

Savory & Partners: Life After Retirement

Where to Invest and Spend Your Retirement As You Deserve.

DUBAI, UNITED ARAB EMIRATES, May 30, 2019 /EINPresswire.com/ -- Retirement is handled differently, depending on where you live in the world, but it seems that most governments and citizens battle with how to fund life after work. Therefore, it is very important to invest your savings and capital wisely once the age of retirement is just around the corner. The best bet is to take matters into hands.

The truth is that there is scepticism among many individuals about their plans for retirement and concern on a large scale about whether current lifestyles can be preserved in retirement. At the same time, for all high net worth individuals around the globe, planning their retirement is a serious matter, it takes time, and it also takes strategy and decisions that might include the family as a whole.

Retirement might be seen by many as the moment of their lives to be quiet and relaxing at home, but in a globalised world, retirement is being taken by the wealthy as the moment to travel the earth with no restrictions and no obligations or schedules to keep track of. Luckily, there is a great number of places and investment opportunities worldwide to choose from for all kinds of individuals, lifestyles, and personalities.

Whether for beach lovers, travellers, architecture & history lovers the range of places where individuals can spend their retirement is wide but, some of these places offer even more benefits



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and freedom than other popular destinations. No one can deny that the Caribbean, in general, has many benefits; year-round sunshine, golden beaches with crystal-clear sea and a variety of chances to invest.

Caribbean countries such as Grenada, <u>Dominica</u>, St. Kitts & Nevis, Antigua & Barbuda, or St. Lucia favourably offer wealthy foreigners citizenship in return for an investment. These popular <u>Citizenship-by-Investment programs</u> are incredibly charming for wealthy investors and individuals. They are of interest especially for people from the Middle East, China and Russia given the fact that they can obtain a new citizenship and passport at the same time, which opens a wide number of business and travel opportunities; just imagine buying your dream home in front of the beach in the Caribbean while getting visa-free access to more than 110 countries.

For example, among the Caribbean countries that offer citizenship in return for investment, the Island of Dominica is the perfect choice regarding cost-effectiveness. With an investment amount of USD 200.000 or greater in a Government approved real estate project, retirees can secure their dream home in this true tropical paradise while obtaining Dominica Citizenship, which allows visa-free access over 127 countries.

At the same time, Dominica citizens enjoy no taxes on capital gains, gift, inheritance, and wealth, and in case the property is rented, there are no taxes for non-residents, and probably one of the most convenient factors is that the investment is made after the application is approved, not before. Just imagine having a dream home in the Caribbean, sitting in front of the beach to watch the sunset while choosing your next destination in the globe.

Other countries such as Saint Lucia and Grenada offer great real estate investment options along with the amazing landscapes and the chance to have a dream home in one of the most beautiful paradises on earth. Saint Lucia's Citizenship by investment program allows investment in approved real estate projects starting from USD 300.000 to secure its citizenship.

Saint Lucia is recognised as one of the most beautiful and desired locations in the Caribbean, and its passport holders enjoy access to 121 countries including the EU Schengen countries, Hong Kong, and the United Kingdom; as an exclusive, there is no estate or inheritance tax and no taxes on worldwide income. Due to Saint Lucia's popularity as a tourist destination, there are many non-stop flights from the U.S and Europe.

In a similar way, Grenada offers its citizenship to retirees looking forward to investing in real estate projects where they can spend this marvellous period of their lives. With an Investment amount of USD 350.000 in an approved real estate project, investors can secure their dream home, a Grenadian citizenship and passport. This citizenship allows visa-free access to over 120 countries including any Schengen States, UK and Canada. Holders of a Grenadian passport also enjoy no taxes on income, capital gains, gifts, wealth and inheritance and the processing of the application is fast, within four months.

The CBI (Citizenship-by-Investment) programs of St. Kitts & Nevis and Antigua & Barbuda compete with the same investment amount in approved real estate projects as a requirement to qualify for their citizenship. With a minimum investment amount of USD 400.000 retirees can purchase a dream home in any of these two tropical paradises with spectacular beaches and breath-taking landscapes.

For retirees who love history and architecture, the Mediterranean offers a wide number of Real Estate opportunities, and countries such as Malta, Cyprus or <u>Portugal</u> are famous for having large retirees' communities. Malta, for example, opens its doors for investors. With an investment amount of EUR 350,000 in property purchase, a retiree might obtain Maltese citizenship.

Malta passport holders enjoy visa-free access to 166 countries including the UK, Schengen zone and Canada. On the other hand, an EU citizenship allows the right of establishment in all 28 EU countries and Switzerland. Malta is also a highly-respected authority for incorporating low-tax companies with low-income tax, no capital gains tax and inheritance tax, and it is an excellent

banking centre with a presence of large international banks.

Nobody wants to come to retirement and feel like life is about to get monotonous. Retirement is the perfect time to make life easier, and a second citizenship and passport contribute tremendously to the freedom and quality of life.

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