

HOW TO RETIRE IN THE PHILIPPINES

A practical SRRV guide for US and UK retirees

Why the Philippines, how the retirement-visa process works, and how SMDCMakati.com can help you explore condominium options—without confusing a property purchase with visa approval.

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Independent decisions. One coordinated retirement plan.

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How to retire in the Philippines

For many Americans and Britons, retirement is no longer defined by staying in one familiar postcode or state. It can mean more sunshine, a more flexible lifestyle, a new community, and the freedom to design daily life around what matters most. The Philippines deserves a serious place on that shortlist—but the best move is made with clear expectations, a realistic budget, and the right visa and property advice.

The country combines English-language accessibility, tropical weather, major urban centres, island and upland destinations, strong family culture, and a dedicated retirement-visa programme. At the same time, prospective retirees must plan for private healthcare, traffic, tropical weather risks, currency movements, tax obligations, and the fact that a condominium purchase and a retirement visa are separate legal decisions.

THE SHORT ANSWER

A successful retirement plan has four tracks: confirm the right immigration route, choose a location around healthcare and daily life, build a conservative long-term budget, and complete independent legal due diligence before buying property. SMDCMakati.com can support the property-discovery track; the Philippine Retirement Authority and qualified advisers handle the visa, legal, tax, and financial questions.

Why retire in the Philippines?

1. English makes everyday life more accessible

Filipino and English are the official languages of the Philippines. English is commonly used in business, education, contracts, private healthcare, and government-facing transactions. That does not remove every communication challenge, but it can make relocation easier for retirees arriving from the United States or the United Kingdom.

2. One country offers several retirement lifestyles

A retiree can choose the energy and specialist services of Metro Manila, the established international communities of Cebu or Clark, the cooler air of upland areas, or a slower island and coastal rhythm. Your ideal destination should be selected around real routines—not holiday impressions. Hospital access, airport connections, flooding exposure, internet reliability, walkability, transport, social life, and proximity to family all matter.

3. Your budget can be designed with more flexibility

Housing, services, food, transport, and leisure can be structured across a broad range of price points. Yet the Philippines should not be marketed as universally ‘cheap.’ Imported products, private insurance, air-conditioning and electricity, frequent international travel, and premium urban property can materially increase the monthly cost. Build your plan from your own lifestyle and include a meaningful emergency reserve.

4. Warmth extends beyond the climate

Many retirees value the country’s hospitality, community ties, food culture, and family-centred way of life. The strongest long-term moves usually come from people who participate in local life while respecting regional differences, local laws, and Filipino customs.

5. There is a dedicated long-stay retirement route

The Special Resident Retiree’s Visa, or SRRV, is administered by the Philippine Retirement Authority (PRA) and issued by the Bureau of Immigration. It is designed for qualifying foreign nationals and former Filipinos seeking long-term residence. It is not citizenship, and it should not be treated as a substitute for personalised immigration advice.

Source: [1987 Philippine Constitution — official languages](#)

A realistic retirement decision checklist

Retirement attraction	What to verify before deciding
Tropical lifestyle	Heat tolerance, rainy-season routines, flood and typhoon exposure, building resilience
Urban convenience	Traffic patterns, walkability, noise, hospital access, airport travel time
Potential cost flexibility	Private insurance, utilities, imported goods, travel, inflation and exchange rates
Condominium living	Title, dues, foreign-ownership availability, turnover status, developer and unit documents
Long-term stay	Current SRRV eligibility, deposit, documentation, fees and ongoing compliance

What is the SRRV?

The SRRV is a special non-immigrant visa issued by the Bureau of Immigration through the PRA programme. PRA describes it as providing multiple-entry privileges and an indefinite stay while the visa remains valid and the holder complies with programme requirements.

Published programme benefits include exemption from the Bureau of Immigration's annual reporting requirement, certain exit and re-entry permits, and Philippine travel tax in qualifying circumstances; assistance with selected government transactions; and tax exemption on pensions and annuities remitted to the Philippines, subject to applicable rules. PRA also lists a one-time customs-duty exemption for household goods and personal effects up to US\$7,000, subject to customs requirements.

IMPORTANT

Programme benefits have conditions and can change. Before moving money, ending insurance, shipping belongings, or changing tax residence, confirm the current rule in writing with PRA and obtain independent advice relevant to your nationality and circumstances.

Source: [Philippine Retirement Authority — SRRVisa](#)

Who may apply?

Under the expanded programme published by PRA in August 2025, a principal applicant must generally be at least 40 years old. A legally married spouse and unmarried legitimate or legally adopted children under 21 may be included as dependants. Certain applicants connected with Philippine Offshore Gaming Operators or Internet Gaming Licensees are disqualified under the published rules.

The correct SRRV category and deposit depend on age, pension status, and whether the applicant qualifies for the Courtesy category. The figures below are a planning summary of the published programme—not an approval quote.

SRRV Classic: published visa deposits

Principal applicant	With qualifying pension	Without qualifying pension
Age 40–49	US\$25,000	US\$50,000
Age 50 and above	US\$15,000	US\$30,000

Qualifying lifetime pension: at least US\$800 per month for a single applicant, or US\$1,000 per month when applying with dependants. Confirm the acceptable pension evidence with PRA.

For SRRV Classic, PRA also publishes an additional visa deposit of US\$15,000 for each dependant above two, with an exception stated for former Filipinos. Ask PRA to calculate the exact deposit for your family before remitting funds.

SRRV Courtesy: published visa deposits

Courtesy is not a general low-deposit alternative. It is limited to former Filipinos and designated categories of foreign nationals, such as certain retired diplomats, officers of recognised international organisations, qualifying retired military personnel, and recognised high achievers or philanthropists.

Qualifying applicant	Age 40–49	Age 50+
Former Filipino	US\$3,000	US\$1,500
Courtesy foreign national, pensioner	US\$3,000	US\$1,500
Courtesy foreign national, non-pensioner	US\$6,000	US\$1,500

For Courtesy foreign nationals aged 40–49, PRA publishes a US\$1,000 monthly pension or similar lifetime-benefit requirement. Category evidence is also required.

Application and annual fees

Fee	Published amount	Coverage / note
Application fee	US\$1,500	Principal applicant
Dependant application fee	US\$300 each	Each included dependant
Classic annual fee	US\$360	Principal plus up to two dependants
Classic extra dependant	US\$100 each/year	Each dependant over two
Courtesy — foreign national	US\$100/year	Principal plus up to two dependants
Courtesy — former Filipino	US\$50/year	Principal plus up to two dependants
Courtesy extra dependant	US\$10 each/year	Each dependant over two

PRA also publishes lower per-person annual additions for extra Courtesy dependants. Bank charges, document authentication, medical, police-clearance, translation, travel, professional and property costs are separate.

Source: [PRA Expanded SRRV Program \(August 2025\)](#)

The SRRV procedure: step by step

Treat the process as a regulated immigration application, not a property promotion. PRA's published materials say the applicant must be physically present in the Philippines during processing, and the passport must carry a convertible temporary visitor status acceptable for SRRV conversion.

1. **Pre-screen your route** — Compare SRRV Classic, Courtesy if genuinely eligible, and any more suitable immigration route. Former natural-born Filipinos and foreign spouses of Filipino citizens should compare their alternatives before paying an SRRV deposit.
2. **Ask PRA for the current checklist** — Confirm your exact age, nationality, pension status, dependant profile, visa status, police-clearance history, and intended filing location. Requirements can differ by case.
3. **Select a PRA-accredited bank** — Arrange for the required visa deposit to be remitted from abroad into the approved account and obtain the bank certification required by PRA. Do not send money based only on informal instructions.
4. **Prepare civil and identity documents** — Gather valid passports, marriage and birth records for dependants, photographs, and proof of category or pension where applicable. Names and dates must match across documents.
5. **Complete medical and background checks** — PRA requires its medical examination form and police or criminal-record clearances for the principal, spouse, and dependants aged 18 or older. Documents issued abroad normally require apostille or authentication and an English translation when necessary.
6. **Check your Philippine clearance requirement** — Applicants who have stayed in the Philippines for 90 days or more before filing may need an NBI clearance. PRA also conducts background verification.
7. **Enter or remain on an acceptable visa status** — The passport should generally have at least 30 days of convertible tourist status remaining when filed. PRA warns that some 9(a) visas marked 'No Conversion' and certain restricted visa classes cannot be converted directly.
8. **Submit the complete application in the Philippines** — File the forms, supporting documents, proof of deposit, and fees through PRA. Remain physically present in the Philippines throughout the application unless PRA gives written case-specific instructions.
9. **Allow for PRA and Bureau of Immigration review** — PRA's programme material gives an indicative 30–45 working days from complete submission. Missing documents, verification, Bureau of Immigration processing, or case-specific issues can extend the timeline.
10. **Complete issuance and post-approval obligations** — Follow instructions for oath-taking, visa implementation, PRA identification, annual fees, dependant records, passport changes, and any future conversion or withdrawal of the visa deposit.

A SAFER TIMING RULE

Do not sell your primary home, cancel medical cover, or commit an irreversible property payment around an estimated visa date. Build contingency time into the move and obtain written confirmation at each milestone.

Source: [PRA 2026 Citizen's Charter](#)

Core document checklist

Your personal checklist should come from PRA, but a typical application may include:

- Completed SRRV application forms and applicant information sheet
- Passport with acceptable, convertible temporary visitor status and adequate remaining validity
- PRA medical examination certificate; overseas results may require apostille or authentication
- Police or criminal-record clearance for the principal, spouse, and dependants aged 18 or older
- NBI clearance when the prior Philippine stay triggers the requirement
- Bank certification for the inward-remitted visa deposit at a PRA-accredited bank
- Proof of qualifying lifetime pension when applying at the pensioner deposit level
- Marriage certificate and birth or adoption records for included dependants
- Evidence of former Filipino status or Courtesy-category qualification, if applicable
- Eight recent 2×2-inch photographs per published programme guidance
- English translations plus apostille or authentication where required

Most overseas medical and police documents are published as valid for six months. Order them in a sequence that gives enough time for authentication, travel, and filing.

Source: [PRA forms and downloads](#)

Visa planning and property buying are separate

You do not need to buy an SMDC condominium—or any condominium—to explore the SRRV. Likewise, purchasing a Philippine condominium does not automatically qualify you for the SRRV, guarantee approval, or convert your visa deposit into a property payment.

Foreign nationals may generally acquire condominium units subject to the project's legal structure and the nationality ceiling—typically a maximum of 40% aggregate foreign participation where the condominium corporation owns the land. They generally cannot own Philippine land directly. A buyer must still verify the condominium title, master deed, foreign-ownership availability, taxes, association dues, turnover status, restrictions, and contract terms through independent legal due diligence.

Can an SRRV deposit be used for a condominium?

PRA publishes procedures under SRRV Classic for converting a qualifying visa deposit into an approved investment after the SRRV has been issued. The condominium investment must meet a minimum value of US\$50,000 in Philippine-peso equivalent and remains subject to PRA evaluation, approval, inspection, documentation, and title or contract restrictions.

For pre-selling property, PRA's published checklist states that the project must be a PRA-accredited retirement facility and that the deposit may be used only as the final or last payment, generally not earlier than 30 days after SRRV issuance. PRA publishes a separate checklist for ready-for-occupancy units, including routes that may cover both accredited and non-accredited facilities under specific conditions.

NEVER ASSUME ACCREDITATION

Accreditation is project-specific and lists can change. Do not treat the SMDC name, an agent's statement, or a website listing as proof that a particular project or unit is eligible for SRRV deposit conversion. Obtain written confirmation from PRA for the exact transaction before reserving or relying on the deposit.

Source: [PRA checklist — pre-selling condominium purchase](#)

Source: [PRA checklist — ready-for-occupancy condominium purchase](#)

Source: [Philippine Condominium Act](#)

Why explore with SMDCMakati.com?

Choosing a retirement home from the US or UK is difficult when every project looks similar on a small screen. SMDCMakati.com helps prospective buyers turn a broad search into a more focused property conversation. It is a real-estate discovery and sales channel—not the PRA, the Bureau of Immigration, a law firm, a tax adviser, or a medical-insurance broker.

A remote-first way to shortlist

The website brings together SMDC property options, project information, and 360-degree virtual tours that can help overseas retirees understand layouts and amenities before travelling. A Zoom consultation can then focus on the practical questions: intended use, preferred location, mobility, hospital access, budget, turnover timing, and whether the home will be occupied full-time, used seasonally, or held for family visits.

A retirement brief—not just a unit request

A useful first conversation starts with your life plan. Tell SMDCMakati.com what a normal week should look like, which airports and hospitals matter, whether you drive, how much space you need, and what monthly ownership costs you can comfortably carry. That produces a better shortlist than choosing from photographs alone.

A clearer buying sequence

- **Define** your preferred Philippine base and complete a trial stay before making a permanent commitment.
- **Shortlist** no more than three projects that match healthcare, transport, lifestyle and budget needs.
- **Tour** virtually, then inspect the exact project and unit in person or through a trusted independent representative.
- **Request** a written quotation showing price, discounts, payment schedule, estimated dues, turnover status and all reservation conditions.
- **Verify** title, licence-to-sell status, foreign-ownership availability, taxes, fees and contracts with independent professionals.
- **Confirm** any proposed SRRV-deposit treatment directly with PRA before committing funds.

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Special planning notes for US retirees

Social Security

Many US citizens can receive Social Security payments while living abroad, but eligibility can depend on citizenship, residence, benefit type, and personal circumstances. Use the Social Security Administration's Payments Abroad Screening Tool and notify the agency of address or banking changes.

Medicare and healthcare

Original Medicare provides very limited coverage outside the United States and usually does not pay for care in the Philippines. Review any Medicare Advantage travel provisions, consider whether maintaining US coverage is appropriate, and arrange Philippine or international private medical insurance plus an emergency and evacuation plan.

US tax reporting

US citizens and resident aliens generally remain subject to US tax filing on worldwide income while abroad. Foreign financial accounts can also trigger reporting, including FBAR rules when the aggregate value exceeds the applicable threshold. Seek cross-border advice before changing investment, banking, trust, or estate arrangements.

Source: [US Social Security Administration — Payments Abroad](#)

Source: [Medicare coverage outside the United States](#)

Source: [IRS — US citizens and residents abroad](#)

Special planning notes for UK retirees

UK State Pension uprating

A UK State Pension paid to someone living in the Philippines is normally not increased each year under the current overseas uprating rules. That 'frozen pension' effect can become significant over a long retirement, so model future spending using the pension treatment that actually applies to the Philippines rather than assuming annual triple-lock increases.

Healthcare

The UK has no reciprocal healthcare agreement with the Philippines. NHS entitlement should not be treated as overseas insurance. Arrange comprehensive private cover, understand exclusions and age limits, and keep funds for deductibles, medicine, emergency transport, and possible medical evacuation.

Tax and currency

The UK and the Philippines have a double-taxation agreement, but the tax treatment of pensions, rental income, investments and residence status depends on the facts. Coordinate UK and Philippine advice. Because pension income may be in sterling while costs are in pesos, include a currency buffer rather than budgeting from one favourable exchange rate.

Source: [GOV.UK — State Pension if you retire abroad](#)

Source: [GOV.UK — Living in the Philippines](#)

Other immigration routes worth comparing

SRRV may be attractive, but it is not automatically the best route for every retiree:

- A former natural-born Filipino may be eligible to reacquire Philippine citizenship under Republic Act No. 9225 and should compare the consequences of dual citizenship with SRRV or a returning-former-Filipino visa.
- A foreign spouse of a Philippine citizen may be able to pursue an immigrant visa by marriage under section 13(a), subject to nationality reciprocity and other requirements.
- A former natural-born Filipino who does not reacquire citizenship may wish to examine the 13(g) returning-resident route.

Compare eligibility, dependants, work rights, permanence, reporting, tax residence, estate planning, and exit implications with qualified advisers before choosing.

Source: [Republic Act No. 9225 — Citizenship Retention and Re-acquisition Act](#)

Source: [Bureau of Immigration — immigrant visa by marriage \(13a\)](#)

A sensible 90-day retirement planning sequence

Timing	Priority actions
Days 1–30	Confirm visa-route eligibility with PRA; map pension, tax and healthcare issues; set a total monthly budget and emergency reserve.
Days 31–60	Choose two or three locations; book virtual consultations and tours; compare hospitals, transport, climate risks and property carrying costs.
Days 61–90	Make a trial visit; inspect neighbourhoods at different times; obtain written quotations; start independent legal and financial due diligence.
Before commitment	Reconfirm SRRV requirements and any deposit-conversion proposal in writing; review contracts; keep a contingency plan for timing and healthcare.

Frequently asked questions

Do I have to be 50 to obtain an SRRV?

No. Under the expanded programme published in August 2025, the principal applicant may generally apply from age 40. Deposit levels vary for applicants aged 40–49 and those aged 50 or older.

Can I include my partner and children?

PRA publishes dependant eligibility for a legally married spouse and unmarried legitimate or legally adopted children under 21. An unmarried partner is not described as a qualifying spouse. Additional deposit and annual-fee rules may apply when more than two dependants are included.

Does the SRRV let me work?

PRA lists exemption from obtaining a separate work visa, but employment can still involve labour, tax, professional-licensing, business-registration, and other requirements. Obtain written advice before accepting work or operating a business.

Can a foreign retiree buy a house and lot?

Foreign nationals generally cannot own Philippine land directly. Condominium ownership can be available within the legal foreign-ownership ceiling and the project's governing documents. Long-term leases and structures involving a Filipino spouse require independent legal advice; never use nominee arrangements designed to evade nationality rules.

Should I buy before moving?

For most retirees, a trial stay or initial rental reduces risk. It helps you experience traffic, weather, building management, healthcare access, noise, and daily costs before making a long-term commitment.

Can SMDCMakati.com process my SRRV?

SMDCMakati.com can assist with SMDC property exploration, virtual tours, quotations, and sales coordination. SRRV applications and approvals belong to PRA and the Bureau of Immigration. Use PRA or a properly authorised immigration professional for visa processing.

