

Worldwide Retirement & Emigration Destinations

Which locations are the most
attractive for Britons today?

2025 Edition





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Introduction

Rethinking Retirement: Where Should Britons Go?

For decades, British retirees have followed familiar paths when deciding where to spend their later years – Spain, France, Australia, and the like. These destinations have long been seen as safe, sunny, and straightforward. But the world has changed.

Rising living costs, shifting visa rules post-Brexit, evolving tax landscapes, and new global lifestyle trends mean the decision of where to retire or relocate now involves far more than sunshine and property prices.

This research project was undertaken to assess which destinations truly remain attractive and viable for Britons today.

We've taken a structured and comparative approach to evaluate:

- The traditional favourites that have historically drawn the largest numbers of British retirees.
- A series of emerging destinations – alternative countries that are becoming increasingly viable for today's globally minded retiree.

Each destination is examined against a consistent set of criteria:

1. Visa access & residency options
2. Cost of living
3. Taxation and estate planning
4. Healthcare quality and access
5. Economic and political stability
6. Climate and lifestyle
7. Safety and crime
8. Language and integration
9. Property ownership
10. Travel connectivity



We ask:

Are the traditional favourites still the best options?

Which countries are rising in appeal – and why?

What are the practical, financial, and legal considerations that must now be taken into account?

Our goal with this project is to offer a realistic, data-informed, and planning-oriented view of the global retirement landscape – empowering Britons to make smart, secure decisions about where to base their future.



The Popular Favourites



Spain

Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

Britons are now third-country nationals and need a visa for stays over 90 days in any 180-day period within the Schengen Zone.

Options for retirees:

Non-Lucrative Visa (NLV):

Popular for retirees; requires proof of sufficient passive income (approx. €28,800/year for individuals).

Residency renewals:

Initially issued for 1 year, then 2-year increments.

Blockages:

- Income requirements are rigid.
- Health insurance (private, full coverage, zero excess) is mandatory.

Plus points:

- Clear, well-trodden visa process.
- Many applicants receive support from relocation specialists and solicitors.

2. Cost of Living

General affordability:

Lower than the UK—especially in rural inland areas and secondary coastal towns.

Housing:

Excellent value for money; property prices are still attractive despite recent rises.

Utilities & services:

Cheaper than the UK; healthcare free via NHS and groceries particularly affordable.

Inflation impact:

Noticeable but still below UK urban levels.

Overall score:

- Extremely attractive for pensioners with moderate-to-high retirement income.

3. Taxation

Double tax treaty:

Exists with the UK.

Pension taxation:

UK pensions are taxable in Spain if you're tax resident; local rates vary but can be favourable.

Wealth tax:

Exists in some regions; exemption thresholds apply.

Inheritance tax:

Regional rules vary; can be punitive if not planned correctly.

Blockages:

- Tax system is complex and regional.
- UK ISAs lose their tax advantages.

Plus points:

- Plenty of cross-border tax advisers cater to British retirees.



4. Healthcare Quality & Access

Public system:

Excellent, especially in urban centres.

Private insurance:

Mandatory for visa applicants. Very affordable for retirees under 65.

EU reciprocal rights:

S1 holders can still access Spanish public healthcare if receiving a UK state pension.

Plus points:

- High standards.
- Good access for pensioners (especially S1 holders).

5. Economic & Political Stability

GDP growth:

Moderate; recovering post-COVID.

Politics:

Stable, though regional independence tensions exist.

Currency:

Eurozone stability adds predictability.

Blockages:

- Some bureaucracy is still frustrating.

Plus points:

- Predictable and stable for retirees.



6. Climate & Lifestyle

Climate:

One of the biggest draws—dry, sunny, Mediterranean.

Expat lifestyle:

Large, well-established British communities along the Costa Blanca, Costa del Sol, and Balearics.

Culture:

High quality of life, healthy lifestyle.

Plus points:

- High appeal for outdoor and social living.

7. Safety & Crime

Crime rate:

Low in most residential and retirement areas.

Violent crime:

Rare; petty theft in tourist spots is the main issue.

Plus points:

- High safety for older adults.



8. Language & Integration

English use:

High in expat hubs.

Integration:

Some resistance to learning Spanish in enclaves, but cultural respect is important.

Bureaucracy:

Navigation can be challenging without basic Spanish.

Blockages:

- Integration may be limited in tourist-heavy zones.

9. Property Ownership Rules

Foreign ownership:

Fully allowed.

Buying process:

Transparent but requires legal guidance.

Ongoing costs:

Property tax, community fees, and local levies apply.

Plus points:

- Strong infrastructure of English-speaking estate agents and legal advisers.

10. Travel Connectivity

Airports:

Excellent links to UK (multiple daily flights from all regions).

Flight times:

2-3 hours to most UK cities.

Affordability:

Budget airlines maintain year-round service.

Plus points:

- Highly connected, easy for friends/family visits.

Summary: Spain

Factor	Score (out of 10)	Notes
Visa Access	7	Clear but now stricter post-Brexit
Cost of Living	9	Highly affordable for UK pensioners
Taxation	6	Complex but manageable with advice
Healthcare	9	Excellent quality and S1-compatible
Economy & Stability	7	Stable, though bureaucratic
Climate & Lifestyle	10	Huge lifestyle pull factor
Safety	9	Straightforward with guidance
Language & Integration	6	Varies by region; effort needed
Property Ownership	8	Straightforward with guidance
Travel Connectivity	10	Unrivalled UK access

Total Score: 81/100



France



1. Visa Access & Residency Pathways

Post-Brexit status:

Britons now need a long-stay visa (visa de long séjour) for stays over 90 days in any 180-day Schengen period.

Options for retirees:

Residency renewals:

Mandatory comprehensive health insurance for visa holders under S1 or private policy.

Blockages:

- Complex and bureaucratic application process.
- French-language documentation and requirements.

Plus points:

- Clear route to long-term residence.
- Well-supported by specialist visa firms and relocation advisers.

2. Cost of Living

General affordability:

Similar to or slightly cheaper than the UK, depending on region.

Rural France:

Excellent value in places like Normandy, Brittany, and the Dordogne.

Urban France:

Paris and Côte d'Azur are considerably more expensive.

Housing:

- Cheaper property than the UK in rural areas; attractive to those selling a UK home.

Overall:

- Manageable for pensioners with moderate means, especially outside major cities.





3. Taxation

Double tax treaty:

In place with the UK.

Pension taxation:

Pensions are taxable in France for residents, often at favourable rates due to the 'quotient system.'

Wealth tax:

Only applies to real estate worth over €1.3M.

Inheritance tax:

Can be high, especially for non-bloodline heirs.
Planning needed.

Blockages:

- French tax system is notoriously complex.
- UK tax wrappers lose their benefits.

Plus points:

- Stable, transparent tax structure once understood.

4. Healthcare Quality & Access

Public system:

World-class and efficient.

Carte Vitale access:

Available after residency is granted or via S1 form (if drawing UK pension).

Private insurance:

Required until you qualify for the state system.

Plus points:

- Excellent reputation globally.
- Subsidised costs after integration.

5. Economic & Political Stability

Economy:

Mixed performance; relatively stable.

Politics:

Some unrest and strikes, but institutions are resilient.

Currency:

Eurozone; stable.

Blockages:

- Periodic strikes can affect services.

Plus points:

- Well-established systems for retirees.

6. Climate & Lifestyle

Climate:

Varies; Mediterranean in the south, temperate elsewhere.

Lifestyle:

High quality of life, strong culinary and cultural appeal.

Expat communities:

Large British populations in southwest and Normandy.

Plus points:

- Culturally rich and socially relaxed lifestyle.



7. Safety & Crime

Crime rate:

Generally low; petty theft in cities.

Violent crime:

Rare in residential or rural areas.

Plus points:

- Strong sense of public safety.



8. Language & Integration

Language:

English not widely spoken outside tourist areas.

Integration:

Effort to speak French is critical.

Support:

Many integration resources available.

Blockages:

- Lack of language may limit bureaucracy navigation and local ties.

9. Property Ownership Rules

Foreign ownership:

Fully permitted.

Buying process:

Structured and secure but slow and paperwork heavy.

Ongoing costs:

Local taxes, notary fees, and possible wealth/property tax.

Plus points:

- Transparent system with legal protection.

10. Travel Connectivity

Airports & trains:

Eurostar, TGV, and multiple direct UK flights.

Driving:

Easy drive from southern England via ferry or Eurotunnel.

Proximity:

Closer than any other EU country.

Plus points:

- Exceptional access and convenience for UK-based family visits.



Summary: France

Factor	Score (out of 10)	Notes
Cost of Living	8	Affordable in many regions
Taxation	6	Complex but manageable
Healthcare	9	Excellent once accessed
Economy & Stability	7	Reliable institutions
Climate & Lifestyle	9	High lifestyle appeal
Safety	9	Safe and stable
Language & Integration	5	Integration effort essential
Property Ownership	8	Reliable buying process
Travel Connectivity	10	Unrivalled for proximity

Total Score: 78/100





Portugal

Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

Britons must apply for a residency visa to live in Portugal for more than 90 days.

Options for retirees:

D7 Visa:

Designed for retirees or individuals with passive income (minimum income ~€820/month for individuals).

Golden Visa:

Still available but limited in scope; real estate route mostly closed.

Path to permanent residency:

After 5 years of residency.

Citizenship eligibility:

After 5 years (with language test).

Blockages:

- Visa processing times have slowed in recent years due to demand.
- Bureaucracy can be opaque and inconsistent.

Plus points:

- D7 is one of the most accessible visas for retirees in Europe.
- Strong infrastructure of English-speaking immigration advisors.



2. Cost of Living

General affordability:

Among the lowest in Western Europe.

Housing:

Very affordable in the interior and small towns; Lisbon and Algarve are rising in cost.

Everyday expenses:

Utilities, groceries, healthcare, and services all cost significantly less than in the UK.

Overall:

- Highly attractive for retirees on modest or mid-tier pensions.



3. Taxation

Double tax treaty:

In place with the UK.

Pension taxation:

Portugal's Non-Habitual Residency (NHR) regime offers favourable rates (10% flat tax on foreign pensions for 10 years).

Wealth tax:

None.

Inheritance tax:

Effectively no inheritance tax on direct family transfers.

Blockages:

- NHR benefits have been phased out for new applicants from 2024 onwards.
- Still a bureaucratic tax system.

Plus points:

- Despite NHR changes, Portugal is still tax friendly.

4. Healthcare Quality & Access

Public system:

Decent quality and free/low-cost once resident.

Private care:

Very affordable and widely used by expats.

Access:

UK state pensioners can use the S1 form to access the public system.

Plus points:

- Private care offers rapid access and low cost.
- Good coverage even in rural regions.

5. Economic & Political Stability

Economy:

Modest growth; tourism and real estate led.

Politics:

Generally stable with a pro-EU stance.

Currency:

Eurozone, so stable currency.

Blockages:

- Bureaucracy and government admin delays can be frustrating.

Plus points:

- Politically secure, especially compared to global alternatives.

6. Climate & Lifestyle

Climate:

Mediterranean – mild winters, hot summers, especially in the south.

Lifestyle:

Relaxed, friendly, outdoor-oriented.

Expat hubs:

Algarve, Lisbon coast, Silver Coast, and Madeira.

Plus points:

- Consistently ranked among the best places to live for retirees globally.



7. Safety & Crime

Crime rate:

One of the lowest in Europe.

Violent crime:

Rare; Portugal is consistently ranked as one of the safest countries globally.

Plus points:

- Very safe, particularly for older individuals and solo retirees.

8. Language & Integration

English use:

Widely spoken in urban and tourist areas.

Integration:

Easier than in France or Italy, with friendly locals.

Language:

Learning Portuguese is encouraged but not essential in expat zones.

Plus points:

- Strong sense of community among expats and locals alike.



9. Property Ownership Rules

Foreign ownership:

Fully permitted.

Buying process:

Simple, though local legal assistance is essential.

Costs:

Low annual taxes; ownership is straightforward.

Plus points:

- Buying is easier and more affordable than in most of Western Europe.

10. Travel Connectivity

Airports:

Multiple regional airports with year-round direct flights to the UK.

Flight time:

2.5 to 3 hours from most UK airports.

Access:

Frequent and affordable via budget carriers.

Plus points:

- Excellent for regular UK travel or visits from family.



Summary: Portugal

Factor	Score (out of 10)	Notes
Visa Access	8	D7 visa is expat-friendly
Cost of Living	9	Extremely affordable
Taxation	7	NHR changes reduce appeal slightly
Healthcare	8	Affordable and accessible
Economy & Stability	7	Modest but stable
Climate & Lifestyle	10	Exceptional draw for retirees
Safety	10	Among safest in Europe
Language & Integration	8	Friendly and English-speaking
Property Ownership	9	Straightforward and attractive
Travel Connectivity	9	Excellent access to UK

Total Score: 85/100





Australia



Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

Unaffected – UK citizens are treated like other non-Australians; Australia was never part of the EU freedom of movement zone.

Options for retirees:

- No dedicated retirement visa (the previous investor-based retirement visa was closed to new applicants).
- Parent visa categories (subclass 804, 864): Require a child to be settled in Australia and significant application fees (often AUD 50,000+).

Investor or partner visas:

Require substantial investment or spousal connection.

Long-term tourist visas:

12-month stay options may be extended but not permanent solutions.

Blockages:

- No realistic retirement visa for most individuals.
- Very costly and lengthy parent visa process.

Plus points:

- Excellent for those with close family ties or significant wealth.

2. Cost of Living

General affordability:

High. Australia is one of the most expensive countries globally for housing, groceries, and services.

Housing:

Property prices are high in major cities (Sydney, Melbourne, Brisbane).

Healthcare & insurance:

Can be costly for non-residents or new arrivals without Medicare.

Overall:

- High quality of life but expensive for pensioners without substantial resources.





3. Taxation

Double tax treaty:

Exists with the UK.

Pension taxation:

UK pensions are taxed in Australia if you become tax resident; tax-free pension income possible with some planning (e.g. superannuation schemes).

No inheritance tax.

CGT:

Capital gains tax applies to certain overseas and local assets.

Blockages:

- Tax residency rules can be complex.
- New arrivals must plan carefully to avoid double taxation on UK-held assets.

Plus points:

- No inheritance tax is a strong positive.

4. Healthcare Quality & Access

Public system (Medicare):

World-class, but access depends on visa type.

Private insurance:

Required for many migrants and retirees; costly but excellent standard.

UK reciprocal healthcare:

Short-term visitors can access limited services under the reciprocal health agreement.

Blockages:

- Most retirees won't qualify for Medicare on arrival.

Plus points:

- Private sector is excellent.



5. Economic & Political Stability

Economy:

Strong and consistently stable; one of the highest GDPs per capita globally.

Politics:

Secure, transparent democratic institutions.

Currency:

Australian dollar (AUD) is stable.

Plus points:

- Excellent economic fundamentals and global stability.



6. Climate & Lifestyle

Climate:

Varied—tropical in the north, temperate in the south.

Lifestyle:

High outdoor quality of life, strong health and wellness culture.

Expat experience:

Very welcoming for UK nationals; cultural similarities.

Plus points:

- Exceptional lifestyle draw for active retirees.

7. Safety & Crime

Crime rate:

Low overall; very safe country.

Natural risks:

Bushfires, flooding, and extreme weather in some areas.

Plus points:

- High personal safety across all urban and regional areas.



8. Language & Integration

Language:

English-speaking.

Integration:

Easy cultural integration for Britons.

Community:

Large and well-established British migrant population.

Plus points:

- Extremely smooth transition for UK retirees socially and culturally.

9. Property Ownership Rules

Foreign ownership:

Permitted with restrictions. FIRB (Foreign Investment Review Board) approval needed for non-residents.

Buying process:

Transparent but competitive market.

Costs:

Stamp duty and annual fees apply in some states.

Plus points:

- FIRB rules limit access for non-residents.
- Tax surcharges on foreign buyers in some states (e.g. Victoria).



10. Travel Connectivity

Distance:

One of the biggest challenges—24+ hours from the UK.

Flight costs:

Expensive, especially last-minute.

Visit frequency:

Infrequent visits from UK-based family due to distance and cost.

Plus points:

- Travel time and cost are major barriers.

Summary: Australia

Factor	Score (out of 10)	Notes
visa Access	3	No viable retirement visa
Cost of Living	5	High-cost base
Taxation	6	No inheritance tax a plus
Healthcare	7	Strong quality, limited access for newcomers
Economy & Stability	10	Very stable and strong
Climate & Lifestyle	9	Huge lifestyle benefits
Safety	9	Safe and secure
Language & Integration	10	Seamless for UK nationals
Property Ownership	6	Barriers for non-residents
Travel Connectivity	3	Long and expensive travel to UK

Total Score: 68/100

Australia scores high on lifestyle, integration, and stability, but scores lower on visa access and travel proximity, which are key issues for many UK retirees.





New Zealand

Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

Unchanged; New Zealand has always required visas for UK citizens wishing to settle.

Options for retirees:

Temporary Retirement Visa (Visitor Visa – Parent Retirement Category):

- Requires NZD 750,000 to invest, NZD 500,000 in maintenance funds, and annual income of NZD 60,000+
- Only valid for 2 years at a time (renewable), no pathway to permanent residency

Parent Resident Visa:

Requires child to be a resident and financial sponsor-ship; limited places and exceptionally long waitlists.

Investor or Entrepreneur Visas:

High capital thresholds

Blockages:

- Expensive and restrictive entry options for retirees
- No straightforward route to permanence without significant capital or family ties

Plus points:

- Transparent immigration system and clear guidance

2. Cost of Living

General affordability:

Moderate to high, especially in Auckland and Wellington

Housing:

Expensive in urban areas; regional towns more affordable but limited services

Imported goods and services:

Often more expensive due to distance and limited competition.

Overall:

- Cost of living is high by UK standards, but manageable for those with significant pension income or capital.

3. Taxation

Double tax treaty:

In place with the UK

Pension taxation:

UK pensions taxed in New Zealand for tax residents.

No inheritance tax

No capital gains tax (with some exceptions)

Blockages:

- Income from overseas is taxable unless carefully planned.
- Transitional tax exemption (for new residents) can provide relief for 4 years.

Plus points:

- Quite simple tax system and no inheritance tax



4. Healthcare Quality & Access

Public system:

High quality, funded by taxes; may have waiting times.

Private healthcare:

Widely used to avoid delays; affordable.

Reciprocal healthcare:

UK citizens can access limited emergency services under bilateral agreements.

Blockages:

- Retirees on temporary visas do not automatically qualify for full public healthcare.

Plus points:

- Private system is excellent value and widely used.

5. Economic & Political Stability

Economy:

Stable and well-managed, though small and geographically isolated

Politics:

Strong democratic institutions

Currency:

NZD is stable but prone to exchange rate fluctuations

Plus points:

- Secure and well-regulated country economically and politically



6. Climate & Lifestyle

Climate:

Temperate and mild, more rainfall than

Australia Lifestyle:

Outdoorsy, laid-back, excellent natural beauty

Expat community:

Smaller than Australia but very welcoming

Plus points:

- Excellent for nature lovers and outdoor lifestyle seekers



7. Safety & Crime

Crime rate:

Low; consistently ranked among the world's safest countries.

Violent crime:

Extremely rare

Plus points:

- High personal and public safety

8. Language & Integration

Language:

English-speaking country

Integration:

Extremely easy for Britons culturally and socially

Plus points:

- Seamless for UK retirees, culturally familiar and friendly

9. Property Ownership Rules

Foreign ownership:

Restricted – non-residents cannot generally buy existing residential property.

Exceptions:

Possible with temporary retirement visa for certain property types

Buying process:

Secure, transparent, and professionally regulated

Blockages:

- Buying restrictions are significant unless residency is granted.

Plus points:

- Clear rules and processes if eligible



10. Travel Connectivity

Distance:

Extremely far – 24+ hours from UK

Flight options:

Limited and expensive compared to Europe.

Family access:

Infrequent visits due to distance and cost

Blockages:

- Major downside is physical distance from the UK.



Summary: New Zealand

Factor	Score (out of 10)	Notes
Visa Access	4	Restricted and costly for retirees
Cost of Living	6	Moderate but rising
Taxation	7	Simple and inheritance tax-free
Healthcare	7	Excellent quality, but limited access for visa holders
Economy & Stability	9	Safe, stable, well-governed
Climate & Lifestyle	9	Natural beauty, relaxed living
Safety	10	One of the safest globally
Language & Integration	10	Seamless for UK nationals
Property Ownership	5	Restricted access for non-residents
Travel Connectivity	3	Distance is a serious barrier

Total Score: 70/100





Canada

Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

No impact; Canada has long maintained its own immigration rules for UK citizens.

Options for retirees:

- No direct retirement visa.

Family Sponsorship:

If a child or grandchild is a permanent resident or citizen, they may sponsor you (Parent/Grandparent Super Visa or PR route).

Super Visa:

Allows multiple entries over 10 years; up to 5 years per stay, renewable.

Investor and entrepreneur visas:

High financial thresholds, not suited to standard retirees.

Blockages:

- No dedicated retirement path for people without family ties.
- Super Visa requires proof of private insurance and sponsor's income.

Plus points:

- Super Visa is generous in duration and ideal for family-linked retirees.

2. Cost of Living

General affordability:

Mid-to-high, depending on location.

Housing:

Expensive in major cities (Toronto, Vancouver), more affordable in smaller provinces.

Utilities, services, groceries:

Similar or slightly higher than UK in many areas.

Overall:

- Manageable for retirees with stable income, but major cities are costly.

3. Taxation

Double tax treaty:

Yes, with the UK.

Pension taxation:

UK pensions taxable in Canada for tax residents; proper declaration required.

No inheritance tax.

Capital gains tax:

On certain assets, including real estate.

Blockages:

- Worldwide income is taxed if you become resident.
- Provincial tax adds complexity.

Plus points:

- No inheritance tax and good planning options for pension income.



4. Healthcare Quality & Access

Options for retirees:

Public system:

Excellent quality and coverage, but access depends on province and visa status.

Super Visa holders:

Must have private health insurance from a Canadian provider.

Waiting times:

Can be long in the public system for non-emergency care.

Blockages:

- Retirees must pay for private cover unless they become residents.
- Coverage varies widely by province.

Plus points:

- Excellent healthcare system for permanent residents.

5. Economic & Political Stability

Economy:

Highly stable and developed.

Politics:

Democratic, transparent, low corruption.

Currency:

Canadian dollar (CAD), relatively stable.

Plus points:

- One of the world's most secure and well-regulated economies.



6. Climate & Lifestyle

Climate:

Harsh winters in most provinces; mildest in British Columbia.

Lifestyle:

High standard of living, nature-focused, clean and orderly.

Expat culture:

Large British expat population, particularly in BC and Ontario.

Blockages:

- Cold climate can be a barrier for some retirees.

Plus points:

- Outdoor lifestyle and community-oriented culture are attractive.



7. Safety & Crime

Crime rate:

Low; violent crime rare in most regions.

Gun laws:

Stricter than the US but less strict than the UK.

Plus points:

- Safe and secure environment.

8. Language & Integration

Language:

English (and French in Quebec).

Integration:

Smooth; culturally similar and welcoming to UK citizens.

Cultural familiarity:

Strong historical and social ties to the UK.

Plus points:

- Quite easy for Britons to integrate.



9. Property Ownership Rules

Foreign ownership:

Permitted, but as of 2023, foreigners cannot buy residential property in most areas for 2 years (ban expected to be lifted in 2025).

Buying process:

Transparent and secure.

Blockages:

- Temporary foreign ownership ban is a barrier.
- Some provinces impose extra taxes on non-resident buyers.

Plus points:

- Legal security once permitted.

10. Travel Connectivity

Distance:

7-10 hours flight time to the UK depending on region.

Direct flights:

Widely available from most major cities to London and Manchester.

Visit feasibility:

Reasonable for annual or semi-annual trips.

Plus points:

- More accessible than Australia or NZ, especially from Eastern Canada.



Summary: Canada

Factor	Score (out of 10)	Notes
Visa Access	5	Good for family-linked retirees only
Cost of Living	6	Affordable outside major cities
Taxation	7	No inheritance tax; income taxable
Healthcare	7	Great for residents; private cover needed for others
Economy & Stability	10	Exceptionally stable
Climate & Lifestyle	7	Winter is a factor
Safety	9	High safety standards
Language & Integration	10	Seamless for Britons
Property Ownership	5	Currently restricted for foreigners
Travel Connectivity	7	Good air links to UK

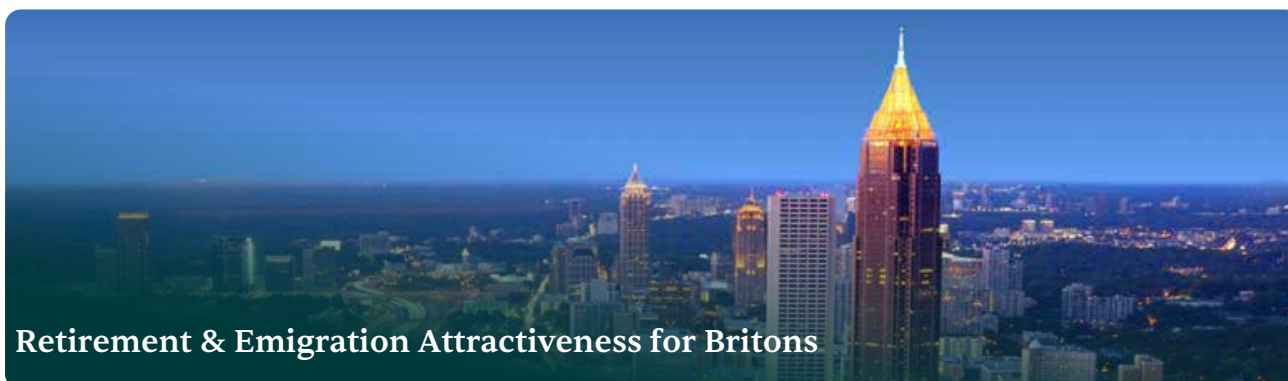
Total Score: 73/100

Canada is a strong choice for Britons with family connections or significant income, offering cultural familiarity and safety, but with clear access limitations for solo retirees and restrictions on property buying.





United States



Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

Unaffected; Britons have always required a visa or Green Card to live long term in the US.

Options for retirees:

- No specific retirement visa exists.

B2 Tourist Visa:

Allows stays up to 6 months at a time, but not a route to residency.

Family sponsorship (Green Card):

Only viable if close family are US citizens.

Investment Visa (EB-5):

Requires a minimum investment of \$800,000 into a qualifying US business and job creation.

Spousal visa (CR1/IR1):

If married to a US citizen.

Blockages:

- No long-term residency visa for retirees without family or investment link.
- US immigration is strict, and overstaying can result in bans.

Plus points:

- Many British retirees use B2 visas to spend winters in the US, often rotating with other locations.

2. Cost of Living

General affordability:

Highly variable. Coastal cities (New York, San Francisco, Miami) are expensive; southern and midwestern states offer better value.

Housing:

Expensive in urban centres; affordable in rural and secondary cities.

Healthcare:

Major cost and risk factor; insurance is essential and expensive.

Overall:

- Viable for wealthy retirees or those targeting low-cost-of-living states.



3. Taxation

Double tax treaty:

Exists with the UK.

Pension taxation:

UK pensions taxable in the US for residents; complex reporting rules (e.g. FBAR, FATCA).

Inheritance tax:

Federal estate tax applies to worldwide assets of US residents over \$13.61 million (2024).

State taxes:

Vary by location; some states have no income tax.

Blockages:

- Reporting rules for foreign assets are burdensome.

IRS is aggressive on global income and compliance.

Plus points:

- Tax planning is viable with advice; no national VAT/sales tax.

4. Healthcare Quality & Access

Private-only system:

No public healthcare. All residents must obtain private insurance.

Quality:

Excellent, especially in urban centres—but extremely costly.

Medicare:

Only available to those who qualify through work history or via spousal benefits.

Blockages:

- Prohibitive cost and complexity are major deterrents.

Plus points:

- Unrivalled quality of specialist and elective care (if insured).



5. Economic & Political Stability

Economy:

Largest in the world; diversified and resilient.

Politics:

Stable, though currently polarised.

Currency:

USD – globally dominant and stable.

Blockages:

- Political climate can feel divisive.

Plus points:

- Economic dynamism and opportunity-rich environment.



6. Climate & Lifestyle

Climate:

Every option available – snow, desert, tropics, mountains, coastline.

Lifestyle:

Diverse – urban, rural, beach, mountains – something for every taste.

Expat community:

Scattered; less tightly knit than in Europe, but Brits are well-received.

Plus points:

- Freedom to design your lifestyle based on region.

7. Safety & Crime

Crime rate:

Highly variable; urban centres may have higher crime, but many suburbs and small towns are very safe.

Gun culture:

Significant factor for some Britons; polarising.

Blockages:

- Safety perceptions vary drastically by location.

Plus points:

- High safety in well-chosen areas.

8. Language & Integration

Language:

English.

Integration:

Easy from a language and culture perspective.

Cultural overlap:

Shared media, history, and lifestyle cues help ease the transition.

Plus points:

- Seamless for most Britons socially and linguistically.

9. Property Ownership Rules

Foreign ownership:

Allowed freely across the US.

Buying process:

Straightforward but varies by state.

Taxes:

Annual property taxes can be high, and costs vary significantly.

Plus points:

- No restrictions on buying, but local advice is essential.



10. Travel Connectivity

Distance:

7-10 hours depending on location.

Flights:

Excellent links from East Coast and major cities to London.

Cost:

Reasonable with advance booking.

Plus points:

- East Coast states (e.g., Florida, New York) are well connected to the UK.



Summary: United States

Factor	Score (out of 10)	Notes
Visa Access	4	No retirement visa
Cost of Living	6	High in cities; varies by region
Taxation	5	Complex and compliance-heavy
Healthcare	4	Excellent but prohibitively expensive
Economy & Stability	9	Strong economy
Climate & Lifestyle	9	Wide range of choices
Safety	6	Regional variation; gun violence concern
Language & Integration	10	English-speaking and culturally similar
Property Ownership	9	No restrictions; just local variation
Travel Connectivity	7	Particularly good, especially from East Coast

Total Score: 69/100

The US is attractive to those with wealth, insurance, or family ties, but scores lower on healthcare accessibility and visa access. It's highly viable in the right circumstances, particularly in tax-friendly states like Florida or Texas.



Ireland

Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

UK citizens retain unique rights under the Common Travel Area (CTA) agreement.

Options for retirees:

- No visa required.
- UK nationals can live, work, retire, and access public services in Ireland without restriction.
- Permanent residence is automatic and does not require any formal application.

Blockages:

- None for UK nationals.

Plus points:

- Seamless legal migration—unlike any other EU country post-Brexit.



2. Cost of Living

General affordability:

Moderate to high; Dublin is notably expensive.

Housing:

Expensive in cities; more affordable in smaller towns and rural counties.

Everyday expenses:

Similar to or slightly higher than the UK for groceries, utilities, and dining.

Overall:

- Comfortable for retirees with a moderate-to-high pension income.

3. Taxation

Double tax treaty:

Yes, in place with the UK.

Pension taxation:

UK pensions are taxable in Ireland if you are tax resident, but the system is straightforward.

- No wealth tax.

Inheritance tax (CAT):

Applies on assets inherited over certain thresholds.

UK inheritance tax rules may still apply depending on domicile.

Blockages:

- CAT planning needed for larger estates.

Plus points:

- Clear and familiar tax rules, no wealth tax, UK pension payments easily managed.



4. Healthcare Quality & Access

Public system (HSE):

Accessible to UK citizens under the CTA.

GP Visit Card or Medical Card:

Available based on means and age.

Private insurance:

Common among retirees to avoid long waiting times.

Plus points:

- Full healthcare access under the same terms as Irish citizens.
- EU-level healthcare quality.

5. Economic & Political Stability

Economy:

Fast-growing and modern, bolstered by tech, pharma, and finance sectors.

Politics:

Stable, EU-aligned democracy.

Currency:

Eurozone – stable.

Plus points:

- Excellent reputation for governance and economic resilience.

6. Climate & Lifestyle

Climate:

Mild, temperate, often wet – like the UK.

Lifestyle:

Friendly, laid-back culture with strong community life.

Expat community:

Modest British population spread across the country.

Blockages:

- Weather may not appeal to sun-seeking retirees.

Plus points:

- Familiar and culturally rich with shared history and strong UK links.

7. Safety & Crime

Crime rate:

Low; some petty crime in urban centres.

Violent crime:

Rare.

Plus points:

- Very safe, welcoming environment.





8. Language & Integration

Language:

English-speaking (alongside Irish).

Integration:

Seamless for Britons; shared media, cultural references, and systems.

Plus points:

- Culturally and linguistically as close to the UK as any country can be.

9. Property Ownership Rules

Foreign ownership:

Fully allowed for UK citizens.

Buying process:

Familiar, straightforward, and legally secure.

Ongoing costs:

Moderate stamp duty and annual local property taxes.

Plus points:

- No restrictions trusted legal system.

10. Travel Connectivity

Flights & ferries:

Frequent and short.

Driving:

Easy ferry access via car from UK.

Family visits:

Easy and inexpensive compared to other countries.

Plus points:

- Closest and most accessible emigration option from the UK.

Summary: Ireland

Factor	Score (out of 10)	Notes
Visa Access	10	No visa needed due to CTA
Cost of Living	7	Dublin pricey, but manageable elsewhere
Taxation	8	Clear system with good treaty alignment
Healthcare	8	Full access under CTA, private option common
Economy & Stability	9	Very stable and developed
Climate & Lifestyle	7	Familiar, but weather may be a drawback
Safety	9	Very safe
Language & Integration	10	Culturally seamless
Property Ownership	9	Straightforward and unrestricted
Travel Connectivity	10	Most accessible destination for UK retirees

Total Score: 87/100

Ireland is uniquely positioned for Britons post-Brexit, offering unrivalled access, legal simplicity, and cultural familiarity. It's especially appealing to those who want to remain close to the UK while living abroad.



Cyprus



Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

UK citizens are now third-country nationals, but Cyprus is still one of the most welcoming EU states for Britons.

Options for retirees:

Category F Residency Permit:

For individuals with secure annual income (recommended minimum ~€30,000), plus €5,000 for each dependent.

Permanent Residency via Property Purchase:

Requires investment of €300,000+ in real estate.

- No need for work or business activity – ideal for retirees.

Path to citizenship:

After 7 years (or 5 years with strong ties and language skills).

Blockages:

- Paperwork can be slow and bureaucratic.
- Health insurance and income proof required.

Plus points:

- Clear, low-barrier process for retirees.
- Popular path used by many Britons.

2. Cost of Living

General affordability:

Lower than the UK, especially outside of Limassol and Nicosia.

Housing:

Excellent value in smaller towns; buying is popular.

Services, groceries, dining:

More affordable than the UK.

Utilities:

Reasonable, but electricity can be expensive in summer.

Overall:

- Extremely attractive cost base for UK pensioners.



3. Taxation

Double tax treaty:

Yes, with the UK.

Pension taxation options:

Option 1: Standard income tax rates

Option 2: 5% flat rate on foreign pension income over €3,420/year

- No wealth tax
- No inheritance tax

Plus points:

- One of the most tax-friendly options for UK retirees.
- Flexibility in pension tax treatment.

4. Healthcare Quality & Access

Public system (GESY):

Available to residents, including expats.

Private healthcare:

Excellent and affordable.

S1 access:

UK pensioners with an S1 form can access GESY healthcare.

Blockages:

- New residents must register and contribute to GESY if they work or have certain income levels.

Plus points:

- Affordable, high-quality care with growing infrastructure.

5. Economic & Political Stability

Economy:

Small but stable and recovering well since the financial crisis.

Politics:

Democratic and EU-aligned; stable governance.

Currency:

Euro.

Plus points:

- Predictable economy and governance.

6. Climate & Lifestyle

Climate:

Mediterranean – hot, dry summers and mild winters.

Lifestyle:

Relaxed, beach-oriented, and expat-friendly.

Expat hubs:

Paphos, Limassol, Larnaca.

Plus points:

- Among the best climates in Europe; great outdoor living year-round.



7. Safety & Crime

Crime rate:

Extremely low.

Violent crime:

Rare.

Public safety:

Excellent for older residents.

Plus points:

- One of the safest countries in the EU.

8. Language & Integration

English:

Widely spoken – especially in services, healthcare, and expat areas.

Legal system and contracts:

Available in English.

Integration:

Easy in expat communities.

Plus points:

- No language barrier for day-to-day life.

9. Property Ownership Rules

Foreign ownership:

Allowed with minimal restrictions.

Legal system:

Familiar (based on British common law).

Buying process:

Secure, with established protections for buyers.

Plus points:

- Cyprus has long catered to British buyers.



10. Travel Connectivity

Flights:

Year-round direct flights from major UK cities.

Flight time:

4.5–5 hours.

Family visits:

Accessible, though not as close as Spain or France.

Plus points:

- Easy travel with a wide network of low-cost airlines.



Summary: Cyprus

Factor	Score (out of 10)	Notes
Visa Access	8	Clear and friendly to retirees
Cost of Living	8	Lower than most of Western Europe
Taxation	9	Flexible pension taxation and no IHT
Healthcare	8	Strong private system, good public access via S1
Economy & Stability	7	Small but stable
Climate & Lifestyle	10	Exceptional weather and relaxed pace
Safety	10	Extremely low crime
Language & Integration	9	English widely spoken
Property Ownership	9	Well-established and legally secure
Travel Connectivity	7	Slightly further but well connected

Total Score: 85/100

Cyprus is a top-tier choice for British retirees looking for sunshine, safety, and tax efficiency—especially appealing for those looking for an English-speaking Mediterranean lifestyle with minimal red tape.





Thailand

Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

Unaffected; Britons are treated like other non-ASEAN nationals.

Options for retirees:

Retirement Visa (O-A or O-X):

- O-A: For applicants aged 50+; valid 1 year, renewable annually. Requires proof of THB 800,000 in a Thai bank (£17,500) or a monthly income of THB 65,000 (£1,400).
- O-X: 10-year visa for 50+ applicants from specific countries (UK included); higher financial requirements (£22,000 in the bank and £2,200+ monthly income).
- No work allowed under these visas.
- Alternative: Elite Visa (5-20-year options) for wealthy individuals starting from ~£20,000.

Blockages:

- Strict reporting and renewal requirements (90-day check-ins, local address reports).
- No path to permanent residency or citizenship for most retirees.

Plus points:

- Dedicated retirement visa with low entry bar (especially O-A).
- Straightforward application with support from visa agents.

2. Cost of Living

General affordability:

Exceptionally low cost of living compared to the UK.

Housing:

High-quality rentals or purchases available for a fraction of UK costs.

Healthcare, food, transport:

All extremely affordable, especially outside Bangkok and Phuket.

Overall:

- Among the most budget-friendly retirement destinations globally.

3. Taxation

Double tax treaty:

Exists with the UK.

Pension taxation:

Only taxed if remitted in the same tax year earned; planning allows for tax-free treatment.

- No inheritance tax for foreigners on Thai assets.

Blockages:

- Thai tax rules change periodically; local tax advice is recommended.

Plus points:

- With proper structuring, many retirees pay little to no local income tax.

4. Healthcare Quality & Access

Private system:

Excellent in major cities (Bangkok, Chiang Mai); international-standard hospitals.

Public system:

Limited and generally not used by expats.

Insurance:

Private health insurance is required for retirement visa renewal.

Blockages:

- Insurance required over age 50, and coverage limits must meet visa regulations.

Blockages:

- High-quality care at a fraction of UK prices; medical tourism hub.



5. Economic & Political Stability

Economy:

Developing; reliant on tourism, agriculture, and manufacturing.

Politics:

Some instability, occasional military influence.

Currency:

Thai baht (THB) is relatively stable but volatile during global crises.

Blockages:

- Governmental uncertainty and bureaucracy.

Plus points:

- Economic growth and infrastructure improving steadily.

6. Climate & Lifestyle

Climate:

Tropical – hot and humid year-round, with distinct rainy season.

Lifestyle:

Relaxed, service-oriented, high standard of living for retirees.

Expat hubs:

Chiang Mai, Hua Hin, Phuket, Bangkok.

Plus points:

- Excellent leisure lifestyle with access to beaches, wellness, and culture.

7. Safety & Crime rate & Lifestyle

Crime rate:

Low-to-moderate; petty theft more common in tourist areas.

Violent crime:

Rare in expat zones.

Safety perception:

Generally safe; expat communities well-established.

Blockages:

- Occasional frauds or petty crime targeting foreigners.

Plus points:

- Friendly local population; low personal risk.

8. Language & Integration

Language:

Thai; English spoken in tourist areas but less so in rural regions.

Integration:

Friendly culture, but full integration is challenging without language skills.

Support:

Expats often rely on local help and dedicated services.

Blockages:

- Bureaucracy and cultural formalities can be hard to navigate alone.

Blockages:

- Established expat networks provide strong support.

9. Property Ownership Rules

Foreign ownership:

Cannot own land; can own apartments/condominiums (up to 49% of a building).

Workaround:

Long leases, Thai spouse ownership structures, or corporate setup (with risks).

Buying process:

Legal but requires caution and good advice.

Blockages:

- Land ownership restrictions and legal complexity.

Blockages:

- Condominium ownership popular and accessible in tourist hubs.

10. Travel Connectivity

Distance:

11-13 hours from the UK.

Flights:

Direct flights available to Bangkok, Phuket; affordable with planning.

Access:

Good infrastructure and transport links across Southeast Asia.

Blockages:

- Long travel time.

Blockages:

- Well-connected within Asia and to the UK.



Summary: Thailand

Factor	Score (out of 10)	Notes
Visa Access	7	Dedicated retirement visas, but bureaucratic
Cost of Living	10	Exceptionally low cost
Taxation	8	Favourable with proper planning
Healthcare	8	Excellent private care
Economy & Stability	6	Some political risk
Climate & Lifestyle	9	Tropical and laid-back
Safety	7	Generally safe, but some risks for tourists
Language & Integration	6	English limited outside urban zones
Property Ownership	5	Limited ownership rights for foreigners
Travel Connectivity	6	Long haul but well-connected

Total Score: 72/100

Thailand offers unmatched affordability, great private healthcare, and a high standard of living for UK retirees with modest income – but requires tolerance for bureaucracy, limited ownership rights, and long-distance travel.



Challengers





Malta



1. Visa Access & Residency Pathways

Post-Brexit status:

Malta is an EU member but offers structured, accessible residence schemes for British retirees.

Options for retirees:

Malta Permanent Residency Programme (MRVP):

Requires property purchase/rental and contribution.

Malta Retirement Programme (MRP):

Designed specifically for retirees receiving pensions.

- Path to long-term residence and citizenship available with time and compliance.

Blockages:

- Financial requirements (e.g. rental/property thresholds, minimum income).
- Bureaucratic paperwork.

Plus points:

- Popular and proven path for UK retirees.
- Extensive support from local legal and relocation providers.
- English is an official language – all processes are accessible.

2. Cost of Living

- Generally lower than the UK.
- Affordable healthcare, transport, and dining.
- Property prices rising in central areas like Sliema and Valletta, but excellent value still found in smaller towns and Gozo.

Blockages:

- Housing costs have risen sharply in some urban areas.

Plus points:

- Lower cost of utilities, healthcare, and daily expenses.
- Low-cost lifestyle possible outside tourist zones.



3. Taxation

- UK pensions can be taxed under a flat 15% rate through the Retirement Programme.
- No wealth or inheritance tax.
- Malta has a double tax agreement with the UK.

Blockages:

- Must meet requirements for the flat tax regime (e.g. minimum property rental or purchase, and pension income).

Plus points:

- Excellent tax planning potential.
- Transparent and internationally aligned tax system.

4. Healthcare Quality & Access

- Public healthcare system is available to residents, and UK retirees can use the S1 form.
- Private sector is widely used and known for high standards.

Blockages:

- Public system can involve waiting times in some cases.

Plus points:

- High-quality private healthcare is affordable.
- Medical staff frequently trained in the UK.
- English spoken across the medical system.



5. Economic & Political Stability

- Small but growing economy, especially in finance, gaming, and tourism.
- EU member with low inflation and solid infrastructure.

Blockages:

- Some administrative inefficiencies.

Plus points:

- Politically stable, pro-EU government.
- Eurozone currency offers reliability.



6. Climate & Lifestyle

- Over 300 days of sunshine a year.
- Mediterranean lifestyle, vibrant history, and easy-going pace.
- Strong British expat presence, particularly in Gozo and St. Paul's Bay.

Blockages:

- Small island may feel limiting to those used to variety or mainland infrastructure.

Plus points:

- Exceptional climate, clean sea, and active lifestyle options.
- Cultural blend of Southern Europe with British familiarity.

7. Safety & Crime

- Low crime levels overall.
- Petty crime is rare, violent crime is extremely uncommon.

Plus points:

- High personal safety, especially for older individuals.
- Friendly and respectful local population.



8. Language & Integration

- English is one of two official languages.
- All government services, legal processes, signage, and media available in English.
- Easy social integration, especially in expat hubs.

Blockages:

- Limited integration with Maltese speakers outside urban areas if you're not learning the language.

Plus points:

- Exceptionally easy environment for English speakers.
- Expat community well-established and supportive.



9. Property Ownership Rules

- Foreigners can buy property, though some locations are classified as Special Designated Areas (SDAs) with fewer restrictions.
- Legal framework based on British common law principles.

Blockages:

- Higher property prices in central tourist and investment zones.

Plus points:

- Strong protections for foreign buyers.
- Familiar legal process with English-speaking professionals.

10. Travel Connectivity

- Year-round direct flights to the UK from multiple carriers.
- Travel time is approx. 3-3.5 hours.
- Easy family visits and short breaks possible.

Blockages:

- Smaller airport means fewer flights during off-peak periods.

Plus points:

- Excellent links to the UK and other European destinations.
- Good infrastructure for older travellers.

Summary: Malta

Factor	Score (out of 10)	Notes
Visa Access	8	Clear programs for retirees
Cost of Living	7	Comfortable, with rising housing costs in hotspots
Taxation	8	15% pension tax rate + no IHT
Healthcare	9	High-quality private and public access
Economy & Stability	7	Stable EU member
Climate & Lifestyle	9	Excellent year-round sunshine
Safety	9	Very low crime
Language & Integration	10	English is an official language
Property Ownership	8	Strong legal protections
Travel Connectivity	8	Direct UK flights, short journey time

Total Score: 83/100



Greece



Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

Greece is an EU member state. Britons now need a visa for stays over 90 days in a 180-day Schengen period.

Options for retirees:

National Type D Visa (Long-Stay Visa):

Popular with retirees; requires proof of income (approx. €2,000/month for individuals) and private health insurance.

7% Flat Tax Regime for Foreign Pensioners:

Open to those who become tax residents and declare income.

Golden Visa:

Available with property investment from €250,000 (though raised to €500,000 in some regions from 2023).

Blockages:

- Complex bureaucracy and long processing times.
- Consular documentation often requires notarisation and translation.

Plus points:

- Multiple paths to residency.
- Generous 7% pension tax regime for up to 15 years.
- Growing infrastructure for assisting foreign retirees.

2. Cost of Living

- One of the most affordable in Southern Europe.
- Great value in housing, utilities, fresh food, and services.
- Cities like Athens and Thessaloniki are more expensive, but rural and island life is remarkably affordable.

Blockages:

- Imported goods and electronics can be expensive.

Plus points:

- Excellent quality of life for a modest pension.
- Property bargains widely available outside tourist hotspots.



3. Taxation

- UK-Greece double taxation treaty in place.
- UK pensions taxed in Greece if tax resident.
- Flat 7% tax rate on foreign pensions for 15 years (requires tax residency and declaration).
- No wealth tax.
- Inheritance tax exists but is lower than the UK in most cases.

Blockages:

- Tax system can be confusing without local support.

Plus points:

- Simple, low-tax structure for retirees who apply under the pensioner regime.
- Favourable estate planning potential.

4. Healthcare Quality & Access

- Public healthcare (EOPYY) is available to residents.
- Private hospitals and clinics are affordable and offer high standards, especially in urban areas.

Blockages:

- Public healthcare can be underfunded and slow, especially in rural areas.

Plus points:

- Private sector is high quality and widely used by expats.
- UK S1 holders may still access public care with bilateral agreement (though subject to change post-Brexit).



5. Economic & Political Stability

- EU member but recovering from past financial crises.
- Strong growth in tourism and real estate sectors.
- Politically stable with low levels of civil unrest in recent years.

Blockages:

- Some residual economic fragility, especially outside major cities.

Plus points:

- Improved governance and investor confidence.
- Eurozone reliability.



6. Climate & Lifestyle

- Mediterranean climate – warm, dry summers and mild winters.
- Slower pace of life, strong social traditions, focus on family and food.
- Idyllic island options, historic mainland towns, and modern urban centres.

Blockages:

- Summer heatwaves can be intense, particularly inland.

Plus points:

- Lifestyle is a major attraction – outdoor living, clean air, sea access.

7. Safety & Crime

- Low crime rates overall.
- Violent crime is rare.
- Expats report feeling safe and well-integrated.

Blockages:

- Some urban petty crime in tourist areas.

Plus points:

- Strong sense of community.
- Low public safety concerns in expat-favoured areas.



8. Language & Integration

- Greek is the official language, but English is widely spoken in cities and tourist areas.
- Learning basic Greek improves integration significantly.
- Large expat communities across the Peloponnese, Crete, and Ionian islands.

Blockages:

- Bureaucracy is often only navigable in Greek.

Plus points:

- Expats welcomed by locals; plenty of English-speaking professionals and services.



9. Property Ownership Rules

- Foreigners can buy property freely (with minor restrictions in military zones).
- Process is legally secure with notary-led transactions.
- Very affordable by European standards.

Blockages:

- Bureaucracy around registration and property taxes requires diligence.

Plus points:

- Tremendous value in coastal and rural areas.
- High rental yields and lifestyle enjoyment.

10. Travel Connectivity

- Direct flights to the UK from Athens, Thessaloniki, and most islands.
- 3.5 to 4.5 hours to UK.
- Ferry and rail links to mainland Europe also available.

Blockages:

- Some island locations have limited flight options outside summer.

Plus points:

- Very well connected from April to October, reasonable costs and flexibility.

Summary: Greece

Factor	Score (out of 10)	Notes
Visa Access	7	Multiple paths including flat tax pension visa
Cost of Living	8	Very affordable lifestyle
Taxation	9	7% flat pension tax is highly competitive
Healthcare	7	Public system weak, private is strong
Economy & Stability	6	Improved but not without risks
Climate & Lifestyle	10	Major strength – especially islands
Safety	8	Low violent crime
Language & Integration	6	Navigable with effort
Property Ownership	7	Very attractive pricing
Travel Connectivity	8	Excellent seasonal flight access

Total Score: 80/100



Italy



Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

UK citizens are now third-country nationals; a long-stay visa is required for residency.

Options for retirees:

Elective Residency Visa (ERV):

Designed for those with sufficient passive income (approx. €31,000/year for individuals) and no work activity.

Flat Tax Incentive:

7% income tax for foreign pensioners who move to specific southern regions and become Italian tax residents.

- Permanent residency and citizenship available after 5 and 10 years, respectively.

Blockages:

- High income thresholds.
- Bureaucratic, with lengthy application timelines and in-country registration steps.

Plus points:

- Dedicated retirement route.
- Pension-friendly taxation in rural southern municipalities.
- Clear pathway to long-term settlement.

2. Cost of Living

- Highly variable. Rural southern areas and smaller towns offer excellent affordability; northern cities like Milan and Rome are expensive.
- Low cost for food, public healthcare, transport, and property in non-tourist areas.

Blockages:

- Regional disparities in pricing and services.

Plus points:

- Affordable rural and village living.
- Quality fresh produce, dining, and services for modest costs.



3. Taxation

- Double taxation treaty with the UK.
- UK pensions are taxed in Italy once resident.
- 7% flat tax scheme for foreign pensioners available in select municipalities in Sicily, Calabria, and similar regions for up to 10 years.
- No wealth tax (aside from minor asset-related taxes).
- Inheritance tax is low (4%–8%), with high thresholds.

Blockages:

- Complex system – professional advice required.
- Must register as a tax resident to benefit from incentives.

Plus points:

- One of Europe's most generous tax setups for new pensioners (in southern zones).
- Low inheritance and property tax rates.

4. Healthcare Quality & Access

- National Health System (Servizio Sanitario Nazionale – SSN) offers free or low-cost care.
- Private clinics available for faster service.
- S1 form acceptance for UK pensioners has been agreed post-Brexit.

Blockages:

- Regional differences in public care access.

Plus points:

- Excellent public healthcare in most regions.
- Affordable and accessible private options.

5. Economic & Political Stability

- G7 economy with strong manufacturing and export base.
- Political instability is common but rarely disrupts public services or expat life.
- Eurozone member.

Blockages:

- Government turnover is frequent.
- Bureaucracy can delay paperwork and processes.

Plus points:

- Strong financial institutions.
- EU protections for residents and consumers.



6. Climate & Lifestyle

- Southern and coastal Italy offers Mediterranean weather; North has distinct seasons.
- Culture-rich: food, history, arts, architecture, and community.
- Slower pace of life and emphasis on family, health, and socialising.

Blockages:

- Summer heatwaves can be intense in the south.

Plus points:

- One of the most sought-after lifestyles in the world.
- Beautiful landscapes, coastlines, and heritage sites.



7. Safety & Crime

- Low violent crime.
- Petty theft in tourist areas (e.g. Rome, Naples).
- High sense of community and neighbourly care in rural areas.

Blockages:

- Pickpocketing in big cities.

Plus points:

- Strong personal safety in most retirement areas.

8. Language & Integration

- Italian is essential outside of expat hubs.
- English is spoken by younger professionals and in major cities, less so in villages.
- Integration easier for those who learn basic Italian and engage locally.

Blockages:

- Navigating services and bureaucracy requires Italian or help from locals.

Plus points:

- Italians generally welcoming to foreigners and retirees.
- Cultural immersion offers strong lifestyle returns.



9. Property Ownership Rules

- No restrictions on foreign ownership.
- Purchase process is notary-led, with strong buyer protections.
- Some towns offer €1 home schemes with renovation conditions.

Blockages:

- Extra diligence required for renovations and legal checks.

Plus points:

- Incredible value and charm in hill towns and southern villages.
- Strong legal system and rising international buyer interest.

10. Travel Connectivity

- Multiple international airports with daily flights to the UK.
- 2.5–3 hours from London to Rome, Milan, or Florence.
- Strong rail network and road infrastructure.

Blockages:

- Some rural locations require a car.

Plus points:

- Easy access for family visits and short returns to the UK.
- Intra-European travel is fast and cheap.

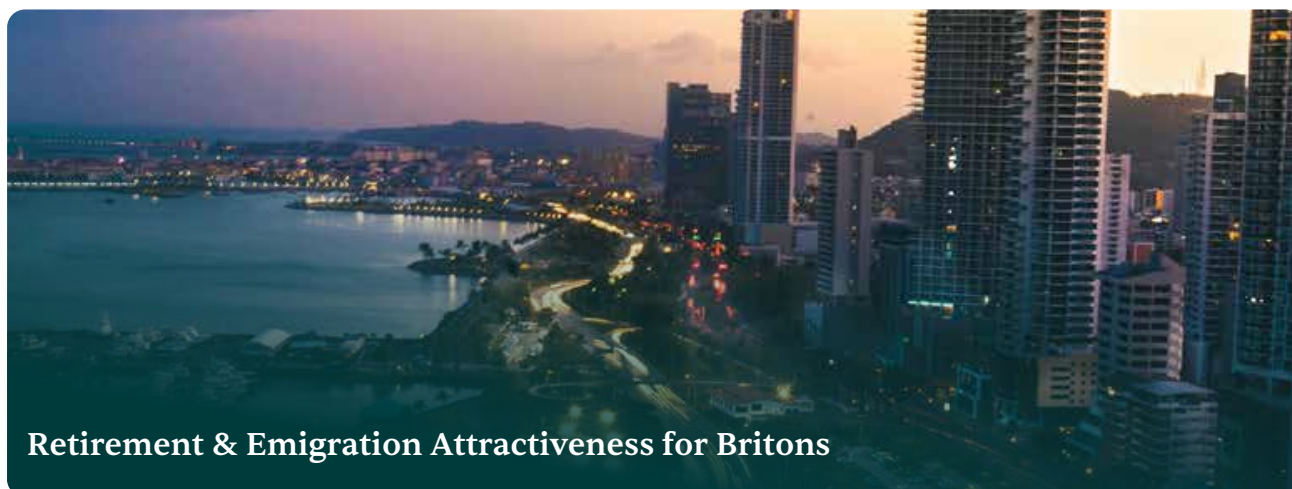
Summary: Italy

Factor	Score (out of 10)	Notes
Visa Access	6	Elective visa with financial requirements
Cost of Living	7	Great value in southern regions
Taxation	8	7% flat pension tax for 10 years in designated areas
Healthcare	8	Excellent national system
Economy & Stability	7	Stable economy, political volatility
Climate & Lifestyle	9	Globally admired lifestyle
Safety	8	Low crime, safe rural areas low crime
Language & Integration	6	Requires effort, rewarding integration
Property Ownership	8	Great value, no restrictions
Travel Connectivity	9	Excellent air and rail links to UK

Total Score: 76/100



Panama



Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

Unaffected. Panama treats UK nationals as it does other visa-exempt nationals.

Options for retirees:

Pensionado Visa:

One of the most attractive retirement visas globally.

- Open to anyone aged 18+ with lifetime pension income of at least \$1,000/month.
- Includes discounts on healthcare, transport, entertainment, utilities, and more.

Permanent residency:

Granted automatically with Pensionado Visa.

Citizenship:

Possible after 5 years of residency.

Blockages:

- None for those with pension income and clean background.
- Visa process requires legal assistance but is smooth.

Plus points:

- Global benchmark for retiree-friendliness.
- Straightforward, low-cost permanent residency with generous benefits.

2. Cost of Living

- Very affordable in most areas.
- Housing, food, transport, and services cost far less than the UK.
- Major expat centres like Panama City or Boquete are more expensive but still offer good value.

Blockages:

- Imported goods and luxury items can be pricey.

Plus points:

- A comfortable lifestyle on modest pensions.
- Significant retiree discounts via the Pensionado program.



3. Taxation

- UK-Panama double taxation agreement not in force, but foreign income is not taxed if earned outside Panama.
- Pensions received from abroad are exempt from Panamanian income tax.
- No inheritance tax or wealth tax.

Blockages:

- Careful planning required to avoid double taxation in UK if still deemed UK tax resident.

Plus points:

- Ideal for those receiving pensions or investment income.
- No tax on capital gains or foreign income.

4. Healthcare Quality & Access

- High-quality private healthcare at very low cost.
- Several hospitals in Panama City are affiliated with U.S. institutions.
- No national health insurance for expats; private insurance is required.

Blockages:

- Public healthcare is not suitable for expats.

Plus points:

- World-class private care at a fraction of UK cost.
- Expats report excellent service quality and accessibility.

5. Economic & Political Stability

- Politically stable, democratic, and economically strong.
- U.S. dollar is legal tender, helping control inflation.
- Financial services and logistics sectors anchor the economy.

Blockages:

- Minor protests or service disruptions occur occasionally.

Plus points:

- Dollarized economy brings monetary stability.
- Respected banking and expat infrastructure.



6. Climate & Lifestyle

- Tropical climate – warm year-round, high humidity.
- Boquete and mountain regions offer spring-like temperatures all year.
- Vibrant lifestyle, with coastal, urban, and rural options.

Blockages:

- Some retirees find the humidity in lowland areas uncomfortable.

Plus points:

- Outdoor lifestyle, natural beauty, and relaxed pace of life.
- Strong wellness and adventure culture.

7. Safety & Crime

- Moderate crime in Panama City; petty theft exists.
- Rural areas like Boquete, El Valle, and Coronado are very safe.
- Police presence in expat areas is strong.

Blockages:

- Awareness needed in urban areas, especially at night.

Plus points:

- High safety ratings in key retirement regions.



8. Language & Integration

- Spanish is the official language.
- English is widely spoken in expat areas and service industries.
- Many legal and medical professionals speak fluent English.

Blockages:

- Basic Spanish helps significantly with bureaucracy.

Plus points:

- Welcoming expat community.
- Cultural integration is encouraged and supported.



9. Property Ownership Rules

- Foreigners can buy property freely and have the same legal rights as locals.
- Affordable real estate in most regions, with a growing international market.

Blockages:

- Legal checks are critical – property law can be unfamiliar to UK buyers.

Plus points:

- No restrictions, high value for money.
- Property taxes are low, no annual tax on unimproved rural land.

10. Travel Connectivity

- Direct flights to the UK are limited – usually involves a connection via U.S., Spain, or another hub.
- Panama is a travel hub for the Americas and Caribbean.

Blockages:

- Long travel time (12–14 hours total) and multiple legs.

Plus points:

- Regional travel is easy and affordable from Panama.
- Expanding airport infrastructure.

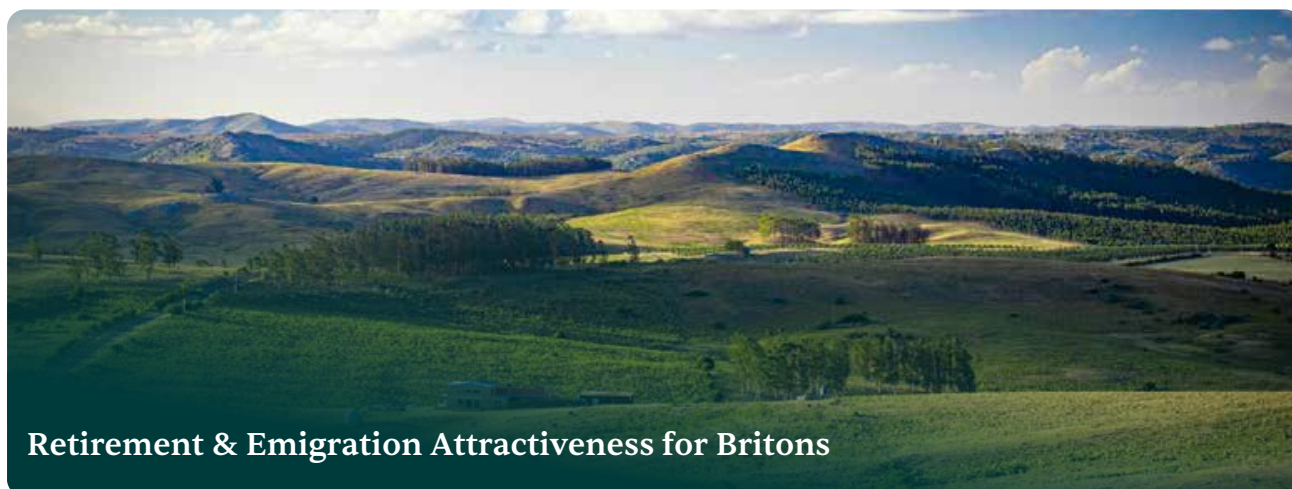
Summary: Greece

Factor	Score (out of 10)	Notes
Visa Access	9	World-class retirement visa
Cost of Living	9	Very affordable lifestyle
Taxation	9	No tax on foreign pensions
Healthcare	7	Excellent private system
Economy & Stability	7	Dollarized, stable
Climate & Lifestyle	9	Warm, diverse lifestyle choices
Safety	8	Very safe in retirement zones
Language & Integration	7	Spanish useful but not essential
Property Ownership	7	Fully allowed, strong value
Travel Connectivity	6	Long journey with stopovers

Total Score: 81/100



Uruguay



Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

UK citizens are visa-exempt for short stays.

Long-term stay requires residency application.

Options for retirees:

Permanent Residency Permit:

No specific retirement visa, but retirees can apply for permanent residency with proof of income (~USD \$1,500/month recommended).

- No investment requirement, no age restriction.
- Path to citizenship available after 3–5 years of continuous residency.

Blockages:

- Documentation must be apostilled and translated into Spanish.
- Bureaucratic process can be slow and paper heavy.

Plus points:

- No minimum investment required.
- Generous and flexible entry for pensioners.

2. Cost of Living

- Moderate; more expensive than other Latin American countries but cheaper than the UK.
- Housing is affordable in most regions.
- Public transport, groceries, and healthcare are cost-effective.

Blockages:

- Imported goods and cars can be expensive due to taxes.

Plus points:

- Reasonable cost of living with a good quality of life.
- Excellent value outside Montevideo and Punta del Este.



3. Taxation

- Territorial tax system: Foreign-sourced income, including UK pensions, is generally not taxed.
- No wealth tax or inheritance tax.
- Property taxes are low.

Blockages:

- Initial global income reporting required when becoming a resident.

Plus points:

- UK pensions are typically untaxed in Uruguay.
- Favourable estate and capital gains treatment.

4. Healthcare Quality & Access

- Mutualista system: Monthly membership provides access to excellent private hospitals and clinics for as little as \$100–\$200/month.
- Public system (ASSE) is free but less commonly used by expats.

Blockages:

- Must register with a Mutualista for consistent care.

Plus points:

- High-quality, low-cost healthcare system.
- Strong reputation for preventative care and patient experience.



5. Economic & Political Stability

- South America's most politically stable democracy.
- High institutional trust, low corruption, and progressive social policies.
- GDP per capita among the highest in Latin America.

Blockages:

- Slower growth than some larger economies.

Plus points:

- Strong legal protections for residents and property owners.
- Dollar and euro widely accepted alongside the local peso.



6. Climate & Lifestyle

- Subtropical temperate climate – four mild seasons.
- Coastal towns offer beach access and relaxed living.
- Culture prioritises family, safety, and quality of life.

Blockages:

- Humidity can be high in summer.

Plus points:

- Balanced climate and slower pace of life.
- Strong arts, culture, and café society – especially in Montevideo.



7. Safety & Crime

- One of the safest countries in Latin America.
- Low levels of violent crime.
- Expat areas like Punta del Este and Colonia are very safe.

Blockages:

- Pickpocketing and petty theft in city centres.

Plus points:

- High public trust in police and governance.
- Very secure for older adults and solo retirees.

8. Language & Integration

- Spanish is the official language.
- English is limited but growing in tourist and expat areas.
- Community support and legal assistance are widely available.

Blockages:

- Day-to-day life outside cities may require basic Spanish.

Plus points:

- Strong expat networks.
- Local people are welcoming and respectful of foreigners.



9. Property Ownership Rules

- No restrictions on foreigners buying property.
- Property rights are constitutionally protected.
- Land and housing are available in rural, coastal, and suburban settings.

Blockages:

- Rural properties may lack infrastructure or require renovations.

Plus points:

- Full ownership rights.
- Transparent process with English-speaking agents and lawyers available.

10. Travel Connectivity

- No direct flights to the UK; connections via Madrid, São Paulo, or Miami.
- Montevideo's international airport is modern and efficient.

Blockages:

- Long travel time (15+ hours).

Plus points:

- Easy regional travel within South America.
- Increasing global connectivity.

Summary: Uruguay

Factor	Score (out of 10)	Notes
Visa Access	7	Accessible path to permanent residency
Cost of Living	8	Balanced, high quality of life
Taxation	8	No tax on foreign pensions
Healthcare	8	Affordable Mutualista system
Economy & Stability	8	Politically and economically secure
Climate & Lifestyle	8	Mild seasons and strong cultural life
Safety	9	Very safe for retirees
Language & Integration	7	Spanish needed but manageable
Property Ownership	7	Full rights for foreign buyers
Travel Connectivity	5	Long flights, few direct UK routes

Total Score: 76/100



Malaysia



1. Visa Access & Residency Pathways

Post-Brexit status:

Unaffected – Malaysia treats UK nationals the same as other non-ASEAN countries.

Options for retirees:

Malaysia My Second Home (MM2H) Programme:
Long-term renewable visa (5 or 10 years depending on state-specific rules).

- Minimum offshore income requirement (~RM 40,000/month – approx. £7,000) under federal rules; Sarawak's MM2H programme is more accessible with lower income and deposit thresholds.

Social Visit Pass (6-month renewable):

Informal but viable short-term route for retirees.

Blockages:

- Federal MM2H income requirements were raised sharply in recent years.
- Application process can be complex.

Plus points:

- Sarawak's state-level MM2H is still retiree-friendly.
- Long-stay rights with property ownership and tax benefits.

2. Cost of Living

- Among the lowest of all contender destinations.
- High-quality housing at a fraction of UK prices.
- Dining, utilities, and domestic help are extremely affordable.

Blockages:

- Imported goods and alcohol can be expensive.

Plus points:

- One of the best-value destinations for retirees.
- Western-standard amenities at Southeast Asian prices.



3. Taxation

- Territorial tax regime: Foreign-sourced income (including UK pensions) not taxed unless remitted and used in Malaysia.
- No inheritance tax.
- No capital gains tax (except on property sales under certain conditions).

Blockages:

- Complexity around remittance rules (although rarely enforced strictly).

Plus points:

- Excellent tax destination for pensioners and investors.
- Structuring allows income to be legally tax-free.

4. Healthcare Quality & Access

- Advanced private healthcare system.
- Internationally accredited hospitals (e.g., in Kuala Lumpur and Penang).
- Low cost for consultations, diagnostics, and procedures.
- MM2H visa holders must hold private insurance.

Blockages:

- Public healthcare not typically used by expats.

Plus points:

- Among the best healthcare systems in Asia.
- Major hub for medical tourism.



5. Economic & Political Stability

- Upper-middle-income economy diversified and growing.
- Political landscape can be unstable, but institutions function well.
- Currency: Malaysian ringgit (MYR) – moderate volatility.

Blockages:

- Political changes can disrupt visa programme clarity.

Plus points:

- Strong economy, major expat presence, well-developed infrastructure.



6. Climate & Lifestyle

- Tropical – warm and humid year-round.
- English widely spoken, strong expat networks in Kuala Lumpur, Penang, and Langkawi.
- High quality of life: modern condominiums, malls, international restaurants, and beaches.

Blockages:

- Tropical heat and monsoons may not suit everyone.

Plus points:

- Luxury lifestyle on a budget.
- Culturally diverse and welcoming.

7. Safety & Crime

- Low violent crime rate.
- Petty theft is the most common risk in tourist zones.
- Traffic accidents more likely than street crime.

Blockages:

- Occasional reports of frauds or pickpocketing.

Plus points:

- Very safe environment for retirees.
- Policing is visible and generally efficient in urban areas.



8. Language & Integration

- English is widely spoken and used in government, business, and healthcare.
- Local languages include Malay, Mandarin, and Tamil.
- Multicultural society with many Western retirees and digital nomads.

Blockages:

- Cultural nuances require some adjustment.

Plus points:

- Extremely easy integration for English-speaking retirees.
- High tolerance and multicultural harmony.



9. Property Ownership Rules

- Foreigners can own freehold property in designated zones.
- Minimum purchase price thresholds (vary by state – RM 600,000–1,000,000).
- No restrictions on long-term leasing.

Blockages:

- Legal processes differ from UK system – legal help is essential.

Plus points:

- Excellent value for money in property markets.
- Condominiums with full amenities are widely available.

10. Travel Connectivity

- Major hub for Asia and the Middle East.
- Direct flights from the UK limited, but available from London Heathrow to Kuala Lumpur
- Well-connected to the rest of Southeast Asia.

Blockages:

- Long-haul travel (13–15 hours total journey time).

Plus points:

- KLIA is a major international gateway.
- Affordable regional and global travel.

Summary: Malaysia

Factor	Score (out of 10)	Notes
Visa Access	8	MM2H varies by state – Sarawak remains accessible
Cost of Living	10	Outstanding value for money
Taxation	8	No tax on foreign pensions
Healthcare	8	Excellent private care
Economy & Stability	7	Politically mixed but stable infrastructure
Climate & Lifestyle	9	Tropical luxury, strong expat life
Safety	8	Low crime, high comfort
Language & Integration	7	English widely spoken
Property Ownership	6	Clear rules but regional variation
Travel Connectivity	6	Long flights, well connected via hubs

Total Score: 81/100



Mauritius



1. Visa Access & Residency Pathways

Post-Brexit status:

Mauritius welcomes UK citizens with straightforward long-stay options.

Options for retirees:

Retired Non-Citizen Residence Permit:

- Available to individuals aged 50+.
- Must transfer at least USD \$1,500/month (or \$18,000/year) into a local bank account.
- Permit valid for 10 years, renewable.

Permanent residency:

- Possible after 3 years of continuous residence.

Blockages:

- Must transfer funds regularly into a Mauritian account.
- Permit requires proof of stable pension or investment income.

Plus points:

- No investment property requirement.
- Long-duration permit with few complications.
- Government actively encourages foreign retirees.

2. Cost of Living

- Lower than the UK, particularly for local goods, healthcare, and services.
- Imported goods and luxury items are pricier.
- Property, dining, and domestic help are affordable.

Blockages:

- Some goods and vehicles heavily taxed.

Plus points:

- Modest pension stretches comfortably.
- Expats report high quality of life for the cost.



3. Taxation

- Territorial tax system: foreign pensions not taxed if not remitted.
- No inheritance tax or capital gains tax.
- 15% flat income tax rate applies to income earned or used locally.

Blockages:

- May need local structuring to avoid remitting pension income.

Plus points:

- Tax-friendly with no IHT and broad exclusions for foreign income.

4. Healthcare Quality & Access

- Growing private healthcare sector with modern clinics and hospitals.
- Public healthcare exists but is not widely used by expats.
- Most retirees opt for private health insurance.

Blockages:

- May need to travel to South Africa, Dubai, or Europe for complex treatments.

Plus points:

- Quality day-to-day care available.
- Affordable consultations and insurance.



5. Economic & Political Stability

- One of Africa's most stable democracies.
- Strong economy based on finance, tourism, ICT, and real estate.
- Currency: Mauritian Rupee (MUR) – relatively stable.

Blockages:

- Small domestic market can limit investment opportunities.

Plus points:

- High rule-of-law ratings.
- Stable governance and reliable infrastructure.



6. Climate & Lifestyle

- Subtropical climate with warm, dry winters and humid summers.
- Coastal living, golf, sailing, hiking, and wellness activities are abundant.
- Multicultural society blending African, Indian, French, and British influences.

Blockages:

- Tropical storms occasionally disrupt coastal life.

Plus points:

- Laid-back, peaceful lifestyle.
- Excellent weather year-round.



7. Safety & Crime

- Low crime rates: violent crime is rare.
- Petty theft exists but is manageable with basic precautions.

Blockages:

- Isolated incidents of burglary in remote properties.

Plus points:

- Widely regarded as one of the safest countries in Africa.

8. Language & Integration

- English is widely spoken and is one of the official languages (alongside French and Creole).
- Government, legal, and medical services available in English.
- Expat community well-integrated.

Blockages:

- Some government forms only in French/Creole.

Plus points:

- Extremely easy for UK retirees to navigate life and services.
- English-speaking staff in most private businesses.



9. Property Ownership Rules

- Foreigners can buy property via Integrated Resort Scheme (IRS), Real Estate Scheme (RES), or Smart City Scheme.
- Minimum property value: USD \$375,000 for residency-linked purchases.
- Long-term leases and rentals also widely available.

Blockages:

- Minimum purchase thresholds for residency-linked buying.
- Outside of schemes, foreign ownership is restricted.

Plus points:

- Investment leads to residence eligibility.
- Many luxury developments targeted at foreign retirees.

10. Travel Connectivity

- No direct flights to the UK; most routes go via Dubai, Doha, or Paris.
- Long-haul travel time: 11-13 hours.
- Sir Seewoosagur Ramgoolam International Airport is modern and efficient.

Blockages:

- Limited flight frequency outside peak seasons.

Plus points:

- Regional hub with growing connections.
- Popular tourist and second-home destination for Europeans.

Summary: Mauritius

Factor	Score (out of 10)	Notes
Visa Access	8	Simple long-stay visa for 50+ with modest income
Cost of Living	8	Comfortable with strong value
Taxation	9	No tax on foreign pensions if structured properly
Healthcare	7	Quality private care; limited complex treatment options
Economy & Stability	7	Stable and developing economy
Climate & Lifestyle	9	Tropical island lifestyle with multicultural appeal
Safety	8	Safe and peaceful
Language & Integration	9	English widely spoken
Property Ownership	7	Clear pathways but restricted zones
Travel Connectivity	6	Long-haul access only

Total Score: 80/100



United Arab Emirates



1. Visa Access & Residency Pathways

Post-Brexit status:

Unaffected – UK citizens have always required visas, but the UAE offers a dedicated option for retirees.

Options for retirees:

Retirement Visa (Dubai-only):

- Available to individuals aged 55+.
- Requirements: either AED 20,000/month (£210,000), or AED 2 million property ownership (~£420,000).
- Valid for 5 years, renewable.

Investor or Property Visas:

- Other long-term stay options exist for high-net-worth individuals.

Blockages:

- Income and asset thresholds limit accessibility.
- Limited availability outside of Dubai emirate.

Plus points:

- Clear visa category for retirees.
- Access to healthcare and banking as a resident.
- No age limit on property-based visas.

2. Cost of Living

- High relative to other destinations, especially for housing and schooling.
- Utility and food costs moderate.
- Luxury lifestyle comes at a premium – but costs can be controlled with lifestyle adjustments.

Blockages:

- Private healthcare and housing in central areas are expensive.

Plus points:

- Tax-free income and no VAT on many essentials.
- High-end services and amenities are widely available.



3. Taxation

- No income tax on individuals.
- No inheritance tax.
- No tax on pensions or investment income.

Blockages:

- Must maintain non-residency in the UK to avoid UK tax obligations.

Plus points:

- Ideal destination for those seeking a zero-tax retirement.
- No reporting on foreign-held assets or wealth.

4. Healthcare Quality & Access

- Private-only healthcare system.
- World-class hospitals, clinics, and specialists – especially in Dubai and Abu Dhabi.
- Health insurance is mandatory and can be tailored to expat needs.

Blockages:

- Public healthcare not accessible to retirees.
- Private insurance premiums increase with age.

Plus points:

- Fast, efficient, and English-speaking providers.
- Medical tourism destination.



5. Economic & Political Stability

- One of the most stable regions in the Middle East.
- Strong financial, tourism, and logistics sectors.
- Pegged currency (AED to USD) maintains price stability.

Blockages:

- Political freedom and governance structures differ from Western democracies.

Plus points:

- Excellent infrastructure and low inflation.
- Secure and well-managed.



6. Climate & Lifestyle

- Desert climate: hot, dry, and sunny year-round.
- World-class leisure, dining, sports, and entertainment.
- Active social scene and multicultural population.

Blockages:

- Intense summer heat (up to 50°C); indoor lifestyle necessary during peak months.

Plus points:

- Ultra-modern city living with beach and desert appeal.
- High levels of personal convenience and comfort.

7. Safety & Crime

- Extremely low crime rates due to strict law enforcement.
- Personal safety among the highest globally.

Blockages:

- Cultural sensitivity required around local laws and norms.

Plus points:

- One of the safest destinations globally for individuals and families.



8. Language & Integration

- English is the working language in most sectors.
- All government, legal, and healthcare services are English-accessible.
- Huge British expat community.

Blockages:

- Long-term integration with locals is limited – expat life is largely within its own social circles.

Plus points:

- Seamless transition for English-speaking retirees.
- Extensive community, clubs, and networking options for over-50s.



9. Property Ownership Rules

- Foreigners can own freehold property in designated zones.
- High-end real estate market with a range of offerings – villas, apartments, resort developments.
- Property purchases over AED 2 million can grant long-term visas.

Blockages:

- Maintenance and service charges can be high.

Plus points:

- Transparent processes, fast transactions.
- Residency pathway linked to property investment.

10. Travel Connectivity

- Dubai and Abu Dhabi are global aviation hubs.
- Direct flights to UK cities multiple times per day.
- Flight time: approx. 6.5–7 hours to London.

Blockages:

- Summer travel costs can be high during peak periods.

Plus points:

- Exceptional air connectivity.
- Easy for family visits and global travel.

Summary: United Arab Emirates

Factor	Score (out of 10)	Notes
Visa Access	7	Clear program, but high thresholds
Cost of Living	6	High but manageable with planning
Taxation	10	No income or pension tax
Healthcare	8	World-class private care
Economy & Stability	9	Secure, stable, and modern
Climate & Lifestyle	8	Luxury lifestyle, hot summers
Safety	9	Extremely low crime
Language & Integration	9	English widely used
Property Ownership	8	Linked to visa options
Travel Connectivity	8	Direct, frequent UK flights

Total Score: 80/100



Japan



Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

Japan treats UK nationals like other third-country applicants.

Options for retirees:

- No dedicated retirement visa exists.

Long-term stays require:

- Spouse Visa (if married to a Japanese national),
- Investor Visa, or
- Long-Stay Visa for Cultural Activities (difficult for retirees).

Permanent Residency is possible after 10 years (or 5 in some cases) but requires a long-standing visa and financial stability.

Blockages:

- No clear retirement route unless married or investing.
- Tourist stays capped at 90 days with no easy path to extension.

Plus points:

- Exceptionally clean and well-administered immigration system.
- Visas are secure once granted.

2. Cost of Living

- Variable. Tokyo and major cities are expensive; rural Japan is far more affordable.
- Public transport is efficient and affordable.
- Daily living (groceries, utilities) is moderate.

Blockages:

- Urban property prices are high.
- Imported goods and Western-style products can be expensive.

Plus points:

- Very high quality of life for modest costs outside cities.
- Excellent public infrastructure keeps costs predictable.



3. Taxation

- UK-Japan double tax treaty in place.
- Taxed on worldwide income if considered a tax resident (after 5 years of residency).
- Japan has an inheritance tax, but it's structured progressively.

Blockages:

- Pension income is taxable in Japan if resident and thresholds are surpassed.
- Tax system is complex and requires local expertise.

Plus points:

- Clear treaty guidance with the UK.
- Tax system is predictable and well-enforced.

4. Healthcare Quality & Access

- Universal healthcare system.
- All residents are required to join either the national or employer-based insurance scheme.
- Private and public healthcare is high-quality and affordable.

Blockages:

- Language barrier in medical settings outside large cities.

Plus points:

- Exceptional medical care and long-life expectancy.
- Government-subsidised care even for foreigners with residency.



5. Economic & Political Stability

- One of the world's most stable economies.
- Low inflation, strong currency, high tech standards.
- Excellent infrastructure and disaster readiness.

Blockages:

- Limited political engagement for foreigners.

Plus points:

- Predictable, efficient public services.
- Government focused on population ageing, which aligns with retirees' needs.



6. Climate & Lifestyle

- Four distinct seasons; varies from snowy north to subtropical south.
- Clean, safe, and calm daily life with deep cultural heritage.
- High respect for elders and peaceful social atmosphere.

Blockages:

- Earthquakes and typhoons are a reality in some areas.

Plus points:

- Exceptional public cleanliness, order, and convenience.
- Deep cultural and culinary appeal.



7. Safety & Crime

- Among the safest countries in the world.
- Violent crime is exceptionally rare.
- Public safety, trust, and policing are globally admired.

Blockages:

- Natural disasters require awareness and preparedness.

Plus points:

- Ideal for solo retirees or those prioritising low crime living.

8. Language & Integration

- Japanese is essential for full integration.
- English signage exists in cities, but everyday services often require Japanese.
- Cultural formality and rules can be hard to navigate for newcomers.

Blockages:

- Bureaucracy, healthcare, and property processes are largely in Japanese.

Plus points:

- Community respect and order help newcomers feel safe and welcome.
- Cultural immersion is rich and rewarding for those who engage.



9. Property Ownership Rules

- Foreigners can buy land and property without restriction.
- No special visa is granted for property ownership.
- Property outside Tokyo can be very affordable, including rural homes and small apartments.

Blockages:

- Aged properties can come with legal quirks and unclear histories.

Plus points:

- Extremely secure legal system.
- Real estate values are low in countryside and smaller towns.

10. Travel Connectivity

- No direct flights to all UK cities, but daily direct services to London from Tokyo and Osaka.
- Excellent domestic transport: bullet trains, metros, and flights.

Blockages:

- Long-haul distance (12–14 hours).

Plus points:

- Reliable, on-time travel.
- Efficient airport experience and easy regional travel.

Summary: Japan

Factor	Score (out of 10)	Notes
Visa Access	4	No clear retirement route
Cost of Living	7	Affordable outside cities
Taxation	6	Pensions taxable; complex system
Healthcare	9	World-class universal care
Economy & Stability	10	Exceptionally stable and modern
Climate & Lifestyle	8	Culturally rich, peaceful, diverse climates
Safety	10	Among safest globally
Language & Integration	5	Requires significant adaptation
Property Ownership	8	No restrictions, excellent value in rural areas
Travel Connectivity	6	Long haul but well connected

Total Score: 73/100



Turkey



Retirement & Emigration Attractiveness for Britons

1. Visa Access & Residency Pathways

Post-Brexit status:

UK citizens are now third-country nationals but still have favourable treatment under Turkish visa policy.

Options for retirees:

Short-Term Residence Permit:

Renewable annually; available for property owners or those renting long-term.

Property Residency Route:

Owning property (of any value) simplifies the process.

No age restriction or income threshold beyond ability to self-support.

Citizenship by investment:

Available with USD \$400,000+ in real estate.

Blockages:

- Residency renewal processes have become stricter in recent years, especially in some areas.
- Bureaucracy can be inconsistent by region.

Plus points:

- Property-linked residency is affordable and accessible.
- Long-term stay is achievable without major financial hurdles.

2. Cost of Living

- Extremely low cost of living compared to the UK.
- Rent, groceries, dining, domestic help, and healthcare are all very affordable.
- British retirees report a high standard of living for modest pensions.

Blockages:

- Inflation has driven up prices in recent years (though still low by UK standards).

Plus points:

- Pound stretches far, particularly outside Istanbul and tourist resorts.
- Exceptional value for lifestyle and property.



3. Taxation

- UK-Turkey double taxation agreement in place.
- UK pensions taxed in Turkey if you are a tax resident.
- Tax rates range from 15% to 35% on income but can often be managed to stay low.
- No wealth tax, low property tax, and no inheritance tax for most foreign retirees.

Blockages:

- Income tax system is progressive and needs planning.

Plus points:

- Real estate and everyday living are lightly taxed.
- Good scope for tax planning on pension income.

4. Healthcare Quality & Access

- Excellent private healthcare, especially in cities and resort regions.
- State healthcare system exists but not widely used by expats.
- Foreign retirees must have private insurance unless they qualify for Turkey's SGK system.

Blockages:

- Public healthcare may be limited in rural areas.

Plus points:

- Private clinics and hospitals offer fast, affordable treatment.
- Medical tourism hub – dental, cosmetic, orthopaedic.



5. Economic & Political Stability

- Politically volatile with frequent policy shifts.
- Currency (Turkish Lira) has suffered major devaluation.
- Infrastructure, services, and public safety remain strong despite volatility.

Blockages:

- Inflation and currency instability can affect budgeting.

Plus points:

- Despite macroeconomic issues, daily life remains affordable and functional for retirees.



6. Climate & Lifestyle

- Mediterranean and Aegean coasts offer long, warm summers and mild winters.
- Outdoor lifestyle with access to beaches, mountains, and fresh produce.
- Strong café culture, slow pace, and emphasis on hospitality.

Blockages:

- Extreme inland summers or winters in central regions.

Plus points:

- Retiree haven for sunshine, relaxed pace, and affordability.

Large expat populations in Fethiye, Antalya, Bodrum.

●

7. Safety & Crime

- Generally safe, particularly in expat towns and resort areas.
- Low violent crime rates; petty theft in tourist zones.

Blockages:

- Political protests occasionally disrupt city centres.

Plus points:

- High police visibility.
- Warm, welcoming communities for older expats.



8. Language & Integration

- Turkish is the national language, and English is limited outside tourist zones.
- Bureaucracy and healthcare may require a translator.
- Local culture values respect and friendliness toward foreigners.

Blockages:

- Lack of English in government offices or rural settings.

Plus points:

- Easy social integration with effort.
- Active expat support networks and social groups.



9. Property Ownership Rules

- Foreigners can own freehold property in most areas (exclusions apply near military zones).
- Popular among British retirees due to affordability and visa access.
- No annual ownership tax aside from minimal municipal fees.

Blockages:

- Title deed (Tapu) system requires guidance to avoid mistakes.

Plus points:

- Exceptional value: sea-view apartments or villas available from £50,000–£150,000.
- Residency tied to property makes it a practical choice.

10. Travel Connectivity

- Direct flights from UK to Istanbul, Antalya, Dalaman, Bodrum.
- 4–5-hour flight time.
- Year-round air links from major UK cities.

Blockages:

- Fewer flights outside of tourist season for smaller airports.

Plus points:

- Low-cost carriers and charter airlines keep travel easy and affordable.

Summary: Malaysia

Factor	Score (out of 10)	Notes
Visa Access	8	Accessible through property or long-stay permit
Cost of Living	10	Among the lowest in the set
Taxation	7	Manageable with planning
Healthcare	7	Excellent private system, affordable
Economy & Stability	6	Political/economic volatility, but stable daily life
Climate & Lifestyle	9	Warm weather and outdoor living
Safety	7	Generally safe in expat areas
Language & Integration	6	Turkish needed for full access
Property Ownership	8	Clear rights and high value
Travel Connectivity	8	Direct flights and short travel time

Total Score: 80/100

Baseline – UK





United Kingdom



Retirement & Emigration Attractiveness (as a Baseline)

1. Visa Access & Residency Pathways

For British nationals:

N/A – full rights to reside.

For foreign retirees:

No dedicated retirement visa. Entry requires family or work links, or investor routes.

Score: 10/10 (for UK citizens)

Blockages (for non-UK citizens):

- No retirement path for foreigners without other status.

Plus points (for UK nationals):

- Seamless rights and full entitlements.

2. Cost of Living

General affordability:

Among the highest in Europe, especially in the Southeast.

Housing:

Expensive, particularly in London and commuter belts. More affordable in Northern England, Wales, and parts of Scotland.

Utilities and services:

High and rising.

Council tax:

Significant local variation; often a hidden cost in retirement budgeting.

Score: 5/10



3. Taxation

Pension taxation:

All pensions (state and private) are subject to income tax.

Inheritance tax (IHT):

40% above £325,000 threshold (or £500,000 if home passed to direct descendants).

No wealth tax:

but tax burden overall is rising.

Savings and ISAs:

Tax-free benefits still available, uniquely advantageous.

Score: 6/10

4. Healthcare Quality & Access

NHS:

Free at the point of use. Universally accessible.

Wait times:

Increasing; many retirees turn to private healthcare for speed and service.

Private care:

Available and expanding, but costly.

Score: 8/10



5. Economic & Political Stability

Economy:

Advanced but affected by high inflation and political turnover.

Politics:

Stable democracy but currently perceived as volatile.

Currency:

GBP is stable but weakened post-Brexit.

Score: 7/10



6. Climate & Lifestyle

Climate:

Temperate and wet; not typically a lifestyle driver.

Lifestyle:

Culturally rich, diverse, with world-class arts, sports, and dining – but climate is a deterrent for many retirees.

Social inclusion:

Strong community services in some areas, but inconsistent nationwide.

Score: 6/10



7. Safety & Crime

Crime rate:

Moderate. Petty crime and anti-social behaviour can be common in urban areas.

Violent crime:

Low in most regions; varies by location.

Perception:

High trust in policing institutions.

Score: 7/10

8. Language & Integration

Language:

Native for British retirees; effortless integration.

Cultural familiarity:

Home environment, friends and family nearby.

Score: 10/10



9. Property Ownership Rules

- Full rights to buy and sell.
- Downsizing incentives: Weak – though equity release options are available.
- Inheritance complications: Possible if assets are substantial.

Score: 9/10

10. Travel Connectivity

- Air, rail, and road: Exceptional connectivity within the UK and to Europe.
- Access to family and services: Easy and familiar.
- Public transport: Extensive, though cost and reliability vary.

Score: 9/10

Summary: United Kingdom

Factor	Score (out of 10)	Notes
Visa Access	10	No clear retirement route
Cost of Living	5	Affordable outside cities
Taxation	6	Pensions taxable; complex system
Healthcare	8	World-class universal care
Economy & Stability	7	Exceptionally stable and modern
Climate & Lifestyle	6	Culturally rich, peaceful, diverse climates
Safety	7	Among safest globally
Language & Integration	10	Requires significant adaptation
Property Ownership	9	No restrictions, excellent value in rural areas
Travel Connectivity	9	Long haul but well connected

Total Score: 77/100

The UK scores strongly on integration, healthcare access, and travel, but fares poorly on cost of living and tax burden – which are often key drivers for those considering retirement abroad. As a baseline, it helps explain why so many British nationals weigh up lifestyle, tax, and affordability gain elsewhere.

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