PATRICIAN.CH

2026

THE PLACES TO LIVE FOR HIGH EARNERS

The World's Best *100*

NOVEMBER 2026 EDITION



No. 1 ZURICH, SWITZERLAND

FROM THE PUBLISHER

The 100 places on the *board*, ranked.

This is the November 2026 edition of The World's 100 Best Places to Live, published by Patrician.ch on 6 November 2026. It is written for one reader: a high earner, and the family that moves with them.

A high earner on $500K a year over 10 years, with no liquidity event, entering each place by its standard route for a foreign national. Income tax is modeled for one earner, and schools count in full. Each place is scored out of 100 on 5 pillars and 24 categories, with no weight on distance from home.

A place earns its rank on how safe it is, how it is governed and how free its residents are, what a resident keeps of what they earn, the hospitals, schools and airport a family uses, and whether the people who could live anywhere choose to live there.

Firms pay for distribution, never for rank. Each figure in this report is read from the Patrician.ch board on the day it was printed, and each category names its source in the pages on the method. The list is published 4 times a year, on 1 March, 1 June, 1 September and 1 December. The next edition is published on 1 December 2026.

PATRICIAN.CH

THE EDITION AT A GLANCE

100
PLACES RANKED

47
COUNTRIES AND TERRITORIES

24 on 5
CATEGORIES ON PILLARS

Zurich
NO. 1, PATRICIAN.CH SCORE 67.9

5
PLACES IN THE LEADING BAND

$5M
MOST KEPT AFTER TAX, 10 YEARS: DUBAI

22
PLACES RATED 10 OF 10 FOR SAFETY

3,800
MOST HOURS OF SUN A YEAR: LAS VEGAS

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5 pillars and 24 categories, each with what it measures and its source

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Each on its photo and its house chart, with its figures, its pillar ranks and the categories where it ranks highest

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Every other place of the edition, on its photo and its chart

67 The 100, in order
Score, band, pillar ranks, what a resident keeps and the income tax

OUR METHOD

The Patrician.ch *Formula*

A high earner on $500K a year over 10 years, with no liquidity event, entering each place by its standard route for a foreign national. Income tax is modeled for one earner, and schools count in full. Each place is scored out of 100 on 5 pillars and 24 categories, with no weight on distance from home.

1	Safety	How safe a resident and their assets are: safety, rule of law and freedom.
2	Wealth	What stays yours, and who else is there: kept after tax, resident wealth, millionaire growth, millionaire migration and cost of living.
3	Business	What it takes to build or move a company there: corporate tax and competitiveness.
4	Life	How the days run: healthcare, schools, infrastructure, happiness, English, air links, route in, clean air and traffic.
5	Luxury	Where the wealthy choose to live and spend the season: luxury and society, prestige of address, dining and culture, beauty and sun.

Each category is put on one scale, the mean of the world list at 50 and 1 standard deviation at 20 points, and the categories are combined on weights of our own into one score out of 100. A rank shown with = is shared.

Bands: Leading 62 and above, Strong 54 to 61.9, Competitive 44 to 53.9, Trailing below 44. Firms pay for distribution, never for rank. The method in full, with every source: patrician.ch/rankings/methodology/

PILLAR 1 OF 5

Safety

How safe a resident and their assets are.

3 categories, each scored on the scale of the world list and weighted into the pillar. The pillar rank of each place is among the 100 places of the world list.

Safety

How safe a resident is, scored 1 to 10.

Source: Patrician.ch editorial index.

Rule of law

How the country is governed: the mean of its 4 World Bank governance scores, for rule of law, political stability, government effectiveness and control of corruption, out of 100.

Source: The World Bank's Worldwide Governance Indicators. A territory the World Bank does not score takes the score of its sovereign state.

Freedom

The political rights and civil liberties of the country, out of 100.

Source: Freedom House, Freedom in the World 2026. A territory Freedom House does not score takes the score of its sovereign state.

THE FIRST 5 ON SAFETY

1st	=2nd	=2nd	=2nd	=2nd
Queenstown	Zurich	Lucerne	Lugano	Zug
New Zealand	Switzerland	Switzerland	Switzerland	Switzerland

PILLAR 2 OF 5

Wealth

What stays yours, and who else is there.

5 categories, each scored on the scale of the world list and weighted into the pillar. The pillar rank of each place is among the 100 places of the world list.

Kept after tax

What a single earner on $500K a year keeps after income tax over 10 years.

Source: The tax law and tax authority of each place, named with the date of the last check on its page.

Resident wealth

How deep the wealth around a resident is: resident millionaires and centi-millionaires, private banks and family offices, and the prime property market, scored 1 to 10.

Source: Patrician.ch index, on the resident counts of New World Wealth for Henley & Partners, Altrata, Knight Frank and the Global Financial Centres Index.

Millionaire growth

How fast the number of resident millionaires grew over 10 years, at the place or the metro it belongs to.

Source: Henley & Partners with New World Wealth: World's Wealthiest Cities Report 2025 (its 2023 and 2024 editions where the 2025 edition has no row) and USA Wealth Report 2025, resident millionaires (US$1M or more in liquid investable wealth), 10-year growth. A place Henley does not count takes Henley's figure for its whole country (USA Wealth Report 2025 and the Private Wealth Migration Reports 2025 and 2024, the growth of resident millionaires across the whole country), else the median of the counted places in its country, or of every counted place. Each figure names its period where it is not 2014 to 2024.

Millionaire migration

How many millionaires the country gains or loses by migration: the forecast net inflow or outflow for 2025.

Source: Henley & Partners, Private Wealth Migration Report 2025, the forecast net inflow or outflow of millionaires for 2025 (its 2026 edition publishes no flows). A country Henley's table leaves out (its smallest listed flows are 50 either way) counts as no measurable flow.

Cost of living

The cost of the life at this level, with Zurich at 100. A lower index scores higher.

Source: Patrician.ch editorial index.

THE FIRST 5 ON WEALTH

1st	2nd	3rd	4th	5th
Dubai	Palm Beach	Abu Dhabi	San Francisco	Miami
UAE	United States	UAE	United States	United States

PILLAR 3 OF 5

Business

What it takes to build or move a company there.

2 categories, each scored on the scale of the world list and weighted into the pillar. The pillar rank of each place is among the 100 places of the world list.

Corporate tax

The headline rate of tax on company profits. Lower scores higher.

Source: PwC Worldwide Tax Summaries and the Tax Foundation. Switzerland: the average rate across the cantonal capitals, KPMG 2026. The United States: the federal rate.

Competitiveness

How well the economy of the country supports business, out of 100.

Source: IMD World Competitiveness Ranking 2026. A country IMD does not rank takes the median of the places on the board it ranks.

THE FIRST 5 ON BUSINESS

=1st	=1st	=3rd	=3rd	=3rd
Dubai	Abu Dhabi	Jersey	Tucker's Town	George Town
UAE	UAE	Jersey	Bermuda	Cayman Islands

PILLAR 4 OF 5

Life

How the days run.

9 categories, each scored on the scale of the world list and weighted into the pillar. The pillar rank of each place is among the 100 places of the world list.

Healthcare

The best hospital a resident can reach, how far it is, and the care in the place itself, scored 1 to 10.

Source: Patrician.ch index, on the World's Best Hospitals 2026 of Newsweek and Statista and the hospitals within an hour of each place.

Infrastructure

How well the place works: roads and transit, power and water, connectivity, and how quickly a resident reaches a major hospital and airport, scored 1 to 10.

Source: Patrician.ch editorial index.

English

How widely English is spoken, for a resident who does not speak the local language.

Source: EF English Proficiency Index 2025. Where English is an official language, the place takes the top score of the index. A territory takes the score of its sovereign state, and Monaco, Andorra, Liechtenstein, Luxembourg and Montenegro, which the index does not score, take the score of the neighbor that shares their language (France, Spain, Switzerland, Belgium and Serbia).

Route in

How a foreign national with no passport advantage takes residence: on arrival, by a standard permit, by an investor or elective route, or by a quota permit.

Source: The immigration rules of each place.

Traffic

How much longer a drive takes than in free-flowing traffic, averaged over the year, in the city or the nearest metro covered. Lower scores higher.

Source: TomTom Traffic Index 2025. A town or resort TomTom does not cover takes the median of the places it covers.

Schools

The international schools a relocating family would use, scored 1 to 10.

Source: Patrician.ch editorial index.

Happiness

How the residents of the country rate their own lives, on the 0 to 10 scale of the Gallup World Poll, averaged over 2023 to 2025.

Source: World Happiness Report 2026, published 19 March 2026. A territory the report does not cover takes the score of its sovereign state, and Monaco, Andorra and Liechtenstein take the score of France, Spain and Switzerland. A country the report does not cover takes the median of the countries on the board.

Air links

The airport a resident uses: its size, its long-haul routes and the time it takes to reach, scored 1 to 10.

Source: Patrician.ch index, on airport passenger figures, nonstop destinations and OAG Megahubs.

Clean air

The fine particles in the air a resident breathes: the annual mean of PM2.5, in micrograms per cubic meter. Lower scores higher.

Source: IQAir, World Air Quality Report, 2025 data, at the place or the nearest city IQAir reports, in the same country where there is one. A place with no reporting city near it takes the median of the board.

THE FIRST 5 ON LIFE

1st	2nd	3rd	4th	5th
Singapore	Zurich	Vienna	Munich	London
Singapore	Switzerland	Austria	Germany	United Kingdom

PILLAR 5 OF 5

Luxury

Where the wealthy choose to live and spend the season.

5 categories, each scored on the scale of the world list and weighted into the pillar. The pillar rank of each place is among the 100 places of the world list.

Luxury and society

Where the very wealthy choose to live and spend the season: the official boutiques of the leading watch houses and of the leading fashion and leather houses, the dealers of the leading car houses, how often a supercar passes on an ordinary weekday, and the society calendar of the place, its season, races, regattas, fairs and festivals, scored 1 to 10.

Source: Patrician.ch editorial index: estimates of the points of sale of Rolex, Patek Philippe, Audemars Piguet, Vacheron Constantin, Richard Mille, Hermès, Chanel, Loro Piana, Brunello Cucinelli, Ralph Lauren, Ferrari, Lamborghini, Porsche, Rolls-Royce and Bugatti, and of the events each place hosts through the year.

Prestige of address

How the address reads among the very wealthy: the standing of the place as a home and a season for the oldest families and the newest fortunes, scored 1 to 10.

Source: Patrician.ch editorial index.

Dining and culture

What a resident has through the year: starred restaurants, the dining rooms and the night life of the place, museums, opera and festivals, scored 1 to 10.

Source: Patrician.ch index, on the MICHELIN Guide, The World's 50 Best Restaurants and the most visited museums, with the Patrician.ch editorial index of dining and night life.

Beauty

The setting, natural and built, scored 1 to 10.

Source: Patrician.ch editorial index.

Sun

Hours of sunshine a year, counted up to 3,000.

Source: National climate normals.

THE FIRST 5 ON LUXURY

1st	2nd	3rd	4th	5th
Paris	London	St. Moritz	Aspen	Zurich
France	United Kingdom	Switzerland	United States	Switzerland



PATRICIAN.CH · NOVEMBER 2026 EDITION

The first 10, *in detail*.

Each place on its photo and its house chart, with its figures, its pillar ranks and the categories where it ranks highest. Places 11 to 100 follow, 3 to a page.

1

Zurich

Switzerland

PATRICIAN.CH SCORE

67.9 LEADING

PILLAR RANKS, OF 100

=2nd	Safety
64th	Wealth
=11th	Business
2nd	Life
5th	Luxury

BEST IN

=1st	Infrastructure
=1st	Luxury and society



ZURICH, SWITZERLAND

Switzerland's money capital. Lake, mountains, discretion, and a train that leaves when it says it will.

WHY IT RANKS 1ST

Best in =1st Infrastructure and =1st Luxury and society. Its strongest pillar is safety, =2nd of 100, and its weakest wealth, 64th.

THE MONEY

A resident on $500K a year keeps $3.4M over 10 years after income tax, 32% of income. There is no tax on private capital gains. The cost of living is 100 on an index where Zurich is 100.

THE ROUTE IN

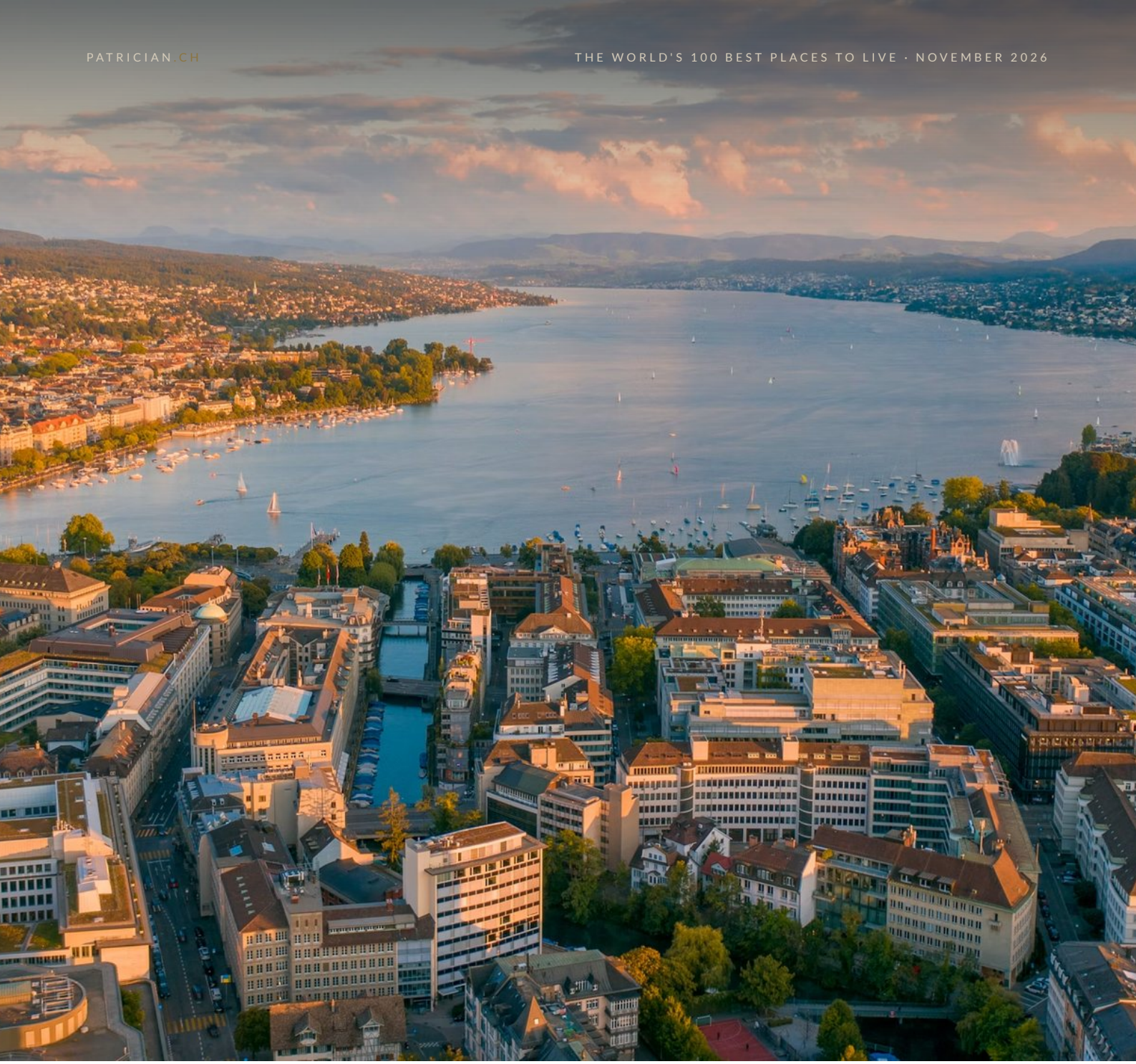
EU and Swiss nationals register on arrival. Everyone else needs a quota permit, usually employer sponsored. Zurich abolished lump sum taxation in 2010, so this canton has no route for the non working wealthy.

THE LIFE

Safety 10 of 10, schools 9 of 10, healthcare 10 of 10, air links 9 of 10, 1,690 hours of sun a year. Nearest emergency department 1 km away. Best ranked hospital within reach: Universitätsspital Zürich, world #9 in the 2026 Newsweek list, 1 km away.

PROPERTY

A 200 m² luxury home: about $7.5M (CHF 6.2M). US$1M buys about 27 m² (UBS, Luxury Property Focus 2026). Shown, not scored.



ZURICH · NO. 1

A day in Zurich

06:40

THE LAKE

Run the Seefeld shore before the city wakes. Grossmünster bells at 7.

08:15

SCHOOL RUN

International or Swiss public with German immersion, both 12 minutes away.

13:00

KREIS 1

Lunch at a Zunfthaus. Nobody asks what you do. Nobody needs to.

18:30

ABOVE THE CITY

Dolder or Uetliberg. Switzerland does not tax an individual's private capital gains.

ZURICH · NO. 1 · THE CHART AND THE FIGURES

Zurich and its area

The Patrician.ch house chart: the coast or the shore, the towns around, and the airports a resident flies from.



KEPT AFTER TAX, 10 YEARS	INCOME TAX ON $500K	CAPITAL GAINS	ROUTE IN
$3.4M	32%	None	Quota or discretionary permit

SAFETY	PRESTIGE OF ADDRESS	LUXURY AND SOCIETY	RESIDENT WEALTH
10 of 10	10 of 10	9.7 of 10	9 of 10

HEALTHCARE	SCHOOLS	AIR LINKS	DINING AND CULTURE
10 of 10	9 of 10	9 of 10	9 of 10

CORPORATE TAX	CLEAN AIR, PM2.5	COST OF LIVING	SUN
14.43%	8.6 µg/m³	index 100	1,690 hours a year

WHERE IT RANKS HIGHEST, OF 100

Safety =1st	Healthcare =1st	Prestige of address =1st	Luxury and society =1st
Schools =3rd	Dining and culture =5th	Resident wealth =8th	Air links =13th

PILLAR RANKS, OF 100

=2nd Safety · 64th Wealth · =11th Business · 2nd Life · 5th Luxury

2

Dubai

UAE

PATRICIAN.CH SCORE

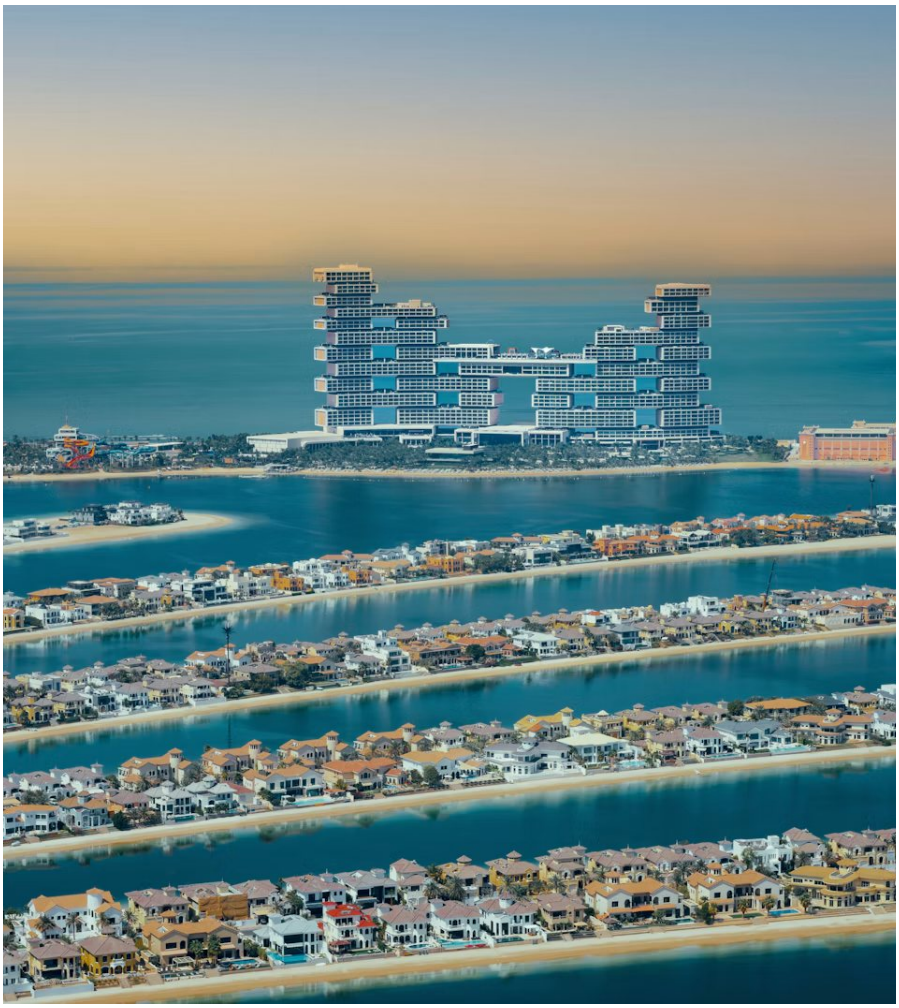
64.6 LEADING

PILLAR RANKS, OF 100

=78th	Safety
1st	Wealth
=1st	Business
9th	Life
24th	Luxury

BEST IN

=1st	Millionaire migration
=1st	Luxury and society



DUBAI, UAE

The most efficient answer on the board and the least old world. Zero tax, a direct flight to everywhere, and a summer you will spend indoors.

WHY IT RANKS 2ND

Best in =1st Millionaire migration and =1st Luxury and society. Its strongest pillar is wealth, 1st of 100, and its weakest safety, =78th.

THE MONEY

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. There is no tax on private capital gains. The cost of living is 74 on an index where Zurich is 100.

THE ROUTE IN

Golden Visa via property of AED 2M or a company, or an employment visa in days. 9% corporate tax on profits above AED 375K.

THE LIFE

Safety 10 of 10, schools 8 of 10, healthcare 9 of 10, air links 10 of 10, 3,610 hours of sun a year. Nearest emergency department 7 km away. Best ranked hospital within reach: American Hospital Dubai, world #231 in the 2026 Newsweek list, 6 km away.

PROPERTY

A 200 m² prime home: about $3.2M. US$1M buys about 62 m² (Knight Frank, The Wealth Report 2026). Shown, not scored.



DUBAI · NO. 2

A day in Dubai

06:00

JUMEIRAH

Before the heat. The sea is warm at dawn and empty.

09:00

DIFC

Coffee under the Gate. Every bank you have heard of has a floor in the towers around it.

13:30

ALSERKAL

Lunch in the one part of the city that feels like it was made by hand.

19:00

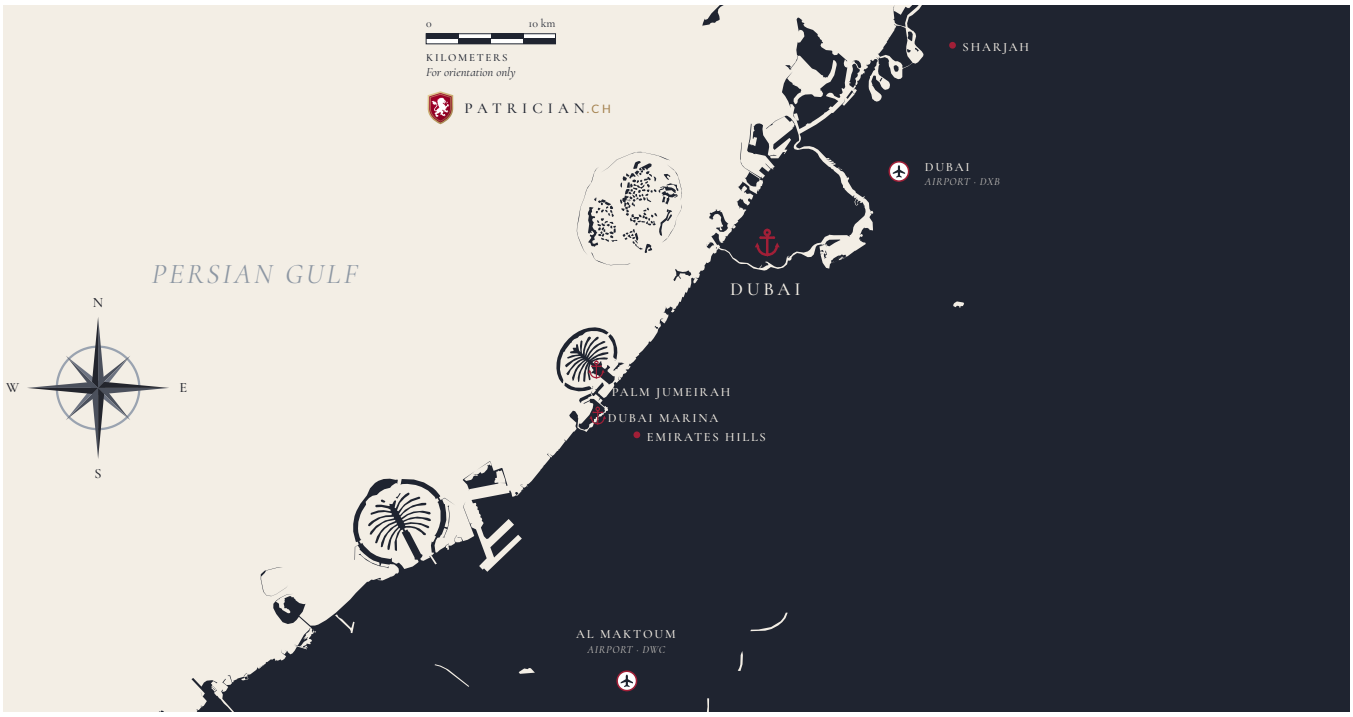
PALM

Sunset from a terrace. Half the world is within 8 hours.

DUBAI · NO. 2 · THE CHART AND THE FIGURES

Dubai and its area

The Patrician.ch house chart: the coast or the shore, the towns around, and the airports a resident flies from.



KEPT AFTER TAX, 10 YEARS	INCOME TAX ON $500K	CAPITAL GAINS	ROUTE IN
$5M	0%	None	Standard permit
SAFETY	**PRESTIGE OF ADDRESS**	**LUXURY AND SOCIETY**	**RESIDENT WEALTH**
10 of 10	9 of 10	9.7 of 10	9 of 10
HEALTHCARE	**SCHOOLS**	**AIR LINKS**	**DINING AND CULTURE**
9 of 10	8 of 10	10 of 10	8.5 of 10
CORPORATE TAX	**CLEAN AIR, PM2.5**	**COST OF LIVING**	**SUN**
9%	35.8 µg/m³	index 74	3,610 hours a year

WHERE IT RANKS HIGHEST, OF 100

Kept after tax	=1st	Millionaire migration	=1st	Safety	=1st	Air links	=1st
Route in	=1st	Luxury and society	=1st	Sun	=1st	Millionaire growth	3rd

PILLAR RANKS, OF 100

=78th Safety · 1st Wealth · =1st Business · 9th Life · 24th Luxury

3

Monaco

Monaco

PATRICIAN.CH SCORE

64.3 LEADING

PILLAR RANKS, OF 100

19th	Safety
14th	Wealth
=57th	Business
21st	Life
6th	Luxury

BEST IN

=1st	Luxury and society
=1st	Resident wealth



MONACO, MONACO

No personal income tax since 1869, no capital gains, no wealth tax, on 2 square kilometers. The residence card asks for an apartment and a Monegasque bank relationship, and a French national who moves here does not get the zero. A US citizen keeps paying US federal tax.

WHY IT RANKS 3RD

Best in =1st Luxury and society and =1st Resident wealth. Its strongest pillar is luxury, 6th of 100, and its weakest business, =57th.

THE MONEY

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. There is no tax on private capital gains. The cost of living is 125 on an index where Zurich is 100.

THE ROUTE IN

Residence card with proof of accommodation and a local bank relationship. Nationals from outside the EEA and Switzerland first get a long stay visa for Monaco from a French consulate. The zero does not apply to French nationals who move to Monaco: see the tax note.

THE LIFE

Safety 10 of 10, schools 8 of 10, healthcare 8 of 10, air links 8 of 10, 2,700 hours of sun a year. Nearest emergency department 1 km away. Best ranked hospital within reach: CHU de Nice, Hôpital Pasteur, #25 in France in the 2026 Newsweek list, 11 km away.

PROPERTY

A 200 m² prime home: about $13M. US$1M buys about 16 m² (Knight Frank, The Wealth Report 2026). Shown, not scored.



MONACO · NO. 3

A day in Monaco

07:30

LARVOTTO

Walk the beach to Café de Paris. The yachts have already left for Portofino.

10:00

FONTVIEILLE

The office is a walk from the apartment. On 2 square kilometers, everything is.

14:00

NICE

30 minutes to the airport, 2 hours 10 to London.

20:00

HÔTEL DE PARIS

Dinner on the square. Monaco itself taxes none of your income.

MONACO · NO. 3 · THE CHART AND THE FIGURES

Monaco and its area

The Patrician.ch house chart: the coast or the shore, the towns around, and the airports a resident flies from.



KEPT AFTER TAX, 10 YEARS	INCOME TAX ON $500K	CAPITAL GAINS	ROUTE IN
$5M	0%	None	Investor or elective route

SAFETY	PRESTIGE OF ADDRESS	LUXURY AND SOCIETY	RESIDENT WEALTH
10 of 10	10 of 10	9.7 of 10	10 of 10

HEALTHCARE	SCHOOLS	AIR LINKS	DINING AND CULTURE
8 of 10	8 of 10	8 of 10	8 of 10

CORPORATE TAX	CLEAN AIR, PM2.5	COST OF LIVING	SUN
25%	8.4 µg/m³	index 125	2,700 hours a year

WHERE IT RANKS HIGHEST, OF 100

Kept after tax =1st	Resident wealth =1st	Safety =1st	Prestige of address =1st
Luxury and society =1st	Schools =10th	Dining and culture =20th	Millionaire growth 21st

PILLAR RANKS, OF 100

19th Safety · 14th Wealth · =57th Business · 21st Life · 6th Luxury

4

Geneva

Switzerland

PATRICIAN.CH SCORE

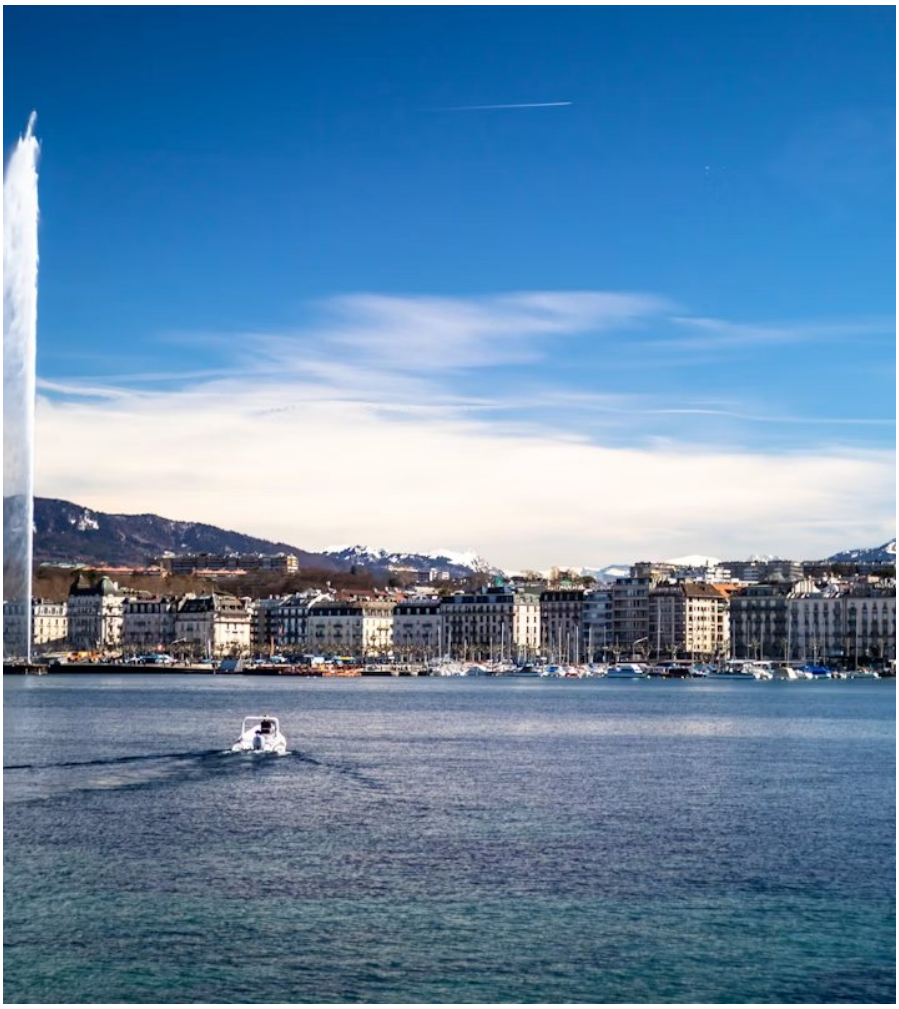
63.7 LEADING

PILLAR RANKS, OF 100

17th	Safety
47th	Wealth
=11th	Business
6th	Life
30th	Luxury

BEST IN

=1st	Healthcare
=2nd	Rule of law



GENEVA, SWITZERLAND

French, private, and the capital of the family office. Higher tax than Zug, better wine, and the Alps on the lake.

WHY IT RANKS 4TH

Best in =1st Healthcare and =2nd Rule of law. Its strongest pillar is life, 6th of 100, and its weakest wealth, 47th.

THE MONEY

A resident on $500K a year keeps $3.2M over 10 years after income tax, 35.7% of income. There is no tax on private capital gains. The cost of living is 104 on an index where Zurich is 100.

THE ROUTE IN

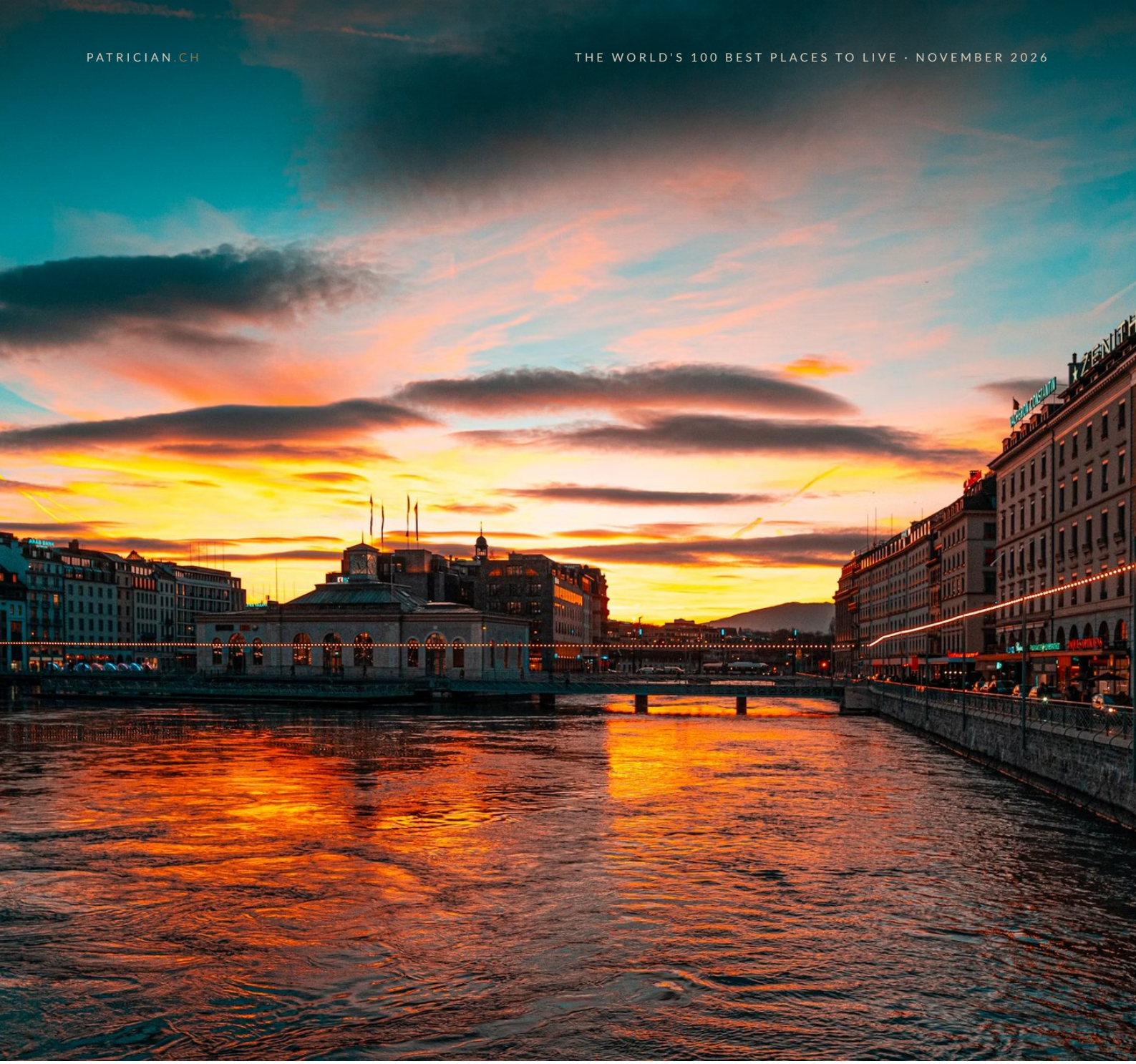
EU and Swiss nationals register on arrival. Others need a quota permit or the lump sum route, which Geneva still grants.

THE LIFE

Safety 9 of 10, schools 9 of 10, healthcare 10 of 10, air links 8 of 10, 1,890 hours of sun a year. Nearest emergency department 1 km away. Best ranked hospital within reach: Hôpitaux Universitaires de Genève (HUG), world #19 in the 2026 Newsweek list, 1 km away.

PROPERTY

A 200 m² prime home: about $7.1M. US$1M buys about 28 m² (Knight Frank, The Wealth Report 2026). Shown, not scored.



GENEVA · NO. 4

A day in Geneva

07:00

QUAI GUSTAVE-ADOR

Row on the lake before the Jet d'Eau switches on.

09:30

BELLEVUE

The private bank has known families like yours since 1796.

13:00

CAROUGE

Lunch in the Sardinian quarter, Italian in every way but the bill.

18:00

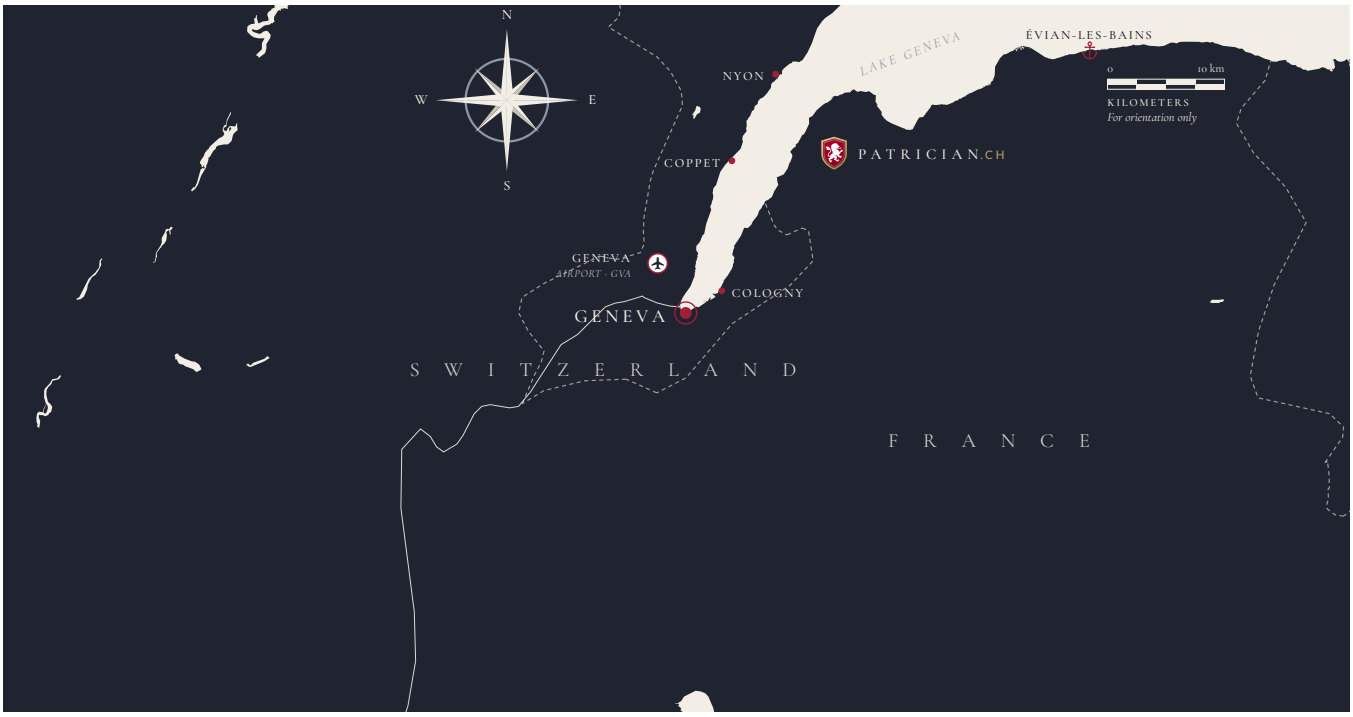
COLOGNY

Home above the lake. Ferney and Annecy for the weekend.

GENEVA · NO. 4 · THE CHART AND THE FIGURES

Geneva and its area

The Patrician.ch house chart: the coast or the shore, the towns around, and the airports a resident flies from.



KEPT AFTER TAX, 10 YEARS	INCOME TAX ON $500K	CAPITAL GAINS	ROUTE IN
$3.2M	35.7%	None	Quota or discretionary permit

SAFETY	PRESTIGE OF ADDRESS	LUXURY AND SOCIETY	RESIDENT WEALTH
9 of 10	9 of 10	8.4 of 10	9 of 10

HEALTHCARE	SCHOOLS	AIR LINKS	DINING AND CULTURE
10 of 10	9 of 10	8 of 10	7.5 of 10

CORPORATE TAX	CLEAN AIR, PM2.5	COST OF LIVING	SUN
14.43%	8.7 µg/m³	index 104	1,890 hours a year

WHERE IT RANKS HIGHEST, OF 100

Healthcare	=1st	Schools	=3rd	Resident wealth	=8th	Corporate tax	=14th
Prestige of address	=15th	Luxury and society	=15th	Safety	=23rd	Dining and culture	=28th

PILLAR RANKS, OF 100

17th Safety · 47th Wealth · =11th Business · 6th Life · 30th Luxury

5

Singapore

Singapore

PATRICIAN.CH SCORE

63.6 LEADING

PILLAR RANKS, OF 100

59th	Safety
17th	Wealth
21st	Business
1st	Life
46th	Luxury

BEST IN

1st	Rule of law
1st	Competitiveness



SINGAPORE, SINGAPORE

Asia's Switzerland, but hotter and stricter. One of the safest cities on earth, no capital gains tax, and a school system that terrifies parents elsewhere.

WHY IT RANKS 5TH

Best in 1st Rule of law and 1st Competitiveness. Its strongest pillar is life, 1st of 100, and its weakest safety, 59th.

THE MONEY

A resident on $500K a year keeps $4.1M over 10 years after income tax, 18.2% of income. There is no tax on private capital gains. The cost of living is 98 on an index where Zurich is 100.

THE ROUTE IN

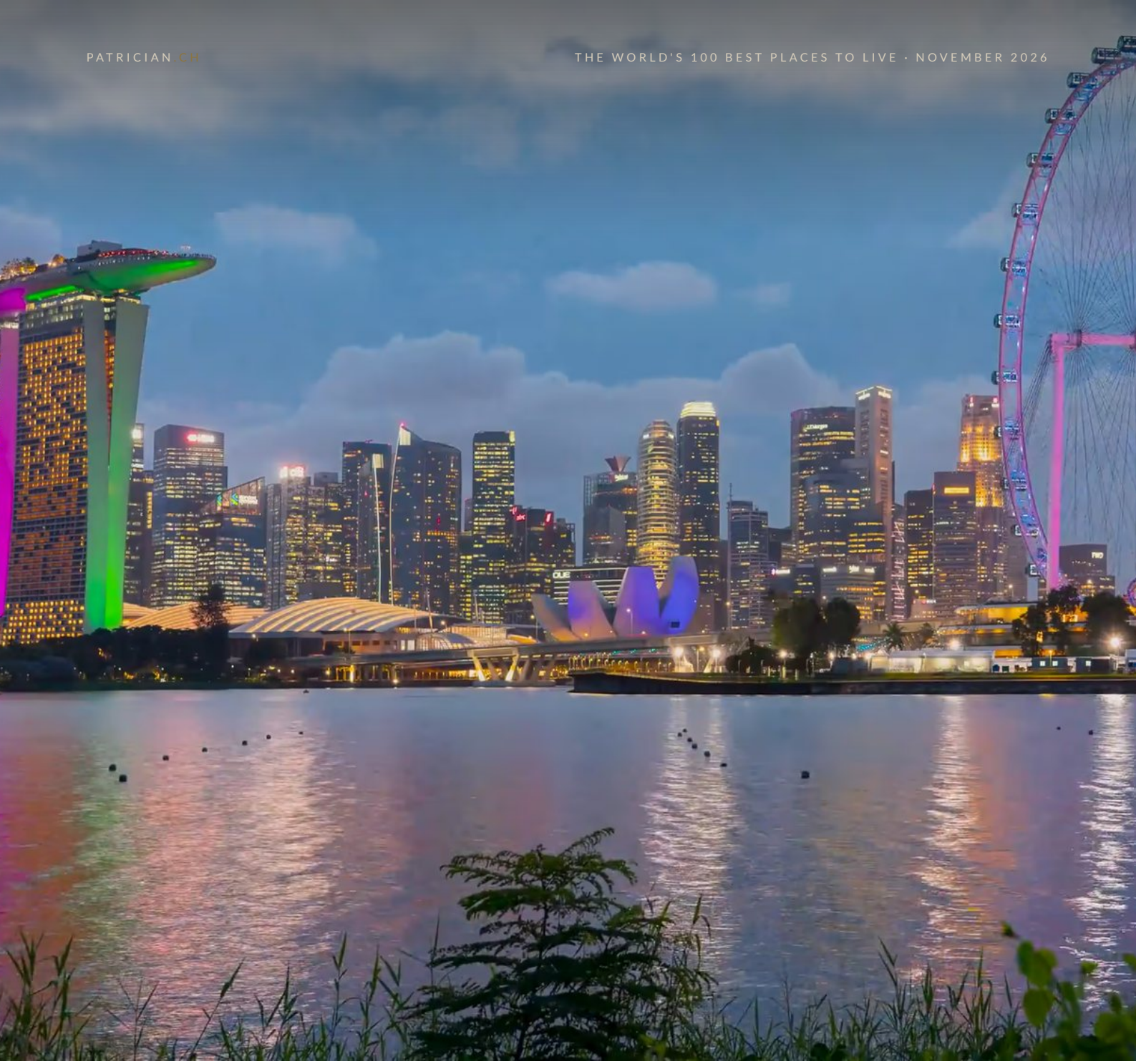
Employment Pass, ONE Pass for top earners, or the Global Investor Program from S$10M. No capital gains tax. Dual citizenship not permitted.

THE LIFE

Safety 10 of 10, schools 10 of 10, healthcare 10 of 10, air links 10 of 10, 2,020 hours of sun a year. Nearest emergency department 4 km away. Best ranked hospital within reach: Singapore General Hospital, world #10 in the 2026 Newsweek list, 8 km away.

PROPERTY

A 200 m² prime home: about $7.1M. US$1M buys about 28 m² (Knight Frank, The Wealth Report 2026). Shown, not scored.



SINGAPORE · NO. 5

A day in Singapore

06:30

EAST COAST

Cycle the park connector. The equator does not do mornings gently.

09:00

RAFFLES PLACE

The family office structure that half of Asia now copies.

13:00

TIONG BAHRU

Lunch in an art deco estate for 6 dollars or 60, your choice.

19:30

MARINA BAY

Dinner 57 floors up. Tokyo, Sydney, and Dubai are all one flight away.

SINGAPORE · NO. 5 · THE CHART AND THE FIGURES

Singapore and its area

The Patrician.ch house chart: the coast or the shore, the towns around, and the airports a resident flies from.



KEPT AFTER TAX, 10 YEARS	INCOME TAX ON $500K	CAPITAL GAINS	ROUTE IN
$4.1M	18.2%	None	Investor or elective route

SAFETY	PRESTIGE OF ADDRESS	LUXURY AND SOCIETY	RESIDENT WEALTH
10 of 10	9 of 10	8.3 of 10	10 of 10

HEALTHCARE	SCHOOLS	AIR LINKS	DINING AND CULTURE
10 of 10	10 of 10	10 of 10	9 of 10

CORPORATE TAX	CLEAN AIR, PM2.5	COST OF LIVING	SUN
17%	11.9 µg/m³	index 98	2,020 hours a year

WHERE IT RANKS HIGHEST, OF 100

Resident wealth =1st	Safety =1st	Healthcare =1st	Schools =1st
Air links =1st	Dining and culture =5th	Prestige of address =15th	Luxury and society 18th

PILLAR RANKS, OF 100

59th Safety · 17th Wealth · 21st Business · 1st Life · 46th Luxury

6

Lucerne

Switzerland

PATRICIAN.CH SCORE

61.3 STRONG

PILLAR RANKS, OF 100

=2nd	Safety
52nd	Wealth
=11th	Business
11th	Life
61st	Luxury

BEST IN

=1st	Safety
=2nd	Rule of law



LUCERNE, SWITZERLAND

The lake, the wooden bridge, and a canton that cut its taxes to compete with Zug and won. Bürgenstock above the water, the Alps behind, Zurich 45 minutes by train.

WHY IT RANKS 6TH

Best in =1st Safety and =2nd Rule of law. Its strongest pillar is safety, =2nd of 100, and its weakest luxury, 61st.

THE MONEY

A resident on $500K a year keeps $3.7M over 10 years after income tax, 25.3% of income. There is no tax on private capital gains. The cost of living is 92 on an index where Zurich is 100.

THE ROUTE IN

EU and Swiss nationals register on arrival. Others use the lump sum taxation route, available in the canton for the non working wealthy, or an employer sponsored permit.

THE LIFE

Safety 10 of 10, schools 8 of 10, healthcare 8 of 10, air links 9 of 10, 1,530 hours of sun a year. Nearest emergency department 1 km away. Best ranked hospital within reach: Universitätsspital Zürich (USZ), world #9 in the 2026 Newsweek list, 41 km away.

A DAY

07:00, The lake. Swim in the lake, or row. Pilatus is in the water in front of you.

09:30, Old town. The AG, the lump sum ruling, and a canton that answers letters.

13:00, Bürgenstock. Lunch on the ridge. The pool hangs over the lake.

18:00, Chapel Bridge. Walk home across one of the oldest wooden bridges in Europe. Zurich airport is an hour.

LUCERNE · NO. 6 · THE CHART AND THE FIGURES

Lucerne and its area

The Patrician.ch house chart: the coast or the shore, the towns around, and the airports a resident flies from.



KEPT AFTER TAX, 10 YEARS	INCOME TAX ON $500K	CAPITAL GAINS	ROUTE IN
$3.7M	25.3%	None	Quota or discretionary permit

SAFETY	PRESTIGE OF ADDRESS	LUXURY AND SOCIETY	RESIDENT WEALTH
10 of 10	7 of 10	5.8 of 10	6 of 10

HEALTHCARE	SCHOOLS	AIR LINKS	DINING AND CULTURE
8 of 10	8 of 10	9 of 10	6.5 of 10

CORPORATE TAX	CLEAN AIR, PM2.5	COST OF LIVING	SUN
14.43%	8.7 µg/m³	index 92	1,530 hours a year

WHERE IT RANKS HIGHEST, OF 100

Safety	=1st	Schools	=10th	Air links	=13th	Corporate tax	=14th
Kept after tax	25th	Healthcare	=27th	Millionaire migration	=31st	Cost of living	=47th

PILLAR RANKS, OF 100

=2nd	Safety	52nd	Wealth	=11th	Business	11th	Life	61st	Luxury

7

Vienna

Austria

PATRICIAN.CH SCORE

61.2 STRONG

PILLAR RANKS, OF 100

20th	Safety
72nd	Wealth
=53rd	Business
3rd	Life
31st	Luxury

BEST IN

=1st	Healthcare
=3rd	Schools



VIENNA, AUSTRIA

A regular at the top of the world's livability rankings. Austrian income tax is steep and city hall has been socialist since 1945, yet there is no wealth tax and no inheritance tax.

WHY IT RANKS 7TH

Best in =1st Healthcare and =3rd Schools. Its strongest pillar is life, 3rd of 100, and its weakest wealth, 72nd.

THE MONEY

A resident on $500K a year keeps $2.7M over 10 years after income tax, 46.2% of income. Private capital gains are taxed at 28%. The cost of living is 74 on an index where Zurich is 100.

THE ROUTE IN

EU nationals register on arrival. Others need the Red-White-Red card, with a job offer, as a key worker, or as a self employed key worker whose business brings Austria a wider economic benefit, such as at least €100,000 of investment capital or new jobs. The financially independent can apply for the quota limited settlement permit for people who will not work in Austria. No golden visa.

THE LIFE

Safety 9 of 10, schools 9 of 10, healthcare 10 of 10, air links 9 of 10, 2,040 hours of sun a year. Nearest emergency department 2 km away. Best ranked hospital within reach: Universitätsklinikum AKH Wien / Medizinische Universität Wien, world #20 in the 2026 Newsweek list, 2 km away.

PROPERTY

A 200 m² prime home: about $5.1M. US$1M buys about 39 m² (Knight Frank, The Wealth Report 2026). Shown, not scored.



VIENNA · NO. 7

A day in Vienna

07:00

PRATER

Run the Hauptallee under 4.5 kilometers of chestnut trees.

09:30

INNERE STADT

The Privatstiftung, the private bank on the Ring, and a lawyer who has advised the same families for 3 generations.

13:00

CAFÉ LANDTMANN

Lunch where Freud had his.

19:00

DÖBLING

Home in a villa with a garden. The opera at 7, the Heuriger after.

VIENNA · NO. 7 · THE CHART AND THE FIGURES

Vienna and its area

The Patrician.ch house chart: the coast or the shore, the towns around, and the airports a resident flies from.



KEPT AFTER TAX, 10 YEARS	INCOME TAX ON $500K	CAPITAL GAINS	ROUTE IN
$2.7M	46.2%	28%	Investor or elective route

SAFETY	PRESTIGE OF ADDRESS	LUXURY AND SOCIETY	RESIDENT WEALTH
9 of 10	8 of 10	6.8 of 10	8 of 10

HEALTHCARE	SCHOOLS	AIR LINKS	DINING AND CULTURE
10 of 10	9 of 10	9 of 10	8.5 of 10

CORPORATE TAX	CLEAN AIR, PM2.5	COST OF LIVING	SUN
23%	9.6 µg/m³	index 74	2,040 hours a year

WHERE IT RANKS HIGHEST, OF 100

Healthcare	=1st	Schools	=3rd	Dining and culture	=11th	Air links	=13th
Resident wealth	=17th	Safety	=23rd	Cost of living	=24th	Route in	=24th

PILLAR RANKS, OF 100

20th	Safety	72nd	Wealth	=53rd	Business	3rd	Life	31st	Luxury

8

Tokyo

Japan

PATRICIAN.CH SCORE

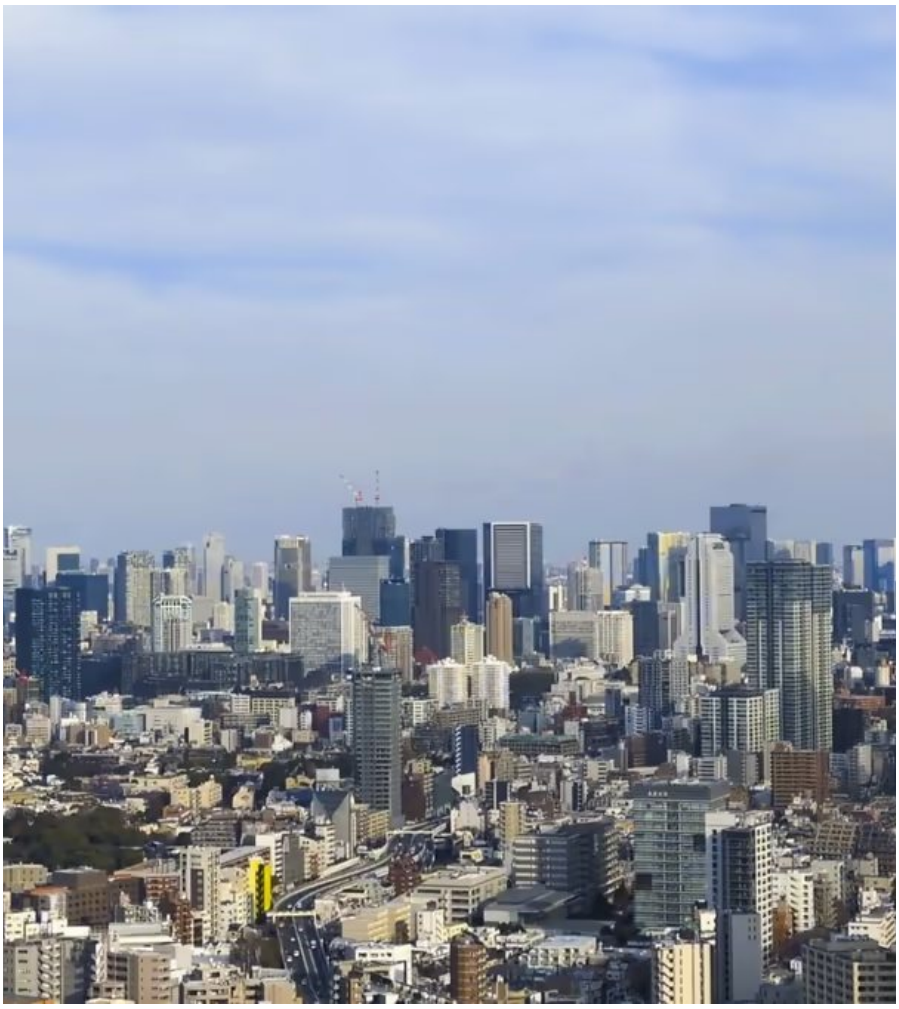
60.7 STRONG

PILLAR RANKS, OF 100

11th	Safety
82nd	Wealth
83rd	Business
16th	Life
16th	Luxury

BEST IN

=1st	Infrastructure
=1st	Dining and culture



TOKYO, JAPAN

One of the highest tax rates on the board, paid for a city that runs to a standard nowhere else matches. The Highly Skilled Professional route can reach permanent residency in 1 to 3 years, and Japan does not permit dual citizenship.

WHY IT RANKS 8TH

Best in =1st Infrastructure and =1st Dining and culture. Its strongest pillar is safety, 11th of 100, and its weakest business, 83rd.

THE MONEY

A resident on $500K a year keeps $2.6M over 10 years after income tax, 48.3% of income. Private capital gains are taxed at 20%. The cost of living is 84 on an index where Zurich is 100.

THE ROUTE IN

Business Manager visa or the Highly Skilled Professional route, which can lead to permanent residency in 1 to 3 years. Dual citizenship not permitted.

THE LIFE

Safety 10 of 10, schools 8 of 10, healthcare 10 of 10, air links 10 of 10, 1,880 hours of sun a year. Nearest emergency department 2 km away. Best ranked hospital within reach: The University of Tokyo Hospital, world #13 in the 2026 Newsweek list, 8 km away.

PROPERTY

A 200 m² prime home: about $5.4M. US$1M buys about 37 m² (Knight Frank, The Wealth Report 2026). Shown, not scored.

A DAY

06:30, Meguro River. Run the cherry trees. Nobody is late, nobody is loud.

09:00, Marunouchi. A KK, a bank that bows, and a 56% marginal rate you accepted for everything else.

13:00, Ginza. Lunch at a counter with 8 seats and a 3 month waitlist.

19:30, Azabu. Home in a house you own outright, because that is how it is done here.

TOKYO · NO. 8 · THE CHART AND THE FIGURES

Tokyo and its area

The Patrician.ch house chart: the coast or the shore, the towns around, and the airports a resident flies from.



KEPT AFTER TAX, 10 YEARS	INCOME TAX ON $500K	CAPITAL GAINS	ROUTE IN
$2.6M	48.3%	20%	Investor or elective route

SAFETY	PRESTIGE OF ADDRESS	LUXURY AND SOCIETY	RESIDENT WEALTH
10 of 10	8 of 10	8 of 10	10 of 10
HEALTHCARE	**SCHOOLS**	**AIR LINKS**	**DINING AND CULTURE**
10 of 10	8 of 10	10 of 10	10 of 10
CORPORATE TAX	**CLEAN AIR, PM2.5**	**COST OF LIVING**	**SUN**
29.74%	10.2 µg/m³	index 84	1,880 hours a year

WHERE IT RANKS HIGHEST, OF 100

Resident wealth =1st	Safety =1st	Healthcare =1st	Air links =1st
Dining and culture =1st	Schools =10th	Luxury and society =22nd	Route in =24th

PILLAR RANKS, OF 100

11th Safety · 82nd Wealth · 83rd Business · 16th Life · 16th Luxury

9

Lugano

Switzerland

PATRICIAN.CH SCORE

60.7 STRONG

PILLAR RANKS, OF 100

=2nd	Safety
46th	Wealth
=11th	Business
17th	Life
60th	Luxury

BEST IN

=1st	Safety
=2nd	Rule of law



LUGANO, SWITZERLAND

Switzerland with palm trees. Italian at the table, Swiss on the tax return, and a lake that Milan drives to on Sundays.

WHY IT RANKS 9TH

Best in =1st Safety and =2nd Rule of law. Its strongest pillar is safety, =2nd of 100, and its weakest luxury, 60th.

THE MONEY

A resident on $500K a year keeps $3.4M over 10 years after income tax, 32.4% of income. There is no tax on private capital gains. The cost of living is 95 on an index where Zurich is 100.

THE ROUTE IN

EU and Swiss nationals register on arrival. Others use the lump sum taxation route or an employer sponsored permit. Italian speaking, Milan is 1 hour 15 by train.

THE LIFE

Safety 10 of 10, schools 7 of 10, healthcare 8 of 10, air links 8 of 10, 2,100 hours of sun a year. Nearest emergency department 2 km away. Best ranked hospital within reach: ASST Grande Ospedale Metropolitano Niguarda, world #43 in the 2026 Newsweek list, 57 km away.

PROPERTY

A 200 m² luxury home: about $5.1M (CHF 4.2M). US$1M buys about 40 m² (UBS, Luxury Property Focus 2026). Shown, not scored.

A DAY

07:30, Parco Ciani. Run the lakefront. The mountains are Italian on the far shore.

10:00, Via Nassa. The private bank, then the family office 2 doors down. Ticino has been doing this for over 100 years.

13:00, Gandria. Lunch by boat in a village no car can enter.

19:00, Collina d'Oro. Home above the lake. Milan for dinner on Friday, 75 minutes on the train.

LUGANO · NO. 9 · THE CHART AND THE FIGURES

Lugano and its area

The Patrician.ch house chart: the coast or the shore, the towns around, and the airports a resident flies from.



KEPT AFTER TAX, 10 YEARS	INCOME TAX ON $500K	CAPITAL GAINS	ROUTE IN
$3.4M	32.4%	None	Quota or discretionary permit

SAFETY	PRESTIGE OF ADDRESS	LUXURY AND SOCIETY	RESIDENT WEALTH
10 of 10	8 of 10	6.2 of 10	8 of 10

HEALTHCARE	SCHOOLS	AIR LINKS	DINING AND CULTURE
8 of 10	7 of 10	8 of 10	6.5 of 10

CORPORATE TAX	CLEAN AIR, PM2.5	COST OF LIVING	SUN
14.43%	7.8 µg/m³	index 95	2,100 hours a year

WHERE IT RANKS HIGHEST, OF 100

Safety	=1st	Corporate tax	=14th	Resident wealth	=17th	Healthcare	=27th
Prestige of address	=29th	Millionaire migration	=31st	Air links	=31st	Schools	=34th

PILLAR RANKS, OF 100

=2nd Safety · 46th Wealth · =11th Business · 17th Life · 60th Luxury

10

Munich

Germany

PATRICIAN.CH SCORE

60.3 STRONG

PILLAR RANKS, OF 100

14th	Safety
74th	Wealth
79th	Business
4th	Life
52nd	Luxury

BEST IN

=1st	Healthcare
=1st	Safety



MUNICH, GERMANY

The richest city in Germany and the most Italian. Old industrial families, BMW, Siemens, and the Alps an hour south. The tax is the price of the order.

WHY IT RANKS 10TH

Best in =1st Healthcare and =1st Safety. Its strongest pillar is life, 4th of 100, and its weakest business, 79th.

THE MONEY

A resident on $500K a year keeps $2.9M over 10 years after income tax, 42.7% of income. Private capital gains are taxed at 26%. The cost of living is 80 on an index where Zurich is 100.

THE ROUTE IN

EU nationals register on arrival. Others use the EU Blue Card with a job offer or the self employment visa. No investment route.

THE LIFE

Safety 10 of 10, schools 8 of 10, healthcare 10 of 10, air links 9 of 10, 1,840 hours of sun a year. Nearest emergency department 2 km away. Best ranked hospital within reach: LMU Klinikum (Campus Innenstadt), world #17 in the 2026 Newsweek list, 2 km away.

PROPERTY

A 200 m² home in the best district: about $2.7M (€2.4M). US$1M buys about 74 m² (Engel & Voelkers price atlas, Munich Altstadt-Lehel). Shown, not scored.

A DAY

07:00, Englischer Garten. Run the river path. Surfers are already on the Eisbach wave.

09:00, Maxvorstadt. The GmbH, the family holding, and an exit tax that looks back years before departure.

13:00, Viktualienmarkt. Lunch outside, beer at noon, nobody minds.

17:30, Bogenhausen. Home in a villa. Garmisch on Saturday, Lake Garda on a long weekend.

MUNICH · NO. 10 · THE CHART AND THE FIGURES

Munich and its area

The Patrician.ch house chart: the coast or the shore, the towns around, and the airports a resident flies from.



KEPT AFTER TAX, 10 YEARS	INCOME TAX ON $500K	CAPITAL GAINS	ROUTE IN
$2.9M	42.7%	26%	Investor or elective route
SAFETY	**PRESTIGE OF ADDRESS**	**LUXURY AND SOCIETY**	**RESIDENT WEALTH**
10 of 10	7 of 10	7.4 of 10	8 of 10
HEALTHCARE	**SCHOOLS**	**AIR LINKS**	**DINING AND CULTURE**
10 of 10	8 of 10	9 of 10	8.5 of 10
CORPORATE TAX	**CLEAN AIR, PM2.5**	**COST OF LIVING**	**SUN**
30.06%	8.3 µg/m³	index 80	1,840 hours a year

WHERE IT RANKS HIGHEST, OF 100

Safety	=1st	Healthcare	=1st	Schools	=10th	Dining and culture	=11th
Air links	=13th	Resident wealth	=17th	Route in	=24th	Luxury and society	27th

PILLAR RANKS, OF 100

14th Safety · 74th Wealth · 79th Business · 4th Life · 52nd Luxury



Zug

SWITZERLAND

60.2
STRONG

=2nd Safety · 41st Wealth · =11th Business · 12th Life · 76th Luxury

Best in =1st Safety and =2nd Rule of law

The lowest tax canton that still feels like Switzerland. Crypto Valley, small town, 25 minutes to Zurich when you need a city.

A resident on $500K a year keeps $4.0M over 10 years after income tax, 19.1% of income. Safety 10 of 10, schools 8 of 10, healthcare 8 of 10, air links 9 of 10, 1,700 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$4.0M	19.1%	8 of 10	4.9 of 10	index 92



Palm Beach

UNITED STATES

59.7
STRONG

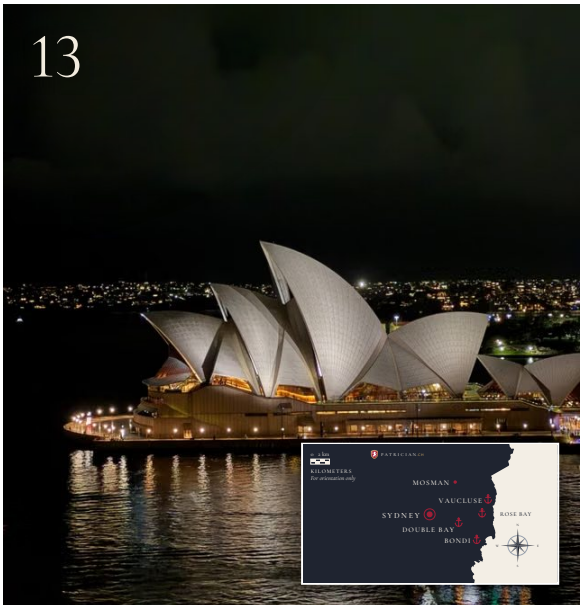
=64th Safety · 2nd Wealth · =26th Business · 38th Life · 26th Luxury

Best in =1st Millionaire growth and =1st Prestige of address

One of the densest billionaire populations in America, and the least interested in telling you. Wall Street moved south and brought the estate planners. West Palm Beach across the bridge is where the funds put the offices.

A resident on $500K a year keeps $3.6M over 10 years after income tax, 27.6% of income. Safety 8 of 10, schools 7 of 10, healthcare 8 of 10, air links 7 of 10, 3,150 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.6M	27.6%	10 of 10	9.4 of 10	index 110



Sydney

AUSTRALIA

59.5
STRONG

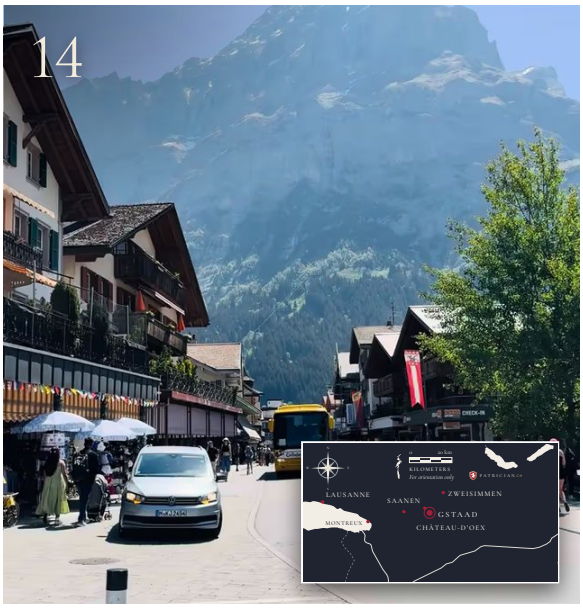
18th Safety · 55th Wealth · 63rd Business · 8th Life · 56th Luxury

Best in =1st English and =3rd Schools

The harbor, the light, and a passport your grandchildren will keep. The investor visa closed in 2024, so the way in is the National Innovation visa, and citizenship follows 4 years of residence.

A resident on $500K a year keeps $2.9M over 10 years after income tax, 42.2% of income. Safety 9 of 10, schools 9 of 10, healthcare 9 of 10, air links 9 of 10, 2,590 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.9M	42.2%	7 of 10	6.6 of 10	index 90



Gstaad

SWITZERLAND

59.4
STRONG

=2nd Safety · 57th Wealth · =11th Business · 48th Life · 7th Luxury

Best in =1st Prestige of address and =1st Safety

Chalets that cost what a Zurich tower costs, a school that migrates here for the winter term, and a village that agreed a century ago to look like a village.

A resident on $500K a year keeps $3.3M over 10 years after income tax, 33.5% of income. Safety 10 of 10, schools 8 of 10, healthcare 6 of 10, air links 6 of 10, 1,570 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.3M	33.5%	10 of 10	8 of 10	index 120



Montreux

SWITZERLAND

59.3
STRONG

=2nd Safety · 62nd Wealth · =11th Business · 20th Life · 62nd Luxury

Best in =1st Safety and =2nd Rule of law

The Swiss Riviera. Palm trees on Lake Geneva, a jazz festival, Aiglon College 40 minutes up the road, and a canton that pioneered the lump sum deal.

A resident on $500K a year keeps $3.2M over 10 years after income tax, 36.8% of income. Safety 10 of 10, schools 8 of 10, healthcare 9 of 10, air links 7 of 10, 1,900 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.2M	36.8%	7 of 10	5.8 of 10	index 100



Miami

UNITED STATES

58.6
STRONG

=84th Safety · 5th Wealth · =26th Business · =28th Life · 14th Luxury

Best in =1st Sun and =1st English

No state income tax, a capital market on the doorstep, and a winter that does not exist. E-2 works for treaty nationals, EB-5 starts at $800K, and hurricane season runs June to November.

A resident on $500K a year keeps $3.6M over 10 years after income tax, 27.6% of income. Safety 6 of 10, schools 8 of 10, healthcare 8 of 10, air links 9 of 10, 3,150 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.6M	27.6%	9 of 10	9.1 of 10	index 80



St. Moritz

SWITZERLAND

58.3
STRONG

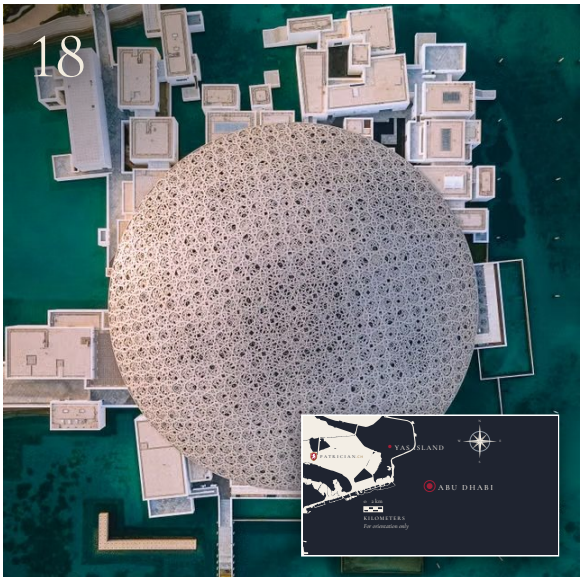
=2nd Safety · 53rd Wealth · =11th Business · 62nd Life · 3rd Luxury

Best in =1st Prestige of address and =1st Safety

Winter capital of the old fortune since 1864. The lump sum deal is negotiated with the canton, and the Engadin light does the rest.

A resident on $500K a year keeps $3.7M over 10 years after income tax, 25.4% of income. Safety 10 of 10, schools 6 of 10, healthcare 6 of 10, air links 5 of 10, 1,800 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.7M	25.4%	10 of 10	8.6 of 10	index 125



Abu Dhabi

UAE

57.9
STRONG

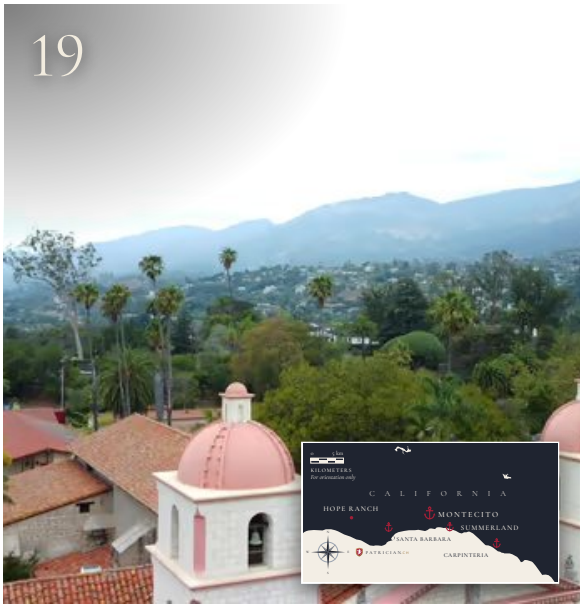
=78th Safety · 3rd Wealth · =1st Business · 10th Life · 78th Luxury

Best in 1st Traffic and =1st Millionaire migration

Dubai's quieter, richer sibling, home of the sovereign fund that owns a piece of everything. Zero tax, and on Saadiyat Island a cultural district holding the Louvre, with the Guggenheim opening on 11 December 2026, a beach with turtles, and villas behind a gate 20 minutes from the family office district.

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. Safety 10 of 10, schools 8 of 10, healthcare 9 of 10, air links 9 of 10, 3,500 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$5M	0%	7 of 10	7.7 of 10	index 70



Montecito

UNITED STATES

57.8
STRONG

=46th Safety · 20th Wealth · =26th Business · 36th Life · 23rd Luxury

Best in =1st Prestige of address and =1st Sun

The most expensive village in America that still calls itself one. Ocean, mountains, and 90 miles of freeway between you and Los Angeles, 1.5 to 2.5 hours depending on traffic. You pay California tax for the privilege.

A resident on $500K a year keeps $3.2M over 10 years after income tax, 36.4% of income. Safety 9 of 10, schools 8 of 10, healthcare 7 of 10, air links 7 of 10, 3,000 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.2M	36.4%	10 of 10	6.7 of 10	index 140



New York

UNITED STATES

57.6
STRONG

=84th Safety · 22nd Wealth · =26th Business · 13th Life · 10th Luxury

Best in =1st Dining and culture and =1st Resident wealth

City and state tax on top of federal, a City Hall now run by a democratic socialist, and the deepest market for what you do. You pay for proximity to capital, and the bill is rising.

A resident on $500K a year keeps $3.1M over 10 years after income tax, 38.3% of income. Safety 6 of 10, schools 9 of 10, healthcare 10 of 10, air links 10 of 10, 2,530 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.1M	38.3%	10 of 10	9 of 10	index 108



London

UNITED KINGDOM

57.4
STRONG

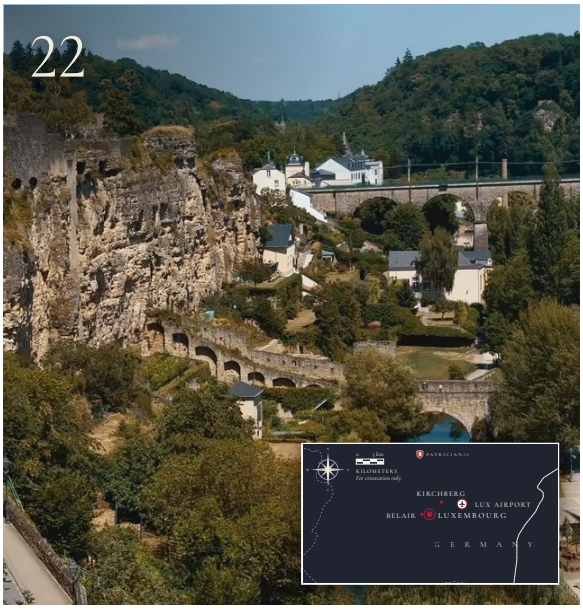
69th Safety · 99th Wealth · 56th Business · 5th Life · 2nd Luxury

Best in =1st Schools and =1st Dining and culture

The deepest market for talent and capital in Europe and the best schools on the board, under a Labour government that abolished the non dom regime and taxed the ones who stayed.

A resident on $500K a year keeps $2.9M over 10 years after income tax, 41.3% of income. Safety 6 of 10, schools 10 of 10, healthcare 10 of 10, air links 10 of 10, 1,630 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.9M	41.3%	10 of 10	9.4 of 10	index 96



Luxembourg

LUXEMBOURG

57.3
STRONG

16th Safety · 43rd Wealth · 46th Business · 7th Life · 90th Luxury

Best in 2nd Happiness and =2nd Freedom

The engine room of European private wealth, where the funds, the holding companies and the custodians actually sit. An investor permit starts at €500K into a Luxembourg company, and EU nationals simply register on arrival.

A resident on $500K a year keeps $2.9M over 10 years after income tax, 41.2% of income. Safety 9 of 10, schools 9 of 10, healthcare 8 of 10, air links 7 of 10, 1,800 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.9M	41.2%	6 of 10	5.4 of 10	index 88



23 Paris

FRANCE

56.9 STRONG

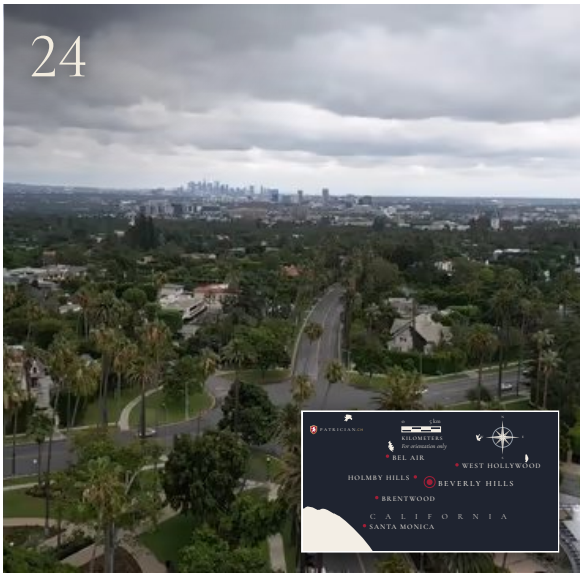
=72nd Safety · 84th Wealth · =64th Business · 14th Life · 1st Luxury

Best in =1st Dining and culture and =1st Air links

The 7th, the 16th and Neuilly are where French money has always lived, and Paris charges for the address: a 45% top rate plus a surcharge on high incomes, and a wealth tax on property.

A resident on $500K a year keeps $3.0M over 10 years after income tax, 39.5% of income. Safety 6 of 10, schools 8 of 10, healthcare 10 of 10, air links 10 of 10, 1,720 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.0M	39.5%	10 of 10	9.4 of 10	index 95



24 Beverly Hills

UNITED STATES

56.7 STRONG

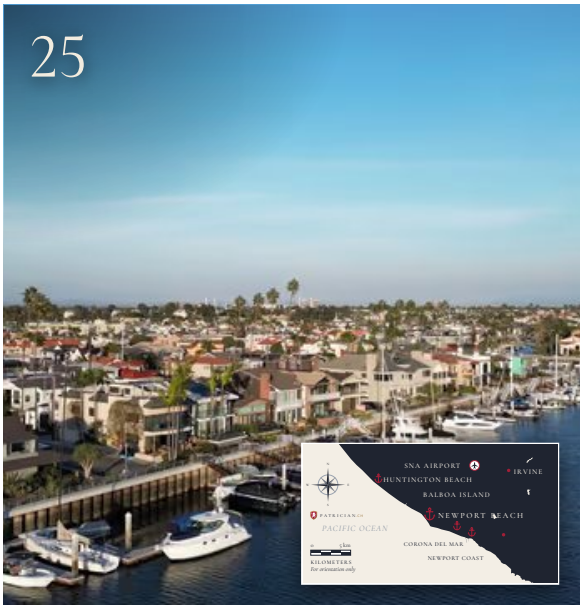
=74th Safety · 27th Wealth · =26th Business · 22nd Life · 12th Luxury

Best in =1st Luxury and society and =1st Air links

Same California tax bill as the rest of the state, but a 5.7 square mile city with its own police department and its own school district.

A resident on $500K a year keeps $3.2M over 10 years after income tax, 36.4% of income. Safety 7 of 10, schools 8 of 10, healthcare 10 of 10, air links 10 of 10, 3,250 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.2M	36.4%	10 of 10	9.7 of 10	index 138



25 Newport Beach

UNITED STATES

56.5 STRONG

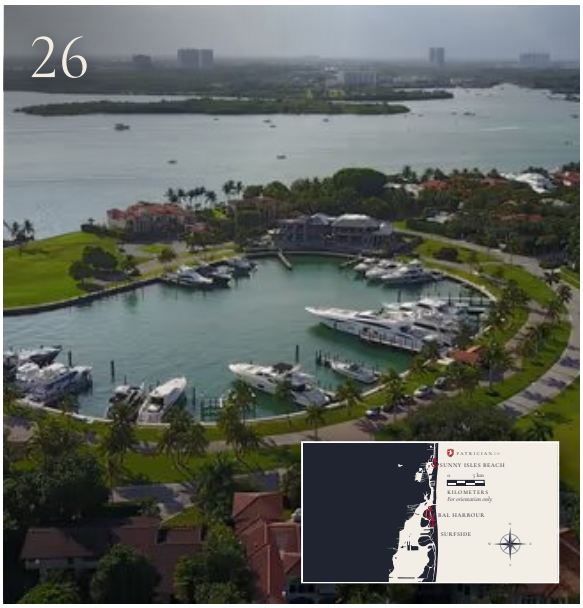
=46th Safety · 34th Wealth · =26th Business · 19th Life · 53rd Luxury

Best in =1st Sun and =1st English

Orange County money in its natural habitat. Newport Coast and the harbor islands, a 9,000 boat harbor, and Fashion Island where the dealers are. California tax at full rate, no state income tax argument to make, just the water and John Wayne 10 minutes away.

A resident on $500K a year keeps $3.2M over 10 years after income tax, 36.4% of income. Safety 9 of 10, schools 8 of 10, healthcare 8 of 10, air links 8 of 10, 3,000 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.2M	36.4%	8 of 10	7.1 of 10	index 130



Bal Harbour

UNITED STATES

56.3
STRONG

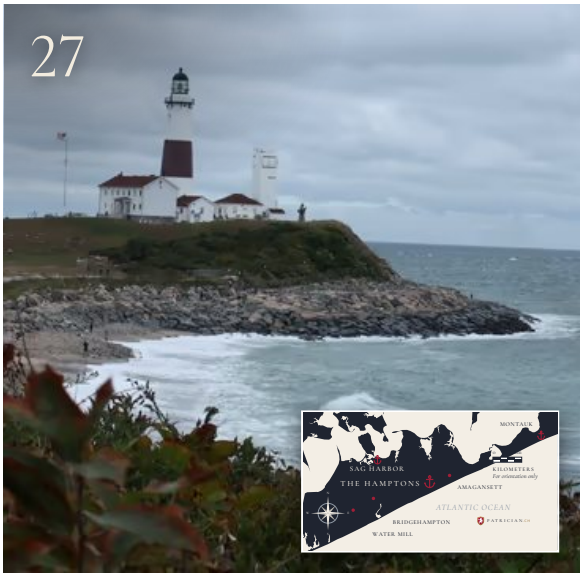
=64th Safety · 10th Wealth · =26th Business · 33rd Life · 50th Luxury

Best in =1st Sun and =1st English

A gated village of about 3,000 residents between Haulover Inlet and Surfside. Oceanfront towers, the Shops, its own police force, and Indian Creek a few minutes south. No state income tax, and since Surfside, condo reserves and structural inspections are state law, so read the building before the view.

A resident on $500K a year keeps $3.6M over 10 years after income tax, 27.6% of income. Safety 8 of 10, schools 7 of 10, healthcare 8 of 10, air links 9 of 10, 3,150 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.6M	27.6%	8 of 10	8.4 of 10	index 105



The Hamptons

UNITED STATES

56.3
STRONG

=46th Safety · 12th Wealth · =26th Business · 49th Life · 28th Luxury

Best in =1st Prestige of address and =1st English

The summer address of New York money, 90 miles and a world from the office. Hedge fund founders keep houses on the ocean side of Further Lane, the season runs Memorial Day to Labor Day, and New York State taxes every dollar of it.

A resident on $500K a year keeps $3.3M over 10 years after income tax, 34.5% of income. Safety 9 of 10, schools 8 of 10, healthcare 6 of 10, air links 6 of 10, 2,600 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.3M	34.5%	10 of 10	7.6 of 10	index 142



Coral Gables

UNITED STATES

56.2
STRONG

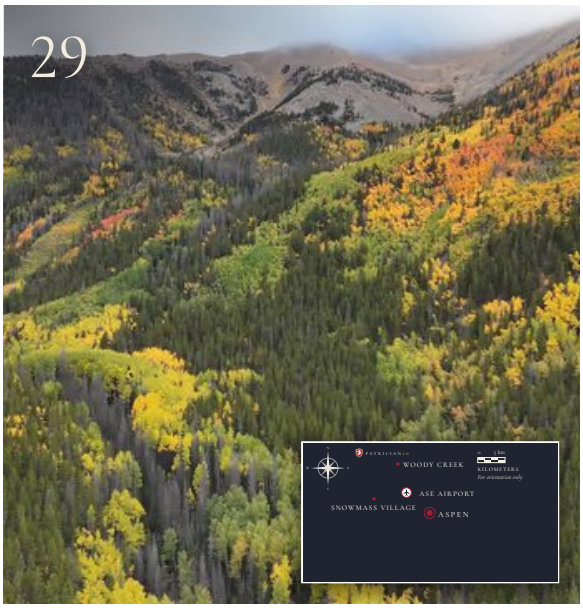
=64th Safety · 6th Wealth · =26th Business · =28th Life · 71st Luxury

Best in =1st Sun and =1st English

The Mediterranean Revival city George Merrick planned in the 1920s, 15 minutes from Brickell. Bayfront estates behind the gates of Gables Estates and Cocoplum, the private schools Miami families compete for, and no state income tax.

A resident on $500K a year keeps $3.6M over 10 years after income tax, 27.6% of income. Safety 8 of 10, schools 8 of 10, healthcare 8 of 10, air links 9 of 10, 3,150 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.6M	27.6%	7 of 10	6 of 10	index 105



Aspen

UNITED STATES

56.1
STRONG

=46th Safety · 13th Wealth · =26th Business · 66th Life · 4th Luxury

Best in =1st Beauty and =1st Sun

A silver mining town that became the winter address of the American fortune. Colorado adds a flat 4.4% on top of federal, and the real bill is the house.

A resident on $500K a year keeps $3.4M over 10 years after income tax, 31.9% of income. Safety 9 of 10, schools 7 of 10, healthcare 5 of 10, air links 4 of 10, 3,130 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.4M	31.9%	9 of 10	8.1 of 10	index 125



Prague

CZECH REPUBLIC

55.9
STRONG

23rd Safety · 36th Wealth · 52nd Business · 26th Life · 68th Luxury

Best in 5th Cost of living and =16th Infrastructure

The most beautiful capital in Europe that nobody prices as one. A 23% top rate, no wealth tax, no inheritance tax, tax free share sales after 3 years, and a city that survived every century intact. Vienna is 4 hours by train, Munich under 6.

A resident on $500K a year keeps $3.9M over 10 years after income tax, 21.4% of income. Safety 9 of 10, schools 7 of 10, healthcare 9 of 10, air links 8 of 10, 1,700 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.9M	21.4%	6 of 10	5 of 10	index 56



Queenstown

NEW ZEALAND

55.4
STRONG

1st Safety · 49th Wealth · 80th Business · 52nd Life · 47th Luxury

Best in 1st Freedom and =1st Safety

The lake, the Remarkables, and the address the American fortune quietly bought after 2020. 4 years with no tax on foreign income, no capital gains tax, and a government that reopened the investor door in 2025.

A resident on $500K a year keeps $3.2M over 10 years after income tax, 36.6% of income. Safety 10 of 10, schools 8 of 10, healthcare 5 of 10, air links 4 of 10, 1,900 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.2M	36.6%	8 of 10	4.7 of 10	index 95



Verbier

SWITZERLAND

55.3
STRONG

=2nd Safety · 59th Wealth · =11th Business · 63rd Life · 33rd Luxury

Best in =1st Safety and =1st Beauty

The Swiss resort the London and Scandinavian money bought into first. Lump sum with Valais, a chalet at 1,500 meters, and skiing that people cross the world for.

A resident on $500K a year keeps $3.3M over 10 years after income tax, 33.9% of income. Safety 10 of 10, schools 6 of 10, healthcare 6 of 10, air links 5 of 10, 2,160 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.3M	33.9%	8 of 10	6.2 of 10	index 118



San Francisco

UNITED STATES

54.6
STRONG

=90th Safety · 4th Wealth · =26th Business · 27th Life · 54th Luxury

Best in =1st Resident wealth and =1st Healthcare

Where the money is made and the last place to keep it. California's 13.3% top rate on top of federal, fog, and the only room where the next fortune is being built.

A resident on $500K a year keeps $3.2M over 10 years after income tax, 36.4% of income. Safety 5 of 10, schools 7 of 10, healthcare 10 of 10, air links 9 of 10, 3,060 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.2M	36.4%	7 of 10	6 of 10	index 112



Kitzbühel

AUSTRIA

54.6
STRONG

15th Safety · 87th Wealth · =53rd Business · 40th Life · 44th Luxury

Best in =1st Safety and =20th Happiness

The Hahnenkamm in January and the Munich and German industrial families the other 11 months. Austrian tax, a second home law that keeps the village small, and a chalet market priced like Gstaad without the Swiss paperwork.

A resident on $500K a year keeps $2.7M over 10 years after income tax, 46.2% of income. Safety 10 of 10, schools 7 of 10, healthcare 7 of 10, air links 7 of 10, 1,840 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.7M	46.2%	8 of 10	7 of 10	index 100



Naples

UNITED STATES

54.3
STRONG

=46th Safety · 11th Wealth · =26th Business · 43rd Life · 65th Luxury

Best in =1st Sun and =1st English

The quiet end of the Florida fortune. Port Royal on the water, no state tax, and a downtown that closes by 10.

A resident on $500K a year keeps $3.6M over 10 years after income tax, 27.6% of income. Safety 9 of 10, schools 7 of 10, healthcare 7 of 10, air links 6 of 10, 3,050 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.6M	27.6%	8 of 10	6.3 of 10	index 105



Hong Kong

HONG KONG SAR

53.9
COMPETITIVE

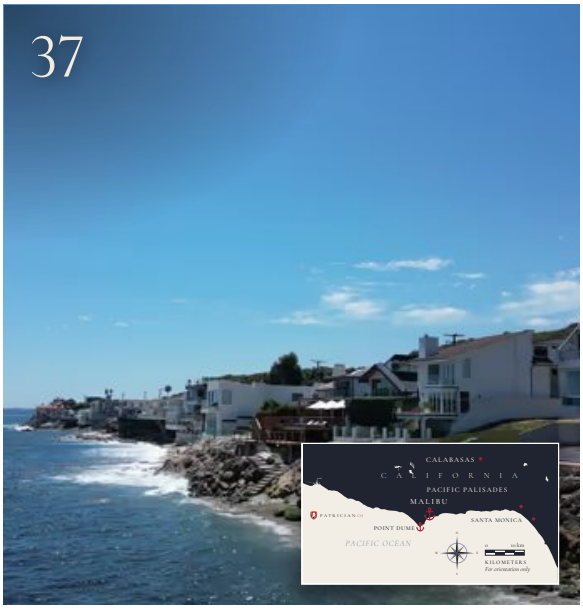
70th Safety · 58th Wealth · 22nd Business · 18th Life · 45th Luxury

Best in =1st Infrastructure and =1st Resident wealth

A 15% standard rate on salaries, 16% above HK$5M, zero on gains, and a harbor that still stops you in your tracks. The politics are the footnote you will not be able to ignore.

A resident on $500K a year keeps $4.3M over 10 years after income tax, 15% of income. Safety 10 of 10, schools 9 of 10, healthcare 9 of 10, air links 10 of 10, 1,830 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$4.3M	15%	8 of 10	8.2 of 10	index 102



Malibu

UNITED STATES

53.9
COMPETITIVE

=64th Safety · 37th Wealth · =26th Business · 37th Life · 35th Luxury

Best in =1st Air links and =1st Sun

21 miles of coast between the Santa Monica Mountains and the Pacific, where film money and tech money both keep a house on the sand. The same 13.3% California top rate as Beverly Hills, a city of about 10,000 people, and no downtown to speak of.

A resident on $500K a year keeps $3.2M over 10 years after income tax, 36.4% of income. Safety 8 of 10, schools 8 of 10, healthcare 8 of 10, air links 10 of 10, 3,000 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.2M	36.4%	9 of 10	6.2 of 10	index 140



Madrid

SPAIN

53.7
COMPETITIVE

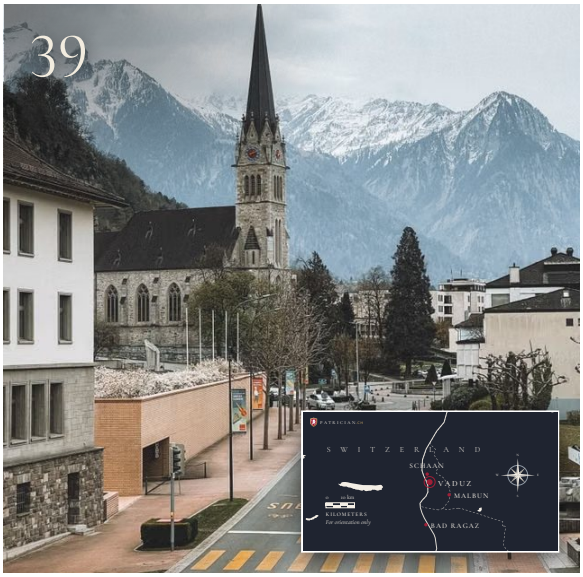
=43rd Safety · 89th Wealth · =73rd Business · 15th Life · 48th Luxury

Best in =1st Air links and =1st Healthcare

The Latin American fortune moved here first and the rest of Europe is catching up. A capital that lives outside, a regime that taxes the first €600K of salary at 24%, and direct flights across the Americas.

A resident on $500K a year keeps $2.9M over 10 years after income tax, 41.3% of income. Safety 8 of 10, schools 8 of 10, healthcare 10 of 10, air links 10 of 10, 2,770 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.9M	41.3%	7 of 10	6.8 of 10	index 70



Vaduz

LIECHTENSTEIN

53.3
COMPETITIVE

12th Safety · 30th Wealth · 25th Business · 31st Life · 97th Luxury

Best in =1st Safety and =3rd Happiness

The principality built on discretion. A prince in the castle above the town, the Rhine below, and the Alps on every side.

A resident on $500K a year keeps $4.2M over 10 years after income tax, 16.1% of income. Safety 10 of 10, schools 6 of 10, healthcare 7 of 10, air links 7 of 10, 1,600 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$4.2M	16.1%	6 of 10	2.9 of 10	index 95



Cascais

PORTUGAL

53.2
COMPETITIVE

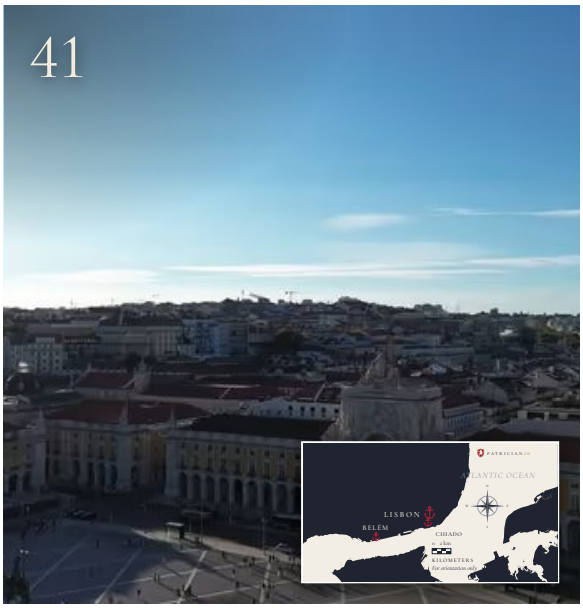
=24th Safety · 63rd Wealth · =49th Business · 41st Life · 59th Luxury

Best in =1st Route in and =4th Freedom

Where the money that moves to Portugal actually lives. 30 minutes from the Lisbon desk, the international schools on one road, and the Atlantic at the end of it.

A resident on $500K a year keeps $2.6M over 10 years after income tax, 47.8% of income. Safety 9 of 10, schools 8 of 10, healthcare 8 of 10, air links 9 of 10, 2,800 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.6M	47.8%	8 of 10	5.8 of 10	index 74



Lisbon

PORTUGAL

52.9
COMPETITIVE

=24th Safety · 44th Wealth · =49th Business · 42nd Life · 66th Luxury

Best in =1st Route in and =4th Freedom

The cheapest tier-one capital in Western Europe and the one with the light. Portugal took the real estate route away and kept the door open.

A resident on $500K a year keeps $2.7M over 10 years after income tax, 45.8% of income. Safety 9 of 10, schools 7 of 10, healthcare 9 of 10, air links 9 of 10, 2,800 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.7M	45.8%	6 of 10	5.8 of 10	index 62



Zermatt

SWITZERLAND

52.7
COMPETITIVE

=2nd Safety · 65th Wealth · =11th Business · 76th Life · 39th Luxury

Best in =1st Safety and =1st Beauty

Car free, glacier fed, and the mountain on the chocolate box in every window. The quietest serious address in the Alps.

A resident on $500K a year keeps $3.3M over 10 years after income tax, 33.9% of income. Safety 10 of 10, schools 5 of 10, healthcare 5 of 10, air links 4 of 10, 1,650 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.3M	33.9%	8 of 10	5.8 of 10	index 120



Lake Como

ITALY

52.2
COMPETITIVE

57th Safety · 68th Wealth · =84th Business · 46th Life · 9th Luxury

Best in =1st Prestige of address and =1st Beauty

40 minutes from Milan, 10 from the Swiss border, and villas that have changed hands quietly for 300 years. Article 24-bis costs €300K a year from 2026 and covers all foreign income for 15 years.

A resident on $500K a year keeps $2.8M over 10 years after income tax, 43.7% of income. Safety 8 of 10, schools 6 of 10, healthcare 8 of 10, air links 9 of 10, 2,120 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.8M	43.7%	10 of 10	6.7 of 10	index 118



Cannes

FRANCE

51.8
COMPETITIVE

63rd Safety · 83rd Wealth · =64th Business · 35th Life · 25th Luxury

Best in 10th Luxury and society and =16th Infrastructure

The Riviera address for people who want France without living in it. Cap d'Antibes on one side, Monaco 45 minutes on the other, and a festival that empties the town of everyone you were avoiding.

A resident on $500K a year keeps $3.0M over 10 years after income tax, 39.5% of income. Safety 7 of 10, schools 7 of 10, healthcare 8 of 10, air links 8 of 10, 2,700 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.0M	39.5%	8 of 10	8.9 of 10	index 100



Maui

UNITED STATES

51.6
COMPETITIVE

=64th Safety · 19th Wealth · =26th Business · 60th Life · 40th Luxury

Best in =1st Beauty and =1st English

Wailea and Kapalua on the leeward shore, the Pacific in every window, and more than 5 hours of ocean to Los Angeles. The most beautiful place in America, and a tax bill in the same league as California and New York City.

A resident on $500K a year keeps $3.2M over 10 years after income tax, 36.7% of income. Safety 8 of 10, schools 6 of 10, healthcare 6 of 10, air links 6 of 10, 2,900 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.2M	36.7%	8 of 10	5.1 of 10	index 115



Provence

FRANCE

51.5
COMPETITIVE

=30th Safety · 88th Wealth · =64th Business · 55th Life · 20th Luxury

Best in =1st Beauty and 9th Traffic

The Luberon is where the Parisian and London fortunes bought the farmhouse and kept it. Stone, lavender, a market on Tuesday, and a TGV that puts you in Paris for lunch.

A resident on $500K a year keeps $3.0M over 10 years after income tax, 39.5% of income. Safety 9 of 10, schools 5 of 10, healthcare 8 of 10, air links 7 of 10, 2,800 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.0M	39.5%	9 of 10	5.2 of 10	index 82



Jersey

JERSEY

51.2
COMPETITIVE

22nd Safety · 40th Wealth · =3rd Business · 47th Life · 89th Luxury

Best in =1st Corporate tax and =1st Route in

The Crown Dependency 14 miles off Normandy that has been the quiet British answer since before Monaco had a casino. 20% and then 1%, no capital gains tax, no inheritance tax, an island 9 miles by 5, and London about an hour away by air.

A resident on $500K a year keeps $4M over 10 years after income tax, 20% of income. Safety 9 of 10, schools 7 of 10, healthcare 6 of 10, air links 5 of 10, 2,090 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$4M	20%	7 of 10	4 of 10	index 105



Tucker's Town

BERMUDA

50.8
COMPETITIVE

33rd Safety · 23rd Wealth · =3rd Business · 57th Life · 73rd Luxury

Best in =1st Corporate tax and =1st Route in

Pink sand, British manners, and a 2 and a half hour flight to New York. The insurance capital of the world.

A resident on $500K a year keeps $4.5M over 10 years after income tax, 9.9% of income. Safety 8 of 10, schools 7 of 10, healthcare 5 of 10, air links 5 of 10, 2,600 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$4.5M	9.9%	8 of 10	4.3 of 10	index 115



George Town

CAYMAN ISLANDS

50.6
COMPETITIVE

42nd Safety · 18th Wealth · =3rd Business · 56th Life · 87th Luxury

Best in =1st Corporate tax and =1st Kept after tax

Seven Mile Beach in front, the world's hedge funds behind. The most tax neutral serious jurisdiction on earth, with the schools and the flights to match.

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. Safety 8 of 10, schools 7 of 10, healthcare 6 of 10, air links 5 of 10, 2,800 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$5M	0%	7 of 10	5.1 of 10	index 105



Megève

FRANCE

50.5
COMPETITIVE

21st Safety · 93rd Wealth · =64th Business · 58th Life · 34th Luxury

Best in =1st Safety and =1st Beauty

The Rothschilds built it as an answer to St. Moritz in the 1920s and old French money never left. Prettier than Courchevel, quieter, and 1 hour from Geneva.

A resident on $500K a year keeps $3.0M over 10 years after income tax, 39.5% of income. Safety 10 of 10, schools 5 of 10, healthcare 7 of 10, air links 7 of 10, 2,010 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.0M	39.5%	8 of 10	6.2 of 10	index 110



Nice

FRANCE

50.4
COMPETITIVE

=72nd Safety · 71st Wealth · =64th Business · 30th Life · 43rd Luxury

Best in 4th Traffic and =16th Infrastructure

The Riviera city with the airport, the hospitals, and the lycée, which is why the villas on the hills above it are owned by people who could live anywhere. Monaco is 20 minutes, the Alps 90.

A resident on $500K a year keeps $3.0M over 10 years after income tax, 39.5% of income. Safety 6 of 10, schools 7 of 10, healthcare 9 of 10, air links 8 of 10, 2,700 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.0M	39.5%	7 of 10	7.1 of 10	index 88



Milan

ITALY

50.2
COMPETITIVE

=81st Safety · 54th Wealth · =84th Business · 32nd Life · 42nd Luxury

Best in =1st Healthcare and =5th Dining and culture

The most serious money in Italy lives here, quietly, behind courtyards you will never see from the street. Since London closed its door, Milan opened one.

A resident on $500K a year keeps $2.8M over 10 years after income tax, 43.8% of income. Safety 6 of 10, schools 8 of 10, healthcare 10 of 10, air links 9 of 10, 1,900 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.8M	43.8%	8 of 10	8.4 of 10	index 78



Austin

UNITED STATES

49.9
COMPETITIVE

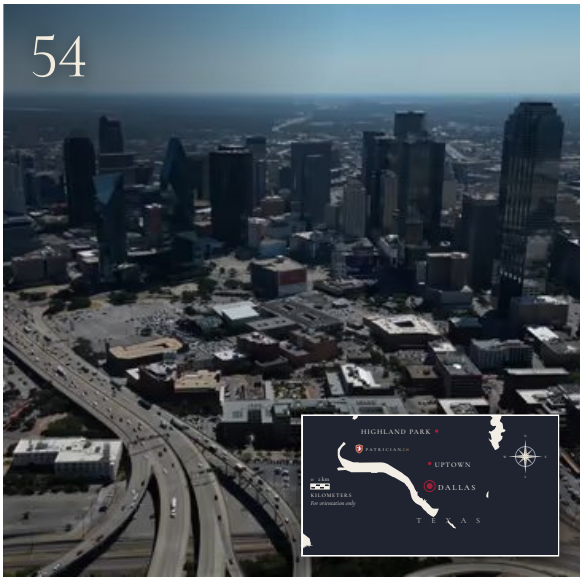
=74th Safety · 7th Wealth · =26th Business · 34th Life · 96th Luxury

Best in =1st English and =3rd Millionaire migration

Where Silicon Valley money went when it stopped paying California tax. No state income tax, a lake in the middle of the city, and one of the fastest growing pools of new wealth in the American South.

A resident on $500K a year keeps $3.6M over 10 years after income tax, 27.6% of income. Safety 7 of 10, schools 7 of 10, healthcare 8 of 10, air links 8 of 10, 2,650 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.6M	27.6%	5 of 10	5.2 of 10	index 78



Dallas

UNITED STATES

49.7
COMPETITIVE

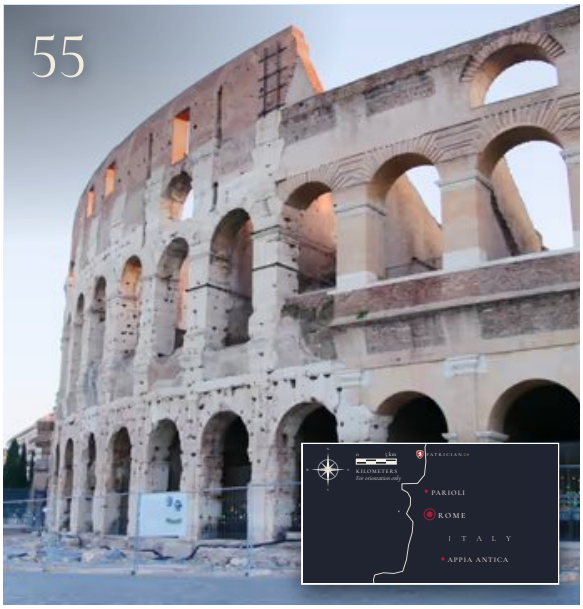
=84th Safety · 9th Wealth · =26th Business · 25th Life · 95th Luxury

Best in =1st Air links and =1st English

The American money capital that grew up outside New York, now called Y'all Street for the banks and funds that moved south. No state income tax, the Highland Park and Preston Hollow addresses old Texas money built, and American Airlines' largest hub 25 minutes away.

A resident on $500K a year keeps $3.6M over 10 years after income tax, 27.6% of income. Safety 6 of 10, schools 7 of 10, healthcare 9 of 10, air links 10 of 10, 2,760 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.6M	27.6%	5 of 10	6 of 10	index 62



Rome

ITALY

49.7
COMPETITIVE

=81st Safety · 76th Wealth · =84th Business · 39th Life · 22nd Luxury

Best in =1st Healthcare and =1st Beauty

The flat tax regime works in Rome exactly as it does in Milan, and Rome has the palazzi. Less business, more life, and the same 15 year deal.

A resident on $500K a year keeps $2.7M over 10 years after income tax, 45.5% of income. Safety 6 of 10, schools 8 of 10, healthcare 10 of 10, air links 9 of 10, 2,500 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.7M	45.5%	7 of 10	7.7 of 10	index 75



Andorra la Vella

ANDORRA

49.6
COMPETITIVE

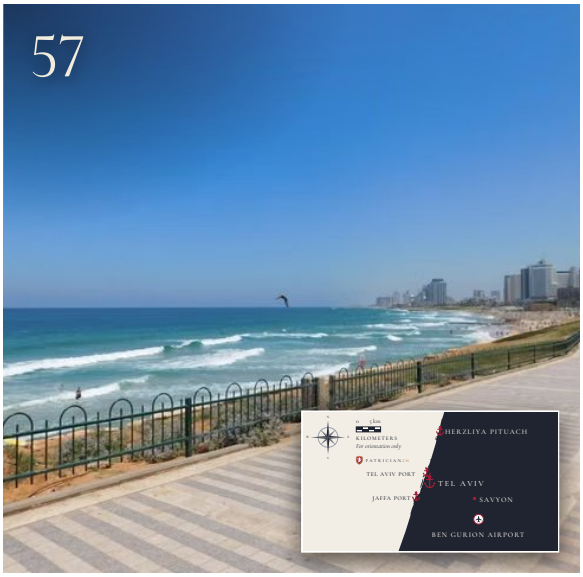
13th Safety · 29th Wealth · 24th Business · 65th Life · 91st Luxury

Best in =1st Safety and 12th Corporate tax

A principality in the Pyrenees where the top rate is 10%. 90 days a year is the residence requirement for a passive resident.

A resident on $500K a year keeps $4.5M over 10 years after income tax, 9.3% of income. Safety 10 of 10, schools 6 of 10, healthcare 6 of 10, air links 5 of 10, 2,500 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$4.5M	9.3%	5 of 10	4.6 of 10	index 80



Tel Aviv

ISRAEL

49.3
COMPETITIVE

60th Safety · 66th Wealth · 55th Business · 23rd Life · 82nd Luxury

Best in 1st Happiness and =1st Healthcare

The startup capital of the Mediterranean, on a beach, at a 47% top rate plus a 3% surtax on high incomes. You come for the people and the pace.

A resident on $500K a year keeps $3.0M over 10 years after income tax, 40.8% of income. Safety 9 of 10, schools 7 of 10, healthcare 10 of 10, air links 8 of 10, 3,300 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.0M	40.8%	6 of 10	5.2 of 10	index 96



Valletta

MALTA

49.1
COMPETITIVE

53rd Safety · 15th Wealth · 95th Business · 51st Life · 84th Luxury

Best in =1st Route in and =1st Sun

One of the cheapest tier-one addresses in the EU, and one of the sunniest. A baroque capital built by knights, and a tax system built for people who live between countries.

A resident on $500K a year keeps $3.4M over 10 years after income tax, 32.9% of income. Safety 8 of 10, schools 7 of 10, healthcare 8 of 10, air links 7 of 10, 3,000 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.4M	32.9%	5 of 10	4 of 10	index 66



Venice

ITALY

49.1
COMPETITIVE

=35th Safety · 70th Wealth · =84th Business · 68th Life · 27th Luxury

Best in =1st Beauty and =20th Dining and culture

The historic city runs on boats, and its palazzi on the Grand Canal change hands quietly. Article 24-bis costs €300K a year from 2026 and covers all foreign income for 15 years, and Milan is under 2 and a half hours by the fast train.

A resident on $500K a year keeps $2.8M over 10 years after income tax, 43.3% of income. Safety 9 of 10, schools 5 of 10, healthcare 8 of 10, air links 7 of 10, 2,037 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.8M	43.3%	8 of 10	6.2 of 10	index 72



Portofino

ITALY

49.1
COMPETITIVE

=35th Safety · 69th Wealth · =84th Business · 78th Life · 11th Luxury

Best in =1st Prestige of address and =1st Beauty

A harbor of fewer than 400 residents and the highest property prices in Italy. The flat tax regime applies, Milan is 2 hours 20, and the yacht anchors in the piazza.

A resident on $500K a year keeps $2.8M over 10 years after income tax, 44.5% of income. Safety 9 of 10, schools 4 of 10, healthcare 8 of 10, air links 6 of 10, 2,220 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.8M	44.5%	10 of 10	6.7 of 10	index 125



Tuscany

ITALY

49.0
COMPETITIVE

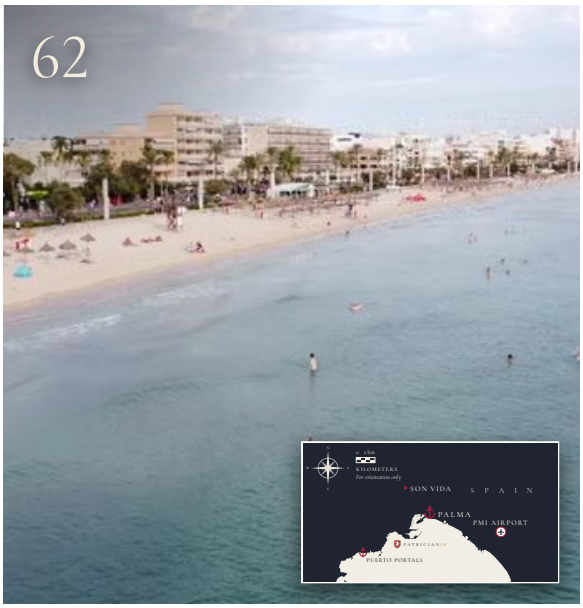
=35th Safety · 73rd Wealth · =84th Business · 74th Life · 17th Luxury

Best in =1st Beauty and =11th Dining and culture

The British bought Chianti in the seventies and called it Chiantishire, and the good estates have barely changed hands since. A stone house with a name, vines that pay their own way, and the same flat tax Milan runs on, 40 minutes from Florence.

A resident on $500K a year keeps $2.7M over 10 years after income tax, 45.4% of income. Safety 9 of 10, schools 5 of 10, healthcare 8 of 10, air links 5 of 10, 2,290 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.7M	45.4%	9 of 10	5.4 of 10	index 80



Palma

SPAIN

48.8
COMPETITIVE

=43rd Safety · 96th Wealth · =73rd Business · 44th Life · 49th Luxury

Best in 5th Traffic and =15th Cost of living

The island German and British money chose 30 years ago and never left. Palma for the flat, the Tramuntana for the finca, Port d'Andratx for the boat, and a flight of under 3 hours to most capitals in western Europe.

A resident on $500K a year keeps $2.8M over 10 years after income tax, 44.6% of income. Safety 8 of 10, schools 7 of 10, healthcare 8 of 10, air links 7 of 10, 2,800 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.8M	44.6%	7 of 10	6.3 of 10	index 70



Courchevel

FRANCE

48.8
COMPETITIVE

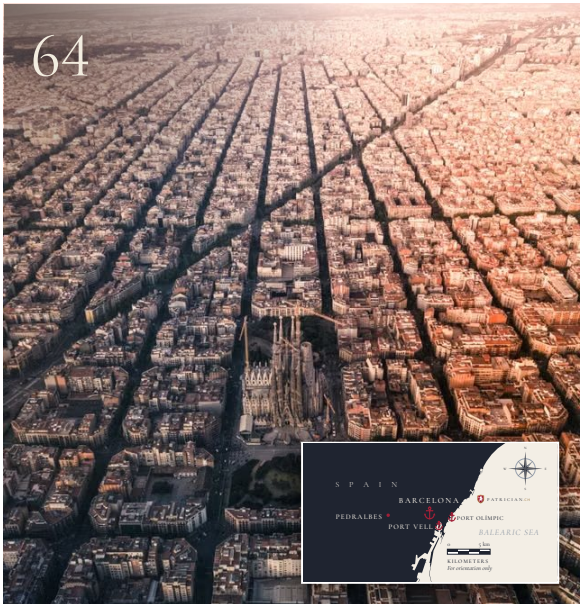
=30th Safety · 95th Wealth · =64th Business · 81st Life · 8th Luxury

Best in =1st Beauty and 13th Luxury and society

One of the most expensive ski resorts on earth. French tax applies in full, and the impatriate regime helps only someone taking a French salaried post after 5 years abroad.

A resident on $500K a year keeps $3.0M over 10 years after income tax, 39.5% of income. Safety 9 of 10, schools 5 of 10, healthcare 6 of 10, air links 5 of 10, 2,010 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.0M	39.5%	9 of 10	8.7 of 10	index 130



Barcelona

SPAIN

48.7
COMPETITIVE

71st Safety · 98th Wealth · =73rd Business · 24th Life · 51st Luxury

Best in =5th Dining and culture and =10th Schools

The life Madrid cannot offer, at a Catalan price. Beach, Gaudí, a real tech scene, and a regional tax authority that takes the wealth tax seriously.

A resident on $500K a year keeps $2.7M over 10 years after income tax, 45.3% of income. Safety 6 of 10, schools 8 of 10, healthcare 9 of 10, air links 9 of 10, 2,520 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.7M	45.3%	6 of 10	6.1 of 10	index 72



Punta del Este

URUGUAY

48.6
COMPETITIVE

29th Safety · 26th Wealth · =57th Business · 72nd Life · 70th Luxury

Best in =1st Kept after tax and =1st Route in

The Hamptons of South America, with Argentine, Brazilian, and now American fortunes behind the dunes at José Ignacio. 11 years with no tax on foreign income, a stable democracy, and a coast that stays empty 9 months of the year.

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. Safety 8 of 10, schools 6 of 10, healthcare 6 of 10, air links 4 of 10, 2,500 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$5M	0%	7 of 10	5.9 of 10	index 75



Forte dei Marmi

ITALY

48.5
COMPETITIVE

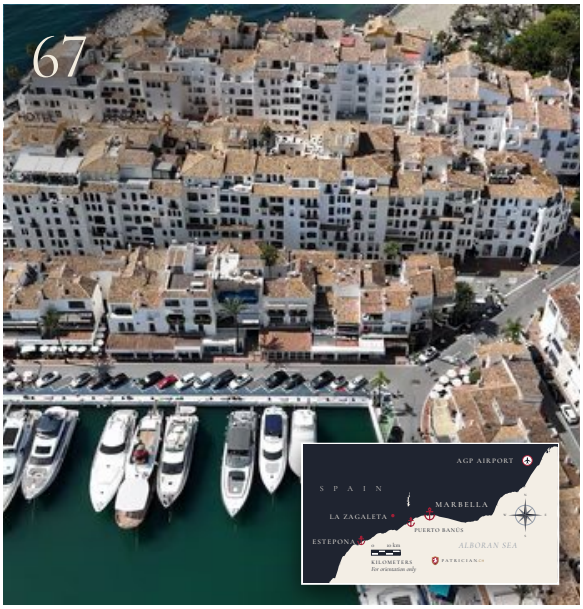
=35th Safety · 80th Wealth · =84th Business · 67th Life · 29th Luxury

Best in =15th Prestige of address and =20th Millionaire migration

Villas hidden in the pines behind a beach of private bathing clubs, with the marble mountains of Carrara standing over the sea. Italy's flat tax covers every euro earned abroad for €300K a year, and Pisa airport is 35 minutes away.

A resident on $500K a year keeps $2.7M over 10 years after income tax, 45.4% of income. Safety 9 of 10, schools 4 of 10, healthcare 8 of 10, air links 6 of 10, 2,270 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.7M	45.4%	9 of 10	7.3 of 10	index 115



Marbella

SPAIN

48.2
COMPETITIVE

=61st Safety · 94th Wealth · =73rd Business · 45th Life · 38th Luxury

Best in =19th Luxury and society and =21st Traffic

Sotogrande for the polo, Puerto Banús for the boats, La Zagaleta for the house behind the gate. Andalusia scrapped its regional wealth tax, the Beckham regime taxes salary at 24% up to €600K, and Gibraltar is an hour away for what it is good for.

A resident on $500K a year keeps $2.8M over 10 years after income tax, 43.2% of income. Safety 7 of 10, schools 7 of 10, healthcare 8 of 10, air links 7 of 10, 2,840 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.8M	43.2%	8 of 10	8.2 of 10	index 82



Gustavia

ST BARTHS

48.1
COMPETITIVE

=30th Safety · 60th Wealth · =3rd Business · 92nd Life · 15th Luxury

Best in =1st Corporate tax and =1st Prestige of address

Gustavia is the Caribbean address that money keeps to itself. 21 square kilometers, a harbor of superyachts, and the power to set its own taxes, written into French law in 2007.

A resident on $500K a year keeps $3.0M over 10 years after income tax, 39.5% of income. Safety 9 of 10, schools 5 of 10, healthcare 4 of 10, air links 3 of 10, 3,050 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.0M	39.5%	10 of 10	7.1 of 10	index 132



Quinta do Lago

PORTUGAL

47.9
COMPETITIVE

=24th Safety · 67th Wealth · =49th Business · 70th Life · 64th Luxury

Best in =1st Route in and =1st Sun

The gated estate on the Ria Formosa where the Algarve keeps its money. 3 golf courses, a nature reserve as the back fence, 300 days of sun, and a British and Dutch second-home market that turned into a first-home market after Brexit.

A resident on $500K a year keeps $2.7M over 10 years after income tax, 45.8% of income. Safety 9 of 10, schools 7 of 10, healthcare 6 of 10, air links 6 of 10, 3,000 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.7M	45.8%	8 of 10	5 of 10	index 78



Saint-Tropez

FRANCE

47.7
COMPETITIVE

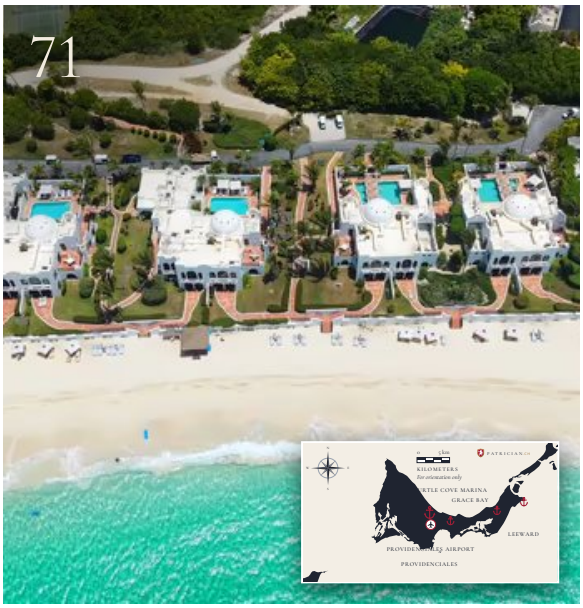
45th Safety · 90th Wealth · =64th Business · 77th Life · 13th Luxury

Best in =11th Luxury and society and =15th Prestige of address

A fishing port that became the summer capital of money, and a village of 3,600 the rest of the year. French tax applies in full, the season runs about 10 weeks, and the impatriate regime helps only a salaried newcomer.

A resident on $500K a year keeps $3.0M over 10 years after income tax, 39.5% of income. Safety 8 of 10, schools 5 of 10, healthcare 6 of 10, air links 6 of 10, 2,800 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.0M	39.5%	9 of 10	8.8 of 10	index 120



Providenciales

TURKS AND CAICOS

47.1
COMPETITIVE

54th Safety · 28th Wealth · =3rd Business · 83rd Life · 58th Luxury

Best in =1st Corporate tax and =1st Kept after tax

Grace Bay is the beach the others get compared to, and the fiscal code is as empty as the horizon. No income tax, British law, and Miami 2 hours away.

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. Safety 7 of 10, schools 5 of 10, healthcare 4 of 10, air links 5 of 10, 3,000 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$5M	0%	8 of 10	5.1 of 10	index 125



Cortina d'Ampezzo

ITALY

47.0
COMPETITIVE

28th Safety · 77th Wealth · =84th Business · 84th Life · 36th Luxury

Best in =1st Safety and =1st Beauty

The Dolomites, the 2026 Winter Olympics, and the Milanese aristocracy's winter address since the 1950s. A flat tax residence with the most beautiful mountains in Europe outside the window.

A resident on $500K a year keeps $2.9M over 10 years after income tax, 42.5% of income. Safety 10 of 10, schools 5 of 10, healthcare 5 of 10, air links 5 of 10, 2,100 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.9M	42.5%	8 of 10	6.6 of 10	index 105



Porto Cervo

ITALY

46.1
COMPETITIVE

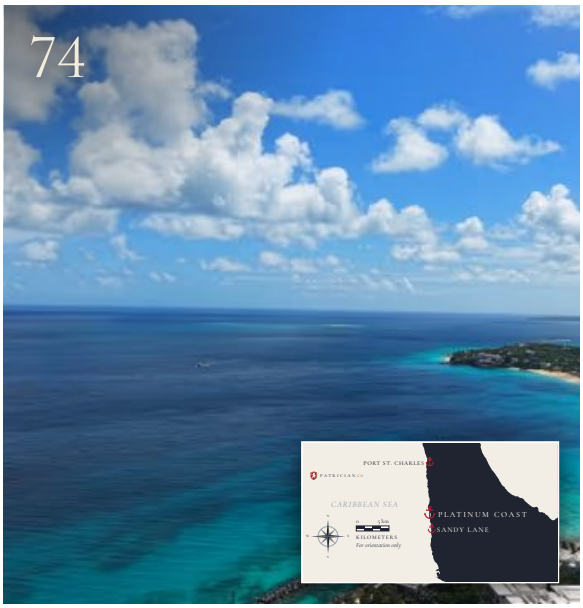
=35th Safety · 78th Wealth · =84th Business · 87th Life · 19th Luxury

Best in =1st Beauty and =15th Prestige of address

The Aga Khan built this coast in the sixties out of empty granite headlands, and it is now one of the most expensive marinas in the Mediterranean every August. The flat tax regime applies, the water off the Costa Smeralda is among the clearest in Italy, and Olbia airport takes private jets by the hundred in July.

A resident on $500K a year keeps $2.9M over 10 years after income tax, 42.5% of income. Safety 9 of 10, schools 3 of 10, healthcare 6 of 10, air links 5 of 10, 2,630 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.9M	42.5%	9 of 10	7.2 of 10	index 130



Platinum Coast

BARBADOS

46.0
COMPETITIVE

55th Safety 48th Wealth 23rd Business 79th Life 63rd Luxury

Best in =1st Route in and =1st Sun

Sandy Lane in the winter, the Royal Westmoreland fairways in the afternoon, and the oldest money in the Caribbean at the next table. The tax is modest, the season is long, and London is a direct flight.

A resident on $500K a year keeps $3.7M over 10 years after income tax, 26% of income. Safety 7 of 10, schools 6 of 10, healthcare 5 of 10, air links 5 of 10, 3,000 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.7M	26%	8 of 10	5.3 of 10	index 88



Gibraltar

GIBRALTAR

45.9
COMPETITIVE

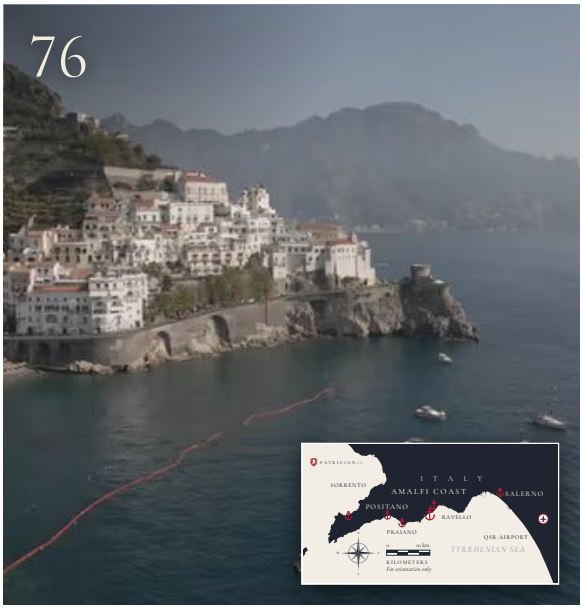
27th Safety 31st Wealth =43rd Business 53rd Life 100th Luxury

Best in =1st Route in and =1st English

2.6 square miles of British law at the bottom of Spain, where the income tax bill stops at £42,380 a year for a Category 2 resident. The Rock, the runway you walk across, and the Costa del Sol as the back garden.

A resident on $500K a year keeps $4.4M over 10 years after income tax, 11.3% of income. Safety 9 of 10, schools 6 of 10, healthcare 6 of 10, air links 5 of 10, 2,680 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$4.4M	11.3%	5 of 10	3.9 of 10	index 82



Amalfi Coast

ITALY

45.5
COMPETITIVE

=35th Safety 86th Wealth =84th Business 88th Life 21st Luxury

Best in =1st Beauty and =15th Prestige of address

One of the most photographed coastlines in the world, 3 towns stacked on a single cliff road. A pedestrian core built into rock, a majolica dome over the water, and the same flat tax residence as Capri, an hour and a quarter from Naples.

A resident on $500K a year keeps $2.7M over 10 years after income tax, 45.1% of income. Safety 9 of 10, schools 4 of 10, healthcare 6 of 10, air links 6 of 10, 2,550 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.7M	45.1%	9 of 10	5.6 of 10	index 128



Anguilla

ANGUILLA

45.3
COMPETITIVE

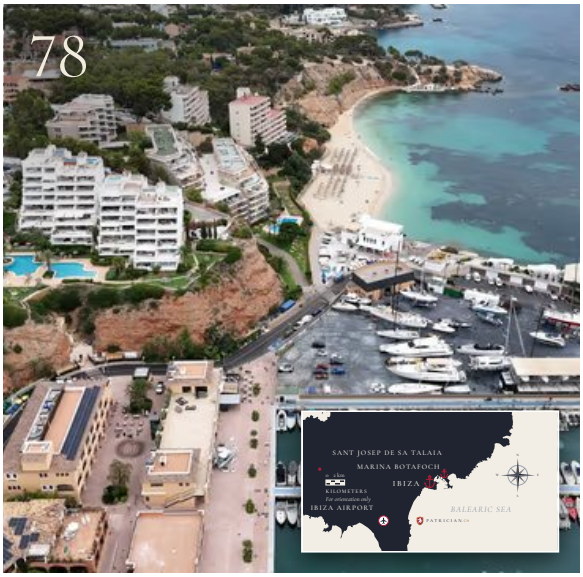
56th Safety · =38th Wealth · =3rd Business · 89th Life · 57th Luxury

Best in =1st Corporate tax and =1st Kept after tax

The flattest, whitest island in the Leewards, and the only place in the Caribbean where a fixed US$75K a year buys a certified tax home. Years of real residence can end in a British passport.

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. Safety 7 of 10, schools 5 of 10, healthcare 4 of 10, air links 4 of 10, 2,900 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$5M	0%	8 of 10	4.3 of 10	index 95



Ibiza

SPAIN

44.7
COMPETITIVE

=61st Safety · 97th Wealth · =73rd Business · 71st Life · 32nd Luxury

Best in =21st Traffic and =23rd Beauty

The island that turned a summer into an address. Fincas in the north that never see a photographer, a marina that hosts some of the largest yachts in the Mediterranean, and a Balearic wealth tax that still applies.

A resident on $500K a year keeps $2.8M over 10 years after income tax, 44.6% of income. Safety 7 of 10, schools 6 of 10, healthcare 6 of 10, air links 6 of 10, 2,740 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.8M	44.6%	8 of 10	7 of 10	index 105



Capri

ITALY

44.6
COMPETITIVE

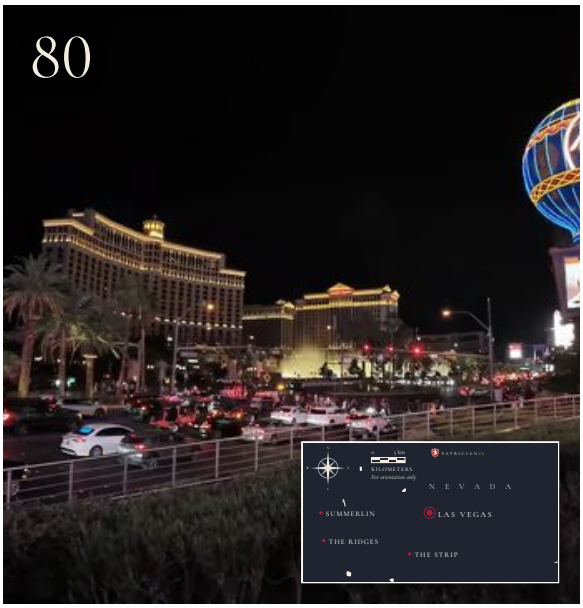
=35th Safety · 79th Wealth · =84th Business · 93rd Life · 18th Luxury

Best in =1st Beauty and =15th Prestige of address

Emperors retired here first. An island that keeps visitors' cars off its roads in season, 50 minutes from Naples, villas above the Faraglioni, and a flat tax residence that comes with the best view in the Mediterranean.

A resident on $500K a year keeps $2.8M over 10 years after income tax, 45% of income. Safety 9 of 10, schools 4 of 10, healthcare 4 of 10, air links 5 of 10, 2,370 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.8M	45%	9 of 10	7 of 10	index 120



Las Vegas

UNITED STATES

44.3
COMPETITIVE

=90th Safety · 21st Wealth · =26th Business · 50th Life · 86th Luxury

Best in =1st Sun and =1st English

The Californians who left came here first. No state income tax, 290 days of sun, the desert at the edge of town, and a city that does not care what you do at night.

A resident on $500K a year keeps $3.6M over 10 years after income tax, 27.6% of income. Safety 5 of 10, schools 4 of 10, healthcare 7 of 10, air links 8 of 10, 3,800 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.6M	27.6%	5 of 10	8.8 of 10	index 70



Virgin Gorda

BRITISH VIRGIN ISLANDS

44.3
COMPETITIVE

34th Safety · =38th Wealth · =3rd Business · 98th Life · 41st Luxury

Best in =1st Corporate tax and =1st Kept after tax

The quiet half of the British Virgin Islands, where the houses are and the paperwork is not. No income tax, no capital gains tax, and a residence process measured in years. Necker and Moskito are in the same water.

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. Safety 8 of 10, schools 3 of 10, healthcare 3 of 10, air links 3 of 10, 3,000 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$5M	0%	8 of 10	5.8 of 10	index 95



Tivat

MONTENEGRO

44.2
COMPETITIVE

88th Safety · 8th Wealth · =43rd Business · 85th Life · 69th Luxury

Best in =1st Millionaire growth and =1st Route in

The Austro-Hungarian naval arsenal in the Bay of Kotor, turned by Peter Munk into a superyacht marina of more than 500 berths for hulls up to 250 meters. The euro, no wealth tax, and a flat 15% on capital gains, in the country Henley ranks first in the world for millionaire growth over the last decade.

A resident on $500K a year keeps $4.2M over 10 years after income tax, 16.6% of income. Safety 7 of 10, schools 5 of 10, healthcare 5 of 10, air links 5 of 10, 2,480 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$4.2M	16.6%	7 of 10	4.9 of 10	index 65



Nassau

BAHAMAS

43.8
TRAILING

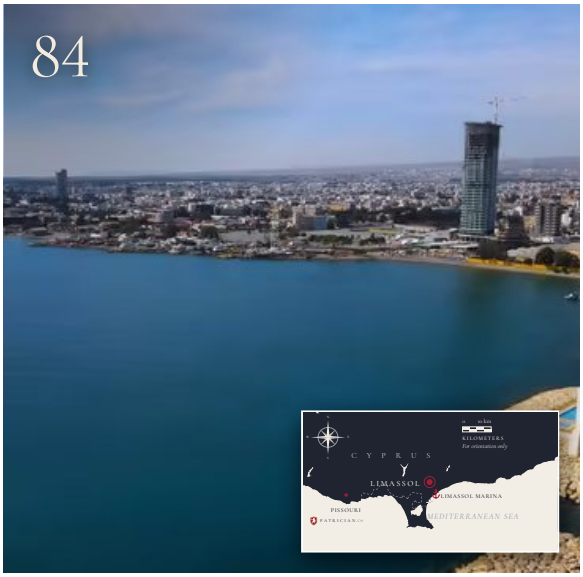
76th Safety · 24th Wealth · =3rd Business · 80th Life · 79th Luxury

Best in =1st Corporate tax and =1st Kept after tax

Lyford Cay is the address, Nassau is the airport. A gated peninsula where the North American families keep their winters and their boats.

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. Safety 6 of 10, schools 6 of 10, healthcare 5 of 10, air links 5 of 10, 2,900 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$5M	0%	7 of 10	5.1 of 10	index 95



Limassol

CYPRUS

42.0
TRAILING

52nd Safety · 51st Wealth · 45th Business · 73rd Life · 93rd Luxury

Best in =1st Sun and =15th Cost of living

The EU address with the lightest touch. 60 days a year, no tax on dividends, and a marina full of people who did the math.

A resident on $500K a year keeps $3.4M over 10 years after income tax, 32.4% of income. Safety 8 of 10, schools 7 of 10, healthcare 7 of 10, air links 6 of 10, 3,300 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.4M	32.4%	5 of 10	5 of 10	index 70



Panama City

PANAMA

40.6
TRAILING

89th Safety · 16th Wealth · =57th Business · 59th Life · 99th Luxury

Best in =1st Kept after tax and =1st Route in

The dollar, the canal, and a tax code that ignores whatever you earn outside the country. Permanent residence in about 9 weeks for the price of a flat, and Miami 3 hours north.

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. Safety 6 of 10, schools 6 of 10, healthcare 7 of 10, air links 8 of 10, 1,780 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$5M	0%	4 of 10	4.4 of 10	index 62



Athens

GREECE

39.4
TRAILING

87th Safety · 75th Wealth · =81st Business · 69th Life · 77th Luxury

Best in =1st Route in and 6th Cost of living

The Athenian Riviera is one of the cheapest waterfront addresses in the EU with a flat tax attached. Vouliagmeni, Glyfada, and a sea that stays warm until November.

A resident on $500K a year keeps $2.9M over 10 years after income tax, 41.8% of income. Safety 6 of 10, schools 6 of 10, healthcare 8 of 10, air links 9 of 10, 2,800 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.9M	41.8%	5 of 10	4.9 of 10	index 58



Bora Bora

FRENCH POLYNESIA

39.1
TRAILING

58th Safety · 61st Wealth · =57th Business · 99th Life · 55th Luxury

Best in 1st Clean air and =1st Beauty

The lagoon everyone has seen and almost nobody lives on. French law, French bread, no personal income tax but a levy of up to 28% on salaries, and a motu where the house is reached by boat. Los Angeles is 8 hours, Paris is a day.

A resident on $500K a year keeps $3.9M over 10 years after income tax, 21.2% of income. Safety 8 of 10, schools 4 of 10, healthcare 3 of 10, air links 2 of 10, 2,660 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.9M	21.2%	8 of 10	4.2 of 10	index 135



Hvar

CROATIA

39.1
TRAILING

51st Safety · 32nd Wealth · 71st Business · 100th Life · 72nd Luxury

Best in =1st Route in and =15th Cost of living

One of the sunniest islands in Europe at 2,726 hours a year, a Renaissance stone town wrapped around a working harbor. Croatia's 2 national brackets stay moderate, securities held over 2 years are sold tax free, and the digital nomad permit leaves foreign income untouched for those who qualify.

A resident on $500K a year keeps $3.6M over 10 years after income tax, 28.2% of income. Safety 9 of 10, schools 3 of 10, healthcare 3 of 10, air links 3 of 10, 2,726 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.6M	28.2%	6 of 10	4.2 of 10	index 70



Christophe Harbour

ST KITTS AND NEVIS

38.8
TRAILING

80th Safety · 33rd Wealth · =57th Business · =90th Life · 83rd Luxury

Best in =1st Kept after tax and =1st Route in

The oldest citizenship by investment program in the world, running since 1984. A contribution from about US$250K, no residence requirement, and biometric enrollment mandatory since April 2026.

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. Safety 6 of 10, schools 5 of 10, healthcare 4 of 10, air links 5 of 10, 2,800 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$5M	0%	7 of 10	3.3 of 10	index 70



St John's

ANTIGUA AND BARBUDA

38.1
TRAILING

83rd Safety · 35th Wealth · =57th Business · =90th Life · 85th Luxury

Best in =1st Kept after tax and =1st Route in

Jumby Bay is the island off the island where the families who own the rest keep the house nobody photographs. No personal income tax, 365 beaches, and a passport that arrives with the deeds.

A resident on $500K a year keeps $5M over 10 years after income tax, 0% of income. Safety 6 of 10, schools 5 of 10, healthcare 4 of 10, air links 5 of 10, 2,900 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$5M	0%	6 of 10	4.3 of 10	index 82



Mykonos

GREECE

37.4
TRAILING

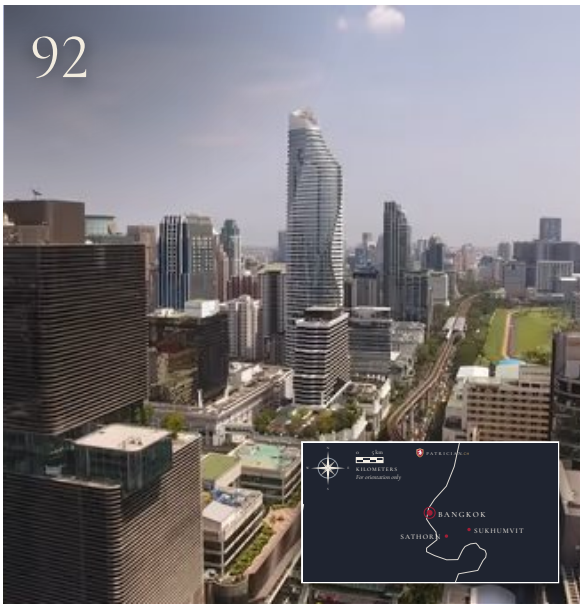
77th Safety · 85th Wealth · =81st Business · 97th Life · 37th Luxury

Best in =1st Route in and =1st Sun

The summer address of the yacht set and, since the flat tax, a place some of them stopped leaving. €100K a year on foreign income, a villa above Agios Ioannis, and Athens 45 minutes by air when you need a city.

A resident on $500K a year keeps $2.9M over 10 years after income tax, 41.8% of income. Safety 7 of 10, schools 4 of 10, healthcare 3 of 10, air links 5 of 10, 3,050 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$2.9M	41.8%	8 of 10	6.6 of 10	index 108



Bangkok

THAILAND

36.7
TRAILING

=96th Safety · 25th Wealth · =47th Business · 54th Life · 92nd Luxury

Best in =1st Air links and 4th Cost of living

The Asian capital that became an address, not a layover. Half the cost of Singapore, the LTR visa, some of the best international schools in Asia, and a remittance rule that changed in 2024 and is still being read.

A resident on $500K a year keeps $3.4M over 10 years after income tax, 31.8% of income. Safety 6 of 10, schools 8 of 10, healthcare 9 of 10, air links 10 of 10, 2,210 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.4M	31.8%	4 of 10	5.7 of 10	index 52



San Juan

PUERTO RICO

36.3
TRAILING

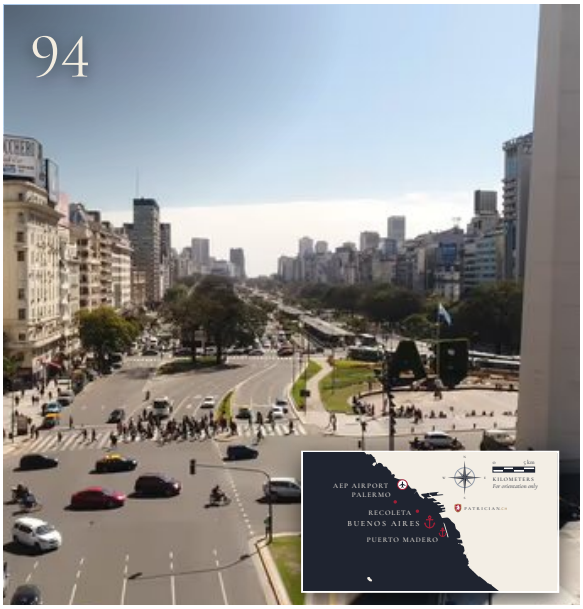
93rd Safety · 50th Wealth · 100th Business · 64th Life · 94th Luxury

Best in =1st English and 2nd Clean air

One of the very few places a US citizen can cut the federal bill to near zero without renouncing. The condition is that you actually live here.

A resident on $500K a year keeps $3.5M over 10 years after income tax, 29.1% of income. Safety 5 of 10, schools 6 of 10, healthcare 7 of 10, air links 7 of 10, 2,900 hours of sun a year. Route in: quota or discretionary permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.5M	29.1%	3 of 10	4.3 of 10	index 75



Buenos Aires

ARGENTINA

35.6
TRAILING

92nd Safety · 100th Wealth · 99th Business · 61st Life · 74th Luxury

Best in 2nd Cost of living and =20th Dining and culture

The most European city outside Europe, at a fraction of the cost of any city that looks like it. Recoleta and Puerto Madero run on cattle money and new agricultural fortunes, the steak and the wine are the best on the continent, and the peso does the rest of the work. The wealth tax is real but falls to a flat 0.25% in 2027, and residency asks for about US$1,300 a month from anywhere else.

A resident on $500K a year keeps $3.3M over 10 years after income tax, 33.7% of income. Safety 5 of 10, schools 7 of 10, healthcare 8 of 10, air links 8 of 10, 2,380 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.3M	33.7%	5 of 10	5.3 of 10	index 45



Phuket

THAILAND

34.4
TRAILING

=96th Safety · 42nd Wealth · =47th Business · 82nd Life · 75th Luxury

Best in 3rd Cost of living and =21st Traffic

The Andaman address of the Asian fortune. Villas on the west coast that Singapore money buys for cash, a 17% flat regime if you qualify, and a remittance rule that changed in 2024 and is still being read.

A resident on $500K a year keeps $3.4M over 10 years after income tax, 31.8% of income. Safety 6 of 10, schools 6 of 10, healthcare 7 of 10, air links 8 of 10, 2,530 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.4M	31.8%	5 of 10	4.7 of 10	index 50



Casa de Campo

DOMINICAN REPUBLIC

34.1
TRAILING

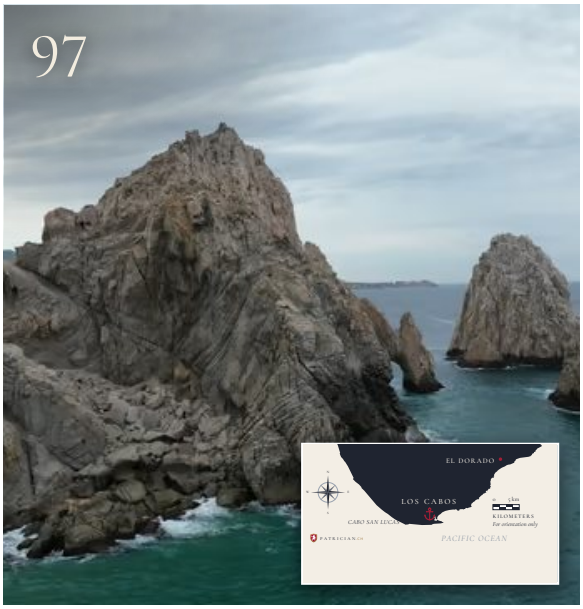
94th Safety · 45th Wealth · 72nd Business · 94th Life · 80th Luxury

Best in =1st Route in and =1st Sun

7,000 acres on the south coast where a private airport, 3 Pete Dye courses, a marina, and a polo field sit inside one gate. The Dominican Republic taxes what you earn on the island, and from the third year your investment income from abroad too.

A resident on $500K a year keeps $3.8M over 10 years after income tax, 24.5% of income. Safety 6 of 10, schools 5 of 10, healthcare 5 of 10, air links 5 of 10, 3,000 hours of sun a year. Route in: standard permit.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.8M	24.5%	7 of 10	5 of 10	index 85



Los Cabos

MEXICO

31.4
TRAILING

=98th Safety · 81st Wealth · =96th Business · 86th Life · 67th Luxury

Best in =1st Sun and =12th Cost of living

2 and a half hours from Los Angeles, where the desert meets the Pacific and half of Hollywood keeps a second house. Mexico taxes residents on worldwide income and offers no inbound regime.

A resident on $500K a year keeps $3.4M over 10 years after income tax, 32.9% of income. Safety 5 of 10, schools 4 of 10, healthcare 5 of 10, air links 6 of 10, 3,290 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.4M	32.9%	7 of 10	5.7 of 10	index 65



Bali

INDONESIA

29.8
TRAILING

95th Safety · 56th Wealth · 78th Business · 96th Life · 81st Luxury

Best in 1st Cost of living and =21st Traffic

The cheapest beautiful life on this board and the one with the worst tax logic. Tax residents owe 35% on worldwide income, so the people who stay are the ones who never officially arrive.

A resident on $500K a year keeps $3.4M over 10 years after income tax, 31.3% of income. Safety 6 of 10, schools 5 of 10, healthcare 5 of 10, air links 8 of 10, 2,840 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.4M	31.3%	5 of 10	3.7 of 10	index 40



Cancún

MEXICO

27.1
TRAILING

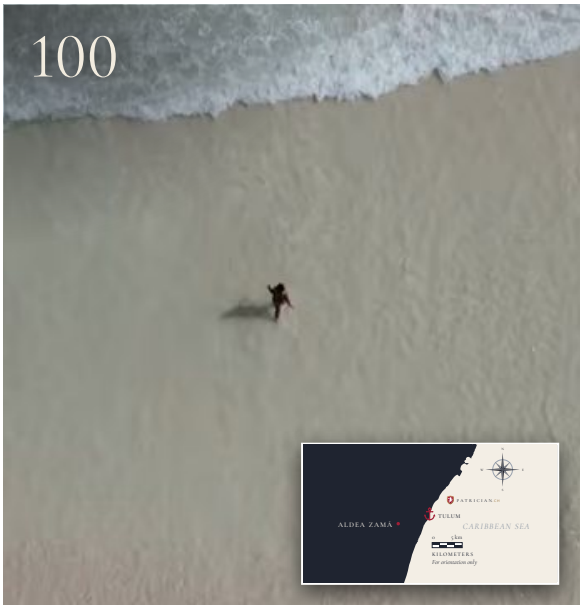
100th Safety · 92nd Wealth · =96th Business · 75th Life · 98th Luxury

Best in =8th Cost of living and =15th Happiness

The airport that serves the whole Riviera Maya, and the reason Tulum works at all. Puerto Cancún and Isla Mujeres are where the money actually lives, the Hotel Zone is where it lands. Direct flights to 40 US cities and a hospital that matters.

A resident on $500K a year keeps $3.4M over 10 years after income tax, 32.9% of income. Safety 4 of 10, schools 5 of 10, healthcare 6 of 10, air links 8 of 10, 2,900 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.4M	32.9%	3 of 10	4.9 of 10	index 62



Tulum

MEXICO

25.8
TRAILING

=98th Safety · 91st Wealth · =96th Business · 95th Life · 88th Luxury

Best in 7th Cost of living and =15th Happiness

A beach town that became a brand. Beautiful, expensive, badly policed, and full of people who work from a laptop in the jungle. A season, not a residence.

A resident on $500K a year keeps $3.4M over 10 years after income tax, 32.9% of income. Safety 5 of 10, schools 3 of 10, healthcare 4 of 10, air links 6 of 10, 2,780 hours of sun a year. Route in: investor or elective route.

KEPT, 10 YEARS	INCOME TAX	PRESTIGE	LUXURY	COST OF LIVING
$3.4M	32.9%	5 of 10	3.7 of 10	index 60

RANKED 1 TO 100

The *100*, in order

#	PLACE	SCORE	BAND	SAFETY	WEALTH	BUSINESS	LIFE	LUXURY	KEPT, 10 YEARS	INCOME TAX
1	Zurich Switzerland	67.9	Leading	=2nd	64th	=11th	2nd	5th	$3.4M	32%
2	Dubai UAE	64.6	Leading	=78th	1st	=1st	9th	24th	$5M	0%
3	Monaco Monaco	64.3	Leading	19th	14th	=57th	21st	6th	$5M	0%
4	Geneva Switzerland	63.7	Leading	17th	47th	=11th	6th	30th	$3.2M	35.7%
5	Singapore Singapore	63.6	Leading	59th	17th	21st	1st	46th	$4.1M	18.2%
6	Lucerne Switzerland	61.3	Strong	=2nd	52nd	=11th	11th	61st	$3.7M	25.3%
7	Vienna Austria	61.2	Strong	20th	72nd	=53rd	3rd	31st	$2.7M	46.2%
8	Tokyo Japan	60.7	Strong	11th	82nd	83rd	16th	16th	$2.6M	48.3%
9	Lugano Switzerland	60.7	Strong	=2nd	46th	=11th	17th	60th	$3.4M	32.4%
10	Munich Germany	60.3	Strong	14th	74th	79th	4th	52nd	$2.9M	42.7%
11	Zug Switzerland	60.2	Strong	=2nd	41st	=11th	12th	76th	$4.0M	19.1%
12	Palm Beach United States	59.7	Strong	=64th	2nd	=26th	38th	26th	$3.6M	27.6%
13	Sydney Australia	59.5	Strong	18th	55th	63rd	8th	56th	$2.9M	42.2%
14	Gstaad Switzerland	59.4	Strong	=2nd	57th	=11th	48th	7th	$3.3M	33.5%
15	Montreux Switzerland	59.3	Strong	=2nd	62nd	=11th	20th	62nd	$3.2M	36.8%
16	Miami United States	58.6	Strong	=84th	5th	=26th	=28th	14th	$3.6M	27.6%
17	St. Moritz Switzerland	58.3	Strong	=2nd	53rd	=11th	62nd	3rd	$3.7M	25.4%
18	Abu Dhabi UAE	57.9	Strong	=78th	3rd	=1st	10th	78th	$5M	0%
19	Montecito United States	57.8	Strong	=46th	20th	=26th	36th	23rd	$3.2M	36.4%
20	New York United States	57.6	Strong	=84th	22nd	=26th	13th	10th	$3.1M	38.3%
21	London United Kingdom	57.4	Strong	69th	99th	56th	5th	2nd	$2.9M	41.3%
22	Luxembourg Luxembourg	57.3	Strong	16th	43rd	46th	7th	90th	$2.9M	41.2%
23	Paris France	56.9	Strong	=72nd	84th	=64th	14th	1st	$3.0M	39.5%
24	Beverly Hills United States	56.7	Strong	=74th	27th	=26th	22nd	12th	$3.2M	36.4%
25	Newport Beach United States	56.5	Strong	=46th	34th	=26th	19th	53rd	$3.2M	36.4%
26	Bal Harbour United States	56.3	Strong	=64th	10th	=26th	33rd	50th	$3.6M	27.6%
27	The Hamptons United States	56.3	Strong	=46th	12th	=26th	49th	28th	$3.3M	34.5%
28	Coral Gables United States	56.2	Strong	=64th	6th	=26th	=28th	71st	$3.6M	27.6%
29	Aspen United States	56.1	Strong	=46th	13th	=26th	66th	4th	$3.4M	31.9%
30	Prague Czech Republic	55.9	Strong	23rd	36th	52nd	26th	68th	$3.9M	21.4%
31	Queenstown New Zealand	55.4	Strong	1st	49th	80th	52nd	47th	$3.2M	36.6%
32	Verbier Switzerland	55.3	Strong	=2nd	59th	=11th	63rd	33rd	$3.3M	33.9%
33	San Francisco United States	54.6	Strong	=90th	4th	=26th	27th	54th	$3.2M	36.4%

THE 100, IN ORDER · 35 TO 68

#	PLACE	SCORE	BAND	SAFETY	WEALTH	BUSINESS	LIFE	LUXURY	KEPT, 10 YEARS	INCOME TAX
35	Naples United States	54.3	Strong	=46th	11th	=26th	43rd	65th	$3.6M	27.6%
36	Hong Kong Hong Kong SAR	53.9	Competitive	70th	58th	22nd	18th	45th	$4.3M	15%
37	Malibu United States	53.9	Competitive	=64th	37th	=26th	37th	35th	$3.2M	36.4%
38	Madrid Spain	53.7	Competitive	=43rd	89th	=73rd	15th	48th	$2.9M	41.3%
39	Vaduz Liechtenstein	53.3	Competitive	12th	30th	25th	31st	97th	$4.2M	16.1%
40	Cascais Portugal	53.2	Competitive	=24th	63rd	=49th	41st	59th	$2.6M	47.8%
41	Lisbon Portugal	52.9	Competitive	=24th	44th	=49th	42nd	66th	$2.7M	45.8%
42	Zermatt Switzerland	52.7	Competitive	=2nd	65th	=11th	76th	39th	$3.3M	33.9%
43	Lake Como Italy	52.2	Competitive	57th	68th	=84th	46th	9th	$2.8M	43.7%
44	Cannes France	51.8	Competitive	63rd	83rd	=64th	35th	25th	$3.0M	39.5%
45	Maui United States	51.6	Competitive	=64th	19th	=26th	60th	40th	$3.2M	36.7%
46	Provence France	51.5	Competitive	=30th	88th	=64th	55th	20th	$3.0M	39.5%
47	Jersey Jersey	51.2	Competitive	22nd	40th	=3rd	47th	89th	$4M	20%
48	Tucker's Town Bermuda	50.8	Competitive	33rd	23rd	=3rd	57th	73rd	$4.5M	9.9%
49	George Town Cayman Islands	50.6	Competitive	42nd	18th	=3rd	56th	87th	$5M	0%
50	Megève France	50.5	Competitive	21st	93rd	=64th	58th	34th	$3.0M	39.5%
51	Nice France	50.4	Competitive	=72nd	71st	=64th	30th	43rd	$3.0M	39.5%
52	Milan Italy	50.2	Competitive	=81st	54th	=84th	32nd	42nd	$2.8M	43.8%
53	Austin United States	49.9	Competitive	=74th	7th	=26th	34th	96th	$3.6M	27.6%
54	Dallas United States	49.7	Competitive	=84th	9th	=26th	25th	95th	$3.6M	27.6%
55	Rome Italy	49.7	Competitive	=81st	76th	=84th	39th	22nd	$2.7M	45.5%
56	Andorra la Vella Andorra	49.6	Competitive	13th	29th	24th	65th	91st	$4.5M	9.3%
57	Tel Aviv Israel	49.3	Competitive	60th	66th	55th	23rd	82nd	$3.0M	40.8%
58	Valletta Malta	49.1	Competitive	53rd	15th	95th	51st	84th	$3.4M	32.9%
59	Venice Italy	49.1	Competitive	=35th	70th	=84th	68th	27th	$2.8M	43.3%
60	Portofino Italy	49.1	Competitive	=35th	69th	=84th	78th	11th	$2.8M	44.5%
61	Tuscany Italy	49.0	Competitive	=35th	73rd	=84th	74th	17th	$2.7M	45.4%
62	Palma Spain	48.8	Competitive	=43rd	96th	=73rd	44th	49th	$2.8M	44.6%
63	Courchevel France	48.8	Competitive	=30th	95th	=64th	81st	8th	$3.0M	39.5%
64	Barcelona Spain	48.7	Competitive	71st	98th	=73rd	24th	51st	$2.7M	45.3%
65	Punta del Este Uruguay	48.6	Competitive	29th	26th	=57th	72nd	70th	$5M	0%
66	Forte dei Marmi Italy	48.5	Competitive	=35th	80th	=84th	67th	29th	$2.7M	45.4%
67	Marbella Spain	48.2	Competitive	=61st	94th	=73rd	45th	38th	$2.8M	43.2%
68	Gustavia St Barths	48.1	Competitive	=30th	60th	=3rd	92nd	15th	$3.0M	39.5%

THE 100, IN ORDER · 69 TO 100

#	PLACE	SCORE	BAND	SAFETY	WEALTH	BUSINESS	LIFE	LUXURY	KEPT, 10 YEARS	INCOME TAX
69	Quinta do Lago Portugal	47.9	Competitive	=24th	67th	=49th	70th	64th	$2.7M	45.8%
70	Saint-Tropez France	47.7	Competitive	45th	90th	=64th	77th	13th	$3.0M	39.5%
71	Providenciales Turks and Caicos	47.1	Competitive	54th	28th	=3rd	83rd	58th	$5M	0%
72	Cortina d'Ampezzo Italy	47.0	Competitive	28th	77th	=84th	84th	36th	$2.9M	42.5%
73	Porto Cervo Italy	46.1	Competitive	=35th	78th	=84th	87th	19th	$2.9M	42.5%
74	Platinum Coast Barbados	46.0	Competitive	55th	48th	23rd	79th	63rd	$3.7M	26%
75	Gibraltar Gibraltar	45.9	Competitive	27th	31st	=43rd	53rd	100th	$4.4M	11.3%
76	Amalfi Coast Italy	45.5	Competitive	=35th	86th	=84th	88th	21st	$2.7M	45.1%
77	Anguilla Anguilla	45.3	Competitive	56th	=38th	=3rd	89th	57th	$5M	0%
78	Ibiza Spain	44.7	Competitive	=61st	97th	=73rd	71st	32nd	$2.8M	44.6%
79	Capri Italy	44.6	Competitive	=35th	79th	=84th	93rd	18th	$2.8M	45%
80	Las Vegas United States	44.3	Competitive	=90th	21st	=26th	50th	86th	$3.6M	27.6%
81	Virgin Gorda British Virgin Islands	44.3	Competitive	34th	=38th	=3rd	98th	41st	$5M	0%
82	Tivat Montenegro	44.2	Competitive	88th	8th	=43rd	85th	69th	$4.2M	16.6%
83	Nassau Bahamas	43.8	Trailing	76th	24th	=3rd	80th	79th	$5M	0%
84	Limassol Cyprus	42.0	Trailing	52nd	51st	45th	73rd	93rd	$3.4M	32.4%
85	Panama City Panama	40.6	Trailing	89th	16th	=57th	59th	99th	$5M	0%
86	Athens Greece	39.4	Trailing	87th	75th	=81st	69th	77th	$2.9M	41.8%
87	Bora Bora French Polynesia	39.1	Trailing	58th	61st	=57th	99th	55th	$3.9M	21.2%
88	Hvar Croatia	39.1	Trailing	51st	32nd	71st	100th	72nd	$3.6M	28.2%
89	Christophe Harbour St Kitts and Nevis	38.8	Trailing	80th	33rd	=57th	=90th	83rd	$5M	0%
90	St John's Antigua and Barbuda	38.1	Trailing	83rd	35th	=57th	=90th	85th	$5M	0%
91	Mykonos Greece	37.4	Trailing	77th	85th	=81st	97th	37th	$2.9M	41.8%
92	Bangkok Thailand	36.7	Trailing	=96th	25th	=47th	54th	92nd	$3.4M	31.8%
93	San Juan Puerto Rico	36.3	Trailing	93rd	50th	100th	64th	94th	$3.5M	29.1%
94	Buenos Aires Argentina	35.6	Trailing	92nd	100th	99th	61st	74th	$3.3M	33.7%
95	Phuket Thailand	34.4	Trailing	=96th	42nd	=47th	82nd	75th	$3.4M	31.8%
96	Casa de Campo Dominican Republic	34.1	Trailing	94th	45th	72nd	94th	80th	$3.8M	24.5%
97	Los Cabos Mexico	31.4	Trailing	=98th	81st	=96th	86th	67th	$3.4M	32.9%
98	Bali Indonesia	29.8	Trailing	95th	56th	78th	96th	81st	$3.4M	31.3%
99	Cancún Mexico	27.1	Trailing	100th	92nd	=96th	75th	98th	$3.4M	32.9%
100	Tulum Mexico	25.8	Trailing	=98th	91st	=96th	95th	88th	$3.4M	32.9%

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