

Retire At 40

In Tropical, Tax-free Belize

By Roxana Lupu



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Over 20 years ago, the government of Belize, a tiny nation at the intersection of Central America and the Caribbean, enacted legislation to allow Qualified Retired Persons (QRPs) to obtain permanent residency in their country. In many ways, this program is the most efficient route to foreign residency anywhere in the Americas.

Furthermore, you can enjoy the benefits of being a QRP even if you spend as little as one month a year in Belize. Or, if you want, you could become a full-time resident. Right now, with the world economy in turmoil, running away to a new life in the Caribbean doesn't seem like such a bad idea, does it?

Belize's Qualified Retired Persons residency program isn't, strictly speaking, for "retirees" only. It is available to anyone 40 years of age or older, and it grants a host of incentives designed to encourage foreigners to come and bring their money. These incentives include a permanent exemption from any Belizean taxes, including income tax, capital gains tax, estate tax, and import tax on household goods, automobiles, boats, and even airplanes.

Easy To Qualify

The only requirements to qualify for Belize's QRP program are that you or your spouse be 40 years of age or older, that you consider yourself to be retired (more on this in a minute), and that you show that you have at least \$2,000 a month in income to support yourself in Belize. While pension income can be shown to meet the last requirement, the easiest way to prove financial means is simply to deposit a minimum of \$24,000 per year into a Belizean bank account.



In practical terms, the "consider yourself to be retired" requirement means that, as a QRP, you can't apply for a work visa. This is not to say that you can't do international, Internet, or even local Belize business as an entrepreneur.

You just can't take a job working as an employee of someone else in Belize. And, indeed, Belize offers a world of opportunity for the would-be entrepreneur.

Even if you are not contemplating retiring for one, three, or even, say, five years, this is the time to apply and to lock in the benefits of the current QRP law. Once you've qualified, a one-month holiday in Belize each year will maintain your QRP residency status while you work toward your ultimate retirement plan.

Why Belize?

Belize is not only perhaps the easiest place in the world to establish foreign residency, it's also a very appealing place to spend time. This little country, frankly, has a lot going for it.

Belize...

- Is a stable country that welcomes expatriates. Once a British colony (it gained its independence in 1981), the political, economic, and legal systems are based upon familiar British models...
- Is home to a secure and conservative international banking system. The international banking laws are very strict. Bank failures are unheard-of. The Central Bank's liquidity requirement is 24% for every dollar deposited. A far cry from the liquidity of U.S. banks, which average less than 4% liquidity. You can open an account here with peace of mind and diversify your funds in other currencies...
- Offers QRP resident retirees special government incentives, including little to no duty on personal goods moved here and no taxes on any income or receipts that accrue from outside the country...
- Is a very affordable place to live. A couple could live comfortably on \$24,000 a year in Belize. However, on Ambergris Caye, the cost of living is higher than anywhere else in the country (about \$3,300 a month for a couple). On the mainland, especially in the interior, you could live on considerably less...
- Is safe. Compared with nearby countries and U.S. cities, the crime rates are very low. And the government and local towns are working together to keep it that way...
- Is English-speaking! This sure makes life easier...
- Boasts a diverse and appealing geography, with Caribbean cays and a lush interior region rich with diverse ecology and rich archaeological history. This country is an eco-tourist's delight...



- Is a small, friendly place to live. The population of the entire country is just over 422,000. You'll never be lost in the crowd here...
- Boasts a moderate subtropical climate. The weather is balmy and comfortable. Temperatures and rainfall vary according to location. Just pick your preferred climate. You'll be greeted by the sun most days, and you'll never need more than a light jacket or sweater...
- Is highly accessible, just a two-hour flight from Miami, two-and-a-half hours from Houston...

- Is a great place for outdoor recreational activities, from snorkeling and scuba diving to fishing, bird watching, and trekking through ruins...In addition, there are festivals and concerts, cultural events, and volunteer opportunities. It's easy to make friends and to keep busy...

We all care about our quality of life, and we all want to maintain a comfortable standard of living in retirement.

Most important, we all want to be able to retire! Before age 80!

Many of us have lost a good amount of our retirement funds recently. In Belize, your dollars stretch further, meaning you're able to retire earlier and to live comfortably on less.

Remember, If You Are 40, You Qualify As A Retiree In This Safe Haven

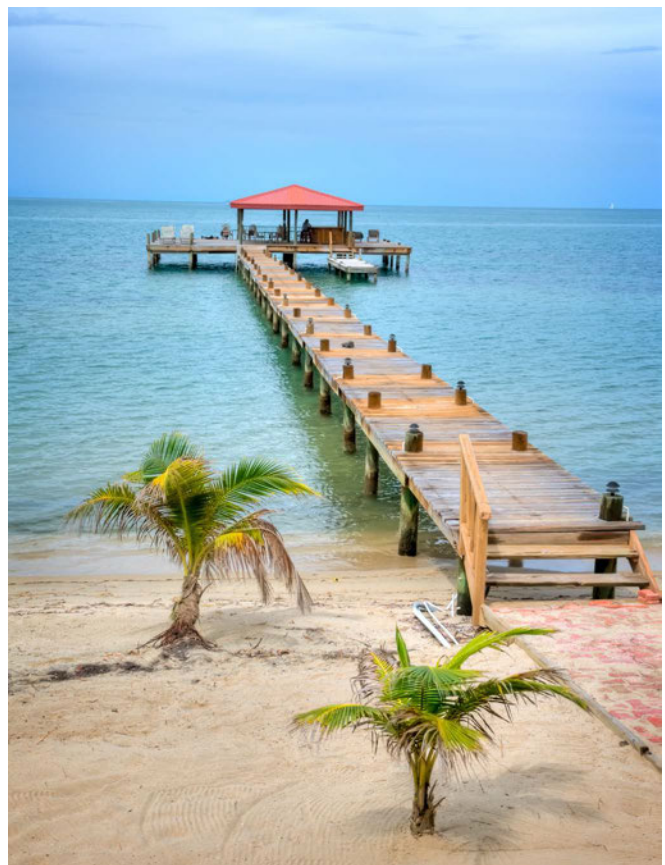
In fact, as I've said, in Belize, you could "retire" as young as 40. And you don't have to live in this country full-time, unless you want to. You can come and go as you please. You need only spend a few weeks here each year. That's the beauty of its special Qualified Retirement Program (QRP). Just come for a relaxing vacation and start the process.

Once you visit, you may never want to go back home. Belize is a peaceful ecotourism retreat with more than 540 species of birds, 4,000 species of flowering plants, and 700 species of trees. Roughly 26% of Belize is protected as parkland or nature preserves.

Belize is also home to the second-largest barrier reef in the world, teeming with colorful fish, coral, and unusual marine life, a fisherman's and diver's paradise.

You'll also find the modern conveniences you need to live comfortably. Easy Internet access allows you to continue working, if you like, and makes it easy to stay in touch with friends and family.

For many, though, one of the most appealing parts of Belize's QRP program is that it doesn't require you to reside physically in Belize. You might call it a "Virtual Residency Program," allowing you to take advantage of the benefits



of Belize residency while spending your time anywhere in the world you choose.

Once you obtain your QRP residency status, you'll need to demonstrate that you're spending just a few weeks a year in Belize and that you have a legal address here.

How can you apply?

You can apply on your own (be warned, though, that it takes a fair amount of legwork) or through an attorney specialized in QRP residency applications.

Applying For The QRP Residency Status

The QRP application process is handled by the Belize Tourism Board in collaboration with the Ministry of National Security and the Department of Immigration and Nationality. [Contact the Belize Tourism Board here](#). To apply for the QRP Residency Program, you will be required to present the following documents:

1. Copy of the Birth Certificate for each applicant and dependent;
2. Copy of the Marriage Certificate (if married, and spouse is a dependent);
3. Authentic Police Record/Criminal History Report from applicant's (and dependents') last place of residency, issued within one month prior to the application;
4. Notarized color copies of all pages of Passport (including blank pages) for the applicant and all dependents;
5. Proof of Income:

6. a. An official statement from a bank or financial institution certifying that the applicant is receiving an income of \$2,000 per month, or
b. An official statement from a financial institution or building society in Belize certifying that the applicant's investment or deposit will generate a minimum of \$2,000 per month or any equivalent of \$24,000 per year;
7. Certified results of a complete Medical Examination including an HIV/AIDS test;
8. Eight Color Passport Size Photos: four of front, two of left, and two of right sides.

The dependents you can include in your application are your spouse and children under age 18 or until age 23 if they are enrolled in a university.

The fees you'll have to pay are the following:

- a. A non-refundable application fee in the sum of \$150 payable to the Belize Tourism Board, submitted with the application.
- b. A program fee in the sum of \$1,000 payable to the Belize Tourism Board, submitted upon acceptance into the program.
- c. Upon acceptance into the program, you'll pay a fee of \$200 to the Belize Tourism Board for the issuance of the Qualified Retired Person Residency Card.
- d. Each dependent is required to pay a Program Fee of \$750 to enter the program.

NOTE: All payments must be made payable to the Belize Tourism Board and be in the form of cash, U.S. bank draft, or U.S. cashier's check.



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