DIAMOND CO.

Expat Retiree Relocation Checklist

Expat Retiree Relocation Checklist
Your Step-by-Step Guide to a Smooth Transition

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1. Visa & Residency Requirements
Critical Checklist
- [ ] Research visa types for your destination (e.g., Portugal Golden Visa, Spain Non-Lucrative Visa)
- [ ] Check processing times (e.g., Portugal: 3 months, Spain: 2 weeks)
- [ ] Gather required documents:
  - Passport (valid for at least 6 months)
  - Proof of income (pension statements, bank statements)
  - Medical exam (TB test for Thailand, blood test for Portugal)

Country-Specific Visa Guides
Portugal:
- Required documents: Passport, proof of income (€3,000+/year), medical exam
- Processing time: 3 months
- Tax residency: 183+ days = tax resident

Thailand:
- Required documents: Passport, proof of income (THB 300,000+/year), medical exam
- Processing time: 1-2 weeks
- Tax residency: 183+ days = tax resident

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2. Healthcare & Insurance
Essential Checklist
- [ ] Compare international health plans (Cigna Global, Allianz Care)
- [ ] Check if home country insurance covers abroad (US Medicare does not)
- [ ] List local doctors/hospitals:
  - Portugal: Hospital de Santa Maria (Lisbon)
  - Thailand: Bumrungrad International Hospital (Bangkok)

Healthcare Cost Comparison
Service	Portugal (€)	Thailand (THB)
Doctor visit	€50	1,500
Hospital stay	€1,000/day	30,000/day
Prescriptions	€20-€50	600-1,500

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3. Budgeting & Finances
Monthly Expenses Tracker
Category	Estimated Cost (USD)

Rent (1BR apt)	$1,200
Groceries	$300
Healthcare	$200
Transportation	$150
Total	**$2,050**

Banking & Currency
- Recommended banks: Revolut (multi-currency), Wise (low fees)
- Exchange rates:
  - 1 EUR = ~1.10 USD
  - 1 THB = ~0.03 USD

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4. Housing & Lifestyle
Finding Accommodation
- Rent vs. buy comparison:
  - Portugal: Buying is affordable (€1,500/month rent vs €2,000/month buy)
  - Thailand: Renting is common (THB 25,000/month)

Utilities & Internet
- Electricity costs:
  - Portugal: €0.25/kWh
  - Thailand: THB 5-10/kWh
- Internet providers:
  - Spain: Movistar, Vodafone
  - Thailand: AIS, TrueMove

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5. Cultural Integration
Language Learning
- Recommended apps: Duolingo (free), Babbel (paid)
- Local classes:
  - Portugal: Curso de Português (city halls)
  - Thailand: Thai Language Institute (Bangkok)

Expat Communities
- Facebook groups: Expat Retirees in Portugal, Thai Retirees Meetup
- Meetup.com events: Retirees in Portugal, Digital Nomads in Thailand

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6. Tax & Retirement Planning
Tax Residency Rules
- Spain: 24% flat rate (non-residents)
- Portugal: 20% income tax (residents)

Retirement Account Options


- IRA to Portugal's PRA (tax-free)
- 401(k) to Thailand's Pension Fund
- Tax implications:
- Portugal: No capital gains tax
- Thailand: 15% withholding tax
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7. Download Your Complete Checklist
[Download PDF] (12 pages, 100% free)
- Includes all checklists, templates, and country guides
- Updated quarterly with new visa rules and resources
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8. How to Use This Checklist
1. Print the PDF and mark completed tasks
2. Use the budget tracker to plan your finances
3. Save country-specific guides for reference
4. Join expat communities for ongoing support
Ready to retire abroad? Get your checklist now!