Live and Invest OVERSEAS

OVERSEAS Haven Report

PART II OF THE 2021

RETIRE OVERSEAS INDEX

Part II Of The 2021 Retire Overseas Index

Overseas Haven Report

staff

Kathleen Peddicord
Founding Publisher

Harry Kalashian
Publisher

Sophia Titley
Editorial Director

Cristian Landero
Graphic Designer

If you have queries relating to your subscription, get in touch at:
customerservice@overseaslivingletter.com

For editorial comments and contributions, reach us at:
editorial@overseaslivingletter.com

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If you've been patiently waiting for pandemic-era travel restrictions to be lifted, the good news is that in many places it's already happening. There are a handful of destinations around the globe that you can travel to right now, and new countries continue to be added to the list.

For the overseas-minded, now may be the perfect time to act on your dreams of reinventing your life in a new country. Where have you been waiting to go, and what do you want to do once you get there? How do you take the first steps towards setting up life in a new place?

This issue of *Overseas Living Letter* is designed to bring you the answers to these questions. It's Part II of your 2021 Retire Overseas Index, the end-of-year bumper issue that selected, ranked, and sorted our top picks for retirement this year.

Unlike Part I, which focused solely on the destinations and their rankings, Part II is all about the practical considerations of making any international move a success (as well as the less serious and fun considerations—the things that pertain to actually enjoying life in a new country).

The contents of this special issue are sorted into three main categories:

- "Know Before You Go," featuring hard-won insights from Live and Invest Overseas' top contributors;
- "But How Do I…," bringing you answers to the top "how to" questions;
- And "The Best of the Rest," where we present our shortlists for specific lifestyle choices that you may want to pursue.

Sit back in your most comfortable chair, settle in, and let this issue—Part II of your 2021 Retire Overseas Index—be your guide to finally making your dreams of retiring overseas a reality…

KNOW
BEFORE
YOU GO

Kathleen's Personal Advice

For Moving Overseas

Up first is Live and Invest Overseas Founding Publisher, Kathleen Peddicord, who draws on 35-plus years of covering the live, retire, and do business overseas beat to advise on the top things to think about when considering a move overseas…

Despite what you may see on the internet and in other publications, living overseas isn't some sort of secret ticket to a stress-free life. Well… it can be, but getting there takes work and know-how as well as an open mind and a sense of humor. Bottom line: No place in the world is perfect… and it's likely that no place in the world will have 100% of everything that you want in your new home abroad. So why bother, you may ask… Why not just stay put?

Ah, but the adventure is what draws you in. The opportunity to do something different with your life.

To allow yourself experiences that you might not manage in the United States. Overseas, you have more freedom… and probably, if you choose wisely, more disposable income.

At Live and Invest Overseas, we have a policy we like to call "warts and all." That is, part of our goal is to help you understand the downsides, not only what they are, but also how to navigate them, mitigate them, and thrive in your new home in spite of them. It's what they call "expectation management" in the business world. And it's just as important to apply it here to this life-changing leap. Telling you only of the good sides and upsides of a place or lifestyle is counter-productive, and so we strive to always mention the downsides with the upsides, the good with the bad…

Again, no place is perfect. But it's much easier to achieve your goals in a foreign country if you understand the challenges going in… and if you have a little help from people who are doing it and have done it before.

Here are the top things our well-seasoned expats advise thinking about when you consider moving overseas:

1 The People Will Be Different From You

If you're living in a new country, the locals will probably speak a different language. To make your transition less frustrating and your experience in the country more fulfilling, you're going to need to learn to speak at least some of the local language, especially in Latin America. (English-speaking Belize is one notable exception).

It goes beyond language, of course. Your new neighbors will dress differently. They'll have different ways of doing business, different ways of showing respect, different ways of celebrating Christmas and their children's birthdays. They'll take different approaches to serving meals, planting gardens, building houses, paying utility bills, and enjoying their Sunday afternoons...

Many North Americans find Latin American culture to be loud and inefficient compared to what they experienced back home. It's generally a culture that celebrates with gusto and puts work secondary to family and social relationships. It's a different way of approaching life.

Also in Latin America, you'll need to adjust to its mañana (Spanish for "tomorrow" or "morning") culture. For instance, the plumber who promises to return mañana to finish repairing your leaking faucet may be back tomorrow… or he may decide to go fishing instead. You'll find life much less frustrating if you don't take this kind of promise too literally. (Or just skip Latin America altogether.)

In Europe, you'll have better luck in getting by speaking English, but you may find the culture less open and friendly than back home. Simple administrative tasks can become a bureaucratic nightmare, and some items and services, such as gasoline or retail goods, will be more expensive and limited in choice compared to North America.

In Asia, you'll be welcomed warmly as a North American. You'll also encounter, in some places, completely exotic cultures, with different food, dress, and personal space standards, and sometimes seemingly outlandish behavior and customs. Attempting to read street signs can be a lost cause. Even the toilets can be a hassle to understand in some Asian countries.

Again, try to embrace the differences, and try to adapt just a little bit. You'll often find that getting yourself comfortable in a new place is an adventure. Embrace it.

2 The Climate May Be (Much) Different

It's possible that weather could be your sole motivator for moving overseas. While it's true that you'll never see a snow shovel ever again living in the tropics, it's also true that days can be sunny, sticky, and sweaty. In much of the world, there's a rainy season... when rivers overflow their banks, roads wash out, and things get really muddy...

In the Caribbean, there are hurricanes. Asia has a typhoon season. Italy has earthquakes.

Nowhere on Earth is the weather ideal or even comfortable 365 days every year.

Also keep in mind that living in year-round warm climate means you'll no longer experience the four seasons. That means, depending on where you hail from originally, you may feel nostalgic when Christmas comes along and you have the air conditioner running in your home.

3 You'll Encounter Bugs

Especially at the beach, but few places in the world are completely bug-free. There are snakes and poisonous frogs in the jungle. Make sure you research your new home and are up to date with required vaccinations.

4 You'll Find That People Take Things That Don't Belong To Them

And sometimes do worse things to each other… sometimes much worse. Nowhere on earth is 100% crime-free... That said, the places we'll talk about in our newsletters are places where expats live safely. Even in big cities (where it's impossible to avoid all crime), there are places safer than most... and those are the places we focus on.

You're not the first person to go overseas—the path has been paved for you in many jurisdictions. So, you often have the option of a gated community with 24-hour security. Bottom line: don't let fear of crime hold you back.

5 You'll Have To Work At Building Your New Life

Everywhere in the world is home to welcoming, friendly, hospitable, helpful, and curious people. But you'll also meet, all over the world, people who are disinterested, disrespectful, rude, and close-minded.

No matter where you decide to launch your retire-overseas adventure, you'll have to make an effort to seek out the former, to make like-minded friends, and to become part of your new community.

To be really successful at this, you're going to learn at least a little of the local language (if it isn't English)...

Another way to help you transition into a new life overseas as quickly as possible is to think about your interests. Look for groups of like-minded people (whether English-speaking or not) that you can connect with. Maybe you sing. Maybe you play guitar. Maybe you like to hike, bike, golf, knit, read, or draw. Look for notice boards around town to hook up with different groups.

6 You'll Need To Check Your Expectations At The Border

And keep your sense of humor. Panama, for example, is a Spanish-speaking country in the tropics. Don't expect the people to speak anything other than Spanish (though many do)... and don't expect the weather to be anything but tropical (though, in some parts of the country, it is)...

Nicaragua is a third-world country. Sometimes the electricity goes out. Sometimes the internet is painfully slow.

The French invented the word for "bureaucracy." You're going to have to wade through a lot of it whenever you try to address any administrative task in this country...

Some parts of the world don't have to-your-door mail delivery service. Some don't have street signs or even street addresses (you didn't expect zip codes, did you?). In some countries, banks and other businesses close for lunch. Almost all non-tourist Paris shuts down for the entire month of August. During those four weeks, good luck finding a notaire to close on your property purchase or a plumber to fix your leaky kitchen faucet.

Most of the world takes its holidays very seriously. During carnaval, for example, many Latin American countries close for business altogether. As in Paris in August, you aren't going to be able to get much done.

The wisest strategy is to give up trying. Join the rest of the country out in the streets for the fiesta.

7 You May Need To Drive A Car

Getting behind the wheel in a different country anywhere in the world is going to be different. In parts of Europe, you have to get used to driving on the left side of the road. You may have to alter your thinking from miles to kilometers. All of this is doable and becomes second nature in time.

Then there's Latin America… which makes driving a whole different experience. You may have good infrastructure, as in Panama City, but that's not to say that motorists follow any sort of order. Take traffic lights, for instance. If a driver happens to agree with their placement—or believes the police are watching—he will usually come to a halt.

In many parts of Latin America, honking is the official language of the road. You'll soon decode what your fellow drivers are trying to say based on the number of honks and their duration.

Of course, we're giving you the worst-case scenario here. If you live outside a big city, your biggest road problem may be potholes. In many places, taxis are cheap—or there's an existing metro line—meaning you won't have to personally contend with crazy traffic.

If any (or, indeed, all!) of these things bother you, you should think about staying home, wherever that happens to be...

If you think you're up for it—and appreciate that there are many more upsides to international living—then let's move on to how you're going to prepare yourself for this wonderful and crazy new life…

Loophole Locales:

25 Havens To Take On A Residency Test-Drive

It's one thing to dream about a life overseas… But actually filing for residency, packing up your household, and getting on a plane are entirely another.

You might already have an idea about where in the world you want to end up. In most cases, you need to start residency applications in your home country before you can gain legal rights to stay in a country long-term…

But how can you know for sure if a place is right for you before spending some time there?

The following is a list of countries, most of which you can travel to right now, that offer extra-generous tourist visas. Take residency for a test drive in one of the following loophole locales…

Albania

U.S. citizens get a maximum of one year on arrival, no questions asked. Canadian citizens can stay for three months on arrival.

Can you travel there right now?

Yes. No need to present a negative PCR or antigen test, either…

Armenia

U.S. citizens get a maximum of six months on arrival. Check with customs border agents because, as regulations change, you may need to personally request your six-month stay. Canadian citizens must apply for a Visitor Visa, which allows for a maximum of four months in-country.

Can you travel there right now?

Yes, so long as you provide a 72-hour PCR test or proof of vaccination (and at least 14 days must have elapsed since your last shot).

Aerial view of Salzburg Old Town, Austria

Austria

Austria is the only EU and Schengen Area country that allows people to stay over 90 days on a tourist visa without applying for residency. You need to apply for an Austrian National Visa or Visa D, and you'll be able to stay up to six months in Austria.

Can you travel there right now?

No.

Bahamas

U.S. and Canadian citizens can stay for a maximum of eight months, but you must present a return ticket to the customs border agent. You can also extend your stay for a maximum of four weeks.

Can you travel there right now?

Yes. If not fully vaccinated, you'll need to present a PCR test taken within five days of departure and a fully filled out Travel Health Visa application. If fully vaccinated and two weeks have passed since your last jab, there's no test requirement (though you'll still need to fill out the health application).

Barbados

This Caribbean nation is so chill, U.S. and Canadian citizens can stay up to six months without having to go through any bureaucracy beyond showing up.

Can you travel there right now?

Yes, with strict entry requirements. You must fill out the Barbados Immigration Arrival Form and take a PCR test within 72 hours of arrival, followed by a test upon arrival. You'll have to quarantine for seven days at a government-approved hotel and take a third test after five days. Rules for fully vaccinated travelers are less strict…

Belize

When you arrive to Belize, you only get 30 days. However, you can extend your entry visa for 30 days at a time for a full year. Head over to the Immigration Office in Belmopan to request a visa extension.

Can you travel there right now?

Yes. You'll need to present a PCR test taken within 96 hours of travel or proof of vaccination or be tested at the airport.

Bermuda

When arriving, U.S. and Canadian citizens are granted just a three-month stay. Extensions are relatively easy to get at Bermuda's Department of Immigration for a further six months.

Can you travel there right now?

Yes, by producing negative PCR tests: one take 72 hours before arrival and another taken upon arrival.

Brazil

U.S. and Canadian citizens can stay in Brazil for maximum 180 days per year,

though most tourist visas are issued for 90 days.

Can you travel there right now?

Yes. You'll need to present a 72-hour PCR test to gain entry.

Chile

You get 90 days automatically on arrival. Two months in, you can apply for an extension at the Chilean Immigration Office in Santiago for a fee.

Can you travel there right now?

Not currently.

Costa Rica

U.S. and Canadian citizens get a maximum of 90 days on arrival. Once you're in Costa Rica, getting an extension for your stay is little more than a matter of heading to the Dirección General de Migración in San José.

Chile's Santiago skyline with Costanera skyscraper and Andes Mountains

Can you travel there right now?

Yes. No tests are required to gain entry.

Dominica

U.S. and Canadian citizens get six months on arrival. For any extensions, it's important that you can prove you have sufficient funds to support yourself without working; bring along bank statements and the like.

Can you travel there right now?

Yes. You'll need to fill out an online questionnaire, undergo a rapid test on arrival, and present a negative PCR test taken within 24 and 72 hours of arrival.

Fiji

A visa is issued on arrival for U.S. and Canadian citizens for four months. If that's not enough, you can apply for an additional two months.

Can you travel there right now?

Yes, though most flights to Fiji have been suspended. A PCR test and permission from the government will need to be obtained to gain entry.

French Polynesia

U.S. citizens get three months on arrival. Visa extensions are usually only possible in extraordinary circumstances, but this could change in the future.

Can you travel there right now?

No.

Georgia

Both U.S. and Canadian citizens get a maximum stay of one year on arrival… but you must be able to prove you can support yourself.

Can you travel there right now?

Yes. Fully vaccinated people can enter Georgia without restrictions. Unvaccinated travelers will need to bring a negative 72-hour PCR test, isolate for three days, and produce another negative test result.

Guatemala

Both U.S. and Canadian citizens get three months on arrival, but stays can be extended an additional three months at the Ministerio de Gobierno in Guatemala City. The most challenging part of this process is that they may not have the forms in English, but you can request the English forms in person.

Los Muertos Beach, the most popular beach in Puerto Vallarta, Mexico

Can you travel there right now?

Yes. You may present a negative 72-hour PCR test, proof of vaccination (completed at least two weeks before arrival), or proof of recovery from COVID-19.

Jamaica

Another generous Caribbean nation, Jamaica offers U.S. and Canadian citizens six- month stays on arrival, no hassle.

Can you travel there right now?

Yes, so long as you fill out an online Travel Authorization Card, provide a PCR test taken with 72 hours of travel, and stay within the "tourism corridor."

Mexico

Mexico is another country where U.S. and Canadian citizens can stroll in with six-month stays under their belts.

Can you travel there right now?

Yes. Mexico is currently not imposing any entry requirements.

Palau

In this Pacific-island nation, U.S. citizens can spend their days relaxing at the beach for up to one year. All other countries just get 30 days.

Can you travel there right now?

This is currently unclear.

Panama

Like Mexico, if you're Canadian or American, you don't need to apply for a visa beforehand to enter Panama, and both enjoy automatic six-month visas. Other nationalities may be given three or six months, but may request six months upon arrival.

Can you travel there right now?

Yes. You'll need to present a PCR test taken within 48 hours of arrival or antigen test.

Peru

You can stay in Peru for six months on arrival, with no visa if you come from Canada or the United States.

Can you travel there right now?

Yes, if you present a PCR test taken within 72 hours of arrival. Antigen test or proof of recovery certificate also accepted.

Philippines

U.S. and Canadian citizens can enter the Philippines without a visa and stay for 30 days, but they can obtain a minimum of two months up to a maximum of six months of extra stay.

Can you travel there right now?

It may be possible to enter the Philippines under certain conditions, but generally, no, the country is not currently open to tourists.

Saint Lucia

Canadians and Americans get 42 days on arrival (6 weeks). And it's easy to extend indefinitely. Just go to the Immigration Department in Castries and pay up. Be sure to bring proof of accommodation and bank statements.

Can you travel there right now?

Yes, you'll need to fill out an online form and provide a PCR test taken within five days before departure.

You'll have some restrictions on movement within first fourteen days as well.

Seychelles

Everyone gets three months on arrival here. And extending your stay is easy, it can be done in increments of three months up to one year of stay. Read the details and download the form here then head to Mahe to pay the fee at immigration and submit the relevant documents.

Can you travel there right now?

Yes, with a negative 72-hour PCR test and the Health Travel Authorization, filled out through the government's online portal. Also, you must stay at a Public Health Authority-certified accommodation.

South Korea

Canadians get six months on arrival, while U.S. citizens only get three. Bear in mind that South Korea doesn't grant extensions for anything other than force majeure, and they've strict border controls. Don't try your luck at overstaying.

Bongeunsa temple in Seoul City, South Korea

Can you travel there right now?

Yes, provided you present a negative PCR test taken within 72 hours of departure and submit to quarantining for 14 days upon arrival (at your own expense).

Vietnam

Both U.S. and Canadian citizens need to apply for a tourist visa, which may let you stay for as long as one year.

Can you travel there right now?

No. Vietnam is not currently issuing visas but will once again be a great option once the unique conditions imposed by the pandemic have passed.

Mahé, island in Saychelles

Lessons To Learn

Before Buying Real Estate Overseas

Thinking of buying real estate overseas?

The events of the past year-and-a-half have created some of the most significant markets and moments of opportunity for diversifying into real estate overseas of our lifetime.

How, though, can you give yourself the best chance of buying right and positioning yourself for maximum return?

Whether you're considering your first foreign property buy (as we'd recommend you very well should be doing right now)... or you're looking to expand an already well-diversified portfolio… the key to success is remembering the fundamentals.

To help you buy smart, safe, and with confidence, we bring you the insights of long-time Live and Invest Overseas contributor, Wendy Howarter…

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1 Know Your Market

If possible, visit the location you are considering and see for yourself whether the opportunity is viable. Understand local rules, regulations, customs, and costs. Appreciate what the market will bear, who will rent or buy your property in the future, and what kind of returns you can expect.

Know the difference between gross and net yields and understand which are presented in the sales promotions.

2 Calculate Your Financial Obligations

Understand the true costs of your investment including closing costs, legal fees, taxes, notary expenses, the cost to furnish a property, title searches, and other expenses. Factor in the ongoing costs including HOAs, property management, utilities, upkeep, taxes on rental income, capital gains tax, administration fees for agricultural land, and more.

3 Surround Yourself With Trustworthy People

Thoroughly vet any developers, real estate agents, contractors, and agricultural partners. There is no replacement for doing your own due diligence to protect your interests.

Retain qualified local attorneys to represent you throughout the proceedings. A good lawyer is worth every penny if they help you avoid a disastrous outcome.

4 Protect Your Finances

If you are investing in a new development, is your deposit refundable if the project is not completed? Are trust or escrow arrangements possible to hold money until the final contract is signed and possession delivered? With crops, are there strategies in place to safeguard the final product? Do multiple resale markets exist in case one path closes?

5 Protect Yourself

Most North Americans depend on regulations, laws, and uniform licensing to protect them in business dealings. Of course you can be deceived anywhere, but overseas you are absolutely responsible for your own well-being. You must be smart, savvy, and knowledgeable in any financial dealing abroad.

My best advice to you, dear overseas investor, is to learn the system, the market, the players, and what to expect before you buy.

Personal Residence

Definition: A home intended for your personal use, full- or part-time, and not for rental purposes.

Basic Residence Questions:

- Where do you want to live? Consider access to amenities, noise level, zoning, restrictions, etc.
- What style of home suits you—modern apartment, country cottage?
- What size do you need? How many bedrooms and baths?
- Do you need to acquire any permits or zoning changes?
- How long do you intend to stay? Is the market on the rise or stagnant?
- What closing costs will you pay?
- What capital gain taxes will you owe upon sale?
- What are the monthly/yearly expenses including HOA fees, taxes, etc.?
- Will you renovate and if so, what costs are expected? How long will it take?
- What is your resale/endgame plan?

Residential Tips

Buying your own personal home can be tricky. Try to balance sound financial decisions with emotional choices to ensure you enjoy living in the home you choose. Your personal desires may play a larger role, but always keep your resale scenario in mind.

Ask if the market values in the area will increase over time. Have a clear exit strategy in place. Question if the style will help or hinder resale options. Decide what standard of quality you are seeking; for example North American, European, or local standards? An unusual home is fun to create for yourself, but you may find it lingering on the market if others don't appreciate your tastes.

New Development / Cash Investment Only

Definition: Using cash to fund a project that has not yet broken ground or is in the process of development, with an anticipated return once the project is completed.

Basic Development Questions:

- Who is the developer and what is their reputation? What is their financial health? Question liens and debts from this and other projects.
- How secure is the project funding from other investors? Where is the other money coming from?
- How much more money is needed to complete the project?
- Does the developer have any skin in the game?
- Does the developer have other ongoing projects that require more capital?
- Does this developer have other completed projects with a proven track record?
- Is there any infrastructure already in place? If not, has the infrastructure plan been approved by the appropriate entity?
- Have all of the necessary permits, titles, and governmental requirements been met?
- Is the zoning proper for this type of project?
- Are any of the planned amenities completed? If not, when are they expected? Is there a firm schedule for completion?
- If the developer is relying on selling units once completed, what is his marketing and sales plan?
- What are the demographics of the target market?
- Who is the competition and why is this project better?

Development Tips:

The best advice is to buy what you see. However, some developments offer enticing potential returns that also deserve your attention, as long as you go in with your eyes open. First and foremost, know your developer, their past projects, and financial viability.

Make sure all your bases are covered before you dive in. The best projects use trust or escrow accounts to protect your money during construction and offer money-back guarantees if the project is not completed.

Rental Real Estate

Definition: Property purchased for the purpose of renting to the public market.

Basic Rental Questions:

- Who are your target renters?
- What location will draw your target renters?
- What is the local rental supply/demand ratio? Are other rentals sitting vacant?
- How will you find renters? Online? Through an agency? Word of mouth?
- What kind of rental agreements are allowed in the area? Long-term? Short-term?
- How much rent can you expect to receive? What will be your net income?
- Who will manage the rental process? A rental manager? You personally?
- Who will take care of the property itself? A property manager? You personally?
- How will rent be collected?
- How will rent be deposited?
- Will an agent make a deposit? Electronically?
- How will the utilities and taxes be paid?
- Who will repair damages and replace items?
- What occupancy rates can you expect?
- If you use a manager, will they provide monthly income and expense statements?
- What fees can you expect to pay a rental or property manager?
- If considering a manager, what are their web presence and track record?
- If the currency is different from yours, how will the rent conversion be calculated?

Rental Tips

The old adage—location, location, location—is a key factor in rental property success. Assess the overall atmosphere of your rental market. Understand the type of rental properties on the market that maintain the highest occupancy levels and what a fair rent should be for similar properties. If two-bedroom city apartments are the rage, do you want to buy a single-family house in the country?

Be sure the local laws and regulations will allow the type of rental agreements you have in mind. I know some very disappointed investors who bought an apartment expecting several short-term renters per month, only to learn that short-term rentals are forbidden by law.

If you can't or simply don't want to manage your property, you need to find a reliable, honest, and responsive agent you can trust. This may be easier said than done, especially if you're not living locally. Ask other local property owners for recommendations and interview several companies if possible.

How Healthy Are Our Havens?

Measuring "Good" Health Care And Comparing Our Favorite Destinations

Health has always been an important consideration for expats, even before the pandemic... But now more than ever, people want to know that the place they're relocating to has the right conditions to help them maintain or even improve their health.

The following is a list of countries that have long-standing reputations for providing quality health care…

Note that the effects of the pandemic aren't included in these rankings, but all the countries on the list have well-established track records for being healthy places. Chances are, when the unique circumstances imposed by the pandemic have passed, these countries will continue to top the charts.

The World Health Organization (WHO), the world's leading resource on global medical and health care standards and rankings, defines health as "a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity," per their 1948 Constitution.

WHO's famous World Health Report Rankings are based on an index of five factors:

1. Health (50%): disability-adjusted life expectancy
   a. Overall or average: 15%
   b. Distribution or equality: 35%

2. Responsiveness (25%): speed of service, protection of privacy, and quality of amenities

   a. Overall or average: 12.5%
   b. Distribution or equality: 12.5%

3. Fair financial contribution: 25%

One note to keep in mind when using this index is that everything is determined on a per-capita basis, which can sometimes skew the results. This can skew the results in a country with a high population, where the health care is actually quite decent in most places.

How else is "good health" determined?

- By the amount of importance placed on health status and quality of life;
- By an investigation of intelligent lifestyle choices that most affect health, including the social, economic, and physical environment and the local characteristics and behaviors;
- By assessing the main factors affecting physical health:
  - Diet (access to fresh produce, fruit, lean meats, and fish),
  - Body composition,
  - Genetics,
  - Access to medical care,
  - Exercise,
  - Sleep patterns,
  - Stress levels.

A given population's health is measured by the Social Determinants of Health (SDOH), which are social, environmental, cultural, and physical factors (what a population is born into, grows up with, and what has an impact on its health). SDOH factors are responsible for the bulk of diseases and injuries, the major causes of health inequity across the globe (in the States, 70% of avoidable mortality is caused by SDOH factors).

How is health measured?

- Life expectancy, mortality;
- Prevalence of disease;
- Blood pressure, blood glucose, and cholesterol levels;
- Prevalence of obesity, alcoholism, childhood malnutrition;
- Cancer rates.

Let's take a look at how Live and Invest Overseas' favorite locations stack up according to these indicators…

NORTH AMERICA	**Mexico** WHO Ranking: 61	• Mortality patterns similar to highly developed countries; • High quality medical infrastructure in urban areas; rural areas are lacking • Some 70% of Mexicans adults are overweight; • 50% of the population is below the poverty line and doesn't have access to healthy food.
	Belize WHO Ranking: 69	• High levels of communicable diseases, respiratory diseases, and intestinal illnesses.
	Nicaragua WHO Ranking: 71	• Health in Nicaragua has improved over past few decades as its health facilities improve; • Free health care is provided by the government but it is limited in the range of needs it can cover.
	Panama WHO Ranking: 95	• #49 in Bloomberg's Healthiest Countries Index.
SOUTH AMERICA	**Argentina** WHO Ranking: 75	• High access to medical care has led to lower mortality rates, lower infant mortality, and increase in life expectancy; • Pattern of diseases in urban centers is comparable to most advanced countries; in rural areas, it is comparable to underdeveloped countries.
	Brazil WHO Ranking: 125	• Brazil public health system (Unified Health System) is universal and free since 1988; • It is managed and provided by government, making it the largest of this type in the world; • 9% of Brazil's GDP is spent on its health system; • High infant mortality (2.51%) and maternal mortality (73.1 per 1,000); • High deaths from cancer and cardiovascular diseases.
	Colombia WHO Ranking: 22	• Health standards continue to rise; • Increasing health tourism because of quality of its professionals.
	Ecuador WHO Ranking: 111	• Basic health care is free (since 2008); • Improvements in infant mortality rates; • Rural areas lack access to potable water; • High levels of malaria (686 per 100,000).
	Chile WHO Ranking: 33	• #29 in Bloomberg's Healthiest Countries Index.

EUROPE	**Italy** WHO Ranking: 2	• Despite a struggling economy and the toll of COVID-19, Italy's population is one of the healthiest in the world; • Ranked second-healthiest country in the world (Bloomberg Global Health Index); • Free universal health care and excess of doctors; • Rates of avoidable hospitalization are some of lowest in developed world; • Diet is traditional Mediterranean: rich in vegetables, fish, lots of olive oil.
	France WHO Ranking: 1	• #12 in Bloomberg's Healthiest Countries Index; • Diet is indulgent but moderated—small portions, well-balanced; • Non-sedentary population, constantly walking and moving.
	Malta WHO Ranking: 5	• Has offered some of the world's best health care for thousands of years; • Ranks 23rd on Legatum Prosperity Index's health subset (measures basic health, access, and prevention).
	Portugal WHO Ranking: 12	• National Health Service provides universal coverage; • Majority of Portuguese die from non-communicable diseases; • People in Portugal die 12% less often from cancer than other Eur-A countries; • People are generally well-informed about the effect of their behavior on their health.
	Spain WHO Ranking: 7	• #1 healthiest population in the world (Bloomberg Global Health Index); • Relaxed lifestyle, including daily siesta—two-hour midday nap; • Low stress levels; • About 10% of its GDP is spent on health care (Expatica); • 4 doctors per 1,000 people.
	Croatia WHO Ranking: 43	• #31 in Bloomberg's Healthiest Countries Index; • Sixth highest alcohol consumption (13.6 liters per person annually).
	Greece WHO Ranking: 14	• Long life spans attributed to Mediterranean diet (Omega 3s, fish, olive oil); • Exercise has deep roots in Greece (birthplace of the Olympics); • More than 25% of the population is obese (Business Insider)
	Hungary WHO Ranking: 66	• High cigarette consumption (1,774 cigarettes per year); • Rates of alcoholism.
	Slovenia WHO Ranking: 38	• #24 in Bloomberg's Healthiest Countries Index.
	Cyprus WHO Ranking: 24	• #21 in Bloomberg's Healthiest Countries Index.
ASIA	**Singapore** WHO Ranking: 6	• Fourth healthiest population in the world (Bloomberg Global Health Index); • Hygiene and cleanliness are extremely important in Singapore (rules and regulations enforce it); • Government-sponsored education, volunteering, and rules to maintain healthy environment.
	Thailand WHO Ranking: 47	• Successful history of health development; • Increasing life expectancy; • Non-communicable diseases are the main cause of mortality; • Malaria and tuberculosis are problems.
	Indonesia WHO Ranking: 92	• Poor air quality, disease, and poverty are burdens on Indonesia's health; • It has the highest rate of smokers in the world (76%).
	Vietnam WHO Ranking: 160	• Only 0.9% of GDP is spent on health care; • Malnutrition is common, infant mortality is slowing; • Leading cause of death is heart disease.

Top Health Insurance Options For The Retiree Abroad

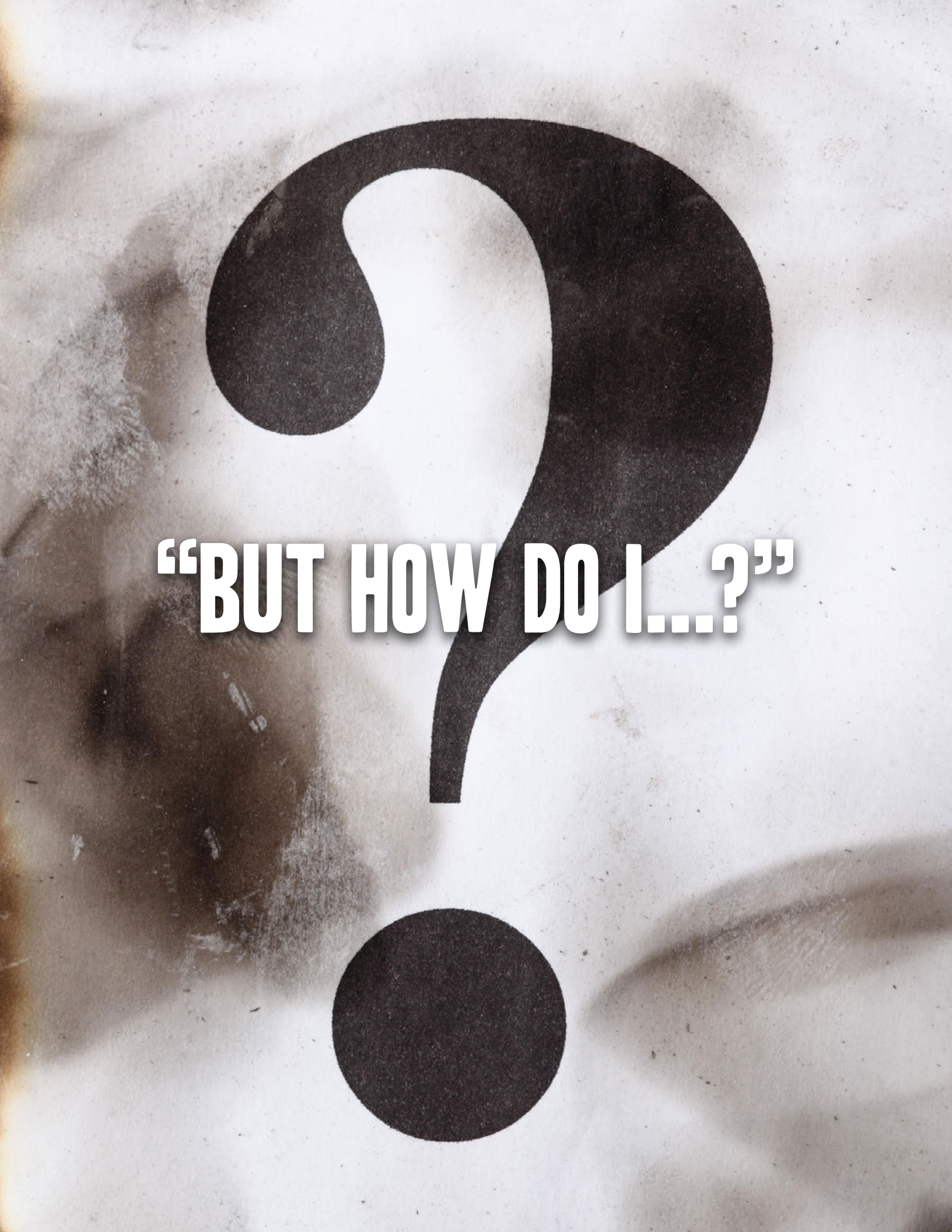
If health care is one of your biggest concerns about moving overseas, you need to take your research seriously. Our Retire Overseas Index covers the basics, but only scratches the surface of all the ins and outs of health care overseas.

Our Complete Guide To **Health Care And Health Insurance Options Overseas** is your detailed, comprehensive, and current guide to your best choices right now for health insurance and health care as an expat or retiree abroad.

Spanning the globe... From Ecuador to France... from Belize to Thailand... and from Panama to Spain... this new guide is the most complete resource available on this important topic. This is the retire overseas resource you can't afford not to have.

This all-new, updated, and expanded kit is not 1 new report but 7 important resources you shouldn't be without!

Click Here To Learn More


"BUT HOW DO I...?"

How To Prepare Yourself

For A Move Overseas

There are no two ways about it—any successful move overseas will involve planning, logistics, and the carrying out of many—often very tedious—tasks.

A simple look around your house (at your furniture, your car, the dog, the knickknacks, etc.) can deliver a rude awakening to any retire-overseas daydream… What will you do with all your stuff? What about applying for residency, arranging your finances, booking tickets, complying with COVID-19 travel protocols, and finding a place to live?

Taken all at once, the steps you need to take to make a retire overseas dream real are overwhelming. That's why we're providing the ultimate move-overseas checklist, to help you plan for every eventuality. It's far easier to fix a problem from your home country than retroactively and long distance from your new locale…

Create A Packing List

The best place to start is always a packing list, and websites and apps can help you with this. Make your list as early on in proceedings as possible. That way you can add to it as you go along. If you are moving with a partner or family, put the list somewhere they can access it as well.

The best way to make a packing list is writing out different columns and then populating them. Create a column for every room of the house, and list the things you need for each room.

Be sure to consider the weather where you're moving. Lots of people chase warmer weather, meaning you can leave coats behind. They take up a lot of room in suitcases… perhaps bring only a coat and a jumper in case you decide to go traveling.

Speak with expats who have made a similar trip to see if your list matches up with theirs. Ask if they have anything they wish they had bought with them and what they packed but have never used.

Speak With Storage Companies

Renting a shipping container is usually the cheapest way to get your belongings to your new home, should you have a lot of furniture to move. It isn't always the easiest option though, so it's worth speaking with professional moving companies to get quotes.

Some countries allow you to import certain household items duty-free as a residency sweetener… do your research to find out if you're eligible.

Sell Whatever You Can't Take With You

A handy way to make a little extra money for your trip, selling things you can't or don't want to take with you feels great, too. Decluttering is popular with psychologists, who recommend it as a way to improve problem-solving skills and reduce anxiety. You might also find some lost treasures to take with you.

Notify Your Bank/Cancel Direct Debits

Closing your account is a mistake. You never know if or when you'll need to return home. Even if you just plan to visit occasionally, having a bank account will allow you to avoid transaction fees you'd otherwise have to pay. Setting up a bank account abroad will be easier with an open account, too.

Weigh the hidden benefits… e.g. ordering birthday presents is easier from your bank account back at home.

Take care of your direct debits before you move. It can be surprisingly difficult to get tasks like this done from overseas. Most importantly, you don't want to be paying for services that you are no longer using.

Visit The Country Before You Move

Good advice bears repeating… and this is probably the best advice in this article: Visit before you commit to any move. If at all possible, you should try to visit multiple times, including out of season. If you're happy living in your new country during winter or rainy season, it's a winner.

Try to get a taste for what your new life will be like while there. Shop weekly, look at the amenities nearby, and, most importantly, get to know the area's transport options.

Will you need your own vehicle to get about? Inquire about driving licenses—do you need to do a driving test or will your license allow you to drive? How easy is it to get your license switched over to the license of your new country?

If you are moving for work, make the commute as you would once you arrive. You might be close to your new office as the crow flies, but rush hour traffic can change that completely.

Budget Accordingly

Work out a budget to get you through the first few months, then do everything you can to save even more. Chances are you'll want to explore your new home, live well, and bask in the celebratory feeling of life in your new digs.

This celebratory mood can be expensive… and unlikely to endure if you find yourself quickly running out of money. Moving to a new country can be stressful and having no money will add to that.

Some countries require you to make a large deposit to open a bank account. Make sure you have enough to cover this before you move. Once you have your bank account open, you can avail of the deposit.

Secure An Income Stream

Tying into the point above, make sure you have a way to support yourself in your new life abroad. Whether you want to teach English, work from your laptop, or get into blogging or the import/export business, there'll always be a niche that needs filling, especially in the developing world.

Setting Up A Bank Account Or Credit Card

If you're staying long term in your new country you'll need a bank account. This will make things such as paying bills and withdrawing cash much easier.

If you are staying short term, consider a credit card, or even better, two. Unlike debit cards, credit cards don't charge you extra for taking out cash in another currency. A credit card will also help you build up a good credit score, always useful down the line. Having two credit cards provides you with extra security. Some places do not accept Mastercard while somewhere else Visa may not be accepted.

Make Copies Of Your Passport And Other Important Documents

As you go about setting up your new life, you'll be amazed how often you will be asked for you passport. Setting

up bank accounts and utilities, for example, requires your passport. In some countries police checks are common… if you can't produce a passport with valid visa stamp, you will be in trouble.

Having a copy of the passport means you can keep the original somewhere safe. Losing a passport overseas can be a disaster.

Renew Your Passport

Speaking of passports… before you leave is the time to renew, especially if planning to be abroad long term. Avoid being overseas with an expired passport at all costs. Renewing overseas adds extra shipping fees to the process.

Apply For Residency Visa

The sooner you get your residency visa the better. While it's possible to stay on a tourist visa, this often brings complications down the line. Trips to the border can eat into your time and savings. Immigration officials will sometimes get annoyed with these "border runs" and, if you're suspected of trying to stay illegally, you can be sent home—even barred for re-entry.

Find Out Your Health Care Options

You need to research the local hospitals. Some countries have excellent public health systems, so find out about your destination and how to get access to these facilities. Get your medical insurance sorted as quickly as possible—having an accident without it could be costly and might put your new life under strain before it has even begun.

You could travel with holiday insurance, which can be valid for up to six months. This will give you some time to get your medical insurance sorted out. But all this can seem overwhelming…

Find Out What You Can't Buy And What'll Be More Expensive

Will you be able to find your favorite brand of toothpaste? The spices you can't cook without? These comforts can make adaptation smoother while providing a way to make friends by introducing people to flavors from home.

Stock Up On Prescriptions, Contact Lenses, Medications...

In Asia, medication is far cheaper than in the United States. In other countries, like Italy, medications and prescriptions are significantly more expensive. You might not have immediate access to your prescription in your new country. Ask your GP for a month or two's supply to allow you time to arrange everything without putting your health at risk.

Unlock Your Cell Phone

An unlocked phone will allow you to use local sim cards. Speak with neighbors and work colleagues to find out which provider they use and check that you can get signal at home. They can also give you useful information about promotions and customer service levels that you might not be able to find online.

Set Up Two-Factor Authorization

This will stop your online account from being locked out when your IP address shows you logging in from the other side of the world. It also gives you extra security: If anyone tries to hack your phone, you'll get a notification email allowing you to take immediate action to stop them.

Buy An Electric Adaptor

An easy thing to overlook… but you don't want to be without a charger for your smartphone or laptop for any longer than necessary. If you are moving to a country where electrical goods are expensive, bring your existing electronics with you with an adapter. The savings from small things like this can add up fast.

Contact Expat Groups

They will provide valuable information that can make your new life much easier. These folks have been there and done it all before. While locals can help you with places to eat and which service providers to use, they are unlikely to know an immigration lawyer or advise you on what taxes you will still need to pay in the States. Expats are the best people to ask.

In addition, expats can provide you with friendship and a way of integrating into the community. Many groups host regular meetups that can be helpful if you don't yet speak the language fluently.

Realize That No Matter How Much You Prepare, Murphy Will Have The Last Laugh

Sad but true. No matter how well you prepare, something will inevitably go wrong. Although you can't plan for exactly what that may be, you can gauge how you react. Plan to accept the rough with the smooth and be confident in your ability to make it through whatever your new life might throw at you.

This will keep your feet on the ground. Moving overseas can be a series of dizzying highs in the early stages, and something going wrong can be a major crash. By reminding yourself there will be tough times, you'll be better equipped to deal with bad times.

How To Bring Your Pets

—Taking Your Four-Legged Family Members Overseas With You

For many, the ability to bring pets is a deciding factor in the big move overseas. The good news is that in most cases you can bring your pets. Here are the basics...

First, you'll need to buy a plane ticket—and this is the first hurdle for some pet owners. Airlines all have rules about pet travel and their regulations can be more restrictive than the destination's. Be sure to check with your carrier before purchasing tickets—some airlines are more pet-friendly than others.

Large breed dog owners will have the most difficulty finding comfortable accommodations. Each airline has their own transport rules and most have maximum weight for dogs.

Before buying your ticket, make sure you have your pet's health requirements well in-hand. You may end up having to change your travel plans to accommodate your pet's requirements if you aren't careful in your planning.

In all destinations that allow pet importation, you'll need to have an international health certificate prepared by a vet accredited by the governmental entity for import and export of animals (in the United States that's the USDA, in Canada it's CIFA). This usually must be issued within 10 days of travel. Your pet also needs a recent rabies vaccination and its corresponding documentation; the shot typically has to be given within 12 months, but not more than 6 months prior to travel. These are the basic steps for international pet travel, you can assume these procedures for every country on the list.

Often the travel documents also need to be authenticated by the country's consulate in your home country before you leave. Many countries also require a microchip and its documentation, some countries even require a specific type of chip. Many countries in Latin America require you to notify the airport that you'll be coming with a pet so they can be sure to have a vet on site at the time to inspect your paperwork.

If you are coming from a high-tick country (the United States, Canada, and most European countries are not on the list) there are more onerous requirements to meet—likewise if your flight transfers through a high-tick country, so plan your route carefully.

For most countries, the process is a headache, but simple enough. For many destinations, the biggest obstacle is the timing of appointments and the issue of documents, as there are very specific timelines for eligibility of travel.

Make sure to call all the agencies involved in the process, as these things tend to change quite quickly and often with little notice…

The Americas

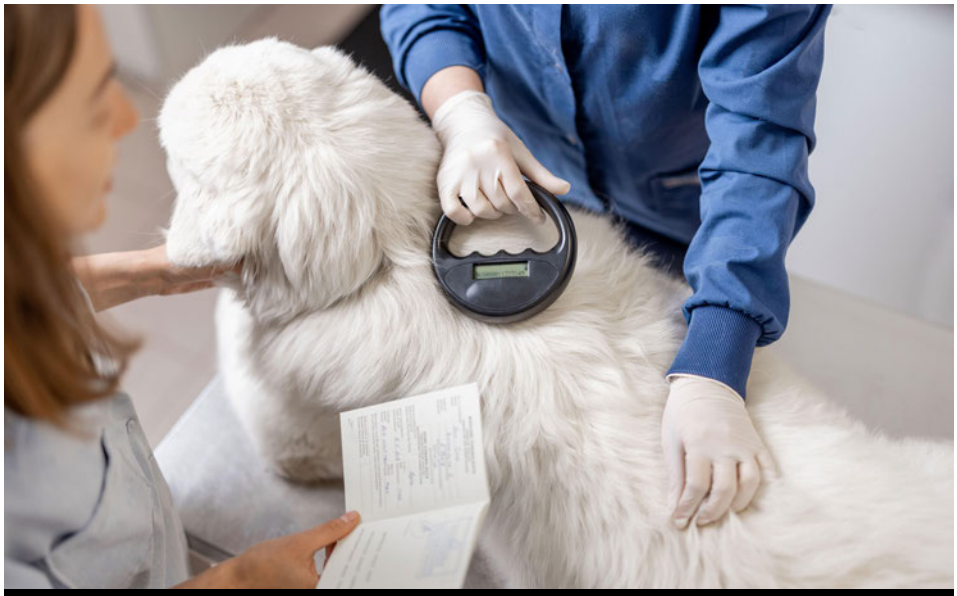
If you are bringing pets into Belize, there'll be a small importation fee upon arrival.

In Brazil, there's no quarantine and no microchip are required for entry. You must have proof that vaccinations were given at least 21 days and not more than 12 months prior to entering the country (though the three-year rabies vaccine is accepted here). Parasite treatment must have been administered within 15 days of entering.

The process for bringing a pet to Colombia is standard, with no quarantine period. Your health certificate must explicitly state that your cat or dog is free of the Cochliomyia hominivorax parasite, as well as all the usual things. Also, dogs must have vaccination certificates for distemper, hepatitis, leptospirosis, parvovirus and parainfluenza, coronavirus and rabies. Cats do not need these vaccinations.

To bring pets to the Dominican Republic you should have your forms translated into Spanish. You can only bring up to five personal pets without an import permit.

To bring dogs or cats into Mexico you need certification proving vaccines against rabies and distemper, administered at least 15 days before the arrival, in addition to the standard form.



Microchip implant in vet clinic with scanner device for registration and identification of pets

Europe

The European Union has made bringing pets across EU borders easier than ever. Once you arrive in Europe, apply for a pet passport from your new country of residence. With your EU pet passport, you and your pet can cross EU borders freely.

Imported pets to Europe must have an ISO 11784/11785, but a tattoo ID will be accepted as long as it was given prior to July 3, 2011, is clearly visible, and your pet was vaccinated for rabies after the tattoo was applied. If you have a non-ISO compliant chip, you can bring your own scanner and it will be accepted.

Pets arriving in France from a rabies-free or rabies-controlled country need a rabies vaccination following the new chip implant. Dogs must also be vaccinated against distemper.

Italy does not allow animals under three months old to enter the country. If entering from a rabies-free or rabies-controlled country, you need a rabies

vaccination following the new chip implant. You must also provide a statement that you do not intend to sell or otherwise transfer ownership of the pet once you arrive.

It is possible to bring your pet with you from the United States to Malta, although it can be a complicated and time-consuming process. Not only is the paperwork tedious, there are plenty of pitfalls to take you down

along the way. For example, vets must sign certain forms in blue ink. An American expat blogger who completed the process successfully penned a step-by-step breakdown of the process, including all of these seemingly inane minutiae; Google it if you are considering bringing a pet to Malta.

To enter Slovenia, again, your pet will need a have an ISO 11784/11785. You must also provide a statement that you do not intend to sell or otherwise transfer ownership of the pet once you arrive.

Animals arriving in Portugal need to be microchipped and arrive with all the usual forms.

Asia

Unfortunately, you cannot import any pet into Bali, Indonesia, at this time, nor can you export a pet from Bali back to your home country. The government is trying to fully eradicate rabies from the island, so even if your pet is from a country that is rabies-free, you will not be able to take it with you. Expats in Bali can and do own pets, but they are from the island. Laws do change on occasion, and there are always workarounds. You can contact the Directorate General of Livestock Service for the most current information on pet importation.

Coming to Thailand you'll need your documentation and also at least four photocopies of the documents along with copies of your own passport. You need to give copies to your departure airline and the animal quarantine office at Suvarnabhumi Airport in Bangkok.

Vietnam does not quarantine healthy pets; just bring all the usual documents.

Happy trails to you and your furry loved ones...

How To Deal With Corruption Overseas

For anyone living, buying, doing business, or investing abroad, corruption matters. It may not be deal-breaker, but it's not something you should ignore…

Long-time Live and Invest Overseas Contributor and Latin America Correspondent Lee Harrison has been an expat since 2001. He's lived in Ecuador, Uruguay, Brazil, and Colombia and currently calls Mazatlán, Mexico, home.

Here's his take on dealing with corruption overseas…

.....

When I first moved abroad in 2001, I didn't pay much attention to political corruption in the countries in which I lived or visited. I kept a tally of countries that were rated poorly (and those rated highly) but it was an academic exercise rather than a practical one.

Back then I thought public corruption was really no different than what we do in the United States. We allow lobbyists to "purchase" legislation, and permit large anonymous donors to effectively buy our elected officials. To me, simply handing the money directly to a politician in exchange for a favor was no worse than what we're doing.

But I was wrong… on several counts.

First of all, public corruption in a corrupt country is not the same as our legalized version of politician-buying. It goes much deeper and is far more damaging to a country where corruption is rampant.

And, more personally, corruption abroad did affect me as an expat, even though I was not involved in politics and had no ongoing interface with my host government.

It affected me because corrupt public officials don't become corrupt on Election Day. They're the product of a culture where dishonesty is both tolerated and expected. The same holds true for police and business people in corrupt countries.

As an expat I wasn't affected by corruption in the public sector. What changed my lifestyle was the corresponding, pervasive dishonesty in everyday life.

We North Americans are among the world's rule-followers, and we're basically honest... and we assume honesty in others. Adapting to a dishonest culture can be difficult.

In my experience in Latin America, countries with high corruption levels are the countries where you have to religiously lock your car doors… carefully count your change at the register… and be careful that you're not being overcharged.

Taxi drivers are more likely to raise the fare when they think they can get away with it. And prices in shops may not be marked, so merchants can charge you based on what they think you can pay. People often fail to keep appointments, expecting you to accept a flimsy excuse. Even cheating on tests in school is permitted (in Ecuador, they call this "collaboration").

When you visit an unknown doctor, you hope he was the one supplying the answers rather than the one copying them. When you hear the frequently spoken words "*soy hombre de palabra*" (I'm a man of my word), you know you're being lied to.

The Traffic Police Will Likely Be Your First Interaction With Corruption...

In Cuenca, Ecuador, I once started down a one-way street going the wrong way. I quickly turned around, but not before the police saw me. Two armed officers got into the back seat of my car and took charge. They directed me to a dead-end street in a remote section of town, while another officer followed in the patrol car. They refused to leave the back seat until we paid them a bribe, after which they let us go. (This happened our first month in town… I could have handled it better a year later).

And I had a similar situation in Brazil. In this case, the police at a roadblock falsely claimed that the registration on our rental car was no good. We weren't allowed to leave until we'd paid a bribe of around US$50. My only other choice was to remain impounded in the breakdown lane of BR-101 in the middle of nowhere. What's worse, my local police hit me up for another US$50 a week later.

These are a few real examples of how corruption can affect you when corruption is accepted by the local culture.

My experience was very different in Chile, Uruguay, and Spain, however, all of which are ranked as honest countries.

In Chile I pulled an illegal maneuver in a construction zone. A policeman pulled me over, explained what I'd done wrong, and politely asked me to be more careful.

In Spain, I was parked illegally along a highway trying to find a local cemetery on a map. Within a few minutes I was surrounded by four motorcycle patrolmen from La Guardia Civil. But instead of soliciting a bribe, all four motorcycles actually escorted us to the gate of the cemetery we were looking for.

Local Merchants Also Get In On The Con

To give another personal example, I was short-changed in Ecuador perhaps 100 times over 5 years. Each time it was politely claimed to be an honest mistake, but the mistake was never—not once—in my favor. In Uruguay, I was never short-changed in six years. In Colombia it hasn't happened yet, since 2011.

To be fair, I should point out here when I moved to Ecuador in 2001, it was near the bottom of the corruption index… only slightly better than Bangladesh and Afghanistan. Under the presidency of President Correa, things improved dramatically. Today, they're rated in the middle of the pack. Continued leadership from the top could slowly change the culture over time. And make no mistake: There are plenty of dishonest people in Chile, the States, Colombia, and Uruguay, too. The difference is that in those countries the dishonesty is not culturally acceptable.

I get my corruption data from Transparency International, from the Corruption Perceptions Index. The word "perception" is used because it's impossible to objectively measure corruption using published data. Instead, they use surveys of people who deal with the public sector in the countries being analyzed.

In other words, this index—while a good broad cultural indicator in my

experience—is not really tailored towards expats. Your on-the-ground experience is what counts.

And while Colombia may not be ranked as high as Uruguay or Chile (or the States), my experience has been just as good. Our contractors have been dependable and honest, and they show up on time. When dealing with public officials I've found them to be honest and straightforward; no one has ever tried to solicit a bribe from me.

No country is 100% corrupt or 100% honest.

Also, in general, rural areas tend to have a more honest culture than urban areas… just like in North America. We routinely left our house unlocked and our car open in the village of Vilcabamba, Ecuador… something you wouldn't do in a big city.

The same holds true for many upscale sectors in larger cities, which tend to be held to a higher standard than other parts of the same city. I have a home in Medellín, Colombia's El Poblado neighborhood, and have never had a problem with short-changing merchants, cheating taxi drivers, or unethical professionals.

Using The Corruption Index To Make Decisions On Moving, Buying, Or Investing

Public sector corruption is only one criterion of many, and it should be considered along with all other important criteria. I would not rule out a country based solely on its position on the Index.

As an example, while Ecuador is not rated well for corruption, I know firsthand that it's a great place to live, has fantastic weather, and wonderful people. Many people—because of where they live and who they associate with—don't even notice that they're in a corrupt country… especially if they don't drive, and thereby avoid encounters with the police.

On the other hand, if you're thinking of starting and running a business, you should give the country's corruption rating some extra weighting in your analysis. Corrupt public officials can make your life difficult when running a business.

Instead of using the corruption rating to pick a country, I'd use it to set your expectation, and to establish your behavior. For example, if you lived in downtown Philadelphia, you'd be more wary than you would in Newfane, Vermont (possibly the safest place in the United States). This doesn't mean that center-city Philadelphia isn't a great place to live… it just means that you won't get by with the same behaviors that you would in Newfane.

And even in the most-corrupt of countries, you'll find honest people to work with… merchants and service providers who meet your expectations for honesty and dependability.

So a country's corruption rating shouldn't disqualify it for you… at least not country-wide. But it should be among the criteria that you use to make your choice of where to settle or invest abroad. Everyone's different, and the available opportunities in a country—or something like perfect weather or beaches—may well outweigh your concerns for corruption.

Still confused about residency overseas? Or simply want to learn more about the benefits of having a second residency? You need our...

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This series of reports and audio recordings is your road map to creating your new life in Paradise. Our Passport to Freedom contains five invaluable reports and five instructive audio recordings that will help you on your way to realize your dream life overseas, detailing everything you need to know about establishing residency overseas.

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THE BEST OF THE REST

Top Overseas Destinations

With Thriving Expat Communities

Once you get to your new dream location overseas, it can be reassuring to find people who speak the language and have the same cultural touchstones. It makes the transition to living in a new place easier, too.

Expats often have similar mindsets... after all, we're all in the same boat, having chosen to live overseas, forgoing the familiar and starting a new adventure in another country.

It's possible to find an expat community in all but the most remote havens, but the following five destinations all boast huge foreign communities of likeminded fellows to befriend.

If making expat friends is a top priority for you, make it easy on yourself by heading to one of the following...

Mexico

Mexico is one of the easiest moves a U.S. expat can make. Warm weather, white-sand beaches, and a low cost of living have been drawing expats from the States decades—practically since the country has existed. The option for living a reclusive, off-the-grid lifestyle is available in Mexico, but for many the expat communities are part of the draw.

Expat life in Mexico offers the option of living in a gringo utopia, socializing with only Americans in

Skyline of Puerto Vallarta, Mexico

gated communities. It's possible to transport a U.S. lifestyle to Mexico and have little to no engagement with the local culture. As with so much in life, the middle path seems to be the best way, blending the convenience of widely spoken English and accessibility to U.S. products and culture with the benefits of Mexico.

The most popular expat destinations in Mexico are likely to be familiar names. Perhaps the most famous is Puerto Vallarta. Originally a fishing village on the Pacific Coast, it's now a thriving town, built on the back of tourists and expats. The money coming from this trade has built up a big infrastructure around it with lots of activities as well as accommodation, shopping and restaurants built with U.S. standards in mind. Mazatlán is a city situated in the North of the Mexican Riviera and is one of the closest Mexican cities to the U.S. It is most famous as a beach resort with some of the best beaches and waters Mexico.

An estimated 20,000 expats from around the world (not just from the States) make up the community in Mazatlán. This city is a colonial-style town that has aged gracefully. Over the years it has been restored while still keeping pace with the modern world. There's fast internet, reliable electricity, and all the other essentials for life in the 21st century. The weather is warm all year without ever getting intensely hot. The humidity is not oppressive, and a sea breeze keeps things cool in the afternoon. Mazatlán is one of the cheapest locations in the Mexican Riviera and prices are forecast to keep rising, making it an interesting investment option.

There is a strong arts and cultural scene in Mazatlán, which provide a great opportunity to meet fellow expats because there is usually something going on. Although the city is too large to offer a welcoming committee, you can easily track down expat groups online. If you're willing to look beyond the

La Reina de los Mares (Queen of the Seas) is a statue on the Paseo Claussen in Mazatlán

stereotype as a package vacation destination, you will find a beautiful city with a thriving expat community.

Ireland

Apart from the weather, the main benefit of moving to Ireland is that everybody speaks English, albeit with a strong regional accent. The Irish way of life is peaceful and slow and, although you can do business here, you'll find different values dominate work life.

Ireland is a clean country with a low crime rate, and there is little traffic and almost no pollution. If you need health care, the public and private sectors are reliable and modern. Emergency treatment is available to all, and an ambulance service covers the whole country. Naturally, in remote areas they will take longer to reach you. An expat would be given access to emergency care if needed.

For expats thinking about residency, Ireland has the advantage of being an EU country. This lets them travel freely among other EU countries and even live and work in them.

Ruins of Dunluce Castle in Northern Ireland

Ireland has plenty to do for expats, especially those with an interest in the arts and socializing. There are a range of pubs to suit all tastes, from busy and loud to quiet country pubs. You can find pubs with live music and also pubs which have a lot of social activities, such as quiz nights and darts leagues. Ireland has a vibrant theatre scene and produces plenty of well-regarded actors and comedians. Expats with an interest in drama will find lots of amateur dramatics societies they can join.

Expats moving with children will find a bevy of international schools offering top quality education.

These are not necessarily needed as the school system in Ireland is top quality and available for free. The universities can be difficult to gain omission to, but they are of a high standard.

Panorama view of the little village of Moville in Donegal Ireland

Skyline of Lisbon and Saint George Castle

Portugal

Although the majority of Portugal expats are from the U.K., American citizens are increasingly making the trip across the Atlantic, encouraged by the clean beaches, rugged countryside, and healthy lifestyle.

Although the real estate is generally undervalued, in popular tourist zones the prices can be expensive… mainly because they guarantee strong rental returns to investors. The best bargains in Portugal are in rural properties and properties in need of development. If you're able to do renovation work yourself you can do very well, but it's always wise to be cautious before committing to start a big project on foreign shores.

The majority of the expat population is along the Algarve, and in the big cities, Porto and Lisbon. It can be easier to find fellow expats during the offseason months when things are quieter. During the tourist season many expats move away and rent their property out to vacationers.

Expat life in the cities is cosmopolitan and lively and undergoing regeneration in many places. This is encouraging new expats who are moving to the developing middle-class areas. Rural life is a lot quieter and. although the locals are welcoming, you may find yourself stuck for things to do. The public transport in rural areas isn't great, so you'll probably need to budget for a car.

The restaurants in Portugal are among the best in Europe. Better still, the prices are reasonable and there is a variety of styles to sample. Seafood restaurants are Portugal's specialty. If you are living in towns such as Cascais, Sintra, Tomar, or Braga, you'll see expat communities who organize nights out and social events. These cities offer a nice balance of being close enough to big cities to take advantage of the amenities yet also far enough away to offer cheaper real estate and lower cost of living.

Praia da Marinha in the Algarve, one of the most famous beaches of Portugal

Thailand

Thailand became a big draw for expats over 30 years ago. Expats arrived for the extremely low cost of living and warm weather all year. The food is great, there's a range of living options—on the beach, amongst the mountains, and for the brave, the jungle… Thailand has modern cities, with opportunities for entrepreneurs and slow-paced historic cities for a more relaxed life… there's somewhere in Thailand to suit everyone.

Bangkok is where most expats choose to live and has the best facilities. If you have children, Bangkok has quality international schools for you to choose. Depending on which country you come from, you can find a school that will teach your native curriculum. Bangkok is also where the majority of Thailand's jobs are to be found and where you can earn the highest wages.

Thailand has plenty of expat businesses and expat communities are not hard to find. Much of the social life revolves around bars and restaurants, but you can also find expat clubs who organize things like trips to the beach, scuba diving, football leagues, and visa runs. Yoga classes and rooftop bars are also act as a magnet to expats.

Thailand is a safe place to live and the cities are well policed. Many expats report that they feel safer in Thailand than they did at home. The language is difficult to learn and most foreigners fail to learn more than a few basic phrases. Fortunately, most locals speak some English, so it's possible to get by on English alone.

Real estate in Thailand covers all price ranges. You can live in a small studio apartment, suitable for western tastes, in the city for US$500. It is possible to find cheaper, but they are likely to be too cramped and without air conditioning. If you have money then you can find an array of luxury properties. In an apples-to-apples comparison, these are cheap compared to luxury properties in other countries.

Thailand has great food and drink, and eating out is a major perk when you live here. Expats have plenty of historic sites to visit and you are unlikely to run out of things to do or see. Taxis, the best way of getting around Thailand, are affordable. Bear in mind, Thai roads are dangerous and overcrowded and driving yourself has the potential to make your expat stay much shorter than you had hoped for.

Expat communities are a vital resource for many on an overseas adventure. They can help you with everything from finding a good plumber to buying a car or setting up a broadband provider. Many expats have social activities and are involved helping in the local community, giving you different ways to make use of your time.

Moving to an area with other expats provides you with a safety net and a social network. Not only that, they are the walking, talking proof that "It can be done."

If you're having doubts about succeeding overseas, you only need to look at your fellow expats to see that it is possible.

Wat Arun Temple of dawn in Bangkok, Thailand

World's Best Nude Beaches:

7 Places Where *Au Naturel* Is In

Summer weather got you thinking about the beach?

For some, less is truly more when it comes to sunbathing. The 2021 Retire Overseas Index is full of great beach destinations… but some are more liberal than others…

If zero tan lines is your goal, then let it all hang out at one of the following beaches…

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The naturist community dates back to the turn of the 20th century in some countries, and has always attracted people with an easygoing, free-spirited mentality.

Although the idea of nudism is as old as Adam and Eve, its values seem more modern than ever. Movements against body shaming and toward acceptance of all people are catching on worldwide. These principles have been part of the nudist community from its inception.

Humorists might joke that the sort of people who visit a nudist beach are seldom the people you want to see nude, but they miss the point. The naturist community is about loving your body for what it is and not for what a magazine tells you it should be.

Some associate nude beaches with swingers, but lewd acts are usually frowned upon. There is a big difference between nudists and exhibitionists (flashers), even though the two groups are often lumped together. Nudists enjoy being naked for a variety of personal reasons, whereas flashers merely want to draw attention to themselves… well, certain parts of themselves…

It is worth remembering nudists are their own community, with a code and set of values. If you are new to nudist beaches, here are some helpful tips to make your experience more enjoyable:

- Bring a towel. Good for drying off and preventing sand from getting everywhere, but also for covering beach chairs (which may have been previously used), or to use as emergency cover should the need arise.
- No yoga. Not a good look. Try to avoid bending over...
- No photos. Have some discretion and respect for fellow beachgoers.
- Don't invade people's personal space. Most people like at least 3 feet of space on any beach, but it's even more advocated among nudists.
- Bring plenty of sunblock. Absolutely vital.
- Don't stare. It's rude… and on a nude beach, creepy.
- If you are a guy and find yourself getting aroused, cover it up.

Now that you're equipped to avoid a faux pas, let's uncover some of the best countries for a trip to the coast—bonus: many of these countries have year-round beach weather…

France

France is considered the spiritual home of nude beaches. In 1903 the first naturist community was founded in France, and in 1948 the Fédération *française de naturisme* was born. It is not surprising that nudism caught on easily in France. Going topless is commonplace on most beaches, and boobs are seen on TV shows and commercials.

Unsurprisingly, most of the nude beaches are located in the South of France, where the weather and beaches are best. On average, the coldest it gets here is the low 50s.

The most popular beach is the naturist resort of Cap d'Agde, near to Montpellier. In peak season it attracts thousands of visitors.

Further down the coast is one of the most famous nude beaches in the world, Saint-Tropez, made famous by Brigitte Bardot. It generally attracts an older crowd. You might possibly spot the next Brigitte Bardot… but you are more likely to see one of her contemporaries.

View of seafront and beach of Saint-Tropez

Les Grottes Plage, on the Île du Levant, is a stretch of beach available for nudists. In fact, being nude is compulsory on this island beach… if you turn up with swimming shorts you will be denied access.

France's Atlantic Coast has more secluded beaches, typically at the back of palm-fringed forests. Montalivet, in southwestern France has the prestige of being the home of the world's first naturist resort.

Elsewhere, you can find numerous resorts all along the Baie d'Arcachon up to Biarritz.

Spain

The first nude beaches in Spain opened in 1975. There are now over 400 naturist beaches, with most of these located in the Canary Islands. A strong online community provide up to date information on all the nude beaches and what to expect.

Nudist beach on Canary Island Fuerteventura, Spain

Tenerife has two of Spain's premiere beaches, Playa de la Tejita, and Playa de la Pelada. Playa de la Tejita is located at the foot of a mountain and has a bohemian vibe. Playa de la Pelada is tucked away behind some rocks, so you can be sure of some privacy while you work on your all over tan.

Staying in the Canary Islands, Playa de Maspalomas in Gran Canaria is the most popular of the island's many nude beaches. The sand dunes make it seem like a mini desert, which is this nude beach's unique selling point. However, bring some shoes with you, because walking across the sand dunes can get blisteringly hot.

Another island location that's naturist-friendly is the Balearic Islands—possibly the most nudist-friendly destination in the world. Formentera's relaxed attitude to textiles (clothing-wearers) means sunbathing naked is allowed on every beach. The most well-known of the beaches is Ses Illetes, which sits on a lagoon near to the town of Sant Francesc. Although pickpockets are known to operate in the Balearic Islands, they pose no threat to nudists!

Mainland Spain has nude beaches spanning the length of the country. In Catalonia, you can visit La Mar Bella, in Barcelona. The beach is popular with young people, the gay community, and, of course, nudists. An easily accessible beach, the naturist section is between signs 30 and 31. A friendly place with plenty going on it makes a popular place to people-watch, but don't stare!

In the far south east of Spain, Cádiz is home to some of the best beaches in Spain, with calm, clear waters and rock pools. El Chorrito is the naturist section of the famous Playa De Bolonia.

Greece

Greece is a popular destination for nudists, but the Greeks themselves are somewhat conservative. Most of the nudists you see on beaches here are likely to be tourists or travelers.

Rhodos island, Faliraki nudist beach, Greece

A lot has changed since the ancient statues were made.

Few official nude beaches exist in Greece. Luckily, Greece has plenty of beaches with unofficial nudist status that you can visit. In these beaches, you'll have to share beach space with textiles, in case it's a problem… fortunately, the rocky landscape provides many sheltered coves. With some exploration, you can usually find a sheltered spot to relax in.

Most tourists stay close to their hotels or rented accommodation, but trekking a little further afield gives you an opportunity to get a beach to yourself. These remote destinations don't come with sun loungers, umbrellas, or somewhere to buy drinks so be sure to bring everything you need with you.

Elia Beach in Mykonos is an LGBT and nudist beach with a variety of facilities—you can even use the sun loungers nude and have food delivered. Red Sand Beach in Crete is one of the most picturesque nude beaches you can find anywhere in the world. The nudist area is not an easy walk, and for a long time there were no facilities on the beach… but the tranquility and peacefulness of the beach more than made up for it. Since beverage sellers have arrived at the beach, it has just about everything you could need.

Portugal

Like Greece, Portugal has surprisingly few official nudist beaches, however, the country has a relaxed attitude towards nudism, and it's acceptable to go without clothes on plenty of beaches. In fact, over 50 beaches are welcoming to nudists even if they do not have an official nudist friendly status. And this is another country that stays pretty warm even in winter, with temperatures rarely getting below the 50s.

Praia do Barril is a beautiful sandy beach at Ilha de Tavira

The Algarve region is home to a number of Blue Flag beaches, and has a reputation for having some of the best beaches in the world. It's not surprising the Algarve is home to some of Portugal's best nudist beaches. Praia de Faro is the beach of the Algarve's capital city, Faro. The beach spans several miles and tucked away at the far end, away from the tourists, is the nudist beach.

Praia do Homem Nu is one of the official nude beaches of the Algarve. The name translates as "Beach of the Naked Man," in case there was any confusion about what to expect. The beach is located in Tavira, and it's an easy trip from the nearby tourist villages. A Blue Flag beach, with white sands and clean, bracing waters. The Algarve's first official nudist beach, Praia do Barril is a 2 kms walk from the entrance point, and it's one of the quietest beaches in the Eastern Algarve.

The Sines region has plenty of secluded, soft-sand beaches and privacy is provided by a number of rocky inlets. Arriving at the beaches can be a little tricky, and you will need to traverse rocky paths in most cases so bring appropriate footwear. Pessegueiro, close to Porto Covo, is peaceful, and Praia do Malhao is a popular beach although you will often have to share with textiles.

Italy

Naturist beaches only became legal in Italy in 2006. Although people still enjoyed the benefits of an all-over tan before then, it didn't become legal until after 2006. Italy has a strong nudist community, all looked after by the Federazione Naturista Italiana. As well as advising on the best naturist beaches, the federation takes time to organize a range of nudist activities for its members, including naked horse riding, volleyball, and hiking. Specific beaches are now set aside for naturists who like to take advantage of the warm seas and hot summer weather.

Italy's most famous nudist beach is Bassona Beach in the Emilia-Romagna region. It is over 1 kilometer long, and has a long

history as a nudist beach. Unlike some of Italy's beaches, no admission fee is required. Close to Rome, you can find Capocotta Beach, an established naturist beach set in a nature reserve that became popular in the 1980s. Capocotta offers free admission and a range of facilities. Acquarilli beach on Elba Island, Tuscany, is a distinctive naturist beach consisting mostly of black sand which gets especially hot, but the waters are calm and, clear allowing for an incredible view of the sea bed. Acquarilli is a tricky beach to arrive at, you have to descend down a near-vertical hill by car, then another steep hill by foot. This does mean the beach is never too crowded, though.

Beach Spiaggia Acquarilli at Golfo Stella, Elba Island, Tuscany

There's a small nudist beach in Filtri, located 8 kms from Trieste. You access the beach via a steep descent, then west to the nudist section. When you start to notice nude people, you know are at the right place.

Costa dei Barbari is about 10 kms from Trieste. It's a quiet rocky point, with clean, clear seas. Most naturists stay within the concreted areas so you can find quieter spots further on. The beach has few facilities apart from nearby restaurant. Order a dressed salad for hilarity to ensue.

Croatia

Croatia has only recently come to mainstream awareness for its beaches, but naturists have been coming here for decades. Croatia is more than simply nude beaches—you can find official naturist campsites, hotels, even naturist resorts. Nudist cruises operating out of numerous marinas take nudists to hard-to-reach beaches. Look out for signs reading FKK, posted at all nudist beaches in Croatia. Lots of the beaches are pebbled or rocky, you don't have to worry about sand.

Unsurprisingly, the culture in Croatia is fairly relaxed about nudism. Many bathe topless, plus there are many unofficial nudist beaches along the

Naturist girls on a beach, Croatia

Naturism tourists in Croatia

quieter areas of the coast. Bunculuka beach is found on the island of Krk and is a naturist camp as well as beach. A pine forest provides shade, and facilities include toilets, showers, changing rooms, plus beach chairs and umbrellas.

Beach Garma Podgora in the Dalmatia region provides a peaceful retreat for naturists. The beach is accessed via a macadam path, a few minutes' walk from the car park. You will find one larger beach with a restaurant, as well as many smaller beaches which provide more privacy.

Croatian nudist beaches are only an option during the summer months. The winter temperatures can fall below freezing, making it a case of "Sorry, clothed for winter."

Slovenia

Slovenia has a few dedicated nudist beaches, as well as a naturist campsite. Thermal wellness centers are another place where nudism is allowed… some would even say encouraged. If you are a naturist looking for things to do then Slovenia is a country you should check out.

Strunjan has some pristine beaches including one nudist beach, in the aptly named Moon Bay. We leave it to you, dear reader, to come up with your own joke here.

Naturist Camp Mali Raj, in Dolenje Polje, is located in the Lower Carniola region of Slovenia on the shores of the Krka River. Founded in 2010, it has been welcoming naturism lovers and their pets ever since. Because Mali Raj is on river, unlike most of our options you can go fly-fishing for trout or grayling… if you exercise good caution, that is.

Another popular riverside nudist camp in Slovenia is Camp Smlednik. Situated on the banks of the Sava River, the camp is open from May to October. The campsite has plenty of amenities including Wi-Fi access, a restaurant, and supermarket.

View of the Moon Bay, famous beach in the Strunjan cliff on the Coast line of Slovenia

The Best Destinations For Golfers

If you're seeking the overseas retirement haven with your name on it but can't imagine retiring without the perfect place to practice your golf swing, fear not. World-renowned, highly rated courses are found worldwide.

Here's our shortlist of the world's best golf courses…

In Latin America

Cabo San Lucas, Mexico:
The Dunes' El Diamante Course

Mexico is the original retire overseas destination, appealing for its weather, its cost of living, and its accessibility from the United States.

In Cabo San Lucas, at El Diamante, is the golf course The Dunes, designed by Davis Love III, the American pro with 20 PGA wins under his belt. The Dunes, at 7,300 yards from the back tees, is a challenging course set on the Pacific side of the Baja Peninsula and rated among the best in the world.

Mazatlán, Mexico:
Estrella Del Mar's Robert Trent Jones Championship Course

This 850-acre residential and golf project sits alone on a stretch of 10 miles of pristine beach... 3.5 miles of which belong to the development. It's located just south of Mazatlán, Mexico, about 15 minutes from the international airport. This project is perfect for those who want an undeveloped beach out front and the area's best golf course out back.

The golf course is a spectacular, 18-hole, Robert Trent Jones championship course and a host on the Latin America PGA Tour. The course is par 72 (7,015 yards) with six holes running along the ocean. The golf pro tells us: "Estrella Del Mar is one of the best golf/beach properties in the world for the money, and the project to enlarge the greens will be huge in making the course even better. As you know, there is nothing comparable to [the course at] Estrella Del Mar in Mazatlán... nothing even close."

Golf Course in Mexico

Club De Golf De Panama

Cerro Viento, Panama:
Club De Golf De Panamá

Golf is a year-round sport in Panama, which is picking up speed as a premier golf destination. With new courses, redesigned layouts, and remodeled older courses, a new era of professional golf club management is leading to far greater greens in Panama than ever before. Above all, the Club de Golf de Panamá remains the country's best course.

This private country club dates back to the very beginning of the game in Panama. Having hosted PGA Tour events for 12 years and counting, the entire course renovation speaks for itself as it provides the perfect challenge for championship to the masses.

Panama City, Panama:
Santa María Golf & Country Club's Course

This picturesque course is the perfect destination for a city slicker who can't stand to live without great greens for swinging that seven iron. Conveniently located halfway between the heart of Panama City and Tocumen Airport, this private golf course is part of a large residential development, and it's exclusive to members and invited guests only. With more than 36 options for residences, from condos to lots, you may love this course so much that you decide to live right on it. And you can.

Granada, Nicaragua:

The Course At Nejapa Country Club

Nicaragua is one of the world's most affordable places to retire well, a land of sunshine and crashing Pacific surf that also boasts the oldest city in the Americas, colonial Granada.

The par-72 course at Nicaragua's Nejapa Country Club, with its gentle bunkers and lush vegetation, has survived an earthquake and a revolution and today offers golfers a peaceful and beautiful day out. Come prepared for the humidity…

Golf green fields in Nicaragua

Managua, Nicaragua:

Gran Pacífica Golf and Country Club

The Gran Pacifica Golf and Country Club offers a great experience for all golfers. The nearby San Diego River, ocean, ponds, and natural vista make the course an impressive golfing experience. In addition to the course, they offer practice greens, bunkers, a short-game area, and a driving range to work on your golf skills.

Built under the direction of Tommy Haugen, Gran Pacifica's course is designed to be 7,133 yards. Planned as an 18-hole course, the first nine holes are completed and open at this time. But you can still play an 18-hole game on the front nine, by using 13 holes and their system of alternate tees and fairways. The adjacent clubhouse offers a fully stocked pro shop with club and cart rentals, combined with a restaurant and bar. Four holes of the front nine are on the ocean.

Patagonia, Argentina:

Jack Nicklaus-Designed Chapelco Course

Argentina is a big, beautiful country that makes for a great retirement choice for anyone looking for an active, outdoors lifestyle. In its Patagonia region, set in parkland with lakes and winding streams and surrounded by the Andean mountains, is the Chapelco golf

Golfers in Patagonia, Argentina

course, one of the country's and the world's finest. The par-72 course, designed by golfing icon Jack Nicklaus and his son Jack Nicklaus II, features 73 starting tees and 65 bunkers.

La Romana, Dominican Republic:
Casa Del Campo's Teeth Of The Dog Course

The Dominican Republic is a top choice for retirement in the Caribbean, with long white-sand beaches, easy retiree residency, and super-affordable beachfront property options. This sunny, sandy Caribbean Island nation is also home to the butterfly routed Teeth of the Dog golf course, designed in the early 1970s by Pete Dye and his wife Alice.

The course adheres more to the natural contours of the land than Dye's usual designs—probably because of the underlying coral rock—however, some tees are built on manmade pedestals. Occasional trade winds add an extra level of difficulty.

La Romana Casa de Campo golf course in Dominican Republic

In Europe

Sciacca, Italy:
Verdura Resort

For many, Italy offers the ultimate dream retirement lifestyle. La dolce vita can be hard to beat, particularly when you bundle it with one of the world's best golf courses. At Sicily's fashionable Verdura Resort, you have access to not one but three links courses. With fabulous views of the ocean and this region's year-round warm weather, the Kyle Phillips-designed courses are among the most appealing in Europe. The resort also offers a double-ended driving range and PGA-qualified pros.

Algarve, Portugal:
Quinta Do Lago

Portugal's Algarve receives top marks in every category of importance to the would-be retiree, from cost of living to climate, from infrastructure to residency options. In addition, this region is dense with golf courses, including Quinta do Lago. With three award-winning championship golf courses— the North, South, and Laranjal—excellent practice facilities, and the only Paul McGinley Academy in Europe, Qinta do Lago makes this corner of Portugal a golfer's dream retirement choice.

Paris, France:
Morfontaine

Paris is the world's most beautiful, most romantic city and a top choice for a cosmopolitan lifestyle in retirement. But retiring to Paris doesn't have to mean giving up your love of golf.

The historic Morfontaine course outside Paris boasts 27 holes—a 9-hole course built in 1911 and known as Valliere and an 18-hole championship course built in 1927. Commissioned by the Duc du Gramont and designed by Englishman Tom Simpson, Morfontaine Championship is a 6,545-yard, par-70 course punctuated by towering Scotch pines.

Kerry, Ireland:
Ballybunion Golf Club

Ireland offers a relaxed, friendly lifestyle and an English-speaking population that welcomes foreigners, making it a top choice for retirement. It's also one of the world's best golfing havens, one of the top 20, in fact, said the Bleacher Report.

The course at Ballybunion, dating to 1893, is perhaps the country's most famous. The wild beauty, 100-foot dunes, and unpredictable weather make Ballybunion exciting and challenging. Head to the 19th hole at the end of the day to sample the famous Irish hospitality. "Nothing less than the finest seaside course I have ever seen," said Herbert Warren Wind, a famed golf writer.

In Asia

Ballybunion Golf Club:
Dalit Bay Golf And Country Club

A quick, 40-minute drive or bus ride from Kota Kinabalu, and you've arrived at a golf enthusiast's favorite haven, Dalit Bay Golf and Country Club in Tuaran. This prestigious, championship golf course includes such clubhouse amenities as a restaurant, driving range, putting green, chipping and bunker practice area, changing rooms, and a pro shop.

Known for offering a good challenge to great golfers, not only is the course superior, but also the staff, with top-notch service. With the breathtaking scenery throughout and surrounding Dalit, you just can't beat that view of Mount Kinabalu. Don't be surprised if you have an exotic audience admiring your swing—namely monkeys and lizards. Kingfishers, too.

Vung Tau, Vietnam:
The Bluffs, Designed By Greg Norman

Vietnam is one of the most affordable places in the world to live and an emerging retirement haven. It may not seem an obvious choice for golfers, but the Bluffs in Vung Tau, a coastal links-style course designed by legendary Australian golfer Greg Norman, makes the most of a stunning location and features huge sand hills, native vegetation, and dramatic ocean views. Most days, this is a windswept spot, but that extra challenge is proving popular among golfers from Asia and around the world.

Ballybunion Golf Club,

Bangkok, Thailand:
Thai Country Club

Thailand, another top affordable retirement haven that's also earning a name as a medical tourism destination, is also a golfing mecca. Among this country's top golfing options is the Thai Country Club course, located a 45-minute drive from Bangkok. Designed by Denis Griffiths, the former president of the American Society of Golf Course Architects, the course is a par-72, 18-hole layout with numerous water hazards and bunkers that is regularly voted among the top five places to golf in Asia.

The Best LGBT-Friendly Destinations

Certain parts of the world are more LGBT-friendly than others, and in some places, being gay is simply not allowed; it's illegal.

If LGBT acceptance is an important consideration in your move overseas, you want to be well-informed and know that you'll be welcomed.

There's no shortage of LGBT-friendly destinations, so just make sure to steer clear of those with less enlightened views.

Celebrate pride month by giving the following list a gander and see which countries might suit you best…

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In The Americas

Argentina

Gay marriage was legalized here in 2010, and the gay scene is a lively one in Buenos Aires, which has rightfully been termed the "gay mecca of Latin America." A South American city with a charming European feel, Buenos Aires is host to gay-friendly hotels, nightlife, neighborhoods, and what is considered the most openminded and eclectic population in all of Latin America.

Canada

Montréal has an active LGBT community. Since the 1980s, Montréal's Gay Village, a mile-long stretch of Saint Catherine Street on the city's east end, has been home to bars, shops, and clubs that cater to the diverse LGBT community. Montréal's gay scene exists citywide; you'll easily find several directories, blogs, groups, forums, and guides online for exploring Montréal's gay scene.

Montréal's annual Pride festival sees hundreds of thousands of visitors, gay and straight, and touts the week-long festival as the largest in the Francophone world, with 125 activities, events, concerts, comedy shows, panel discussions, sport competitions, and art exhibitions.

Colombia

The spotlight is on Medellín lately for its innovation, infrastructure growth, and overall appeal as an investment haven. Hailed as one of the most innovative cities in the world, its forward thinking extends even to liberal social policies.

Medellín is host to an upbeat gay social scene. Specifically, Parque Lleras is famous for hosting one of the most entertaining and energetic gay scenes in South America.

Gay Pride Day in Bogotá, Colombia

One expat comments: "When I visited Medellín, Colombia I noticed that the gay culture was way more developed than in Panama, for example. There are tons of gay nightclubs, a gay restaurant/bar in Parque Lleras, and there was even some public hand-holding. It was definitely a city that someone gay would feel right at home in. I've heard Colombia's capital city Bogotá is more open and has an entire gay neighborhood."

Mexico

Puerto Vallarta is the most popular gay destination in Mexico, both with foreigners and Mexicans from other parts of the country. The gay clubs, bars, and hotels are located in the south end of Old Town in the Zona Romantica area. The south end of Playa Los Muertos beach is the unofficial gay beach.

PV is known to be the most gay-friendly city in Mexico, but it's more than just gay-friendly... and gay people are more than just "accepted" or "welcomed." Here it can feel like being gay is the norm, with a seeming 50% to 70% of couples on the street same sex—both male and female, of all ages and nationalities.

Savvy entrepreneurs, marketers, and property investors have adapted handily to this important, generally upscale market segment at every opportunity. It's more than a "niche" here.

Other internationalized cities in Mexico also host an LGBT scene, though none as big or varied as PV's. Playa del Carmen is another city (more like a boardwalk town) where you'll see gay clubs and open displays of affection without any self-consciousness. Mexico City and Cancún also play host to an active and open LGBT scene.

There are gay people and same-sex couples in other cities in Mexico, too,

but they're often not as "open" about it. Public displays of affection are not common between same-sex couples in smaller cities or towns.

Uruguay

Uruguay is famously liberal on its social policies and has been hailed as one of the first countries to begin to introduce equality rights. LGBT rights in Uruguay are among the most liberal in both South America and the world, with decriminalization of homosexuality in place since 1934 (to put that in perspective, the first state to decriminalize the act was in 1962, the next didn't come until 1971, and 15 states waited until 2003 before finally caving), antidiscrimination laws since 2003, adoption rights since 2008, and same-sex marriage since 2013.

Montevideo in particular frequently appears on lists of the most gay-friendly cities in the world, with a plethora of bars, clubs, events, and festivals all targeted to the LGBT community.

Thousands attend the annual gay pride parade in Mexico

(Wondering about those other liberal social policies…? The country made possession and use of any and all drugs legal in 1974. In 2016, the country went a step further, explicitly and fully legalizing cannabis— that is, you can grow it, smoke it, sell it—to authorized dealers, and just this year the country has opened licensed pharmacies where one can purchase up to 10 grams a week without any kind of prescription. The country also decriminalized abortion—a majorly controversial initiative in highly Catholic and conservative South America.)

In Europe

France

Paris' Marais neighborhood, one of the most trendy and desirable places to live, also happens to be the hub of the gay community in Paris. Over the years of its "trendification," the gay community started moving into the Marais, and with it the cafés, wine bars, restaurants, boutiques, and, unfortunately, the higher prices that often follow this trend-setting population. By the mid-1980s, the Marais, and in particular its southwestern corner, became known as Paris' gay neighborhood. One France expat comments, "Any medium to large town in France

Rainbow pedestrian crossings painted on roads in the Marais district of Paris, France

would be fine. In fact, my parents live in a small village in France where there are a number of gay couples."

Netherlands

In April 2001, the Netherlands became the first country to legalize same-sex marriage and grant full marriage and registered partnership rights to same-sex couples. So, it comes as no surprise that the Netherlands is also host to one of the most vivacious gay scenes in the world. Amsterdam, for instance, is chock-full of gay clubs, bars, cruises, saunas, leather shops, and parades. It is, frankly, like a gay amusement park.

Spain

While several European countries have passed equal rights for gays, Spain remains a top travel destination for gay individuals who come for the high-energy nightlife as well as the historical and cultural richness (not to mention the near-perfect climate and beaches). Spain has become the saving-grace destination for gays from less accepting neighbor countries. Many Italians who feel they can't live an open and comfortable life in the overwhelmingly Catholic and conservative country often head to Spain, whether to get married or adopt kids and return, or for a permanent move.

Barcelona has an upbeat, prevalent gay scene, as do Madrid (recognized as the gay capital of Europe) and Catalunya. Surrounding islands, such as Ibiza and Gran Canaria, are also popular among gay travelers, retirees, and expats.

Participants of the 'Holi Pride' festival throw colored powder in the air during the Pride Barcelona

In Asia

The website Utopia-Asia.com is a great resource for the LGBT community in Asia, providing a great deal of information about LGBT-friendly businesses and hot spots, including listings for various meeting places, hotels, gyms, and other gender-friendly establishments throughout the region.

Bali

Bali has been one of Southeast Asia's most popular destinations for LGBT individuals for many years, and alternative lifestyles are widely accepted. However, any overt public displays of affection between straight or gay couples are frowned upon.

The heart of the gay scene in Bali is in Seminyak. There are many friendly alternative bars and nightclubs, as well as a gay cruising area north of Petitenget Beach.

Philippines

Described as "full of character and color," the Philippines is another of Asia's more established gay scenes. Generally, there are few gay bars or LGBT establishments anywhere in the Philippines, but gay people are

accepted as a part of the community. The level of public acceptance of homosexuals is very high, despite this being a predominately Catholic country.

In fact, the Philippines is considered to be one of the world's more gay-friendly nations. Particularly in the cities, namely Cebu and Manila, the gay scene in the Philippines is thriving, with well-known "hottie lookouts" and vibrant festivals. Want something more relaxed? Consider Boracay Beach.

Gay Pride and Festival in Metro Manila, Philippines

Thailand

Bangkok is known as the gay hub of Asia, but it may very well be the gay hub of the world. While many countries have recently allowed same-sex marriage and adoption rights, and in much of the world you can find a gay district with nightclubs and gay-friendly entertainment, Bangkok shines as a gay playground.

Bangkok is famous for being a LGBT-friendly city, with many establishments catering to the LGBT community. It's also well-known for its large transgender population. More than 5,000 transgender individuals, who are referred to as katoeys, kathoeys, or ladyboys, live in the city. They are generally accepted by Thais as a third gender.

This is a place where the LGBT community is not only tolerated but enthusiastically celebrated at every corner. Those who visit describe Bangkok as electric and decadent, with go-go boy shows, kings, queens, and more… saying it is rainbow-friendly would be an understatement. While Bangkok is a global gay capital, it could be more than a gay retiree is looking for. Not everyone is up for this kind of in-your-face party experience.

The Rainbow Sky Association of Thailand is a community-based organization that provides medical help, social services, and support for LGBT people. However, same-sex marriages are not recognized in Thailand.

Thai girls celebrate gay pride

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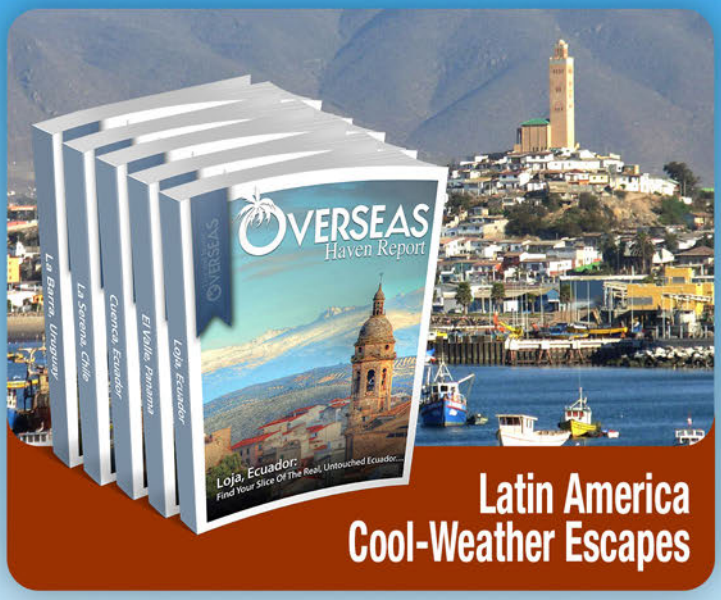

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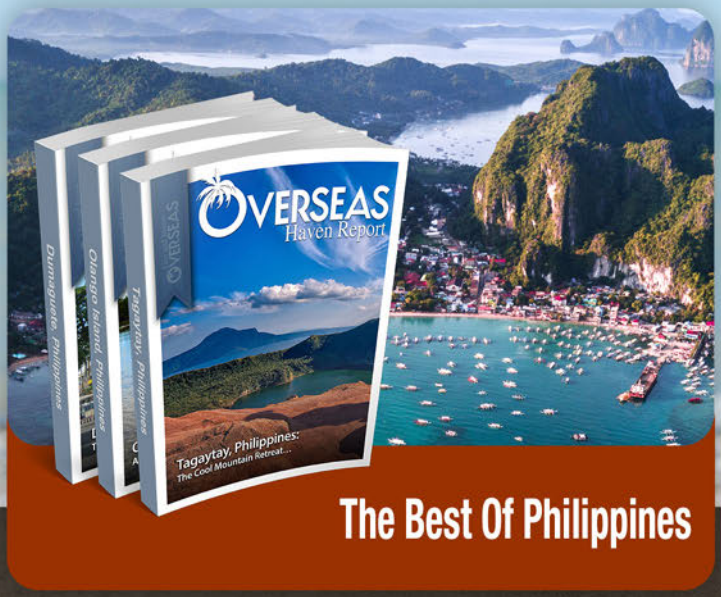

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