

Save Big on Benefits in the World's Best RETIREMENT HAVENS

For more than 30 years, *International Living* has been researching destinations to find the best retirement havens in the world...and every January the Annual Global Retirement Index is released—highlighting the best places for you to retire. The Index for 2014 has just been published. This Index ranks the top 24 countries in the world for retirement in 8 important categories. There are many perks available to retirees when you move overseas and one of the 8 categories weights Special Benefits for Retirees. These special retiree benefits will help you save big. See below for the benefits you'll receive in Panama, Ecuador and Costa Rica, which topped the Index in this category. For the full report on the best retirement havens in the world, see [here](#).

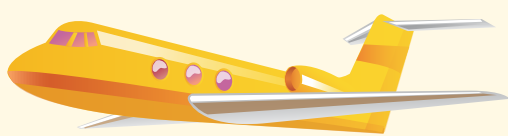
BENEFITS

1

Save on Transport:

Airfares: 25% discount in Panama and **50% in Ecuador.**

Planes, Trains and Boats: 30% discount on bus, boat and train fares in Panama and a 50% discount off public transport in Ecuador.



The bus is **free** in Costa Rica for retirees.

2

Save Big on Utilities:

In Ecuador you receive a discount of **50% off** your utility bills.



3

Half-price Entertainment:

In Panama and Ecuador many forms of entertainment come with a 50% discount and these include: **the movies**, cultural and sporting events.



4

Age before Beauty:

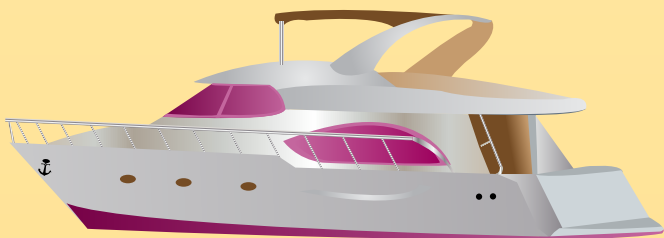
Never have to stand in line again as in Panama, Costa Rica and Ecuador you are entitled to go straight to the **front of the line**, leaving you with more time to relax and enjoy your retirement.



5

Savings on Luxury:

Want to import a boat or perhaps a personal jet? Under the *pensionado* program in Panama you are **exempt from luxury tax** every two years.



6

Retire at 18?:

In Panama and Costa Rica **anyone that qualifies** for the *pensionado* program is eligible for these special retiree benefits.

Pension age in Panama is **60 for men** and

55 for women, but with a verifiable foreign pension you can qualify even if you are younger.

In Ecuador you need to be **over 65** to qualify.



7

Pay Less for Health Care:

In Costa Rica receive **50% off** medication and **eyeglasses**. Retirees get 20% off medical consultations, 15% off hospital bills and 10% off medical bills in Panama.



BENEFITS