



Lumena Global Advisory

LATAM Expansion Risk Brief

What U.S. CEOs must
validate before hiring in
Latin America

Presented by the Lumena Advisory Team



WHY THIS MATTERS NOW

LATAM expansion is accelerating for U.S. companies.

Most expansion problems do not come from talent.

They come from payroll, compliance, and governance mistakes that show up after hiring starts.

This brief outlines what must be validated before you scale.



If any of this is true, you have exposure



Understanding the risks involved

You are hiring contractors in LATAM (or planning to)

You are hiring before confirming payroll + tax setup

You are using an EOR without an independent risk review

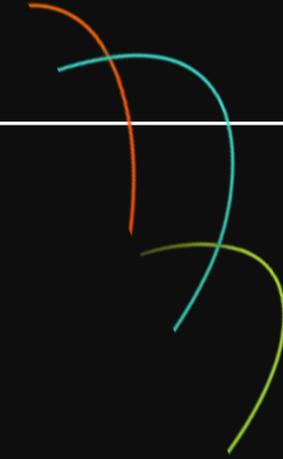
You are hiring in more than one LATAM country

You do not have a country-by-country employer cost map

You need speed, but you also need governance

If you move forward without clarity, fixes get expensive fast.

WHAT MOST COMPANIES GET WRONG



What companies assume

- "EOR means compliant."
- "Contractors are the easiest path."
- "Payroll is just admin."
- "We'll fix it later."

What actually happens

- Misclassification exposure
 - Back pay and benefit liabilities
 - Payroll errors and tax penalties
 - Delays, freezes, and costly remediation
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Start with a LATAM Expansion Risk Diagnostic

A 14-day executive sprint to confirm your safest path before hiring.

Country-specific risk map

(Red / Yellow / Green)

Payroll + tax

setup requirements by country

Go / No-Go

recommendation

and next-step plan

Employment model recommendation

(contractor vs EOR vs direct
hire)

Employer cost drivers

to budget correctly

Fixed fee: \$5,000

(recommended for your current stage)

WHAT YOU WALK AWAY WITH



Clarity on the correct structure before you hire

Fewer surprises in payroll costs and compliance obligations

A clean path to scale across one or multiple LATAM countries

Reduced risk of retroactive penalties and rework

A plan your leadership team can approve with confidence

Why Lumena

01 U.S. → LATAM expansion focus with compliance-first execution

03 Executive advisory + partner orchestration for clean delivery

02 Finance, HR, and legal coordination to reduce operational risk

04 Built for founders and operators who need speed without exposure

Before you hire in LATAM, confirm your risk.

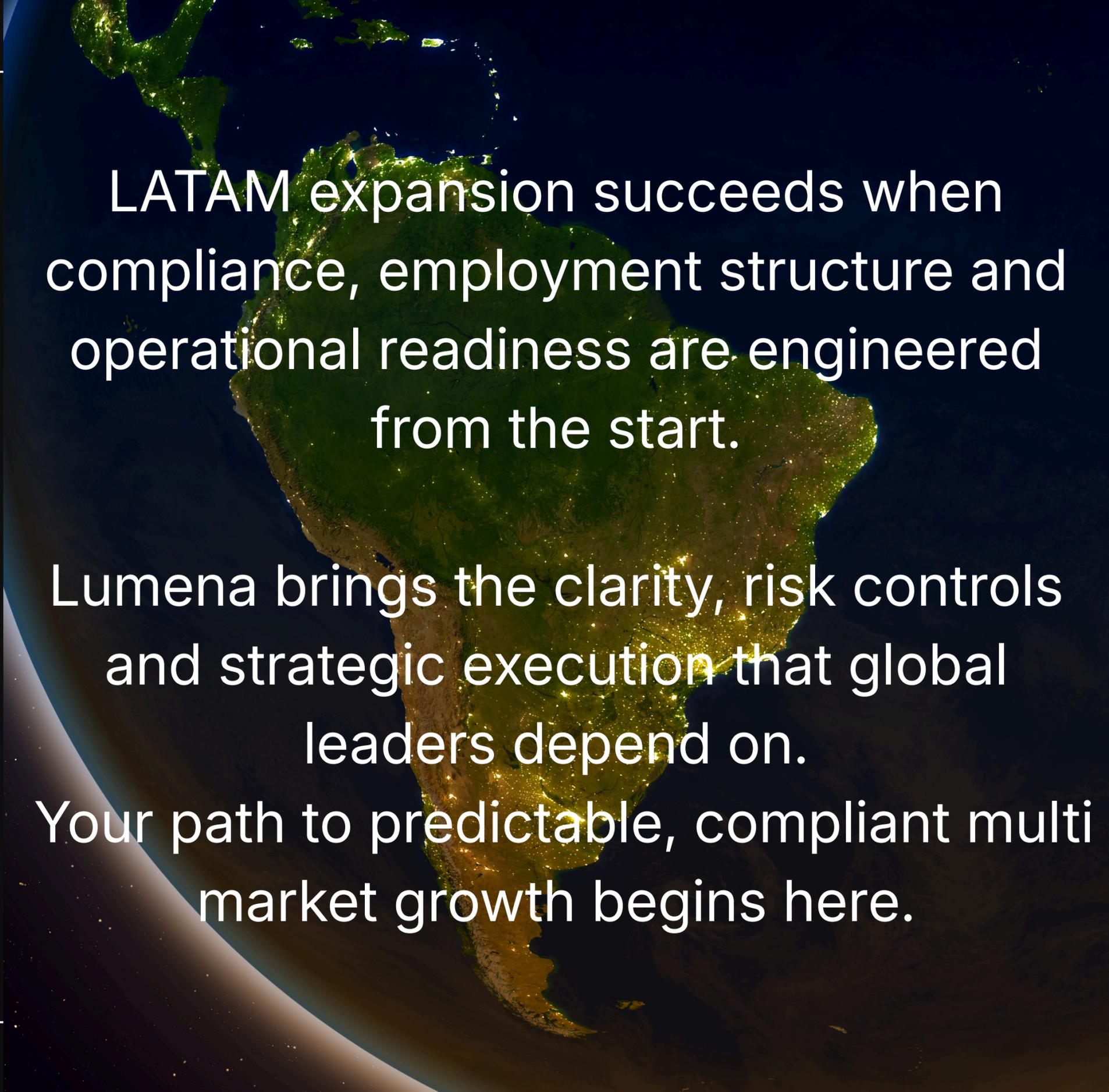
Start with the LATAM Expansion Risk Diagnostic (14 days).

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If you are actively hiring in LATAM, include your target countries and headcount in your first note.



LATAM expansion succeeds when compliance, employment structure and operational readiness are engineered from the start.

Lumena brings the clarity, risk controls and strategic execution that global leaders depend on.

Your path to predictable, compliant multi market growth begins here.