



AFFORDABLE  
RETIREMENT ABROAD

## Retirement Timeline Planner

Planning your retirement abroad requires careful timing and preparation. This timeline provides a personalized roadmap for your international retirement journey.

### 3-5 Years Before Retirement

Phase 1

January 2022 - January 2024

Research potential retirement destinations

Assess your retirement savings and income sources

Learn about visa requirements for different countries

Begin learning the language of potential destinations

Research healthcare options abroad

Create a retirement budget

Consider tax implications of living abroad

### 2-3 Years Before Retirement

Phase 2

January 2024 - January 2025

Visit potential retirement destinations

## 1-2 Years Before Retirement

Phase 3

January 2025 - January 2026

Begin visa application process

Set up international banking

Research tax filing requirements as an expat

Make longer visits to your chosen destination

Research shipping options for personal belongings

Create a communication plan with family and friends

Research Medicare options (if applicable)

Join expat forums and connect with retirees abroad

Research property options (rent vs. buy)

Review and update your will and estate plan

Research banking options for expats

Create a plan for your existing property

Evaluate international health insurance options

## 6-12 Months Before Retirement

Phase 4

January 2026 - July 2026

Secure long-term housing in your new country

Purchase international health insurance

Begin downsizing and selling possessions

Notify Social Security of your plans (if applicable)

Arrange for mail forwarding

Research phone and internet options abroad

Schedule necessary medical check-ups

## 3-6 Months Before Retirement

Phase 5

July 2026 - October 2026

Finalize visa arrangements

Book one-way flights

Arrange for shipping of belongings

Notify financial institutions of your move

Set up automatic bill payments

Get necessary vaccinations

Make copies of important documents

## 1-3 Months Before Retirement

Phase 6

October 2026 - December 2026

Close or transfer local accounts

Cancel local subscriptions and services

Host a farewell gathering

Confirm housing arrangements

Pack essential items for carry-on

Arrange airport transportation

Purchase travel insurance

## Retirement Month Retirement

January 2027

Final home walk-through

Confirm all accounts are in order

Activate international phone plan

Exchange currency

Depart for your new life abroad!

## First 3 Months Abroad New Life

January 2027 - April 2027

Register with local authorities  
(if required)

Open local bank account

Find local healthcare providers

Join local expat groups

Explore your new community

Establish a daily routine

Begin living your dream  
retirement!

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