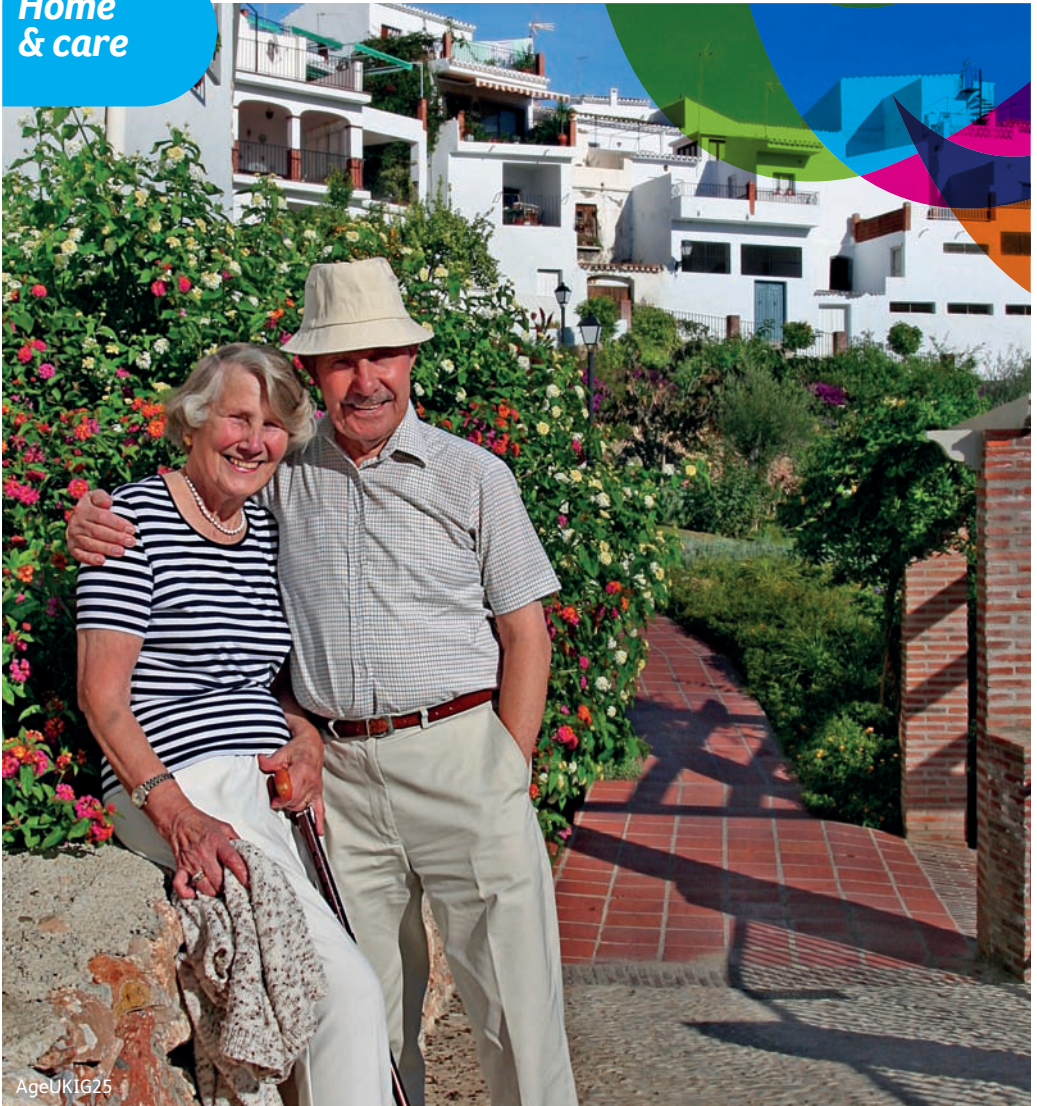


Retiring abroad

A guide to researching your options

Home
& care



***Age UK is the new force combining
Age Concern and Help the Aged.***

***With almost 120 years of combined
history to draw on, we are bringing
together our talents, services
and solutions to do more to enrich
the lives of people in later life.***

***The Age UK family includes
Age Cymru, Age NI and Age Scotland.***

This information guide has been prepared by Age UK and contains general advice only, which we hope will be useful. Nothing in this guide should be construed as specific advice and it should not be relied on as a basis for any decision or action. Age UK does not accept any liability arising from its use. We aim to ensure that this information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK.

Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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Age UK is the new force combining

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Introduction

Many of us dream about packing up and starting a new life abroad, with visions of a better quality of life and getting more for our money. Around one in 12 people of pensionable age have made this dream a reality and many of them never look back. But careful planning and preparation are crucial to ensure that such a huge life change is a success, both now and in the years to come. This guide aims to highlight some of the key points you need to consider, along with tips for preparation and pointers to useful contacts.

Throughout this guide you will find suggestions for organisations that can give further information and advice about your options. Their contact details can be found in the ‘Useful organisations’ section (see pages 19–22). Contact details for local organisations can usually be found in your local phone book. If you have difficulty finding them, your local Age UK/Age Concern* should be able to help (see page 19).

As far as possible, the information in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

*Many of our local partners will remain Age Concern for a while yet.

Is moving abroad the right choice?

Before planning a move abroad it is important to consider whether it is the right decision for you. Why are you going? What do you hope for? Are you being realistic?

Although living abroad is an exciting new experience, you will still have all the realities and issues of daily life. It is important to find out as much as possible about the country you plan to live in, so that you can be sure the culture and lifestyle will suit you. If you're considering moving to a non-English-speaking country, mastering the language will be vital in helping you to settle in. Paying bills, maintaining your property, going to the doctor and socialising will all be very difficult if you can't communicate. If you do not already speak the language, are you sure you will be able to cope and have you begun to learn?

If you're returning to a country you were born in, or have lived in previously, it's likely that it will have changed over the years and so will you. People frequently report feelings of isolation when returning to the country they grew up in, despite often having friends and family nearby.

what next?

Research what life in your chosen country is like and talk to others who have made the move, perhaps through local expatriate or returning residents' groups. Sign up for a language course and gain a good grasp of the basics before you move. See our factsheets *Living abroad: Greece*, *Living abroad: Cyprus*, *Living abroad: Bulgaria*, *Living abroad: Portugal* and *Living abroad: Australia* for more information about what you need to know when moving to these countries.

Choosing your home

Often the most exciting aspect of beginning a new life abroad is buying the perfect home – what you choose and its location can be crucial to ensuring that your life abroad is a long-term success.

Before committing to an area, you might consider renting a property first. This will give you the opportunity to see what daily life is like at different times of the year. For example, many warmer countries still experience cool winters, so renting would allow you to test whether the climate would suit you all year round. If you're considering moving to a popular holiday destination, it will allow you to experience life during the low season. Renting somewhere also gives you the opportunity to find out more directly about the local housing market.

If you decide to go ahead and buy a property, it's important to speak to an independent legal adviser. It is also important to be aware of local inheritance laws (see page 14) and any additional land or service charges you may be subject to.

If the property that you're buying is somewhere you intend to stay for many years, consider how suitable it would be if your circumstances were to change. For example, if you were reliant on a car to reach local amenities, what would happen if you or your partner were no longer able to drive?

what next?

Before buying a property abroad consider the following:

- Are there local amenities (shops, medical facilities) within easy walking distance?
- Are there good public transport links nearby?
- Will you have any neighbours? They are often a vital source of support.
- Will the property be easy to maintain or adapt should your needs and abilities change over the years?
- Do properties in the area sell quickly and easily?

***The home you choose
and its location can
be crucial to ensuring
that your life abroad
is a long-term success.***

‘We knew exactly where we wanted to live as we’d been holidaying there for years.’



John and Pauline left the UK to live abroad ten years ago and have never looked back.

‘We thought long and hard before moving abroad, but it’s something we always planned to do and, when we both retired, the time was right. We knew exactly where we wanted to live as we’d been holidaying there for years. We were lucky as we had friends over there who let us stay with them while we looked for somewhere to live. After six months we moved into our new home. We’d already mastered some of the language during our holidays here, but I’ve really enjoyed going to regular classes and developing my language skills.

‘We have many local friends and enjoy an active life. Speaking the language also means we can deal with all the regular day-to-day issues, such as getting the washing machine fixed and paying our bills.

‘Over the years we’ve seen many people come out and move back to the UK after getting into difficulties. We are lucky, I suppose, we could afford to buy our own home and pay for our health insurance. We have friends and neighbours who are like family. We know we could rely on them if we needed to. Here’s to another ten years!’



Your income

Many people believe that living in another country will cost less than in the UK, but it's important to be realistic and research everything involved. Find out from people already living there the average cost of utilities and services and any local government charges. Healthcare in many countries can be significantly more expensive than in the UK (see page 10).

When examining your finances, plan for the future and consider how you would cope with any unforeseen costs. You may be fit and well now but could you afford care or support in the future if you needed it? Will the country you are planning to live in provide you with any support?

As well as looking at your likely expenditure, you should also examine how your income will be affected by a move abroad.

Tax

Tax laws vary from country to country and you need to get clear, professional advice. HM Revenue and Customs (HMRC) can advise you what they consider to be non-resident for tax purposes and which types of income may be taxable in the UK.

**what
next?**

Contact HMRC for information on your tax liabilities within the UK (see page 21). Find out your tax liabilities in your new country of residence.

Pensions

You can receive your State Pension in any country in the world, but you must notify the Department for Work and Pensions (DWP) of your move.

If you move out of the European Economic Area (EEA) to a country that does not have reciprocal links with the UK, your pension will not be index-linked. It will be frozen at the rate at which you were receiving it when you left the UK or, if you leave before becoming eligible, the rate at which you first receive it.

Occupational and private pension schemes should not be affected in this way but you should contact your pension provider about specific issues and to arrange payment while you are living abroad. The local exchange rate will affect how much pension you actually receive and you must take this into account when predicting your income.

**what
next?**

Contact the [International Pension Centre of the DWP](#) (see page 20) and your pension provider.

Benefits

It is important not to rely on benefits – very few benefits are available while you're living outside the UK and it can be hard to fulfil the criteria for receiving them. However, some benefits are exportable abroad, particularly to EEA countries. You will need to get individualised information to discover whether you are eligible or not and to claim any benefits you are entitled to.

**what
next?**

Contact the [DWP or Citizens Advice Bureau](#) for more information (see pages 19 and 20).

Health and social care

Before you move abroad, you will need to find out what level of care you can expect to receive should you need it, and at what cost, so you can make adequate provision.

In many countries there will be some costs involved in health care. You may be liable for a proportion of the total cost, or required to pay for the full cost of some treatments. The costs of medication, for example, could be substantial so you may want to explore the options for health insurance.

what next?

You can usually find out information about local health care from the British Embassy/high commission of the country you want to move to. Expatriate newspapers and websites can also be a good source of local information.

You must notify the DWP of your move abroad so that, where reciprocal arrangements exist, your rights to health care can be transferred to your new country of residence.

In many EU countries, if you are of pensionable age and have obtained form S1 (previously E121 and E106) from the International Pension Centre (IPC), you should be able to access the same level of care as a pensioner in the country you move to. This may be subject to local requirements such as registering as a resident. The S1 will also provide you with temporary health care (up to a maximum of two years) if you are not working and are under state retirement age.

However, this does not mean that you will receive the same level of care as you do in the UK.

‘When I fell down the stairs in my apartment and broke my hip, the care I received in the hospital was fantastic. However, once I was discharged and back at home I received no follow-up care. I managed during these difficult weeks only with the help and generosity of my neighbours.’

There may be hidden costs involved in health care. For example, if you do not speak the language you may have to pay for the help of a translator – perhaps for attending consultations and translating any correspondence you have from the hospital.

Although many people report excellent experiences of other countries' healthcare systems, you must be aware of cultural differences and the limitations of services. In many countries there is an expectation that people will return home from hospital to families who will care for them and services such as community nursing or social care simply do not exist. In other countries these services may be prohibitively expensive or a language barrier with the service providers may cause difficulties.

If you are moving with a partner or family, you shouldn't assume that they will be able to care for you – what if they are not around or become ill? Equally, you should not assume that when you need care you can return to the UK. If you're not resident in the UK, you will only be able to access emergency care and in those circumstances you are unlikely to be able to travel to receive it. If you're too ill to travel by car or plane as an ordinary passenger, the other options are also likely to be extremely expensive.

what next?

When you are planning what country to move to, consider the following:

- Find out what health and social care is available.
- Ensure that you fulfil local requirements to be entitled to services, such as registering or obtaining residency rights.
- If necessary, take out health insurance to cover the costs of any health or social care.

i The NHS website provides a country-by-country guide on how to access health care abroad. For more information visit www.nhs.uk. In Scotland visit www.nhsinform.co.uk

Find out what level of care you can expect to receive should you need it, and at what cost.



Immigration

Providing that you are a European national, it is possible to move to another country in the EU without a visa, but some countries require you to register or take out residency. Ensuring that you are legally resident is often crucial to accessing certain services. In countries outside the EU a visa may be required.

what next?

Further information can usually be found by contacting your chosen country's embassy/high commission in the UK.

Inheritance

A will made in the UK may not necessarily deal with assets held in a different country in the way that you intend. This is because of differing local laws. It is very important that you make a will in each of the countries where you have assets.

what next?

You should obtain independent legal advice regarding inheritance. You can choose a solicitor through organisations such as the Citizens Advice Bureau (see page 19), the Law Society (see pages 21–22) or personal recommendations. In the UK, Age UK provides legal advice on will-writing through Age UK Legal Services provided by Irwin Mitchell. Call 0845 685 1076 for more information. Irwin Mitchell has offices in Spain and can also put you in touch with other solicitors throughout the world.

‘When my partner died I thought his will meant that our home would become mine. Unfortunately, local law meant that his home became the property of his children regardless of what his UK will said.’

Driving

Be aware that you may have to apply for a local driving licence or re-take your driving test, depending on where you move to.

what next?

Contact your chosen country's embassy/high commission in the UK for further information.

Taking a pet

If you want to take a pet with you, it will need to meet the entry requirements for that country.

what next?

Contact the relevant country's embassy/high commission for information about importing your pet. If you plan to bring your pet back to the UK, contact the Department for Environment, Food and Rural Affairs (DEFRA) for information on the pet travel scheme (see page 20). If the pet travel scheme does not apply, then quarantine rules apply and these differ between England and Scotland. For information about quarantine in England, contact DEFRA. For information about quarantine in Scotland, contact the Scottish Government on 0131 556 8400.



Voting

You can retain your right to vote in general and, if appropriate, EU elections, for 15 years after leaving the UK. This may give you the opportunity to influence the level of support and services offered to UK nationals abroad.

what
next?

Contact The Electoral Commission (see page 20) for their factsheet *Overseas electors* or visit www.electoralcommission.org.uk/guidance

Relationships

If you move abroad with a partner or family this can place extra pressures on your relationships. It can also be difficult to leave family and friends behind. Consider how you will cope and how you might develop new local relationships.

Though it's difficult, you should also think about what would happen if one of you died. Would the other want to stay abroad or return to the UK? If your partner was the main carer, what would you do without them? You would also need to think about funerals and burial – abroad or back in the UK. It could be very expensive and complicated to arrange.

what
next?

Consider taking out an insurance policy to cover funeral expenses or the cost of repatriation to the UK.

Returning to the UK

If moving abroad is not what you had expected, you might decide that you want to return to the UK.

Providing that you are a British national you will be entitled to return to the UK to live. However, it could take a few months to re-establish your rights to services such as benefits and housing, so you will need to have the means to support yourself during this time.

what next?

See our free factsheet *Returning from abroad* for more information. Consider retaining a property in the UK or funds to support yourself in case you decide to return.

Useful organisations

Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65
www.ageuk.org.uk

In Wales, contact

Age Cymru: 0800 169 65 65
www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575
www.ageni.org

In Scotland, contact

Age Scotland: 0845 125 9732
www.agescotland.org.uk

Age Concern España

Tel: (+34) 971 71 87 94 (if calling from outside Spain)
www.acespana.org

Citizens Advice Bureau (CAB)

National network of free advice centres.

Tel: 020 7833 2181 (this national call rate number gives local contact details only, not advice)
www.citizensadvice.org.uk (for local CAB details)
www.cas.org.uk (for local CAB details in Scotland)
www.adviceguide.org.uk (for online information)

Department for Environment, Food and Rural Affairs (DEFRA)

DEFRA runs a pet helpline with information on transporting your pet in to and out of the UK.

Tel: 0870 241 1710 (national call rate)

Email: quarantine@animalhealth.gsi.gov.uk

www2.defra.gov.uk/wildlife-pets/pets/travel

Department for Work and Pensions (DWP)

The International Pension Centre (IPC) deals with claims for State Pension and certain benefits for people living outside the UK.

International Pension Centre

Tyneview Park

Newcastle upon Tyne NE98 1BA

Tel: 0191 218 7777 (national call rate)

www.dwp.gov.uk

Directgov

A government website with a useful section on Britons living abroad.

www.direct.gov.uk/en/BritonsLivingAbroad

Electoral Commission (The)

Provides information on voting, your voting rights while abroad and how to vote.

3 Bunhill Row

London EC1Y 8YZ

Tel: 020 7271 0500

www.electoralcommission.org.uk

Foreign and Commonwealth Office

The Foreign and Commonwealth Office will provide contact details for the British Consulate, Embassy or High Commission in the relevant country and their websites may contain useful information on living in a particular country.

King Charles Street
London SW1A 2AH

Tel: 020 7008 1500 (general enquiries)
Tel: +44 20 7008 1500 (if calling from outside the UK)
www.fco.gov.uk

HM Revenue and Customs: Residency

Can provide information on tax liabilities for people who are living, or going to live, abroad.

PO Box 46
Fitz Roy House
Nottingham NG2 1BD

Tel: 0845 070 0040
Tel: +44 151 210 2222 (if calling from outside the UK)
www.hmrc.gov.uk/cnr

Law Society of England and Wales

The Law Society has searchable databases which can be used to help you find a solicitor in England and Wales.

The Law Society's Hall
113 Chancery Lane
London WC2A 1PL

Tel: +44 (0) 20 7242 1222 (general enquiries)
Fax: +44 (0) 20 7831 0344
www.lawsociety.org.uk

Law Society of Northern Ireland

96 Victoria Street
Belfast BT1 3GN

Tel: +44 (0) 28 9023 1614
Fax: +44 (0) 28 9023 2606
www.lawsoc-ni.org

Law Society of Scotland

26 Drumsheugh Gardens
Edinburgh EH3 7YR

Tel: +44 (0) 131 226 7411
Fax: +44 (0) 131 225 2934
www.lawscot.org.uk

Overseas Healthcare Team

Can provide information about your entitlements to healthcare outside the UK.

Overseas Healthcare Team (Newcastle)
Tyneview Park
Whitley Road
Newcastle upon Tyne NE98 1BA

Tel: 0191 218 1999
www.direct.gov.uk

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 80 80 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

Title:	Initials:	Surname:
Address:		
Postcode:		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Signature X
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

Gift Aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you in line with Data Protection guidelines. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

Many of us dream about packing up and starting a new life abroad... careful planning and preparation are crucial to ensure that such a huge life change is a success, both now and in the years to come.



What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit www.ageuk.org.uk/homeandcare

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Housing options*
- *Can I afford to retire?*
- *More money in your pocket: a guide to claiming benefits for people over pension age*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK/Age Concern* are not in the box below, call Age UK Advice free on **0800 169 65 65**.



*Many of our local partners will remain Age Concern for a while yet.

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is 207–221 Pentonville Road, London N1 9UZ. Age Concern England (registered charity number 261794) and Help the Aged (registered charity number 272786), and their trading and other associated companies merged on 1 April 2009. Together they have formed the Age UK Group, dedicated to improving the lives of people in later life. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI and Age Cymru. ID8826 03/11