



# Planning Pathway

A simple retirement-abroad planning flowchart

**Start here**

**Q1** Are you hoping to retire or live abroad within the next 5 years?

Yes

No

**Q2** Do you already have one or more likely destination countries in mind?

**Q8** Do you already have one or more likely destination countries in mind?

Yes

No

Yes

No

**Q3** Have you pressure-tested your likely countries against the main decision factors?  
*affordability, tax, healthcare, visa, lifestyle*

**Q9** Have you pressure-tested those countries against the main decision factors?  
*affordability, tax, healthcare, visa, lifestyle*

Yes

No / Not sure

Yes

No / Not sure

**Q4** Will the move affect pensions, investments, property, or rental income across borders?

**Q10** Do you want to model affordability and timing before bigger decisions?

Yes

No

Yes

No

**Q5** Will you need to meet visa, residency, or income / asset rules to move?

**Q6** Are you planning major money moves or residency decisions soon?  
*e.g. sell a home, move money, or start drawdown*

**Q7** Will you keep financial ties to your current country?  
*e.g. home, pensions, accounts, or rental income*

Yes / Not sure

No

Yes

No

Yes / Not sure

No

## Get specialist input early

Your case is likely to benefit from specialist input before major financial or residency decisions are made.

Specialist Support

Migration Checklist

Decision Safety Check

## Start planning now

Your planning window is already open. Pressure-test likely countries, start with the main moving parts, and use the checklists to keep options open.

Migration Checklist

Retirement Dossier

Country Comparisons

## Start within the next 12 months

You may not need detailed action today, but now is a sensible time to pressure-test likely countries, destinations, and affordability and timing.

Planning Insights

Country Fit Profile

Viability + Timeline

## Build or test your shortlist

If you do not yet have likely countries in mind, build a shortlist first. If you do, pressure-test them against the main decision factors. Loop back to Q2 once you have likely destinations in mind.

Compare Hotspots

Viability + Timeline

Country Fit Profile

## Model your future plan

You have time. Use the Future Planner to test affordability and timing before making bigger decisions, and pressure-test likely countries.

Future Planner

Country Guides

Planning Insights

## Explore for now

You can keep things light for now, but exploring and pressure-testing likely countries still helps you make better long-term decisions.

Country Guides

Scenario playbooks

Future Planner