

RESIDENCY GUIDE 2025



Running From and Running Towards: Why Second Residency Matters

Having watched the need for a second residency change and evolve over the last 31 years, a simple analysis boils down the reasons people move into two main categories. People are either running towards a higher quality of life, a lower cost of living, and the enjoyment of activities, weather, and new intentional communities. Or people are running from something, generally with a political or economic cause. No matter the reason, having a formal and legal residency in your new country is critically important. This document outlines some of the more popular programs around the world. Because regulations and laws can change quickly and without notice, if you see a program that meets your needs, you will want to investigate further immediately.

Freedom in the Modern World: The Need to Secure a Strong Plan-B

In a rapidly shifting world, where uncertainty has become the norm, securing a second residency is no longer a luxury—it's a necessity for anyone valuing freedom, security, and opportunity. While we invest in protecting our financial assets—stocks, real estate, and even cryptocurrency—many of us overlook the most valuable asset we possess: ourselves. A second residency is your Plan B, a safeguard for your personal liberty and a gateway to untapped potential.

The Age of Location Independence

For the first time in history, the way we live and work has been decoupled from a physical location. This transformation, accelerated by technology and catalyzed by global events like COVID-19, has redefined how we perceive freedom. Remote work is no longer a privilege of the few but a growing trend embraced by professionals worldwide. This "Remote Revolution" allows individuals to design their lives around personal values rather than geographical constraints.

Countries around the globe are recognizing this shift and offering innovative residency programs to attract remote workers, retirees, and investors. Whether you seek the Mediterranean charm of Portugal, the tropics of the South Pacific, the vibrant culture of Latin America, or the pristine beaches of the Caribbean, the world is more accessible than ever before.

Why a Second Residency?

A second residency isn't just about having another address; it's about having options. It grants you access to stable economies, favorable tax systems, and unparalleled lifestyle benefits. In times of political unrest, economic uncertainty, or natural disasters, a second residency ensures you and your family have a safe haven.

For retirees, it provides the chance to stretch your savings while enhancing your quality of life. For investors and digital nomads, it opens doors to global opportunities and an enriched way of living.

Affordable and Accessible Options

Contrary to popular belief, securing a second residency doesn't require immense wealth. Many countries offer affordable programs tailored to diverse needs:

- Retirees can enjoy programs like Belize's Qualified Retired Persons (QRP) Program or Costa Rica's Pensionado Visa, where a modest monthly income suffices to qualify.
- Investors can benefit from programs like Panama's Friendly Nations Visa or Nicaragua's Reforestation Visa, which provide a pathway to residency through strategic investments.
- Digital Nomads are welcomed by countries like Portugal and Spain, which have introduced flexible visa options catering to remote workers.

These programs are designed not only to attract individuals but also to integrate them into thriving communities where they can prosper personally and professionally.

The Time to Act is Now

The global landscape is changing rapidly, and opportunities to secure your freedom won't last forever. Governments may tighten regulations as demand increases, and the cost of entry could rise.

By exploring and acting on these options now, you're taking a proactive step toward ensuring stability and freedom for yourself and your loved ones.

This guide is your roadmap to navigating the possibilities of a second residency. Whether you're seeking financial benefits, personal freedom, or a better quality of life, the tools to create your ideal future are at your fingertips.

The world is open—it's time to embrace it.



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Welcome to the New Era of Global Living

We live in unprecedented times—a world where technology is advancing at breakneck speed, fundamentally reshaping how we work, live, and connect. The onset of the COVID-19 pandemic accelerated these changes, prompting people to pause, reflect, and re-examine their core values. As a result, you've seen a global shift in how we perceive our lives, where we choose to live, and what truly matters.

More than ever, individuals are seeking alignment between their lifestyle and their most cherished beliefs. This quest for balance has sparked what is perhaps the largest wave of migration in modern history. But this time, the driving forces are not only wars or economic hardship, but a strong desire to live in places that nourish the soul, where paradise is no longer a distant dream, but a tangible reality within reach. People are relocating not only out of necessity, but also out of a conscious preference—to live in environments that align with their ideals of happiness, freedom, and fulfillment.

Technology and the Rise of Remote Work

In tandem with this cultural shift, technological advancements have unlocked the freedom to work from anywhere. The rise of remote work and digital nomadism is no longer a niche lifestyle but an ever-growing global trend. Major companies are recognizing the benefits of embracing a remote workforce, enabling them to tap into the best talent from around the globe, regardless of geography.

For professionals, this means that "the office" is no longer a physical place. It can be a beachside bungalow in Costa Rica, a cozy apartment in Lisbon, or a mountain-view cabin in Bali. The world has become more accessible, flexible, and open to possibility. People now have the option to craft their lives around both work and personal well-being—no longer needing to choose between a successful career and the dream of living in paradise.

Global Mobility and Flexibility

Global mobility is at an all-time high, with countries implementing innovative agreements that allow seamless movement for individuals seeking new opportunities. Visa-free travel and bilateral arrangements are making it easier to work and live in multiple countries while maintaining professional connections across the globe.

Nature as a Core Value

Despite this surge in technological development, the human desire to connect with nature has never been stronger. Many remote workers, digital nomads, and retirees are now searching for homes where they can balance the convenience of modern infrastructure with the serenity of natural beauty. They are drawn to places where urban living and raw nature coexist harmoniously—a new definition of paradise that combines the best of both worlds.

Resiliency and Eco-Friendly Living

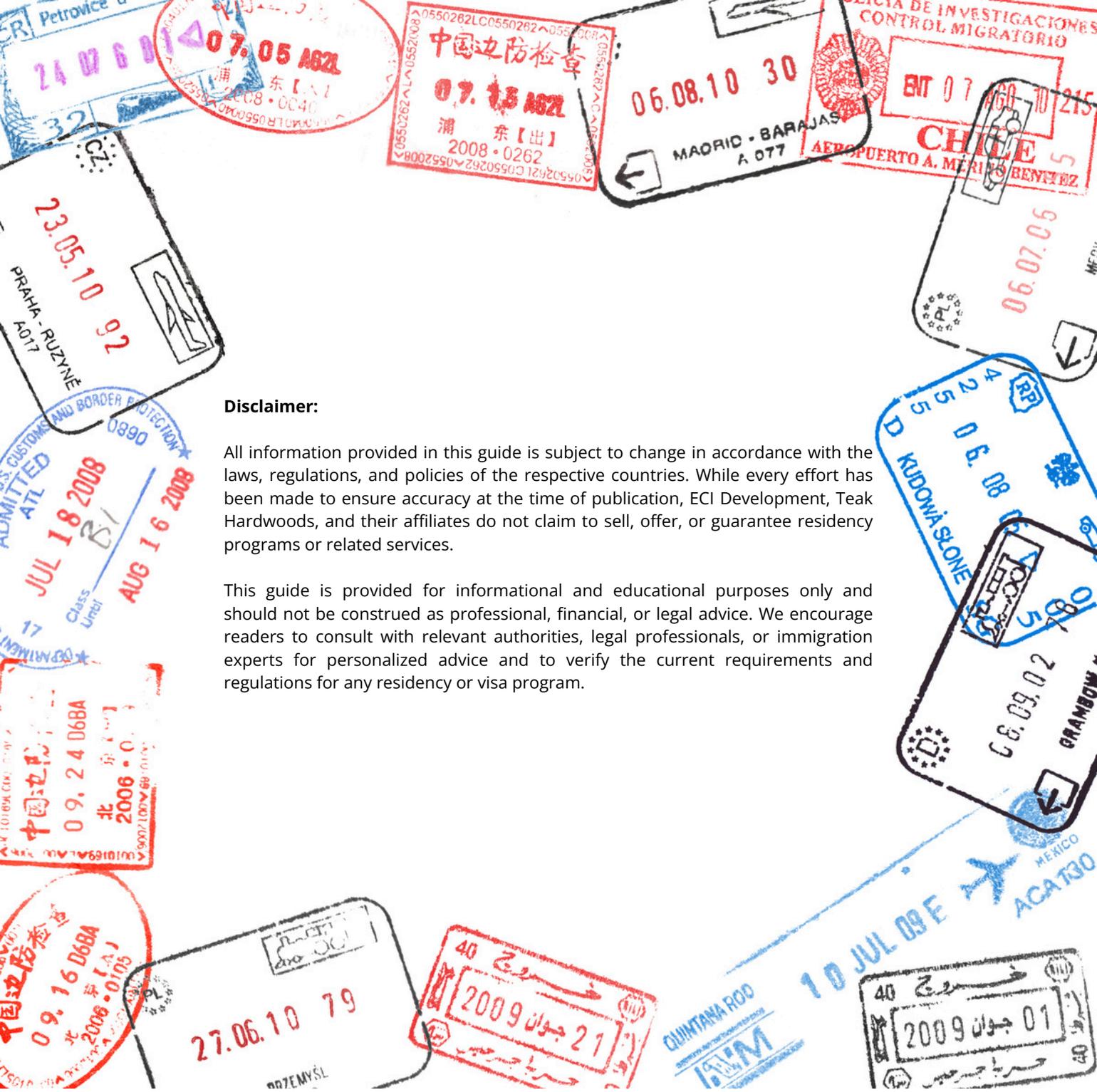
Many are also seeking eco-friendly destinations where sustainability is a way of life. Countries with commitments to green energy, affordable housing, and responsible tourism are becoming prime spots for global citizens who want to minimize their environmental footprint while enjoying the beauty of the world. Many also seek places and take control of their sustenance.

The Future of Residency and Migration

Governments around the world have taken notice of this shift. Many countries are creating innovative visa and residency programs to attract this new wave of global citizens. From tropical islands offering digital nomad visas to European nations with enticing residency programs for retirees and remote workers, there is a growing acknowledgment that economic growth can be fueled by welcoming individuals who are seeking not only a new home but a new way of life.

This Residency Guide is designed to help you navigate these exciting possibilities. We have curated an overview of the most popular destinations on earth that offer a perfect blend of urban comfort and natural splendor. Inside, you'll find insights into the countries that have pioneered new visa and residency options, designed to cater to those who crave freedom, flexibility, and a more meaningful connection to the world around them.

In a world that's evolving faster than ever, this guide will serve as your roadmap to finding the perfect place to call home—a place where your values, your work, and your lifestyle come together in perfect harmony.



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CENTRAL AMERICA

Central America, a narrow land bridge connecting North and South America, is a region rich in natural beauty, diverse cultures, and endless opportunities for exploration. From the pristine beaches of the Caribbean and Pacific coasts to lush rainforests, volcanic landscapes, and Mayan ruins, Central America offers something for every traveler, adventurer, and expat. The region is known for its warm, welcoming communities and its emphasis on sustainability and eco-tourism. Countries like Costa Rica, Panama, Belize, El Salvador and Nicaragua are quickly becoming hotspots for expats, digital nomads, and retirees, drawn by the affordable cost of living, favorable residency programs, and proximity to the United States and Canada.

With growing infrastructure, easy connectivity through direct flights to major cities, and a unique blend of modern amenities and untouched nature, Central America is becoming a prime destination for those looking to invest, settle down, or simply enjoy a more relaxed and adventurous way of life. Whether it's surfing world-class waves, diving in the second largest barrier reef, hiking volcanoes, or exploring ancient ruins, Central America offers an extraordinary combination of relaxation and excitement.



COSTA RICA

Costa Rica, commonly known as the jewel of Central American tourism, offers an unparalleled blend of natural beauty, modern amenities, and a laid-back lifestyle that attracts expats, retirees, and digital nomads alike. Famous for its biodiversity, Costa Rica is home to lush rainforests, active volcanoes, and pristine beaches on both the Pacific and Caribbean coasts, making it a haven for nature lovers and adventure seekers. The country's emphasis on sustainability and its dedication to preserving its stunning landscapes have earned it a reputation as an eco-friendly paradise.

For those seeking to relocate, Costa Rica provides a stable economy, top-notch healthcare, and a low cost of living, along with several attractive residency options for retirees, investors, and remote workers. Whether it's the vibrant culture of San José, the serene beaches of Guanacaste, or the adventure-packed Arenal Volcano region, Costa Rica offers something for everyone, making it a top destination for those looking to embrace a more relaxed, pura vida way of life.

Costa Rica offers several residency options tailored to different individuals, including retirees, investors, remote workers, and those with stable passive income. Here's a breakdown of the key residency options available:



RENTISTA VISA COSTA RICA (Income-Based Visa)

The Rentista Visa and the Digital Nomad Visa in Costa Rica both cater to individuals with stable income from abroad, but they differ in eligibility requirements, duration, and benefits.

Who It's For:

- Individuals with passive income or a lump sum of savings.

Eligibility:

Applicants must show proof of either:

- A monthly income of at least \$2,500 USD for two years, or
- A deposit of \$60,000 USD in a Costa Rican bank.

Duration:

- The visa is valid for 2 years and can be renewed indefinitely, leading to permanent residency after 3 years.

Benefits:

- Allows the applicant to live in Costa Rica but does not grant the right to work locally (except for investments).
- Access to healthcare benefits and tax exemptions.
- Best suited for those planning to reside in Costa Rica long-term or invest in the local economy.

DIGITAL NOMAD VISA IN COSTA RICA

Who It's For:

- Remote workers, freelancers, or entrepreneurs who are employed by foreign companies or have clients abroad.

Eligibility:

- Applicants must show proof of a monthly income of \$3,000 USD

Duration:

- The visa is initially valid for 12 months, with the option to renew for an additional 12 months.

Benefits:

- No local taxes on foreign-sourced income.
- Access to Costa Rica's health insurance system.
- Ideal for temporary stays or individuals who wish to live in Costa Rica while working remotely for their foreign employer.

PENSIONADO (Retirement) VISA

Who It's For:

- Retirees who receive a pension.

Eligibility:

- Applicants must show proof of receiving a monthly pension of at least \$1,000 USD from a government or private pension.

Duration:

- Initially valid for 2 years, renewable, and can lead to permanent residency after 3 years.

Benefits:

- Ideal for those looking to start a business or invest in real estate while living in Costa Rica. The visa extends to family members.

INVESTOR VISA

Who It's For:

- Foreign investors.

Eligibility:

- Requires a minimum investment of \$150,000 USD in real estate, a business, or government-approved projects.

Duration:

- Grants temporary residency for 2 years, renewable, with the option to apply for permanent residency after 3 years.

Benefits:

- Access to Costa Rica's excellent healthcare system, tax benefits, and the right to live indefinitely in the country. Retirees cannot work locally but can invest.

PERMANENT RESIDENCY

Who It's For:

- Individuals who have held temporary residency for 3 years or more, or those with close family ties to Costa Rican citizens (spouses, children).

Eligibility:

- Permanent residency is granted after 3 years of holding temporary residency in any of the visa categories.

Benefits:

- Full residency rights, including the ability to work without needing a separate work permit, and access to all social benefits.

BELIZE

Belize, a rising star in the region, offers a captivating blend of Caribbean charm and adventure. The country's Belize Barrier Reef, a UNESCO World Heritage site, makes it a haven for divers and nature enthusiasts. Whether exploring ancient Mayan ruins or basking in the beauty of pristine beaches and rainforests, Belize abounds in natural wonders.

With its English-speaking population and welcoming atmosphere, Belize is a top choice for expats, retirees, and investors seeking a laid-back lifestyle paired with a low cost of living and favorable tax policies. Programs like the Qualified Retired Persons (QRP) Program and the emerging Digital Nomad Visa make it especially appealing for those looking to retire or work remotely in paradise. The growing expat community enjoys modern amenities and direct flights to major cities in the United States and Canada, such as Miami, Houston, New York, Toronto, and Calgary, ensuring seamless connectivity.

In 2024, Belize is experiencing record-breaking tourism growth, with projections of over \$1.4 billion in revenue. As one of the fastest-growing Caribbean destinations, Belize's rich biodiversity, warm climate, and vibrant culture make it the perfect place for those seeking a new home, blending adventure, relaxation, and opportunity.



QUALIFIED RETIRED PERSONS (QRP) PROGRAM

Who It's For:

- Who It's For: Retirees aged 40 or older who want to permanently live in Belize without the intent to work.

Eligibility:

- Must have a monthly income of at least \$2,000 USD (or \$24,000 USD annually) from a pension, annuity, investment, or other retirement income.

Duration:

- The QRP program grants permanent residency but must be renewed annually.

Benefits:

- Tax exemptions on income earned outside Belize, import duties on personal goods, and vehicle importation.
- Ability to include spouse and dependents in the application.
- QRP participants can now invest and carry out business in Belize with prior approval.

INVESTOR RESIDENCY

Who It's For:

- Foreign investors looking to make substantial financial investments in Belize.

Eligibility:

- Must invest a minimum of \$250,000 USD in real estate, business, or other approved sectors.

Duration:

- This visa grants temporary residency for 1 year, and can be renewed annually as long as the investment is maintained.

Benefits:

- Investors can live, work, and invest in Belize.
- Opportunity to transition to permanent residency after several years.



DIGITAL NOMAD VISA IN BELIZE

Who It's For:

- Remote workers, freelancers, and entrepreneurs who earn income from outside Belize.

Eligibility:

- Applicants must show proof of annual income of \$75,000 USD for individuals or \$100,000 USD for families, valid passport, travel insurance (minimum coverage of \$50,000 USD), and a clean criminal record.

Duration:

- The visa is valid for 6 months, with the option to extend.

Benefits:

- No local taxes on foreign-sourced income.
- Flexibility to live in Belize while working remotely.



PANAMA

This Central American country is bordered by Costa Rica and Colombia. Panama, often called the "Bridge of the World," is one of Central America's most sought-after destinations, blending modernity with natural beauty. Its capital, Panama City, rivals both Miami's shimmering coastline and the skyscrapers of Hong Kong. This slim nation offers easy access to both the Caribbean and Pacific, with its most famous feature being the Panama Canal, a marvel of human engineering that connects the Atlantic and Pacific Oceans. Recent expansions have solidified Panama's position as a global hub for international transit.

Panama's landscapes range from cosmopolitan urban areas to untouched rainforests, making it a paradise for nature lovers and city dwellers alike. Its diverse flora and fauna are unique to this part of the world, while its modern infrastructure, booming economy, and one of the highest satisfaction-of-living ratings make it an excellent choice for expats, retirees, and investors. With its proximity to the United States and Canada, Panama is an ideal destination for those seeking a second residency in a country that perfectly balances modernity and natural wonder.

Panama's Friendly Nations Visa and tax-friendly policies make it an attractive destination for expats, investors, and retirees alike, offering a blend of economic opportunity and tropical paradise. With a low cost of living, excellent healthcare, and a growing expat community, Panama provides the perfect environment for those seeking a balance of work, adventure, and relaxation.



RETIREMENT VISA (Pensionado Visa)

Panama's Pensionado Visa is one of the most sought-after programs for retirees and offers one of the best retirement packages globally.

Eligibility:

- **Minimum Pension Requirement:** Applicants must provide proof of a lifetime pension of at least \$1,000 USD per month.
- **Dependents:** An additional \$250 USD per dependent (e.g., spouse or children).

Duration:

- The Pensionado Visa grants permanent residency from the start.

Benefits:

- Permanent residency for retirees.
- Tax exemptions and discounts on various services, including healthcare, restaurants, travel, and entertainment (the Pensionado Program offers numerous discounts for retirees).
- No local taxes on foreign income or pensions.

DIGITAL NOMAD VISA IN PANAMA

Panama recently introduced a Digital Nomad Visa to attract remote workers and freelancers.

Who It's For:

- Remote workers, freelancers, and entrepreneurs who work for companies or clients outside of Panama.

Eligibility:

- **Minimum Income Requirement:** Applicants must show proof of earning at least \$3,000 USD per month from a foreign employer.
- **Proof of Employment or Freelance Contracts:** Documentation to show remote work outside of Panama.
- **Health Insurance:** Proof of health insurance for the duration of the stay.

Duration:

- The Panama Digital Nomad Visa is valid for up to 18 months. After this period, it can be renewed by reapplying with updated documentation, including proof of continued remote work, valid income, and health insurance. This allows remote workers, freelancers, and entrepreneurs to extend their stay in Panama while continuing to work for foreign companies or clients.

Benefits:

- No local taxes on income earned outside Panama.
- Flexibility to live in Panama while working remotely.

FRIENDLY NATION VISA IN PANAMA

The Friendly Nations Visa is one of Panama's most popular residency programs, designed to attract citizens from a list of "friendly nations" (over 50 countries, including the USA, Canada, and most of Europe).



Who It's For:

- Citizens of the "Friendly Nations" list who wish to obtain permanent residency in Panama.

Eligibility:

This Visa can be obtained in one the 3 ways:

1. Investment or Business. Applicants must either:
 - Set up a Panamanian company or
 - Purchase real estate with a minimum value of \$200,000 USD.
2. Certificate of Deposit: A \$200,000 USD fixed-term deposit in a Panamanian bank for a minimum of 3 years.
3. Employment Contract: A job offer from a Panamanian company with required documentation.

Duration:

- Permanent Residency is granted after 2 years, and after five years, applicants can apply for Panamanian citizenship.

Benefits:

- A fast track to permanent residency.
- No income tax on foreign-sourced income.
- Residency includes spouses and dependents.

REFORESTATION VISA

The Reforestation Investor Visa is a cost-effective path to residency in Panama, with a \$40,000 USD entry point, tax benefits, and flexibility. After two years of temporary residency, investors can apply for permanent residency, and after five years, they are eligible for citizenship.

Investment Options:

1. \$40,000 USD Investment:

- This is the most affordable entry point for this visa, where you can invest in government-approved reforestation projects (often involving teak or other hardwoods).
- You will also need to purchase at least 5 hectares of land.
- This option grants temporary residency for 2 years and can be renewed, leading to permanent residency and potential citizenship after 5 years.

2. Larger Investments (e.g., \$80,000 or \$100,000 USD):

- Higher investments of \$80,000 USD or \$100,000 USD can provide a faster path to permanent residency. For instance, with a \$80,000 USD investment, permanent residency can be obtained after 1 year.
- These larger investments also often come with enhanced benefits, including more immediate access to residency and possible additional land rights.

Documentation:

- Proof of investment.
- Clean criminal record.
- Health certificate and valid passport.
- Application filed through a qualified immigration attorney.

Benefits:

- Tax Advantages: Panama's territorial tax system ensures that foreign income is not taxed in Panama. Investments in reforestation projects may also qualify for tax exemptions on the income generated from the harvested timber for up to 25 years.
- Citizenship: After holding permanent residency for 5 years, you are eligible to apply for Panamanian citizenship.
- No Minimum Stay Requirement: You are not required to stay in Panama for extended periods to maintain residency, but a visit to Panama every 18 months is required.

Duration:

- Temporary Residency: The visa initially grants 2-year temporary residency.
- Path to Permanent Residency: After 2 years, you can apply for permanent residency.
- Citizenship: After holding permanent residency for 5 years, you are eligible to apply for Panamanian citizenship.

Nuances and Considerations:

- Reputable Projects: It's crucial to select a government-approved project for your investment. Working with an experienced lawyer or immigration consultant ensures that your investment meets the legal requirements.
- Land Ownership: You must own a minimum of 5 hectares of land in a reforestation project, and this land can be titled in your name or a legal entity in which you are the main shareholder.
- Including Family Members: You can include spouse and dependent children in your application for an additional fee of around \$2,000 USD per dependent.

While \$40,000 USD is the minimum investment, if you are looking for quicker access to permanent residency or more favorable terms, investing \$80,000 USD or more might be a better option.



NICARAGUA

Nicaragua is quickly becoming one of Central America's most appealing destinations, combining stunning natural beauty, an affordable lifestyle, and incredible investment opportunities. With tropical rainforests, volcanic landscapes, and breathtaking coastlines on both the Pacific and Caribbean shores, Nicaragua offers a paradise for those who seek adventure, relaxation, and connection with nature.

For those who love the ocean, Nicaragua boasts some of the best surfing waves in the region. In particular, Gran Pacifica on the Pacific coast is home to world-class surfing spots, with waves that attract both seasoned surfers and adventurous newcomers. The break at Asuchillo Beach in Gran Pacifica offers consistent, high-quality waves, making it a haven for surfers who want to enjoy some of the best swells in the world, right in their backyard.

Nicaragua offers an incredibly affordable cost of living and a diverse array of locations to settle. Nicaragua's retirement and investment visas also make it easy for foreigners to gain residency, with options starting as low as \$30,000 USD in investments.

Nicaragua's natural beauty, friendly culture, and potential for investment—alongside its low cost of living—are fast turning this tropical country into a top choice for those looking to embrace a new way of life. Whether you're drawn by the opportunity to invest, retire, or simply enjoy some of the best surfing waves in Central America, Nicaragua offers something for everyone.



INVESTOR VISA

Who It's For:

- Foreigners interested in investing in Nicaragua, such as in real estate, businesses, agriculture, or government-approved projects.

Eligibility:

- Minimum Investment: \$30,000 USD in a Nicaraguan company, real estate, or a government-approved agricultural or forestry project.
- Must demonstrate the ability to maintain the investment over time and meet other standard requirements (clean criminal record, health certificate, etc.).

Duration:

- Temporary residency for 1 year, renewable.
- After holding temporary residency, you can apply for permanent residency.

Benefits:

- Permanent residency allows applicants to work and live in Nicaragua.
- Path to citizenship after holding residency for 2 years and passing a cultural integration test.

RETIREMENT VISA (Pensionado Visa)

Who It's For:

- Individuals aged 45 or older with a pension or retirement income.

Eligibility:

- Minimum monthly pension: \$1,000 USD per month from a government or private pension.
- The visa can also include dependents, with an additional requirement of \$150 per dependent.

Duration:

- The visa is valid for 1 year but can be renewed indefinitely.

Benefits:

- Significant tax exemptions, including for a vehicle (up to \$13,000 USD), household items (\$20,000 USD), and construction materials (up to \$50,000 USD).
- No taxes on foreign income.
- Pensioners are not allowed to work in Nicaragua under this visa, but they can invest.

INCOME RESIDENCY VISA (Rentista Visa)

Who It's For:

- Individuals of any age who have passive income from investments, rentals, or other sources.

Eligibility:

- Minimum monthly income: \$1,250 USD, plus \$150 USD per dependent.

Duration:

- Similar to the Pensionado Visa, the Rentista Visa is valid for 1 year and can be renewed indefinitely.

Benefits:

- Same tax exemptions as the Pensionado Visa (vehicle, household goods, and construction materials).
- This visa allows you to live in Nicaragua without working locally, but applicants can invest in businesses.



HONDURAS

Honduras, located in the heart of Central America, is a tropical paradise that offers a rich blend of natural beauty, vibrant culture, and affordable living. Known for its stunning Caribbean coastline, lush rainforests, and the pristine waters of the Bay Islands, Honduras is a hidden gem for expats, retirees, and investors. The country's diverse geography includes everything from idyllic beaches and coral reefs to majestic mountains and ancient Mayan ruins, making it a perfect destination for those who love adventure and exploration.

Honduras is increasingly becoming an attractive option for retirees and digital nomads alike, thanks to its low cost of living, friendly locals, and laid-back lifestyle. With the introduction of various residency programs, including those for retirees and investors, Honduras provides an accessible path for those looking to establish a peaceful home in a tropical environment. The country's cities, like Tegucigalpa and San Pedro Sula, offer modern amenities and healthcare, while its smaller towns and islands offer a slower pace of life and access to world-class diving and outdoor activities.

Whether you are looking to retire by the beach, invest in emerging markets, or enjoy a tropical lifestyle surrounded by nature, Honduras combines the best of Central American living with affordability and adventure.



RETIREE VISA (Pensionado Visa)

Who It's For:

- Retirees who want to reside in Honduras permanently while living off their pension income.

Eligibility:

- **Proof of Income:** Applicants must provide proof of receiving a minimum monthly pension of \$2,500 USD from a government, private pension fund, or other stable source of retirement income.
- **Health Insurance:** Valid health insurance coverage is often required.

Duration:

- The visa grants permanent residency, allowing the retiree to live indefinitely in Honduras.

Benefits:

- **No Local Taxes:** Retirement income is generally not subject to local taxes in Honduras.
- Honduras offers a low cost of living, access to beautiful landscapes, and a laid-back lifestyle.

RENTISTA VISA

This visa is for individuals who have a stable income from abroad but are not necessarily retired.

Who It's For:

- Individuals who receive passive income from investments, rental properties, or other sources, and want to live in Honduras without working locally.

Eligibility:

- **Minimum Income Requirement:** Applicants must provide proof of receiving at least \$2,500 USD per month from passive income sources.
- **Proof of Income Stability:** The income must be verifiable and stable over time.

Duration:

- The Rentista Visa grants permanent residency and is renewable as long as the applicant continues to meet the financial requirements.

Benefits:

- Residency allows access to low taxation on foreign income.
- Permanent residents can also include their spouse and children in the application.

INVESTOR VISA

Who It's For:

- Foreigners looking to invest in Honduran businesses or real estate, typically in sectors like tourism, agriculture, or property development.

Eligibility:

- Minimum Investment: Applicants must invest at least \$50,000 USD in a Honduran business or real estate.
- Business Plan: Investors need to submit a detailed business plan or documentation showing the value of their real estate investment.

Duration:

- This visa initially grants temporary residency but can lead to permanent residency after a period of investment and residency in the country.

Benefits:

- Investors are allowed to start or manage businesses in Honduras.
- After five years, investors can apply for citizenship.



EL SALVADOR

El Salvador, the smallest country in Central America, is now popular in the global arena, especially for digital nomads, investors, and cryptocurrency enthusiasts. Known for its tropical beaches, active volcanoes, and stunning natural beauty, El Salvador offers a vibrant mix of urban development and untouched landscapes. The country's capital, San Salvador, is a bustling metropolis, while its coastline boasts some of the best surf spots in the world, making it a haven for adventure seekers.

In recent years, El Salvador has gained international attention for becoming the first country to adopt Bitcoin as legal tender, positioning itself as a crypto-friendly hub for innovators and investors. The government's progressive stance on cryptocurrency, combined with its low cost of living, affordable real estate, and attractive residency programs like the Freedom Visa for high-net-worth individuals, has made it a hotspot for those seeking both economic opportunities and a relaxed lifestyle. El Salvador's strategic location in Central America also offers easy access to neighboring countries and international markets, making it an appealing base for global professionals.

Whether you're looking to invest in emerging markets, enjoy beautiful beaches, or benefit from its growing crypto economy, El Salvador provides a unique blend of economic freedom and natural beauty.



EL SALVADOR DIGITAL NOMAD VISA

El Salvador's Digital Nomad Visa offers remote workers and freelancers the opportunity to live in a tropical environment for 2 years, with the option for renewal. It provides a tax-free setup on foreign income and is ideal for those looking to enjoy low living costs, access to nature, and a crypto-friendly community.

Eligibility:

- **Proof of Remote Employment:** Applicants must provide evidence of remote work or freelance activity with foreign clients.
- **Minimum Income Requirement:** A minimum monthly income of \$1,500 is required to qualify for the visa.
- **Health Insurance:** Applicants must have valid health insurance for the duration of their stay in El Salvador.
- **Clean Criminal Record:** Applicants must provide documentation proving they have no criminal background.

Duration:

- The Digital Nomad Visa is issued for 2 years, with the possibility of renewal, allowing digital nomads to live and work in El Salvador for an extended period.

Benefits:

- **No Local Taxes:** Foreign income earned outside of El Salvador is not subject to local taxation, making it a tax-friendly option for digital nomads.
- **Affordable Cost of Living:** El Salvador offers a lower cost of living compared to many other countries, making it an attractive destination for remote workers.
- **Access to Natural Beauty:** El Salvador boasts beautiful beaches, mountains, and a growing expat community, providing an ideal environment for both work and relaxation.
- **Crypto-Friendly:** El Salvador is one of the few countries where Bitcoin is legal tender, attracting a growing community of crypto enthusiasts.

EL RETIREMENT VISA (Pensionado Visa)

Eligibility:

- **Minimum Income Requirement:**
- Applicants must show proof of receiving a minimum monthly income of \$1,000 from a pension, social security, or other retirement benefits.
- If the applicant wishes to bring dependents (spouse or children), additional income is required for each dependent.

Duration:

- The Retirement Visa is initially granted for 1 to 2 years with the option to renew.
- After holding the visa for the specified time, retirees can apply for permanent residency.

Costs:

- For non-Central American residents, the visa costs \$345 for up to one year.
- For Central American residents, the visa costs \$135 for up to one year.

Benefits:

- No Local Taxes: Foreign income (such as pensions) is typically not subject to taxation in El Salvador.
- Low Cost of Living: El Salvador offers an affordable lifestyle, with access to modern amenities, healthcare, and beautiful natural surroundings.
- Permanent Residency Path: After renewing the visa, retirees can apply for permanent residency, allowing them to live indefinitely in El Salvador.
- Family Inclusion: Spouses and children under 18 can be included as dependents in the visa application.

FREEDOM VISA

The Freedom Visa in El Salvador requires an investment of \$1 million in Bitcoin (BTC) or Tether (USDT). This investment is part of a program aimed at granting residency and potential citizenship to investors. The program is designed for high-net-worth individuals, particularly those interested in cryptocurrency, with a significant emphasis on contributing to the nation's economy through these crypto investments.

Eligibility:

- Investment: A minimum investment of \$1 million in Bitcoin (BTC) or Tether (USDT).
- Clean Criminal Record: Applicants must provide a clean criminal record as part of the application process.
- Application Fee: An initial non-refundable application fee (typically around \$999 in BTC or USDT), which is deducted from the total investment if selected

Duration:

- The Freedom Visa grants residency for an initial period of two years, with the possibility of renewal.

Benefits:

- There are no local taxes on income
- As Bitcoin is legal tender in El Salvador, the country is particularly appealing to crypto investors.

SOUTH AMERICA

South America is a land of diversity and opportunity. It's a continent rich in culture, natural beauty, and opportunities for those seeking a unique lifestyle. From the vibrant cities of Argentina and Brazil to the tranquil beaches of Colombia and Ecuador, South America offers a range of experiences to suit every taste. Known for its friendly people, affordable cost of living, and stunning landscapes—from the Andes Mountains to the Amazon Rainforest—this continent is a haven for digital nomads, retirees, and investors alike. With an increasing number of countries offering residency and visa options, South America welcomes those who wish to embrace a life of adventure, connection, and cultural immersion. For anyone seeking a balance between work and the thrill of discovery, South America is a land where dreams of freedom and exploration come alive.

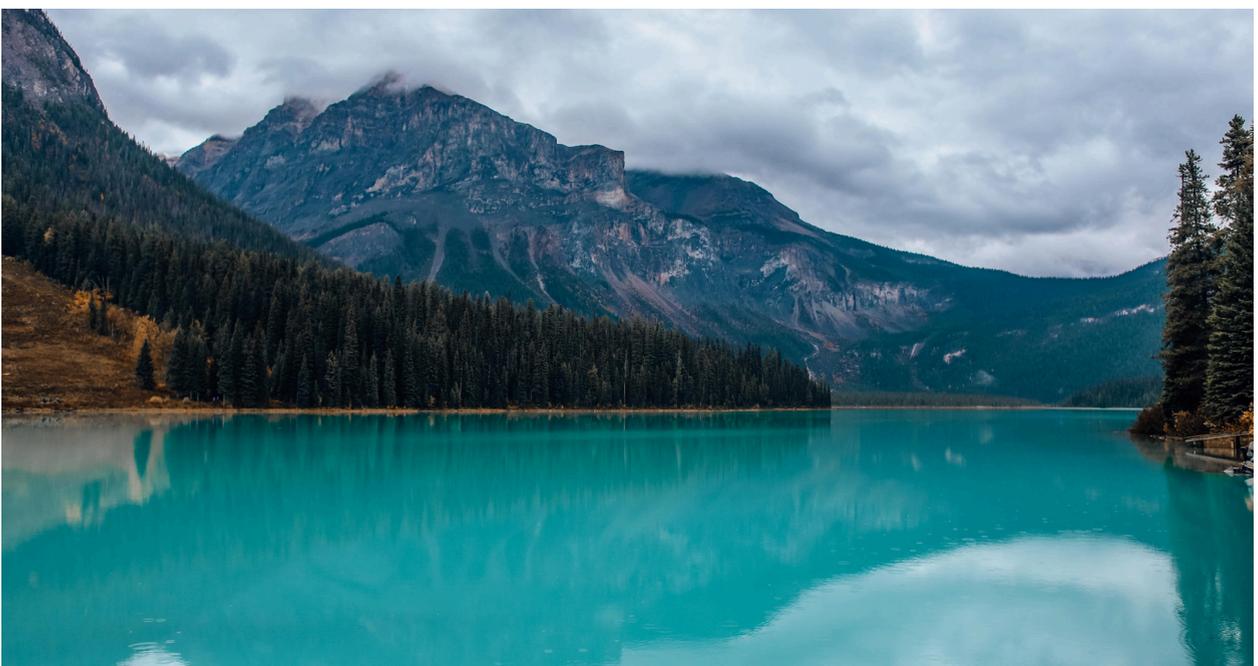


COLOMBIA

Colombia, located at the crossroads of South America, offers a unique mix of natural beauty, vibrant cities, and a rich cultural heritage. Known for its stunning landscapes, from the lush Amazon rainforests to the Andean mountain ranges, and from the tropical Caribbean beaches to the culturally dynamic cities of Bogotá, Medellín, and Cartagena, Colombia is a destination that appeals to both adventurers and urban dwellers alike.

In recent years, Colombia has undergone a significant transformation, becoming one of the top choices for expats, digital nomads, retirees, and investors. The country's low cost of living, combined with its modern infrastructure, world-class healthcare, and vibrant social scene, make it an ideal place for those seeking both professional opportunities and a relaxed lifestyle. Colombia is known for its friendly locals, diverse ecosystems, and a wide range of activities, from exploring colonial towns to enjoying the world-famous coffee culture.

For those interested in relocating, Colombia offers attractive residency programs for remote workers, investors, and retirees. Whether you're looking to invest in the country's growing economy, retire in a warm climate, or work remotely in a dynamic environment, Colombia provides the perfect blend of natural beauty, economic opportunities, and a welcoming expat community.



DIGITAL NOMAD VISA (Launched in 2022)

Colombia introduced a Digital Nomad Visa to attract remote workers and freelancers who want to live and work from the country without being employed by a Colombian company.

Who It's For:

- Remote workers, freelancers, or entrepreneurs who work for companies or clients based outside Colombia.

Eligibility:

- Minimum income requirement: Applicants must prove a monthly income of at least \$900 USD (approximately three times the Colombian minimum wage).
- Proof of Employment: Applicants must provide documentation showing they work remotely for foreign companies or have freelance contracts with international clients.
- Health Insurance: Proof of valid health insurance for the duration of the stay.

Duration:

- The visa is issued for up to 2 years.

Benefits:

- No local taxes on foreign income.
- Access to Colombia's affordable cost of living, modern cities, and vibrant culture.

RESIDENCY BY INVESTMENT IN COLUMBIA

Who It's For:

- Investors who wish to establish a business, invest in Colombian companies, or purchase real estate.

Eligibility:

- Minimum Investment: The investment must be at least 350 times the Colombian minimum wage, meaning in 2024 an investment of roughly \$90,000 USD. This can be in the form of real estate, business investments, or government bonds.
- Proof of investment and a business plan must be submitted.

Duration:

- Initially issued for 3 years, with the possibility of permanent residency after five years.

Benefits:

- Investors can enjoy long-term residency in Colombia and include family members in the application.

RETIREMENT VISA IN COLUMBIA

Who It's For:

- Retirees who receive a pension from a government, private pension fund, or social security.

Eligibility:

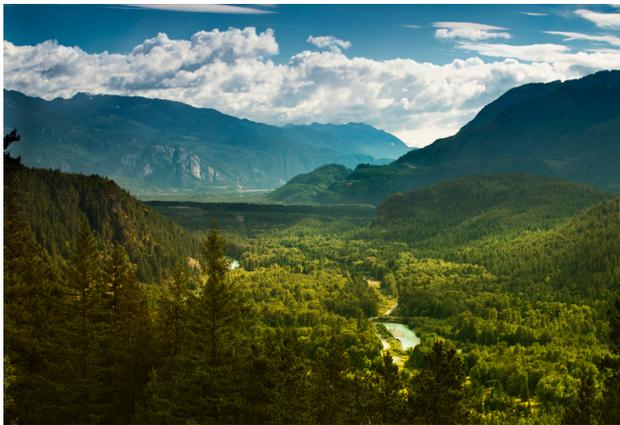
- Minimum Income Requirement: Applicants must show proof of a monthly income of at least 3 times the Colombian minimum wage, approximately \$750 USD.
- The pension must be paid monthly, and applicants must provide official documents proving their pension source.

Duration:

- The visa is valid for 3 years, with the possibility of renewal and the option to apply for permanent residency after five years.

Benefits:

- Colombia offers a low cost of living, high-quality healthcare, and diverse climates, from tropical to cooler highlands.
- Retirees can enjoy a rich cultural experience in cities like Bogotá, Medellín, and Cartagena.



ECUADOR

Ecuador, a stunning country located on the equator in South America, offers an incredible mix of breathtaking natural beauty, affordable living, and a rich cultural heritage. From the Andes Mountains to the Amazon rainforest, and the famous Galápagos Islands, Ecuador is a land of remarkable diversity. The country's charming colonial cities like Quito and Cuenca are steeped in history, while its modern infrastructure and vibrant expat communities make it an increasingly popular destination for those seeking a balanced lifestyle.

Ecuador's low cost of living, coupled with its world-class healthcare and stable economy, make it an attractive option for retirees, digital nomads, and investors. Whether you're strolling through colorful local markets, enjoying the mild climate of the Andean highlands, or exploring Ecuador's pristine beaches along the Pacific coast, you'll find that the country offers a little something for everyone.

In recent years, Ecuador has introduced residency options, including its Digital Nomad Visa, making it easier for remote workers and entrepreneurs to settle in this vibrant country. With its welcoming culture, varied landscapes, and opportunities for both relaxation and adventure, Ecuador is a place where you can truly embrace a fulfilling and enriching lifestyle.



DIGITAL NOMAD VISA IN ECUADOR

Who It's For:

- Remote workers, freelancers, or entrepreneurs who earn income from clients or companies based outside Ecuador.

Eligibility:

- **Minimum Income:** Applicants must show proof of a monthly income of at least \$1,275 USD (around three times the Ecuadorian minimum wage).
- **Proof of Employment or Freelance Work:** Documentation showing that the applicant works remotely for foreign clients or companies.
- **Health Insurance:** Proof of valid health insurance for the duration of the stay in Ecuador.

Duration:

- The Digital Nomad Visa is granted for up to two years, with the possibility of renewal.

Benefits:

- No local taxes on foreign income.
- Ecuador offers a low cost of living and a rich cultural and natural environment, ideal for remote workers.

RETIREMENT VISA IN ECUADOR

Who It's For:

- Retirees who wish to live in Ecuador while receiving a pension from abroad.

Eligibility:

- **Minimum Monthly Income:** Applicants must show proof of a monthly pension of at least \$1,275 USD. Additional income is required for dependents.
- **Proof of Income Stability:** Applicants must provide official documents confirming their retirement income source.

Duration:

- The visa is granted for two years, with the possibility of renewing or applying for permanent residency after 21 months.

Benefits:

- No local taxes on foreign pensions or retirement income.
- Ecuador offers a low cost of living, excellent healthcare, and diverse climates from coastal to mountain regions.

INVESTOR VISA IN ECUADOR

Who It's For:

- Investors interested in acquiring residency by making an investment in Ecuadorian assets, businesses, or property.

Eligibility:

- Minimum Investment: An investment of \$42,500 USD in real estate, business, or government bonds.
- Proof of Investment: Applicants must provide documentation showing the nature of their investment in Ecuador.

Duration:

- The visa is granted for two years, with the possibility of renewing and eventually applying for permanent residency.

Benefits:

- Residency for Investors and Family: Investors and their families (spouse and children) are eligible for residency.
- Path to Permanent Residency and Citizenship: After 21 months, the applicant can apply for permanent residency, and after a set period, for citizenship.



EUROPE

Europe is rapidly becoming a hotspot for digital nomads and remote workers, offering a wide range of visa options tailored to modern work lifestyles. With its diverse cultures, rich history, and world-class infrastructure, Europe provides an attractive environment for professionals looking to combine work with travel. Several European countries have recognized the rising trend of digital nomadism and remote work, and are actively encouraging it by introducing specialized visas and residency programs. These initiatives are designed to attract freelancers, entrepreneurs, and remote workers by offering favorable tax conditions, simplified application processes, and access to a high quality of life.

Whether you are drawn to the stunning coastlines of Croatia, the thriving tech scenes in Portugal and Estonia, or the rich cultural tapestry of Spain and Greece, Europe offers an ideal mix of work-life balance and global connectivity. When selecting a destination, it's important to consider key factors such as lifestyle preferences, language, cost of living, and visa conditions, all of which vary from country to country. As remote work continues to grow, Europe remains at the forefront of this movement, blending innovation with traditional charm, and providing ample opportunities for both work and leisure.

Always consult the official immigration websites or seek professional advice to ensure you meet the specific requirements and understand the full application processes before making your move. Whether you're a digital nomad, freelancer, or remote employee, Europe's digital nomad visas offer you the flexibility and freedom to live and work in some of the world's most desirable locations.



PORTUGAL

Portugal has become one of the most sought-after destinations for both investors and expats, thanks to its high quality of life, pleasant Mediterranean climate, and rich cultural heritage. Known for its stunning coastline, historic architecture, and world-class cuisine, Portugal offers a relaxed lifestyle with a blend of traditional charm and modern conveniences. The country is recognized for its safety, strong healthcare system, and affordable cost of living compared to other Western European nations. Additionally, Portugal's Golden Visa program and favorable tax regime, such as the Non-Habitual Resident (NHR) tax scheme, have attracted a growing number of foreign residents. With excellent travel links, a booming tech sector, and easy access to the rest of Europe, Portugal presents an ideal blend of leisure, opportunity, and investment potential.



There are several ways a foreigner can obtain residency in Portugal. Here are the main options:

- D7 Visa (Passive Income Visa):
- D8 Visa (Digital Nomad Visa)
- Golden Visa (Investment Visa)

D-7 VISA - PASSIVE INCOME VISA

The D7 Visa, also known as the Passive Income Visa, is designed for non-EU/EEA/Swiss citizens who have sufficient passive income and want to live in Portugal. This visa is particularly popular with retirees, remote workers, and individuals who live off passive income from investments, pensions, or real estate. Once approved, the D7 Visa allows you to live in Portugal for one year, and it can be renewed for two-year periods. After five years, you may apply for permanent residency, and eventually, Portuguese citizenship.

Eligibility Criteria:

- 1. Non-EU/EEA/Swiss Nationals:** The D7 Visa is available to non-European citizens who can demonstrate a stable source of passive income.
- 2. Passive Income:** Applicants must have a reliable source of passive income, such as:
 - Pensions
 - Rental income from properties
 - Investment dividends
 - Royalties or intellectual property rightsThe minimum required income is approximately €8,460 per year for the main applicant. Additional income is required for dependents (e.g., €4,230 for a spouse)
- 3. Proof of Financial Means:** Applicants must show proof of sufficient financial means to live in Portugal. This can be done by providing bank statements, proof of rental income, or pension statements.
- 4. Accommodation in Portugal:** You must provide proof of accommodation, such as a rental contract or property ownership.
- 5. Health Insurance:** Private health insurance coverage valid in Portugal is required unless you register for the public healthcare system after obtaining residency.
- 6. Clean Criminal Record:** You will need to present a criminal background check from your home country.



D-8 VISA - DIGITAL NOMAD VISA

The D8 Visa, also known as the Digital Nomad Visa, was introduced by Portugal in 2022 to attract remote workers and freelancers. It is specifically designed for non-EU/EEA/Swiss citizens who want to live in Portugal while working remotely for companies based outside of Portugal. The D8 Visa allows for an initial stay of one year, with the possibility of renewal, and can lead to permanent residency after five years.

Eligibility Criteria:

- 1. Non-EU/EEA/Swiss Citizens:** This visa is available for individuals from outside the European Union, European Economic Area, and Switzerland.
- 2. Remote Workers and Freelancers:** The D8 Visa is intended for:
 - Remote employees working for foreign companies.
 - Freelancers providing services to clients outside of Portugal.
- 3. Proof of Employment or Freelance Work:** Applicants need to provide proof of a remote job or a freelance contract. This can include employment contracts, client agreements, or proof of ongoing freelance work.
- 4. Minimum Income Requirement:** Applicants must demonstrate a monthly income of at least €3,040 (four times the national minimum wage).
- 5. Tax Residency:** Applicants need to show proof of tax residency in the country where their employer or business is based. This ensures they are not employed by Portuguese companies.
- 6. Proof of Accommodation:** Applicants must show evidence of accommodation in Portugal, such as a rental agreement or property ownership.
- 7. Health Insurance:** Private health insurance valid in Portugal is required for the duration of the stay.
- 8. Clean Criminal Record:** A police clearance certificate from the applicant's home country or country of residence is needed.

Who Is It For?

- **Digital Nomads:** Remote employees or freelancers who want to live in Portugal while continuing to work for foreign clients or companies.
- **Entrepreneurs:** Remote entrepreneurs who run businesses online and want to relocate to Portugal.
- **Tech Workers and Creatives:** Freelancers in the tech, creative, and consulting fields who provide services to international clients.

GOLDEN VISA - INVESTMENT VISA

Since the Portugal Golden Visa was launched in October 2022, the scheme has attracted numerous non-EU citizens seeking residency in the country. However, during a ministerial meeting on 16 February 2023, the Portuguese government introduced a series of measures. While the program has experienced some important changes, The Golden Visa will not come to an end. As per the new implemented law, the program no longer accepts real estate or capital transfers as viable investment pathways.

One of the most attractive options of the Portuguese Golden Visa is the ability to apply for permanent residency or citizenship after five years without the need to reside in Portugal full-time. The applicant and their family need only visit for two weeks every two years to renew the Portuguese Golden Visa through this period. Read more on the [path to Portuguese Citizenship](#).

The residency card granted through the golden visa program allows the holder to travel throughout the EU Schengen zone. Citizenship of Portugal and a second passport convey the right to live, work, and study anywhere in the European Union.

Eligibility and Requirements

- **Fund Subscription:** Make a contribution to a qualified investment fund worth at least 500.000 EUR.
- **Artistic production or reconstruction of national heritage:** Make an investment of at least 250.000 EUR
- **Scientific research activities:** Contribution of at least 500.000 EUR
- **Creation of jobs:** Creation and maintenance of ten jobs during the required period.
- **Share capital and job creation:** Incorporation of a company or reinforcement of a company's share capital, in either case with an investment of 500.000 EUR, combined with the creation of five or maintaining ten jobs (five of them permanent).



SPAIN

Spain consistently ranks as one of the world's most desirable places to live. Its excellent quality of life, enviable year-round climate, historic cities, renowned gastronomy and beautiful beaches are just some of the reasons why investors choose to buy here. The country's health system is widely regarded as one of the best in the world and, according to a recent survey by leading medical journal The Lancet, its population has the highest life expectancy in Europe. Spain also boasts one of the world's largest economies, an excellent infrastructure and good travel links to the rest of Europe.



There are several ways a foreigner can obtain residency in Spain. Here are the main options:

- Non-Lucrative Visa
- Golden Visa
- Digital Nomad Visa

NON-LUCRATIVE VISA

This is one of the most popular choices for retirees and individuals who don't plan to work in Spain. It requires proof of sufficient financial means (at least €600 per month for individuals and more for families) and medical insurance. This Visa is designed for non-EU citizens who wish to live in Spain without engaging in any work or professional activity. It's ideal for individuals such as retirees, people with sufficient passive income, or anyone looking to live in Spain without the need to work. Once granted, the visa allows you to live in Spain for one year, and it can be renewed for two-year periods, with the possibility of applying for permanent residency after five years.

Eligibility Criteria:

- 1. Non-EU Citizens:** The visa is available to individuals from countries outside the European Union, the European Economic Area (EEA), and Switzerland.
- 2. Sufficient Financial Means:** Applicants must prove they have enough financial resources to support themselves without working. This typically means demonstrating income or savings equivalent to 400% of the IPREM (Public Indicator of Multiple Effects Income), which is around €27,792 annually for a single applicant in 2024. For each additional family member, you need to add 100% of the IPREM (approximately €6,948 per person per year).
- 3. Medical Insurance:** You must have private health insurance with full coverage in Spain, as public healthcare isn't accessible to non-EU citizens without this insurance.
- 4. No Criminal Record:** Applicants must provide a police clearance certificate from their country of origin or any other countries they have resided in over the past five years.
- 5. No Work:** This visa is for people who do not plan to work or undertake any professional activity in Spain. However, passive income from pensions, investments, or rental properties is allowed.
- 6. Proof of Accommodation:** You need to show proof of where you will live in Spain, whether through property ownership or a rental agreement.



GOLDEN VISA IN SPAIN

By investing at least €500,000 in Spanish real estate, you can obtain residency for yourself and your family. This visa is renewable and allows for family reunification. This visa is ideal for investors, retirees, and those seeking access to Spain's lifestyle and benefits without the need for full-time residence.

Eligibility Criteria:

1. Non-EU Citizens: This visa is available to individuals from outside the European Union, the European Economic Area (EEA), and Switzerland.

2. Investment Requirement: To qualify for the Golden Visa, you must make one of the following financial investments in Spain:

- **Real Estate Investment:** Purchase real estate worth at least €500,000.
- **Capital Investment:** Invest €1 million in Spanish company shares, stocks, or bank deposits.
- **Public Debt:** Invest at least €2 million in Spanish government bonds.
- **Business Investment:** Invest €1 million in a new business that creates jobs, contributes to technological innovation, or has a positive socio-economic impact.

3. Family Reunification: Your immediate family, including your spouse and children under 18, can also apply for residency under your Golden Visa. In some cases, dependent adult children or dependent parents can also qualify.

4. Clean Criminal Record: Applicants and their family members must not have any criminal record in Spain or in any country where they have resided in the past five years.

5. Sufficient Financial Resources: While not explicitly required beyond the investment, applicants must show they have the financial resources to support themselves and their family members during their stay in Spain.

6. Health Insurance: Private health insurance valid in Spain is also required for applicants and their family members.



DIGITAL NOMAD VISA

The Digital Nomad Visa in Spain, introduced in 2023, is aimed at non-EU citizens who wish to live in Spain while working remotely for companies based outside Spain. The Digital Nomad Visa allows you to live in Spain for up to one year initially, with the option to renew for up to five years, and can lead to permanent residency after five years. This visa is ideal for digital nomads, freelancers, and remote workers looking for a change of scenery while enjoying Spain's lifestyle.

Eligibility Criteria:

- 1. Non-EU Citizens:** The Digital Nomad Visa is available for non-EU, non-EEA, and non-Swiss citizens who plan to work remotely from Spain.
- 2. Remote Work or Freelancing:** Applicants must work for a non-Spanish company or be self-employed, providing services to clients located outside Spain. They can also work for multiple clients as freelancers, as long as the primary work relationship is with companies outside Spain.
- 3. Proof of Employment/Professional Relationship:** Applicants need to demonstrate that they have been employed by or have had a business relationship with a foreign company for at least three months prior to applying. The company must also confirm that remote work is allowed.
- 4. Financial Stability:** You need to show proof of financial resources, which typically means an income of at least 200% of the IPREM (Public Indicator of Multiple Effects Income), around €2,334 per month or €28,000 annually for individuals. Additional income is required for dependents.
- 5. Health Insurance:** Applicants must have private health insurance valid in Spain, as travel insurance is not sufficient.
- 6. Criminal Background Check:** A clean criminal record from the applicant's home country and any other countries where they have resided in the past five years is required.
- 7. No Previous Unlawful Stay in Spain:** The applicant must not have any record of illegal residency in Spain or the Schengen area.

Who Is It For?

- **Remote Workers:** Employees working for companies located outside of Spain who can perform their job remotely.
- **Freelancers:** Independent professionals or business owners who provide services to clients located abroad.
- **Digital Entrepreneurs:** Those who run online businesses and want to live in Spain without establishing business operations locally.

MALTA

Malta, an enchanting Mediterranean archipelago, has become a top destination for expats, remote workers, and investors alike. Known for its rich history, stunning landscapes, and crystal-clear waters, Malta offers a vibrant lifestyle with a unique blend of traditional charm and modern amenities. Its historic capital, Valletta, is a UNESCO World Heritage site, while its mild climate, scenic coastlines, and bustling nightlife attract tourists from all over the world. With English as one of its official languages and a strategic location between Europe and North Africa, Malta has established itself as a global hub for business, finance, and remote work. The country also offers attractive tax benefits, including a residence-by-investment program, making it a prime choice for those seeking both lifestyle and financial advantages. Malta's high-quality healthcare, excellent education system, and welcoming community make it a desirable destination for long-term residency.

Malta offers a variety of residency programs, including the Nomad Residence Permit for digital nomads, as well as several other popular residency options, such as the Malta Permanent Residence Program (MPRP) and the Global Residence Program (GRP).



MALTA NOMAD RESIDENCY PERMIT - DIGITAL NOMAD VISA

- **Who it's for** Non-EU citizens who can work remotely for a company or clients outside of Malta.
- **Requirements:** Applicants must earn at least €2,700 per month, provide proof of remote work, and have valid health insurance.
- **Duration:** The permit is valid for one year and can be renewed. It allows digital nomads to enjoy Malta's lifestyle while working remotely.

MALTA PERMANENT RESIDENCE PROGRAM

- **Who it's for:** Non-EU citizens who want to live in Malta long-term by making a qualifying investment.
- **Requirements:** Applicants must invest in Maltese real estate (minimum €300,000 in the south or €350,000 elsewhere), make a government contribution of at least €68,000, and donate €2,000 to a local NGO.
- **Benefits:** Permanent residency with visa-free travel within the Schengen Area, and the ability to reside, work, and study in Malta.

MALTA INDIVIDUAL INVESTOR PROGRAM

- **Who it's for:** High-net-worth individuals seeking citizenship through investment.
- **Requirements:** A minimum investment of €600,000 (or €750,000 for a faster process), purchase of property, and a donation to a local charity. After 12 or 36 months, applicants may be eligible for citizenship.
- **Benefits:** Citizenship in an EU country.

GLOBAL RESIDENCE PROGRAM

- **Who it's for:** Non-EU nationals who want to establish residency in Malta and benefit from the favorable tax system.
- **Requirements:** Applicants need to either rent or purchase a qualifying property and pay a minimum annual tax of €15,000. Health insurance and proof of financial independence are also required.
- **Benefits:** Residents under the GRP enjoy a flat tax rate of 15% on foreign income remitted to Malta. They also get residency benefits, including access to Malta's healthcare and education systems.

CYPRUS

Cyprus, known for its stunning Mediterranean coastline, rich history, and vibrant culture, has become an attractive destination for expatriates, retirees, and digital nomads alike. Boasting a year-round warm climate, crystal-clear waters, and an affordable cost of living, Cyprus offers an excellent quality of life for those looking to relocate. Its strategic location at the crossroads of Europe, Asia, and Africa makes it a perfect hub for travelers and remote workers who seek both professional opportunities and leisure.

The country is renowned for its favorable tax regime, particularly for investors and high-net-worth individuals. Cyprus offers several residency programs, including the Digital Nomad Visa, Permanent Residency by Investment, and Retirement Residency, making it an appealing choice for a wide range of residents. With English widely spoken, a high standard of healthcare, and a relaxed lifestyle, Cyprus has become a top destination for those looking for a sun-soaked Mediterranean escape combined with modern conveniences and a strong business environment. Whether you're a remote worker seeking flexibility or a retiree in search of tranquility, Cyprus has something to offer everyone.



Cyprus offers a variety of residency options designed for non-EU citizens, including digital nomads, retirees, investors, and individuals looking to relocate for work. Here are the main types of residency permits available in Cyprus, along with their eligibility criteria:

CYPRUS DIGITAL NOMAD VISA

- **Who it's for:** Non-EU/EEA nationals who wish to live in Cyprus while working remotely for companies or clients outside Cyprus.
- **Eligibility Criteria:**
 1. Proof of remote employment or freelance work with a foreign company.
 2. Minimum monthly income of €3,500, which increases if you bring dependents (20% more for a spouse and 15% more per dependent child).
 3. Proof of accommodation and valid health insurance.
- **Duration:** Initially granted for one year, with the possibility of renewal for an additional two years.
- **Benefits:** No local taxation on foreign-sourced income as long as you meet the visa criteria.

PERMANENT RESIDENCY BY INVESTMENT

- **Who it's for:** Non-EU citizens seeking long-term residency through investment.
- **Eligibility Criteria:**
 1. Minimum investment of €300,000 in Cypriot real estate (can be a residential or commercial property).
 2. Proof of stable annual income from abroad of at least €30,000 (this amount increases for dependents).
 3. Deposit of €30,000 in a Cypriot bank for three years.
- **Duration:** Permanent residency is granted for life, with no need for renewal.
- **Benefits:** The residency covers the applicant, spouse, and dependent children up to the age of 25, offering visa-free travel within Cyprus and potential future access to the Schengen zone.

CYPRUS RESIDENCY FOR RETIREES (Category F)

- **Who it's for:** Non-EU retirees who have sufficient financial resources to support themselves without working in Cyprus.
- **Eligibility Criteria:**
 1. Proof of adequate annual income from abroad (usually from pensions or savings), with no set minimum, though €9,568 per year is a typical threshold.
 2. Proof of accommodation in Cyprus, such as a lease or property ownership.
 3. Health insurance covering medical costs in Cyprus.
- **Duration:** Initially granted for one year, renewable annually.
- **Benefits:** Suitable for retirees who want to live in Cyprus long-term and enjoy its sunny climate and affordable living costs.

CYPRUS PERMANENT RESIDENCY (Category F)

- **Who it's for:** Non-EU nationals who want to live in Cyprus long-term but do not work in the country.
- **Eligibility Criteria:**
 1. Applicants must prove they have sufficient financial means to support themselves, with income sourced from outside Cyprus.
 2. Investment in real estate is typically required, and applicants should show a minimum annual income of €30,000, with increments for dependents.
- **Duration:** Permanent residency is granted for life.
- **Benefits:** Covers the applicant and their immediate family members, providing long-term residence without the need for continuous renewals.

CYPRUS CITIZENSHIP BY INVESTMENT (Suspended)

Note: This program was suspended in 2020 due to controversy, but it previously offered citizenship to individuals who invested €2 million in Cypriot real estate or businesses.



GREECE

Greece, with its iconic islands, rich history, and Mediterranean lifestyle, has long been a favored destination for travelers, expatriates, and retirees alike. In recent years, it has also become a popular hub for digital nomads and remote workers seeking a blend of ancient culture, modern amenities, and affordable living. Known for its warm climate, vibrant cities like Athens, and breathtaking coastal regions, Greece offers an unparalleled mix of leisure and professional opportunity.

With the introduction of a Digital Nomad Visa, Greece is positioning itself as an ideal location for remote professionals looking to work from paradise while enjoying a relaxed, sun-soaked lifestyle. The country is equally attractive to retirees, offering a low cost of living, access to quality healthcare, and a peaceful environment steeped in history and natural beauty. Greece's retirement programs are gaining popularity among those looking to settle in a country that boasts rich cultural heritage, warm weather year-round, and welcoming local communities.

Whether you're a remote worker seeking adventure or a retiree looking for a serene, picturesque lifestyle, Greece has something to offer everyone. Its strategic location provides easy access to Europe, Africa, and Asia, while its relatively low living costs and excellent healthcare make it a comfortable and affordable option for long-term stays. Whether you're drawn to Greece's natural beauty, its delicious cuisine, or its deep historical roots, this Mediterranean gem offers an ideal balance between work, leisure, and retirement.



RETIREMENT RESIDENCY IN GREECE

- **Who it's for:** Non-EU retirees or individuals with sufficient financial means to support themselves without working in Greece.
- **Eligibility Criteria:**
 1. Proof of income of at least €2,000 per month (increases by 20% for a spouse and 15% for each dependent).
 2. Valid health insurance.
 3. Proof of accommodation in Greece (ownership or rental agreement).
- **Duration:** Typically granted for two years, with the possibility of renewal.
- **Benefits:** Access to healthcare and the ability to live long-term in Greece without the need to work.

DIGITAL NOMAD VISA IN GREECE

- **Who it's for:** Non-EU/EEA citizens who work remotely for companies or clients outside of Greece.
- **Eligibility Criteria:**
 1. Proof of remote work or freelance activity.
 2. Minimum monthly income of €3,500, which increases if you bring dependents (20% more for a spouse and 15% for each child).
 3. Valid health insurance and a clean criminal record.
- **Duration:** The visa is initially granted for 12 months with the possibility of renewal.
- **Benefits:** No need to pay local taxes on foreign-sourced income during the stay.

GREECE GOLDEN VISA

- **Who it's for:** Non-EU citizens looking to invest in Greece, typically through real estate.
- **Eligibility Criteria:**
 1. Purchase real estate in Greece valued at €250,000 or more.
 2. Alternatively, invest in Greek government bonds, shares, or create jobs by starting a business.
 3. No minimum residency requirement in Greece, but you must maintain the investment to retain the visa.
- **Duration:** The visa is granted for five years, with renewals as long as the investment is maintained.
- **Benefits:** Visa-free travel within the Schengen Area, and family members (spouse, children) can be included. After seven years of residency, you may⁵² apply for Greek citizenship.

CROATIA

Croatia has rapidly emerged as one of Europe's most desirable destinations for both tourists and digital nomads, thanks to its stunning Adriatic coastline, historic cities, and affordable lifestyle. Known for its charming medieval towns like Dubrovnik and Split, Croatia offers a blend of rich cultural heritage and modern amenities. The country boasts over 1,000 islands, crystal-clear waters, and an enviable Mediterranean climate. Croatia's high quality of life is complemented by a growing digital infrastructure, making it a hotspot for remote workers. With a favorable tax regime for digital nomads and visa programs that cater to long-term stays, Croatia presents an attractive opportunity for those looking to live and work in Europe while enjoying a laid-back, picturesque environment.

DIGITAL NOMAD VISA IN CROATIA

- **Who it's for:** Non-EU remote workers and freelancers.
- **Requirements:** Applicants must provide proof of work from a company registered outside of Croatia and show sufficient funds, with a minimum monthly income of around €2,300 or a lump sum of €27,790 in the bank.
- **Duration:** The visa allows for stays of up to one year, with no extensions, but you can reapply after six months of leaving Croatia.
- **Why it's popular:** Croatia offers a low cost of living, beautiful coastal cities, and easy access to the rest of Europe.

For Croatia's Digital Nomad Visa, one of its key benefits is that digital nomads are not required to pay Croatian income taxes during their stay of up to one year. This tax exemption applies as long as your income is derived from foreign sources, meaning you work for companies or clients located outside Croatia.



AFRICA

Known for its stunning natural landscapes, rich cultural heritage, and rapidly growing economies, Africa offers a unique mix of modern amenities and untapped potential.

Africa's vibrant cities are increasingly becoming digital hubs with robust tech ecosystems, drawing professionals looking for a combination of work-life balance and affordable living. Countries Mauritius are offering tailored residency and investment programs to attract talent, providing opportunities for remote workers, freelancers, and entrepreneurs alike.

With Africa's growing focus on infrastructure development, the rise of co-working spaces, and an increasing number of digital nomad visas, it is quickly becoming a go-to destination for those who want to experience both the raw beauty of the continent and the emerging markets of tomorrow.



KENYA

Known as the "cradle of humanity", Kenya's rich history and stunning landscapes captivate the hearts of all who visit. From the world-famous Maasai Mara and towering Mount Kenya to the pristine white sands of Diani Beach, this East African gem offers a lifestyle steeped in adventure and tranquility.

Whether you're drawn to the bustling energy of Nairobi, the serene coastline along the Indian Ocean, or the vast savannas teeming with wildlife, Kenya provides a unique balance between modern living and untouched nature. For digital nomads, retirees, and investors, Kenya presents an array of opportunities, from innovative visa programs to welcoming communities. With its dynamic culture, growing infrastructure, and favorable climate, Kenya is a destination where you can truly live, thrive, and explore.



DIGITAL NOMAD VISA

In October 2024, Kenya introduced a digital nomad visa to attract remote workers.

Who It's For:

Remote workers, freelancers, and entrepreneurs who are employed or contractually engaged by companies outside Kenya.

Eligibility:

- Valid passport.
- Proof of remote employment or freelance contracts with a company outside Kenya.
- Accommodation details for your stay in Kenya.
- Clean criminal record.
- Minimum annual income of \$55,000 USD.

Duration:

- Initial visa validity: 1 year, renewable for up to 3 years.

Benefits:

- Access to Kenya's stunning natural beauty, including safaris, beaches, and vibrant cities.
- No local taxes on foreign income.
- Flexibility to explore the country while working remotely.

INVESTMENT RESIDENCY (Class G Permit)

Who It's For:

Investors intending to engage in specific trade, business, consultancy, or profession in Kenya.

Eligibility:

- Substantial investment in Kenya (specific financial thresholds vary by business type).
- Business registration and legal compliance in Kenya.
- Evidence of sufficient funds to sustain the business and personal needs.

Duration:

- Renewable annually.
- Eligible for permanent residency after 7 years of continuous residence.

Benefits:

- Opportunity to establish and expand a business in Kenya's growing economy.
- Access to local markets and business networks.
- Pathway to permanent residency and potential citizenship.

RETIREMENT RESIDENCY (Class K Permit)

Who It's For:

Retirees aged 35 and above with a secure annual income or pension.

Eligibility:

- Minimum annual income of \$24,000 USD from external sources (e.g., pension or annuity).
- Proof of financial self-sufficiency.
- Clean criminal record.
- A health certificate confirming fitness to reside in Kenya.

Duration:

- Renewable annually.

Benefits:

- Live in a country with a warm climate, vibrant culture, and diverse landscapes.
- No local tax obligations on foreign income.
- Pathway to permanent residency for long-term retirees.



MAURITIUS

Mauritius is a tropical paradise in the Indian Ocean. Famous for its pristine beaches, crystal-clear lagoons, and lush landscapes, this island nation offers an exceptional quality of life, blending natural beauty with modern amenities. The country is known for its stable economy, attractive tax policies, and thriving sectors like tourism, finance, and technology. English and French are widely spoken, making Mauritius an easy place to settle for international residents.

Mauritius offers several residency options, including the Residence by Investment program, which allows non-citizens to obtain residency through real estate investments, as well as the Retirement Residency Permit for individuals seeking a peaceful tropical haven in their later years. With a favorable tax regime—featuring no capital gains or inheritance taxes and a flat 15% income tax—Mauritius is an attractive destination for those looking to enjoy both a relaxed lifestyle and financial advantages. Its excellent healthcare, high standards of education, and growing expat community make it an ideal destination for long-term residency in a safe and picturesque environment.



MAURITIUS RESIDENCE BY INVESTMENT

- **Who it's for:** Non-citizens looking to invest in the country.
- **Requirements:** You can obtain residency by investing a minimum of \$375,000 in real estate, typically in designated luxury developments. **This program grants a 10-year renewable residency permit.**
- **Benefits:** Mauritius offers a low tax regime with no capital gains tax, no inheritance tax, and a flat 15% income tax rate.

RETIREMENT RESIDENCY

- **Who it's for:** Retirees aged 50 or older.
- **Eligibility:** To qualify, retirees must transfer at least \$1,500 per month to a Mauritian bank account.
- **Duration:** The retirement residency permit is issued for 10 years and is renewable.
- **Benefits:** Mauritius is well-known for its high quality of life, good healthcare, and relaxed tropical living. Retirees also benefit from favorable tax conditions and an easy path to long-term residency.

OCCUPATION PERMIT (Investor, Professional, or Self-Employed):

- **Who it's for:** Entrepreneurs, professionals, and freelancers.
- **Eligibility:**
 1. Investors: Minimum investment of \$50,000 in a new or existing business.
 2. Professionals: Must have a job offer with a minimum salary of \$1,500 per month.
 3. Self-Employed: Minimum investment of \$35,000 in your own business.
- **Duration:** The permit is valid for 3 years, with the possibility of renewal.

PERMANENT RESIDENCY PERMIT

- **Who it's for:** Investors, professionals, and retirees.
- **Eligibility:** Non-citizens who have lived in Mauritius for three years under an Occupation Permit (Investor, Professional, or Self-Employed) can apply for Permanent Residency if they meet financial requirements.
- **Duration:** Permanent residency allows you to live indefinitely in Mauritius.

SEYCHELLES

Seychelles, a tropical paradise in the heart of the Indian Ocean, is a dream destination for travelers, expats, and remote workers alike. Known for its pristine beaches, crystal-clear turquoise waters, and lush tropical forests, Seychelles is made up of 115 islands, each offering its own unique charm. The country boasts a year-round warm climate, making it the perfect escape for those seeking a slower pace of life in a stunning natural setting.

For digital nomads and retirees, Seychelles offers attractive residency options, including the Workcation Program for remote workers and long-term residency permits for retirees, allowing you to enjoy this tropical paradise while maintaining flexibility in your professional or personal life. With its stable economy, modern amenities, and tax-friendly policies, Seychelles is not only a destination for vacationers but also a haven for those looking to live in paradise long-term.



SEYCHELLES WORKCATION PROGRAM (Digital Nomad Visa)

The Workcation Program in Seychelles is essentially a Digital Nomad Visa designed specifically for remote workers and freelancers. It allows individuals to live and work in Seychelles while being employed by companies or clients outside the country. The program provides flexibility for digital nomads to enjoy an extended stay in this beautiful island nation while maintaining their work from abroad.

Who it's for:

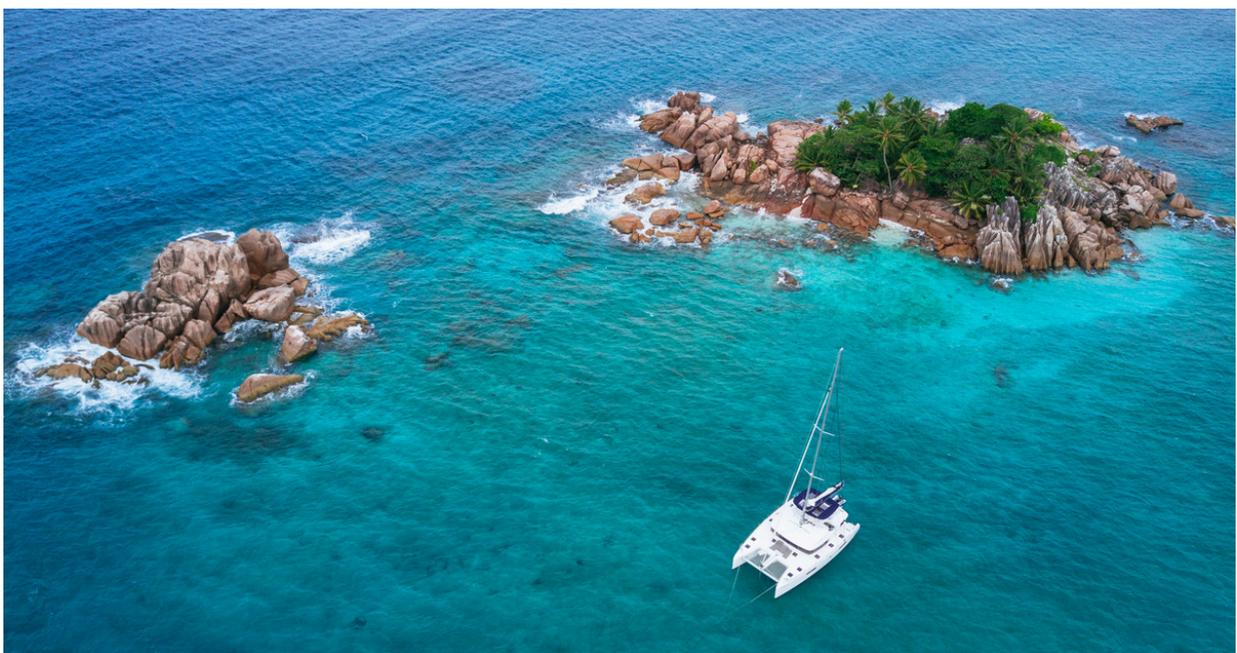
- Digital nomads, remote workers, and freelancers who want to live in Seychelles while working for companies or clients outside the country.

Eligibility:

- Proof of remote work or employment with a foreign company.
- Applicants must demonstrate the ability to sustain themselves financially.
- Valid health insurance for the duration of their stay.
- Duration: The program allows remote workers to stay for up to 12 months, with the possibility of renewal.

Benefits:

- No local income tax on foreign-sourced income.
- Access to Seychelles' stunning beaches, tropical environment, and a relaxed island lifestyle.



SEYCHELLES RETIREMENT RESIDENCY

Seychelles offers options for retired individuals who want to reside in the country long-term. While there isn't a specific "retirement visa," retirees can apply for long-term residence permits under the following conditions:

Eligibility:

- Age: Applicants must typically be 55 years or older.
- Financial Requirements:
 - Retirees must show proof of sufficient financial resources to support themselves without working in Seychelles.
 - Generally, this includes evidence of income from pensions, investments, or savings, though the exact amount varies based on individual cases.
- Property Ownership:
 - One route to long-term residency is through property investment. If retirees purchase a home in Seychelles (with government approval), they can apply for a residence permit.
- Health Insurance: Applicants must also show valid health insurance to cover medical expenses.

Benefits:

- Residency: Residence permits are renewable, allowing retirees to live in Seychelles for long periods.
- No Local Taxes: Retirees are not subject to local income tax on foreign income.
- High Quality of Life: Seychelles offers a tropical paradise with a high standard of living, excellent healthcare, and access to world-class beaches



ASIA

Asia, the largest and most diverse continent, offers an extraordinary blend of ancient traditions, modern innovations, and breathtaking landscapes. From the bustling streets of Tokyo and the cutting-edge skyscrapers of Singapore to the tranquil beaches of Bali and the majestic mountains of the Himalayas, Asia is a land of contrasts, providing endless opportunities for both adventure and growth. With its rich history, vibrant cultures, and rapidly developing economies, Asia has become a top destination for digital nomads, entrepreneurs, investors, and retirees alike.

The continent's technological hubs like South Korea, Japan, and China are leading the way in global innovation, while countries such as Thailand, Malaysia, and Vietnam offer a unique mix of affordability, beauty, and lifestyle for those looking to live and work remotely. Asia's strategic position as the center of global commerce, coupled with its favorable tax policies and expanding infrastructure, makes it a thriving destination for remote workers and business professionals.

Whether you're looking for the energy of a megacity, the tranquility of a tropical island, or the serenity of a remote mountain village, Asia has something to offer everyone. With a wide range of residency options, digital nomad visas, and investment programs, Asia is not just a place to visit—it's a continent to call home, where tradition and innovation meet to create a dynamic and exciting future.



DUBAI

Dubai is the glittering gem of the United Arab Emirates. Known for its ultra-modern skyline, luxurious lifestyle, and booming economy, Dubai offers a unique blend of tradition and innovation. The city's tax-free income policy, world-class infrastructure, and high standard of living make it particularly attractive to global professionals and entrepreneurs. With year-round sunshine, endless leisure activities, and access to some of the best healthcare and educational facilities, Dubai continues to be a top choice for people seeking both personal and professional growth.

Dubai has introduced various residency options tailored to investors, digital nomads, retirees, and skilled professionals, making it easier for individuals from around the globe to settle in this dynamic city. Whether you're drawn by the business opportunities, luxurious lifestyle, or simply looking for a hub to explore the Middle East and beyond, Dubai provides the perfect environment for both work and play. Its strategic location between Europe, Asia, and Africa also makes it an ideal base for global travelers and entrepreneurs.



DUBAI GOLDEN VISA

- **Who it's for:** Investors, entrepreneurs, and individuals in specialized fields.
- **Eligibility:**
 1. Investment in UAE real estate of at least AED 2 million (around \$545,000).
 2. Investment in UAE-based businesses or public investments.
 3. Entrepreneurs or individuals in science, healthcare, or innovation fields may also qualify.
- **Duration:** 10-year residency, renewable.
- **Benefits:** Long-term residency, family members (spouse, children) can also be included, and you do not need a local sponsor.

DUBAI RETIREMENT VISA

- **Who it's for:** Retirees aged 55 and older.
- **Eligibility:**
 1. Minimum monthly income of AED 20,000 (about \$5,500) from pensions or investments.
 2. Alternatively, property ownership in Dubai worth at least AED 2 million or savings of AED 1 million.
- **Duration:** 5 years, renewable.
- **Benefits:** Long-term residency in one of the safest and most luxurious environments globally, with access to high-quality healthcare.

REMOTE WORK (VIRTUAL WORKING PROGRAM)

- **Who it's for:** Digital nomads and remote workers employed by companies outside of the UAE.
- **Eligibility:**
 1. Proof of employment with a foreign company, with a minimum monthly salary of \$5,000.
 2. Valid health insurance and proof of accommodation in Dubai.
- **Duration:** 1 year, renewable.
- **Benefits:** You can live and work in Dubai while maintaining employment in another country, benefiting from Dubai's tax-free status.

GEORGIA

Georgia, located in Southwestern Asia, between Turkey and Russia, is a rapidly emerging hub for digital nomads, investors, and cryptocurrency enthusiasts. The country offers an incredibly diverse landscape, ranging from the Black Sea coast to the majestic Caucasus mountains and scenic ski slopes. As part of the European Union free trade area, Georgia is not only a gateway between Europe and Asia but also a thriving destination for professionals seeking both affordable living and exciting investment opportunities.

In recent years, Georgia has also gained recognition as a crypto-friendly nation, making it especially popular with the global cryptocurrency community. With low taxes, minimal regulation on crypto transactions, and easy access to mining infrastructure, it has become a favored destination for blockchain startups, crypto traders, and investors looking to benefit from its crypto-friendly environment.

Whether you're a digital nomad looking for a vibrant new base, an investor attracted by the country's favorable tax policies, or a crypto enthusiast, Georgia offers a unique mix of modern innovation, rich history, and stunning natural beauty. Add to that a welcoming residency program and a low cost of living, and Georgia stands out as one of the most attractive destinations in the region.



GEORGIA DIGITAL NOMAD VISA ("Remotely from Georgia" Program)

- **Who is it for:** The Digital Nomad Visa is designed for remote workers, freelancers, and self-employed individuals who can work independently from anywhere in the world and want to reside in Georgia.
- **Eligibility:**
 1. Proof of employment or freelance work outside of Georgia.
 2. Minimum monthly income of \$2,000, or a savings balance of \$24,000.
 3. Applicants must have health insurance valid in Georgia.
- **Duration:** 1 year period.
- **Benefits:**
 - No local income tax for the duration of the stay if your income is earned abroad.
 - A simple, streamlined application process that allows remote workers to enjoy the country's low cost of living and high quality of life.
 - Access to Georgia's vibrant expat and digital nomad community, especially in cities like Tbilisi and Batumi

INVESTOR VISA

- **Who is it for:** The Investor Visa is aimed at entrepreneurs and high-net-worth individuals looking to invest in Georgian businesses or real estate.
- **Eligibility:**
 1. Minimum investment of \$300,000 in Georgian businesses or real estate.
 2. Alternatively, investors can start or expand a company that creates jobs and stimulates economic growth.
 3. A business plan, financial resources, and a commitment to the investment are required for approval.
- **Duration:** Permanent residency is available after an initial temporary residency permit, provided the investment is maintained.
- **Benefits:**
 - Investors are granted long-term residency and are allowed to manage their business operations in Georgia.
 - No capital gains tax on profits from foreign sources and a favorable flat tax rate for personal income (20%).
 - Family members can also be included under the investor visa.

THAILAND

Thailand, known as the Land of Smiles, is a beloved destination for expats, digital nomads, retirees, and investors alike. Famous for its rich cultural heritage, delicious cuisine, and stunning landscapes, Thailand offers a unique blend of vibrant cities, like Bangkok and Chiang Mai, and tropical paradises, such as Phuket and Koh Samui. With its affordable cost of living, excellent healthcare, and welcoming local communities, Thailand is a prime destination for those seeking a relaxed yet enriching lifestyle. Whether you're drawn to the country's bustling urban life or its serene beaches and mountains, Thailand provides a high quality of life with modern conveniences.

Additionally, Thailand's strategic location in Southeast Asia makes it a great hub for travelers and remote workers looking to explore the region. From bustling street markets to ancient temples, Thailand offers an incredible variety of experiences for those looking to stay long-term.

Thailand's wide range of visa options makes it a desirable destination for retirees, remote workers, investors, and professionals. Whether you're looking for a luxury lifestyle with the Elite Visa, long-term residency with the Retirement Visa, or entrepreneurial opportunities through the Smart Visa, Thailand offers something for everyone.



THAILAND ELITE VISA

Who is it for: Wealthy individuals, investors, or long-term travelers who want to enjoy an extended stay in Thailand with VIP benefits.

Eligibility: Must be willing to pay the program's fees (no specific income or investment requirements). The Thailand Elite Visa offers various tiers of membership, with fees ranging from THB 600,000 (around \$16,000) for 5 years to THB 2.14 million (around \$60,000) for 20 years. Each package provides different benefits, such as VIP services, healthcare assistance, and exclusive privileges depending on the membership level.

Benefits:

- Visa duration: Available in various packages, ranging from 5 to 20 years.
- Privileges include fast-tracked immigration, access to exclusive services like airport transfers, and assistance with healthcare and business networking.

RETIREMENT VISA (Non-Immigrant O-A or O-X Visa)

Who is it for: Individuals aged 50 and above who wish to retire in Thailand.

Eligibility:

- O-A Visa: Proof of THB 800,000 (approximately \$22,000) in a Thai bank account or a monthly income of THB 65,000 (approximately \$1,800).
- O-X Visa: A more extended visa for applicants from specific countries, requiring a bank balance of THB 3 million (approximately \$85,000).

Duration:

- The O-A Visa allows for a 1-year stay, renewable annually.
- The O-X Visa offers a 5-year visa, renewable for another 5 years (total of 10 years).

Benefits:

- No work required, and access to Thailand's world-class healthcare and affordable living.
- You can bring your spouse (even if they are younger than 50).

SMART VISA

Who is it for: Entrepreneurs, investors, highly skilled professionals, and startups in targeted industries such as technology, tourism, healthcare, agriculture, and robotics.

Eligibility:

- Must demonstrate expertise or significant investment in one of Thailand's 10 targeted industries.
- Entrepreneurs need to invest at least THB 600,000 (approximately \$16,000) and maintain a valid startup business.

Duration:

- 1 to 4 years, depending on the applicant's profile.

Benefits:

- No need for a work permit, and fast-tracked processing.
- Spouse and children can accompany the visa holder

DIGITAL NOMAD VISA (Proposed)

Who is it for: Remote workers, freelancers, and entrepreneurs.

Current Status: Thailand is exploring options to formalize a Digital Nomad Visa, though for now, many remote workers use tourist visas or non-immigrant visas to stay long-term.

Duration and Benefits: Still under discussion, but the visa would likely offer an extended stay and provide a tax-friendly environment for remote workers.



THAI INVESTMENT VISA

Who is it for: High-net-worth individuals who wish to invest in Thailand.

Eligibility:

- Minimum investment of THB 10 million (approximately \$275,000) in Thai property, government bonds, or shares.

Duration:

- 1-year visa, renewable as long as the investment is maintained.

Benefits:

- Investors and their families can live in Thailand long-term, with access to healthcare and the local business environment.

NON-IMMIGRANT B VISA (Business Visa)

Who is it for: Foreigners looking to work, start a business, or invest in Thailand.

Eligibility:

- Must have a job offer from a Thai company or an invitation to start a business in Thailand.

Duration:

- 90 days, renewable for 1 year at a time.

Benefits:

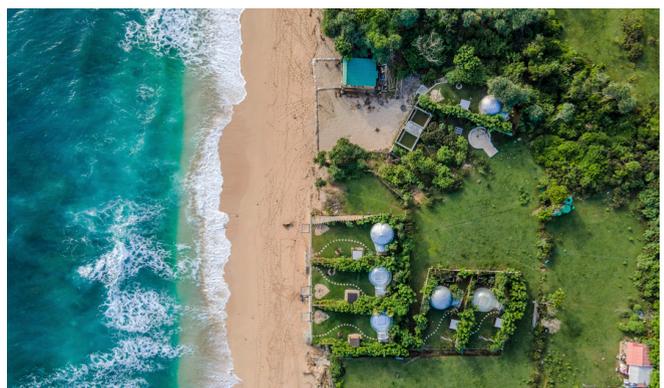
- A pathway to work legally in Thailand, with an option to bring family members



BALI

Bali, Indonesia's most famous island, has long been celebrated for its breathtaking landscapes, vibrant culture, and serene beaches. Known as the Island of the Gods, Bali offers an alluring mix of lush rice terraces, volcanic mountains, and scenic coastlines, making it a top destination for travelers, expatriates, and digital nomads alike. Bali is not only a spiritual and cultural haven but also a thriving hub for remote workers and entrepreneurs drawn by the island's affordable cost of living, strong community of like-minded individuals, and an ever-growing number of coworking spaces and digital-friendly environments.

The island's mix of luxury villas, eco-lodges, and modern amenities alongside traditional Balinese villages offers a unique lifestyle. Whether you're seeking surf-ready beaches, yoga retreats, or cultural immersion, Bali has something for everyone. Its central location in Southeast Asia also provides convenient access to neighboring countries, making it ideal for digital nomads and investors looking for a dynamic yet peaceful place to call home. With an upcoming Digital Nomad Visa in development, Bali continues to solidify its place as one of the most attractive locations for global professionals seeking both work and lifestyle harmony.



DIGITAL NOMAD VISA IN BALI (Coming Soon)

- **Who it's for:** This visa is aimed at remote workers, freelancers, and digital entrepreneurs who wish to live in Bali while working for clients or companies based outside Indonesia.
- **Eligibility:**
 1. Proof of remote employment or freelance contracts with non-Indonesian companies or clients.
 2. No local employment in Indonesia; the income must come from outside the country.
 3. Applicants must have sufficient income or savings to support their stay, although the exact financial requirement is expected to be clarified when the program officially launches.
 4. Valid health insurance is likely to be required to cover any medical expenses while staying in Indonesia

- **Benefits:**

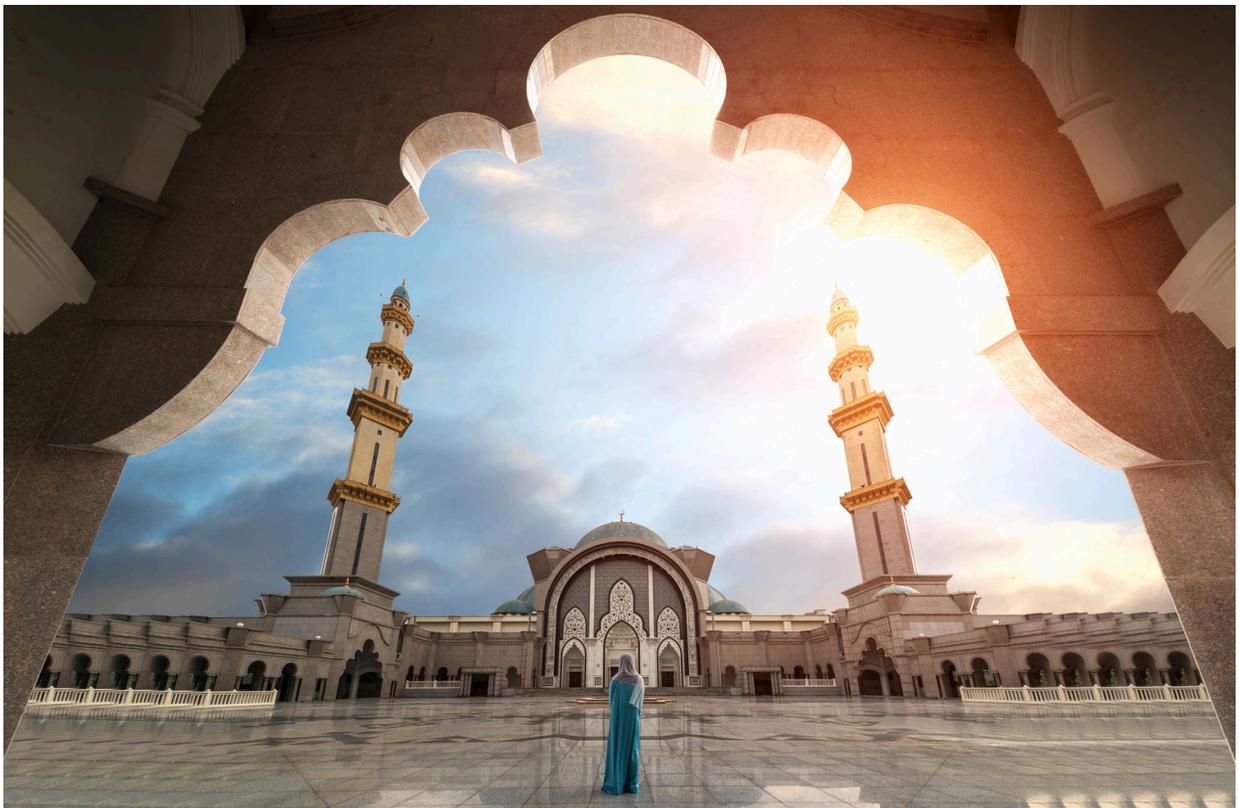
The Digital Nomad Visa will allow individuals to stay in Bali for up to 5 years without paying local taxes, as long as their income comes from outside Indonesia.

INVESTOR VISA IN BALI

- **Who it's for:** This visa is aimed at remote workers, freelancers, and digital entrepreneurs who wish to live in Bali while working for clients or companies based outside Indonesia.
- **Eligibility:**
 1. Minimum investment of IDR 10 billion (approximately \$700,000) in an Indonesian company, or a lower threshold for small and medium enterprises (SMEs).
 2. Alternatively, investment in real estate or tourism-related projects can also qualify for the visa.
 3. Proof of a business plan, financial resources, and commitment to the investment.
- **Duration:** The Investor Visa can be granted for 1 to 5 years, depending on the investment size and type.
- **Benefits:**
 - Long-term residency and the ability to manage and oversee business operations in Indonesia.
 - Opportunity to access one of Southeast Asia's fastest-growing tourism and business markets.
 - Possibility to sponsor family members for residency.

MALAYSIA

Malaysia, located in the heart of Southeast Asia, is a vibrant country known for its cultural diversity, bustling cities, tropical landscapes, and modern infrastructure. With its capital, Kuala Lumpur, serving as a major financial hub, Malaysia offers a high quality of life at an affordable cost, making it a popular destination for expats, retirees, and digital nomads alike. The country's stunning beaches, dense rainforests, and world-class amenities make it an ideal place for those seeking both urban excitement and natural beauty. Malaysia's warm climate, delicious cuisine, and a unique blend of Malay, Chinese, and Indian cultures provide an enriching environment for those who choose to settle here. With easy access to the rest of Southeast Asia, Malaysia is not only a lifestyle haven but also a strategic base for global professionals and travelers.



Malaysia offers flexible and attractive visa options for both long-term residents under the MM2H program and digital nomads under the DE Rantau Program. Whether you're looking for a tropical lifestyle with urban conveniences, a base for remote work, or a long-term retirement solution, Malaysia's visa programs cater to a wide range of expatriates and professionals.

MALAYSIA DIGITAL NOMAD VISA (DE Rantau Program)

The Digital Nomad Visa, known as the DE Rantau Program, is designed for remote workers, freelancers, and digital entrepreneurs who wish to live and work in Malaysia while employed by companies or clients abroad. Launched recently, this visa positions Malaysia as a key hub for digital nomads in Asia.

Who Is It For:

1. Remote workers employed by foreign companies or businesses.
2. Freelancers and entrepreneurs who work independently, providing services to international clients.
3. Professionals in technology, marketing, content creation, and other remote-friendly fields.

Eligibility:

1. Proof of Employment or Freelance Work: Applicants must show proof of remote employment or business activities with foreign clients.
2. Minimum Income Requirement: Applicants must show a minimum monthly income of \$2,000 or a savings balance that reflects the ability to support themselves during their stay in Malaysia.
3. Health Insurance: Required for the duration of the stay.

Duration:

The Digital Nomad Visa is initially valid for 1 year, with the possibility of extension for up to 12 months.

Benefits:

- No local income tax: Income earned from foreign clients or companies is not taxed locally.
- Affordable cost of living: Malaysia offers an excellent quality of life at a fraction of the cost compared to Western countries.
- Access to Malaysia's extensive network of co-working spaces, fast internet, and nomad-friendly environments in cities like Kuala Lumpur, Penang, and the island of Langkawi.
- Malaysia's central location in Southeast Asia makes it a great base for exploring nearby countries like Thailand, Indonesia, and Singapore.

MALAYSIA MY SECOND HOME (MM2H) PROGRAM

MM2H is a long-term visa program designed to attract foreign nationals who wish to live in Malaysia on a semi-permanent or permanent basis. It is one of the most popular residency programs in Southeast Asia due to its favorable terms.

Who Is It For:

1. Retirees and expats seeking long-term residency in Malaysia.
2. Individuals looking for a base in Southeast Asia, with no restriction on the number of entries or exits from the country.
3. Wealthy individuals or professionals who wish to establish a home in Malaysia and enjoy the country's lifestyle.

Eligibility:

Age Requirement:

- Applicants must be at least 35 years old.

Financial Requirements:

- For individuals under 50 years: You must show proof of MYR 1.5 million (approx. \$320,000) in liquid assets and a monthly income of MYR 40,000 (approx. \$8,500).
- For individuals 50 years or older: Proof of MYR 1 million (approx. \$210,000) in liquid assets and a monthly income of MYR 40,000 is required.

Fixed Deposit:

- Successful applicants need to place a fixed deposit of MYR 1 million in a Malaysian bank. They can withdraw a portion of this deposit after a year to cover expenses related to buying a home, medical care, or education.

Benefits:

- 10-year multiple-entry visa, renewable indefinitely, making it one of the longest visa durations in Southeast Asia.
- The visa covers spouses, children under 21, and parents over 60.
- No local tax on foreign-sourced income.
- Flexibility to live part-time or full-time in Malaysia, with no strict minimum stay requirements.
- Property ownership: MM2H holders are eligible to buy property in Malaysia with minimal restrictions.
- Healthcare access: Access to high-quality, affordable healthcare

PHILIPPINES

The Philippines, an archipelago of over 7,000 islands in Southeast Asia, has become an increasingly attractive destination for digital nomads, retirees, and expats seeking a tropical paradise with a welcoming culture. Known for its stunning beaches, lush landscapes, and low cost of living, the Philippines offers an ideal blend of natural beauty and modern conveniences. The country's vibrant cities, like Manila and Cebu, serve as thriving hubs for business and innovation, while places like Boracay and Palawan draw those in search of leisure and tranquility.

For remote workers and expats, the Philippines provides flexible long-term visa options without the need for an official digital nomad visa, allowing for extended stays through easily renewable tourist visas. Additionally, the Special Resident Retiree's Visa (SRRV) offers an attractive pathway for those looking to settle in the country permanently. With English as an official language, friendly locals, and access to world-class healthcare, the Philippines provides a perfect balance between work and lifestyle. Whether you're drawn to its crystal-clear waters, bustling urban life, or laid-back beach culture, the Philippines offers something for everyone.



SPECIAL RESIDENT RETIREE'S VISA (SRRV)

The Special Resident Retiree's Visa (SRRV) is a popular option not only for retirees but also for expats looking for a long-term stay option.

Eligibility:

- **Age:**
 - For the standard SRRV: Applicants must be at least 50 years old.
 - For the SRRV Classic (for retirees with a pension): Applicants as young as 35 years old can qualify if they meet certain financial requirements.
- **Financial Requirements:**
 - Without a pension: You must make a bank deposit of \$20,000 (if aged 50+) or \$50,000 (if aged 35–49) in a Philippine bank. This deposit can later be used to invest in real estate.
 - With a pension: Applicants aged 50+ with a monthly pension of at least \$800 (for individuals) or \$1,000 (for couples) need only a \$10,000 bank deposit.
 - SRRV Smile: Requires only a \$20,000 deposit for those not interested in real estate investments. The deposit is maintained in a Philippine bank and is non-withdrawable.

Benefits:

- **Permanent Residency:** SRRV holders can stay in the Philippines indefinitely, with multiple entry privileges.
- **No Minimum Stay Requirement:** You can come and go as you please without a minimum number of days you need to spend in the country annually.
- **Tax Benefits:** SRRV holders are exempt from taxes on pensions and annuities sourced outside the Philippines.
- **Duty-Free Privileges:** You can import up to \$7,000 worth of household goods duty-free.
- **Work and Study:** You can work, study, or even run a business in the Philippines while holding the SRRV.
- **Health Benefits:** Access to the Philippine Retirement Authority's assistance for health care needs

Duration:

- The SRRV is permanent, meaning you do not need to renew it once it's granted. You can stay in the Philippines indefinitely.

STAYING LONG-TERM IN THE PHILIPPINES (WITHOUT A DIGITAL NOMAD VISA)

The Philippines doesn't have an official Digital Nomad Visa, but it is still a highly popular destination for remote workers, thanks to its long-term tourist visas and other residency options. The country offers affordable living, beautiful islands, and a welcoming expat community, making it attractive for digital nomads who want to stay for extended periods.

Tourist Visa Extensions: While the Philippines doesn't have a specific digital nomad visa, remote workers can stay long-term by extending a regular tourist visa.

- Visitors can initially stay for 30 days visa-free (for citizens of certain countries).
- After that, the tourist visa can be extended for up to 36 months (for non-visa-required nationals) by applying for extensions in increments (usually 1, 2, or 6 months at a time).
- These extensions are easy to obtain, and many digital nomads take advantage of this to stay for up to three years without needing an official residency visa.
- Cost: Fees for extensions vary but typically cost around ₱2,130 to ₱5,000 (approximately \$37.49 to \$88.00 in US Dollars) per extension, depending on the duration.
- **Income tax:** Remote workers who don't work for a Philippine company or generate income locally are generally **not subject to local income tax**.

CONCLUSION:

- Long-term stay without a nomad visa: For those who don't qualify for the SRRV, the Philippines allows for visa-free entry and long-term tourist visa extensions, making it a flexible option for digital nomads.
- Retirees and long-term expats: The SRRV provides a fantastic option for retirees and even younger expats who want a more permanent solution for living in the Philippines. With flexible financial requirements, it's one of the most accessible retirement visas in Asia.