

THE HONEST GUIDE TO
RETIRING ABROAD

THE HONEST MOVE

*What it really costs.
What it actually takes.
Whether you could truly do it.*

DUMAGUETE · CEBU · DAVAO

The Honest Move

*What it actually costs, what it actually takes, and whether
you could really do it — Dumaguete, Cebu, and Davao,
told straight.*

FIRST EDITION

An honest note, before we begin.

An honest note, before we begin. The first book I wrote was about permission — about whether a man who'd been used up was allowed to want a different end to his story. This one is about arithmetic. The dream is real, but so is the visa office, the electricity bill, and the hospital that wants payment before it will treat you. I wrote this because the difference between a man who makes it and a man who gets burned is almost never courage. It's information. It's knowing the real number before you sell the house, not after. Everything in these pages was accurate when I wrote it, drawn from current sources. But prices move, rules change, and your situation is your own. So I've done something throughout this book that the glossy videos never do: wherever a number could change your life, I've told you exactly who to ask to confirm it. Treat every figure here as a reason to go find out for yourself — not the final word. This is a guide, not legal, medical, tax, or financial advice. The honest map is the one that tells you where it might be wrong.

PART 1

Is This Real for You, or Just a Daydream?

You've watched the videos. The man on the beach. The forty-dollar dinner for two. The pension that suddenly stretches like it hasn't stretched in years. And somewhere underneath the wanting, a quieter voice has been asking the only question that actually matters:

Could I really do this? Or am I just dreaming because the alternative is too hard to look at?

That's the right question. And almost nobody answers it honestly for you, because the people making the videos are selling the dream, and the people back home telling you it's crazy have never run the numbers either. So let's do the thing nobody does. Let's find out — coldly, specifically — whether this works for *you*, with the money *you* actually have.

I'm not going to tell you it's paradise. I'm going to tell you what it costs. If the number works, that's not a fantasy anymore — that's a plan. And

if it doesn't, you deserve to know that too, before you've sold anything you can't buy back.

The only question that comes first

Before cities, before visas, before a single packed box: can your monthly income cover a real life there, with margin?

Not a survival budget. Not the rock-bottom number a backpacker posts to get views. A real, dignified, air-conditioned, eat-well, see-a-doctor life — with money left over for the months that surprise you. Because they will.

Here's the honest range for that life, in a good secondary city, in 2026.

A single man, living comfortably — a clean modern one-bedroom, aircon when he wants it, a mix of local and Western food, transport, a gym, a social life — runs somewhere around **\$1,000 to \$1,500 a month** all-in. You can do it for less if you live more like a local and skip the aircon; you can spend more without trying. But that band is the honest middle. A couple adds maybe 40 to 60 percent on top — call it **\$1,500 to \$2,200** for the same comfortable life shared.

You can live *below* that. Plenty do. Many expats run a genuinely good existence in cities like Davao or Dumaguete on **\$800 to \$1,000 a month**. That's real — but it assumes a simpler life, careful aircon use, mostly local food, and not much margin for the bad month. I'd rather you plan for the comfortable number and be pleasantly surprised than plan for the survival number and get squeezed.

So here is the first honest filter, and it's a kind one:

If you have **\$1,200 a month or more** coming in reliably — a pension, Social Security, a annuity, anything that arrives whether you're well or not — you can build a comfortable, dignified single man's life in the right Philippine city, with margin. At **\$1,800 or more**, a couple can do the same. Below \$1,000, it's possible, but it's a leaner life and a thinner cushion, and you should go in with your eyes fully open.

Read that again, because it matters more than anything else in this book. The thing standing between most men and this life is not whether it's affordable. For a huge number of men on a modest American or European pension, *it already is*. The thing standing in the way is that nobody ever sat them down and showed them the real number, so the dream stayed a dream.

Now you have the number. Let's pressure-test it.

The income test: what your pension actually buys

Don't take my band on faith. Do this with your own figure. Take your reliable monthly income — the money that shows up no matter what — and hold it against these three honest tiers. They're built from real 2026 expat budgets in the secondary cities this book covers, not brochure math.

Tier one — the lean life (~\$800–1,000/month, single). A simple but decent apartment, often outside the city center. Local food, cooked at home or eaten at local spots. Aircon used carefully — this is the line item that quietly wrecks lean budgets in a tropical country. A motorbike or jeepneys instead of daily Grab rides. This is a real, liveable life, not a

hardship post. But it has little margin. A hospital week, a flight home for a funeral, a broken laptop — any of these stings. Good for a disciplined man with simple tastes. Tight for anyone who wants Western comforts on tap.

Tier two — the comfortable life (~\$1,000–1,500/month, single). This is where most retirees and long-stay expats actually live, and it's the tier I'd point you toward. A modern one-bedroom in a decent neighborhood. Aircon when you want it. A genuine mix — local food most days, Western when you feel like it. Grab rides without flinching. A gym. The occasional domestic trip. Crucially, *margin* — money left at month's end for the surprises. For a couple, the same comfortable life lands around \$1,500–2,200.

Tier three — the cushioned life (\$2,000+/month, single). A premium condo or a house, a car if you want one, regular dining out, comprehensive private health cover, travel. This is the senior-pension or successful-remote-worker tier. You will not feel like you're economizing at all. Few men reading this need this tier to be happy — but if your income reaches it, know that it buys a genuinely luxurious version of this life by Western standards.

Find your tier. That's not a daydream anymore — that's the actual shape of your life over there, in numbers. If your income lands you in tier two or three, the financial question is essentially answered: yes, you can do this, comfortably. If it lands you in tier one, the answer is *yes, but* — yes, with discipline, in a cheaper city, with a thin cushion you'll want to thicken.

What this honest math does **not** cover
— and you must

The monthly tiers above are *living* costs. There are three things they don't include, and the men who get burned are almost always the ones who forgot them. I'm putting them here, at the front, on purpose.

One: the cost of arriving. Before your first comfortable month, you'll spend a lump sum getting set up — rental deposits (typically two months' advance plus one month's security), furniture if the place is unfurnished, the visa deposit and fees, and the hundred small costs of landing in a new country. Budget roughly **\$1,000 to \$2,500** for setup, on top of the visa deposit itself. Don't let it surprise you.

Two: the visa deposit. This is refundable, but it's real money you have to park. Depending on which door you qualify for, it ranges from a refundable **\$1,500** (for qualifying veterans and a few other courtesy categories) up to **\$15,000–50,000** for the standard retiree visa, scaled by your age and pension. We'll cover exactly which door is yours in Part 3. For now, just know it's a number you need *available*, even though you get it back.

Three: healthcare — the real one. This is the line item that the dream videos skip entirely, and it's the one that can end your whole plan in a single bad week if you ignore it. Your home-country coverage almost certainly does not work there. You will need a layered approach, and it costs real money every month. It's important enough that it gets its own part of this book — Part 4 — and I need you to read it before you make any decision at all.

Hold those three aside from your monthly tier. If your income covers your tier *and* you can handle those three, the math is genuinely on your side.



The honest filter: who this works for, and who should wait

I'd be lying to you — and this whole book is a promise not to — if I said this life is right for every man who's tired. So before we go further, here's the straight version of who should go, and who should think hard first.

This works well for you if: you have reliable monthly income in at least the tier-one band, and ideally tier two. You can handle your own day-to-day — you don't need daily medical care or hands-on help. You're reasonably healthy, or your conditions are stable and manageable with planning. You can adapt — to heat, to a different pace, to things not working the way they do at home. And you're going *toward* something — a different life — not only running from a bad one.

You should think hard, or wait, if: your income is below the lean tier with no margin at all. You have a serious health condition that needs constant specialist care or frequent hospitalization — the healthcare reality in Part 4 will tell you honestly whether your city can support you. You need a lot of daily assistance. Or you're hoping the move itself will fix something inside you that a change of scenery doesn't fix. A new country is a new life. It is not a cure.

None of that is meant to talk you out of it. It's meant to make sure that if you go, you go as a man who looked at the whole thing clearly and chose it — not one who leapt at a beach video and got hurt by the parts no one mentioned.

If you've read this far and the number works and the filter fits, then the daydream just became something else. It became a decision you're allowed to make. The rest of this book is *how*.

Let's look at where.

PART 2

The Three Cities, Compared Without the Brochure

There is no single "best" place to retire in the Philippines. There's the place that fits *you* — your budget, your tolerance for city noise, your need for good hospitals, your taste for quiet versus convenience. The videos won't tell you the tradeoffs because tradeoffs don't sell. This part will.

We'll look at three cities that cover the realistic range for an English-speaking man on a modest-to-comfortable pension: **Dumaguete**, **Cebu**, and **Davao**. Small and gentle, big and connected, large and orderly. One of them is probably yours.

The numbers below are 2026 figures. Treat the ranges as honest middles, not promises — your actual spend swings with your neighborhood, your aircon habit, and the exchange rate the month you arrive.

Dumaguete — the small, gentle, cheap one

Dumaguete is the city people mean when they say "I want it simple." It's a small university town on the island of Negros, with a long-established foreign community, a walkable seafront, and a pace that's noticeably softer than the big cities. For a retiree who wants calm, familiarity, and the lowest comfortable cost of the three, it's hard to beat.

The money. Dumaguete is roughly **30% cheaper than Cebu** for the same standard of living. Rent for a decent furnished place runs about **₱12,000–28,000/month (~\$210–490)**. A comfortable single man lands around **₱45,000–65,000/month (~\$800–1,150)** all-in; some do it for less. If your budget is around **₱70,000/month**, you can live very well here with room to spare.

Who it's for. Retirees, couples, and budget-conscious men who want a slower, friendlier, more manageable life. The expat community means you can find help fast — doctors, landlords, visa agents, where to buy imported coffee. It's the gentlest landing of the three.

The honest tradeoffs. It's small. If you want nightlife, big malls, a major international airport, or top-tier specialist hospitals on your doorstep, Dumaguete will feel limited. Serious medical cases often travel to Cebu. Flights usually route through Cebu or Manila rather than direct. The thing that makes it peaceful — its smallness — is the same thing that will frustrate a man who wants the city on tap.



Cebu — the connected, capable, pricier one

Cebu is the country's second city, and it buys you infrastructure: a major international airport, the best hospitals outside Manila, modern condos, fast fiber internet, malls, and a large, easy expat scene. It's the most *capable* of the three — and you pay for that capability.

The money. Cebu is the priciest of the three — about **44% more expensive than Davao** for an equivalent lifestyle. Rent is the big variable: a modern one-bedroom in a desirable area (IT Park, Lahug, Mactan) runs roughly **₱20,000–45,000/month (~\$350–790)**, more for premium buildings. A comfortable single expat budgets around **₱75,000–85,000/month**, and most foreigners living genuinely comfortably here spend **\$1,200–1,800/month** all-in. On about **\$1,500/month** a single man can live well — modern condo near IT Park, regular Grab, a gym, a good social life. A couple is comfortable around **\$1,800–2,000**.

Who it's for. Men who want city life, the best access to healthcare and flights, modern conveniences, and a big social scene — and whose budget reaches the comfortable tier. If you have a health condition that may need specialists, Cebu's hospital access is a genuine, concrete reason to choose it.

The honest tradeoffs. Cost, traffic, and power bills. Cebu's traffic is real. And the electricity reality bites hardest here: a comfortable two-bedroom condo running aircon 16–18 hours a day can generate a **₱9,000–14,000/month** electric bill — that's not an error, it's the price of cooling in a tropical country on expensive power. Budget for it honestly. Cebu gives you the most, but it's the city where a careless budget gets squeezed fastest.

Davao — the big, orderly, well-priced one

Davao, on the southern island of Mindanao, is the sleeper pick: a large city with big-city amenities — malls, good hospitals, food markets, an international airport — at noticeably lower cost than Cebu, and with a reputation for order and safety that many older expats specifically value.

The money. Davao runs **PHP 12,000–22,000/month cheaper than Cebu** for an equivalent mid-tier lifestyle, and sits in the cheapest 20% of cities worldwide. Recent on-the-ground budgets put a solo expat around **₱45,000–55,000/month**, a couple around **₱60,000–80,000/month**. Rent for a decent place runs roughly **₱12,000–28,000/month (~\$210–490)** — similar value to Dumaguete but in a far bigger city. Electricity tends to run a bit cheaper than Cebu's, and water saw no 2026 rate hike.

Who it's for. Men who want a real city — hospitals, malls, an airport, services — without Cebu's prices, and who value order and a settled, low-drama environment. It's spread out and calmer than Cebu's dense core.

The honest tradeoffs. Two things. First, it's *big in area* — the largest city in the country by land, roughly eight times Cebu's footprint — so you can't walk between districts the way you can in Cebu's IT Park–Ayala triangle; you'll rely on transport. Second, Davao is known for strict local ordinances: a total smoking ban, a firecracker ban, a 1–8 AM liquor ban, speed limits, helmet enforcement. Many find this peaceful and safe; some find it restrictive. Know yourself. Some men also weigh its location on Mindanao — Davao itself is considered one

of the safer, more orderly cities in the country, but it's worth doing your own current research on the wider region.

The side-by-side, so you can actually decide

	Dumaguete	Cebu	Davao
Feel	Small, gentle, friendly	Big, busy, connected	Large, orderly, calm
Comfortable single, all-in	~\$800–1,150/mo	~\$1,200–1,800/mo	~\$900–1,300/mo
Decent rent	₱12–28k (~\$210–490)	₱20–45k (~\$350–790)	₱12–28k (~\$210–490)
Relative cost	Cheapest	Priciest	Mid (well-priced)
Healthcare access	Basic; serious cases → Cebu	Best of the three	Good, big-city hospitals
Airport	Small; route via Cebu/Manila	Major international	International
Best for	Quiet, budget, simple	Convenience, health access, social	City life without Cebu prices
Watch out for	Smallness, limited specialists	Cost, traffic, power bills	Spread-out, strict ordinances

Here's how I'd actually use this table. **Start with your non-negotiable.** If it's *lowest cost and a gentle pace* — Dumaguete. If it's *the best hospitals and flights and a big social scene*, and your budget reaches the comfortable tier — Cebu. If it's *a real city without Cebu's price tag, with order and safety* — Davao. Then sanity-check it against your health: the more medical care you're likely to need, the more Cebu's (and to a degree Davao's) hospital access should pull on the decision, and the more carefully a Dumaguete man should plan for travel to bigger hospitals.

And whichever way you lean — do not sign a year's lease from your laptop at home. The single most important move in this whole part is in Part 3: **go scout, and rent short before you commit**. A city that looks perfect in a drone shot can feel wrong on the ground — the noise, the flood-prone street, the slow internet — in ways no video reveals. Two weeks on the ground will teach you more than two months of research.

You've now got the where, honestly. Next: the how — the first ninety days, step by step, including the one part that genuinely confuses everyone.

PART 3

The First 90 Days, Step by Step

This is the part that scares people into never starting: the paperwork, the visa, the sense that there's some bureaucratic maze you'll get lost in. Let me take the fear out of it by making it concrete. It's a sequence, not a maze. Here's the sequence.

A note on how to read this part. Visa rules and fees are exactly the kind of thing that changes — and the program that matters most here was overhauled in September 2025. So everywhere a detail could cost you money or time, I've marked → **Confirm with:** and told you precisely who to ask. That's not me hedging. That's the difference between a guide that helps you and a guide that gets you burned. The single most important habit you can carry into this whole process is: *verify the current rule before you act on it, with the office that actually decides.*

First, the visa — which door is yours

Most long-stay retirees use the **SRRV** (Special Resident Retiree's Visa), run by the **Philippine Retirement Authority (PRA)**. As of the **September 2025 reform**, here's the shape of it:

- The minimum age dropped from 50 to **40**.
- It's now structured into two main tracks: **Classic** and **Courtesy**.
- A Bureau of Immigration clearance is now required for every applicant.
- The deposit is **refundable** and ranges from **\$1,500 to \$50,000**, depending on your age, pension status, and category.
- The big ongoing benefits did not change: **no annual immigration reporting, no ACR I-Card requirement, no exit clearances, and no requirement to physically stay** in the country. Foreign-sourced pensions are generally **exempt from Philippine income tax**.

The deposit depends on your door:

The standard retiree (SRRV Classic). If you're 50+ with a qualifying monthly pension, the deposit is commonly around **\$15,000**. Without a pension, or in the 40–49 bracket, it scales up — **\$25,000 to \$50,000** depending on age and pension status. With PRA approval, that deposit can often later be converted toward a condo purchase or long-term lease for your own use.

The veteran's door (SRRV Courtesy / Expanded Courtesy). This is the one most men don't know exists, and it's the cheapest legitimate long-stay retirement door in the region. If you're a **military veteran of a recognized country (US veterans are the most common) with an honorable discharge**, you may qualify for an SRRV on a **refundable \$1,500 deposit** — a fraction of the standard. Current requirements generally ask for a **DD-214** showing honorable discharge and proof of a monthly pension (sources commonly cite a **\$1,000/month** threshold,

though some applicants report the figure being applied differently at different offices). Importantly, the old myth that you needed years of service *in the Philippines* is gone — that's no longer required. There's also a **VA outpatient clinic in Manila**, the only VA medical facility outside the United States, primarily for service-connected conditions.

→ **Confirm with:** the **PRA directly (pra.gov.ph)** or a **reputable, PRA-accredited relocation/visa specialist**, *before* you transfer any money or book any flights. Ask them, in writing: which category you qualify for at your exact age and pension; the precise current deposit and fees; the exact documents required; and the current processing path. Get the deposit figure and the pension threshold confirmed *for your specific case* — this is the area where the rules shifted most recently and where office-to-office practice varies. Veterans: ask specifically how *your* discharge type and pension documentation will be treated.

A second honest flag from real applicants: getting the deposit *back* if you ever cancel can be slow — people have reported waiting months. None of that makes the visa a bad deal. It just means: treat the deposit as money you won't touch for a long time, and keep your own independent savings separate from it.

→ **Confirm with:** an **expat tax professional familiar with both your home country and the Philippines** on anything tax-related. US citizens in particular: your worldwide income reporting to the IRS doesn't disappear when you move, and treaty rules (for example on Social Security) matter. Don't guess on tax.

The documents you'll gather

You don't need all of this on day one, but knowing the list removes the fear of the unknown. Expect to assemble: a valid **passport**; the **SRRV application form**; a **medical clearance**; a **police clearance / background check** from your home country (and/or a local NBI clearance once you're there); **passport photos**; **proof of pension or income**; and, for veterans, your **DD-214** and a pension certification letter (from DFAS or the VA).

The one that trips people up: documents issued in your home country usually must be **apostilled** (an official authentication) before they're usable in the Philippines. For US documents that's typically handled through the Secretary of State of the issuing jurisdiction. Sort the apostille step early — it takes time and it's the most common cause of delay.

→ **Confirm with:** your **visa specialist or the PRA** on the exact, current document list and which items need apostille, and the **relevant US (or home-country) authority** on how to get documents apostilled. Lists get updated; confirm yours is current.

The landing sequence — the smart way to arrive

Here's the sequence that separates a smooth move from an expensive one. Follow the order.

Step 1 — Scout first. Do not ship your life over sight-unseen. Come on a normal tourist entry first (most nationalities get a visa-free or visa-on-arrival stay that's extendable — confirm your country's current allowance). Spend real time in your top city. Walk the neighborhoods. Sit in the heat at 2pm. This is reconnaissance, and it's the cheapest

insurance you'll ever buy.

→ **Confirm with:** the **Philippine Bureau of Immigration** or your nearest **Philippine consulate** on your country's current visa-free entry length and extension rules before you fly.

Step 2 — Rent short before you rent long. When you arrive, take a short-term rental — a week or two, a month at most. *Do not sign a 6- or 12-month lease before you've lived in the area.* This single discipline prevents the most common and most expensive newcomer mistake: locking into the wrong place. Use the short stay to scout neighborhoods properly.

Step 3 — Inspect the actual unit before you commit. This is where men save or lose real money. Before signing any longer lease, in the specific unit: **test the internet inside the unit** (not just the building's advertised speed); check **water pressure** in the bathroom and kitchen; ask whether there's a **generator** for power outages; ask neighbors about **flooding and noise**; confirm whether **association dues** are included; and read the **guest, pet, and early move-out terms**. Negotiate — monthly and longer rates are very negotiable, especially for direct deals with owners and in the low season.

Step 4 — Set up the essentials. A local SIM and mobile data plan, a way to manage money (many expats keep their home bank and withdraw locally, plus a local e-wallet like GCash for daily life — confirm current options), and your healthcare coverage *before you need it* (Part 4).

Step 5 — File the visa from the ground, or with your specialist. With your documents apostilled and your city chosen, complete the SRRV process — either directly with the PRA or through your accredited specialist. This is also when you'll handle local registration steps as required.

→ **Confirm with:** your **visa specialist or the PRA** on the current step-by-step filing process and whether you must appear in person.

The honest timeline

Realistically, plan for the *scouting* trip first (weeks), then a return to settle, then the visa process running in parallel with getting set up. Don't compress it. The men who rush — who ship everything, sign a year's lease, and start the visa all in week one — are the ones who get hurt. The men who scout, rent short, inspect carefully, and verify each step with the office that decides are the ones who land softly.

None of this is hard. It's just unfamiliar, and unfamiliar feels like hard until someone lays it out in order. Now it's in order.

One part remains — the part that genuinely frightens people, and the part the dream videos never touch. What happens when you get sick.

PART 4

The Healthcare Truth (The Part That Scares People, Answered)

This is the most important part of this book, and the part the beach videos never show you. Read it slowly. I'm going to give it to you straight, because pretending here doesn't protect you — it endangers you.

Here is the single sentence that matters most: **your home-country government health coverage almost certainly does not work in the Philippines.** For Americans, that means **Medicare does not pay for care abroad** — it covers you inside the United States (and its territories), full stop. A hospital stay in Cebu or Davao comes out of your own pocket, or out of private insurance you arranged. And many of the best hospitals expect **payment at the point of service** — before or at the time of treatment, not billed later.

If you absorb nothing else from this book, absorb that. The man who moves over assuming his back-home coverage will catch him is the man one bad week away from a catastrophe. Don't be him. The good news is that the solution is real, affordable, and entirely doable — *if you plan it before you go.*

The good news, honestly stated

Here's the trade that works in your favor. Care at the good private hospitals in the major cities is genuinely **Western-standard at a fraction of US prices**. Flagship institutions offer excellent treatment for a small share of what the same care costs in America. That's precisely why the model that works is to **pay for private care, covered by private insurance** — you get good treatment without American prices, and you protect yourself against the rare catastrophic bill.

The catch is honest too: medical quality and access are **strong in the big cities and thinner in the provinces**. This loops directly back to your choice of city in Part 2. Cebu and Davao have good hospitals; a man in small, gentle Dumaguete may need to travel to Cebu for a serious case. The more medical care you expect to need, the more your city choice and your insurance need to account for it.

The two-layer approach that actually works

Nearly every successful retiree runs **two layers**. Neither one alone is enough.

Layer one — PhilHealth, the cheap foundation. PhilHealth is the national health insurer, and foreigners with a long-term resident visa like the **SRRV can enroll**. For SRRV holders the premium is roughly **₱15,000/year (about \$260)** — genuinely cheap, hardly a dent in any pension. *But understand exactly what it is.* PhilHealth pays through **fixed "case rates"** — a set amount per condition, deducted from your hospital bill — and that amount **rarely covers the full cost** at a private hospital. You will almost always still pay out of pocket, especially for private rooms, specialist fees, and certain tests. PhilHealth is a useful foundation. It is **not** a complete solution, and anyone who tells you it is doesn't understand it. Note too that tourist-visa holders generally *can't* enroll — this is one more concrete benefit of getting your long-stay visa sorted.

Layer two — private health insurance, the real protection. On top of PhilHealth, you arrange a private policy — either a local plan or an international expat policy. This is the layer that actually protects you against a major event. Honest 2026 cost ranges:

- Comprehensive private/international cover commonly runs **roughly \$50–150+ per month** for a typical expat — **more as you age**, and notably more over 60 or with pre-existing conditions.
- Put another way, plan a **realistic total annual healthcare budget** — premiums plus out-of-pocket clinic visits, medications, and dental — of roughly **\$1,680–4,200/year for ages 50–65**, and **\$3,360–8,400/year for ages 65–75** or with chronic conditions.
- Medical inflation in the region runs high (around 12% a year), so **expect premiums to rise** annually. Budget for the trend, not just today's quote.

The two layers together — cheap PhilHealth foundation plus a private policy sized to your age and health — are what let men live over there

without the fear that one illness ends everything.

The things you must plan for specifically

Your medications. If you take regular prescriptions, this is a day-one item, not an afterthought. Before you commit to a city, confirm that **your specific medications are available** there, at what cost, and how you'll maintain a reliable supply. Don't assume; check the exact drugs you depend on.

Your existing conditions. Be brutally honest with yourself here. If you have a condition that needs frequent specialist care or could mean sudden hospitalization, your city choice and insurance must be built around that — which realistically points toward Cebu or Davao over a smaller town, and toward more comprehensive cover. For some men with serious, care-intensive conditions, the honest answer from Part 1 applies: think hard, and get professional medical advice before deciding.

Medical evacuation. Worth considering, especially if you base in a smaller city — coverage that can move you to a major hospital (or home) for a complex case. Ask about it when you arrange insurance.

Veterans. Remember the **VA outpatient clinic in Manila** — the only VA medical facility outside the US, primarily for service-connected conditions. If that's relevant to you, factor it in, but don't treat it as a substitute for local private cover for everyday and emergency care.

The honest bottom line on healthcare

→ **Confirm with — and this one is not optional:** a **licensed health-insurance broker who specializes in expats in the Philippines**, and where your health is complex, **your own doctor**. Get **real quotes for your real age and health history** before you make any final decision to move. The ranges in this book are honest planning figures; *your* number depends on you, and only a real quote tells you what you'll actually pay. And confirm the current PhilHealth premium and enrollment rules with a **local PhilHealth office** before paying.

Do not arrive relying on PhilHealth alone. Do not arrive assuming your home coverage follows you. Arrive with two layers in place, sized honestly to your age and health, with your medications sorted and your city chosen partly around your medical needs. Do that, and healthcare stops being the thing that could end your plan and becomes just another solved part of a good life.

That's the part that scares people, answered. One short part remains — the mistakes and traps that catch newcomers, so you can see them coming and step around them.

PART 5

The Traps That Sink People

Almost everyone who gets burned over there gets burned by one of a small handful of things. They're predictable. Which means they're avoidable. Here they are, so you can see each one coming and walk around it.

The money traps

The costs that ambush you at the start. We covered these in Part 1, but they bear repeating because they're the most common budget shock: **setup costs** (\$1,000–2,500 for deposits, furniture, the small costs of landing), the **visa deposit** you have to park, and the two recurring line items that quietly blow lean budgets — the **electricity bill** (¥8,000–15,000/month with regular aircon) and **condo association dues** (¥5,000–15,000/month in premium buildings, *on top of rent*). Ask whether dues are included before you sign. Budget for the power bill honestly. Neither should ever surprise you now.

The exchange-rate drift. Your pension arrives in dollars (or euros, or pounds); your life is priced in pesos. The rate moves. A budget that's comfortable at one exchange rate gets tighter at another. Keep a margin for it, and don't plan your life at the most favorable rate you've ever seen.

The "I'll just sort money out there" mistake. Sort your banking *before* you're dependent on it. Understand how you'll get your pension, withdraw cash, and pay locally — many keep their home bank and use local withdrawals plus an e-wallet for daily life. Confirm the current options and fees rather than assuming your home cards will work smoothly everywhere.

The property trap

This one has ended real men's savings, so hear it plainly: **as a foreigner, you generally cannot own land in the Philippines.** Philippine law restricts land ownership to citizens. What you *can* own outright is a **condominium unit** (within foreign-ownership limits for the building).

So be deeply skeptical of any arrangement where you put serious money into a **house or land** in your own name, or — the classic trap — into property held in someone else's name "for" you, whether a company or a person you've grown close to. Men have lost everything this way. If you're going to buy anything, buy a condo you can legally own, and **involve an independent Philippine lawyer who is working for you and only you** before any money moves.

→ **Confirm with: an independent Philippine property lawyer** — your own, not the seller's, not your partner's — before any property

purchase or land arrangement, of any kind. This is not a corner to cut.

The scam traps

The same handful, over and over. **Romance-driven money requests** (covered below — it's the big one). **"Investment" or business opportunities** pitched to the newly-arrived foreigner with cash. **Property and rental scams** — never wire a large deposit for a place you (or a trusted person) haven't physically verified exists and is owned by who claims to own it. **Overpriced "fixer" services** charging foreigners many times the real cost for simple paperwork. The defense is almost always the same: slow down, verify independently, and never let urgency or affection rush a financial decision. Anyone pressuring you to move money *fast* is telling you something about themselves.

The human trap — the one that matters most

I'll close on this one because it's the one that hurts the deepest, and because it's the bridge back to the first book.

You may arrive a little lonely. Most men who make this move do, even the ones who'd never say it. And loneliness plus a foreigner's pension is a combination that some people — not most, but some — will see as an opportunity. It can look like romance. It can look like a new "family" who need help. It can look like the warm welcome you've been starved of, with a series of financial requests quietly attached.

I'm not telling you to be cold, or suspicious of everyone, or to wall yourself off from the genuine warmth that is one of the real gifts of life over there — and it *is* real, and most people you meet will mean you well. I'm telling you to keep your head and your heart in the same room. Be generous from strength, not from need. Keep your own money in your own name. Don't fund a life for someone you've known for a month. Don't put a house in anyone else's name. And if a relationship's affection rises and falls with your willingness to pay, you already have your answer, however much it hurts.

The men who thrive over there are warm *and* clear-eyed — open to real connection, and unafraid to say no to the kind that comes with an invoice. You can have the belonging without being a bank. That's not cynicism. That's how you protect the very thing — a real, dignified, connected life — that you went all that way to find.

A last word

That's the honest map: the real number, the real cities, the real steps, the real healthcare truth, and the real traps. Notice what it asks of you. Not courage, mostly. *Diligence*. Verify the visa rule with the office that decides. Get the real insurance quote for your real age. Scout before you ship. Rent short before you sign. Use your own lawyer. Keep your money in your own name. Do those unglamorous things, and the dream stops being a gamble and becomes what it always could have been for a man willing to look at it clearly — a plan.

You did everything right your whole life. Do this right too, and go.