

Worked in Brazil, living in the United States

A one page note from PensionHunter for consular staff and the people they serve.

Where the pension record sits in Brazil

Meu INSS and the CNIS contribution record

Source: meu.inss.gov.br, verified 10 August 2026. <https://meu.inss.gov.br>

The route from abroad

Nothing in Brazil pays itself, and both routes run through the same door. Meu INSS and the FGTS app sit behind a conta.gov.br, and that account cannot be opened at all without a CPF already registered in the Receita Federal database. Raising the account to prata or ouro, which the useful services demand, is done by facial biometrics matched against the driving licence database, facial biometrics matched against Electoral Justice records, the QR code on a national identity card, the internet banking of an accredited Brazilian bank, or an ICP-Brasil digital certificate. A foreign national who worked a few years in Brazil and then left holds none of these, sits on no electoral roll, and keeps no Brazilian bank account. Source: gov.br/governodigital and fgts.gov.br, read 4 October 2026.

A deadline we hold for Brazil

Any action to obtain overdue benefit payments, refunds or differences owed by Brazilian Social Security prescribes in five years from the date they should have been paid.

Source: planalto.gov.br, read 24 September 2026. https://www.planalto.gov.br/ccivil_03/leis/l9528.htm

Every deadline we hold for Brazil: <https://pensionhunter.ai/deadlines/brazil>

Check your own working life for free

Tell us where you worked. The free check shows which countries may hold a pension for you, and which can be ruled out and why. No sign in, no charge.

Run the free check:

https://pensionhunter.ai/pension-checker?country=brazil&utm_source=consulate&utm_medium=print&utm_campaign=br-us

No. We identify where a pension is likely held and the official route to it, and we name each source with the date we read it. We do not give financial, tax or legal advice.

Made from our own data, as read up to 4 October 2026. The PensionHunter Team, hello@pensionhunter.ai