

*The journey starts for all seekers
of health and wellness, for
those seeking a second home
in an idyllic place where new
possibilities abound.
Retirement is a new beginning
and you are on your way*



Welcome to the Philippines

Your ideal destination for health, wellness and retirement

There is now, literally, **a world of choices for those seeking high-quality and affordable health-care and wellness.**

Among these destinations, the **Philippines is one of the best options for health and wellness**

travelers eyeing a relaxed and beautiful Asian setting.



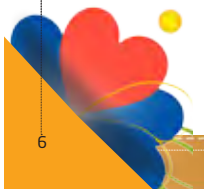


There is now, literally, a world of choices for those seeking high-quality and affordable healthcare and wellness. Among these destinations, the Philippines is one of the best options for health and wellness travelers eyeing a relaxed and beautiful Asian setting.





English is widely spoken across the Philippines and is, in fact, one of the official languages. Filipinos (as its citizens are referred to) are known the world over as one of the most friendly, caring, compassionate, and happy—they consistently top the World Happiness Index—people in the world.





The Philippines is home to world-class tertiary hospitals, as well as specialty clinics that provide advanced, safe, and highly competent dental, dermatological, and aesthetic procedures conforming to global standards.



In the Philippines, you will receive the same world-class care at a fraction of the amount you would have spent in the U.S., Europe, or Canada.

pics of different logos here

Hospitals and clinics in the Philippines use state-of-the-art technology, and are certified by global accrediting bodies like the International Standards Organization (ISO9001:2000); The Joint Commission International (JCI); TUVS; NABH International; and Accreditation Canada.

Filipinos doctors are trained in Western medicine and received the best education and training locally and overseas; many are affiliates and Fellows of American medical professional organizations.





Filipino nurses and other health professionals, on the other hand, are the most sought after in the world, including countries like the United States; the United Kingdom; Canada; Australia; New Zealand; and the Middle East, for their English fluency, skills, competence, and caring manner of patient care.

Research has shown that friendly, nurturing, and compassionate care on the part of health professionals greatly contribute to patients' recovery—and there is an abundance of such care in the Philippines.

OLD UST MEDICINE COLLEGE PHOTO HERE

There is a tradition of excellence in the Philippines' medical schools that was begun as far back as 1611, when the first University and first Western Medical School in Asia, the University of Santo Tomas, was founded. To this day, the University of Santo Tomas still graduates the biggest number of healthcare professionals in the country.

The Philippines is also rich in natural attractions and tourist spots—from breath-taking beaches to island and mountain resorts, to dive sites with great bio-diversity; from world-class entertainment to a full range of shopping experiences; international hotels and world cuisine in local and international dining establishments.

And everywhere, you will experience the distinctly Filipino way of treating visitors—with the friendliness, hospitality, and cheer that they are known for across the world.

Welcome to the Philippines and Mabuhay!*

**Traditional Filipino greeting wishing someone a long, happy, and full life.*



LIVING & STAYING IN THE PHILIPPINES

*In the Philippines, there is
always someone to help,
someone to care for you.*



ABOUT THE PHILIPPINE RETIREMENT AUTHORITY (PRA)

The Philippine Retirement Authority (PRA) is a government owned and controlled corporation created through Executive Order No. 1037 signed by then President Ferdinand E. Marcos, on 04 July 1985.

On 31 August 2001, through Executive Order No. 26, the control and supervision of PRA was transferred to the Board of Investments (BOI) from the Office of the President.

PRA's mandate is to encourage foreign nationals and former Filipino citizens to invest, reside and retire in the Philippines, as an ideal place to make their second home, by providing them the best quality of life in the most attractive package.

Retirees who move to the Philippines officially through the PRA become members of the PRA official family. To date, the PRA has more than 26,000 retirees enrolled in its membership but the net total of the existing retiree members is roughly more than 18,000.

Through the help of the PRA, 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 second home.

As of March 7, 2012, more than a hundred nationalities are included in the roster of retirees enrolled with the PRA. These include former Filipinos.

The top ten nationalities of retirees in the Philippines as of 2011 are: 1) Chinese (PROC); 7,514; 2) Korean; 5,792; 3) Chinese (Taiwan); 3,654; 4) Japanese; 2,301; 5) American; 1,767; 6) British; 1,060; 7) Chinese (Hong Kong); 781; 8) Indian; 623; 9) German; 456; 10) Australian; 389.

What is the SRRV (Special Resident Retiree's Visa)?

The SRRV (Special Resident Retiree's Visa) accords special residency status to foreigners and overseas Filipinos who choose to retire in the Philippines. Among other benefits, the SRRV gives retirees multiple-entry privileges, plus the right to stay permanently/indefinitely in the Philippines. The SRRV is issued by the Philippines Bureau of Immigration.

Benefits to SRRV holders

The information below is a summary of special privileges and advantages that come with an SRRV. Please go to www.pra.gov.ph for more information on the SRRV, the Philippines, and other services offered by the PRA. SRRV benefits include the following:

Special, non-immigrant status with multiple entry privileges. Retirees may stay in the Philippines indefinitely, and may travel overseas and back again at their convenience, as often as they need.

Exemption from customs duties and taxes, subject to certain conditions. Retirees are granted a one-time importation of personal effects, appliances, and household furniture worth US\$7,000.00. These items must not be of commercial quantity and must be availed of within 90 days upon issuance of the SRRV. Detailed information on the conditions that apply to this privilege is available at the PRA.

Exemption from the Bureau of Immigration ACR I-Card. Retirees who hold an SRRV are exempted from the requirement to secure yearly an ACR I-Card from the Bureau of Immigration every year. The ACR I-Card is a microchip-based credit card-sized identification card issued to registered aliens.

Exemption from payment of travel tax--provided the retiree has not stayed in the Philippines for more than one (1) year from date of last entry into the country. The travel tax is levied by the Philippine government on individuals who travel out of the country.

Conversion of the requisite deposit into active investments such as the purchase of condominium units. Appli-

cable only for retirees under the SRRV Classic

Exemption from securing the Student's Visa/Study Permit. A Retiree-member (Principal or dependent) may study in the Philippines without securing the Student's Visa/Study Permit

Free assistance in securing documents from other government agencies. Retirees may avail of free assistance in securing important documents, including a driver's license; Alien Employment Permit (AEP); Tax Exemption Certificate; Tax Identification Number; Clearance from the National Bureau of Investigation (NBI), and others.

Other benefits. Holders of the SRRV may avail of the Greet and Assist Program at selected Philippine Airports; Pensions and annuities remitted to the Philippines are tax-free; Free subscription to the PRN (PRA Newsletter); Participation in PRA Social Dynamics (social/community integration, educational tours, etc); Free use of the SWS (Services with a SMILE); Access to Hotline Number (02)750.0007; and Free use of the PRA Retiree's Lounge



How to get an SRRV:

Below is a step-by-step guide on how a retiree may avail of the SRRV. Interested parties are advised to get in touch with the Philippine embassy in their home country or refer to the Philippine Retirement Authority website at www.pra.gov.ph for more information.

SRRV Requirements

All foreign nationals below 50 and at least 35 years of age are required to deposit the amount of USD75,000 with any PRA short-listed bank. Those aged 50 and above are required to deposit the amount of USD50,000. Former Filipinos who are now holders of foreign passports are required to deposit USD1,500. The deposit amount of US\$50,000 shall be required from an applicant who is at least 35 years of age and belongs to any of the following:

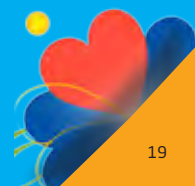
- Retired military personnel of governments recognized by the Philippines; or
- Former members of foreign diplomatic corps who have served for at least three (3) years in their respective posts, or
- Retired officers and employees of International Organizations such as the United Nations and its affiliate agencies, the World Health Organization, World Bank, International Labor Organization and other similar organizations

Process of SRRV Issuance

- ☐ Applicant/Marketer submits documents to Philippine Embassy
- ☐ Applicant/Marketer notifies PRA of application/ documents submitted to Philippine Embassy
- ☐ PRA application
- ☐ Birth Certificate or Photocopy of passport data page
- ☐ Medical and Police Clearance from place of origin valid for six (6) months
- ☐ Certification by bank of deposit
- ☐ Photographs
- ☐ Marriage Certificate if spouse is joining
- ☐ Payment of application fee to PRA
- ☐ Philippine Embassy endorses application/documents to the Department of Foreign Affairs (DFA), who in turn endorses the same to PRA for evaluation and processing
- ☐ PRA reviews documents. If complete, forwards recommendation to the DFA for subsequent notification to Philippine Embassy
- ☐ Philippine Embassy issues SRRV to applicant
- ☐ Applicant enters Philippines with single entry SRRV
- ☐ Upon arrival in Manila, applicant goes to PRA office. PRA evaluates the documentary requirements. If complete, PRA transmits the documents including the original of the applicant's passport to the Bureau of Immigration (BI) for stamping of the multiple/indefinite-entry SRRV.



KEEPING HEALTHY



The DEPARTMENT OF HEALTH



YOUR PARTNER IN HEALTHCARE

How good are medical facilities in the Philippines?

Medical centers in key cities undergo periodic and regular accreditations from the Department of Health. In more recent years, hospitals have upgraded their organizations and facilities to meet international standards in compliance with the International Society for Quality in Healthcare (ISQua)-accredited agencies like Joint Commission International (JCI), and Accreditation Canada NABH International.

Health facility parameters that are routinely monitored include, but not limited, to the following: (i) organizational management, (ii) care of patients, (iii) access and continuity of care, (iv) facilities management, (v) patient rights, and (vi) continuous quality improvement.

The Philippines is one of the best places to relax and recover from life's ills—figuratively and literally. Advanced, quality health services are combined with friendliness and caring, competence and compassion—amid beautiful, invigorating nature settings.



Filipinos value health not only for health's sake but because it brings more moments with those they care for. This attitude permeates healthcare in the country.



Treatments and services for medical and health travelers

The Philippines' Department of Health (DOH) creates and enforces policy for healthcare in the entire country.

Since the Philippine Medical Tourism Program began in 2006, the DOH has included medical tourism within the scope of its regulatory powers. This ensures that medical travellers receive the highest level of patient care and safety in the areas of medical services and wellness.

The DOH has established categories of treatments and services available to medical travelers. These include the following (for a more detailed listing, please refer to Index):

- Executive check-ups
- Diagnostic services
- Imaging and interventional radiology services
- Cardiovascular diseases
- Eye care
- Orthopedic care (hip and joint replacement included)
- Cancer care and treatment
- Regenerative Medicine and individualized therapies (Stem cell therapy and molecular medicine)
- Pediatrics
- Dermatological, cosmetic, and aesthetic procedures
- Dental procedures



MEDICAL SERVICES



The health of the body makes it possible to nourish the soul. Body and soul are meant to thrive together. In the Philippines, physical ills are always addressed with medical expertise combined with the uniquely Filipino touch that gives comfort and hope to the ailing spirit.

A blue stethoscope is placed on a white clipboard with a black frame. The stethoscope's tubing is coiled around the clipboard, and its chest piece is positioned on the right side. The background is a light blue surface.



A woman with light brown hair is seated in a dental chair, looking directly at the camera. The chair's white control panel and headrest are prominent in the foreground. The background shows a typical dental office setting with a wooden cabinet and a microscope.



Imaging and Interventional Radiology services

Imaging machines in the Philippines are at par with the world's top hospitals. From x-ray machines to CT scans, to ultrasound and MRI, these equipment provide Filipino doctors the best diagnostic tools available today. Top Philippine hospitals like Makati Medical Center also use these highly advanced imaging machines to conduct interventional radiology—which are minimally invasive procedures that diagnose and treat patients' medical conditions, without resorting to risky, invasive surgical techniques. These minimally invasive procedures include “keyhole” surgeries or catheter surgeries that create very small incisions or utilize the body's natural openings and pathways to avoid incisions altogether.

Diagnostic services

The Philippines' best hospitals and specialty laboratories are equipped with the most advanced laboratory diagnostic services. These include tests related to blood chemistry, bacteriology, histopathology, immunology/serology, hematology, ultrasound, 2D-Echo, x-ray, treadmill, mammography, testing for drugs, testing for paternity, spirometry, audiometry, DNA testing, and other specialized tests.





Cancer care and treatment

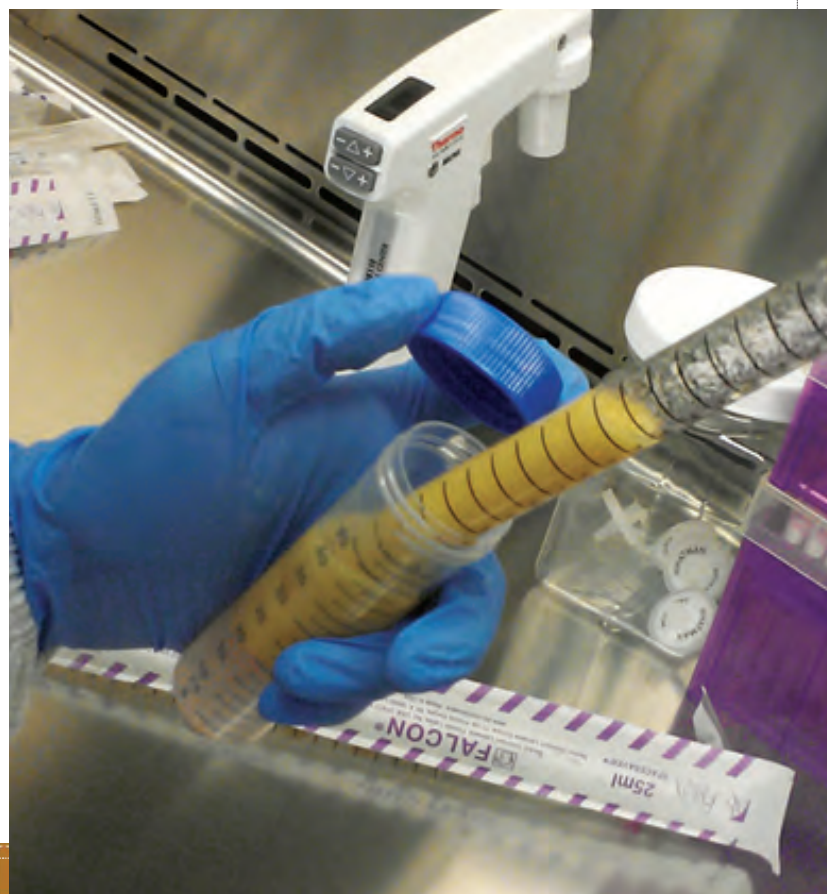
Detection, diagnosis, treatment, and management of cancer in the Philippines are usually done by multi-disciplinary teams of doctors who are all experts in their fields. The most advanced imaging devices and laboratory works are used to diagnose cancer and determine the best treatment options for the patient. The full range of standard cancer treatments, including chemotherapy, surgical and radiological procedures are available, plus new, cutting edge therapies like stem cell and other applications of regenerative medicine.

Cardiovascular diseases

The Philippines' top hospitals render expert treatment, management, and care of patients with diseases of the heart and blood vessels. The latest technology and protocols are used, including surgical and non-invasive procedures, by board-certified, Western-trained cardiologists.

Orthopedic care (hip and joint replacement included)

First-world orthopedic treatments for the full range of conditions affecting the bones and the spine, for adult and pediatric patients, are available in the Philippines' top hospitals. These include surgical procedures for the spine; hip and joint replacement therapy, reconstructive orthopedic surgeries; microsurgery; sports medicine; and rehabilitation therapy. The latest, cutting-edge medical equipment are used in these procedures.





SPECIALTY HOSPITALS

Whether you are in the Philippines as a medical traveler or a retiree, the country's healthcare facilities are able to address your medical needs—whether they are of a general nature or they require the care of highly-trained specialists.



The Philippines has five state-run, DOH-accredited hospitals that offer the highest standards of specialized medical treatment. Among these hospitals are:

THE PHILIPPINE HEART CENTER (PHC)

The PHC is the country's foremost medical facility for the treatment and management of cardiovascular conditions. Since it was founded nearly forty years ago, it performs as one of the premier cardiovascular facilities in the Asian region.

THE NATIONAL KIDNEY AND TRANSPLANT INSTITUTE (NKTi)

The NKTi is one of Asia's leading healthcare providers for nephrology, urology and transplant medicine. Besides kidney transplants, it has done organ transplants of the liver, pancreas, bone marrow, and islet. It is the first in Asia to perform double transplant operations of both liver and kidney, as well as pancreas and kidney.

LUNG CENTER OF THE PHILIPPINES (LCP)

The LCP specializes in the treatment of lung cancer and pulmonary diseases. It also offers executive check-ups and physical therapy for post-stroke patients and those with musculo-skeletal disorders.



MEDICAL BREAKTHROUGHS

Medical care in the Philippines is at pace with the latest medical breakthroughs in Regenerative Medicine—a field now considered “the future of medical science”.



"Innovative medical therapies that involve the engineering of living cells, tissues, and organs for the purpose of preserving and enhancing organ function to prevent disease and maintain wellness, and to restore or replace organ function lost or impaired due to disease, injury, or aging with the purpose of improving the quality of life. Its scope includes cell transplantation, tissue or biomaterial engineering, growth and differentiation factors, and energy metabolism." (Source: Samuel Bernal, MD, PhD, JD, MBA)

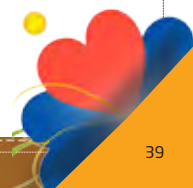
"As a doctor, I was understandably worried about my condition when I received my diagnosis. But I am happy that with this new treatment, I was able to go into remission and hopefully, I will continue to be in remission."

- Sumathei Selvaretnam, M.D. Doctor of Internal Medicine from Florida, USA.

She was diagnosed with ovarian, kidney and pancreatic cancer. She underwent her stem cell therapy and chemotherapy at The Medical City, a tertiary hospital in the Philippines.

Four top Philippine hospitals offer molecular and cellular therapies as part of Regenerative Medicine or Stem Cell Therapy. These hospitals are **Makati Medical Center, The Medical City, National Kidney and Transplant Institute, Lung Center of the Philippines, and St. Luke's Medical Center.**

Regenerative Medicine/Stem Cell Therapy as defined in the Philippines is offered in the following medical applications:



MAKE A HEALTHY CHOICE



Immune Cell Regeneration for the treatment for various cancers including:

- Breast cancer
- Lung cancer
- Liver/colon/gastric/pancreatic cancer
- Cervical, uterine, and ovarian cancers
- Cancers of the prostate, kidney, and urinary bladder
- Germ cell/sarcomas/melanoma
- Myeloma/leukemia/lymphoma
- Cancers of the head and neck; brain, connective tissue; and skin

ORGAN REGENERATION

- Myocardial cell - post-myocardial infarction, cardiomyopathies
- Nerve and brain cell - spinal cord injuries, nerve and brain degeneration
- Eye - corneal, retinal disease
- Liver, gastrointestinal - cirrhosis, hepatitis
- Skin - burns, cosmetic applications



Philippines: The Heart of Asia

- Bone and connective tissues - fractures, other traumatic injuries, bone and cartilage degenerative diseases
- Kidney - chronic, acute failure
- Lung - lung fibrosis, chronic obstructive pulmonary disease (COPD)
- Pancreas - type 1 diabetes mellitus, end-organ type 2 diabetes mellitus
- Reproductive medicine - egg cell and sperm cell integrity
- Aesthetics and rejuvenation medicine

Regenerative Medicine/Stem Cell Therapy in the Philippines are customized and individualized for each patient based on sound scientific principles: instead of a "one size fits all" approach, patients are assessed and diagnosed according to their cellular and molecular profiles.

Two Philippine hospitals, Makati Medical Center and The Medical City have dedicated facilities for

BEAUTY & WELLNESS

Beauty lies within the body, the physical appearance is merely a function of general body health. Longevity is a legacy of a positive lifestyle. Such lifestyle results in youthful look.”
-Dr Halts





DENTAL CARE IN THE PHILIPPINES

The Philippines is known as the "Land of Smiles" for more reasons than one. There are many reasons to smile in the Philippines, and world-class dental care is one of them.

"Absolutely incredible. He did in 3 days what would take weeks over here and cost a hell of a lot more. I'd like to mention that [my Filipino doctor] is very easy to get along with and explains every procedure fully, and at no time did I feel worried. Also, his driver Sonny deserves a mention in dispatches. All in all, a great experience, if you can call dental work that."

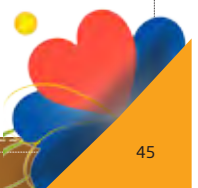
Jim Sullivan, Australian citizen

The Philippines has a large number of dental specialists, many of whom were trained in the U.S. They provide superior quality dental care, from simple to complex procedures

Dental services offered

- Examination
- Consultation
- Preventive (Prophylaxis)
- Restorative (Filling)
- Orthodontics
- Endodontics
- Periodontics
- Pedodontics
- Implants
- Geriatric dental procedures
- Temporomandibular Joint Treatment
- Sports Dentistry
- Cosmetic Dentistry (Bleaching)
- Prosthodontics (Crown and Bridge, Denture)

**Ms joyce ndi ko
marecognize sa
pictures si
mr sullivan and
dr joel**



Dermatological, cosmetic, and aesthetic procedures

Tertiary hospitals, specialty clinics, and medical in the Philippines offer aesthetic, cosmetic, plastic, and reconstructive surgeries of comparable, if not better, quality to that of medical travelers' home countries, at more affordable prices.

The aesthetic surgery and aesthetic dermatology procedures available in the Philippines include the following:

- Blepharoplasty
- Rhinoplasty (Nose Lift)
- Rhytidectomy (Face Lift)
- Reconstructive Surgery
- Liposuction and Tummy Tuck
- Breast Implants and Augmentation
- Mammoplasty
- Hair Implant and Hair Removal Procedures



RETIREMENT DESTINATIONS



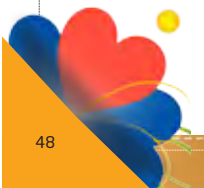
There are several factors that make a place ideal for retirement overseas. These include: 1) Cost of living; 2) Readily available modern conveniences, recreation, and entertainment; 3) Quality medical care; 4) Peace and order; 5) Easy communication; 6) Friendly locals; and 7) Adequate support services. All of these are possessed in slightly varying degrees by The Philippines' designated retirement havens.

The Philippines, as an English-speaking country, makes in an ideal place for expats and retirees who are able to converse in English. Expats and retirees get more than adequate support from the Philippine Retirement Authority (PRA), a government agency mandated to assist them in their needs (See page ____ for more about the PRA and its services.).

Here are some of the best places in the Philippines for retirees, which are rated highly by the PRA.



Retirees have a wonderful time in the Philippines primarily because of the people. Friendliness and hospitality abound and these are expressed in Filipinos' daily interactions with visitors and retirees. These values are also seen in the special privileges accorded to retirees by the Philippine Retirement Authority.





TAGAYTAY CITY

Nestled in the mountains of Cavite province, Tagaytay has a crisp, cool climate due to its high elevation, no pollution, no traffic and congestion, excellent peace and order, and has a rich bounty of fresh fruits and vegetables, as well as fresh beef, pork, and fish—by itself, the place is a food basket.

Tagaytay has a charming, laid back rural way of life with all the modern conveniences of a progressive city: malls, hospitals providing modern medical care, telecommunications facilities, hotels and spas. The cost of living is lower compared to lowland cities like Manila and Makati. Tagaytay is about 90 minutes away from the Ninoy Aquino International Airport and is relatively close to Metro Manila, the Philippines' premiere metropolis.

Tagaytay is famous for its breathtaking views of Taal Lake, a majestic, natural wonder, with Taal Volcano right in the middle. It is one of the view volcano-within-a-lake destinations in the world. Its natural beauty has no peer.

Some of the recreational activities available in Tagaytay include hiking, horse-back riding, sightseeing, picnics at the park, wellness treatments at the various spas, cable TV featuring international programs, and golf.



CEBU

Cebu City has been dubbed the “Queen City of the South”, located in the central Visayas region. It is one of the most modern cities in the country and is a jump-off point to some of the best beaches in the region, including Boracay, the beaches of Panglao, and others.

Cebu is rich in history, with centuries-old heritage sites like the Santo Nino Church and Fort San Pedro. At the same time, it abounds with the conveniences and comforts of modern life, from good restaurants offering world cuisine, malls, world-class hotels, cafes, cinemas, and cable TV; and advanced telecommunications.

The cost of living is very friendly to retirees: a budget of \$500 to \$1,000 allows them to live in great comfort. Healthcare at Cebu's best hospitals is at a high level and is very affordable for retirees. Peace and order is excellent. Cebu is rich in delicious seafood.

Like the rest of the country, Cebu has a tropical climate, and while it can get rainy sometimes, it is seldom visited by typhoons. Cebu has its own international airport in nearby Mactan island.

Davao City has been dubbed the “third most important urban center” in the country, and is so far the most preferred tourism and retirement destination by foreigners in the Philippines. The two biggest reasons for this are: 1) Peace and order; and 2) The convenience of a city where, as one expat said, “everything works.”

Around four thousand foreigners live in Davao City. The modern roads are wide and the traffic is a breeze. There are several huge malls. Getting around the city is very convenient with lots of public transportation. Food is abundant in quantity and variety, from local to Asian to Western cuisine—the seafood is the freshest you can get anywhere and the fruits are of excellent quality. There are several good hospitals that provide quality healthcare. The cost of living is very affordable.

Davao has a lot of natural beauty in its beaches, nature parks, and mountains. In the same day, you can laze around at a beach and then refresh yourself the cool, picturesque heights of its mountains. Davao has its own international airport, making trips to Manila and overseas destinations very convenient.

Peace and order in Davao City is acknowledged as one of the best in the country. People, locals and foreigners, have no worries traveling the streets even at night.

DAVAO



SUBIC

As the former facility for U.S military bases for several decades, Subic, under management of the Subic Bay Metropolitan Authority or SBMA, is one of most peaceful and orderly cities in the country. Subic is a Freeport destination, with world-class seaport and airport facilities. It has one of the most advanced,

modern urban infrastructures in the country, with its shopping centers and hotels. Subic is also close to beaches, dive sites, forest trails, camping sites, mountains and picturesque views.

Subic is also a center for watersports and various forms of recreation, with facilities for sea cruises, diving, jet skiing, parasailing, fishing, and yachting. There are also world-class theme parks like the Ocean Adventure Park (like SeaWorld in San Diego, California) and the Zoobic Safari Adventure Park. There are facilities for sports like tennis and basketball, gyms, go-karting, skating rinks, bowling alleys, and even an 18-hole golf course. There's also an equestrian center.

Even with all these, the cost of living in Subic remains very affordable to expats and retirees. In fact, the place is so ideal for retirees that the Subic Holiday Villas was established there. The Subic Holiday Villas is a special leisure and retirement facility that is a self-sustaining community designed for expats and retirees. The Subic Holiday Villas has a special status as affiliate of the Philippine Retirement Authority.

Subic has world-class healthcare facilities. The Subic Bay Medical Center, in particular, accepts patients covered by American HMOs Tri-Care, Veterans Standards, Blue Cross, Blue Shield and others.



The Philippine Retirement Authority (PRA) has named the City of Makati as "Most Retirement and Ageing-Friendly City."

Makati City is home to world-class hotel chains, and is the financial and business nerve center of the Philippines, where some of the largest local and international destinations have their Philippine headquarters. It is one of the Philippines most modern, most developed urban centers, and has been compared to Singapore.

Among all the cities, Makati City has the biggest number of foreign retirees, mostly from Asia. It has the most advanced public healthcare in the Philippines, and is home to some of the most advanced, world-class hospitals and specialty clinics.

Makati City conforms to World Health Organization standards for "age-friendliness", which include having outdoor spaces; convenient and abundant transportation; community and health services; housing, social participation, respect and social inclusion for the elderly; civic participation and employment; and telecommunications and information facilities. It offers the best social and health services for the elderly.

The cost of living is not as low as that of Tagaytay, Davao, or Cebu but is still more affordable, by comparison, to that of many expats and retirees' countries of origin. Makati is 30 to 45 minutes away from the Ninoy Aquino International Airport.



The City of Manila is the Philippines' capital city and as such, is the seat of government and one of the most developed cities in the country. It is rich in history, with centuries-old places like the Spanish military fort, Fort Santiago, the Manila Cathedral, the 400-year-old University of Santo Tomas and many others.

Manila is the center of the metropolis known as Metro Manila. From Manila, one has easy access to other modern cities like Makati, Mandaluyong (where the Ortigas business district is located), and Quezon City. Metro Manila has a vibrant, diverse nightlife that includes great dining and shopping choices, and all these are accessible from the City of Manila.

Public transportation is abundant, although, like many modern cities, traffic can be a problem. Manila is 30 to 45 minutes away from the Ninoy Aquino International Airport.

Manila offers retirees all the conveniences of 21st century living, from shopping, world-class dining, to modern healthcare, to recreation and telecommunications. For those who prefer a city lifestyle where everything is available, Manila is a good choice. The cost of living is not as low as that of Tagaytay, Davao, and Cebu, but still very affordable compared to expats' and retirees' home countries.

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