

HOW TO RETIRE IN THE PHILIPPINES

A practical SRRV guide for retirees from countries beyond the US and UK

What stays the same, what can change by nationality or issuing country, and how to plan a safe move before choosing a condominium.

THE ANSWER

The published SRRV framework is broadly the same for eligible foreign applicants. It is not identical in practice: entry-visa convertibility, document authentication, language, police-clearance scope, DFA/PRA screening and a few published nationality-specific instructions can change the route.

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Prepared for international retirees by SMDCMakati.com

Independent decisions. One coordinated retirement plan.

International edition: what this guide answers

This guide complements the earlier US and UK edition. It is written for retirees from Canada, Australia, New Zealand, Europe, East and Southeast Asia, South Asia, the Middle East, Africa, Latin America, the Caribbean and other jurisdictions. It explains the Philippine SRRV rules that apply generally, then isolates the points that may change because of nationality, country of residence, language or document-legalisation system.

BOTTOM LINE

Most applicants use the same SRRV eligibility, deposit and document framework. Country differences usually affect how you enter the Philippines, which foreign public documents PRA will accept, how those documents are translated or authenticated, and whether extra screening or supplementary records are requested.

Same core rules, different preparation route

Usually the same	Can differ by country or case
Minimum principal age of 40	Whether a Philippine entry visa is required before travel
SRRV Classic and Courtesy framework	Whether admission is extendable and convertible to SRRV
PRA medical and police-clearance requirements	Apostille, consular authentication and English translation route
Deposit and PRA application-fee schedule	DFA/PRA country screening and supplementary documents
Physical presence during processing	Police-clearance authority and coverage of multi-country residence
PRA and Bureau of Immigration approval	Home-country pension, tax, health, banking and estate rules

Primary rule set: [PRA SRRV page](#) | [Expanded SRRV Program \(August 2025\)](#) | [PRA Citizen's Charter 2026](#)

How to use this guide

- Use the deposit table to identify the likely SRRV route.
- Use the country-difference section before ordering police or civil-registry documents.
- Request PRA pre-evaluation before apostilling documents, booking a long stay or remitting the visa deposit.
- Keep immigration, property, tax, pension, healthcare and estate decisions on separate approval tracks.

Why consider the Philippines for retirement?

1. English is widely used

Filipino and English are official languages. English is widely used in business, contracts, healthcare and many government interactions. Applicants whose records are issued in another language should still plan for a proper English translation; everyday English accessibility does not remove documentary rules.

2. One country offers several retirement lifestyles

Metro Manila offers major hospitals, international flights, established business districts and dense services. Cebu combines urban convenience with access to island destinations. Clark and Subic offer lower-density communities with road access to Manila. Davao and other regional centres offer different climates, pace and cost profiles. The right city is the one that fits your medical, social and travel routines, not simply the lowest advertised monthly budget.

3. Housing choices can be staged

A prudent retiree can begin with a furnished rental, test several neighbourhoods and only then evaluate a long lease or condominium purchase. Renting first helps reveal traffic patterns, weather exposure, building management quality, noise, healthcare access and the real cost of daily transport.

4. Regional access and family connectivity

The Philippines sits within a wider Asia-Pacific travel network. For retirees with family across Asia, Australia, Europe, the Gulf or North America, airport access and connection quality may be as important as the home itself. Check actual routes, transfer times and seasonal schedules from your intended city.

5. A dedicated long-stay retirement route exists

The Special Resident Retiree's Visa is a special non-immigrant visa issued by the Bureau of Immigration through the Philippine Retirement Authority. PRA describes multiple-entry and indefinite-stay benefits, subject to continuing compliance with the program.

LIFESTYLE TEST

Plan a realistic trial stay that includes ordinary weekdays, medical appointments, banking, grocery shopping, transport at peak hours and at least one heavy-rain period. A holiday itinerary is not a retirement test.

Official program description: [PRA SRRV](#)

What is the SRRV?

The SRRV is the Philippine government's retirement-residence program administered by PRA, with the visa issued through the Bureau of Immigration. It is not citizenship and does not transfer Philippine nationality. It is also not a property title: visa approval and any condominium transaction are separate decisions.

Who can generally apply?

- **Principal applicant:** generally a foreign national or former Filipino citizen who is at least 40 years old.
- **Spouse:** legally married to the principal; PRA publishes no separate age threshold.
- **Children:** unmarried and under 21 at application, legitimate or legally adopted; relationship proof is required.
- **POGO/IGL involvement:** operators or workers of Philippine Offshore Gaming Operators or Internet Gaming Licensees are disqualified under the expanded program.

Published SRRV benefits

Benefit	Practical meaning
Multiple entry and indefinite stay	Long-term residence without repeatedly rebuilding a tourist-stay plan, while SRRV remains valid.
PRA retiree services	Access to program servicing and assistance with certain government transactions.
Certain exemptions	PRA lists exemptions including BI annual reporting, exit/re-entry permits, travel tax and tax on pensions and annuities.
Work or study	PRA lists exemption from a separate work/student visa or permit; confirm the exact labour, licensing or school requirements for the proposed activity.
Household-goods import	PRA lists a one-time customs-duty and tax exemption up to USD 7,000, subject to the applicable customs process.

TAX CAUTION

A PRA program benefit is not a complete cross-border tax opinion. Your home country may continue to tax by residence, domicile or citizenship, and Philippine tax treatment depends on facts and income type. Obtain advice in both jurisdictions before changing pension payments or investment structures.

Benefits and qualifications: [PRA SRRV page](#)

SRRV options, deposits and published fees

The deposit is a qualifying time deposit, not the purchase price of a visa. Choose an option only after PRA confirms eligibility and the exact amount for your family. Dollar values below reflect the published expanded program available on 6 September 2026.

Visa-deposit guide

SRRV route	Age 40-49	Age 50+	Key qualification
Classic - pensioner	USD 25,000	USD 15,000	Lifetime pension: USD 800/month single or USD 1,000/month with dependants
Classic - non-pensioner	USD 50,000	USD 30,000	No pension qualification used for the route
Courtesy - foreign national	USD 3,000 pensioner; USD 6,000 non-pensioner	USD 1,500	Only specified groups: qualifying diplomats, recognised international-organisation officers, military personnel, high achievers or philanthropists
Courtesy - former Filipino	USD 3,000	USD 1,500	Former Filipino who has not re-acquired Philippine citizenship; proof of former status required

Deposit schedule: [Expanded SRRV Program](#) | [PRA SRRV page](#)

Application and annual fees

Fee	Published amount	Notes
Principal processing fee	USD 1,500	Non-refundable if the application is discontinued
Joining dependant fee	USD 300 each	Separate from any additional visa-deposit requirement
Classic annual fee	USD 360	Principal plus up to two dependants; extra-dependant fee may apply
Courtesy foreign national annual fee	USD 100	Principal plus up to two dependants; extra-dependant fee may apply
Courtesy former Filipino annual fee	USD 50	Principal plus up to two dependants; extra-dependant fee may apply

BEFORE REMITTING

Ask PRA for written confirmation of the option, deposit amount, bank, branch, remittance wording, dependant treatment and any country-specific conditions. A property reservation or sales payment is not a substitute for the PRA visa deposit.

The core requirements that apply broadly

PRA may request additional information, but the following is the published baseline for principal applicants. Document counts can differ between the web summary, the expanded-program PDF and the current Citizen's Charter; use PRA's pre-evaluation response as the filing checklist for your case.

- Original passport with a valid Philippine tourist status that is unrestricted, extendable and convertible, with at least 30 days remaining during processing.
- Typed or computer-completed PRA application form with original signature.
- PRA medical certificate/form and medical results, issued within six months; overseas records require the correct translation and legalisation route.
- Police clearance or criminal-record check for the principal, spouse and dependants aged 18 or older, from the country of origin or last residence abroad; generally valid for six months.
- Bureau of Immigration Clearance Certificate/derogatory check as required by PRA.
- NBI clearance for applicants aged 18 or older who have stayed in the Philippines for 90 days or more before filing; the expanded guidance states one-year validity.
- Certificate of visa deposit or bank certificate for an inward remittance from abroad to a PRA-accredited bank.
- Eight recent 2 x 2 inch photographs with white background, no eyeglasses, taken within three months.
- PRA processing and annual fees, plus the supporting documents for the chosen option and family members.
- Physical presence in the Philippines for the whole SRRV application process, including the required personal/KYC interview steps.

Family records

A spouse normally supplies a marriage certificate or household register. A child normally supplies a birth certificate, household register, adoption document or court custody record, as applicable. Foreign-issued relationship records must follow PRA's translation and authentication rules.

NAME-MATCHING RULE

Make names, dates of birth and places of birth consistent across passport, police clearance, pension proof, civil-status records, medical form and bank remittance. Resolve transliteration, married-name and one-person/two-spellings issues before filing.

Current checklists: [PRA SRRV page](#) | [PRA Downloads](#) | [PRA Citizen's Charter 2026](#)

What can change because of your country?

Trigger	What may change	Safe action
Visa-exempt nationality	You may enter without a pre-issued 9(a), but your admission must still be extendable and convertible for direct SRRV processing.	Ask PRA to confirm that the intended admission status is convertible before travel.
Visa-required or restricted classification	A 9(a) visa, extra approval, endorsement or longer consular processing may be required.	Use the Philippine Embassy/Consulate with jurisdiction and obtain written PRA pre-evaluation.
Non-convertible visa-free privilege	A short, non-extendable admission cannot be converted directly to SRRV.	Obtain the appropriate convertible visa instead of relying on the short-stay privilege.
Hague Apostille country	Foreign public documents are usually apostilled by the competent authority of the issuing country.	Verify the document type and competent apostille authority; confirm PRA's current acceptance.
Non-Hague country or non-applicable document	Philippine consular authentication may be required instead of an apostille.	Follow the nearest Philippine mission's chain of notarisation/authentication.
Record not in English	A proper English translation is required in addition to legalisation.	Ask PRA whether translation must occur before or after apostille/authentication in that jurisdiction.
PRA-identified country	Birth certificate, national ID and social-insurance record or retirement certificate may be added.	Ask PRA whether your nationality/residence is on the current internal list; it is not published on the main page.
Multiple countries of residence	PRA may need clarity on which police clearance covers the relevant history.	Provide a residence timeline and seek pre-approval of each proposed certificate.

NOT ONE GLOBAL CHECKLIST

There is no reliable public one-page table naming every country and its final SRRV route. PRA and the Philippine foreign-service post decide document and entry requirements against the applicant's current facts. Treat online country lists as screening aids, not approvals.

Country-sensitive rules: [PRA Citizen's Charter 2026](#) | [Expanded SRRV Program](#)

Published country-specific and entry-status flags

Indian nationals

PRA's 2026 Citizen's Charter says Indian nationals must secure a DFA endorsement letter addressed to DFA New Delhi for issuance of an entry visa. Separately, DFA's current India guidance allows certain short visa-free visits, including 14-day entry and a 30-day AJACSSUK-based privilege, but states those admissions are non-extendible and non-convertible. That makes them unsuitable as the admission status for direct SRRV conversion.

INDIAN APPLICANT ACTION

Do not plan to arrive under the 14-day or AJACSSUK visa-free privilege and then convert directly to SRRV. Ask PRA and the Philippine Embassy in New Delhi for the correct convertible entry-visa and endorsement sequence before travel.

Austria, Finland and Greece

The 2026 PRA Citizen's Charter lists Austria, Finland and Greece as exceptions within its ordinary apostille instruction for foreign-issued documents. The Charter does not explain the exception in that note. Applicants using documents issued in any of these three countries should obtain case-specific written instructions from PRA and the responsible Philippine Embassy/Consulate before ordering or legalising records.

Applicants from PRA-identified countries

PRA publishes the supplementary records but not the country list on its main SRRV page: birth certificate, national ID, and social-insurance record or retirement certificate. Because the list can be operational and case-sensitive, ask PRA directly whether it applies to your nationality, residence or document origin.

DFA-restricted classifications and enhanced screening

The PRA Citizen's Charter references DFA-restricted classifications. Visa-required applicants and people with derogatory, immigration, criminal, security or sanctions-related issues may face additional review or may not qualify. A clean document package does not create a right to admission or visa approval.

Official references: [PRA Citizen's Charter 2026](#) | [DFA India visa-free update](#)

Foreign documents: translation, apostille and authentication

PRA's rule is based primarily on where a document was issued, not simply the passport you hold. A Canadian citizen submitting a French document follows the route for the French document; a French citizen submitting a UAE document follows the route for the UAE document. Each public document should be traced to its issuing authority and intended Philippine use.

A three-path decision

Document situation	Typical route	Confirm before acting
Issued in a Hague Apostille Convention country	Obtain an apostille from that country's competent authority, unless PRA publishes or gives a specific exception.	That the document type is public/eligible, the apostille is verifiable and PRA accepts the format.
Issued in a non-Hague country	Complete local notarisation/foreign-affairs steps, then Philippine Embassy/Consulate authentication as instructed.	Which mission has jurisdiction and whether personal appearance, originals or translations are required.
Issued in a language other than English	Add an English translation and legalise the source record and/or translation in the order PRA and the mission require.	Translator qualification, attached certification and whether translation precedes apostille.

Police-clearance planning for global applicants

- Use the national or legally competent criminal-record authority for the country of origin or last residence abroad; local municipal certificates may not cover the required scope.
- The certificate should show no criminal record or equivalent result and normally be issued within six months of filing.
- Each principal, spouse and dependant aged 18 or older should be assessed separately.
- If you have lived in several countries, provide PRA with a dated residence history and ask which clearances are needed before purchasing them.
- If your name has changed or uses multiple scripts/transliterations, ask the issuing authority to include former names or aliases where possible.
- If you have already stayed in the Philippines for 90 days or more, expect an NBI clearance as well as the foreign clearance.

TIMING RULE

Do not obtain short-validity police and medical certificates too early. Build the document sequence backwards from the expected filing date, leaving time for translation, apostille/authentication, courier delivery and PRA pre-evaluation.

The SRRV procedure: step by step

Treat the process as a regulated immigration application. PRA's expanded guidance states that all SRRV applicants must remain physically present in the Philippines for the whole application process and gives an indicative processing period of 30 to 45 working days after complete requirements are received.

1. **Request pre-evaluation** - Send passport nationality, country of residence, travel status, proposed SRRV option, family details and a residence timeline to PRA. Ask for any country-specific or restricted-classification instructions.
2. **Confirm entry status** - Determine whether you need a pre-issued 9(a) visa and ensure the admission will be unrestricted, extendable and convertible with at least 30 days' validity.
3. **Choose the SRRV option** - Confirm age band, pension status, Courtesy qualification if claimed, deposit, fees and dependant treatment.
4. **Prepare foreign documents** - Obtain police, pension, relationship, military/employment and other records; translate and apostille/authenticate them exactly as instructed.
5. **Complete medical requirements** - Use the current PRA medical form and attach required results. Legalise overseas medical records if PRA requires it.
6. **Arrange the visa deposit** - Request PRA's bank instructions or letter of introduction and remit from abroad to the approved bank using the precise applicant details.
7. **Enter and maintain lawful stay** - Keep every applicant's passport and tourist status valid through processing; extend on time if needed.
8. **File and attend interviews** - Submit the complete package, pay official fees and complete PRA's KYC/personal interview and any supplemental requests.
9. **PRA and BI processing** - PRA evaluates and endorses the application to the Bureau of Immigration. Do not assume approval until the official order and implementation are complete.
10. **Receive and maintain the SRRV** - Complete the oath/issuance steps, verify passport and ID details, calendar annual fees and report changes such as a new passport, name or nationality.

SAFE FUNDS RULE

Never send a visa deposit or property payment to a personal account. Verify official bank and beneficiary details through PRA using independently sourced contact information before remitting.

Procedure and timing: [Expanded SRRV Program](#) | [PRA Citizen's Charter 2026](#)

Family applications and special categories

Spouse and children

A legally married spouse and qualifying children may join the principal. Marriage, birth, household-register, adoption and court-custody evidence must identify the relationship clearly. Spouses and dependants aged 18 or older generally need police clearance and may need NBI clearance after a long Philippine stay. PRA currently charges USD 300 for each joining dependant.

Former Filipinos

A former Filipino who has naturalised abroad and has not re-acquired Philippine citizenship may qualify for SRRV Courtesy with a lower deposit. Evidence can include an old Philippine passport, PSA birth certificate or certificate of naturalisation, depending on the case. Before choosing SRRV, compare it with possible re-acquisition of Philippine citizenship under RA 9225 and, for a natural-born former Filipino, the returning-resident route under section 13(g). Those paths have different rights, obligations and property consequences.

Courtesy applicants

Courtesy is not a general low-deposit option. The applicant must prove a published qualifying status, such as retired diplomat, qualifying officer of a recognised international organisation, eligible retired military service, or high achievement/philanthropy. Applicants aged 40 to 49 using the foreign-national Courtesy route have additional pension/benefit rules.

Applicants with a previous Philippine visa

A person changing from a 9(g), temporary resident visa, SIRV or another status may need the previous visa order and downgrading order, plus any Bureau of Immigration supporting documents. Do not allow the previous status to lapse without a written transition plan.

When SRRV may not be the best route

Situation	Alternative to compare
Married to a Philippine citizen	Section 13(a) immigrant visa or temporary resident visa, depending on nationality and reciprocity
Natural-born former Filipino	Section 13(g) returning-resident route or citizenship re-acquisition
Short, exploratory stay	Lawful tourist stay while testing locations; do not represent it as retirement residence
Employment is the main purpose	Appropriate employment visa/permit structure instead of assuming SRRV covers every regulated activity

Compare immigration routes: [BI visas](#) | [PRA SRRV](#)

International preparation matrix

This matrix is a planning aid, not a substitute for jurisdiction-specific advice. It deliberately avoids pretending that one document name covers every country. Use the official national authority and the Philippine Embassy/Consulate responsible for the issuing country.

Applicant group	What usually matters most	Questions to ask before filing
Canada	Federal/provincial police-record scope, apostille route, pension portability, provincial health-cover limits	Which police product will PRA accept? Which authority apostilles each record?
Australia and New Zealand	National police check, apostille, pension/social-security residence tests, medical-cover gap	Will benefits continue abroad and what private cover is needed?
EU/EEA and Switzerland	Issuing-state apostille, multilingual civil records, tax residence, health-insurance exportability	Does PRA require translation despite a multilingual form? What is the double-tax treaty position?
Japan and South Korea	Family/household registers, translations, apostille, pension certificates and name order	Will romanisation match the passport and bank remittance exactly?
Mainland China, Hong Kong and Macau	Different document/authentication systems, household/relationship records, entry visa and screening	Which authority/mission has jurisdiction for each record and is the intended admission convertible?
India and South Asia	DFA endorsement for Indian nationals, non-convertible visa-free privileges, apostille or consular chain	What convertible 9(a) route and pre-departure endorsement does PRA require?
ASEAN states	Visa-exempt entry may be short; document legalisation and police authority still vary	Is the entry status convertible, and does the issuing state use apostille or consular authentication?
Middle East and Gulf residents	Nationality may differ from country of residence; police and civil records can come from several jurisdictions	Which origin and last-residence clearances are required, and which Philippine mission authenticates each?
Africa	Visa requirements, mission jurisdiction, non-Hague authentication in some states and document-verification lead time	Is pre-issued visa/security clearance needed and where will originals be authenticated?
Latin America and Caribbean	Spanish/Portuguese/French translations, apostille status by issuing jurisdiction, pension and banking controls	Which translation certification and apostille authority will PRA accept?

UNIVERSAL RULE

Your passport country, residence country, document-issuing country and pension-paying country can all be different. Build the application around all four, not only nationality.

Retiring abroad involves more than the visa

Pension and social security

Ask every pension provider whether payments can be made to the Philippines, in what currency, through which bank, and whether periodic proof-of-life, tax-residence or address confirmation is required. Check whether a pension statement qualifies as proof of a lifetime pension for SRRV; PRA decides document acceptability.

Tax residence and reporting

Map the departure-year and later-year tax position in the home country and the Philippines. Consider pension, rental income, dividends, capital gains, trusts, controlled companies, wealth/estate taxes, foreign-account reporting and tax-treaty residence. Do not assume that leaving a country ends tax residence or that PRA's stated pension exemption resolves home-country tax.

Healthcare and insurance

Verify whether public health coverage continues abroad; in many systems it is limited or stops. Price private inpatient, outpatient, prescription, evacuation and repatriation cover using your actual age and conditions. Confirm hospital networks and direct billing in the city where you intend to live. Maintain an emergency reserve separate from the SRRV deposit.

Banking, currency and source of funds

A PRA-accredited bank will apply its own know-your-customer and source-of-funds controls. Home-country exchange rules, sanctions screening, capital controls and bank transfer limits can affect timing. Keep pension awards, bank statements, tax records and sale-of-asset evidence ready, and verify the remittance reference precisely.

Estate, family and incapacity planning

Coordinate wills, beneficiary designations, powers of attorney, guardianship wishes, digital access and funeral/repatriation preferences across jurisdictions. Philippine succession and property rules may interact with the law of nationality, domicile or property location. Obtain advice before placing a home in one name or relying on a foreign power of attorney.

PROFESSIONAL-ADVICE MAP

Immigration: PRA/BI or qualified counsel. Tax: advisers in both countries. Pension: each paying agency. Healthcare: insurer and hospitals. Property: independent Philippine lawyer, broker documentation and developer due diligence. Estate: cross-border succession counsel.

Visa planning and property buying are separate

Foreign nationals may generally buy a Philippine condominium unit if the project remains within the legal foreign-ownership limit. Foreigners generally cannot own Philippine land directly. A unit purchase does not automatically obtain or secure SRRV approval, and an SRRV does not guarantee that a chosen unit is legally, financially or practically suitable.

Can an SRRV deposit be used for a condominium?

PRA describes SRRV Classic as allowing the qualifying deposit to be used for approved investments under the program. Any conversion or withdrawal requires prior PRA approval, a qualifying investment and the prescribed documentation, restrictions and inspection steps. Do not sign a non-refundable property contract on the assumption that PRA will approve a particular project, unit, payment schedule or value.

NEVER ASSUME ACCREDITATION

A project's developer, broker, retirement-facility status, bank acceptability and eligibility for visa-deposit conversion are different questions and can change. Obtain written confirmation from PRA for the exact transaction before relying on SRRV funds.

Why explore with SMDCMakati.com?

SMDCMakati.com can help an overseas retiree explore SMDC condominium options across Metro Manila and other locations without confusing property discovery with immigration approval. The website currently offers project information, resale opportunities, unit details, 360-degree virtual tours and inquiry support.

- Compare locations against hospital, airport, grocery, transport, climate and family-access needs.
- Request current unit availability, size, price, payment schedule and estimated recurring ownership costs.
- Use 360 virtual tours and video calls to build a shortlist before travelling.
- Arrange site visits and document review only after the retirement and funding plan is realistic.
- Coordinate questions for the developer, property manager, independent lawyer, bank and PRA.

A safer buying sequence

- Rent first and test the location.
- Verify title, licence to sell, developer authority, foreign-ownership availability, turnover status and association costs.
- Read reservation, refund, default, assignment, tax and closing terms before paying.
- Keep the property payment plan independent from the SRRV timeline until PRA confirms any deposit conversion.

Property and project references: [PRA Servicing / investment requirements](#) | [Condominium Act \(RA 4726\)](#) | [SMDCMakati.com](#)

A sensible 90-day international retirement plan

Timing	Priority actions
Days 1-15	Confirm nationality/residence/document countries; ask PRA for pre-evaluation; compare SRRV with any spouse/former-Filipino route.
Days 16-35	Build a residence history; identify police, civil, pension and medical records; confirm translation and apostille/authentication sequence.
Days 36-55	Secure documents; correct name mismatches; confirm convertible entry status, family deposit and official bank instructions.
Days 56-70	Plan a realistic Philippine stay long enough for the process; reserve flexible accommodation; arrange medical and insurance contingencies.
Days 71-90	Enter lawfully, maintain status, complete remittance and filing only after final checks; attend PRA/BI steps and respond to supplemental requests.
Before property commitment	Rent and test the area; verify legal documents and total ownership cost; secure PRA approval before relying on a deposit conversion.

Core go/no-go checklist

- PRA has confirmed that my nationality and proposed admission status can proceed.
- I know which documents require apostille, consular authentication and English translation.
- PRA has confirmed the SRRV option, deposit, dependant treatment and official fees.
- My passport, police, pension, civil, medical and bank records use consistent identity details.
- My home-country tax, pension, health insurance, banking and estate plan has been reviewed.
- I can remain physically present and lawfully admitted throughout the expected process.
- Any property decision is independently verified and not dependent on an unapproved SRRV conversion.

THE DECISION RULE

Do not remit, relocate permanently or reserve a non-refundable property until the immigration route, document route, funding route and healthcare route each work on their own.

Frequently asked questions

Are SRRV requirements the same for every nationality?

The core published framework is broadly the same for eligible foreign applicants, but the route is not identical. Entry visas, convertibility, authentication, translation, police-clearance scope, PRA/DFA screening and supplementary records can differ.

Can I apply from abroad?

You can prepare and request pre-evaluation from abroad, but the expanded guidance says all applicants must be physically present in the Philippines for the entire application process. Confirm the current implementation with PRA before booking.

Can I use a short visa-free visit to convert to SRRV?

Only if the actual admission is unrestricted, extendable and convertible. Non-extendable or non-convertible privileges, including the current short Indian visa-free routes, cannot be used for direct conversion.

Do all documents need an apostille?

No. The correct route depends on the issuing country, the document and PRA's current instruction. Hague-country public documents generally use apostille; other cases use Philippine consular authentication. Non-English records also need an acceptable translation. PRA's 2026 Charter specifically flags Austria, Finland and Greece for a different confirmation route.

Do I need police clearances from every country I lived in?

PRA publishes a clearance from the country of origin or last residence abroad, but it may request additional records depending on the residence history and screening. Send PRA a complete timeline and obtain written instructions before ordering multiple certificates.

Can SMDCMakati.com process or guarantee my SRRV?

No. PRA and the Bureau of Immigration control the visa. SMDCMakati.com can assist with property exploration, virtual tours, unit information and coordination, but property assistance is separate from immigration, legal, tax and financial advice.

Your next step

Prepare a one-page profile containing your nationality, current residence, countries lived in during the recent past, age, pension status, dependants, existing Philippine visa history and intended travel date. Send it to PRA for pre-evaluation. In parallel, plan a trial stay and build a property shortlist based on daily life rather than promotional price alone.

EXPLORE YOUR PHILIPPINE HOME OPTIONS

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Official sources and verification links

- [Philippine Retirement Authority - SRRV overview, options, requirements and benefits](#)
- [PRA - Expanded SRRV Program, Issue No. 0001, August 2025](#)
- [PRA - Citizen's Charter 2026, 1st Edition](#)
- [PRA - official forms and downloads](#)
- [Bureau of Immigration - Temporary Visitor Visa Waiver](#)
- [Bureau of Immigration - visa categories](#)
- [DFA New Delhi - visa-free privileges for Indian nationals](#)
- [DFA New Delhi - authentication and apostille example](#)
- [Philippine Condominium Act, Republic Act No. 4726](#)
- [SMDCMakati.com - project information and inquiry](#)

Important disclaimer

This guide is general information and marketing content, updated 6 September 2026. Immigration, visa, entry, document, tax, pension, healthcare, foreign-exchange, property and estate rules change and depend on personal facts. PRA, the Bureau of Immigration, DFA, Philippine consular posts, issuing-country authorities, banks and other agencies make the relevant decisions. Confirm current requirements directly before acting. SMDCMakati.com does not issue or guarantee a visa, legal outcome, tax result, financing, title, investment return, rental income, capital appreciation, healthcare outcome or unit availability.