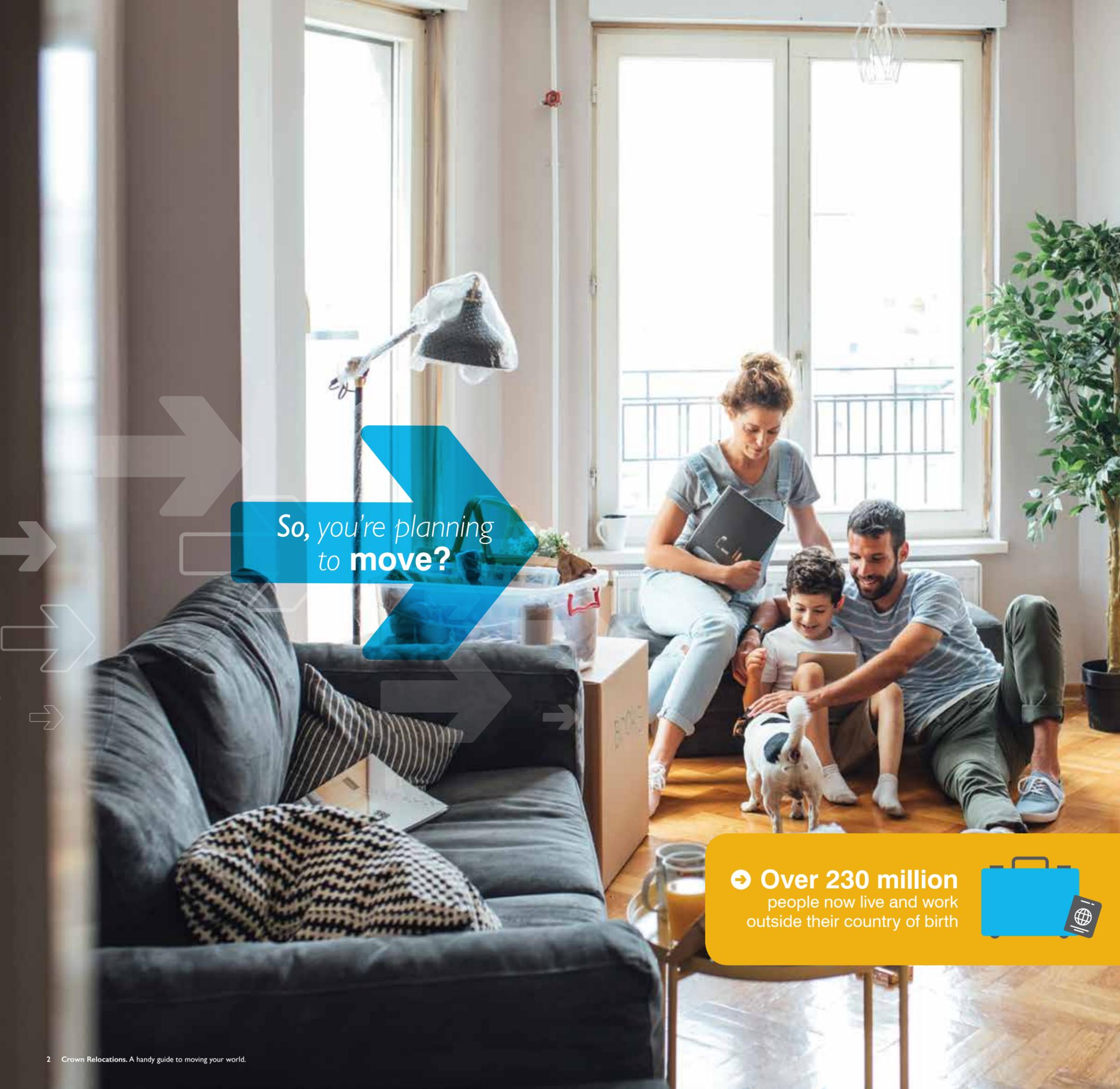




*A handy guide to  
moving your world*

*How to painlessly  
relocate abroad*

**CROWN**   
RELOCATIONS



So, you're planning  
to **move?**

➔ **Over 230 million**  
people now live and work  
outside their country of birth



It's an exciting - often daunting - prospect. With a hundred things to do and a thousand things to think about, it can be difficult to know where to begin. Whether you're moving for work, with the family, or planning a happy retirement, this guide presents the best ways to move your world.

Today, we fly non-stop from the U.K. to Australia, or hop across the pacific from Singapore to San Francisco in under a day. Then there's the internet, opening up the opportunity to work remotely at any point on the globe.

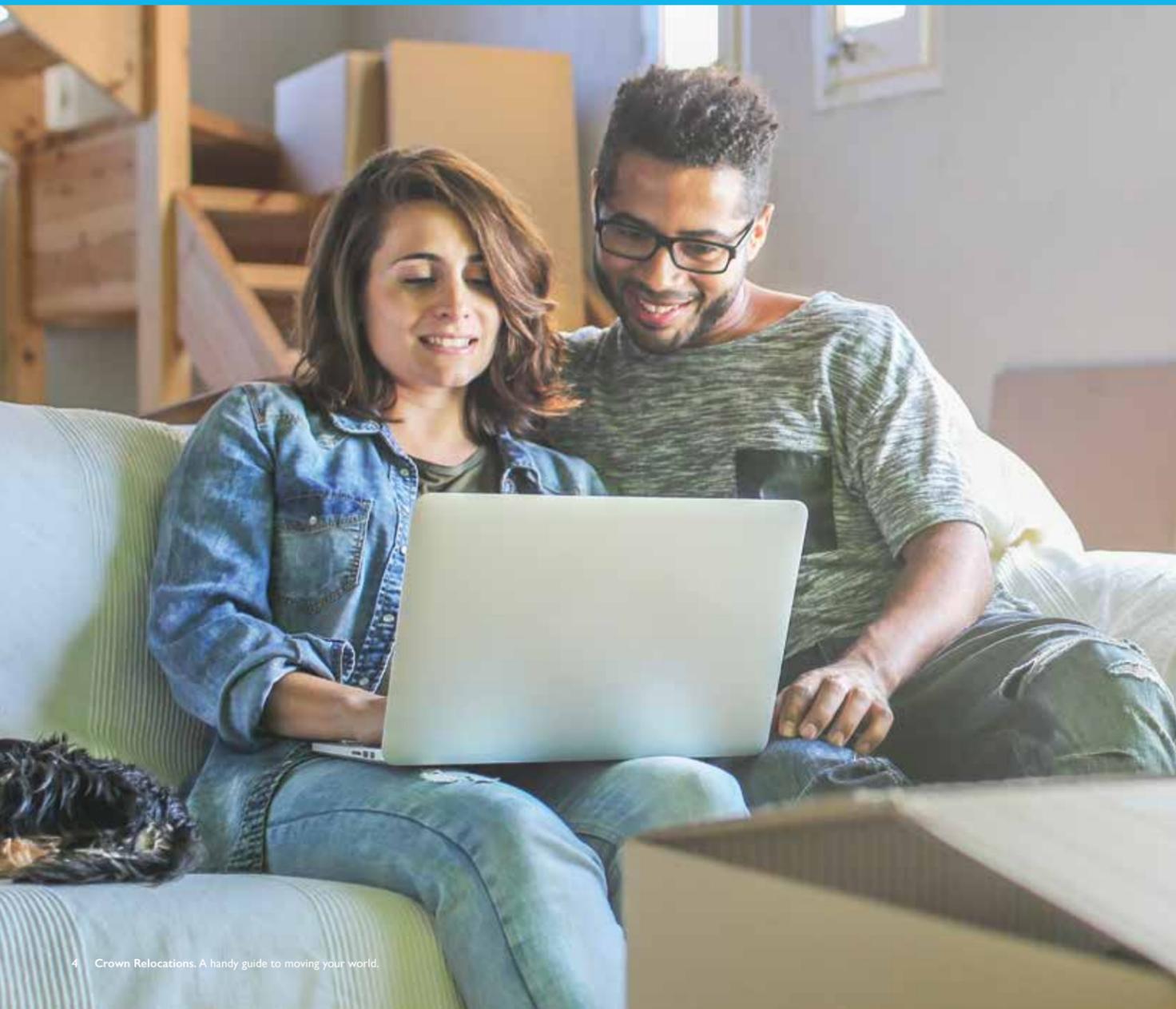
It's important to understand that there's no such thing as a "standard" international relocation. You may relocate for work, for a lifestyle change, or to be closer to family. You might take your children or pets, or move as an individual. You could be intending to stay for a year, or indefinitely. To add a further dimension, there are thousands of possible locations for a relocation.

*Whatever you decide, this guide helps to make a potentially frustrating process as painless as possible.*



## Start planning early

Moving abroad is complicated. You should plan at least three months before you move. Decide what needs to be done prior to your move, such as visa applications, and what needs to be done after you arrive, like finding a local doctor.



### Important Considerations

There are many important things to consider when relocating abroad. From differences in culture and climate to how you will spend your leisure time. Carefully research the size of property you will be moving to and consider whether you need to take all your possessions or just a select few. If you have a partner, will they be able to work in your new location and are there good schools and leisure activities for children? Are all your visas and other paperwork in good order, and do you fully understand the renewal process for them? Do you have adequate health insurance for you and your family as the cost of healthcare can vary dramatically from country to country? Do you know what tax rate applies to your earnings in your new home? And finally, have you considered what you'll do for leisure and recreation after you move? There are many things to consider but our specialist move managers can take the load off your shoulders.



### ➔ Ask for help!

We don't just insure and transport your belongings all across the world. We provide a full range of services before, during and after your move – everything from home and school search, orientation trips, cultural and language training and much more. You'll get expert advice from a dedicated move manager who can help you create and deliver your plan.

### ➔ 8 important considerations



#### Country

How different is the destination country's culture and climate to your own?



#### Quality of Life

How large is the average property, what is the crime rate and do you have access to green spaces?



#### Work

Do you have in-demand skills, and does your partner need a job?



#### Legal

What's the legal process for moving, are you eligible to take up temporary residency of some kind?



#### Family

Is it a good location for your partner and/or children?



#### Health

Do you know what health insurance / cover you need?



#### Money

Have you a clear understanding of the taxation and financial differences?



#### Lifestyle

How much recreational time will you have? Will you be able to enjoy doing the things you love?

# 2

## Finding your place

It's never too early to plan your move abroad. The more time you have to plan, the better. Start with the basics: visit your potential new home country. The more first-hand experience you have the fewer surprises when you get there.

Local moves are generally easier than global ones. Beyond obvious cultural differences, such as cuisine and clothing; there are also day-to-day lifestyle differences you may not be aware of. For example, shops in the United Arab Emirates and other gulf states will close briefly during the five daily calls to prayer.

Understanding the culture of your new home is vital. Try to travel there for a week or two before you commit to a move. There's no experience like first-hand experience.



➔ Be aware of the emotional impact of moving abroad on children, they'll have doubts of their own.

If this isn't possible, then thoroughly research the destination. Use established expatriate forums to ask questions, or speak directly to friends and acquaintances who have also relocated; while bearing in mind that others' anecdotal experiences are not necessarily a full picture of what life will be like for you.

### Who's moving?

If you're on your own, chances are you'll want to make friends quickly. If you're moving with a partner, they may be interested in job opportunities. Young families will have different requirements from those with teenagers. Who's moving with you has a major impact on where you go, what to look for and what you'll need from your new home.

Never underestimate the emotional or social impacts of a planned move abroad. Children can be very resilient, but they'll have their own concerns and need reassurance. Understandably, adults can have doubts about leaving behind their old lives for somewhere new. A lack of support from the spouse is the primary reason expat assignments fail, but making sure your partner and any other family have had their concerns fully answered is a prerequisite for a successful relocation. While choosing the right location for your stage of life is crucial, so too is engaging everyone in the process. Sharing photographs and videos of your new home, identifying social and recreational opportunities or visiting new schools (many are now offering "virtual tours" for parents and children) will be vital in helping everyone to adjust well if you're moving with a partner, or partner and children.



### ➔ School Search

Take advantage of online resources to understand the educational culture of your prospective new home. Consider language differences, the length of the school day compared to where you are from and class sizes. If your child is used to a small school, he or she may feel overwhelmed in a foreign institution with thousands of students. Many countries have international schools which offer instruction in several common languages, as well as international qualifications, such as the International Baccalaureate (IB).

We offer on the ground school search services, if you need a helping hand and one less thing to worry about!



# 3

## Working abroad

Working abroad used to be largely associated with employees of multinational companies. Not any longer. We can now search online for jobs that are halfway across the world, interview by video conference and sign employment contracts digitally. Here are some important considerations when thinking about working aboard.

You may be offered a job, but will your spouse be able to work in your destination country? Depending on their skills and qualifications, they may find themselves in-demand in some countries, but oversaturated in others. Furthermore, do your new salaries reflect the reality of living in your chosen area? They may be nominally higher but it might not mean it's a living wage.

**There are lots of other important questions, such as:**

- What currency will you be paid in?
- What happens if you leave your job – could you legally find another in the same country or will you have to return home?

Check out expat forums and social media streams for advice, and keep an eye on internal and domestic online job sites.

Also look into indices that measure the average cost of living in a country so you can compare your prospective salary to what things cost. The Economist Intelligence Unit's Cost of Living Index is particularly useful for this: [www.eiu.com/topic/worldwide-cost-of-living](http://www.eiu.com/topic/worldwide-cost-of-living)

### 👉 Money matters

Always check that your new salaries reflect the living wage of your chosen area.



# 4

## Applying for entry

Even if you're sponsored by your company, visa approval can be a lengthy process. Start researching the visa requirements for your chosen country, as well as any rules about medical examinations or even pet restrictions. Also, be sure your passports are up to date before you begin the visa process.

**Not all visas are the same! Here's just a few examples:**



Work

Work to residence

Working holiday

Student

Unless you are relocating with your job, you will need to choose an appropriate visa. Eligibility requirements vary dramatically from country to country – criteria may include skill set, age and financial status. Research the options well to avoid processing delays and unpleasant surprises. Establishing eligibility can be a complex and difficult process so it can be useful to get expert guidance at this stage.



## Securing your finances

Financial matters raise some of the biggest concerns for people moving abroad. From opening and closing bank accounts, through managing pensions to disparities in tax, these questions should be addressed as early as possible.

For the most part, managing financial matters is less complicated than it may appear, but it's still vital you do your research. Depending on your destination, there's a lot of information online that can help but it's always worth speaking to an expert – particularly if you are relocating yourself and not through your job.

### Tax

How much income tax you pay, and whether you pay the tax at all (as in the U.A.E. and many U.S. states) depends on your destination and circumstances. Other state and local taxes may also be levied so it is always important to check. It is also worth remembering that moving from one tax regime to another can create short-term problems in the form of double payments (with both home and new country agencies taking contributions). Some countries have agreements to eliminate this problem, but it pays (quite literally) to check! Whatever you do, make sure you tell your home taxation agency of your plan to leave the country.

### Credit and debt

If you can, pay off credit cards before you leave as unsecured debt can cause complications – just as it can cause visa eligibility problems. You may want to retain property (either mortgaged or wholly owned) in your home country. Many who relocate do. This could have tax implications and will need to be researched. You will also need to have money in your current account and ideally some savings, as this demonstrates you have liquidity.

### Bank accounts

As far as bank accounts are concerned you can maintain home country accounts, add an international account (offered by most global banks), or open a new account in the bank of your choice in your destination country. Many countries operate stricter controls on credit than the U.K. or the U.S. Don't be surprised if you find it hard to obtain a credit card, let alone a loan, if you're moving to Japan for example.

### Pension

For retirees, it is particularly important to understand the implications of your move on your pension income. In the recent past, older UK expats living in the Eurozone have been affected by the weak Pound and suffered with poor exchange rates. Similarly, savings and investments may be impacted by a move abroad – although establishing an offshore account can help here.



## Get set... go!

You have done your research, decided on your destination and now it's time to think about packing! If you're sensible, you'll have planned the logistics of your move well in advance – to ensure it all goes smoothly. There's a huge amount to consider and it pays to plan.

First, it's vital to understand the logistical and transport costs of moving aboard – from packing to airfares (for the family) and sea or air freight costs (for moving your possessions). Transit costs can be considerable – depending on what you are taking - and should be understood from the beginning. Air freight, while faster than road or sea, is generally much more expensive.

When it comes to planning your packing, many people start with an at-home consultation from a relocation specialist. You decide what's going with you and, if you're planning on coming back, what's going into storage. You should look to develop a complete inventory of all your possessions to make sure nothing is missed.

Your relocation specialist will be able to develop this inventory, identify the fragile and/or high value items that require additional protection, and accurately assess the volume of goods. Here, digital technologies significantly streamline the process – from virtual consultations via smartphone to location tracking of your shipment of household goods. Specialists can advise on the rules for transporting pets, dangerous goods and so on. You should also establish target dates and request a comprehensive quote.

### Then you're ready to go!



### 10 Moving Hacks

1. Pack some children's toys in your travel suitcases, or request a 'Crown children's truck' as having some familiar toys can help children to settle in a new location.
2. Keep a photocopy of your passport and important travel docs in a separate place to take with you.
3. Keep any important items that are not to be packed in one place – a good location is the bathroom.
4. Keep a copy of your prescriptions, these can then be handed to your new doctor in your new location. Take these in your suitcase, do not leave these for the packers.
5. Always check your passports are in a safe place before packing starts.
6. Keep all clothes and travel items packed in your suitcases and hand luggage bags in one location.
7. If you're packing over more than one day, keep toiletries and essentials out of the packing.
8. If you wish to pack any personal items during packing, you can always ask our crew to make you a box when they arrive.
9. Place a bowl with a couple of unused teabags and half a lemon inside your washing machine, fridge and freezer (once turned off), it will help to remove any excess moisture before packing.
10. Back up and import files or pictures on a USB stick and take that with you.



## Why use *Crown Relocations*?

As a company of people working all over the world, we are enthusiastic champions of the benefits of relocation. And we know what makes it work.

With over 50 years of experience, we've learned that the more you know – and the better prepared you are – the more likely you will make your relocation a success. We provide intelligence to emigrating individuals and to transferring employees to assist in planning, living and working in a new place.

Our advice encompasses the necessary formalities and procedures, but extends to first hand guidance that will enable you to capture the magic of exploring a new location.

And we manage the whole process – helping families to minimize the upheaval, and companies to maintain their policies and achieve the outcomes they require from assignments.

**Our comprehensive services support relocating individuals, families and employees all over the world.**

*Go knowing*  
[www.crownrelo.com](http://www.crownrelo.com)

