

THE RETIREMENT LIE



MICHAEL TRAWICK

Preface – Welcome to The Lie

If you're reading this, chances are you've been doing the math. You've looked at your savings, your income, your bills, and the numbers just don't seem to tell the story you were promised.

You worked hard. You played by the rules. And yet, retirement - that big, shining reward we were all supposed to reach - keeps slipping further away.

I know that feeling.
Because I was right there too.

A few years ago, I started asking myself hard questions about the future. I wanted the same things everyone does: time, peace, maybe a little adventure. But every time I ran the numbers, the picture got smaller, not bigger.

I started wondering, "If I couldn't afford to retire *here*, could I afford to retire *somewhere else*?"

That question changed everything.

What began as late-night research turned into a revelation: there are entire countries where ordinary people are living the retirement of their dreams for a fraction of what it costs at home.

They're not "lucky" or "loaded." They just stopped believing the old story.

That discovery led me to write *Overseas by Design*, a practical guide to planning and comparing retirement destinations.

But what I realized next was even more important: before people could plan their move, they first had to believe it was *possible*.

That's why I wrote *The Retirement Lie*.

The Retirement Lie

This isn't a travel book or a financial manual.

It's a wake-up call and, I hope, a breath of fresh air.

It's about shaking loose the fear, the myths, and the assumptions that have kept too many of us trapped in anxiety about the future.

It's about realizing you haven't failed, the system has.

And you don't need permission, or perfection, or a pile of money to start rewriting your story.

By the time you reach the last page, I hope you'll see what I see every day in the faces of retirees around the world: calm, curiosity, and the quiet confidence that life can still surprise you.

Because retirement isn't the end of something.

It's the beginning of something you get to *design*.

Welcome to *The Retirement Lie*.

Let's tell ourselves the truth - and start building the life we were promised.

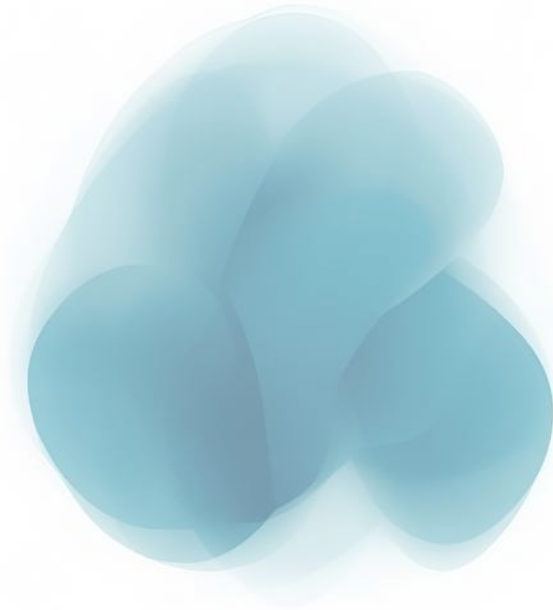
— *Michael Trawick*

Smart Retirement Lifestyle

Part I

THE AWAKENING

**You begin to see that the retirement story
you were sold was never built for the
world you live in now.**





INTRODUCTION: The Lie We've Been Sold

They told us retirement would be the reward.

Work hard. Save what you can. Keep your head down for forty years, and one day you'll wake up free; sipping coffee on the porch, watching the waves, feeling secure because you "did everything right."

Except a lot of us did everything right, and it still doesn't add up.

The costs keep climbing. The savings shrink faster than we expected. Healthcare feels like a guessing game. And those "golden years" we were promised? For many, they're starting to look a little...tarnished.

It's not that we were lazy, or reckless, or irresponsible.
We just bought into a promise that doesn't work anymore.

That's **the retirement lie**.

The lie that says the system still works.
The lie that says comfort is earned by obedience.
The lie that says if you can't afford to retire where you are, the problem is *you*.

It's not you.

It's the rules we were told to follow; rules written for a different world, when company pensions existed, houses cost a few years' salary, and healthcare didn't lead to bankruptcy. We're still trying to live inside that script, but the scenery has changed.

Maybe you've felt it: that late-night worry that you'll never be able to stop working. The quiet envy when someone talks about "downsizing to Florida," knowing you can't even afford the condo fees. The small voice that whispers, "*Did I do something wrong?*"

The Retirement Lie

You didn't.

You've been living inside a broken story.

But here's the good news; stories can change.

Somewhere out there are thousands of people who faced the same math and rewrote the ending. They discovered a truth that almost feels like cheating: you don't have to have more money to live better. You just have to stop believing the lie.

Because freedom isn't only for the rich.

Peace of mind isn't only for the lucky.

And the life you dreamed of isn't gone, it's just waiting in a different place.

Over the next few chapters, we're going to pull apart the myths that keep ordinary people trapped in fear and expose the truths that can set you free. We'll talk about money, comfort, healthcare, risk - all the things that keep you awake at night - and we'll look at them from a different angle.

You're going to meet real people who traded anxiety for adventure, debt for discovery, and found out that "retirement" doesn't have to mean shrinking your world. Instead, you'll find it can mean *expanding it*.

By the time you finish this book, I believe you'll feel something you might not have felt in a while: **excitement** about what comes next.

Because you haven't missed your chance at a joyful, meaningful retirement.

You just haven't seen all the options yet.

And once you see them, you'll never look at retirement, or the world, the same way again.



Chapter 1: The Myth of Home

For most of our lives, “home” has been our anchor.
It’s where we raised kids, built routines, and stored memories like boxes in the attic.
Home is supposed to be safe, familiar, ours.

So when the word *retirement* shows up, our minds automatically picture it happening right there, in the same neighborhood, on the same porch, surrounded by the same people.
Because that’s what we’ve been told: you work hard, you pay off the house, and then you finally get to enjoy it.

But what if the place you call home is the very thing standing between you and the retirement you deserve?

The Quiet Cost of Familiar

The truth is, “familiar” can be expensive.
Property taxes, insurance, heating bills, healthcare premiums; they all creep up, quietly eating into the future you imagined.

We don’t notice it at first. We just tighten the belt a little, cut back on dinners out, postpone that trip. It feels temporary...until temporary turns into normal.

Then one day, you realize that home, the place that once gave you security, now demands most of your security in return.

Graham and Lynn’s Story

I once spoke with a couple from Vancouver Island, Graham and Lynn, who’d done everything by the book.
Mortgage paid. Modest pensions lined up. A small nest egg tucked away for rainy days.

The Retirement Lie

They weren't extravagant people - never had been. Their idea of luxury was a summer ferry trip to the mainland, a couple of nights in a hotel with breakfast included. But once retirement hit, their budget felt like a slow leak they couldn't patch. Every month, groceries edged higher, property taxes crept up, and BC Hydro always seemed to find another way to "adjust" their rates.

They'd done all the right things, but somehow, the math just didn't work anymore.

One winter evening, Lynn came across an article about expat living. Just for fun, she ran a comparison; what it would cost to rent a place by the sea in Mexico. When she showed Graham the numbers, they both stared in disbelief: the monthly rent was less than their combined monthly costs for **property taxes, insurance, and basic utilities**.

Curious, they checked Portugal next. A bright two-bedroom apartment in the Algarve, walking distance to cafes and the beach, **came in under their monthly utilities and communications costs on Vancouver Island**.

They sat there in silence for a while, realizing something they'd never considered before;
maybe the problem wasn't their planning.
Maybe it was the price tag of where they lived.

Same lifestyle. Same pensions.
Just a different map.

The Emotional Glue

Leaving "home" sounds harsh because it's tied to identity.
We think, *If I leave, am I giving up on everything I built?*
Of course not. You're not abandoning your life, you're expanding it.

Home isn't a building; it's the feeling of belonging, comfort, and connection.
And that feeling can exist anywhere you choose to plant it.

The Retirement Lie

I've met retirees who found "home" in places they couldn't even pronounce a year earlier.

A woman from Ohio now runs a small book club in Lake Atitlán, Guatemala.

A retired teacher from Calgary volunteers at a children's library in Ecuador.

They still talk to their grandkids, still watch the same hockey games. They just do it from a balcony with ocean air and a smaller utility bill.

The Myth Unmasked

The myth of home tells us we must cling to what we know or risk losing who we are.

But identity isn't tied to a postal code or a street address.

The truth is simpler... and far more liberating.

You can carry home inside you.

When you let go of the belief that it has to be *here*, you open the door to *everywhere*.

Maybe home is wherever your stress stops.

Maybe it's where your savings stretch far enough for an occasional splurge.

Maybe it's a place where you wake up curious again.

A New Definition

So here's a challenge: for the next few pages, don't think of "home" as coordinates. Think of it as *conditions*.

What does your version of home need to feel like?

Warmth?

Community?

Affordability?

Adventure?

Write those words down. Seriously. Because by the time we reach the end of this book, you might discover that the place meeting those conditions is somewhere you never expected.

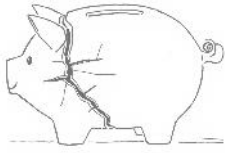
The Retirement Lie

And that realization - that home can move with you - might be the single biggest key to unlocking your freedom.

Truth Bomb

“Home isn’t where you’re from. It’s where life finally fits you.”





CHAPTER 2: The Million-Dollar Mirage

The Myth

They say you need a million dollars to retire comfortably.
Some say two million, depending on which “expert” you listen to this week.

And just like that, millions of hardworking people glance at their retirement savings and feel the cold weight of failure.

The number doesn’t inspire, it terrifies.

Somewhere along the way, that million-dollar figure became the finish line we all started running toward, even though no one stopped to ask where it came from, or whether it even makes sense anymore.

Here’s the truth: that number was never built for you. It was built for a system that assumes you’ll spend the rest of your life in one of the most expensive corners of the world.

So before you decide you’ve lost the race, let’s question whether you’re even on the right track.

Dave and Jen’s Story

I met a couple named Dave and Jen who live in Ajijic, Mexico, the kind of cheerful lakeside town where the air smells like roasted coffee and bougainvillea, and the mornings drift in with birdsong and the clang of church bells.

When I asked what brought them there, Dave laughed and said, “Fear.”

Back in their old life in Oregon, they’d done everything right, or so they thought. They saved diligently, budgeted carefully, and followed every financial talk show that promised “retirement success.” But when the time finally came, their combined savings barely touched \$320,000. Every online calculator they tried delivered the same grim verdict: they’d run out of money before they ran out of birthdays.

The Retirement Lie

That fear gnawed at them. They'd spent decades chasing the comfort of stability; careers, mortgage payments, a safe little suburban bubble; but now even that "comfort" felt fragile.

So they did something wildly uncomfortable. They sold their house, cleared their debts, and booked a one-month trip to Mexico. Their plan was simple: **prove to themselves that they couldn't possibly live there.**

Instead, they fell in love.

Their two-bedroom casita with mountain views cost just \$750 a month. Their grocery bill dropped by half, and the food! Ripe mangoes, fresh tortillas, fish caught that morning, made every meal feel like a celebration. They joined a local hiking group, met other expats who'd made the same leap, and found themselves laughing more than they had in years.

And without even trying, they lost weight. The stress, the hurry, the constant low-grade anxiety of "making ends meet" - all of it just slipped away.

They didn't hit a million dollars. They didn't need to. They just stopped chasing the version of retirement they were told they had to want, and found a better one waiting for them in the sun.

The Truth

That magic million isn't a rule, it's a relic.

It came from outdated formulas created decades ago, back when retirement meant sitting still on your porch in America, not exploring new horizons.

Those numbers were based on U.S. costs, inflated healthcare prices, and the assumption that you'd continue living a high-cost, high-consumption lifestyle.

But in much of the world, you can live comfortably - even luxuriously - on \$2,500 a month, and often less.

In many countries, a modest pension or social security income easily covers a full life: housing, healthcare, dining out, even a housekeeper.

The Retirement Lie

Here's the bottom line: you don't need a million-dollar nest egg. You need a lifestyle that *feels* million-dollar, and that starts by expanding your map.

The Proof

Let's do the math that the financial "gurus" never show you:

#	Location	Monthly Budget USD	Lifestyle Snapshot
1	Chiang Mai, Thailand	\$1,800	Apartment w/ pool, healthcare, eating out 4x/week
2	Lagos, Portugal	\$2,200	Walkable beach town, café culture, excellent medical care
3	Medellín, Colombia	\$1,700	Condo with view, modern transit, thriving expat scene
4	Belize, Ambergris Caye	\$2,300	Island life, fresh seafood, year-round warmth



None of these examples involve living in a hut or "roughing it." They're real places where real retirees thrive on a fraction of what they'd spend in North America.

And the kicker? Many report *feeling* richer than ever, because their stress evaporated when their expenses did.

The Retirement Lie

Reflection

Think about it for a second.

If your money could suddenly buy you *time*, *ease*, and *adventure* - not just bills - how would that feel?

What would change if you stopped obsessing over a financial finish line and started designing a lifestyle you could afford right now?

Most of us don't want to be rich. We just want to live without the constant background hum of worry.

That's what these retirees found: not in a financial product, but in a place that welcomed them.

The Truth Bomb

You don't need more money. You need a new map.

The million-dollar myth keeps you chained to a story that was never written for you.

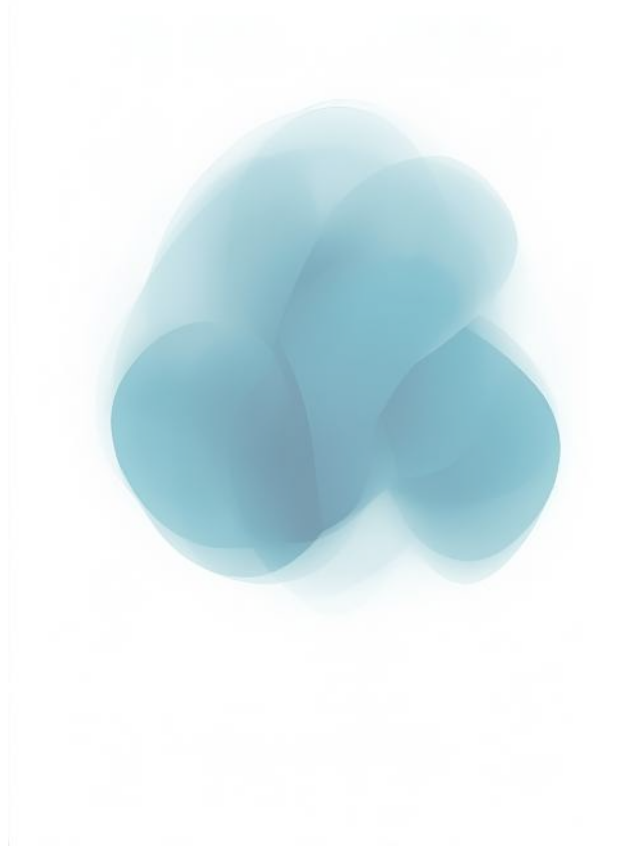
And for many people, the thing that feels "safe", like staying put, staying cautious, is what's quietly draining the dream away.

Which brings us to the next illusion; the one most of us cling to even harder than money itself: **comfort**.

Part II

THE REFRAME

**Once the myths fall away, you discover
that fear and comfort - not facts - have
been holding you in place.**





Chapter 3: The Comfort Trap

Comfort feels good. That's why it's so dangerous.

We spend our entire working lives chasing it: the steady paycheck, the familiar routines, the same grocery aisles and weather forecasts. Then one day we wake up and realize that all that comfort has turned into a cage we built ourselves.

We tell ourselves we're "fine."

The house is fine. The town's fine. The same take-out on Fridays is fine.

But deep down, *fine* is code for "I stopped expecting anything better."

The Soft Prison

Comfort doesn't look like a trap, it looks like predictability.

It whispers, *Don't rock the boat; you've earned your rest.*

But what if the boat is slowly sinking?

Tom and Marla's Story

I met a retired couple from Arizona, Tom and Marla, who once told me that comfort almost broke them.

They had the classic dream setup: mortgage paid, a tidy house on a quiet street, friends just a few doors down, and sunshine three hundred days a year. They played pickleball twice a week, volunteered at the animal shelter, and spent evenings on the patio watching the desert glow fade to pink.

It was the life they'd worked decades for - steady, familiar, comfortable.

But comfort can be a trickster.

The Retirement Lie

When inflation started to climb, they hardly noticed at first. Groceries ticked up, gas prices spiked, insurance doubled. Then came the blow from healthcare costs; premiums and prescriptions that ballooned faster than their fixed income could stretch. They cut dinners out, canceled cable, and started tracking every expense down to the last roll of toilet paper.

Still, they stayed. The idea of leaving the life they knew - their neighbors, their routines, even the desert air - felt unbearable. Change was the enemy; the unknown, unthinkable.

"I think we were more afraid of change than of being broke," Tom admitted, his voice quiet but steady.

It took nearly two years of financial strain before they finally admitted that comfort had turned on them. What once felt safe had become a cage lined with familiar things.

The Biology of Safety

That's the comfort trap: it convinces us that struggle in the familiar is safer than possibility in the unknown.

Our brains love patterns. They treat change as danger, even when change is the only path to relief.

That's why people tolerate stress longer than uncertainty.

But the irony is, *nothing* about staying put is certain anymore; not prices, not stability, not health systems.

When you start to see that, comfort loses its halo.

It stops feeling like safety and starts feeling like inertia.

Breaking the Spell

Escaping the comfort trap doesn't require bravery the size of Everest.

It starts with tiny discomforts - the kind that wake you up, not wear you down.

Take a two-week trip somewhere new.

Walk a street where the signs aren't in English.

Have coffee with someone who already made the leap.

The Retirement Lie

The first few days might feel awkward. Then suddenly, something clicks and you realize you're not lost, you're *learning*.

That's when comfort stops being the goal and becomes the reward for growth.

Real-World Reboot

Not long ago I had a conversation with a Canadian nurse who'd relocated to Portugal after thirty years in the same town.

She said the first month felt like an emotional earthquake.

No routine, no "usual" anything.

Then one afternoon she was walking home from the market, carrying fresh bread and laughing at her own terrible Portuguese, and it hit her:

"I haven't felt this alive since my twenties."

She hadn't traded comfort; she'd upgraded it.

Because real comfort isn't about sameness, it's about peace.

Reflection

Ask yourself: when was the last time you did something for the *first* time?

When did you last feel curious, or surprised, or proud of learning something new?

That's what a move abroad can give back; not endless novelty, but the sense that life still has paths you haven't explored.

Truth Bomb

"Comfort is the enemy of progress, and progress is what keeps life interesting."

Next Step

We cling to comfort because we think it keeps us safe.

But the next fear waiting in line, the one that stops more people than any other, is safety itself: *What happens if I get sick?*

Let's tackle that head-on in the next chapter: **The Healthcare Illusion.**



Chapter 4: The Healthcare Illusion

If there's one question that can kill an overseas dream faster than the word *taxes*, it's this:

“But what happens if I get sick?”

We've all heard the warnings. Strange hospitals, mysterious medicines, doctors who don't speak English, food poisoning, and horror stories told by people who've never actually left the country.

So we stay put. We tell ourselves that the familiar system, however broken, is safer.

But let's be honest. Does it *feel* safe?

The Familiar Fear

Healthcare has become the great American anxiety.

You can do everything right and still have a bill that feels like a bad joke.

Even with insurance, one procedure or prescription can send your budget into a tailspin.

We call that security, but it's really dependency - on a system that keeps moving the goalposts.

That's the **healthcare illusion**: the belief that staying home guarantees care, when in reality it often guarantees debt.

Seeing Past the Headlines

The truth is, excellent, affordable medical care exists all over the world, and in many places it's *better* than what you're used to.

The Retirement Lie

In **Thailand**, private hospitals gleam like luxury hotels. You can see a specialist the same day and pay less than a night out at home.

In **Portugal**, retirees enjoy universal coverage, friendly English-speaking doctors, and prescriptions that cost pocket change.

In **Mexico**, many expats simply pay cash; forty dollars for a consultation, antibiotics included.

These aren't second-hand anecdotes. They're everyday reality for thousands of people who finally realized the system they feared leaving wasn't the only one that worked.

The Cost of "Safety"

Ethan and Marc's Story

Ethan and Marc had always planned to retire in Portland. They loved the city's mix of green parks and good coffee, and they figured they'd grow old together in the same house where they'd spent three decades hosting friends and fostering rescue dogs.

But as they approached retirement, the numbers didn't add up. Even with Medicare and a supplemental plan, their healthcare costs were climbing fast. Every year, premiums rose, coverage shrank, and new co-pays appeared like surprise guests. After one particularly steep medical bill - Marc's minor procedure that cost nearly \$8,000 out of pocket - they realized they were spending more on staying healthy than on living.

"I thought retirement meant less stress," Ethan told me, "but every doctor's appointment felt like roulette."

So they began to look abroad. Portugal was their first thought. It had great healthcare and a large expat community. But then, during a trip through Spain, something clicked. In Seville, they wandered cobblestone lanes where neighbors greeted them like old friends. In Valencia, they met another gay couple who'd lived there for years and couldn't imagine leaving.

The Retirement Lie

It wasn't just the cost, though that helped. A doctor's visit in Spain was €50, their prescriptions cost a fraction of what they paid in the States, and private insurance for both of them was under €200 a month. But what sealed it was how they felt walking hand-in-hand down the street. Nobody stared. Nobody whispered. They simply *belonged*.

Today, they live in a sunny apartment just a short drive from the Mediterranean. Their days are quieter, their healthcare predictable, and their circle of friends wide and welcoming.

"When we left," Marc said, "we thought we were chasing affordable healthcare. What we really found was peace of mind."

Quality Beyond Borders

A myth that refuses to die is that doctors abroad are less qualified. Spend five minutes talking to an expat who's been through surgery overseas, and you'll hear the opposite.

Many physicians in Latin America, Europe, and Asia trained in the U.S. or U.K. Medical tourism isn't a fringe trend; it's a multibillion-dollar industry precisely because quality is high and costs are sane.

Even better, you often get what North American patients crave most: **time**. Doctors abroad actually listen, because they're not racing a ten-minute clock.

Peace of Mind, Not Paperwork

There's something freeing about walking into a clinic, getting treated, and walking out with your dignity (and savings) intact. No billing codes, no phone trees, no arguments over coverage.

For retirees abroad, healthcare stops being an emergency topic and becomes just another part of a good life - like sunshine and fresh bread.

Overseas, that peace of mind isn't a luxury. It's the foundation of freedom.

The Retirement Lie

Reflection

Close your eyes and imagine what it would feel like to trust your healthcare again.
To schedule a check-up without bracing for the bill.
To know that the system works for you, not against you.

This isn't just your imagination. It doesn't have to be fantasy. It's a simple change of address.

And when you stop fearing what could go wrong, you start noticing everything that could go *right*.

Truth Bomb

“Good healthcare isn’t about where you live – it’s about where you look.”

A Fearful Truth

You’ve seen that safety doesn’t end at your country’s border and, in many ways, it begins beyond it.

But even when the numbers make sense and the logic checks out, one thing still stands in the way: **fear itself**.

So let’s talk about that next; what it really is, why it shows up, and how to shrink it until curiosity wins.

Welcome to **Chapter 5 – The Fear Factor**.



CHAPTER 5: The Fear Factor

A Light in the Darkness

The number one reason most people never seriously consider retiring abroad isn't money.

It's fear.

Fear of the unknown.

Fear of the language.

Fear of being far from family, or of making some irreversible mistake on foreign soil.

We picture chaos: confusing rules, unsafe streets, doctors who can't understand us, ATMs that eat our cards.

And yet; what do we call the situation where prices keep rising, healthcare keeps costing more, and our savings keep shrinking?

We call that *normal*.

It's funny how fear works. It makes the familiar look safe and the new look dangerous, even when the math says otherwise.

So let's shine a light on it, because fear thrives in the dark.

Susan's Story

Susan had spent most of her adult life in Seattle, building a career she loved and a comfortable home she rarely had time to enjoy. When she finally retired at sixty-seven, she expected relief. What she found instead was silence.

Her friends were still working or busy with grandkids. The few who had retired seemed preoccupied with medical appointments or complaining about the cost of living. The days stretched long and empty, punctuated by rising utility bills and the slow realization that her "golden years" were starting to look awfully gray.

The Retirement Lie

Travel had always been her secret dream, but she'd never gone far. So one night, after a glass of courage and a long look at her bank statement, she booked a one-way ticket to Costa Rica.

At first, it was just supposed to be a three-month trial. She rented a small studio near Lake Arenal, surrounded by hummingbirds and distant volcano peaks. The first few weeks were disorienting; no car, new language, unfamiliar routines; but slowly, something shifted. She woke with the sunrise instead of an alarm clock. She met other expats at a local café who invited her to weekly potlucks. She started walking every morning, rain or shine, and lost twenty pounds without trying.

Her Social Security went twice as far. Healthcare visits were simple and affordable. And for the first time in years, she felt *seen*, not as an aging woman fading into the background, but as someone beginning a new chapter.

When her three months were up, she didn't fly home. She found a long-term rental, applied for residency, and joined a Spanish class.

"Everyone thought I was brave, or crazy" she told me, laughing. "But honestly? I was just tired of waiting for my life to start again."

Put Fear in Its Place

Fear isn't a sign that something's wrong. It's a sign that something *matters*.

The retirees who thrive abroad aren't fearless; they've just learned how to put fear in its proper place.

They gather facts instead of assumptions.

They visit before committing.

They connect with other expats online and realize they're not alone.

They take one small step - and then another.

And here's the thing about fear: it doesn't vanish through thinking.

It dissolves through *doing*.

The Retirement Lie

From Afraid to Alive

Spend five minutes in an online expat forum and you'll see this pattern again and again:

Day 1: "I'm scared to death about moving to Portugal."

Day 30: "We made friends at the café this morning and joined a pickleball group."

Day 90: "Why didn't we do this sooner?"

In country after country, the same story repeats — retirees arrive nervous, expecting the worst, and discover a version of themselves they haven't met in years: confident, curious, alive.

They realize that fear was just excitement wearing a disguise.

And the support systems out there are real: relocation consultants, expat communities, translators, friendly locals who love helping newcomers find their footing.

You're not jumping into the unknown. You're stepping into a network that's already waiting for you.

Finding Bravery

So what's your biggest fear?

Be honest with yourself. Write it down, if you want to.

Then ask: *what would make this feel less scary?*

Because most fears aren't walls - they're fog. And fog disappears as you move through it.

Maybe you just need a test trip.

Maybe you just need to meet one person who's done it.

Or maybe, deep down, you're just scared of feeling *too happy*; that it's not allowed to be this easy.

You've spent a lifetime being responsible. Maybe it's okay to be a little brave now.

The Retirement Lie

Truth Bomb

Fear won't disappear before you act. It disappears *because* you act.

Every dream worth chasing has fear sitting beside it in the passenger seat.
The trick is to drive anyway.

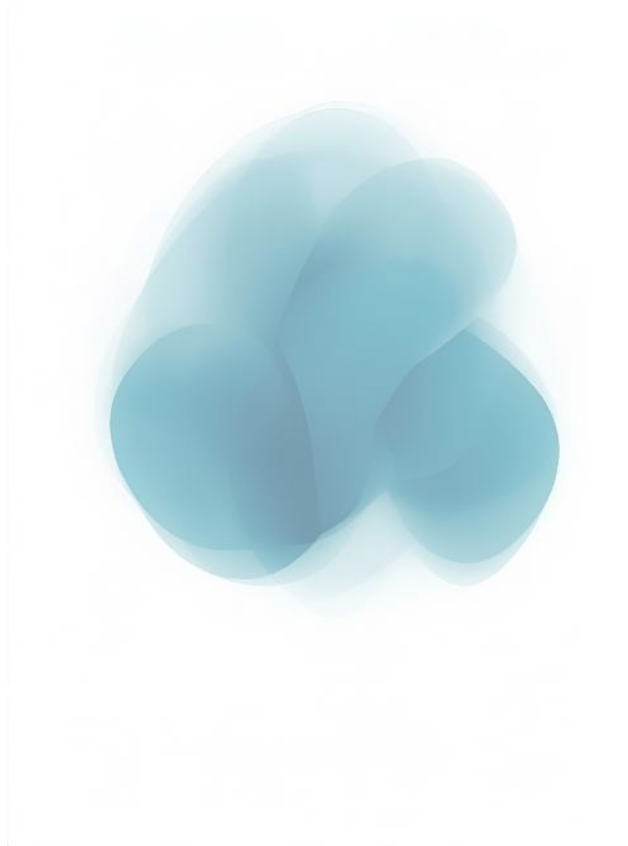
Because the cost of letting fear decide for you is waking up one day realizing you never really lived the life you earned.

And when you start to imagine that life - free, affordable, wide open - you're ready for the next step: finding the formula that makes it all possible.

Part III

THE BREAKTHROUGH

**When you look beyond your borders, a life
that once felt impossible suddenly
becomes practical, attainable, and real.**





CHAPTER 6: The Freedom Formula

The Myth of Survival

We've been told our whole lives that freedom is something you *earn*.
You put in your forty years, save diligently, sacrifice now so you can relax later.
That's the deal, right?

Except later finally arrives - and it doesn't look like freedom.

It looks like anxiety over the stock market.
It looks like debating whether you can afford the dentist.
It looks like clipping coupons while politicians argue over their pensions.

That's not freedom. That's survival.

The truth is, freedom isn't something you earn after a lifetime of work.
It's something you design, by rethinking what "enough" really means, and where it can take you.

And that's where the **Freedom Formula** comes in.

My Story

When my wife and I first started talking about retiring abroad, I didn't think of it as freedom.
I thought of it as *desperation*.

Our math didn't add up.
The savings that once seemed fine now looked anemic against the cost of living.
I remember staring at a spreadsheet one night thinking, "So this is it? This is what we worked for?"

But then something strange happened.
We started comparing; not just prices, but *possibilities*.

The Retirement Lie

A seaside rental in Belize cost less than our mortgage in Canada.
Healthcare in Costa Rica was cheaper than our streaming services.
A restaurant meal in Mexico, made from fresh local ingredients, cost less than takeout pizza at home.

And slowly, the panic faded. In its place came curiosity.

What if, instead of trying to make more money, we simply *needed less* to live better?

What if the problem wasn't our savings, but our coordinates?

That's when I scribbled it down on a scrap paper:

Less Cost + More Freedom = Better Life.

The **Freedom Formula** was born.

The Truth

You can't budget your way to peace of mind inside a system that's rigged to keep you anxious.

But you can change the system you live in.

Every time you reduce your cost of living, you're not "settling" - you're *buying freedom*.

Freedom from worrying about bills.

Freedom from overpriced healthcare.

Freedom from feeling like you're one emergency away from disaster.

And the beautiful irony? The less you spend, the *richer* life feels, because you stop counting pennies and start counting experiences.

That's the Freedom Formula in action.

It's not about being rich. It's about feeling *free*.

The Proof

Across the globe, retirees are proving this every day.

The Retirement Lie

In **Chiang Mai**, couples live well on \$1,800 a month, with weekend getaways and world-class healthcare.

In **Portugal**, expats stroll seaside promenades with public healthcare and café espresso that costs one euro.

In **Belize**, the ocean view many Canadians only dream about costs less than winter heating bills.

They're not financial geniuses, they just changed the equation.

Instead of fighting inflation, they *outsmarted* it.

Instead of fearing the future, they *redesigned* it.

Forget "Freedom 55". Freedom isn't a number, it's a decision.

Reflection

Imagine waking up tomorrow without that low-grade hum of financial worry.
No mental calculator running in the background every time you reach for your wallet.

No dread when a bill arrives.

What would you do with that peace of mind?

Would you explore a new city? Learn a language? Volunteer?

Or simply breathe easier, knowing the life you built finally fits the resources you have?

That's what the Freedom Formula offers; not fantasy, but *fit*.

It aligns your lifestyle with your reality, and your happiness with your choices.

And once you feel that alignment, it's hard to go back to the grind.

Truth Bomb

Freedom isn't found in more; it's found in *enough*.

And sometimes, enough is waiting in a place you haven't looked yet.



The Retirement Lie

The Freedom Formula is not simply about escape, it's about expansion.
It's about living smarter, lighter, freer.

And once you understand that, you start to see the world differently.
You realize that opportunity isn't somewhere "out there", it's already within reach.

Which brings us to the next truth:
You don't have to imagine it anymore.
The world is ready to show you what life can look like when you take the first step.



Chapter 7: The World Within Reach

When was the last time you let yourself daydream?

Not the “someday” kind that ends with a sigh, but the kind that makes your pulse quicken.

The kind where you can smell the sea breeze, hear music drifting from a café, and picture yourself walking streets you’ve never seen before - not as a tourist, but as a local who belongs there.

Most of us stopped daydreaming somewhere between mortgage payments and the grocery bill.

We learned to shrink our imaginations to fit our budgets.

But what if you flipped that equation, and built your budget around your imagination instead?

A Bigger Map

Here’s the truth: the world is full of places that would love to have you.

Places where the pace is slower, the smiles come easier, and your dollar stretches further than you ever thought possible.

Some are vibrant cities buzzing with art and food; others are sleepy coastal towns where time politely takes its sweet time.

And every one of them is already home to people just like you; retirees who once sat where you are now, wondering if they dared to believe in “more.”

Snapshots of Possibility

Medellín, Colombia

A city once feared, now celebrated. Clean, safe, green. Cable cars glide over the hills, connecting neighborhoods like ribbons. A modern metro system, endless spring weather, and a thriving expat community. Average monthly rent for a bright apartment with mountain views? Around \$700.

The Retirement Lie

Lagos, Portugal

Morning markets, cobblestone lanes, ocean walks that go on forever. Fresh fish grilled right in front of you for ten euros. Excellent healthcare, friendly locals, and a rhythm that feels like a heartbeat turned down to “relaxed.”

Chiang Mai, Thailand

Temples, cafés, and laughter echoing through night markets. A dental check-up costs less than a dinner back home. Rent, utilities, internet, meals and a housekeeper; under \$1,800 a month for a couple living well.

Belize

English-speaking, Caribbean warmth, easy residency. Picture turquoise water, familiar smiles, and sunsets that make you forget what day it is. You can live here for less than your current property taxes.

Different continents, same discovery: life feels lighter when you stop dragging the cost of your old world with you.

Real People, Real Lives

Sharon's Story

There's a woman named Sharon who shows me photos from her balcony in Mexico. Rosy skies spilling over the hills, a mug of coffee balanced on the railing, and a grin that says more than words ever could.

When she first reached out, Sharon admitted she'd almost talked herself out of the move a dozen times. “People like me don't move to Mexico,” she'd told herself. She wasn't rich, didn't speak Spanish beyond *hola* and *cerveza*, and had never lived more than thirty miles from her hometown in Alberta.

But one winter, after another month of gray skies and power bills that made her wince, she finally booked a flight to Lake Chapala. Within a week, she was walking the cobblestone streets, sipping cappuccinos in tiny cafés, and realizing how alive she felt. The air was warm, the colors bold, and the smiles genuine.

Her one-month stay turned into six. Then a year.

The Retirement Lie

Now, every morning she sits on that same balcony and watches the sun rise over the hills, sending me photos just to prove to herself it's real.

"I used to think this kind of life belonged to other people," she told me. "Turns out it was just hiding in another country."

Mike and Leanne's Story

Then there's Mike and Leanne, a couple from British Columbia who decided to rent a condo in Portugal for a three-month trial. They planned to wait out the winter - enjoy a bit of sunshine, maybe some wine tasting, then return to their regular lives.

That was four years ago.

They landed in Lagos with two suitcases and no grand plan, just a spreadsheet and curiosity. The first week, they wandered the narrow streets of the old town, marveled at tiled façades, and discovered *pastéis de nata* - the little custard tarts that would later become Mike's daily ritual.

When they ran the numbers, it felt surreal. Their rent for a bright, sea-view apartment was half their former monthly mortgage payments. Groceries were fresh and cheap, transit easy, healthcare straightforward. They could live comfortably on their pensions without touching savings.

But what really kept them there wasn't the cost, it was the rhythm. Long lunches, neighbors who waved from balconies, a pace of life that reminded them what "enough" actually felt like.

Now they send Christmas cards from their neighborhood café, each stamped with a photo of them laughing under twinkling lights. "It's cheaper than postage from Canada," they joke.

But the truth is, they've found their home.

Beyond the Postcard

This isn't about escape.

It's about expansion.

The Retirement Lie

You're not running away from home; you're running *toward* a version of it that actually fits you again.

A place where your money buys freedom instead of fear, and your days feel full instead of scheduled.

And the beautiful part? You don't need to be brave enough to sell everything tomorrow.

You just need to be curious enough to start looking.

Reflection

Close your eyes for a moment and picture yourself there; not as a fantasy, but as a Tuesday.

Where are you?

What does your morning look like?

What's different about the way you feel?

That picture you just saw?

That's the real currency of retirement - time, peace, belonging.

And it's waiting for you, closer than you think.

Truth Bomb

"You don't have to reinvent your life - you just have to relocate it."

The Risk Factor

You've seen what's possible; and maybe, for the first time in a long time, it feels *within reach*.

But even with excitement building, one last obstacle still whispers in the background: **risk**.

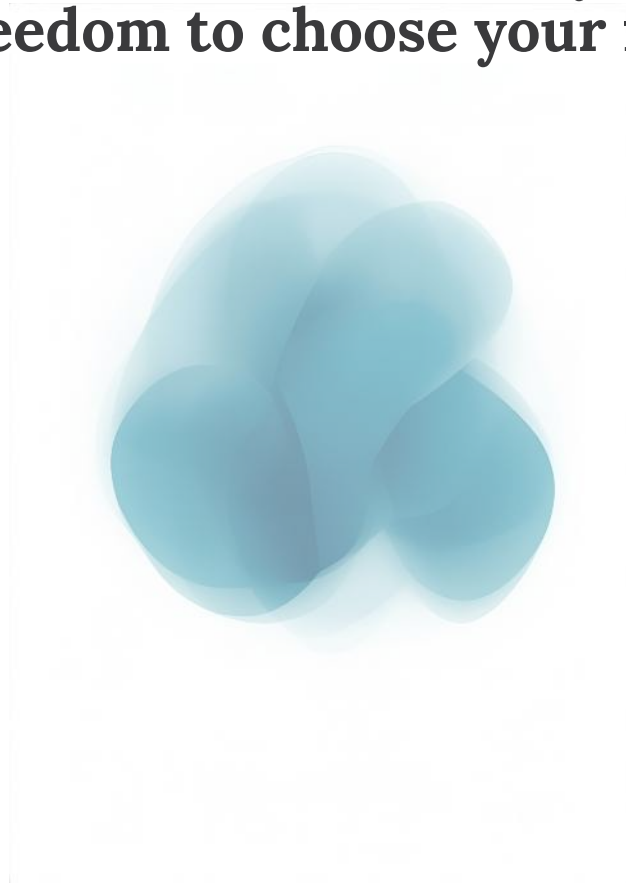
Because whenever you reach for something new, someone will ask, "*What if it doesn't work out?*"

Let's answer that next, by turning the idea of risk on its head in **Chapter 8: The Truth About Risk**.

Part IV

THE DECISION

The moment you understand the true nature of risk is the moment you reclaim the freedom to choose your future.





Chapter 8: The Truth About Risk

“Isn’t that risky?”

If you’ve ever mentioned the idea of living overseas, you’ve probably heard that question before you even finished the sentence.

People mean well. They imagine worst-case scenarios; hurricanes, language barriers, drug cartels, lost passports, bad plumbing. They see the unfamiliar and call it dangerous.

But here’s the thing no one asks:

What’s the risk of staying exactly where you are?

The Real Danger

We treat *change* like the enemy, but the world has changed whether we participate or not.

Costs climb.

Healthcare strains.

Savings shrink.

And the “safe” option quietly erodes under our feet.

That’s the illusion of security - staying in place while the ground moves.

I once met a man from Panama who said it best:

“People think I took a risk moving here. I think I took a risk waiting as long as I did.”

He’s not wrong. Staying stuck in a system that’s collapsing under its own weight isn’t safety, it’s slow-motion surrender.

The Retirement Lie

Redefining Risk

Risk isn't about geography; it's about *control*.

Where do you have the most control over your life, your health, your costs, your time?

If the answer isn't "right here," then the risk has already arrived. It's just wearing a familiar face.

Moving abroad doesn't eliminate risk; it swaps unmanageable ones for manageable ones.

Instead of inflation and medical debt, you deal with new languages and paperwork. I'll take the paperwork.

The Try-Before-You-Leap Strategy

Here's the secret most successful expats share: they didn't jump blind. They tested the waters.

They visited for a month or two.

Rented instead of buying.

Joined local Facebook groups, met expats, asked dumb questions, learned fast.

They treated the move like a science experiment; gather data, observe results, adjust accordingly.

That's how you turn risk into research.

A Canadian couple I know spent six weeks in Greece "pretending to live there."

They grocery-shopped, cooked at home, paid bills, figured out bus routes.

By the end of their trip, they realized the risk wasn't moving, it was wasting more time talking about it.

Managing the What-Ifs

Every worry has a counter-move:

Fear

Reality / Solution

The Retirement Lie

What if I don't like it?

Rent short-term; you can always leave.

What if I get sick?

Global or local health insurance is affordable and excellent.

What if I miss my family?

Cheap flights, video calls, extended visits. Distance isn't disappearance.

What if it's hard?

Of course it is. That's how you know you're growing.

You don't eliminate uncertainty, you prepare for it.

You're not being restless, you're strategizing.

Paul's Story

Paul was sixty-eight when he finally stopped waiting for the “right time.”

For years, he'd read every article he could find about retiring overseas. He'd fill a notebook with numbers - costs, currencies, visa requirements - and then close it with a sigh. There was always a reason to wait: the market, his health, his grown kids' opinions, the headlines.

He'd worked almost forty years at the same company, paid off his mortgage, and built a careful, cautious life. But as he liked to say, “Caution is just fear wearing a tie.”

Then one winter, while shoveling the driveway for the third time in a week, he slipped on the ice. Nothing serious, a bruised hip, a bruised ego; but as he sat there staring at his snow-covered yard, he realized something: he was already taking risks. Staying was a risk. Doing nothing was a risk. Pretending time wasn't running out; that was the biggest gamble of all.

The Retirement Lie

Three months later, he boarded a plane to Panama with one suitcase and a one-way ticket. He didn't know a soul. He didn't speak much Spanish. But he figured he'd rather risk getting lost somewhere warm than stay frozen in place.

The first week wasn't easy. He missed familiar food, got confused by the bus routes, and fumbled through conversations with patient shopkeepers. But every evening, sitting on his balcony watching the sun dip into the Pacific, he felt something he hadn't in years: *peace*.

A year later, his rent was half what he'd paid in monthly expenses back home. His healthcare was reliable and affordable. And he'd built a small circle of friends who gathered every Friday for cold beer and loud laughter.

When I asked if he ever worried he'd made a mistake, Paul just smiled. "The mistake would've been staying afraid," he said. "The truth about risk is, it's not what happens when you leap. It's what happens when you don't."

A Simple Equation

Think of it like this:

Regret > Risk.

Risk fades with time and experience.

Regret sticks around forever, whispering, "*What if you'd just tried?*"

One of the saddest things I hear from retirees who never took the leap is, "I wish I'd known earlier that I could have."

That's what I'm trying to prevent here. Not danger, but *disappointment*.

The Retirement Lie

Reflection

Ask yourself this:

If you were to look back ten years from now, which would bother you more; trying something that didn't work, or never trying at all?

Because most people aren't afraid of failing overseas.
They're afraid of discovering how much better life could have been.

That's the quiet risk no one talks about: the risk of realizing you waited too long to start living again.

Truth Bomb

“You can recover from a mistake. You can't recover from regret.”

A Turning Point

Now that you know the truth about risk, you've reached the turning point.
You're not chasing a fantasy, you're designing a reality that actually fits.

Next, in **Chapter 9: The New Retirement Reality**, we'll pull it all together; mindset, money, and meaning; and show how this new version of retirement can finally feel like freedom.



Chapter 9: The New Retirement Reality

Take a deep breath.

Think about where you were when you started this book.

Maybe you felt cornered, frustrated, or quietly terrified that you'd never be able to retire.

Maybe you believed the same myths we all did; that you needed millions, that "home" was non-negotiable, that comfort equaled safety.

Now look where you are.

You've learned that "normal" retirement - the one we were promised - was built for a world that no longer exists.

You've seen that the rules keeping you anxious were written by people selling a version of security that benefits them, not you.

And somewhere along the way, a new thought took root: *Maybe there's another way.*

That, right there, is the moment everything changes.

A Shift in Vision

Once you start thinking differently, the world looks different too.

You notice stories of people who've done it, regular folks living calmly and comfortably overseas.

You start to hear a spark in their voices instead of exhaustion.

You begin to wonder, *Could that be me?*

It could.

Because the new retirement reality isn't about what you've earned; it's about what you've decided to believe is possible.

The Retirement Lie

The Old Math vs. The New

The old formula said:

Work → Save → Retire (If You Can Afford It)

The new one says:

Choose → Simplify → Thrive (Where Life Costs Less)

One path keeps you chasing; the other sets you free.

And the best part? You don't have to rebuild your life from scratch. You just have to move it to a place where it fits.

What “Enough” Really Means

In the new retirement reality, *enough* finally feels like enough.

Enough income to live well.

Enough time to breathe.

Enough purpose to wake up with a smile.

You stop measuring success by how much you have and start measuring it by how little you need to worry.

That shift changes everything.

A couple living happily in Malta or Thailand doesn't feel “less successful” than their peers in big North American cities.

They feel free.

And freedom, not wealth, is the new currency of retirement.

Redefining Success

When we were kids, success was about “making it.”

When we hit middle age, it was about “keeping it.”

But in this new chapter of life, success is about *designing it*.

The Retirement Lie

It's not how much you have, it's how fully you live.
How often you laugh.
How present you are with the people you love.
How rarely you feel afraid of the future.

That's the new retirement reality; not a finish line, but a reinvention.

The Ripple Effect

Something magical happens when one person in a family decides to live differently.
Their courage gives everyone else permission to reimagine what's possible too.

Your kids, your friends - they start asking questions, seeing the world through your example.
You're not just changing your life; you're changing what "retirement" means for everyone watching you do it.

That's legacy; not just money, but *mindset*.

Reflection

Picture yourself twelve months from now.
You've taken a test trip, maybe even relocated part-time.
You wake up to warm air drifting through an open window.
You hear the world outside moving at half the speed you're used to.
You stretch, smile, and realize, you're not just alive, you're *living*.

No spreadsheets, no panic, no clock to punch.
Just mornings that belong to you again.

That's not a fantasy.
That's the new retirement reality.

Truth Bomb

"Retirement isn't an ending. It's the chance to start your life by design."

The Retirement Lie

Next Step

Things look a little different for you now; awake, informed, and maybe even a little fired up.

You've torn down the old lies and replaced them with truth.

You know that freedom is possible. Not because of luck or lottery tickets, but because you're willing to look beyond the limits.

If this book opened your mind, then my next one, ***Overseas by Design: The Savvy Retiree's Roadmap to Living Abroad***, will open your map.

It's your step-by-step guide to turning this vision into a plan: choosing destinations, understanding visas, comparing costs, and making your move with confidence.

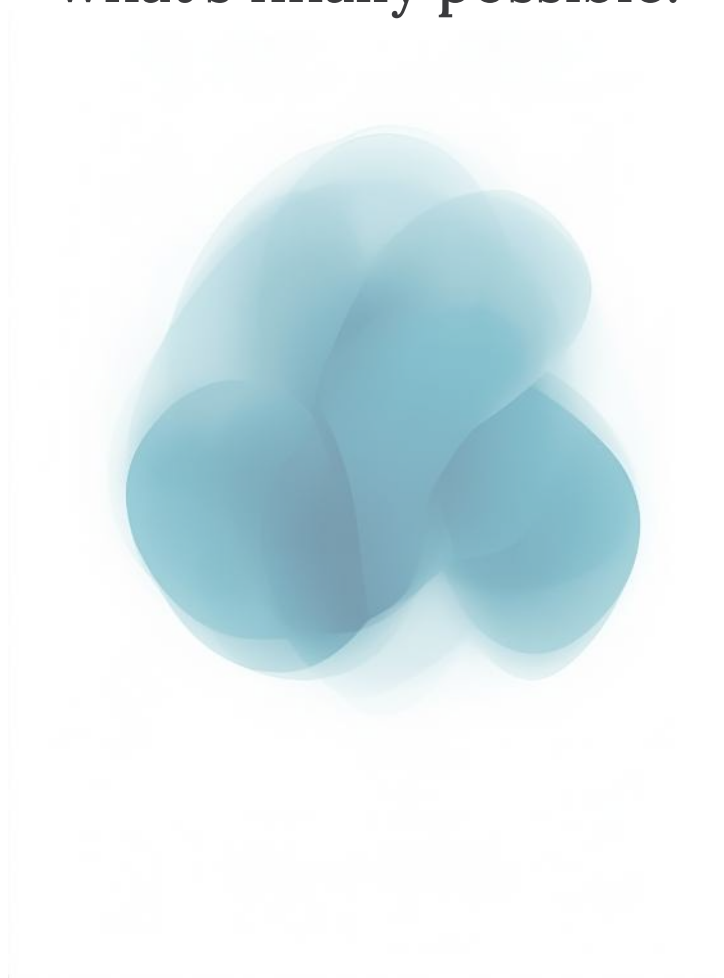
Because the only thing standing between you and your new reality is a decision.

And the best part? You don't need permission to make it.

Part V

THE INVITATION

Your next chapter begins not with certainty, but with the courage to explore what's finally possible.





Conclusion: Your Turn

So here you are, standing at the edge of possibility.

You've seen behind the curtain. You know the truth now: the old story of retirement was never built for you. It was built to keep you working, worrying, and hoping for scraps of freedom.

But those scraps aren't good enough anymore, are they?

Because once you've seen what's possible - once you've imagined mornings that belong to *you* again - you can't unsee it.

You don't have to be rich, reckless, or fluent in five languages. You just have to be *ready*.

Ready to trade fear for curiosity.
Ready to look beyond borders.
Ready to stop surviving and start living again.

The beautiful thing about this journey is that it doesn't begin with a plane ticket. It begins with a choice; a small, simple decision to believe there's more waiting for you out there.

Take that first step: read, research, explore.
Find the places that make your heart skip a beat.
Connect with people who've already done it.
Start to imagine your new life in detail, not as a fantasy, but as a plan coming into focus.

And when you're ready for the roadmap; the destinations, the visas, the costs, the *how-to*; you'll find it in

Overseas by Design: The Savvy Retiree's Roadmap to Living Abroad.

The Retirement Lie

That book picks up right where this one leaves off, turning what you now *believe* into what you can *do*.

You've earned this moment.

You've worked for it, worried for it, waited for it.

Now it's your turn to decide what retirement actually looks like. For you.

Because the truth about retirement isn't in your bank account.

It's on your map.

And the next adventure starts the moment you decide where to draw your line.



The Retirement Lie...

In "The Retirement Lie," Michael Trawick shatters the myths surrounding retirement, revealing that the familiar comforts of home may be the very barriers to a fulfilling life after work.

By exploring alternative lifestyles in affordable, vibrant locations around the world, he empowers readers to redefine their vision of retirement and embrace exciting new possibilities. Discover how to break free from outdated financial constraints and design a retirement that truly reflects your dreams and desires.

About the Author

I live on Vancouver Island, Canada, a beautiful place, but an increasingly expensive one.

Like so many people approaching retirement, I did all the “right” things. I worked, saved, planned, and assumed that if I followed the rules, the numbers would eventually work themselves out. Instead, I found myself asking a different question: *What if the problem isn't how much we've saved, but where and how we expect to live?*

That question sent me down a long, practical, sometimes uncomfortable path of research into alternative retirement lifestyles around the world; not as an escape, but as a redesign. **The Retirement Lie** grew out of that process.

It isn't a plan or a prescription, but an invitation to step outside the assumptions most of us were handed without question.

I continue to explore what a more affordable, intentional retirement can look like, and share that work through my writing - including **Overseas by Design: The Savvy Retiree's Roadmap to Living Abroad**, which picks up where this book leaves off and turns possibility into a roadmap.

Michael Trawick