



BIZ OÙ? Retiring to France

Your practical retirement planning checklist

HOW TO USE THIS CHECKLIST

Retirement in France should be exciting, not overwhelming. Work through this checklist at your own pace, tick each item as you complete it, and use the Summary Findings / Notes space to record decisions, questions, useful contacts and things you still need to investigate.

1. Decide What Retirement in France Looks Like

- ☐ Decide whether you want to relocate permanently or split your time between France and another country.
- ☐ Think about the pace of life, climate, countryside, towns and community that would suit you.
- ☐ Consider how close you want to be to shops, healthcare, transport and other services.
- ☐ Research different regions and departments before choosing an area.
- ☐ Visit potential areas and experience them outside the main tourist season if possible.
- ☐ Think about how your needs may change as you get older.

Summary Findings / Notes

2. Check Residency & Immigration Requirements

- ☐ Check the residency or visa rules that apply to your nationality and circumstances.
- ☐ Check passport and document validity.
- ☐ Understand the conditions attached to your planned residency status.
- ☐ Keep copies of important documents in a secure place.
- ☐ Allow plenty of time for applications, appointments and renewals.
- ☐ Keep a record of important dates and requirements.

Summary Findings / Notes

3. Plan Your Retirement Finances

- ☐ Work out your realistic retirement income and monthly budget.
- ☐ Consider the cost of living in your chosen area.
- ☐ Understand how your pension income will work after moving.
- ☐ Research French and international banking arrangements where relevant.
- ☐ Understand the tax implications of becoming resident in France.
- ☐ Allow for property, insurance, healthcare, utilities and maintenance costs.
- ☐ Keep a contingency fund for unexpected expenses.

Summary Findings / Notes

4. Find the Right Home

- ☐ Decide whether you will rent, buy or use an existing property.
- ☐ Consider whether the property will still suit you in later life.
- ☐ Think about stairs, access, heating, maintenance and local amenities.
- ☐ Research the local property market and ongoing ownership costs.
- ☐ Consider access to healthcare, shops and transport.
- ☐ Arrange appropriate home insurance.

Summary Findings / Notes

5. Understand Healthcare & Wellbeing

- ☐ Research how the French healthcare system works for your circumstances.
- ☐ Find out what healthcare cover you need during the transition period.
- ☐ Understand how you will access doctors, specialists, pharmacies and hospitals.
- ☐ Keep copies of important medical information and prescriptions.
- ☐ Identify healthcare providers near your chosen home.
- ☐ Consider wellbeing, fitness and activities that will help you enjoy retirement.

Summary Findings / Notes

6. Sort Insurance, Tax & Legal Matters

- ☐ Arrange appropriate health and home insurance.
- ☐ Research tax obligations in France and any cross-border considerations.
- ☐ Consider professional advice about pensions, tax and financial planning.
- ☐ Make sure your legal documents and important records are organised.
- ☐ Understand any relevant inheritance or estate-planning considerations.
- ☐ Keep professional contacts and key documents somewhere secure.

Summary Findings / Notes

7. Get Your Home Ready

- ☐ Arrange electricity, water, gas and other utilities as required.
- ☐ Check broadband and mobile coverage.
- ☐ Identify reliable electricians, plumbers and other local trades.
- ☐ Arrange security systems if appropriate.
- ☐ Plan repairs, renovations or adaptations that will make the home comfortable.
- ☐ Keep a list of trusted local contacts.

Summary Findings / Notes

8. Plan for Property Maintenance & Peace of Mind

- ☐ Arrange gardening and outdoor maintenance where needed.
- ☐ Plan pool, hot tub and seasonal maintenance if applicable.
- ☐ Consider housekeeping and cleaning support.
- ☐ Arrange property checks if you will be away for periods.
- ☐ Identify emergency maintenance and handyperson support.
- ☐ Consider security and key-holding arrangements.

Summary Findings / Notes

9. Build Your Local Support Network

- ☐ Find local services you are likely to need regularly.
- ☐ Look for English-speaking or bilingual support where useful.
- ☐ Identify local community groups, clubs and activities.
- ☐ Get to know your nearest towns, villages and markets.
- ☐ Build relationships with reliable local professionals rather than waiting for an emergency.

Summary Findings / Notes

10. Enjoy Your New Life in France

- ☐ Explore local attractions, markets, food and culture.
- ☐ Find activities, hobbies and experiences that interest you.
- ☐ Consider language lessons to help you feel more connected.
- ☐ Explore wine, food, walking, cycling, wellness and other local experiences.
- ☐ Look for opportunities to meet people and become part of the local community.
- ☐ Make time to enjoy the lifestyle you moved to France for.

Summary Findings / Notes

11. Before You Make the Move

- ☐ Review your plans and confirm that your chosen location still meets your needs.
- ☐ Check residency, financial, healthcare and insurance arrangements.
- ☐ Confirm your accommodation and moving arrangements.
- ☐ Make sure important documents are accessible.
- ☐ Prepare a first-week and first-month essentials list.
- ☐ Write down the three most important things you need to do next.

Summary Findings / Notes

Explore Your New Area



Once you know where you're heading, explore Biz OÙ?'s recommended **Places to Visit** and start getting to know the area, the people and the lifestyle.

WHAT DO I NEED?

Need a local business or service? Use **Biz OÙ? Smart Search** to tell us what you need and where you need it — from healthcare and home maintenance to everyday help and local services.

Your Retirement in France Summary

Where are you leaning? What still needs to be decided? What are your biggest concerns? What are your next three actions?

Important: This checklist is a planning aid, not legal, tax, financial, immigration or healthcare advice. Requirements can depend on your nationality and personal circumstances. Always check current information with official French and relevant government sources and obtain appropriate professional advice before making decisions.