

# The Honest Retire-in-Pattaya Starter Kit

The five things to get right first — and the downsides nobody else mentions.

This kit is the no-hype version: the five things to get right first, in the order that actually matters — including the downsides most sites skip. Work through them before you commit to anything.

## 1. Be honest about whether it suits you

Before the fun stuff, do the reality check. Some people thrive in Pattaya; some really shouldn't come. It's far kinder to learn that from your armchair than after you've shipped your life over.

- Could you handle health insurance becoming costly — or unavailable — later in life?
- Would you be isolated far from family and support?
- Are you banking on rules and exchange rates never changing?

## 2. Pressure-test the money

Can your pension and savings actually carry the life you want — not just today, but in fifteen years? Model it honestly, including a weaker exchange rate.

- Separate guaranteed income (pensions) from savings you'd draw down.
- Budget for costs that rise (insurance) and costs that aren't monthly (flights, visa, emergencies).
- Keep a real emergency buffer.

## 3. Understand healthcare & insurance early

This is the quiet hinge on which retiring abroad swings. Care here is good; the question is whether you can affordably cover it for life. Premiums climb steeply with age, and some insurers stop offering new cover past certain ages.

- Get covered earlier rather than later, and keep it continuous.
- Declare every pre-existing condition — honestly.
- Have a Plan B if cover became unaffordable.

## 4. Get the visa picture straight

There's a legal route for most retirees aged 50+. Learn the routes and trade-offs before anyone tries to sell you a shortcut.

- Confirm today's financial figures with the official source — they change.
- Get the money timing ('seasoning') right.
- Stay on top of 90-day reporting, TM30 and re-entry permits.

## 5. Protect yourself from day one

Retirees are deliberately targeted by scams — romance, investment and property. A little awareness protects your money and your dignity.

- Be deeply sceptical of 'guaranteed' returns.
- Never be rushed; always get a second opinion.
- Use your own independent lawyer for any property deal.

## Your first 90 days — a starter checklist

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|--------------------------|--|
| <input type="checkbox"/> | Visit (ideally low season) and rent before buying anything           |
| <input type="checkbox"/> | Sort health insurance — and budget for it rising                     |
| <input type="checkbox"/> | Open the right bank account for your visa route                      |
| <input type="checkbox"/> | Pick two regular social activities and actually show up              |
| <input type="checkbox"/> | Set a calendar reminder for 90-day reporting                         |
| <input type="checkbox"/> | Keep an emergency buffer and verify anything financial independently |

*Remember: visa, tax, insurance and legal rules change often. Treat every figure as something to verify with an official source and a qualified professional before you act.*