

Retirement Abroad - Your Complete Resource

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Preface

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The words of Neil Spencer's song "The Age of Aquarius" are, on his own admission, "astrological gibberish". The new age of freedom and intellectual achievements of which he wrote, if it ever occurred, has long since passed with most of the hippie movements that it spawned. Since the late 1960s the world has seen "oil shocks", "recessions", "global financial crises", "banking failures" and "global warming". Each and every event has been or is now a world-destroying phenomenon. Only those who are no longer active participants in jobs or careers that took part in, ostensibly caused or are to be disastrously affected by such events are likely to survive them. Those who are no longer brashly confident enough to believe that they can solve all problems need, and are gracefully able to accept, help. It is the retired or soon-to-be retired who can smile sweetly and say "thank you" for any assistance. This site1 would like and hope to help you to reach your desired retirement haven. You cannot start planning early enough. Governments can be very slow.

There is an alternative to retirement to a single country. The first five web sites listed in the Resources tab under "Commercial Assistance" page of the "getvisagoretire"²

¹http://www.getvisagoretire.com/

²http://www.getvisagoretire.com/

web site describe this different way of life. It is promoted by *Sovereign Life*³ and is well worth examining.

Reasons for this Book

This is an age of fast mass communication and travel. More people now know more about the world, international events and countries other than their home base than ever before. It is also the age of mass retirement after the boom in the birth rate all over the developed world after the end of WW11. Improvements in medicine and public health have ensured longer lives for most in the first, although not yet in the third, world. Life after a career is lasting longer for more. Today's retirees also will probably be better off than the current work force or future generations. Generous, possibly over-generous, perhaps unsustainably generous pension schemes have ensured a rich and healthy non-working group which will live for longer after retiring than any of their predecessors. The 2008/9 Global Financial Crisis and continuing world financial problems have also ensured that future retirees are likely to be looking for low cost places in which to live. Although there are no longer dirty, dark, smoke-begrimed industrial towns full of slums and uneducated masses who know of nothing beyond their own close environment, of the struggle to live and their jobs, many people crave a life away from home. They have been to or know of environmentally friendly, low-cost places with comfortable climates, good food and a slow paced life-style that suits retirement. Helping retirees

³http://www.sovereignlife.com/freedomsteps/r/LesJS/home.html

or soon-to-be retirees to escape and to get to the places of their dreams are the reasons for this book and the country specific books in the "How to Retire in ... series available for reading on an Amazon Kindle or a Barnes and Noble Nook. In the first instance it might be best to read these books on a computer. The web links will render the pages better. Not all e-readers are in color or have a large enough screen to display a web page well. Make notes as you wish and they will be available on the e-reader to enhance the reading of the book while you travel when it is possible that use of a computer will not be allowed or the machine cannot access the internet. This book, of course, is your private property after your purchase in PDF format for viewing on your computer.

Informed Choices

Governments have become increasingly intrusive and their processes unnecessarily complex. This has opened opportunities for many who purport to give assistance in negotiating with the bureaucracy to take overly expensive fees for their services. There are also many organizations that will claim to provide, at a high cost, introductions to banks for the purpose of opening an offshore account. Both of these kinds of firms should be treated with caution. Many are barely legal.

The philosophy of this book is that any basically educated person can fill in government forms adequately enough to achieve their personal objectives. Some assistance with the foibles of some administrations is useful but it is not

worth many hundreds of dollars, pounds, euros etc. Some countries are generous in taxation matters with immigrant retirees, others less so; some distribute pensions to all countries; some impose restrictions residentially or financially. None of these matters is secret or confidential or hidden but the details can take some finding. With this knowledge informed choices can be made. This book is intended to help in all of these ways.

This book is a complete resource to enable the choice of a retirement country to be made. It represents the minimum but sufficient knowledge necessary to be able to make a choice and to make a successful move to the new country with a feeling of security. Almost none of the information contained here will be totally new to anyone. Perhaps it is in more detail than is within the general knowledge of most. The book need not be memorized but should, rather, be kept as a handy reference and aide memoire to be drawn upon as and when necessary.