residency Destination

Panama offers one of the most attractive residency programs in Latin America, combining a stable economy, favorable tax policies, and a strategic geographic position. For entrepreneurs, investors, retirees, and families, Panama is the gateway to global opportunity.

 Territorial Tax System Only pay tax on income earned inside Panama	 International Banking Hub Home to 80+ international banks	 Visa-Free Travel Access across Latin America and beyond
 Path to Citizenship Full citizenship eligible after 5 years	 Quality of Life Warm climate, modern infrastructure & healthcare	 Business-Friendly Low barriers for company formation & expansion

"Panama offers one of the most attractive residency programs in Latin America, combining a stable economy, favorable tax policies, and a strategic geographic position."

PANAMA RESIDENCY PROGRAMS

Choose the path that fits your profile

Panama offers multiple residency pathways designed to suit different profiles from high-net-worth investors to retirees, professionals, and entrepreneurs. Below is a detailed overview of all available options.

Qualified Investor Visa (QIV) **FAST TRACK**

Panama's premium route offering immediate permanent residency. Ideal for investors who want speed and certainty.

REQUIREMENTS:

Min. \$300K real estate / \$500K securities / \$750K fixed deposit. Processing fee + \$5K repatriation deposit.

BEST FOR: High-net-worth investors wanting permanent residency from day one

Pensionado (Retiree) Visa **RETIRES**

One of the world's best retirement programs. Grants permanent residency plus exclusive discounts on healthcare, entertainment, and travel.

REQUIREMENTS:

Lifetime pension income of at least \$1,000/month. No age requirement. No property investment needed.

BEST FOR: Retirees seeking an affordable, high-quality lifestyle with exclusive benefits

Friendly Nations Visa MOST POPULAR

For citizens of 50+ countries with professional or economic ties to Panama. Provisional residency that converts to permanent after 2 years.

REQUIREMENTS:

Economic Solvency, via employment through company formation
Min. \$5K bank balance. Fixed Term deposit.

Friendly Nations: Andorra, Argentina, Australia, Austria, Belgium, Brazil, Canada, Chile, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hong Kong, Hungary, Ireland, Israel, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Mexico, Monaco, Montenegro, Netherlands, New Zealand, Norway, Paraguay, Peru, Poland, Portugal, San Marino, Serbia, Singapore, Slovakia, South Africa, South Korea, Spain, Sweden, Switzerland, United Kingdom, United States, and Uruguay.

BEST FOR: Professionals, entrepreneurs & families from the US, UK, EU, Canada

Reforestation Investor Visa ECO INVESTOR

Residency through investment in approved forestry/teak reforestation projects. Combines residency with potential 9–20% financial returns.

REQUIREMENTS:

\$100K for temporary residency (upgradeable) or \$350K for immediate permanent residency. 5-year investment hold.
Reforestation activities authorized by Mi Ambiente

BEST FOR: Eco-conscious investors seeking residency and financial returns

Small Business Investor Visa [ENTREPRENEUR]

For entrepreneurs establishing a small business in Panama. Provisional residency with pathway to permanent after renewals.

REQUIREMENTS:

Min. \$160,000 business investment. Must hire at least 5 permanent Panamanian employees.

BEST FOR: Entrepreneurs and SME owners looking to expand into Panama

Professional Employment Visa [PROFESSIONALS]

For foreign professionals employed by a Panamanian company. Temporary residency with pathway to permanent after 2 years.

REQUIREMENTS:

Valid employment contract, proof of qualifications. Employer must justify hiring a foreigner. Work permit required.

***Limited professions according to Panamanian laws and constitution.**

BEST FOR: Finance, tech & executive professionals hired locally

WHICH RESIDENCY IS RIGHT FOR YOU?

Quick-match guide by profile

Use this reference table to quickly match your profile, budget, and goals to the most suitable residency program.

YOUR PROFILE	RECOMMENDED VISA	MIN. INVESTMENT
High-net-worth investor (wants instant PR)	Qualified Investor Visa	\$300,000
Professional from a Friendly Nation	Friendly Nations Visa	Economic Solvency, via employment through company formation (Fixed term deposit).
Retiree with pension income	Pensionado Visa	\$0 — income proof or 120,000 purchase
Eco-conscious investor seeking ROI	Reforestation Visa	\$100K–\$350K
Entrepreneur starting a business	Small Business Visa	\$160,000
Foreign professional with job offer	Employment Visa	None (contract)

*Applications completed with 4 weeks caveat - once we have all documents.

HOW THE PROCESS WORKS

Simple steps with JJ Associates

From your initial consultation to receiving your residency card, JJ Associates handles every step of the process.

- 01 Free Consultation**
We assess your profile, goals, and eligibility — and recommend the best residency program for your situation, budget, and timeline.
- 02 Document Preparation**
Our team guides you through all required documents: passport, background checks, income proof, medical certificate, and more.
- 03 Legal Filing**
A licensed Panamanian lawyer files your application with the National Immigration Service on your behalf, ensuring full compliance.
- 04 Approval & Residency Card**
Once approved, you receive your cédula (residency ID). We continue to support you with renewals and compliance updates.
- 05 Path to Citizenship**
After 5 years of residency, you may apply for Panamanian citizenship and passport — visa-free access to 130+ countries.

GENERAL REQUIREMENTS

Documents needed for most applications

The following documents are typically required for Panama residency applications. Additional documents may be needed depending on the specific visa program.

 Valid Passport Valid for at least 6 months beyond application date	 Police Background Check From country of origin — must be apostilled
 Health Certificate Issued by a licensed physician in Panama	 Passport-Sized Photos Recent, white background, as specified by immigration
 Proof of Financial Solvency Bank statements, investment records, or pension certificates <u>*If dependent person is 18 YO or older needs a scholar declaration and single certificate.</u>	 Birth/Marriage Certificate Required for dependents — must be apostilled
 Panamanian Lawyer All applications must be filed by a licensed local attorney	 Spanish Translation Foreign documents translated by a certified translator

FREQUENTLY ASKED QUESTIONS

01**Do I need to live in Panama full-time to keep my residency?**

No. Panama does not require full-time physical presence. Living there for 3 of 5 years is recommended if you plan to apply for citizenship.

02**Can I include family members in my application?**

Yes. Spouses, children (up to age 25 if studying), and parents can be included in most residency applications.

03**How long does approval take?**

Varies: QIV = 4–6 months, Friendly Nations = 4–6 months, Pensionado = 3–6 months, Employment Visa = 3–4 months.

04**Can I work in Panama with these visas?**

Require a separate work permit application.

05**What happens after 5 years of residency?**

You become eligible for Panamanian citizenship and passport, visa-free access to 114 countries. Some nationalities qualify in just 1–3 years.

Ready to Start Your Residency Journey?

Our team at JJ Associates will guide you from choosing the right program to receiving your residency card. Book a free consultation today.

www.jj-associate.com[+507 6498-6659](tel:+50764986659)

Tower Financial Center, Panama City