

The 15-Minute Overseas Retirement Reality Check

A simple way to get oriented before you decide what, if anything, comes next.

Before You Go Any Further

You wouldn't be here if something hadn't started to feel slightly out of alignment with your retirement goals.

Not necessarily urgent.

Not even clearly defined.

Just a sense that the version of retirement you've always assumed might deserve a second look.

That doesn't mean you're planning a move.

It doesn't mean you're dissatisfied.

And it certainly doesn't mean you need answers today.

It just means a question has surfaced.

For some people, that question shows up while running the numbers.

For others, it appears after a conversation, a headline, or a quiet moment of *"Is this really how it's supposed to work?"*

And sometimes, it's nothing more than curiosity paired with uncertainty.

All of that is normal.

Why This Feels Harder Than It Should

When people do start looking into the idea of retirement abroad, even casually, it can feel overwhelming almost immediately.

There are lists.

There are rankings.

There are confident voices with very different opinions.

Most of that information jumps straight to outcomes:

- where to go
- what it costs
- how the systems work

But those are **second-order decisions**.

They only make sense after something more basic is clear.

Until then, research tends to add noise and confusion, rather than clarity.

What This Reality Check Is (and Isn't)

This short exercise isn't meant to convince you of anything.

It won't recommend countries or ask you to make commitments.

Its purpose is simpler:

To help you understand whether you're ready to explore this idea, and what might need clarifying before you do.

In the next 15 minutes, you'll work through five quiet questions.

No Googling.

No comparing.

No pressure to decide.

Just enough orientation to keep you from starting in the wrong place.

How to Use This

Set a timer for 15 minutes.

Answer each question honestly, without researching or overthinking.

Go with your first clear response.

If the answer is "*I don't know yet*," that's an answer too.

The Five Questions

1. What, if anything, feels slightly misaligned about a retirement you've assumed so far?

This isn't about dissatisfaction or regret.

It's about noticing where the picture you've carried no longer feels quite complete.

That misalignment might be financial, emotional, practical—or simply a sense that the assumptions you've made deserve a second look. Even a vague answer counts. You're just naming the reason this question has surfaced at all.

2. What needs to remain stable for you to feel secure in retirement?

Stability doesn't mean rigidity.

It means the things you rely on without thinking; the conditions that allow you to relax.

This might include healthcare access, language, routines, proximity to family, or predictability in daily life. You're not listing preferences here. You're identifying what, if disrupted, would create ongoing stress rather than adventure.

3. How much day-to-day friction are you realistically willing to live with?

Every retirement—domestic or overseas—comes with friction.

The question is how much of it you can tolerate without it wearing you down.

Friction might look like bureaucracy, inefficiency, cultural differences, language barriers, uncertainty, or having to do familiar things in unfamiliar ways. Be honest with yourself here. This isn't about toughness, it's about sustainability.

4. If you had to choose, are you leaning toward lower cost or greater simplicity?

It's tempting to aim for both.

In practice, most people end up prioritizing one when trade-offs appear.

Lower cost can mean more complexity.

Greater simplicity sometimes comes at a higher price.

This question isn't about locking in a permanent answer, just noticing which direction you lean right now.

5. Are you looking for a place that feels right, or a system that works over time?

A place can be beautiful, affordable, and appealing—and still be difficult to live in long-term.

A system can feel unglamorous and still support the kind of life you want to lead.

This question helps you distinguish between attraction and durability. One isn't better than the other, but confusing them early on leads many people in circles.

What This Reality Check Gives You

This exercise isn't meant to push you toward a decision.

It's meant to help you avoid the *wrong* ones.

By the end of these 15 minutes, you should have:

- a clearer sense of whether exploring retirement abroad is timely for you, or premature
- a working understanding of what must stay stable before anything changes
- a realistic picture of the trade-offs you're willing (and unwilling) to live with
- a way to evaluate future information without getting pulled in every direction

In short, you'll know **what kind of exploration makes sense next, or whether to pause without losing ground**.

That clarity alone can save months of unfocused research.

What Comes Next

If this exercise brought some clarity, it likely also raised a quiet question:

"Why does this feel harder than it should?"

Most people assume they're stuck because they don't have enough information; about countries, costs, visas, or healthcare.

In reality, many people stall much earlier than that.

They're trying to solve a practical problem while carrying assumptions that were never designed for the reality they're facing now.

That's the gap *The Retirement Lie* is meant to address.

The Retirement Lie is a short, focused book that explores those assumptions.

It doesn't offer destinations or step-by-step plans. Instead, it explains why so many people feel boxed in before they ever seriously explore alternatives.

If this reality check helped you get oriented, *The Retirement Lie* will help you understand **why that orientation matters** before you go any further.

Available for \$5 when you're ready.