

دبي

IT'S ALL HERE  
RETIRE IN DUBAI

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# CONTENTS

## ■ WHY DUBAI 3-11

Find out why Dubai is the best place to retire

## ■ PLAN YOUR RETIREMENT 12-15

Everything you need to know about retiring in Dubai

## ■ PARTNERS 16

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A nighttime panoramic view of the Dubai skyline. The Burj Khalifa is the most prominent feature on the right side, reaching into the dark blue sky. Other skyscrapers are illuminated with various lights, and the city below is a dense grid of lit-up buildings. A semi-transparent blue rectangular box is centered over the middle of the image, containing the text 'WHY DUBAI' in white, bold, uppercase letters.

# WHY DUBAI

# UNIQUE LIFESTYLE

## SUNNY DUBAI

Dubai is known for its incredible, sunny weather. With the lowest average temperature of around 20°C in January, you can expect 10 hours of sunshine a day, with blue skies and warm weather year round. In the hotter months, Dubai's modern infrastructure is supported citywide with air-conditioning to keep you cool when you're not lounging by the beach or enjoying Dubai's walking and running tracks around the city

## ONE OF THE WORLD'S SAFEST CITIES

Dubai is consistently ranked as one of the world's safest cities. The 2019 National Agenda Index found that 96.1% of UAE citizens (men and women) feel safe and secure, as the country has one of the lowest crime rates globally. With a state-of-the-art metro, tram and taxi public transport system, it's quick and convenient to get around the city. No wonder it was voted as the region's most liveable city in Mercer's 2019 Quality of Living survey

## MULTICULTURAL AND TOLERANT

Although Arabic is the official language, Dubai is a multicultural hub with English as the most widely spoken language. Home to over 3 million people from 200+ nationalities, Dubai is a fascinating cosmopolitan fusion of cultures, beliefs and values, united under a banner of tolerance and diversity

While Dubai is a Muslim city, its National Tolerance Programme underpins the UAE's active commitment to ensuring that every one of its residents is able to live life to the fullest, express themselves freely, and pursue activities close to their hearts and their own culture

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# STAY CONNECTED

Dubai's highly connected infrastructure both technological and physical makes it easy to talk to and visit friends and family from all over the world.

## A GLOBAL TRANSIT HUB

Dubai International (DXB) is one of the busiest airports in the world and connects more than 240 destinations through 140 airlines. The city's second airport, Dubai World Central (DWC), is also growing. With hundreds of regular and low-cost airlines to choose from, Dubai ranks as one of the top cities in the world when it comes to connectivity. Perfectly positioned as a gateway to the globe, you can reach almost anywhere in Europe, Asia and Africa in under eight hours. Not only will this make the occasional trip home quick and easy, but it also opens up some exciting and exotic holiday destinations. A mini-break in the Maldives or a long weekend in Goa are both just a four hour flight away

## RELIABLE INFRASTRUCTURE

The city also leads in terms of mobile connectivity with free public Wi-Fi and 5G to keep in touch with your family and friends all over the globe. In addition, the city is well on the way to achieving its goal of becoming the world's smartest city, with essential everyday services such as paying utilities and getting a UAE driving license all easily done online. Use apps and online platforms like **UAE Pass** to centralise and handle all government-related payments in a smart and convenient manner

# STAY CONNECTED

## WORKING IN DUBAI

In Dubai you're re imagining what constitutes time well spent

With your retirement visa, you'll be able to continue working in Dubai's exciting ecosystem, on your own terms. As a hyper-connected business-first hub with a 'nothing is impossible' mindset, Dubai is a future-forward city with a reputation for pioneering innovation with a burgeoning community of innovators, entrepreneurs and visionary game changers. It is a place where aspirations become reality

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# BE ACTIVE

## BEACHES

Clear blue waters, golden beaches and a vibrant seaside gastronomy scene means that there are plenty of places to dig your toes into the sand. Visit one of Dubai's free public beaches such as Kite Beach or Al Sufouh Beach for a taste of the good life, or book an afternoon at one of the city's many chic and all-inclusive beach clubs that line the coast. With urban districts including The Walk at JBR, The Beach and the recently-opened La Mer beachfront, there's plenty of options for friends and

families alike to take in Dubai's spectacular coastline

## PARKS

The city comes alive for lovers of nature in places like the Dubai Miracle Garden and Zabeel Park, under the shade of palm trees or among one of many lakes and lawns in the heart of the emirate

## HATTA

Located nearly 130km south-east of central Dubai, Hatta's craggy mountain cliffs, scattered springs and lush

valleys offer a stark contrast to the sleek facades of the city. Fertile land, a favourable climate and a restored falaj, or irrigation system, once allowed for agriculture and farming to thrive. Villagers depended on the cultivation of palm trees, dates and byproducts for their livelihood. Today, it's a place that delights adventurers and nature lovers. Get your hiking boots on and explore the mountains with a gentle hike

# BE ACTIVE

Access to a healthy outdoor lifestyle is synonymous with Dubai. From strolling along sandy beaches, to relaxing in beautiful gardens and hiking in Hatta, you're spoilt for choice when it comes to staying active and healthy

## GOLF

With the renowned Dubai Desert Classic and prestigious Race to Dubai tournaments, many fans and professionals flock to the Gulf to experience the magic of the sport. In Dubai, there are a number of fantastic golf courses with nine or 18 holes, all in the heart of the city. To name a few, there's Emirates Golf Club which has hosted Tiger Woods and Rory McIlroy, and The Trump International Golf Course with its beautiful clubhouse

## CYCLING

Cycling enthusiasts need not worry about cars in Dubai, as there are a multitude of dedicated cycling paths to try. From the 18km Al Qudra Cycle Path to Dubai Autodrome's 2km loop, these are several specialised locations where you'll be able to enjoy a bike ride and stay fit. If you need to rent one, download Careem BIKE, a bike-sharing app that lets you locate and rent bikes from stations dotted across the city





# CONVENIENCE AT YOUR FINGERTIPS

Dubai provides its residents with the most comfortable and convenient lifestyle, from home services to food delivery. It's a city of affordable luxury where you're able to choose the quality of life you desire.

In Dubai, it's easy and affordable to get domestic help or assistance; it's truly a service-driven economy. There are dedicated apps to simplify the entire process of managing utilities (e.g., Dubai Now); but essentially, many local businesses are only a call or a click away. Whatever you need – from

home cleaning and cooking to driving – you'll find it here. In addition, Dubai has all your shopping needs covered. From international supermarket brands to local corner shops and grand malls including The Dubai Mall, Mall of the Emirates and City Walk. However, Dubai also boasts more traditional souks such as the Gold Souk and Perfume Souk. There are massive citywide shopping celebrations to look forward to as well, including the Dubai Shopping Festival (DSF) and Dubai Summer Surprises (DSS).



# RECREATIONAL ACTIVITIES



## A WORLD OF FLAVOUR

All appetites, cultures and budgets are catered for in Dubai. You can choose from thousands of cafés, food trucks and restaurants that reflect the cuisines of its 200+ resident nationalities. You can find everyone from Michelin-starred chefs to street vendors cooking exotic international cuisines. From Lebanese and Greek to Argentinian or Japanese, taste it all in Dubai. Don't miss the annual Dubai Food Festival, where you can also experience the best of Dubai's food scene

## PAMPER YOURSELF IN A SPA

If you're looking to indulge and be pampered, there are hundreds of spas in all shapes and sizes, from acclaimed havens such as the Talise Ottoman Spa at Jumeirah Zabeel Saray and ShuiQi at Atlantis, The Palm to low-key community favourites. Also, with such a wide variety of beauty salons, Turkish hammams and day spas, there's plenty of room for something different such as 24-karat gold facials and spas in the desert

# RECREATIONAL ACTIVITIES



## DELVE INTO DUBAI'S RICH HISTORY

Learn about Dubai's origins, traditions and culture at one of the many museums around the city. Venture into Saruq Al Hadid museum, where artefacts dating back thousands of years are on display. Meanwhile the Eithad Museum commemorates the formation of the United Arab Emirates with a series of interactive and educational exhibits, while Al Shindagha Museum by the Creek shines a light on early life in the emirate. The Al Fahidi Historical Neighbourhood offers plenty of insight into the earliest inhabitants of this region

## EXPLORE DUBAI'S ART AND MUSIC SCENE

Dubai inspires art as much as enterprise, with constant creativity and artistic expression to be enjoyed across the city. A highlight in the artistic community, Dubai Art

Season is held in March-April and brings the emirate's creatives together for a month-long initiative that includes Art Dubai, Sikka Art Fair, Design Days Dubai and much more

Dubai attracts various international musical acts, festivals and legendary performances, weaving together a cultural tapestry that is unique to the city. The annual Emirates Airline Dubai Jazz Festival brings a lineup of legends, setting the stage for dramatic performances and providing a great soundtrack to your entertainment calendar, while the Dubai Opera plays host to some of the finest acts in opera and performing arts. In addition, the annual Emirates Airline Festival of Literature is the region's largest celebration of the written and spoken word. With more than 200 of the world's greatest writers, thinkers and doers flocking to the city, it is a celebration of books, reading and the richness of words in all its forms

An aerial photograph of a modern city skyline at sunset. The sky is filled with soft, orange and pink clouds. In the foreground, a complex network of multi-level highways and overpasses is visible. Several tall, modern skyscrapers with glass facades are scattered throughout the scene. A prominent green rounded rectangle is overlaid in the center, containing the text 'PLAN YOUR RETIREMENT' in white, bold, uppercase letters. The overall atmosphere is one of a bustling, contemporary urban environment.

# PLAN YOUR RETIREMENT

# APPLY FOR YOUR RETIREMENT VISA

A retired expatriate and their spouse can qualify for a **5-year residency** visa with the possibility of renewal

## Requirements:

1. You must be at least 55 years old
2. You must have valid UAE health insurance\*
3. You must fulfill one of the following financial criteria:

**Option 1:** AED 20,000 (approx. USD 5,500) Monthly Income OR  
**Option 2:** AED 1 million (approx. USD 275,000) savings OR  
**Option 3:** AED 2 million (approx. USD 550,000) property OR  
**Option 4:** A combination of Options 2 and 3 valued at least AED 2 million (approx. USD 550,000)



The visa is valid for five years and can be renewed automatically online as long as the retiree continues to meet the eligibility criteria

\*Please ensure you complete the purchase of your health insurance the day before your visa application. In the situation where your application is not accepted, the health insurance providers offer a 30 day refund period after purchase

## DUBAI'S HEALTHCARE SYSTEM

Our city has one of the best public healthcare systems in the world, offering a high standard of medical care in state-of-the-art facilities.

The Dubai Health Authority (DHA) oversees both public and private healthcare in the city. Since it's mandatory to hold private health insurance as a retiree, you can choose from a wide network of facilities. More than 130 can be found in **Dubai Healthcare City (DHCC)** alone, a modern complex offering advanced private healthcare across 150 different specialties.



Whether they work in the private or public sectors, most healthcare professionals in Dubai have trained overseas in the US, UK, India and Europe. This cosmopolitan culture also has the advantage that wherever you are from, and whatever treatment you are seeking, there is a good chance that you will find a doctor who speaks your language, making your experience overall much easier and less stressful.

In addition, there are plenty of pharmacies in Dubai which are open 24/7, where you can find both over-the-counter and prescription medications.

For any questions or concerns regarding healthcare and insurance in Dubai, contact DHA via their official communication portal iPROMES, which can be found on the **ISAHD** website. Alternatively, send an email to [isahd@dha.gov.ae](mailto:isahd@dha.gov.ae).

## HEALTH INSURANCE FOR RETIREES

In order to successfully acquire your Retirement Visa, you must secure a health insurance package from a local provider in advance. Please visit **RetireinDubai.ae** to see the list of preferred health insurance providers that hold special packages for retirees. Click on the logos to be redirected to each provider's website.

[CLICK HERE FOR MORE INFO.](#)

# EXPLORE DUBAI'S HEALTH INSURANCE

Dubai is known for its sunshine, beautiful apartments and villas within residential communities. Whether you choose to live by the beach, in the city centre, or far from the hustle and bustle, we've got a wealth of options for you.

There are different types of homes available throughout. Choices range from high-rise apartments, villas within gated complexes, and cosy townhouses. Most housing communities are located close to essential services such as supermarkets, clinics, pharmacies, parks and swimming pools.



Our partners Dubai Holding, EMAAR and Meraas have endless options for retirees. To get a general sense of the types of homes available, please have a look at a sample of homes showcased by our partners.

If you are a 'second home retiree', spending a few months a year in Dubai, there are experienced property management companies that can help you sub-lease your home for the time that you're away, enabling you to monetise your property. **Get in touch** with some of the best property management companies that will manage all the service and maintenance aspects of your home while you are abroad.

**[CLICK HERE FOR MORE INFO.](#)**

## FIND YOUR PERFECT HOME

## FINANCE YOUR HOME

To retire comfortably, there is no doubt that owning your dream home is a priority. That's why our partner bank, Emirates NBD, has created special retiree home loan schemes to help you achieve this goal. Emirates NBD is a leading bank in the UAE, ranked amongst the top 20 in the Forbes list of the World's Best Regarded Companies. With an extensive range of innovative products, services and offers, you can expect the most globally-competitive interest rates, specially developed for retirees



Emirates NBD will also help you find the financing model that is perfect for you, with flexible home financing solutions. You can purchase your dream home from rent-to-own to short-term mortgages, registration fee waivers and cheap home insurance, along with preferential rates for investments and wealth services. With home loan policies extending to the age of 75 for repayment, Emirates NBD's attractive mortgages will support your security in Dubai

As well as offering retirees special competitive mortgage rates, Emirates NBD has also created a suite of dedicated services and benefits for retirees, a unique Skywards account with a faster Miles earning programme, as well as lifestyle and travel benefits such as concierge services, complimentary airport drop offs and free rounds of golf

# LEGACY MANAGEMENT

There are many ways in which you are able to secure your assets and register your will. The most convenient option for expatriate non-Muslims is via the Dubai International Financial Centre ("DIFC") Courts

In 2015, the DIFC Courts was established and is governed by international common law an additional ancillary service in the form of the Wills Service. A joint initiative of the Government of Dubai and the DIFC Courts, it allows non-Muslims investing and living in the UAE the option to pass on their assets and/or appoint guardians for their children, in accordance with the instructions in their wills



Since 2015, the DIFC Courts have registered over 6,000 wills, with more than 85 lawyers representing more than 80 law firms, based both in the UAE and overseas. The DIFC Courts are now offering a 35-45% discount on will registration fees, exclusively for retirees

As part of the UAE Government's commitment to effectively employ advanced technologies and digital platforms to serve the public, the DIFC Courts Wills Service also provides convenient online facilities, including letting you register your will from your personal device from the comfort of your home

For more information, please visit [www.DIFCWills.ae](http://www.DIFCWills.ae)



# PARTNERS





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