

Philippines HEALTH & WELLNESS Travel

Special Issue on Retirement and Wellness Destinations in the Philippines

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Life begins at retirement

By Joyce Socao-Alumno and Ramil Gulle

RETIREMENT is a new beginning. At that point, we stand at the threshold of a new phase in our lives—we may even consider it as the prime of our lives: we are free from the headstrong passions and exuberant inexperience of youth. Whereas young people struggle to find a direction in life, facing uncertainty and confusion along the way, retirees can look back on a life of achievement, well-spent on career, family and friends. Retirement then, is both a reward and a discovery: what comes next is whatever retirees wish to accomplish in a new start on life, filled once again with possibility.

'Retirees from all over the world, including those from Western and Eastern European nations, Southeast Asia, Latin America and the Middle East, have chosen the Philippines as their retirement haven'

Part of that new beginning is finding a place to start over. With a retiree's newfound freedom also come new challenges. It's only natural to wish for a peaceful place, perhaps one that is close to natural beauty that affords an escape from the hurly-burly of the city life.

Then, one has to consider living expenses. How does one maximize the benefits of one's pension and savings? A place with excellent healthcare is a must. What about modern conveniences like the Internet and other communications tools? If one is eyeing a retirement haven overseas, then choosing a place where the locals are conversant in English is an obvious choice.

It so happens that the Philip-

ippines has all these and more, and the Philippine Retirement Authority or PRA is gladly fulfilling its mandate to be a "second family" to all retirees who choose the Philippines as their new home.

"Of course, we welcome all Filipinos who have been living overseas to return to their homeland. There's nothing like spending the prime of your life among your own people. Our customs and traditions, our food, our beautiful nature spots, even our religious faith—these are things that our balikbayans miss and many of them look forward to coming back.

"Non-Filipinos are welcome to stay in the Philippines as well. We Filipinos are among the friendliest and happiest people on Earth. We treat our guests like good friends. We are fluent in English. Culturally, we are a blend of East and West, and our historical contacts with other races and other nations make us used to having people of other races in our shores," said PRA General Manager Veredigno Atienza. Atienza said that among all the

attributes of the Philippines that make it an ideal place to retire in, it's really the Filipinos themselves that are the biggest advantage. "Retirement is a time when we want to enjoy the fruits of our labors. Some retirees also wish to start new ventures, new hobbies; they want to pursue their passions and enjoy life to the full. Being with Filipinos makes those plans easier and more fun to fulfill," he said.

Besides all the advantages of the Philippines as a retirement destination, PRA GM Atienza emphasized that the excellent services and assistance provided by the PRA to retirees is a huge plus.

"When retirees come here, they are respected and valued guests. Soon enough, they feel part of the growing PRA family. The PRA is mandated by its charter and by law to assist all retirees in any way possible. Whenever a retiree has needs, from securing government documentation to availing of healthcare, to assistance in financial and business matters,

LIFE/B4-2



Greetings!

The Philippine Retirement Authority thanks the "Philippine Health and Wellness Travel" section of the Philippine Daily Inquirer and HIM Communications for this laudable project, which now showcases retirement opportunities in the country.

We are proud to say that the Philippines is the ideal home for Filipinos returning from overseas, as well as foreign nationals, who wish to spend the prime of their lives in a cost effective place of hospitality, friendship, relaxation and recreation.

In the Philippines, retirees can enjoy world-class and modern healthcare services that are at par with the best in the world. They can stay in eco-tourism destinations surrounded by the beauty and wonders of Nature. They will also enjoy more value for their money, as they will be spending less on housing, food, utilities and other living expenses. And while the cost of living is lower, the quality of life is just the same, if not better, compared to other places in the world.

Besides all of these, retirees have the full support of the Philippine Retirement Authority, which is mandated to ensure that their needs are met. Retirees are assured that the PRA is a second family to them and will take care of them at its utmost capacity.

So, as we say in Filipino, "Mabuhay!" and welcome to the Philippines! It's definitely more fun in the Philippines!

VEREDIGNO P. ATIENZA

General Manager, Philippine Retirement Authority

Medi RUN

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100m
TODDLER DASH
KIDDIE RUN

3km

5km

10km

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PROCEEDS OF THIS EVENT WILL GO TO THE CHARITABLE ACTIVITIES OF THE MEDICARD FOUNDATION, INC.

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 Tel. No: 935-0949 • 935-7579

MEDICARD Las Piñas Clinic
 2/F Unit E AC&Sona Bldg., Metrocor St. cor Alabang-Zapote Road, Bgy. Almariza, Las Piñas
 Tel. No: 519-2262-0 • 519-2259

MEDICARD Lifestyle Center
 #91 Pasco De Roxas cor. Sen. Gil Puyat Avenue, Makati City
 Telephone Number: 894-5720

MEDICARD Ortigas Clinic
 Unit 105 Palm Royale Condominiums, Julia Vargas Ave., Ortigas Center, Pasig City
 Tel. No: 638-0595 • 638-3207

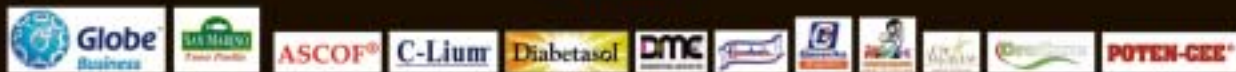
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 Tel. No: 920-8457 • 920-5164 • 494-2039

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 2/F Hilaria Wellness Center, Tagaytay Highway, Brgy. Don Jose, Sta. Rosa, Laguna
 Tel. No: (049) 544-0635 • 544-0636 • 545-0648

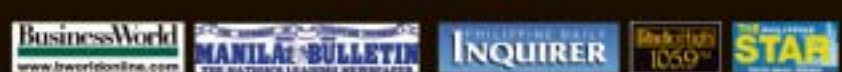
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Finding heart and home in the Philippines

By Ramil Gulle

AMERICAN book author and writer Beth Day, Spanish master artist Juvenal Sanso, and balikbayan lawyer and entrepreneur Loida Nicolas Lewis are all well-renowned and respected internationally in their respective fields and they had no doubt in their minds that they wanted to make the Philippines... their home.

The General's wife

Beth Day first became endeared to Filipinos after she married Filipino military general, patriot, book author, journalist, educator, diplomat and former President of the United Nations General Assembly (the first Asian and the first and only Filipino to hold the post, when he was elected in 1949) Carlos P. Romulo. They first met in New York City 1958, when she was assigned to write a feature story on him for The Reader's Digest. Back then, she was a freelance writer and he was serving his term as Philippine Ambassador to the United States.

Beth and the General were inseparable until the

day he passed away in 1985. By that time, she had decided to stay in the Philippines for good. "I used to have an apartment in New York. I used to pay every month for it to be maintained even though I would only go there for a couple weeks every year. Eventually I put it on the market," said Beth.

She has no regrets about choosing the Philippines as her home. "No doubt about it, I would definitely recommend the Philippines as a retirement haven. In fact, I think the Philippines is not being promoted enough," she said.

According to Beth the best attribute of the Philippines as a retirement haven is the Filipinos themselves. "The friendliness of the Filipinos, especially towards visitors is without question. Even when I came here for the very first time in the 1950s, the Filipinos were very friendly, very warm. They are very helpful to visitors. If you need help with anything, Filipinos are glad to help. They're very attentive and they love to talk," she said.

Beth also noted that Filipinos speak English well enough for foreigners to enjoy good communication when they are here. "For anyone from an English-

speaking country, the Philippines would really be a good place to choose for their retirement."

Master artist comes home

World-renowned painter Juvenal Sanso was born in Reus, Catalonia, Spain in 1929, moved to Manila four years later with his family, established himself as a painter in the 1950s, then travelled the world—making Paris his place of residence for 50 years. In 2008, he decided to return to the Philippines and what he calls his "beloved Manila."

Having lived in Europe for decades, it is very interesting to know why, of all places—and yes, he could have stayed in Paris, of course—he decided to go back to Manila. Before he answered that question, however, he emphasized that he doesn't consider himself retired.

"I am not retired. There is no retirement when it comes to what I do. Renoir, for example, continued painting into his old age, even when his hands were already twisted [by arthritis]. They had to tie the paintbrushes to his hands. But if you look at Renoir's paintings during that period, you can see the delicacy of the strokes—no sign in his works that his hands were already crippled and in great pain," Sanso said.

Nevertheless, he was gladly given his SSRV card by the Philippine Retirement Authority and enrolled in their program—granting him well-deserved privileges and benefits.

"The best thing about the SSRV is when I travel abroad and return here.

It's very easy to go through immigration at the airport," said Sanso.

Sanso may be Spanish by birth, but he spent his childhood in the Philippines and it was here that he learned the basics of painting from Filipino masters like Fernando Amorsolo and other teachers in the University of the Philippines and the University of Santo Tomas. It was also in the Philippines that he started what would become an international career in the arts. By now, he said, he has already become a Filipino at heart.

Balikbayan's choice

Attorney Loida Nicolas Lewis is neither a typical balikbayan nor a typical retiree. Yet she has a love for the Philippines and the Filipinos that spurs her to share her blessings to them. She's mostly out of the country every year, but she maintains her home and her businesses in the Philippines and always comes back for about two weeks, 4 times a year, to be with Filipino relatives and friends.

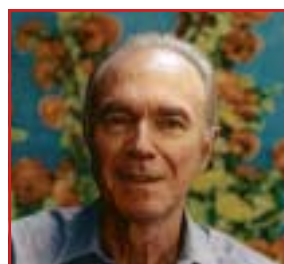
Loida is chair of TLC Group, Inc., a Delaware Corporation with private equity funds. An attorney by profession—who is admitted to practice in both the Philippines and New York—she was the first Filipino woman to pass the New York bar without attending law school in the United States.

Her husband, the late Reginald F. Lewis was the first and so far the only African American who engineered the purchase of a billion dollar company—Beatrice Foods International on a leverage buy-out. The company shareholders received a 35 percent internal rate of return on their investments.

FINDING/B4-3



BETH Day Romulo



JUVENAL Sanso



LOIDA Nicolas Lewis



PHILIPPINE RETIREMENT AUTHORITY UPDATES



Net Profits Up, Enrollment Up, and Withdrawals Down in 2011 vs. 2010

PRA net profits in 2011 jumped to Pph 148M or 48% compared to 2010. With the mid-year introduction of the SMILE SRRV product, enrollment increased by 6% compared to 2010. Withdrawals from the program in 2011 were lower than those of 2010.

Winners in PRA's 1st National Essay Writing Contest

From a total of 679 entries, the following students are the top winners of the PRA Essay Writing Contest which had the theme "Dear Foreign Retiree: Why You Should Retire in My Town". For a complete list of winners, visit www.pra.gov.ph.

College Level: JUSTIN COLIN M. MACALINTAL, Colegio San Agustin - Biñan, Laguna
High School Level: SHANIA WINONA TRACEY E. CANDA, Notre Dame of Dadiangas University

PRA Co-Investment Fund

The PRA is looking for projects in the medical and allied medical industries, and/or retirement and allied retirement industries in which the PRA is willing to invest 5% of the Fund or 10% of the project equity, whichever is lower.

Chinese as Leading 2011 PRA Enrollees

Chinese nationals top the list of foreign nationals comprising 38% of those who enrolled in the retirement program in 2011. Next were the Koreans at 27%, Japanese at 10% and North Americans at 6.5%.

Bringing 1985 Incentives to Circa 2012

PRA is submitting to the agencies concerned, an updated, more aggressive package of incentives for retirees. Upon its approval, this will be valid for applicants from January 2012 onwards.

SMILE SRRV Now PRA's Main Visa Product

The SMILE SRRV now accounts for 62% of total enrollment based on 2011. SMILE SRRV only requires a US\$ 20,000 visa deposit intended for end-of-term obligations for applicants 35 years old and above. In case the retiree decides to withdraw, the visa deposit will be returned to the retiree.

MegaMarketers to Push Marketing and Facilities Development

Megaworld and Federaland recently signed a MegaMarketer Agreement with the PRA. As MegaMarketers, these companies will cross-sell the SRRV products with their own products. MegaMarketers are also in the best position to develop globally competitive world class retirement facilities. PRA is currently processing more MegaMarketing Agreements.

Compulsory Registration of Retirement Accommodation Facilities

Register your retirement accommodation facilities, whether commercial or non-profit with PRA in accordance with Executive Order 1037.

SAUJANA - Towards the First Integrated Retirement Village

Saujana was recently inaugurated in Silang, Cavite. It is situated in a 16-hectare property opposite the Adventist University Campus.

Institute for Retirement Migration and Aging (IRMA)

Next IRMA seminar on March 29, 2012; 2pm - 4pm on Japanese Pension Issues

In-House Briefings - Schedule

Prospective Retirees - March 22, 2012; 2pm
Marketers Appreciation Activity - March 23, 2012; 2pm
Please confirm attendance with the Marketing Department



For more information, visit www.pra.gov.ph
29/F Citibank Tower, 8741 Paseo de Roxas, Makati City 1220, Philippines
SWS Hotline No. +632.750.0007 Fax No. +632.848.7106
E-mail address: inquiry@pra.gov.ph Website: www.pra.gov.ph



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Life begins at retirement

From page B4-1

the PRA is ready to serve them. We even have a 24/7 hotline number that retirees can call up for assistance," said Atienza.

Special residents

Foreigners and overseas Filipinos who retire in the Philippines are considered special residents of the country. They are accorded multiple-entry privileges, plus the right to stay permanently/indefinitely in the Philippines, through the issuance of the Special Resident Retiree's Visa (SSRV) by the Bureau of immigration. The SSRV facilitates convenient and quick entry and exit from the Philippines, whenever a retiree travels overseas and back.

Filipinos who have taken residency overseas as well as foreign nationals (except those from countries without diplomatic relations with the Philippines and nationals classified as restricted by the Department of Foreign Affairs) of retirement age are eligible for the SSRV.

There are certain conditions that apply to overseas Filipinos who wish to retire in the Philippines. They must be immigrants or under a visa category allowing them legal stay abroad and have resided therein continuously for at least seven (7) years (prior to their application for enrollment in the Philippine Retirement Authority Retirement Program). They should not have stayed a maximum total of sixty (60) days in a year in the Philippines.

According to Atienza, there are more than 26,000 retirees enrolled in the Retirement Program of the PRA, with a net total of more than 18,000 as of March 2012. He also revealed that most of these retirees have chosen to stay in the following places: Cebu, Angeles (Clark), Olongapo (Subic), Baguio,

Davao City, and Metro Manila. In order to better serve these retirees, the PRA has set up offices in these areas, with its main office in Metro Manila.

Profile of retirees in the Philippines

Retirees from all over the world, including those from Western and Eastern European nations, Southeast Asia, Latin America and the Middle East, have chosen the Philippines as their retirement haven. As of March 7, 2012, there are 106 nationalities included in the roster of retirees enrolled with the PRA. These include former Filipinos.

The top ten nationalities of retirees in the Philippines are:

- 1) Chinese, PROC
- 2) Koreans
- 3) Chinese, Taiwan
- 4) Japanese
- 5) Americans
- 6) British
- 7) Chinese, Hong Kong
- 8) Indians
- 9) Germans
- 10) Australians

Benefits of SSRV enrollment

Indeed, PRA is taking bold practical steps to make retirement migration a significant sector of the Philippine economy. With all these perks, Atienza said, the PRA is confident that more retirees will be looking at the Philippines as their ideal second home.

Retirees are granted the benefits and privileges once they are enrolled in the Retirement Program of the PRA.

For more details on the process involved in registration and enrollment into the Philippine Retirement Authority Retirement Program, please go to www.pra.gov.ph.

A VENUE FOR A HEALTHIER YOU

The MEDICard Lifestyle Center isn't your average HMO clinic; it's the first of its kind in the country

By Kenneth M. del Rosario

Being healthy is a decision and commitment that an individual has to make for himself. Because it isn't always easier said than done, health advocates continue to push for people to subscribe to a healthier lifestyle.

Fortunately for people looking to get in the pink of their health, doing so has just gotten so much easier with the opening of the new MEDICard Lifestyle Center at the corner of Paseo de Roxas and Gil Puyat Avenue in Makati City.

The MEDICard Lifestyle Center is the "most complete" version among the many clinics that MEDICard, a leading health maintenance organization (HMO), has set up for its diverse clients across the country.

"This is the first of its kind in the Philippines," said Luis Montoya, the company's senior vice president for special projects. "What separates this establishment from other clinics is the wow factor it exudes without being intimidating at all."

With four floors (plus two basement levels for parking and a roof deck for functions), the flagship clinic boasts a total of 3,000 square meters.

Unlike other clinics that scream hospital (you know all about the bleak lighting and harsh scent), the MEDICard Lifestyle Center features impressive architecture that is both welcoming and comforting, complete with relaxing music, beautiful artwork, and soothing background music.

Aside from the usual treatments that a normal clinic carries, the MEDICard Lifestyle Center, which opened last year, features more alternative treatment options, which is fast becoming the trend in the medical world.

The establishment also houses a fitness center, a mammography area, an eye and colorectal department, a modern dermatology center, dental clinics, operating rooms for minor operations, and even a skin and body aesthetic area.

A resident nutritionist is on hand to provide tips for a proper diet and more physical activity. What's more, a classy lounge (with free Wi-Fi Internet connection, coffee, and fruits) has been set-up especially for people who are about to

undergo executive check-ups.

"The MEDICard Lifestyle Center is a great way for us to further promote our thrust for occupational health for our clients," said Dr. Cerissa Lyne Cruz Arroyo, the company's medical administrator for occupational health and health promotion services.

According to Arroyo, they've noticed that many of their clients suffer from lifestyle-related diseases such as high blood pressure or high cholesterol levels.

Because of this, MEDICard, which will celebrate its 25th year next year, is becoming more proactive in their approach to maintaining people's health rather than belatedly curing a disease's adverse effects.

"We look at our clients' health

condition in relation to his or her job and working environment. We want to let them know that we're not just a third-party financial institution; that we're actually concerned about their employees' health," said Arroyo.

At the end of the day, what MEDICard wants to tell its thousands of members and non-members alike is that their services are not just for the elite—they are about promoting healthy lifestyle for people from all walks of life.

Montoya said: "More than ever, people need to be conscious of their health, with so many potential stress-inducing situations on a daily basis. That's why the MEDICard Lifestyle Center is here—to help people be as healthy and fit as they can be."



Editor's Message

Smell the sweetness of a brewed coffee... warm your heart in the company of good friends... and bask in the tropical winds of this wonderful country. This special issue is for those who love life and wish to take the inner journey of finding joy and serenity in living.
Don't simply retire from something, have something to retire to... here in the Philippines—the Heart of Asia!

Joyce Socco-Alumno

Finding heart and home in the Philippines

From page B4-2

"Now that I have retired from business I always come back here in the Philippines as I am more comfortable here rather than in Florida or any other country. I am a Filipino; born in the Philippines. I love Filipino food and Filipino traditions," she said.

She currently resides in New York City and is a registered member of the St. Ignatius Loyola Catholic Church. She actively sits as Member of the Board of the National Catholic Reporter, USP4GG, Apollo Theatre and Regiland F. Lewis Foundation. She speaks several languages: English, French, Spanish and Filipino.

She also founded The Lewis College in Sorsogon in 1999 in memory of her late husband—she doesn't consider this as a business but rather as giving back her blessings to her fellow Bicolanos. For other information about the college visit: www.thelewiscollege.com

As a balikbayan, she considers retiring in the Philippines very ideal because of the hospitality of the Filipinos, and, of course, because she is among her people. "Filipinos have all the virtues I like: kind, hospitable, helpful, sensitive and compassionate. For a retiree like me, these are the best qualities of people I want to be around me," she said.

Loida is also an advocate of medical tourism because she believes that the Philippines has world-class healthcare. This, she believes, is of benefit not only to balikbayans like her, but also to foreign travelers seeking medical care overseas.

"Anything related to health is priced lower in the Philippines. For example, a specific service may cost \$1,000 in the US but if you'll do

'Loida is also an advocate of medical tourism because she believes that the Philippines has world-class healthcare. This, she believes, is of benefit not only to balikbayans like her, but also to foreign travelers seeking medical care overseas'

it here in the Philippines, it will just cost you \$100. So far, the services I had here in the Philippines were medical examinations, dermatological services and dental care services. The doctors, nurses and other medical staff have excellent skills. They are very competent and very caring," she said.

Loida is currently working with a group on ways to amend US legislation, so that more US senior citizens, including those of Filipino descent, will be able to use their Medicare card to cover their bills when they avail of medical treatments in the Philippines.

Loida added, "The US Medicare does not cover expenses incurred outside the US. With Eric Lachica as our lobbyist, we want the US Congress to amend Medicare law to allow Medicare Insurance to be applicable in the Philippines. This is known as US Medicare Portability."

LIFE really does begin anew at retirement—it is the New Prime of one's life. The question is, where do you choose to spend it? For those seeking privacy, security, exclusivity and convenience, amid luxurious comfort as they begin a new high point in their lives, Sta. Lucia Residence is the ideal choice.

The Sta. Lucia Residence is a five-tower, master-planned condominium development located at the cusp of the progressive cities of Marikina, Pasig and Antipolo, and the municipality of Cainta. Along with its superb location, it also offers proximity to all the necessities of modern, cosmopolitan living: from shopping centers and malls to hospitals and clinics, to centers of recreation and entertainment; to churches, universities and colleges.

Sta. Lucia Residence is right beside Metro Manila's prime shopping destination, the Sta. Lucia Mall. The five towers of the Sta. Lucia Residence are set to be the residential heart, as well as the jewel in the crown, of the soon-to-be-launched Sta. Lucia Center, the next big thing in master-planned communities in the eastern part of Metro Manila.

The Residence features a modern, fashionably elegant design that pays homage to the classic beauty of cities of the Mediterranean. It features amenities that give residents access to and enjoyment of all the comforts and conveniences of 21st century living.

Residents can easily access all the amenities that together create the luxuriously vibrant lifestyle only possible at the Sta. Lucia Residence. They may relax and unwind as they relish the lush greenery of its land-

Sta. Lucia Residence:

The premium choice for the New Prime of your life

'For those seeking privacy, security, exclusivity and convenience, amid luxurious comfort as they begin a new high point in their lives, Sta. Lucia Residence is the ideal choice'



THE five-tower masterplanned community in the eastern part of Metro Manila pays homage to classic Mediterranean design

SHOPPING mall and restaurants within the community create a vibrant and comfortable lifestyle



UNITS are less dense than the traditional cramped condominiums



THE gazebo, swimming pool and fitness facilities with a view of Antipolo hills and Metro Manila

scaped gardens; get fit using the spacious gym and sports facilities. The superior swimming pool lets them swim their cares away.

Residents may also indulge their good taste as you shop at the high-end stores and fashionable boutiques. Fine and casual dining restaurants, coffee shops and modern department stores and supermarkets are in easy reach, ensuring that one's necessities are amply provided.

Monte Carlo: The First Tower

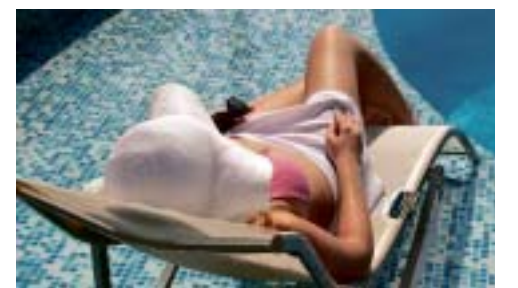
Monte Carlo, the first of the five-tower Sta. Lucia Residence condominium complex, is now rising at the Sta. Lucia Center. It will bring to life the vibrant energy of one of Europe's most popular tourist hotspots.

This 21-storey residential tower offers 258 units composed of studio, one-bedroom and two-bedroom units including a limited number of units, much less dense than the traditional cramped condominiums currently being offered by other developers.

For those who pay for the luxury to be at the top (17th to 21st floors) are the one and two bedroom units, giving a bird's eye view of the Antipolo and San Mateo hills rising on the east and the Marikina and Pasig valley at opposite sides. For the practical-minded are the studio units which are located at the 3rd to 16th floors, 16 of the studio units are at the 3rd floor recreation area have their own piece of the garden facing the common landscaped garden grounds.

All units come fully finished with complete kitchen and bathroom. The future Monte Carlo residents will thus have the privilege of owning the newest condominium and be part of the future landmark that is Sta. Lucia Residence.

The Royale Homes Marketing Corporation is exclusively marketing this latest future prime residential condominium in the east. For more information, visit www.royalehomes.ph or call (02) 584-1164 or 0922-8575078.



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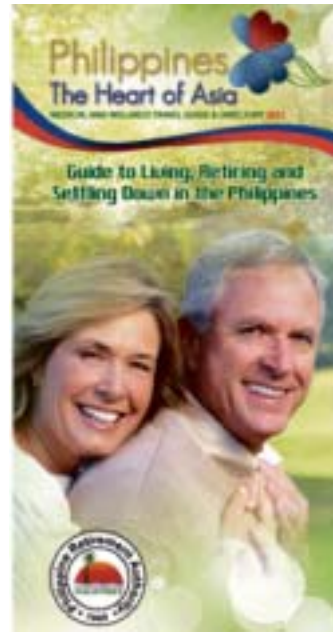
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The 2nd Workshop for Implementing International Accreditation Standards was successfully held last 27-29 February 2012 at the Development Academy of the Philippines. Joining the faculties from NABH International (seated fifth from left) Dr. Arati Verma and Dr. Parag Rindani are HealthCORE executive director Joyce-Socao-Alumno and the following participants: Joanne Michelle Arceo, Edison Guevarra, and Tiffany Yang (Galileo Surgicenter); Juvelin Basillo, Franz De Vera and Belinda Polintan (De Vera's Medical Center Isabela); Dr. Raul Desipeda and Jerome Reyes (C.P. Reyes Hospital); Mar Diokno (Clinic ng Bayan), Charlen Flores and Maurine Peret (Belo Medical Group); Dr. Rose Marie Lamirez and Dr. Cornelito Tipples (DOH-CHD Western Visayas); Dr. Eriberto Layda and Dr. Marlon Tabligan (Corazon Locsin Montelibano Memorial Regional Hospital); Robynne Louise Ordillano and Adrian Villanueva (Asian Hospital and Medical Center); Dr. Ma. Stella Paspe (Western Visayas Medical Center-Iloilo); Dante Rojas (Dr. Armando D. Cope Memorial Hospital Albay); Dianne Bicera, Gemli Serrano, Irene Lyma Villaruel and Rainny Depositario (Medicaid Philippines), and Art Zamora (HealthSolutions Enterprises).
NOTE: THE NEXT WORKSHOP WILL BE HELD ON MAY 7-8, 2012 AT THE MEDICARD LIFESTYLE CENTER. FOR MORE INFORMATION, PLEASE VISIT www.healthcore.com.ph or call +632.9108030 / +63917.8938762.



GUIDE TO LIVING, RETIRING AND SETTLING DOWN IN THE PHILIPPINES

BUILDING on the remarkable feat accomplished by the 2008, 2009, and 2010 issues of "Philippines: The Heart of Asia" Travel Guide & Directory" in promoting the country for medical and wellness tourism, HIM Communications is publishing for its 2012 edition this handy booklet titled "Guide to Living, Retiring and Settling Down in the Philippines".

This travel guide shall serve as a quick reference to the country's premiere retirement facilities and allied services that are essential to the needs of potential and existing retirees in the Philippines. Deadline for booking is on March 30, 2012.

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10 reasons why the Philippines should be considered as a retirement destination

1 Affordable cost of living - The monthly expenses for housing, food, transportation and even labor costs anywhere in the Philippines are quite reasonable and affordable for most retirees that allow them to stretch their pensions and savings. Balikbayans and foreign retirees enjoy not only the lower cost of living but also a favorable currency exchange rate. On an average, a retiree can live very comfortably in the Philippines at US\$2,000 per month in a fully furnished home complete with a household helper.

2 Filipino hospitality - Filipinos are among the most hospitable races on Earth. Filipino hospitality is renowned all over the world. Filipinos' friendliness, cheerfulness and compassion are qualities that will make retiring in the Philippines truly feel like one has found a second home. They are a happy people, and have consistently rated among the top in every happiness index conducted.

3 Medical and health services - Retirees are naturally concerned about their health—keeping healthy will help them enjoy their retirement to the fullest. The Philippines' medical and healthcare facilities are comparable, sometimes even better by comparison to that of the retirees' place of residence overseas, depending on his or her country of origin. Filipino doctors are trained in Western medicine and most of them are trained abroad and affiliated with international medical associations. The Filipino nurses' natural friendliness and competence are sought all over the world and would be comforting to every retiree who needs compassionate care.

4 Modern conveniences - The Philippines provides retirees with all the basic necessities and conveniences of modern living. From large malls to modern transportation, to the Internet and other high-tech telecommunications network, to contemporary forms of entertainment like Hollywood movies to cable TV channels that include programs from around the world—the retiree would never feel cut-off from the rest of the world and modern life.

5 Eco-tourism destinations - The Philippines being an archipelago is known for its beaches, diving spots and beautiful scenery. It is rich in biodiversity and natural wonders. From the white beaches of world-class Boracay island, to the beautiful hills of Tagaytay, the Philippines has thousands of islands that all offer a piece of tropical paradise.

6 Wellness choices - Wellness centers and spas abound, offering massage therapy, acupuncture and other natural and alternative treatments and practices—all designed to restore vitality and promote relaxation and good health. Most of these wellness facilities are run and/or staffed by medical doctors who are experts in Western medicine. Other wellness centers offer treatments based on both Western and Oriental medicine.

7 World cuisine - The Philippines offers diverse cuisine. Filipino food has mainly Spanish and Chinese influences but over the centuries has also acquired styles and flavors of the cultures that have come in contact with Filipinos, including American, Chinese, Japanese, Indian, Arabic and Southeast Asian culinary styles. Besides the local cuisine, the Philippines also has restaurants offering authentic dishes that foreign palates have learned to adopt with.

8 Freedom in religion - While more than 80 percent of Filipinos are Catholics because of the 300 years of Spanish colonization, other variants of Christianity thrive in the Philippines. Some five percent of Filipinos are Muslims, while the rest belong to Protestant and Evangelical Churches. Recently, there has been a rise in secularization, led by a group of Filipino freethinkers. Buddhist and Hindu temples are also seen in some places. Overall, all religions are respected and freely practiced in every part of the country.

9 Climate - The Philippines is a tropical country with two seasons: rainy and dry. The weather is generally fair throughout the year. This is particularly important for retiring people who can no longer tolerate the cold season and avoid winter depression.

10 Language - English is one of two official languages in the Philippines. The other one is Filipino. English is widely used and most Filipinos are conversant in English. Language interpreters also abound and are available through the Department of Tourism.



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