

Costa Rica Readiness Plan

Prepared for: Tim and Sarah | Age 58 | Colorado

SAMPLE

Sample. Your plan will be built for your situation. Names, numbers, and action items below are fictional illustrations.

CLIENTS	AGE	CURRENT LOCATION	TARGET LOCATION	PLAN DATE
Tim and Sarah	58	Colorado, USA	Atenas, Costa Rica	Jan 2026

FIVE-DOMAIN ASSESSMENT

Domain	Current Status	Key Actions	Target Date
Lifestyle	Visiting Atenas Feb 2026 to pressure-test the location. No firm relocation date set.	Book 30-day rental near Central Valley. Visit 2 expat community events. Confirm climate match against expectations.	Location decision by Apr 2026
Money	\$1.8M net worth, 60/40 portfolio. \$94k/yr spend planned in Costa Rica. Withdrawal rate not yet stress-tested.	Stress-test withdrawal rate at 3.5%. Consolidate two 401(k)s to single IRA. Open CR colon account at BAC San Jose.	Account setup by Mar 2026
Taxes	Both US citizens, no CR residency yet. Hold 2 foreign mutual funds with PFIC risk.	Liquidate PFIC holdings before CR residency triggers. File foreign account disclosure for CR accounts in year 1. Evaluate FEIE vs FTC.	PFIC cleanup by Dec 2025. First foreign account disclosure by Apr 2027
Insurance	Medicare-eligible 2027. No international coverage. CR public + private gap to bridge.	Bridge coverage 2026-2027 with international policy. Enroll in CAJA upon residency. Private supplement for catastrophic events.	Bridge policy active by relocation date
Estate	Living trust in Colorado names US trustee. No CR will. CR-situs assets unaccounted for.	Draft CR-side will for CR-situs assets. Review trustee residency implications. Update beneficiary designations.	CR will executed within 90 days of residency

TOP 3 PRIORITIES

- 1 Liquidate PFIC holdings before CR residency triggers. This window closes the moment you establish residency.
- 2 Lock in international health coverage bridge for 2026-2027 before the Medicare gap creates real exposure.
- 3 Pressure-test Atenas with a 30-day rental in February before committing to a move date.