

# Retirement Planning For Expats In Vietnam

2025 Guide Edition





## Planning for the Life You Want, and the Freedom to Enjoy It

A fulfilling retirement starts with choice. The choice to live where you want, spend your time how you want, and support the people who matter most – without the stress of wondering whether your finances will keep up.

That kind of freedom doesn't happen by chance. It takes a plan. And the earlier you begin building towards it, the better.

Here are five essential planning principles for globally mobile professionals thinking about their long-term future.

### Five Principles for Effective Retirement Planning

#### 01

#### Start Early and Stay Disciplined

Relying solely on workplace pensions or the state is no longer enough. If you want options later in life, you need to create them now.

Starting early gives your money time to grow – and it gives you flexibility in how much you need to set aside each year. Even small, consistent contributions today can make a significant difference tomorrow, thanks to the power of compounding.







## 02

### Know What You're Planning For

Good planning starts with clear goals. Ask yourself:

1. When do you want to stop working?
2. Where do you plan to live in retirement?
3. What kind of lifestyle do you want to enjoy?
4. Will you be supporting others?
5. What healthcare or legacy considerations should be included?

Even if you don't have all the answers now, thinking through these questions, with the guidance of a financial planner, ensures your strategy reflects the life you want to live.

## 03

### Understand Your Risk Appetite

Striking the right balance between growth and stability is key. That balance will look different depending on your stage of life, current commitments, and comfort with volatility.

At Hoxton Wealth, we use smart tools and forward-looking models to help you understand your risk profile, optimise your portfolio, and ensure your retirement income remains on track – wherever life takes you.







### 04

#### Invest With Intention

The difference between an average portfolio and a well-managed one can be significant over time. Even a 1-2% difference in annual returns can transform the outcome of your retirement plan.

Our approach combines global market access with thoughtful asset selection – so you're not just invested, you're invested wisely. We help you align your investments to your long-term objectives and personal risk tolerance.

### 05

#### Don't Overlook Estate Planning

Your retirement plan shouldn't end with you. Putting the right structures in place now can help protect your family, simplify cross-border complexities, and ensure your wishes are respected.

Expatriates often face additional legal and tax considerations, so it's important to get advice that reflects the international nature of your life and assets.



**Work with someone who understands your world**

### **Book a discovery call**

At Hoxton Wealth, we work with internationally mobile professionals and retirees, helping them take control of their financial futures - and their freedom to choose what comes next.

If you're living in Vietnam and thinking about what life could look like after work, let's talk.





## Who Are Hoxton Wealth?

Founded in 2018, Hoxton Wealth endeavours to provide the highest possible level of service to clients worldwide.

Hoxton Wealth has quickly established itself as one of the fastest-growing independent advisory groups. Since its inception in 2018, with a team of just five people, Hoxton Wealth has grown as a group to include offices in London, Sydney, Austin, Cape Town, New Jersey, Dubai and Larnaca. From these global hubs, we support a rapidly growing client base of mostly expatriates, internationally mobile investors, and those with assets spread across borders.

Our expert advisers will  
help you achieve your  
financial goals efficiently.

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