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14-Country Retirement Visa Cheat Sheet

May 2026 • Approximate reference ranges — not statutory legal thresholds



RetireFinder is an independent resource helping retirees plan their move abroad with data-driven guides covering 14 countries across Southeast Asia, Europe, and the Americas. We research and verify visa requirements, cost of living, healthcare, and city-level details for every destination we cover.







This cheat sheet provides approximate 2026 reference ranges for retirement visa eligibility. Where legal thresholds are set in local currency, we show the local amount first with a rough USD equivalent. These figures drift with exchange rates and minimum wage changes. Several countries listed do not have formal retirement visa statutes (Vietnam, Cambodia, Indonesia); values shown for those countries reflect typical expat practice and consular expectations, not codified legal minima.







Local currency amounts are defined in law. ~USD = approximate FX conversion, drifts with exchange rates.

† = No formal retirement visa statute exists; values shown are de facto expat practice, not codified legal minima.

Tip — country names below are clickable and open the full retirefinder.com guide for that country.










Country	Income / Pension	Savings / Deposit	Age	Duration	Notes
 Thailand ▶ <small>Verified May 2026</small>	65,000 THB/mo ("H \$ 1 , 8 0 0) o r 8 THB/yr	8 0 0 , 0 0 0 T H B ("H bank deposit	50+	1 year (renewable)	O-A (Long Stay) visa. Mandatory health insurance (400K THB inpatient / 40K THB outpatient). 90-day address reporting. Thai bank account required.
 Malaysia ▶ <small>Verified May 2026</small>	Varies by tier	\$150K (Silver); \$65K (SEZ, under 50); \$32K (SEZ, 50+)	25+ (MM2H)	5–10 years	MM2H programme revised 2024. Silver tier: \$150K fixed deposit, must hold 1 year then can withdraw up to 50% for property/education/healthcare. Fixed deposit amounts set in USD by programme.






Country	Income / Pension	Savings / Deposit	Age	Duration	Notes
 Philippines ▶ <small>Verified May 2026</small>	Pension required for SRRV Smile	\$15K deposit (pensioner, 50+); \$30K (non-pensioner, 50+)	35+ (SRRV); 50+ for reduced deposit	Indefinite	SRRV Smile (pensioner): \$15K deposit if you have a qualifying pension. SRRV Classic (non-pensioner): \$30K. Deposit held with Philippine Retirement Authority, convertible to investment after 30 days. SRRV requires subscribing to an approved Philippine health insurance plan.
 Vietnam ▶ <small>Verified May 2026</small>	No statutory minimum	Varies by sponsor / investment vehicle	No minimum	1 year (renewable)	No formal retirement visa category exists. Values shown are de facto expat practice — most long-stay retirees use business visas, investor visas, or 1-year tourist visas with border runs. Not codified in law.
 Indonesia ▶ <small>Verified May 2026</small>	No statutory income floor	"H \$ 2 0 K r e c o m m e n d e d (consular expectation)	55+	1 year, extendable to 5 years	Retirement KITAS (C319). Requires local sponsor/agent. Must hire Indonesian household helper. Values are typical consular expectations, not fixed legal minima. No formal retirement visa statute.
 Cambodia ▶ <small>Verified May 2026</small>	No statutory minimum	"H \$ 5 0 0 – \$ 1 , 0 0 0 / facto cost of living	55+ (ER visa)	1 year (renewable)	ER (retirement) visa. Minimal formal financial requirements — based on expat practice rather than codified law. Easy annual renewal at any travel agent. Not a statutory retirement visa.
 Portugal ▶ <small>Verified May 2026</small>	~€920/mo (D7 passive income); tracks national minimum wage	~€11,040 (D7)	No minimum	2 y e a r s ! ' 3 y e a r s ! ' permanent residency / citizenship	D7 visa for passive income (pension, rental, dividends). Income threshold pegged to Portuguese minimum wage (€920/mo in 2026). NHR tax regime ended 2024. IFICI programme not applicable to retirees.
 Spain ▶ <small>Verified May 2026</small>	~€2,400/mo (NLV); "H \$ 2 , 8 0 0 (FX-dependent)	~€27,000+ (varies by consulate)	No minimum	1 y e a r ! ' 2 y e a r s ! ' 5 y (permanent residency)	Non-lucrative visa (NLV). Cannot work. 183+ days = Spanish tax resident. Thresholds set in euros, USD approximations drift with FX. Consulates may require higher proof.

Country	Income / Pension	Savings / Deposit	Age	Duration	Notes
 Greece ▶ <small>Verified May 2026</small>	€2,000+/mo (for applicant + spouse); "H \$ 2 , 2 0 0 +	Not strictly required but recommended	No minimum	2 years (renewable)	Financially Independent Person visa. 7% flat tax on foreign-source income optionally available. Income thresholds set in euros.
 Italy ▶ <small>Verified May 2026</small>	~€31,000/yr ("H \$ 2 , 6 0 0 / m o) e residency	~€30,000+ recommended	No minimum	1–2 years (renewable)	Elective residency visa. Passive income only — cannot work. 7% flat tax option for retirees settling in southern municipalities (<20,000 population, 10-year limit). Thresholds in euros.
 France ▶ <small>Verified May 2026</small>	~€1,450/mo (visitor / V L S - T S) ; "H \$ 1 , €	~€15,000+	No minimum	1 year (renewable)	Long-stay visitor visa (VLS-TS). PUMA healthcare access after 3 months of continuous residence. US-France tax treaty applies. Thresholds in euros.
 Mexico ▶ <small>Verified May 2026</small>	"H \$ 2 , 4 0 0 – \$ 3 , 6 0 0 temporary resident (300–500× UMA); varies by consulate	"H \$ 4 0 K – \$ 6 5 K (temporary resident)	No minimum	1 y e a r ! ' 3 y e a r s ! ' permanent residency	Thresholds set in UMA (Unidad de Medida y Actualización) — MX daily wage units. Consulates apply different multipliers (typically 300–500× UMA). USD figures are approximate FX conversions and vary by consulate.
 Panama ▶ <small>Verified May 2026</small>	\$1,000/mo lifetime pension	Qualifying government or licensed private pension required	55+ (female), 60+ (male)	Permanent	Pensionado visa. Pension must be from a qualifying government programme (Social Security, military, etc.) or licensed private fund — not general investment income. 20–50% retiree discounts on services, transport, and entertainment.
 Costa Rica ▶ <small>Verified May 2026</small>	\$1,000/mo (pensionado) from qualifying pension	Pension, or \$60K investment (rentista), or \$150K real estate (inversionista)	No minimum	2 y e a r s ! ' permanent residency	Pensionado (pension — must be lifetime and from a recognized government or licensed private source), Rentista (\$60K investment / \$2,500/mo), or Inversionista (\$150K). Must visit Costa Rica at least once per year. CAJA healthcare mandatory.

Tax Notes for Retirees — Foreign Pension Treatment

How each country treats foreign pensions and overseas income. General guidance only — your situation depends on tax treaty, residency status, and pension type. Consult a cross-border tax adviser. Country names below are clickable and open the full retirefinder.com guide.

Country	Foreign-Pension Tax Treatment (general)
 Thailand ▶	Tax resident at 180+ days/yr. 2024 rule: foreign income (incl. pensions) taxed when remitted into Thailand. No specific US tax treaty pension exemption.
 Malaysia ▶	Territorial system — foreign-source income generally exempt for individuals. MM2H pension income not taxed in Malaysia. Tax-friendly for retirees.
 Philippines ▶	SRRV holders: pensions and foreign-source income exempt from Philippine tax. Annuities/interest from SRRV deposit also exempt. Very tax-friendly.
 Vietnam ▶	Worldwide income taxed if tax resident (183+ days). Progressive rates 5–35%. No specific retiree exemption. US tax treaty in force since 2016.
 Indonesia ▶	Foreign-source income exempt from Indonesian PIT for first 4 years of tax residency (2022 rule). After 4 years, worldwide income taxed.
 Cambodia ▶	Territorial system in practice — foreign-source pension income generally not taxed. Tax administration light-touch for retirees.
 Portugal ▶	NHR regime ENDED Dec 2024. New IFICI scheme excludes retirees. Foreign pensions now taxed at standard progressive rates 14.5–48%. Significant change.
 Spain ▶	Worldwide income taxed if resident (183+ days). Progressive 19–47%. US-Spain tax treaty: US social security taxable only in US. Other pensions vary.
 Greece ▶	Optional 7% flat tax on all foreign-source income for 15 years (for new tax residents who haven't been resident in 7 of last 8 years). Very attractive.

Country	Foreign-Pension Tax Treatment (general)
 Italy ▶	Optional 7% flat tax for retirees moving to qualifying southern municipalities (<20,000 pop.) for up to 10 years. Otherwise standard 23–43%.
 France ▶	Worldwide income taxed if resident. Progressive 0–45%. US-France treaty: US public pensions taxable only in US; private pensions in France.
 Mexico ▶	Worldwide income taxed if resident (>183 days or with permanent home). US-Mexico treaty: pensions/social security generally taxed in source country.
 Panama ▶	Strict territorial — foreign-source income NOT taxed in Panama. Pensions earned abroad fully exempt. One of the most tax-friendly jurisdictions.
 Costa Rica ▶	Territorial system — foreign-source pension and investment income exempt from Costa Rican tax. Local-source income taxed at 0–25% progressive.

General Ease of Obtaining a Retirement Visa

Subjective assessment for a typical US/EU retiree. Actual difficulty varies by nationality, consulate, and individual financial situation.

Relatively Straightforward
Panama — Permanent visa, \$1K/mo qualifying pension, 20–50% retiree discounts
Philippines — \$15K SRRV deposit for pensioners 50+; indefinite stay
Cambodia — ER visa with minimal formal requirements; easy annual renewal
Portugal — D7 passive income path to citizenship; clear statutory minimum (€920/mo)

More Demanding
Mexico — High UMA-based thresholds (300–500x), varies significantly by consulate
Italy — ~€31,000/yr passive income + ~€30K savings; elective residency only, no work permitted
Spain — ~€2,400/mo + ~€27K savings; strict documentation requirements
Vietnam — No formal retirement visa exists; de facto workarounds carry legal uncertainty

Important

This document provides approximate reference ranges, not legal advice. Visa requirements change frequently and vary by nationality, consulate, and individual circumstances. Where legal thresholds exist, they are set in local currency — USD figures are FX approximations and will drift. Several countries listed do not have formal retirement visa statutes; values shown reflect typical expat practice and consular expectations.

Always verify current requirements directly with the relevant embassy or immigration authority before making plans or financial commitments. retirefinder.com is an informational resource, not an immigration advisory service.

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