



The World's Top Retirement Havens For 2011

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As we move toward the start of the new year, it's time to take a look at the world [map](#) to identify the world's top retirement havens for 2011. Depending on the size of your retirement budget, here's where you should be looking to realize the adventure-filled retirement of your dreams.

Super Affordable

1. **Nicaragua—specifically Leon, [Granada](#), and San Juan del Sur.** Nicaragua is more attractive than ever for one important reason: It's a super cheap place to live. I've been a fan of this misunderstood country since my first visit nearly 20 years ago. Property values, especially for beachfront property along the Pacific, reached bubble status last decade. Today prices are more realistic and more negotiable. In the meantime, the cost-of-living has remained seriously low. And last year Nicaragua inaugurated a new and improved foreign retiree residency program. For all these reasons, 2011 is the time to put this country at the top of your super-cheap overseas retirement list.

[See [10 Places to Reinvent Your Life in Retirement](#) .]

2. **Ecuador—specifically [Cuenca](#).** Ecuador is well established as an affordable retirement choice. A friend calls it, "the cheapest place in the world where you'd want to live". This expat-friendly country also has a pleasant climate.

3. **Colombia—specifically [Medellin](#).** This moderately priced country is cultured and sophisticated. To live an expat-standard lifestyle in Colombia, I think you would need to spend more than you would in Nicaragua or [Ecuador](#). Real estate, on the other hand, especially in certain areas of this country, can be a screaming bargain.

4. **Thailand—specifically [Chiang Mai](#).** This exotic and adventure-filled country can be, in parts, extraordinarily affordable and even peaceful.

[See [How To Retire Overseas Part-time](#) .]

Moderately priced

1. **Panama—specifically [Las Tablas](#), [Boquete](#), and [Panama City](#).** Panama City has the best infrastructure in all of Central America, but it no longer qualifies as super-cheap. Other places in the country can be affordable. But the cost-of-living and of real estate in the capital and other more developed parts of the country has risen to the point where I wouldn't include Panama on our list of bargain havens.

2. **Uruguay—specifically [Montevideo](#).** Uruguay is safe and stable with a good standard of living.

3. **Argentina—specifically [Buenos Aires](#) and [Mendoza](#).** This is another country that used to qualify as super-cheap but has grown steadily more expensive. Still, Argentina has much to offer in the way of lifestyle.

4. **[Belize](#)—specifically [Ambergris Caye](#) and [the Cayo](#).** Ambergris Caye has white sand and the best diving in the Caribbean. This area isn't absolutely cheap, but it can be relatively affordable compared with the cost-of-living and of owning beachfront real estate on other Caribbean islands. Elsewhere in Belize can be far more affordable than Ambergris. The Cayo, for example, is a beautiful frontier where you can escape from the real world and create your own future. It's also an English-speaking country.

5. **Malaysia—specifically [Kuala Lumpur](#) and [Penang](#).** This is the most user-friendly and expat-friendly choice in Asia. Malaysia is the only country in this part of the world that makes it relatively easy for a foreigner to establish legal full-time residency.

Luxury on a Budget

1. **Mexico—specifically [Puerto Vallarta](#).** My recently-rediscovered top pick for living the good life on a reasonable budget is Puerto Vallarta, Mexico. This is a fully turn-key overseas retirement option that, unlike Ajijic and Chapala, has managed to retain its Mexico-ness. This charming town boasts great restaurants and nightlife. The beaches, marinas, and golf courses are beautiful. This is my top 2011 choice for a five-star retirement at the beach on a three-star budget.

[\[Find Your Best Place to Retire.\]](#)

2. **France—specifically [Paris](#) and [Languedoc](#).** France is a country of superlatives and one of the best places on earth to live well. Paris has the world's best luxury lifestyle options while Languedoc offers quintessential French country living.

Get started now, and you could be living the good life in your new home overseas by this time next year.

***Kathleen Peddicord** is the founder of the [Live and Invest Overseas](#) publishing group. With more than 25 years experience covering this beat, Kathleen reports daily on current opportunities for living, retiring, and investing overseas in her free [e-letter](#). Her book, [How To Retire Overseas—Everything You Need To Know To Live Well Abroad For Less](#), was recently released by Penguin Books.*