



EXPAT LIVING

Magazine of the Expat Network

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Welcome To Expat Living

In this edition of *Expat Living* we have brought together a range of features and news which address the expat experience.

We first examine what it is like to live and work in Qatar. We also look at retirement and property prospects if you are considering a move to Spain.

Plus, how should you manage your money while living overseas? Do you need to take out medical insurance?

We hope this e-magazine brings you the essential information you need for your life overseas.

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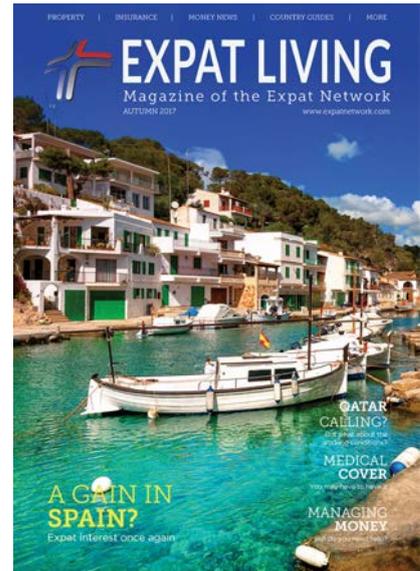
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QATAR CALLING?

With huge infrastructure projects ongoing ahead of the football World Cup there in 2022, Qatar offers good working opportunities. But what are the conditions there and how do you get a visa?



Like many other Gulf countries, Qatar is a combination of an ancient past and 21st century technology and architecture. It is a country in transition that has retained its traditionalism, while in the process of modernising.

The overriding influence on life in Qatar, past and present, is Islam. The Qataris remain faithful to their roots; Islam and tribal and family ties are very strong. The tenets of Islam are integral to all aspects of daily life, both social and business.

Economy

Until the discovery of oil in the middle of the 20th century, Qatar had few inhabitants and relied on trading, pearling, and fishing. Many of the prominent Qatari families, including the ruling al-Thani family, are former pearl merchants.

The economy of Qatar is subject to centralised state control. The government owns or directly controls the country's mineral wealth, major manufacturing enterprises, banks and insurance companies.

After years of relying almost entirely on oil, Qatar's continued prosperity now depends on modernisation and diversification, as well as on the efficient, cost-effective and timely export of natural gas. The government continues to work towards these goals.

Government

Politically, Qatar became fully independent from Britain in 1971. Today it is a constitutional monarchy, with the emir as the head of state. This position is passed on within the al-Thani ruling family.

The highest executive body in Qatar is the Council of Ministers, which comprises both elected and appointed officials. The Council of Ministers initiates legislation, which is then referred to the Consultative Assembly, or *Majilis Al Shura*, for further discussion. The emir then ratifies legislation submitted to him by the *Majilis Al Shura*.

Laws are announced by the emir, as are elections to the legislative assemblies.

Sharia

Islamic Holy Law, the *Sharia*, is the fibre of life in Qatar as it is throughout the Arabian peninsula, where it was born and continues to flourish. The call to prayer can be heard from the mosques five times a day, starting at daybreak.

In accordance with the tenants of Islam, some public institutions, such as schools, are segregated by gender or offer special days when only women can attend. There are also 'family' sections in restaurants for women only. Social functions, such as weddings and teas, are often segregated with men and women in different rooms. Qatari women can vote in public elections, and may drive cars.

Qatar Today

Expats will find some aspects of the society exotic and colourful.

In public, women wear veils to cover their hair and part of their faces, as well as heavy black robes called *abayas* to cover their bodies. Many of the older, more traditional women wear a face mask called the *batula*. They also wear large head scarves called *hijabs*. Qatari men wear long white *thobes*, floor-length robes. They wear sandals and a three-part head covering called a *ghutra*.

Foreign visitors and residents may find some of the Islamic influences restrictive, particularly for women in a publicly male-dominated society. However, they will also find that Qatari people have the traditional Arab values of hospitality, family honour and generosity.

Despite the fact that Qatar is small in size and may not be as geographically interesting as some of its middle eastern neighbours, it offers a wide range of leisure and social activities; a well-established telecommunications network; a lower cost of living and a hospitable, family-oriented native culture.

Geography

Qatar is an oil-rich desert peninsula jutting northward into the Persian/Arabian Gulf. There are a number of islands found in the coastal waters that belong to Qatar. *Halul* is the most significant, since it operates as a storage and port for the oilfields that are offshore. The country is bordered to the north and west by Bahrain, to the west across Salwa Bay by Saudi Arabia and to the south by the United Arab Emirates.

Most of the terrain is flat and arid except for the Dukhan anticline in the west, a gradual rise from the east to a central limestone plateau, and some low cliffs at the northern end of the eastern coast. Summers in Qatar are brutally hot.

History

Archeological expeditions have found rock carvings, spearheads and pottery that date back to the 4th century B.C. - relics of an Ubaid civilization. Qatar was also mentioned by the 5th century B.C. Greek ▶

historian Herodotus and the geographer Ptolemy. Islamic Qatari history probably began in the middle of the 7th century A.D. when Qatar came under the rule of the Al-Munzir Arabs.

Until the discovery of oil in the middle of this century, Qatar had few inhabitants and relied on trading, pearling, and fishing. Indeed, the entire lower gulf was a prolific producer of pearls and the pearl industry was a major source of wealth in Qatar. Many of the prominent Qatari families, including the ruling al-Thani family, are former pearl merchants.

Beginning in the 18th century with the migration of tribes from what is now Saudi Arabia and Kuwait, Qatar developed into a modern Islamic civilization. The Turks occupied the country in 1868, and absorbed it into the Ottoman Empire.

At the beginning of World War I, Turkish forces were evacuated from Qatar, and, in 1916, the United Kingdom negotiated a treaty recognizing Sheikh Abdullah al-Thani as ruler. The Sheikh agreed not to dispose of any territory or enter into any relationships with other governments without British consent. In return, the British offered protection against aggression. A British protectorate until 1971, Qatar retains some British cultural flavour.

Oil was discovered in Qatar in 1940 by the Qatar Petroleum Company, owned by Anglo-Dutch, French and US interests. Exports did not begin until 1949, but the 1950s and 1960s began a period of increasing oil revenues, growth of oil-related wealth, and a surge of immigration.

Oil revenues have brought extensive changes to Qatar with modernized communications systems, distinctive contemporary architecture, and an influx of expatriates seeking new opportunities. Native Qataris enjoy a high standard of living, and many social service benefits.

In recent years, Qatar has implemented changes that will likely have significant impact in the years to come. These include women's right to vote in municipal elections, a written constitution, and national legislative elections.

Despite the fact that Qatar is small in size and may not be as geographically interesting as some of its middle eastern neighbors, it offers a wide range of leisure and social activities; a well-established telecommunications network; a lower cost of living, and a hospitable, family-oriented native culture.

Climate

Summer in Qatar is brutally hot, with temperatures reaching well over 100°F/38°C. In spite of the dryness, relative humidity along the coast remains quite high and oppressive, and there is little relief from either on summer evenings.

Winters are somewhat milder, and some evenings are quite cool with pleasant breezes. Rainfall is extremely light, averaging less than three inches a year and falls mostly during the winter months in short, sudden cloudbursts. January and February are the coldest months with periodic heavy rain.

Sandstorms or dust storms can occur at any time of year, and are particularly common in the interior. Winds from the north, known as shamals, are unpleasant as they absorb moisture and stir up sand and dust.

Health

Some health concerns in Qatar are primarily caused by the extreme climate. Heat exhaustion is caused by dehydration or salt deficiency and can be dangerous. It is more prevalent among those who have recently arrived. Be sure to drink plenty of water.

Heat stroke is a serious condition that occurs when the body's temperature rises to dangerous levels. Protect against heat stroke by drinking plenty of fluids and avoiding long exposure to the heat and sun. Symptoms include throbbing headaches, lack of coordination, confusion, or aggressive behaviour. Prompt hospital treatment is essential.

Prickly heat, caused by excessive perspiration trapped under the skin, is usually a problem for new arrivals. Stay as cool as possible, bathe often, and use a mild talcum powder.

Fungal infections are most likely to occur on the scalp, between the toes or fingers, and on other parts of the body. Prevent infections by wearing loose, comfortable clothes made of natural fibers. Bathe frequently and dry carefully.

Sunburn is an obvious and constant danger. Use sunscreen and wear clothing and hats that protect from the sun at all times.

Consult your doctor before departure about all of the above and plan to take the items necessary for this hot climate, such as hats, talcum powder, sunscreens, and sunglasses.

Visas & Permits

Nationals of 33 countries may apply for a visa upon arrival, or through their nearest Qatari embassy. Visa on arrivals are valid for one month and cannot be extended. Tourist and business visas are valid for 30 days. Nationals of other countries, as well as extended stay and multiple entry applicants, must apply for a visa through the Ministry of Interior in Doha. Several types of business visa are available. A 72-hour business visa can be issued on arrival, and extended for an additional 72 hours. Other business visa types must be arranged prior to departure. One-month business visas can be extended for a total of three months. Longer business visas are also available. Visa applicants will need to provide two colour passport-sized photographs, a completed application, proof of two photocopies of the identification portion of the passport, and all fees. Business visa applicants will need to provide a letter from the sponsoring company. Additional requirements, such as a health check or police certificate, can apply. A business visa holder acts as sponsor for visas issued to spouse and children. All family members, including

newborn children, receive individual visas upon approval. Business visa holders often require an exit visa, procured by their employers, to leave Qatar.

Do not attempt to enter Qatar without a required visa or to stay beyond your visa's expiration date; there are heavy fines and penalties for violation of visa regulations. Your visa is extremely important; be careful with it and make copies for reference purposes.

For important, detailed information on entry requirements in Qatar, the appropriate embassies, consulates, and online visa information databases are essential resources.

Permanent residents should obtain an identity card. It will be necessary for identification when handling certain everyday tasks.

The government has made smart ID cards available to expats. The smart card may also come with an optional embedded chip that allows the holder to perform certain visa-related transactions. The Ministry of Interior has more information about this card, and the process of getting one.

A residence permit is required for employment of one year or more or if you are joining your family for an extended period. They are offered only to those employed by a Qatari sponsor or company and their dependents.

There are two types of residence permits. Work residence permits must be sponsored by an employer. They are valid for one to three years and are renewable. Family residence permits are available to family members of a work residence permit holder. These are valid for the same duration as the corresponding work residence permit, and are also renewable.

Application is usually made during the three-month visa period, after your arrival. Medical exams and fingerprinting are required. Approvals can take as little as six weeks, but may take six months or longer. If your visa expires while your application is in process, you must leave Qatar and re-enter on a new visa. Residents permits are issued for one and two years.

In order to work in Qatar, your local sponsor will need to apply and acquire a work permit for you. The work permit will lead to issuance of a residence permit for you and any dependents.

The work permit is not a general permit allowing you to work with any employer. Instead, it pertains to one employer who sponsored your stay. It may not be transferred to another Qatari employer for at least two years, and a release letter from the original employer must be included in your application to transfer.

Holders of work permits require a single or multiple exit permit in order to leave Qatar; however, their dependents do not. Exit permits must be obtained by employers. The application process can begin online, seven days in advance of departure.



Travel Advisory for Qatar

According to the UK's Foreign & Commonwealth Office (FCO) around 20,000 British nationals live in Qatar, and approximately 40,000 visit annually. Most visits are trouble-free.

On 4 June 2017, Saudi Arabia, United Arab Emirates, Bahrain and Egypt cut diplomatic ties with Qatar. This has led to closures affecting road, air and sea routes between these countries and Qatar, as well as travel and residence restrictions affecting Qatari nationals. Restrictions on entry to the UAE have also been placed on certain holders of Qatari Residence Permits. These restrictions don't apply to British nationals.

As of 6 June 2017, the land border between Qatar and Saudi Arabia is closed. All flights between Qatar and Saudi Arabia, United Arab Emirates, Egypt and Bahrain are suspended until further notice.

These measures are likely to lead to some disruption for travellers in the region. You should check with your airline before you travel. Direct flights to and from the UK aren't affected.

Terrorists are likely to try to carry out attacks in Qatar. Attacks could be indiscriminate, including in places visited by foreigners.

Terrorists continue to issue statements threatening to carry out attacks in the Gulf region. These include references to attacks on western interests, including residential compounds, military, oil, transport and aviation interests as well as crowded places, including restaurants, hotels, beaches, shopping centres and mosques. You should maintain a high level of security awareness, particularly in public places. Avoid large gatherings and demonstrations.

Information courtesy of Living Abroad
www.livingabroad.com



MANAGING MONEY

New research finds those who receive financial advice are on average £40,000 better off than those who did not take advice.

A new report finds both affluent investors and those 'just getting by' are better off than their equivalent unadvised counterparts.

The report, by the International Longevity Centre-UK (ILC-UK) and supported by Royal London, finds that those who received financial advice in the 2001-2007 period had accumulated significantly more liquid financial assets and pension wealth than their unadvised equivalent peers by 2012-14.

The report, *'The Value of Financial Advice'* analyses data from the largest representative survey of individual and household assets in Great Britain, the Wealth and Assets Survey. Even allowing for the fact that some groups are more likely to seek advice than others, the research still shows that those who receive advice do better than an equivalent group who don't.

The report examines the impact of financial advice on two groups, the 'affluent' and the 'just getting by'. The 'affluent' group is formed of a wealthier subset of people who are also more likely to have degrees, be part of a couple, and be homeowners. The 'just getting by' group is formed of a less wealthy subset who are more likely to have lower levels of educational attainment, be single, divorced or widowed and be renting.

'The Value of Financial Advice' finds that:

- The 'affluent but advised' accumulated on average £12,363 (or 17%) more in liquid financial assets than the affluent and non-advised group, and £30,882 (or 16%) more in pension wealth (total £43,245).
- The 'just getting by but advised' accumulated on average £14,036 (or 39%) more in liquid financial assets than the just getting by but non-advised group, and £25,859 (or 21%) more in pension wealth (total £39,895).

The report also finds that financial advice led to greater levels of saving and investment in the equity market:

- The 'affluent but advised' group were 6.7% more likely to save and 9.7% more likely to invest in the equity market than the equivalent non-advised group.
- The 'just getting by but advised' group were 9.7% more likely to save and 10.8% more likely to invest in the equity market than the equivalent non-advised group.

Those who had received advice in the 2001-2007 period also had more pension income than their peers by 2012-14:

- The 'affluent but advised' group earn £880 (or 16%) more per year than the equivalent non-advised group.
- The 'just getting by but advised' group earn £713 (or 19%) more per year than the equivalent non-advised group.

The report found that nine in ten people are satisfied with the advice received, with the clear majority deciding to go with their adviser's recommendation.

Despite the advantages of receiving advice, only 16.8% of people saw an adviser in the years 2012-2014. Indeed, *'The Value of Financial Advice'* finds that even among those who took out an investment product in the last few years, around 40% didn't take advice, rising to 78% of people who took out a personal pension.

After controlling for a range of factors, *'The Value of Financial Advice'* concludes that the two most powerful driving forces of whether people sought advice was whether the individual trusts an independent financial adviser to provide advice, and the individual's level of financial capability. Therefore, the report makes a series of recommendations to raise demand for financial advice including:

- Using advice to support the auto-enrolled – duty on employers to ensure staff can access the best information and advice on their pensions.
- Mandating default guidance for those seeking to access their pension savings – to ensure people can get crucial information in a complex marketplace and avoid worst outcomes.
- Helping to create informed consumers through continued development and roll out the pensions dashboard.
- Ensuring regulators continue to place emphasis on access to independent financial advice.

Ben Franklin, Head of Economics of Ageing, ILC-UK said: "Our results show that those who take advice are likely to accumulate more financial and pension wealth, supported by increased saving and investing in equity assets, while those in retirement are likely to have more income, particularly at older ages.

"But the advice market is not working for everyone. A high proportion of people who take out investments and pensions do not use financial advice, while only a minority of the population has seen a financial adviser. Since advice has clear benefits for customers, it is a shame that more people do not use it. The clear

challenge facing the industry, regulator and government is therefore to get more people through the "front door" in the first place."

Steve Webb, Director of Policy, Royal London said: "This powerful research shows for the first time the very real return to obtaining expert financial advice. What is most striking is that the proportionate impact is largest for those on more modest incomes. Financial advice need not be the preserve of the better off but can make a real difference to the quality of life in retirement of people on lower incomes as well. The evidence shows that when people take advice they are overwhelmingly satisfied and benefit as a result. More needs therefore to be done to overcome the barriers to advice."

Eight Financial Questions to Consider

1. Where are you tax resident? This is important because your country of residence will normally tax you on your worldwide income and gains.
2. Are you paying tax in the right place? Many British citizens abroad do not.
3. Are there any special regimes for new arrivals in the country? Portugal has its Non-Habitual Residents regime, and Malta has various residency programmes, for example.
4. Is there a double tax treaty and does it stop you from paying too much tax?
5. What about your pension income? Some jurisdictions allow you to take it tax-free for a period. Others allow it to be taxed at a fixed rate, which can be significantly lower than UK rates.
6. Are your investments tax efficient for you? Investments set up in one jurisdiction may be less advantageous if you move to another. For instance, UK ISAs have no tax efficiency overseas.
7. Do you have rental properties – and rental income – in the UK or the European jurisdiction that needs to be taken into account?
8. How will succession law in your new country of residence affect the inheritance tax your beneficiaries will have to pay? Some assets may be subject to tax both in the UK and your new country of residence when you die.

See more at www.retingtoeurope.com



Advice for Expats

Many expats may not be confident making their own financial decisions, especially as there are important residence and tax factors to consider. So you may want to turn to a financial adviser with experience of dealing with expats to guide you through the options for your money.

If you have British roots it may be best to choose an adviser who is authorised and regulated by the Financial Conduct Authority (FCA), as standards of local financial advice vary hugely across the world. Unlike in the UK, in many places advisers are not properly regulated.

There's a useful website to help you locate a relevant, authorised adviser at www.unbiased.co.uk. To use the site you'll have to enter the postcode of your last UK address, and you can then select the type of advice you would like to receive. Many advisers specialise in expats. Note too that these days you can expect to pay a fee for advice, rather than have the adviser paid by the investment companies they recommend.

Advice on anything relating to your money may be considered financial advice, as unbiased.co.uk describes it. This can include advice on savings, investments, getting a mortgage, arranging your pension, saving tax, protecting your family – the list goes on. To be sure that the advice is impartial and has your best interests at heart, you need to talk to an independent or whole-of-market financial adviser.

A financial adviser can help you manage your money at all stages of life. They might help you achieve a set goal (such as planning your retirement), or simply find ways to improve your finances in general.

There are two different kinds of financial advisers listed on unbiased.co.uk. Some are independent financial advisers (IFAs) and some are restricted whole-of-market advisers. Both kinds of adviser can provide you with unbiased financial advice.

An IFA will consider every aspect of your financial situation and give you advice that is tailored to you. If they recommend any products (e.g. mortgages or pensions) they can offer you the best choice from the whole of the market. Unlike a free guidance service, or information you may find online, the

advice provided by an IFA will take account of your personal circumstances and will make clear recommendations.

An IFA is very different from the people employed by banks, building societies and insurance companies. These people may seem to be giving you advice, but will only recommend their own products. IFAs have no connection to providers and do not earn commission from the products they recommend, so their only responsibility is to you, their customer.

A restricted whole-of-market adviser can also give you impartial advice, independent of any providers. The difference is that they are only qualified to advise on certain areas of finance, e.g. pensions or protection. Ask your adviser if there are any areas where they are restricted.

Most people who consult a financial adviser do so to plan for the future. If you already have money troubles, advice may be of only limited help. Its main value is in identifying problems and opportunities in advance, so as to prevent money worries before they arise. Advice can also help you work out whether your goals are realistic (e.g. retiring early) and to take any necessary steps to achieve them.

You are likely to face several big financial decisions in your life, such as buying a home, starting a pension and planning your retirement. Getting these right can have dramatic long-term benefits, so seeking financial advice is always helpful and may even be essential.

For instance, there are now many ways to draw an income from your pension. A financial adviser can tell you which options are best for you, to ensure you have enough to live on throughout your retirement. The adviser can also put your plans into effect, while finding you the best deals on the market if you need to buy a product such as an annuity or drawdown scheme.

Genuine financial advice is always paid for. There are several ways you might pay for financial advice, ranging from a fixed fee to an hourly rate. Fees may depend on the size of the assets involved and the complexity of the work. Always ask your adviser to explain their fees in advance.

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**Living abroad?
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A GAIN IN SPAIN?

The most popular holiday and retirement destination for many Europeans, Spain has recovered from economic problems and is attracting interest once more.

There are believed to be more than one million Britons living in Spain permanently, and more British pensioners in Spain than in any other country outside the UK. The standard of living is high and its cost relatively low.

The locations favoured by British emigrés have varied little over the decades. It is the big cities and best-known coastal towns that have bounced back best economically from the 2008 financial crises and it is to these people will always want to return.

It all comes down to ease. Do you want to be a pioneer in a spot that few foreigners have ventured into before? Or do you prefer the ready-made option of a resort or town where you can more easily slip into the kind of lifestyle and convenience you are used to?

Lifestyle

Spanish culture is underpinned by three elements: family, food and festivals – often enjoyed all at the same time. A classic Mediterranean mix, that influences many facets of Spanish life, it determines the shape of the days (siestas and late nights), embodies Spain's core values (a sense of community and religion) and gives the Spanish every opportunity to do what they do best – enjoy themselves.

Wherever you choose to live in Spain, you will soon spot that festivals are the bedrock of Spain's cultural calendar. You will see young and old celebrating in the streets long into the early hours.

Language

As many a British expat in Spain demonstrates, you can get by without any knowledge of Spanish. There are many places where that is entirely possible, from Barcelona to Marbella to Palma to Benidorm. You will often find that even if you try to speak in Spanish, the reply comes back in English – which you will find either frustrating or a huge relief.

Something to consider in Spain is the number of languages that are spoken. Castilian Spanish, or *castellano*, is the standard language spoken in most of Spain. You will hear it – with varying accents – in the bulk of Spain apart from the northern and eastern coasts. There are a number of other languages, including Basque, Galician and Catalan in the north and variants of Catalan in Valencia and the Balearics

The one that is most likely to be relevant to those thinking of moving to Spain is Catalan. In Barcelona, the Costa Brava and to some extent Mallorca, it is the language you will hear everywhere, far more than Spanish.

Accessibility

Proximity to an international airport comes high up the list of requisites for many, to make life easier to visit family and friends and for them to come and see you. If you are buying a property, it will be an important factor when you come to sell as most buyers tend to want a home within an hour's drive of an airport.

Madrid, Barcelona and Palma de Mallorca are Spain's busiest airports – and their passenger numbers are growing each year. Malaga airport on the Costa del Sol is now Spain's fourth busiest airport and has seen a major expansion to include a new terminal and runway.

Other major Spanish airport hubs include Gran Canaria, Alicante, Tenerife, Ibiza, Lanzarote and Valencia. Year-round flights are vital to a destination's appeal – and no more so than island locations, which otherwise risk being cut off in winter if there are no direct flights out of season.

Climate

Think of a typical winter's day in Spain and how do you see yourself – wearing t-shirts and shorts on the beach, or tucked up in a restaurant next to a roaring fire?

Southern Spain remains mild in winter with bright, blue skies and sunshine that makes Christmas Day on the beach a distinct possibility. Summer temperatures in the Costa del Sol can reach 40C. The Costa del Sol registers 16 sunshine hours a day in July and almost no rain.

On the Costa Blanca, the rainy season starts in September, typically with the days starting clear and bright then turning rainy and sometimes stormy. Temperatures also drop rapidly in the autumn months and winter can fluctuate between cool and windy and pleasingly temperature. Summers are reliably long and dry.

The Costa Brava enjoys long, hot summers and short, mild winters, protected from the wet weather in the west by the Pyrenees mountains. The region faces weather systems crossing the Atlantic, which can lead to some unpredictability.

Mallorca also sees some fluctuation throughout the year – and, as a mountainous island, differences between the warmer, drier south and the slightly rainier north. Summers are hot, autumn is typically warm but possibly wet and winters are usually dry and bright, but the odd snowfall has been seen.

The main draw of the Canaries is year-round warmth, with little variation in summer and winter temperatures and only six rainy days per month in winter.

Property

After years of recession, 2015 marked a turning point for the Spanish economy and property market. Estate agents had been forecasting the bottom of the market for a few years, but it seemed there was always a little

further to fall. But 2015 saw greater economic growth than the EU average and, in some areas, a return to more positive levels of property sales, mortgage approvals and new construction.

Prices fell dramatically – by up to 50% on the Costa del Sol and Costa Blanca – after the 2008 global crisis, and the number of empty properties was believed to have hit one million.

But in some areas, there is a sense of business as usual with overseas property buyers back in the market and movement in the domestic market, with the increased availability of mortgages.

The British dominate overseas investment in Spanish property, with buyers from the EU making up more than 60% of all purchases among buyers from outside Spain (British investors constituting about 25% of this group). Most buyers have cash, want prime locations and buy resale property, according to The Property Finders, a buying agency that operates in Andalucia, Cataluña and the Balearics.

Prices across Spain may not be rising sharply – but things are starting to move in the right direction in many of the areas that are of interest to British expats.

Healthcare

Emergency cover in Spain is available to anyone, whether you are an EU or non-EU citizen. To qualify, you will need to register on your local town hall's census (*padrón*), which brings a variety of other benefits including discounts on your IBI tax (which is similar to the UK's council tax), the right to vote and free or discounted access to municipal services such as sports centres and libraries.

If you live in Spain and receive a UK state pension or long-term incapacity benefit, you may be entitled to state healthcare paid for by the UK. You will need a Form S1, which must be obtained in the UK and certifies that you are of retirement age and have paid all the necessary social security taxes in the UK. You will then be entitled to the same benefits as a Spanish national.

If you do not qualify for free state healthcare you can take out private health insurance, or pay the full cost of any medical treatment. AXA International quote €6,600 per person per annum for comprehensive cover with no excess and inclusive of taxes, based on a couple aged 65 in good health.

Another option is the Spanish health scheme called the *convenio especial*. If you have been registered on the *padrón* at your town hall for a year, then you can participate in a state insurance scheme for a basic monthly fee (about €60).

Money

Spain has a reputation for high taxation, but this is not always true. With the right advice you may find you could pay less tax than you would in the UK. ►



It is important to understand where you are tax resident. In Spain, you are considered a tax resident if you spend more than 183 days during the Spanish calendar year, or if your family, main professional activity or most of your assets are based in Spain.

If you are a Spanish resident, you will be liable for tax on your worldwide income and gains. Non-residents of Spain will be liable for Spanish income tax only on Spanish-sourced income and capital gains.

Cost of living

The cost of living in many areas of Spain remains significantly lower than in the UK. Travel is far cheaper, including the cost of petrol, train tickets and public transport. So is drinking – there are still many places where you can buy a glass of wine or a small beer for €1.

If you are eating out at Michelin-starred restaurants or fashionable beachfront places, then you would expect to pay the highest prices. But the *'menu del día'* is widely available across Spain and it's the way the Spanish get to enjoy a two- or three-course meal for €10 or less.

Moving

If you are an EU citizen, you automatically have the right to live in Spain but you must still apply for residency. That simply means presenting your passport, and four photos, and proof of income at your main police station. You will then receive your residency card (*tarjeta comunitaria*) within weeks. You also need a NIE from your local Policia Nacional.

If you are not an EU citizen, you cannot stay in Spain beyond 30 days. You will need to get a visa from the Spanish consulate in your home country before you enter Spain.

Golden Visa Scheme

Spain's 'golden visa' scheme, launched in 2013, is open to non-EU citizens – which may, at some point in the next few years, include British citizens. If you invest at least €500,000 (without finance) in property, you are entitled to receive a one-year temporary residency visa which can be renewed twice for two-year extensions. After five years, you are entitled to apply for permanent residency, which requires that you live in Spain for at least 183 days a year. After 10 years you can apply for Spanish citizenship.

Amendments to the scheme now allow greater flexibility. Partners – whether married, unmarried or in a civil partnership – can now benefit from the 'golden visa', which previously required a €500,000 investment individually. The residency permit now also gives you the right to work in Spain.

There is a more comprehensive guide to Spain in the Destinations section at www.expatsnetwork.com



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MEDICAL COVER

Medical insurance may seem like an optional extra for expats, but in some circumstances you have to have it.

Almost three quarters of expats wait until after relocating to purchase health insurance cover, with 54 per cent doing so within two months of arriving and 17 per cent doing so only after experiencing the healthcare facilities available locally.

Five per cent of respondents to a survey by AXA's international healthcare business said that they had still not purchased any form of health insurance cover which would guarantee them access to medical care locally.

The survey of over 500 expats, all of whom have at least one child, found that 60 per cent had accessed non-routine healthcare since moving and one in four found orientating the local healthcare system difficult. However, instead of purchasing international health insurance to cover the cost and assist with the logistics of accessing treatment, 17 per cent chose to look for treatment locally when the need arises and pay accordingly.

The research indicated that the majority of expats didn't consider healthcare to be as high a priority as other factors before they relocate. When asked to rank the three most important things that they had to organise for their new home while planning to move, just 32 per cent of expats included access to healthcare. As a priority, access to healthcare therefore ranked below employment (52 per cent), finances (35 per cent) and schooling (35 per cent).

Tom Wilkinson, CEO of AXA's international healthcare business, commented, "Starting a new life in another

country can be a daunting prospect, especially when you have a family to consider. From my own experience as an expat, I understand the sheer amount of planning that is required in order to make such a move a success.

"However, accident and illness can strike at any time and in some parts of the world, access to the appropriate treatment can be both logistically difficult and very expensive. I would therefore urge expats to research their local healthcare system thoroughly and plan how they will access healthcare with as much priority as their finances or employment status before they move, in order to protect both their wellbeing and their families."

Compulsory Cover

In some parts of the world, expats may not be able to obtain a visa unless they have health cover.

Over the past decade, Dubai has become internationally recognised as among the best in the world for its healthcare facilities. But as with many good things in life, it comes at a cost and something that few people can afford to fund out of their own pockets.

Public healthcare facilities in Dubai are generally of a good standard and the emirate's public healthcare system is better than most found in the region and indeed across the rest of the world.

In 2007 the emirate created the Dubai Health Authority or DHA, to oversee both private and public healthcare facilities. So for those expatriates who do not have medical insurance, there is always the fallback position of being able to apply for a health card from the UAE's Ministry of Health (MOH) that will allow you to receive care at a public facility.

While emergency care will be given regardless of whether you are a UAE citizen or a foreign national, it is not always easy for foreign nationals to receive regular or scheduled care at public state facilities. Those with private insurance are expected to receive care at private facilities and may be turned away from public facilities outright.

Last year new legislation came into play, meaning that anyone now moving to Dubai will no longer be able to take advantage of the UAE's public healthcare facilities but instead must take out private medical insurance to pay for their treatment. And to make sure that everyone does so, the authorities require you to prove that you have valid medical insurance in force in order to apply for a residency visa.

Employers in Saudi Arabia who do not provide health insurance to employees and their dependents may be banned from recruitment permanently, Al-Madinah Arabic daily reported.

The Council of Cooperative Health Insurance (CCHI) has formed an inspection committee with the Ministry of Labor and Social Development to ensure that all employers in the Kingdom provide health insurance to their employees and their families, said CCHI spokesman Yasser Al-Maarik.

"The law applies to all employees whether Saudis or expats. There are penalties for breaching the law. Employers may face fines up to the cost of insurance and may be banned from recruitment rights permanently or temporarily," said Al-Maarik.

He said that inspection teams will regularly inspect employers to ensure that they adhere to labour laws and the CCHI rules and regulations.

"We constantly try to improve our services to provide the best for our clients. Clients can benefit from our service by using their national IDs or residence permits without the need for any other card once they register," said Al-Maarik.

He also said the council is working on improving its system to track violations.

"We are working on digitising the whole process of recording violations so we have a permanent record of violators and their penalties. Employers with violations will not be allowed to recruit any new employees or provide health insurance to new employees until they pay off their dues for the violations they committed," said Al-Maarik.

"We are working on raising awareness about the importance of health insurance and the rights and responsibilities of both the employers and the employees when it comes to health insurance," said Al-Maarik.

Private sector employers will have to sign one health insurance contract, which should include employees and their dependants.



Returning To The UK

Overseas visitors, including returning British expats, who need healthcare while in England are now being charged differently for using the NHS.

The way the NHS charges these visitors has been changed so that it does not lose out on income from migrants, visitors and former residents of the UK who have left, who should all pay for their care while in the country.

Within the UK, free NHS treatment is provided on the basis of someone being 'ordinarily resident'. It is not dependent upon nationality, payment of UK taxes, national insurance contributions, being registered with a GP, having an NHS number or owning property in the UK.

The changes affect visitors and former UK residents differently, depending on where they now live. Treatment in A&E departments and at GP surgeries remains free for all.

People who live outside the European Economic Area, including former UK residents, should now make sure they are covered by personal health insurance, unless an exemption applies to them. Anyone who does not have insurance will be charged at 150% of the NHS national tariff for any care they receive.

Non-residents should also make sure their health insurance plan provides cover while in the UK as well as in their expat location.

Citizens who return to the UK on a settled basis will be classed as ordinarily resident, and will be eligible for free NHS care immediately.

Note that these changes apply in England. Different measures may apply in Scotland, Wales and Northern Ireland. Check with your local health authority.



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CHANGING FACE OF RETIREMENT IN UAE

More and more people plan to keep on working at retirement age.

New research from Old Mutual International and Quilter Cheviot challenges the preconceived ideas people may have around retirement.

The survey, of people living in the United Arab Emirates (UAE) demonstrates the changing face of retirement, as the line between working life and retirement becomes blurred. Rather than the more traditional approach to retirement, where people work into their 60s and then stop, more people expect to work part-time, and enter retirement gradually.

Three out of four people living in the UAE plan to continue working in retirement, either part-time or in a different job, marking a big shift in expectations. Many may feel too young to stop working and want to keep going to maintain interaction, with 41% saying they will continue working for social reasons.

Others plan to continue working part-time to make ends meet, with 35% saying they will work for financial reasons. Just 8% are planning to stop working altogether when they retire and 16% are as yet undecided.

Mark Leale, head of Quilter Cheviot's Dubai representative office, said: "Retirement no longer happens on one day, it is a longer-term transition and therefore the financial plan that people make for retirement also needs to adapt. Making sure you have a financial plan that extends beyond the time you give up full time work is more important than ever."

Of those who plan to continue to work, 77% plan to be self-employed, perhaps showing the region has a significant number of budding entrepreneurs. Being self-employed can come with its own challenges. If people turn to self-employment as a means to fund their later retirement, they will need to ensure they put adequate financial plans in place.

Paul Evans, head of region, Middle East & Africa, Old Mutual International, said: "There is much less certainty on

what retirement looks like now and no two experiences will be the same. It is interesting that so many will turn to self-employment, which means the onus will be firmly on the individual to plan accordingly and ensure they are not exposed to financial uncertainty in later life."

The research also shows how the gratuity scheme in the UAE can contribute towards providing a fund for retirement.

77% of people in the UAE expect to receive an end of service gratuity. A small proportion, 13%, are not sure if they will receive a gratuity, perhaps due to some uncertainty around the terms of the scheme.

For many expats in the region, the decision over whether they receive a gratuity might depend on whether they leave their employer before they leave the country. If they leave their employer they should qualify for a gratuity, but if they transfer to another country with the same employer then they may not qualify.

The amount of money that people expect to get from their gratuity varies greatly. Whilst 24% expect their gratuity to be over US\$20,000, 68% of people expect their gratuity to be below US\$20,000 with an average payment of US\$11,500.

There are mixed messages in the UAE regarding whether a gratuity is a replacement for a person's individual pension savings. The research shows that only 12% of people are completely relying on the gratuity to fund their retirement, with 51% relying on the gratuity payment 'a little' and 34% are not relying on it at all.

The average amount of time people in the region expect retirement to last is 20 years. This is a long time for any gratuity to last, which is perhaps why so few people in the region are relying on the gratuity in isolation. Instead, the gratuity should form part of a person's long-term financial plan, with adequate personal provisions being set aside to fund their long-term future.



BRITONS STILL KEEN ON MOVE TO EU

There are signs that many of us still want to find a retirement 'place in the sun' in Europe, despite Brexit.

There is a rush to find that sunny home on the Mediterranean while the Brexit talks continue.

Enquiries to a company that helps those moving to Europe have more than doubled in the past year. Blevins Franks, which provides tax and wealth management guidance to British expats in Europe, says that business from those wishing to retire to the European sun has increased by a quarter in the past year.

"The issue is that many thousands of Britons still want to retire to sunny Europe but are unsure how to do so, given the uncertainties of Brexit," said Jason Porter, director of Blevins Franks and an expert in expat tax and personal finance.

"They have particular questions about their residence and tax status, and access to their pensions and local healthcare facilities - which have been thrown into doubt by Brexit. But they are also considering long-standing issues for those retiring to Europe - such as adapting to a new culture, learning a language, travelling to their new home, affording property, and the local cost of living."

Official figures from the Office for National Statistics show that between 2005-2015, 144,000 Britons made the move to Spain, with 129,000 heading to France.

The UK government has proposed keeping current healthcare and pensions rights for British citizens living in European Economic Area (EEA) countries after Brexit.

Reacting to customer enquiries on matters such as pensions, tax and healthcare, Blevins Franks has launched a new, fully-illustrated 276-page book 'Retiring to Europe' and a website, www.retiringtoeurope.com. The book is co-authored by Jason Porter and well-known travel and property writer Zoe Dare Hall.

The book and website cover the countries Britons most seek out for a retirement in the European sun - France, Spain, Portugal, Italy, Cyprus and Malta - but also consider Greece, Turkey and Croatia. There is also a detailed analysis of the UK as a retirement destination if you have been away from Britain during your working career.

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