

# The Great American Retirement **Exodus 2025**

**Beyond numbers, beyond borders**

Data + human stories reveal the push & pull forces  
reshaping how Americans retire and build their **strategic**  
**exit abroad.**

# Insurance, Not Luxury:

## The New American Dream for Retirees

### The Great Exit: Retirement Abroad as the New Normal

The American passport is no longer enough. Dual citizenship has become the new American Dream, as people seek not only the right to stay but also the right to leave. Rising healthcare costs, political polarization, and insecurity are turning retirement abroad into a strategic exit plan.

The 2025 edition of **The Great American Exodus** builds on the **2024 report** with sharper insights, combining exclusive data, expert analysis, and lived stories to map the forces reshaping how Americans retire, and to offer a holistic roadmap for those planning life beyond the US

#### Key Takeaways:

- **5.5M Americans abroad; 1 in 4 retired.** Retirement migration has tripled in 50 years.
- **\$7.5B Social Security overseas.** 760K+ retirees collect benefits abroad, a lasting shift.
- **Post-2024 Election Surge.** US demand for residency/citizenship programs spiked.
- **Two Profiles, One Plan.** Retirees (61+) and pre-retirees (45-60) treat second residency as insurance.



**Ozlem Senan**  
Head of Content, Get Golden Visa



# Why Retirement Migration

## Became a Strategic Exit

For American retirees and those approaching retirement, the search for **second citizenship** and **migration** is no longer merely about spending their golden years on sunny shores. It has become a way to **insure both family and personal futures** against political, social, and economic instability.



### What Questions Will This Whitepaper Answer?

1

What motivates retirees to accelerate their move abroad in the post-2024 period?

How do healthcare costs and Medicare limitations impact relocation decisions?

2

3

In which countries is a comfortable retirement possible with Social Security benefits?

To what extent do emotional and societal factors influence the decision to relocate?

4

Powered by Get Golden Visa's exclusive database, client surveys, and real-life case stories.

# Migration by the Numbers:

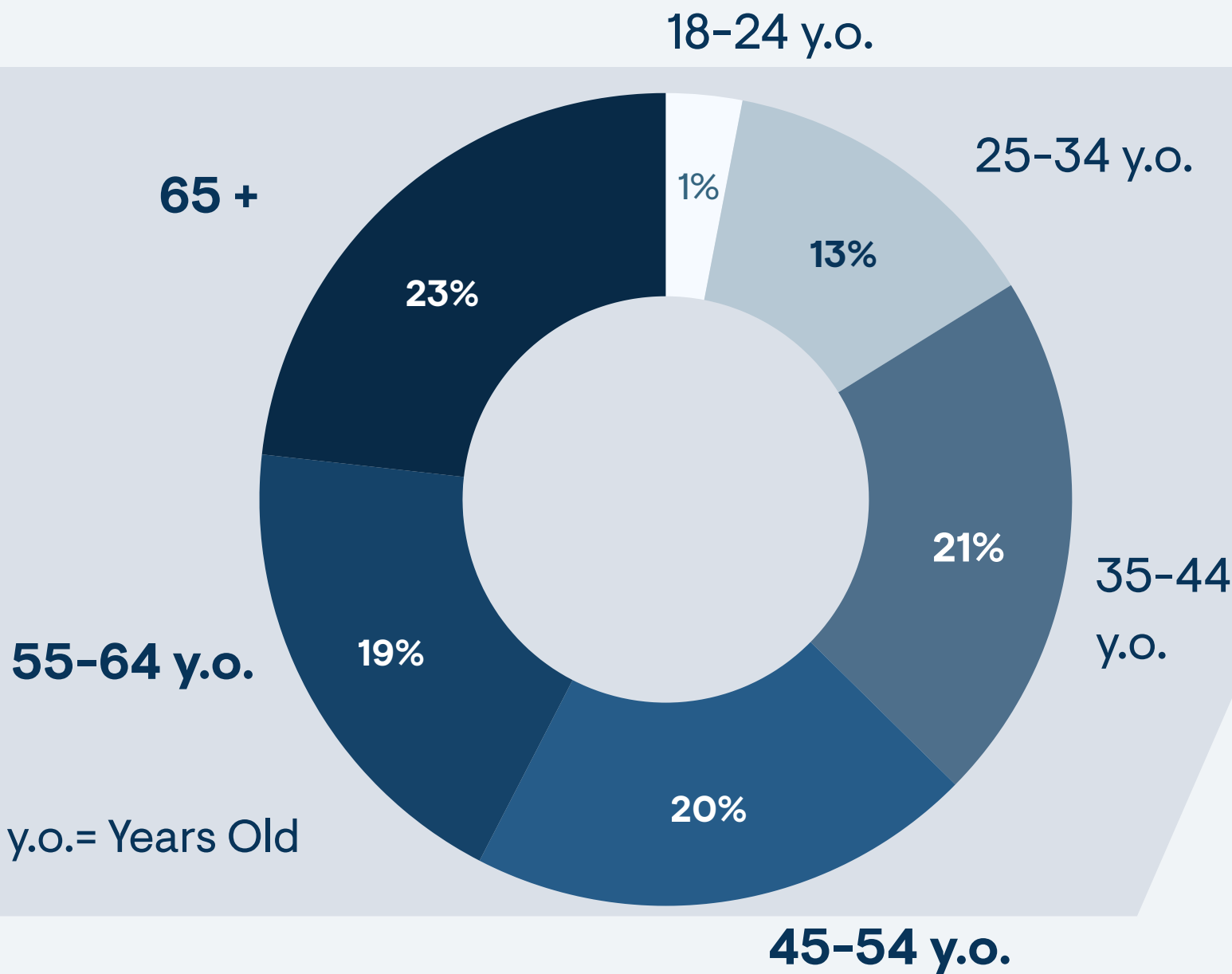
## Who's Leaving the US Most?

In the post-2024 period, the largest group among Americans living abroad -**62%** - consists of retirees and those nearing retirement who are preparing for that stage.

### Estimated Number of Americans Living Abroad and Retiree Breakdown (2024-2025)

- Total Americans living abroad —————→ ~5.5 million (as of 2024)
- Retirees (65+) among them (approx.) —————→ 23% (~1.26 million people)
- Retirees receiving Social Security abroad —————→ ~760,000 people

Source: US Department of State, Foreign Affairs Manual (7 FAM 531 section), Savvy Nomad & AARO (Association of Americans Resident Overseas)

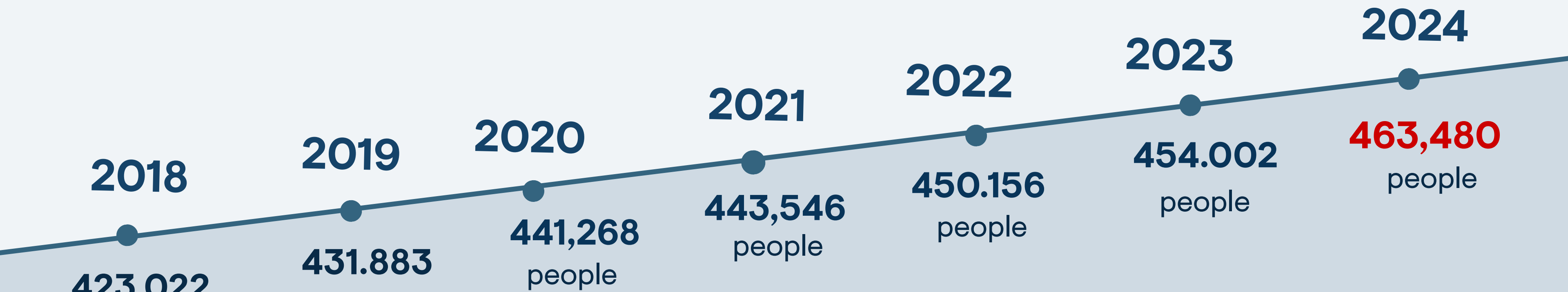


y.o.= Years Old

# Who Moves, Where, and Why:

## Retirement Migration at a Glance

Each year the number of Americans receiving retirement benefits abroad has steadily risen, reaching **463,480 in 2024.\***



The steady rise in retirees abroad highlights both the growing scale of Social Security payments overseas and the shifting demographics of American retirement.

Since 2018, the number of Americans receiving retirement benefits abroad has grown steadily year after year, climbing from **423,022** to nearly **half a million in 2024**.

Source: SSA (2018-2024)

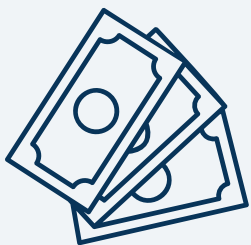
# Retirement Migration in Numbers: Payments, Trends, and Demographics

From billions in Social Security payments to shifting demographics, these key figures reveal how retirement abroad has moved from the margins into the mainstream.



\$7.5B

Annual SSA benefits  
abroad (2024)



\$461M / month

the amount of pension that is sent  
to retirees who live at overseas



17% (2025)

Today: 17% of retirees plan abroad  
1970s: 4%



35%

Future retirees plan  
to retire abroad



26%

Current retirees  
consider moving



23%

Share of expat retirees among  
all Americans abroad

# Where America Retires Abroad: Top 15 Destinations (2023)

Social Security payments follow Americans worldwide, these are the countries where the largest numbers of US retirees receive their monthly benefits.

Canada . . . . .	70,943	Italy . . . . .	15,465
Japan . . . . .	57,578	Greece . . . . .	13,251
Mexico . . . . .	34,000	Australia . . . . .	12,323
United Kingdom . .	26,397	France . . . . .	11,984
Germany . . . . .	23,349	Israel . . . . .	10,404
Philippines . . . .	20,845	Portugal . . . . .	10,723
Poland . . . . .	19,732	Colombia . . . . .	9,006
		Spain . . . . .	8,698

Source: SSA

# Push and Pull Forces of Retirement Migration:

## Why Americans Leave, and What Draws Them Abroad

Migration is rarely about a single reason. It is shaped by a complex balance of

### Push Factors

(driving people away from the US)



**Political instability:** 76% see democracy under threat; 73% political violence systemic.



**Gun violence:** 79% of US adults report anxiety due to mass shootings (American Psyc. Assoc., 2025).



**Healthcare insecurity:** Only 44% satisfied; 70% say system in crisis.



**Tax & financial strain:** State taxes, property taxes, premiums erode fixed income.



**Education & safety:** Families seek quality schools and secure environments.

### Pull Factors

(attracting them abroad)



**Portability of Social Security benefits:** Over \$7.5B in Social Security payments flow overseas annually.



**Affordable healthcare:** Europe spends nearly half per capita vs. US; wider coverage, limited premium hikes.



**Higher purchasing power & lower living costs:** Rents, food, and utilities in Europe being 35–45% cheaper than in the US (Numbeo 2025).



**Residency & citizenship:** Golden Visa, D7/D8, passive income visas = fast tracks.



**Lifestyle & culture:** Slower pace, stronger communities, mobility across generations.

# Push & Pull Through the Lens of Retirees & Future Retirees

The motivations to move abroad differ between “**current retirees**” and “**tomorrow’s/future retirees**”. Both groups are driven by push and pull factors, but the weight and urgency vary sharply.

Status	Profile	Push Factors	Pull Factors
Current Retirees (61+ , Plan A)	<ul style="list-style-type: none"><li>• Already collecting Social Security</li><li>• Seeking stability abroad.</li></ul>	<ul style="list-style-type: none"><li>• Rising healthcare costs in the US</li><li>• Medicare uncertainty</li><li>• Fixed income insecurity</li><li>• Social unrest</li></ul>	<ul style="list-style-type: none"><li>• Affordable cost of living</li><li>• Strong &amp; reliable healthcare</li><li>• Systems Peaceful environment</li><li>• Community belonging</li></ul>
Future Retirees (45-60, Plan B)	<ul style="list-style-type: none"><li>• Still in workforce (or recently exited)</li><li>• Have assets/investment power</li><li>• Planning a “Plan B.”</li></ul>	<ul style="list-style-type: none"><li>• Political polarization;</li><li>• Future Medicare instability</li><li>• Fear of economic downturns</li><li>• Desire for “Plan B”</li></ul>	<ul style="list-style-type: none"><li>• Investment options: Funds, real estate, 2nd citizenship</li><li>• Visa programs: D7, D8, passive income routes</li><li>• Early retirement paths</li><li>• Cultural belonging &amp; affordable living</li><li>• Rights &amp; mobility for the future</li></ul>
Shared Concerns (Plan A & B)	<ul style="list-style-type: none"><li>• Families with children or dependents</li><li>• Concerns shared across both clusters.</li></ul>	<ul style="list-style-type: none"><li>• Concerns about children’s future</li><li>• High US education costs</li><li>• Rising insecurity</li></ul>	<ul style="list-style-type: none"><li>• Better education systems abroad</li><li>• Intergenerational stability</li><li>• Safer upbringing environments</li><li>• Family reunification</li></ul>

# When Security Faded at Home: Portugal Became the Answer

## The Golden Visa as a Golden Safety Net

We first started thinking about **Portugal** in December 2021. Biden had defeated Trump and was now President, but there were troubling political signs. The ultra-conservative movement had insidiously gained a lot of power, and we foresaw that this movement would not quietly go away, as the January 6, 2021 coup attempt had shown.

**The hardest part of living in the US** is watching authoritarianism/fascism take root before our eyes. Honestly, as I near the later years of my life, I never thought I would see the country decline so rapidly. The daily repetition of bad news and the horrible things the **Trump administration** does take a psychological toll. Economically, Trump's tariffs and the deportation of immigrant workers are damaging the **US economy** and threatening the income stream we depend on. For this reason, I chose to take my federal **social security payments** a few years early, at a reduced rate.

We considered Portugal through friends who had moved there and were very satisfied. We also evaluated Canada and Ireland but found it would be very difficult to get in. Another reason **Portugal was attractive** to us was what we already knew: its beauty, the relatively lower cost of living, its culture, and its food.



**Nancy, 65, Washington**

Retired lawyer, Get Golden Visa client through Portugal Golden Visa Fund

# The 7 Figure Myth: \$1.3 Million Nest Egg Enough?

The “million-dollar nest egg” has become more myth than reality, exposing the gap between what retirees believe they need and what they actually have, turning financial insecurity into one of the strongest drivers of retirement migration.

## Perception:

Perception: Retirees believe they need **\$1.28M** for a comfortable retirement.

## Reality:

- |  |               |
|--|---------------|
| Future retirees' average 401(k):                                       | <b>\$190K</b> |
| Current retirees' savings:   | <b>\$250K</b> |
| 48% expect to retire with <  | <b>\$500K</b> |
| • Only <b>30%</b> expect to cross the <b>\$1M</b> mark.                |               |
| • <b>81%</b> worry their savings will not last through their lifetime. |               |

**\$1.3 M nest egg** → ~\$40,000/year safe withdrawal (according to the 4% withdrawal rule). This is **below the average US household budget**.

# Beyond the \$1.3M Myth

## Kami's Reality Check

### Redefining Financial Security: From Insurance Gaps to Global Options



My husband Christopher and I entered the insurance industry after a deeply personal loss, his mother passed away without life insurance, leaving the family scrambling. That moment taught me that financial preparation isn't optional, it's essential.

In our mid-40s, we've built savings and investments, but I know **Social Security alone will never be enough**. For us, financial security means enjoying time with our four children, traveling, and never becoming a burden to them later in life.

We've diversified through our business and even considered living part-time abroad in a lower-cost country, not just to stretch our dollars, but for cultural experience. Most pre-retirees I meet, including my parents, have far less than **the \$1.3M 'magic number,'** often closer to **\$300K-\$500K**.

For me, the goal isn't a dollar figure, it's peace of mind, and ensuring my family never faces what we once did. Legacy isn't what you do for yourself; it's what you do for the next generation.



**Kami Adams, 40s**  
Founder, Creative Legacy Group, LaGrange, Georgia

# Financing the Exit:

## From Home Equity to Passive Income

### Selling in California, Retiring in Portugal



We’re seeing more 55+ homeowners in California liquidate high-equity properties to retire abroad. In places like **Long Beach** and **Orange County**, clients unlock \$500K to \$1.2M in equity and cut their housing costs by up to 70% after relocating. One couple sold a \$1.2M home, moved to **Portugal’s Algarve**, and reduced property taxes from \$12,000 to under \$1,200 a year, while gaining access to affordable healthcare. For many middle-class Americans, offshore residency is becoming less of a dream and more of a financial safety plan.



**Jagadish Vakati**  
Founder, [TrustPoint Home Buyers](#) (California, US)

### Retirement as a Math Problem, Not Just a Lifestyle



Retirement migration isn’t only about lifestyle, it’s a math problem. Many of our investors cut their monthly expenses by 40-70% by moving abroad to places like the **Philippines** or **Mexico**, while continuing to grow wealth through syndications in the US. With the Foreign Earned Income Exclusion, 45-55-year-olds can shield over \$120K a year from US taxes and fund early retirement. Whether through geo-arbitrage overseas or tax havens like Texas and Florida, today’s retirees are using passive income and smart strategy to turn early retirement from dream to decision.

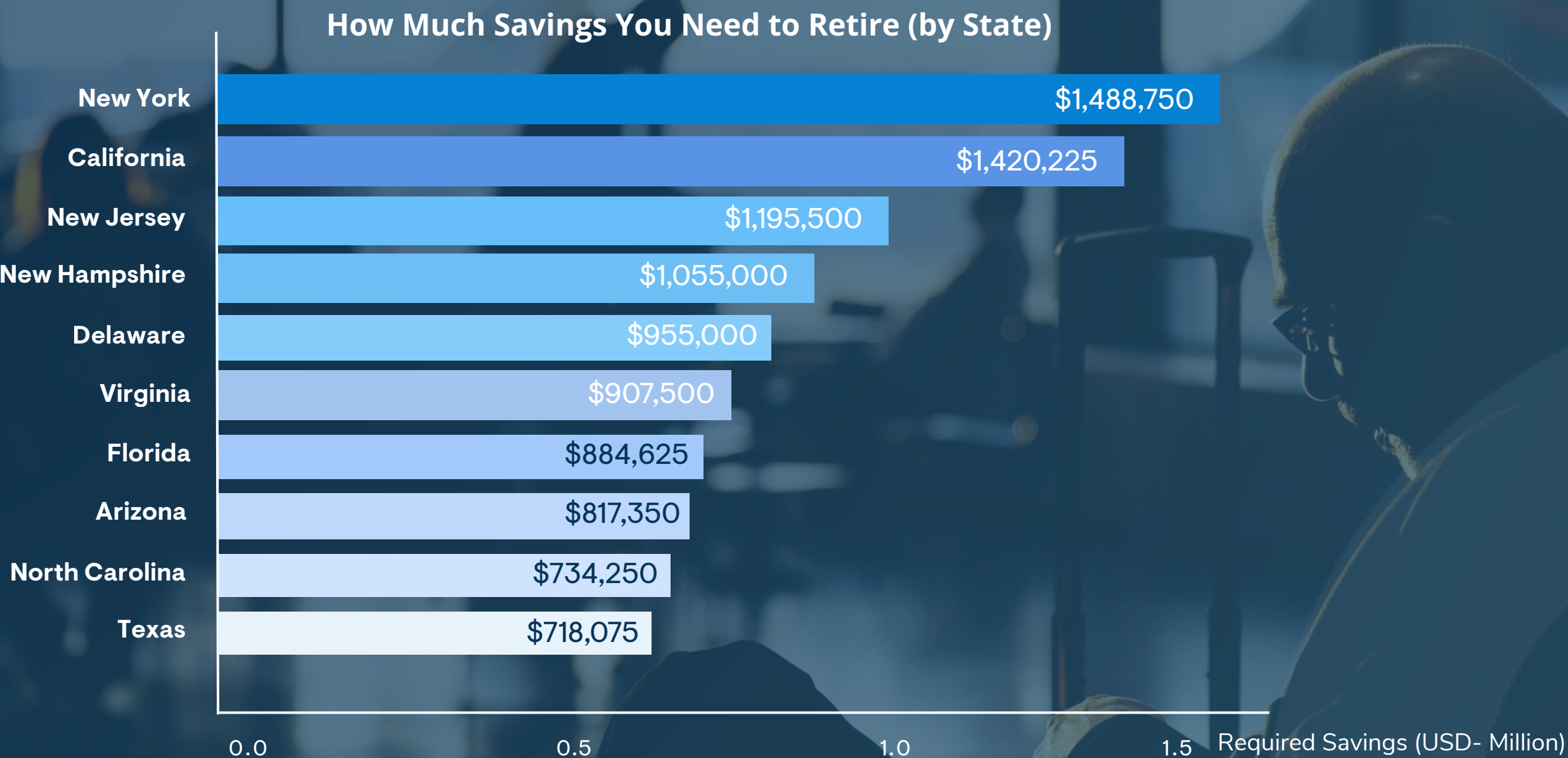


**Lane Kawaoka**  
Author and [Founder of The Wealth Elevator](#)  
(Hawaii, US)

# The Geography of Retirement Costs:

## How Savings Needs Differ Across US States

Based on US Census data, we highlight the states with the largest retiree and pre-retiree populations, showing how savings needs vary by cost of living and Social Security coverage.



Calculated based on an assumed annual SSA benefit of ~\$21,000.

# Expert Roundtable:

## Tax Strategy & Medicare Uncertainty

### Efficiency Beats Amount: The Real Secret to Retirement Security

After 15+ years working with clients on financial planning and tax strategy, I’ve seen retirement readiness vary dramatically depending on when people start. The biggest mistake is failing to maximize tax-advantaged accounts early. One client came to me at 58 with only about \$200K saved. We restructured their business as an S-Corp<sup>1</sup>, saving \$8K annually in self-employment taxes, and redirected those savings -along with catch-up contributions<sup>2</sup>- into their 401(k)<sup>3</sup> and IRA<sup>4</sup>. Within five years, their savings grew 60%.

The harsh reality: clients who consistently saved 15-20% of income from their 30s retire comfortably, while those who only get serious after 50 often end up working into their 70s. Cash flow management and tax optimization make the biggest difference, not just how much you save, but how efficiently you save it. Most retirees I work with wish they had understood the tax implications earlier. Converting traditional IRAs to Roth accounts<sup>5</sup> during lower-income years, or structuring business income to minimize taxes, can literally add hundreds of thousands to a retirement nest egg.

**Glossary of Key Terms**


<sup>1</sup> **S-Corp (S Corporation):** US business structure for small/medium firms; profits pass to owners, avoiding double taxation.

<sup>2</sup> **Catch-up contributions:** Extra retirement savings allowed for individuals aged 50+.

<sup>3</sup> **401(k):** Employer-sponsored retirement plan with tax advantages.

<sup>4</sup> **IRA (Individual Retirement Account):** Personal retirement account with tax benefits.

<sup>5</sup> **Roth IRA:** Retirement account funded with after-tax money; withdrawals in retirement are tax-free.



**Michael J. Spitz**  
EO, Spitz Global Advisory  
15+ years in corporate accounting & tax strategy

It’s not how much you save, but how efficiently you save it, starting in your 30s can mean comfort, waiting until 50 can mean working into your 70s.

# Expert Roundtable:

## Tax Strategy & Medicare Uncertainty

### When Medicare Isn't Enough: Building Private Safety Nets

Having run Mitchell-Joseph Insurance for over 20 years, I'm seeing a massive shift in how pre-retirees manage their insurance portfolios due to Medicare uncertainty. Clients in the Finger Lakes region are restructuring coverage strategies 5-7 years earlier than before. The biggest change is switching to **high-deductible health plans**<sup>1</sup> paired with maximum **HSA**<sup>2</sup> contributions while still working. One farming client near Rushville moved from a traditional employer plan to an HSA-eligible policy to build a \$50,000+ healthcare war chest before retirement, treating it like crop insurance, preparing for the worst-case scenario.

Medicare concerns are even driving relocation decisions in upstate New York. I've had three clients leave higher-cost areas like Rochester for rural towns, cutting housing costs 30-40% to buffer against future medical expenses. The most practical trend is clients purchasing **long-term care riders**<sup>3</sup> on life insurance as early as age 55. With Medicare's future unclear, pre-retirees are building private safety nets through insurance rather than relying solely on government programs.

#### Glossary of Key Terms

<sup>1</sup> **High-Deductible Health Plan (HDHP):** A health insurance plan with lower premiums but higher out-of-pocket costs before coverage begins. Often paired with HSAs.

<sup>2</sup> **HSA (Health Savings Account):** A tax-advantaged savings account used to pay for qualified medical expenses; only available with HDHPs.

<sup>3</sup> **Long-Term Care Rider:** An add-on to a life insurance policy that helps cover long-term care costs (e.g., nursing home, assisted living) if the insured needs them.



**Jeffrey Joseph**  
**Insurance Agency Owner, Finger Lakes, NY**  
20+ years in insurance & retirement planning

With Medicare's future unclear, families are building private safety nets, from HSAs to long-term care riders, instead of relying solely on the government.

# From Rising Costs to Medicare's Countdown:

## A System Under Strain

With fewer than half of Americans expressing confidence in their healthcare system and Medicare projected to run short within a decade, retirees are increasingly seeking affordable, reliable alternatives abroad.

- Only **44%** of Americans rate their healthcare system as “good” or “excellent,” a steep decline from the **52–62%** range recorded between 2001 and 2020.
- Just **28%** are satisfied with insurance coverage.
- **70%** believe the system is either in crisis or has serious problems
- The #1 concern? **Cost** (23%), followed by access (14%) and obesity (13%).

Facing rising costs and shrinking trust, many retirees are exploring Europe and Latin America for both affordability and dignity in care. In Portugal, for example, private health insurance costs just **20% of US levels**.

**68 million**  
**Americans rely on Medicare.**



- Nearly **10,000** people turn 65 and join the program every day.
- Yet, the Medicare Hospital Insurance Trust Fund (Part A) is projected to **be depleted by 2033**, three years sooner than previously forecast.
- Once exhausted, Medicare will cover only **89% of benefits**.

Source: eHealth & Retirable, June 2025

# Leaving America's Chaos, Finding Balance in Sweden

## \$2,500 for Insurance vs. Zero in Sweden: A Mother's Exit From America



I was there on 9/11, and in 2016 I was diagnosed with **stage IV thyroid cancer**. I felt exhausted, and in America **you have to work 24/7 just to keep up**. I looked at my Swedish husband and thought, maybe it's time to go.

My illness qualified me for **Social Security disability**, which would soon turn into retirement benefits, a stable income. Sweden isn't cheap, but compared to the US it felt manageable. In the US I was paying \$2,500 a month for family health insurance; here it's zero. Private school for my daughters in America was \$60,000 a year; in Sweden, it's free. My phone bill dropped from \$250 to \$20. It was a huge financial relief.

But the real reason I left was political. I saw the country sliding toward **democratic collapse**, and I didn't want my four daughters growing up without rights. In Sweden, the pace is calmer, work-life balance is better, and there isn't that constant anger I felt in the US. **My heart is broken for my country**, but I couldn't live with that rage anymore.

If **Medicare** is cut tomorrow, my advice to future retirees is simple: leave. The system is too broken to fix, and staying means gambling with your health and your dignity.



**Karen L. , 61, Former Journalist**  
living in Stockholm with her Swedish husband and four daughters

# Real Stories, Real Choices:

## How Rising Costs Push Americans to Retire Abroad

### Retirement Confidence in an Uncertain Healthcare Future

“As a dentist, I see how rising healthcare costs force patients to delay preventive care, only to pay thousands more later. This reality shapes my own retirement planning: securing private healthcare while in peak earning years and cutting living costs by 20% to build a safety net. Clear targets give me confidence, even in uncertain policy environments.”



**Dr. Carolyn Kittell**  
Cosmetic & Restorative Dentist,  
Owner of Smile Essentials, Colorado

### When Medical Trips Become Permanent Moves

Most of the Americans supported by Envoy Health are between the ages of 55 and 75. While their initial goal is treatment, the journey often turns into a permanent move abroad. A woman from Michigan settled in the Algarve after receiving dental care in Portugal. Another patient from California went to Mexico for treatment and, thanks to lower costs and living expenses, now spends half the year in Lake Chapala. With monthly budgets of \$2,000-4,000, many find both healthcare and quality of life in Mexico, Portugal, Spain, Colombia, and Costa Rica.



**Prathyusha Itikarlapalli**  
Envoy Health, Staff Writer

### From \$12K in the US to \$1K in Guatemala

“I retired at 56. I couldn’t wait until 65 for Medicare and Social Security. In the US, my health insurance would have cost me \$1,000 a month, and it didn’t even cover everything. I moved abroad to escape the burden of being uninsured. In Guatemala, I can get the same procedures for under \$1,000. Heart scans and tests that would cost \$12,000 in the US cost me \$1,000 here. A dental cleaning in the US is \$120 even with insurance; in Guatemala, it’s \$50. And I don’t have to wait in line for cataract surgery. I cashed out my Amazon stock and bought a brand-new condo in Guatemala City. For under \$100,000, I got a two-bedroom apartment with a pool and parking. Unlike in the US, there are no endlessly rising property taxes. I’ve also purchased two plots of land since then.”



**Ron Podmore, 66**  
Retired Teacher,Documentary Producer,  
Guatemala & Seattle



# New Retirement Preferences: Europe and Beyond

For American retirees and those approaching retirement, the search for second citizenship and migration is no longer merely about spending their golden years on sunny shores. It has become a way to insure both family and personal futures against political, social, and economic instability.

## Europe

### Portugal

- **Passive Income Visa (D7):** €870/month income
- **Golden Visa:** €200K–500K investment
- Low healthcare costs, SSA compatibility

### Malta

- **Ordinary Residence:** €23K assets
- 183-day residence required

## Latin America

### Panama

- **Passive Income Visa:** \$1,000/month pension
- SSA-compatible; 20–50% discounts on healthcare, transport, culture

### Greece

- **Golden Visa** (minimum real estate investment) + **tax advantages**
- Favorable residence terms

### Spain

- **Passive Income Visa (NLV):** €2,400/month
- SSA income accepted
- Strong healthcare system

### Italy

- Passive income visa
- 7% flat tax regime
- Comprehensive healthcare

## Asia

**Malaysia (MM2H):** ~\$2,350/month income; healthcare ~20% of US costs

**Thailand:** ~\$1,900/month; low cost of living + advanced healthcare

**Philippines:** Retirement visas with affordable living and healthcare

# Financial Planning Without Borders:

## What Experts Advise Retirees

### FATCA's Grip on US Retirees Overseas

FATCA\* and US restrictions on overseas investments limit the financial freedom of many Americans abroad. However, for those living in Israel, it's often possible to maintain US brokerage and retirement accounts, provided they work with a cross-border company that understands how to handle these accounts. That's why retirement migration shouldn't be seen only as a cost-of-living decision, but also as a question of investment freedom.

US citizens remain subject to the American tax system on their worldwide income even after relocating overseas. This can create obstacles across many areas, from banking to investment accounts. From my clients' experiences, I can say this: without the right planning and without working with advisors who understand cross-border retirement, moving abroad can make life more complicated, not less. It's important not to rely solely on your US-based advisor or accountant, but instead to find professionals in your new jurisdiction who have experience with Americans retiring overseas.

\*The Foreign Account Tax Compliance Act (FATCA) requires U.S. citizens to report overseas bank and investment accounts to the IRS, making financial access abroad more restricted for Americans.



**Douglas Goldstein**  
Financial Advisor, Profile Investment Services Ltd. (Israel)

### Golden Visa Funds: The New American Exit

Golden Visa fund options have become an attractive exit channel for the new generation of wealthy Americans. Countries like Portugal and Greece not only offer residency but also long-term security, full access to Europe, and a reliable retirement planning strategy.



**Faraz Khan**  
Managing Partner, FIK Global Investments

### The Best Chapter Begins Beyond US Borders

Retirement today is less about slowing down and more about reinventing life, often abroad. Rising costs in the US make places like Portugal, Mexico, and Costa Rica appealing for their affordable housing, healthcare, and quality of life. But moving overseas is not just a lifestyle decision; it requires careful planning for taxes, visas, and Social Security. With the right preparation, for many Americans, this becomes the best chapter of their lives



**Ryan McCallister**  
President & Founder, F5 Mortgage

# How Should Today's and Tomorrow's Retirees Choose Their Destinations?

## Plan A (61+ Current Retirees):

**Healthcare First:** Verify whether your destination country has SSA or Medicare agreements. Supplement with private insurance to cover long-term care.

**Prioritize Safety & Stability:** Choose countries with political stability, low crime rates, and strong expat communities.

**Plan for Taxes:** – Compare US tax treaties to avoid double taxation on Social Security and pension income.

**Lifestyle Fit:** Consider climate, cultural integration, and access to quality healthcare together, not separately.

**Estate & Exit Strategy:** Prepare inheritance and estate planning early, ensuring your wealth transfer works across borders.

## Plan B: Future Retirees (45-60)

For those still working, early planning provides maximum flexibility:  
**Start Early:** Explore residency or citizenship programs (D7, Golden Visa, Elective Residency) while income is stable.

**Dual Citizenship as an Asset:** Treat second citizenship as insurance for wealth transfer, mobility, and intergenerational resilience.

**Family First:** Factor in children's education and your spouse's healthcare needs.

**Diversify Income:** Build passive income streams that function across borders, not just in the US.

**Scenario Planning:** Ask yourself: “What if healthcare costs double? What if taxes change? What if political unrest escalates?”

# From Dream to Plan:

## Key Questions for Retirement Abroad

Before finalizing your retirement abroad, consider:

- ✓ Can I collect my Social Security in this country?
- ✓ Does this country have a US tax treaty?
- ✓ What are my healthcare options (public, private, hybrid)?
- ✓ Is there a strong expat or local community for integration?
- ✓ Do I have trusted advisors -both in the US and abroad- who understand cross-border retirement rules?

Key Takeaway

Whether you are a **current retiree securing stability** or a **future retiree building options**, retirement abroad requires more than a dream, it requires a **plan**. Healthcare, taxes, safety, and family continuity are the cornerstones of a successful strategy. With foresight, expert advice, and the right destination, retirement abroad can be both a safe harbor and a new beginning.



# Beyond Borders:

## Building a Holistic Roadmap for Life After America

### The Next Chapter: Retirement as Strategy, Not Chance

### Not Just Retirement, A Family Affair

The American Retirement Exodus is becoming increasingly strategic, data-driven, and broad in scope. At Get Golden Visa, we believe that providing strategic guidance and genuine partnership is no longer optional, it is essential. Retirement migration today is about more than residency permits or tax benefits; it's about protecting dignity, security, and choice for the next generation.

Looking ahead, it's not only retirees who are planning to leave the US. We see pre-retirees, families, and younger professionals all building exit strategies, some for today, others for the future. This is why we will continue to analyze these shifts through diverse social clusters.



**Murat Coskun**  
Founder, [Get Golden Visa](#)



**Werner Gruner**  
Portugal Office Director, [Get Golden Visa](#)



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