

Retirement Relocation Decision Checklist

Use this as a practical decision tool: check Yes/No where possible and write short notes where details matter.

I. Legal Right to Reside

1. Can I legally live in this country year-round? Yes No

2. On what legal basis would I obtain long-term residency?

3. Do I meet the financial requirements for long-term residency? Yes No

4. Will I still meet those requirements 10–20 years from now? Yes No

5. Am I required to spend a minimum number of days per year in the country? Yes No

6. Under what circumstances could I lose my right to reside?

II. Income and Financial Stability

7. Is my income sufficient for long-term stability in this country? Yes No

8. Is the local currency stable—and how would currency swings affect my expenses?

9. Do I have at least 2–3 years of financial reserves? Yes No

10. What is the true cost of living in the area where I plan to live?

11. Are there mandatory annual expenses for residents? Yes No

12. Can I reliably receive and transfer funds without restrictions? Yes No

III. Taxes and Financial Obligations

13. Will I become a tax resident—and if so, when?

14. Will my pension be taxed locally? Yes No

15. Will my investment income be taxed locally? Yes No

16. Will my worldwide income be taxable? Yes No

17. Am I required to file an annual tax return? Yes No

18. Is there a risk of double taxation? Yes No

19. Are there taxes that could impact my savings or estate?

IV. Healthcare and Age-Related Risks

20. Can I obtain health insurance at my age? Yes No

21. Will my insurance cover pre-existing conditions? Yes No

22. Are there age limits for renewing coverage? Yes No

23. What would treatment realistically cost without insurance?

24. How quickly would I receive emergency care?

25. Are my required medications available and affordable? Yes No

26. How is long-term care handled if my health declines?

27. Are there healthcare programs specifically for retirees? Yes No

V. Housing and Daily Living

28. Is the neighborhood where I plan to live safe? Yes No

29. Is the home suitable for aging in place? Yes No

30. Is renting or buying more practical for my situation?

31. Are my rights as a tenant or owner legally protected? Yes No

32. How reliable are utilities in this area? Yes No

33. How difficult will daily life be without the local language?

34. Can foreign nationals open bank accounts here—and under what conditions?

VI. Safety and System Stability

35. How safe is it to live here as an older foreign resident? Yes No

36. How common are scams targeting foreigners?

37. How predictable is the legal system in practice? Yes No

38. Are there political or economic risks that could affect stability? Yes No

VII. Climate and Physical Tolerance

39. Is the climate suitable for my health year-round? Yes No

40. Are there seasons that could negatively affect my well-being?

41. Can I realistically tolerate this climate long term? Yes No

42. What are the air quality levels in the area I'm considering?

VIII. Independence and Social Environment

43. Can I manage critical matters without fluency in the local language? Yes No

44. How dependent would I be on intermediaries—and what would that cost?

45. Is there a nearby community of people in my age group? Yes No

IX. Crisis Scenarios and Exit Plan

46. What is my plan in case of serious hospitalization?

47. Who can legally represent me in an emergency?

48. Do I have a plan if my finances deteriorate suddenly? Yes No

49. Where and how could I relocate if this move does not work out?

50. Do I fully understand the long-term consequences of this decision? Yes No

About WiseLatitude

WiseLatitude is a trusted platform for individuals planning retirement or long-term living abroad.

We provide clear, structured guidance on retirement visas, long-stay residence options, healthcare systems, taxation, banking, and the real cost of living in international destinations.

Our mission is to replace uncertainty with practical information, financial clarity, and realistic relocation planning.

We break down visa requirements, income thresholds, proof-of-funds rules, insurance obligations, and everyday living expenses — so you understand both the legal framework and the financial implications.

Beyond regulations, we analyze quality of life factors, infrastructure, safety, and long-term sustainability to help you make informed decisions.

Relocating later in life is a significant step — and it requires reliable data, structured guidance, and careful planning.