

INVESTING TRAVELS

DOWNLOADABLE PLANNING WORKBOOK

Retirement Abroad Planning Checklist

Residency, healthcare, taxes, housing and move preparation

Practical information only - verify legal, medical, tax and insurance decisions independently.

How to use this checklist

Work through each section before making nonrefundable commitments. Mark completed items, record questions and keep the checklist with copies of important documents.

1. Define the retirement plan

☐	Decide whether the move is full-time, seasonal or a trial year.	Notes: _____
☐	List your three most important lifestyle priorities.	Notes: _____
☐	Set a monthly budget and a separate emergency reserve.	Notes: _____
☐	Identify deal breakers involving weather, language, healthcare or transportation.	Notes: _____

2. Immigration and documents

☐	Confirm the current residence route through an official government source.	Notes: _____
☐	Check income, savings, insurance and accommodation requirements.	Notes: _____
☐	Order passports, civil records and police certificates early.	Notes: _____
☐	Confirm apostille, legalization and translation requirements.	Notes: _____
☐	Create digital and paper copies of every submission and receipt.	Notes: _____

3. Healthcare and aging

[]	List medications, specialists and ongoing treatment needs.	Notes: _____
[]	Confirm how public, private and international coverage applies.	Notes: _____
[]	Locate the nearest suitable hospital and emergency services.	Notes: _____
[]	Check pre-existing-condition rules and age limits.	Notes: _____
[]	Plan for mobility, home support and possible return to the United States.	Notes: _____

4. Taxes and banking

☐	Ask a cross-border adviser when tax residence begins.	Notes: _____
☐	Review pension, Social Security, investment and property treatment.	Notes: _____
☐	Keep a working U.S. bank account and backup payment method.	Notes: _____
☐	Confirm foreign-account reporting responsibilities.	Notes: _____
☐	Plan currency transfers and fraud-resistant verification procedures.	Notes: _____

5. Housing and location

☐	Visit during an ordinary or less attractive season.	Notes: _____
☐	Rent before buying whenever practical.	Notes: _____
☐	Check heating, cooling, humidity, accessibility and internet.	Notes: _____
☐	Verify title, permits, fees, insurance and resale conditions.	Notes: _____
☐	Test transportation, groceries, healthcare and community life.	Notes: _____

6. The move

☐	Build a 90-day arrival plan.	Notes: _____
☐	Arrange mail, communications and document storage.	Notes: _____
☐	Identify local legal, tax, medical and emergency contacts.	Notes: _____
☐	Prepare a return or exit plan before committing long term.	Notes: _____

Your decision worksheet

Use this page to turn research into a clear decision. If an answer is uncertain, identify the professional, authority or provider that can verify it.

Decision	Your answer	Follow-up
Target country and city		Compare at least three locations.
Residence route		Verify on an official site.
Monthly budget		Include a 15-20% margin.
Healthcare solution		Get written coverage details.
Tax review		Complete before changing residence.
Housing plan		Rent first if possible.
Scouting dates		Include a quieter season.
Emergency/exit plan		Keep funds and documents accessible.

Final decision: ☐ Proceed ☐ Research more ☐ Change plans ☐ Do not proceed

Additional notes

Important: This workbook is general educational information. Immigration, tax, healthcare, financial and insurance requirements change and depend on individual circumstances.