



Retire Early and Move Abroad Research Chec



Questions to research before combining early retirement with a move to another country.

How to use this

Research the questions that apply to you, write down the numbers you find, then use those facts as inputs or assumptions in Styrvia. Country rules vary, so verify tax, legal, benefit and pension details with official sources or a qualified professional when needed.

Pension and tax across borders

- Can each state, occupational, private, or funded pension be paid while you live in the destination country?
- Which country will tax each pension, investment withdrawal, capital gain, or rental income under the relevant tax treaty?
- Are there withholding taxes, exit taxes, wealth taxes, or special pension rules when you change residence?
- Does moving abroad change state-pension indexation, eligibility, or healthcare rights?

Residence and healthcare

- What visa, residence, minimum-income, health-insurance, or proof-of-funds requirements apply?
- Will public healthcare cover you immediately, or do you need private insurance?
- What happens to healthcare costs as you age?
- Are there inheritance, estate, or survivor-right issues you should understand before becoming resident?

Cost of living and housing

- What are realistic housing costs in the actual area where you would live?
- What moving, deposit, furnishing, legal, translation, and setup costs are required?
- How do everyday costs, transport, utilities, insurance, and taxes compare with your current country?
- Would you keep, rent, or sell property in the old country, and what costs and taxes follow from that choice?

Currency and retirement resilience

- Which pensions and assets are paid in one currency while spending occurs in another?
- How much exchange-rate movement can the plan absorb?
- How much of the retirement plan is market-exposed versus fixed/guaranteed income?
- What would it cost to return home or move elsewhere if circumstances change?

Retire early + move abroad: numbers and research notes

Use this page to turn your research into concrete assumptions before you build or update the scenario in Styrvia.

Numbers to collect before modelling

Retirement date _____	Pension income by source _____
Destination tax rates _____	Destination housing/spending _____
Healthcare/insurance _____	FX assumption _____
Moving/setup costs _____	Return-home reserve _____

Research notes and sources

Source or question	What I found / assumption to use	Date checked

Use with Styrvia

Open the Retire early + move abroad example at styrvia.com/examples/retire-early-and-move-abroad, build your household baseline, then test the facts and alternatives you researched here.

This checklist is a research starting point, not personalised financial, investment, tax, pension or legal advice.