2026

Russia Retirement Outlook

Russia is large and ageing, and its households hold large savings, most of which stay in Russia. Direct flights stopped in 2022; in 2025, visits from Russia to the Dominican Republic were 98.6% below 2018 (our calculation), and Russian bank cards do not work there. Residencies for Russian citizens, though, have risen since 2018.



Prepared by Retire.do · 25 September 2026 · retire.do

COUNTRY OUTLOOK · 25 SEPTEMBER 2026

Russia Retirement Outlook 2026

3,067

air arrivals in the Dominican Republic of people living in Russia in 2025, against 218,941 in 2018. Trips, not people [1]

Russia is large and ageing, and its households hold large savings, most of which stay in Russia. Direct flights stopped in 2022; in 2025, visits from Russia to the Dominican Republic were 98.6% below 2018 (our calculation), and Russian bank cards do not work there. [1, 2] Residencies for Russian citizens, though, have risen since 2018. [3]

Roubles (₽) unless marked US$ | All figures are estimates, with sources | Most of this wealth stays in Russia | Not legal or tax advice

Key takeaways

₽188.6T

Households hold large savings, but property is most of their wealth.

Russian households held **₽188.6 trillion** of financial assets on 1 April 2026 and owed ₽49.2 trillion. That leaves about **₽139.4 trillion**, or about US$1.7 trillion (our calculations). UBS puts financial assets at only 31.2% of gross personal wealth. [4, 5, 6]

₽27,224

The average pension is small, and newer pensions are paid in Russia.

The average old-age pension was **₽27,224 a month** on 1 July 2026, about **US$348** at that day's rate (our calculation). Pensions granted since 2015 to people living abroad are paid in Russia, in roubles. [7, 5, 8]

+2.9M

About 2.9 million more people aged 65 and over by 2035.

On UN projections, Russia's 65+ population grows from **25.6 million** (17.8%) in 2025 to **28.6 million** (20.4%) in 2035, while the total population shrinks. [9]

−98.6%

Visits from Russia collapsed in 2022.

Air arrivals in the DR of people living in Russia fell from **218,941** in 2018 to **3,067** in 2025 (trips, not people; the fall is our calculation). There have been no direct flights since early 2022, and in May 2026 the DR's ambassador to Russia said no date was set to resume them. [1, 10, 11]

427

Yet residencies for Russian citizens have risen.

427 DR residencies (all types; the file does not say whether renewals are included) went to Russian citizens in 2025, up from 313 in 2018, with a peak of 495 in 2023. The UN models **543** people born in Russia living in the DR. [3, 12]

No cards

Paying is a major hurdle.

Russia's Foreign Ministry says Russian bank cards do not work in the DR and money cannot be sent directly from Russia. Russia has no tax treaty and no social security agreement with the DR. [2, 13, 14]

1 The wealth picture

Russian households hold large savings, mostly in bank deposits and shares. But most personal wealth is in property, it is very unevenly spread, and typical pensioners have modest money. [4, 6, 15]

FINANCIAL ASSETS, 2026

₽188.6T

held by households on 1 April 2026, about US$2.32 trillion (our calculation) [4, 5]

AFTER DEBTS

₽139.4T

net financial assets, after ₽49.2 trillion of debts; about US$1.72 trillion (our calculations) [4, 5]

SAVINGS RATE, Q1 2026

16.8%

of disposable income saved (seasonally adjusted), up from 15.5% a year earlier [4]

Dollar amounts use the Bank of Russia's official rate of 1 April 2026, ₽81.2504 per US$. These are financial assets only: homes and other property are not included, and nothing here is broken down by age. [4, 5]

US$ MILLIONAIRES, 2025

447,000

adults worth US$1 million or more (UBS model estimate); UBS also counts 122 billionaires [6]

WEALTH INEQUALITY

0.82

UBS wealth Gini (1 means one person owns everything): second of 56 markets, level with the UAE [6]

REAL GROWTH, 2020–25

+37%

average wealth per adult, in roubles after inflation; second only to South Korea in UBS's sample [6]

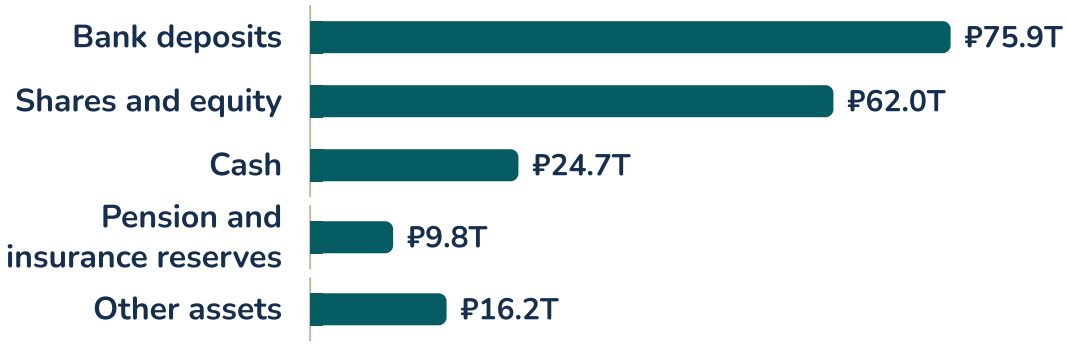
UBS figures are model estimates. UBS says its millionaire counts are not comparable with earlier editions, and the growth figure is an average, which the richest influence heavily. [6]

Most household money sits in deposits and shares

Financial assets of Russian households on 1 April 2026, ₽ trillion

40.2%

in deposits, the largest part; shares and other equity 32.9%, cash 13.1%



Balances from the national financial accounts. Bank of Russia, household savings, first quarter of 2026 (Table 1). "Other assets" is the total minus the four rows shown (our calculation). [4]

What a typical pensioner household has

Typical household money in the Bank of Russia's 2024 household survey [15]

HOUSEHOLD TYPE	MEDIAN INCOME PER PERSON, A MONTH	MEDIAN FINANCIAL ASSETS, EXCLUDING CASH
Pensioners only	**₽25,200**	about **₽30,000**
Families with children	₽24,738	about ₽28,000
Without children, not only pensioners	—	about ₽30,000

A survey of 11,835 people in 6,079 households, March to October 2024. Assets are per household and leave out cash. One sentence of the text says "non-financial", but the chart it cites is titled financial assets. High-income households are under-represented, and the views are the authors', not the Bank's. A dash means the text does not give that figure. [15]

Most wealth is not financial. UBS puts financial assets at 31.2% of gross personal wealth in Russia, and debts at 8.0%. The other 68.8% is

non-financial: real assets, which UBS describes as principally housing (our calculation).[6]

No inheritance tax, so no inheritance figures. Inheritances received from individuals are exempt from Russian income tax, with narrow exceptions. So no tax statistics measure what is inherited, and we found no national estimate of transfers over the next ten years (our reading).[16]

Most of this wealth stays in Russia. No source estimates how much Russian wealth is spent abroad, let alone in the Dominican Republic. Since 2022, moving money from Russia to the DR has itself become hard (see "Money, rules and paperwork" below).[2]

2 Homes and businesses changing hands

Most Russian households own the home they live in. The figures do not show how many older owners sell, and data on business owners near retirement are thin.[15, 17]

OWN THEIR HOME

72–85%

of households, depending on income group, 2024 survey; not broken down by age[15]

OWNERS WHO BOUGHT IT

35–53%

of home-owners bought their home; the Bank's note does not say how the others got theirs[15]

MORTGAGE DEBT, 2026

₽22.1T

on 1 April 2026: 44.8% of all household debts (our calculation)[4]

- **Older households owe less.** Among households that have debts, pensioner-only households have a much lower median debt than families with children, whose median is ₽325,000. [15]
- **Property holds most of the wealth.** With financial assets at 31.2% of gross personal wealth, real assets make up the other 68.8%, and UBS describes them as principally housing (our calculation). [6]
- **No downsizing figures.** We found no Russian data on home equity or downsizing by age. Rosstat's 2024 housing-conditions survey could not be opened for this report.

Business owners near retirement

Older business owners in Russia [17]

FINDING	FIGURE	SOURCE
Entrepreneurs aged 50 or over	**16%** of all entrepreneurs	Ministry of Economic Development [17]
Sole proprietors aged over 60	Doubled “in recent years”	Ministry of Economic Development [17]
New small and medium firms set up by older people	**81,100**	Ministry of Economic Development [17]

The ministry gives no base year, method or definition. We found no Russian estimate of how many firms will need a new owner, or of what they are worth. [17]

Owners who sell turn a firm into cash at the age when they decide where to retire. Most of them will stay in Russia: in April 2025, 94% of Russians aged 55 and over said they would not want to move abroad for good. [18]

3 Ageing: people aged 65 and over, now and in 2035

Russia's population is shrinking while the number of older people grows. The UN and Rosstat, Russia's statistics office, agree closely.[9, 19]

AGED 65+, 2025

25.6M

17.8% of the population (UN projection)[9]

AGED 65+, 2035

28.6M

20.4% of a smaller population (UN projection)[9]

AGED 80+, 2035

7.3M

up from 4.8 million in 2025 (UN projection)[9]

PENSIONERS, 2026

40.5M

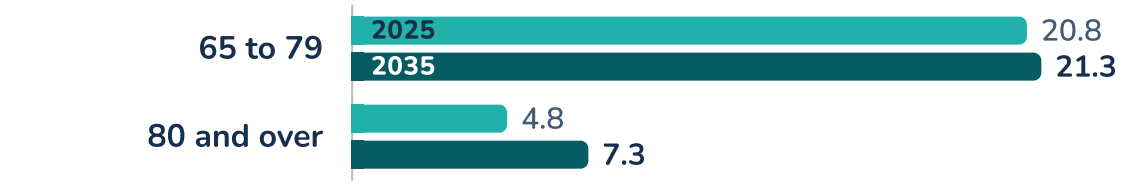
on 1 January 2026; 32.5 million draw an old-age pension[20]

The oldest group grows fastest

People aged 65 and over in Russia, in millions (UN medium variant)

+2.9 million

(+11.5%) from 25.6 million in 2025 to 28.6 million in 2035; the 80-and-over group grows by 52% (our calculations)



Estimates. UN DESA, World Population Prospects 2024, medium variant; our sums of five-year age groups (65 to 79 is everyone 65 and over minus those 80 and over).[9]

Two projections, side by side. Do not mix the two series. [9, 19]

PROJECTION	AGED 65+, 2025	AGED 65+, 2035	CHANGE
UN, 2024 revision (1 July) [9]	25.62 million (17.8%)	28.56 million (20.4%)	+2.94 million (+11.5%)
Rosstat, 2023 forecast (1 January) [19]	25.69 million (17.6%)	28.96 million (20.5%)	+3.27 million (+12.7%)

Sums, shares and changes are our calculations. Rosstat's forecast was made in 2023, counts people at the start of the year and, as its footnote says, leaves out the Donetsk, Luhansk, Zaporizhzhia and Kherson regions. The UN uses its own definition of the country's territory. [19, 9]

40.5 million pensioners. On 1 January 2026, 40.5 million people drew a pension from the Social Fund, 32.5 million of them an old-age pension. The average old-age pension was ₽27,202.7 a month; Rosstat's table leaves out the same four regions. [20] By 1 July 2026 it was ₽27,224: ₽24,929 for working pensioners and ₽27,850 for those not working. [7]

More older people does not mean more movers. As the next section shows, few older Russians say they want to move abroad, and the number of Russian pensions paid abroad has fallen.

4 Retirees abroad from Russia

Russia's Social Fund pays pensions to more than 245,000 people abroad, down from more than 308,000 in late 2025. Few older Russians say they want to move abroad, and Russians who want to move most often name the US and Spain, not the DR. [21, 18]

Russian pensions paid to people living abroad, as stated on the Social Fund's page [21]

PAGE AS SEEN ON	PEOPLE PAID	COUNTRIES
30 January 2023 (archived copy)	more than 330,000	132
20 July 2024 (archived copy)	more than 318,000	136
10 August 2025 (archived copy)	more than 308,000	135
25 September 2026 (live page)	**more than 245,100**	138

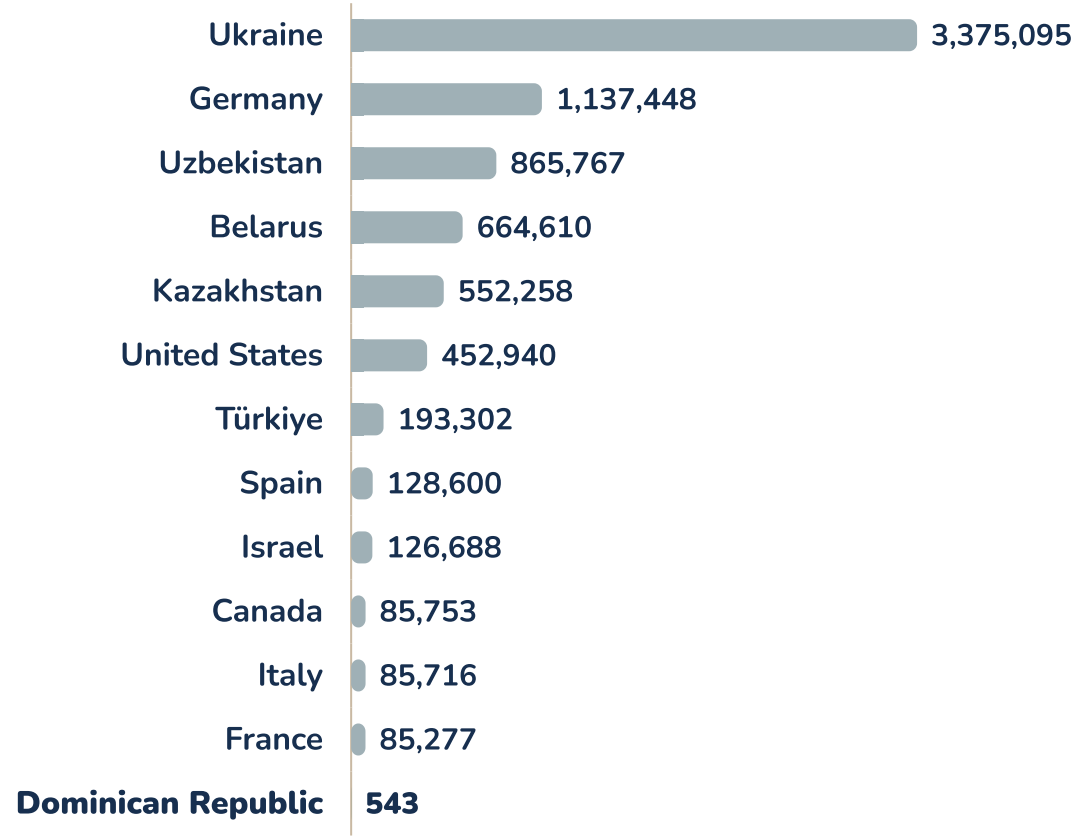
Undated page figures, not a statistical series. The page still said 308,000 in October and November 2025, so the change came later. It fell about 20% from August 2025 (our calculation), and the fund does not explain why. There is no breakdown by country and no figure for the DR. [21]

Where people born in Russia live abroad

People born in Russia living in selected countries, mid-2024 (UN estimate). Counted by birthplace, so it includes people who moved within the Soviet Union long ago (our reading).

9.1 million

people born in Russia live abroad (8.7 million in 2020)



Estimates. UN DESA, International Migrant Stock 2024, Table 1: a model estimate by country of birth, not citizenship, and not only retirees. [12]

Who is leaving, and who wants to

- **Few older people want to move.** In April 2025, 5% of Russians aged 55 and over said they would like to move abroad for good, and 94% said they would not. Among all adults it was 9%, the lowest Levada Center has recorded. [18]
- **Where they would go.** Those who want to move most often named the US (13%) and Spain (8%), then Italy, South Korea and Germany (5% each).

The DR was not on the list. [18]

- **Departures jumped in 2022.** Rosstat registered 668,430 departures from Russia in 2022 and 450,482 in 2023, against 238,020 in 2021, counting all ages and all citizenships. Departures to countries outside the CIS were 84,823 and 59,657. [22]
- **Türkiye more than tripled.** The UN estimates that people born in Russia living in Türkiye rose from 60,671 in 2020 to 193,302 in 2024. [12]
- **Where the DR fits.** The pension page, the emigration figures and the survey do not name the Dominican Republic. A DR business is reaching a small group that looks far afield.

5 The Dominican Republic connection

The link between Russia and the Dominican Republic collapsed in 2022. Visits are now about 1.4% of the 2018 level (our calculation) and lean to Santo Domingo, yet residencies for Russian citizens have grown. [1, 3]

AIR ARRIVALS, 2025

3,067

trips by people living in Russia; 218,941 in 2018 [1]

RUSSIA-BORN IN THE DR

543

UN model estimate, mid-2024; 287 in 1990 [12]

RESIDENCIES, 2025

427

granted to Russian citizens, all types; 313 in 2018 [3]

DIRECT FLIGHTS

None

since early 2022; in May 2026, no date was set to resume them [10, 2, 11]

From a large market to a small one. Russia's share of foreign air visitors to the DR fell from 4.48% in 2017 to 0.042% in 2025. January to July 2026 is

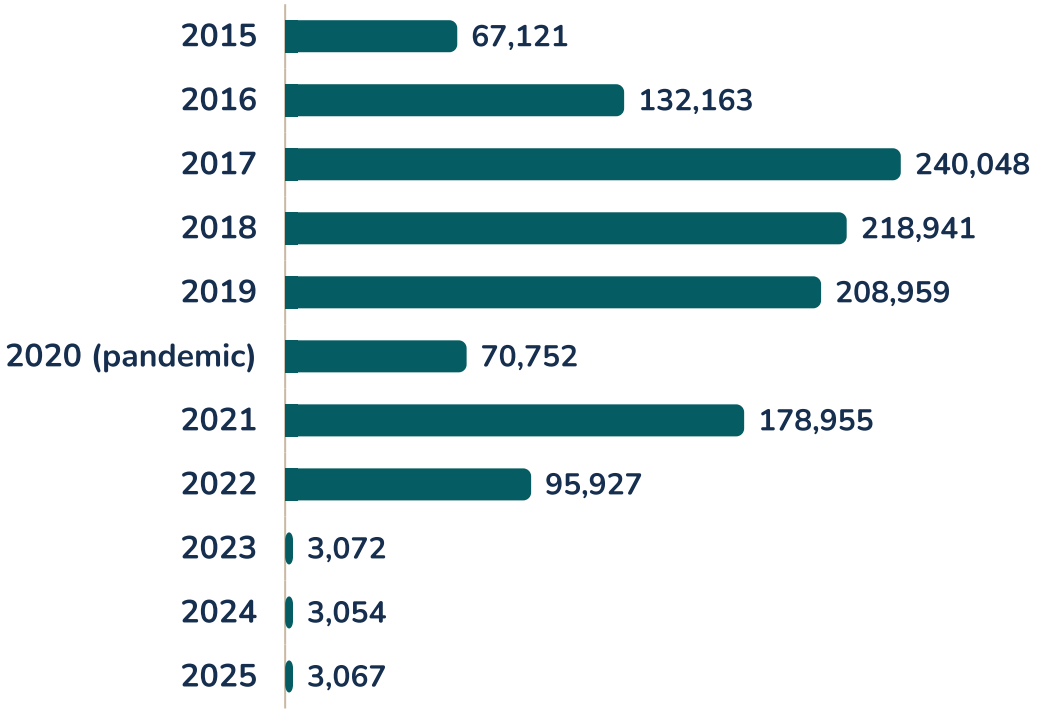
8.2% below the same months of 2025 (our calculations). [1]

Visits from Russia collapsed in 2022

Air arrivals in the DR of people living in Russia, by year. Trips, not people.

–98.6%

from 2018 to 2025 (our calculation); between 3,054 and 3,072 a year since 2023



Estimates. Banco Central de la República Dominicana, air arrivals by country of residence. The method changed in 2021. From 2022 the figures are not whole numbers, which suggests weighted estimates; they are rounded here. [1]

Counted by passport. Airport entries of Russian citizens fell from 216,954 in 2018 to 8,138 in 2025 (–96%, our calculation). January to August 2026 (5,102) is 3.4% below the same months of 2025. Among foreign nationalities, Russia fell from 5th in 2018 to 39th in 2025. These are entries, not people; the passport count is higher than the residence count probably partly because it includes Russians who live outside Russia, in the DR or elsewhere. [2][3]

Two very different counts. Russia's ambassador estimates that about 20,000 Russians visited the DR as tourists (he did not say in which year), against almost 200,000 in 2021, which he called a record year. The official

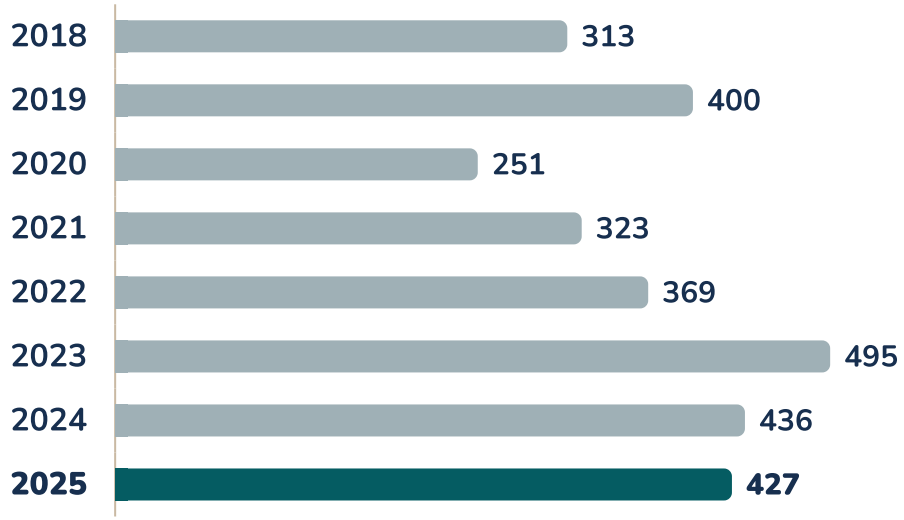
counts for 2025 are far lower: 3,067 air arrivals of people living in Russia and 8,138 airport entries of Russian citizens, and both official series were higher in 2017 or 2018 than in 2021. He said many individual trips now go through other foreign transport hubs. [24, 1, 23]

Residencies for Russian citizens rose by more than a third

Residencies granted by the DR to Russian citizens: temporary, permanent and definitive, for every purpose, not only pensioners

+36%

from 2018 to 2025 (our calculation). January to August 2026 equals January to August 2025, at 274.



Estimates. Dirección General de Migración, residencies by nationality and type; totals are our sums. [3]

In 2025, 427 residencies went to Russian citizens: 10 definitive, 67 permanent and 350 temporary. That puts Russia 15th among all nationalities, with 1.23% of the total. Residencies to all nationalities rose from 19,698 in 2018 to 34,778 in 2025, mainly to Haitian and Venezuelan citizens. The DGM file covers all residency types (work, family, investment, pensioner) and does not say whether renewals are included. [3]

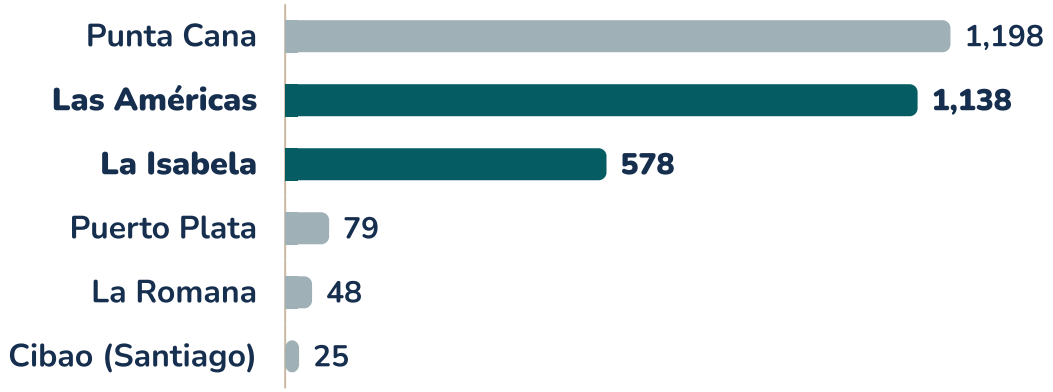
How many Russians live in the DR? The UN models **543** people born in Russia living in the DR in mid-2024 (223 men and 320 women), up from 287 in 1990. It is a model estimate by birthplace, not a count of citizens, and it does not say how many are retired. [12]

More than half now land in Santo Domingo

Air arrivals of people living in Russia, by DR airport, 2025. Las Américas and La Isabela serve Santo Domingo.

56%

landed at the two Santo Domingo airports in 2025; in 2018, 87.7% landed at Punta Cana (our calculations)



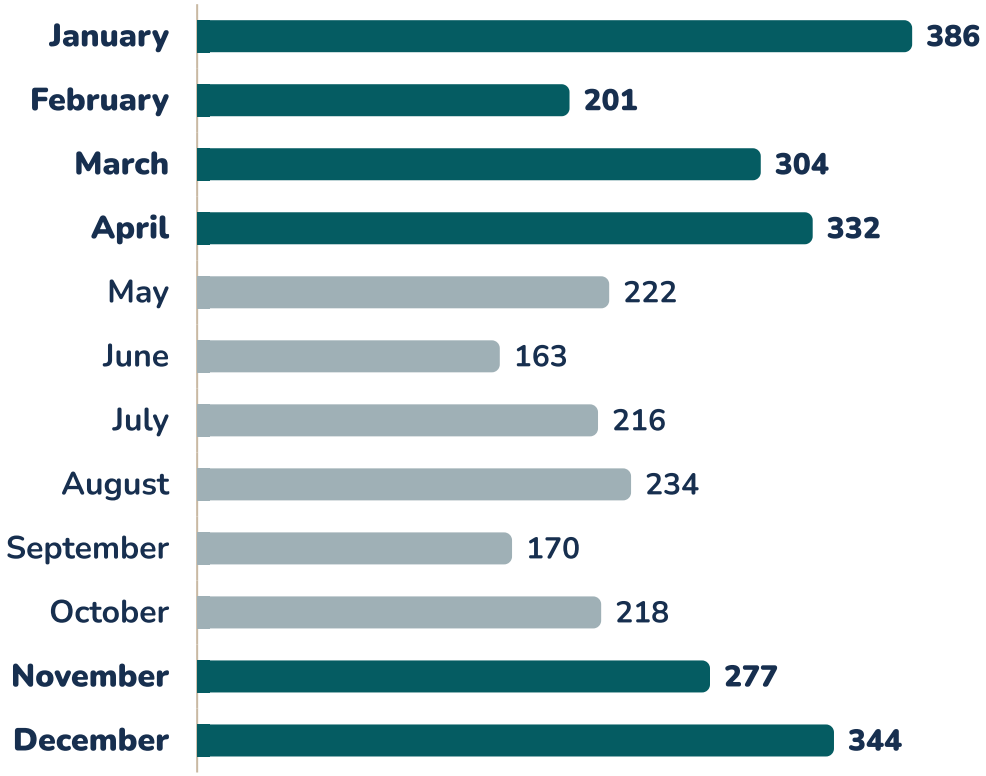
Estimates. Banco Central de la República Dominicana, air arrivals by country of residence and airport, 2025 and 2018; the 2025 figures are not whole numbers (probably weighted estimates) and are rounded here. Shares are our calculation. [1]

Still a winter market

Air arrivals of people living in Russia, by month, 2025. Darker bars: January to April and November to December.

60%

of 2025 arrivals came in January to April and November to December (our calculation)



Estimates. Banco Central de la República Dominicana, air arrivals by country of residence, 2025; small numbers that are not whole numbers (probably weighted estimates), rounded here. The share is our calculation. [1]

Getting there

Air links between Russia and the Dominican Republic [10, 2, 11, 25]

WHEN	WHAT THE SOURCES SAY	SOURCE
From October 2021	Aeroflot announced Moscow to Punta Cana three times a week from 1 October 2021, on an Airbus A350-900 with 316 seats	Profi.Travel (trade press) [25]
January to March 2022	Flights from Russia: **108** in January, **93** in February, **27** in March (scheduled and charter), 228 in all	Tourism Ministry (SITUR) [10]
April 2022 to August 2026	No flights from Russia listed	Tourism Ministry (SITUR) [10]
Russian view	No direct flights since February 2022	Russian Foreign Ministry [2]
May 2026	The DR's ambassador to Russia said no date is set to resume direct flights	PRIME, relaying Izvestia [11]

The two official sources differ on the month the flights stopped. The Tourism Ministry files do not name airlines, and the 2022 to 2025 sheets have an “Other” row, so “none listed” is the exact reading. Russia's ambassador says many trips now go through other foreign transport hubs. [24]

Money, rules and paperwork

AVERAGE PENSION, 2026

US$348

the average old-age pension, ₽27,224 a month, at the rate of 1 July 2026 (our calculation) [7, 5]

LAW 171-07, AS WRITTEN

US$1,500

a month for a pensioner in the 2007 text: about 4.3 times the average pension (our calculation) [26]

EVERYDAY PRICES

126%

DR household prices as a share of Russia's, 2024 (our calculation) [27]

HEALTH SPENDING, 2023

US$489

per person in the DR, against US$1,003 in Russia [28]

On this national average basket the DR is not cheaper than Russia, and the result depends on the 2024 rouble rate (₽92.55 per US$). Health spending is not the price of the same treatment. The Law 171-07 amounts are as written in 2007; a Dominican lawyer must confirm them. [27, 28, 26]

Rules that shape a move from Russia, as the sources stood in September 2026[8, 29, 2]

TOPIC	WHAT THE SOURCE SAYS	SOURCE
Pensions paid abroad	Pensions granted from 1 January 2015 to people living abroad are paid in Russia, in roubles. Older pensions, and those under treaties, can still be transferred abroad.	Social Fund of Russia[8]
Transfers abroad since 2026	Where the fund cannot transfer a pension abroad in foreign currency, it suspends the payment; people can ask for it in Russia, or abroad in roubles (Decree No. 10, applying from 1 January 2026). The fund cites foreign sanctions pressure on the Russian banking system and payments held at correspondent banks.	Social Fund of Russia[29]
Proof of life	Once a year: through a notary, a competent foreign authority, a personal visit to a Russian embassy or consulate (free of charge), or online through the Gosuslugi portal. Social pensions are not paid abroad.	Social Fund of Russia[8, 21]
Social security agreement	Russia has 21 agreements with 22 countries; the DR is not one of them (our check)	Social Fund of Russia[14]
Tax treaty	The DR is not on the Finance Ministry's list of double taxation treaties of 14 July 2026 (our check)	Ministry of Finance[13]
Russian tax on pensions	State pensions are exempt from Russian income tax. This says nothing about Dominican tax.	Tax Code, Art. 217[16]
Health cover	Compulsory health insurance gives free care on the territory of Russia; we read the law as giving no cover abroad	Federal Law 326-FZ[30]
Bank cards	Visa and Mastercard announced on 5 March 2022 that they were suspending their Russian operations. Visa said Visa cards issued in	Visa, Mastercard, Russian Foreign Ministry[31, 32, 2]

TOPIC	WHAT THE SOURCE SAYS	SOURCE
	Russia would no longer work outside the country; Mastercard said cards issued by Russian banks would no longer be supported by its network. Russia's Foreign Ministry says Russian cards do not work in the DR.	
Money transfers	Direct transfers from Russia are not possible, partly because Dominican institutions fear US secondary sanctions	Russian Foreign Ministry[2]
Sanctions	The US, the EU (21st package, 23 July 2026) and the UK all run Russia sanctions regimes	OFAC, European Commission, GOV.UK[33, 34, 35]
Visits	Russian citizens can stay in the DR without a visa for up to 60 days in each 180-day period (since 15 December 2020). Longer stays, work or commercial activity need a visa.	Russian Foreign Ministry[2]
Embassy	Russia opened an embassy in Santo Domingo in April 2025; before that, its embassy in Venezuela covered the DR	Kommersant[36]

Not legal, tax or immigration advice. Each case needs a Dominican lawyer and a tax adviser, and any payment question needs the business's own bank and lawyer.[26]

6 What it means for DR businesses serving people from Russia

What the figures mean for a Dominican business serving people from Russia.

Speak Russian, and know the Russian paperwork

A Russian mover's pension, tax and health papers all come from Russian offices, in Russian. A business that can explain them in Russian removes a

hard step. In 2025, 56% of arrivals from Russia landed at Santo Domingo's two airports and 39% at Punta Cana (our calculations). [1]

Payments come first

Russian bank cards do not work in the DR, and direct transfers from Russia are not possible, says Russia's Foreign Ministry. [2] The US, the EU and the UK all have Russia sanctions in force. [33, 34, 35] Before taking payment from a customer who banks in Russia, a DR business must check sanctions and payment rules with its own bank and lawyer.

The services they need

The needs that follow from Russian rules:

Insurers and clinics: Russian compulsory health insurance covers care in Russia, and Russia's Foreign Ministry strongly advises buying medical insurance before a trip to the DR. [30, 2]

Paperwork help: a pensioner abroad must confirm once a year that they are alive. A personal visit to a Russian embassy or consulate is free, and Russia has had an embassy in Santo Domingo since April 2025. [8, 36]

Residency lawyers: as written in 2007, Law 171-07 sets US$1,500 a month for a pensioner and US$2,000 a month for a rentista; according to a press summary, Law 30-26 (June 2026) may change how incentives combine. A Dominican lawyer must confirm the current rules, and whether a pension paid only in Russia counts. [26, 37]

Tax advisers: Russia has no double taxation treaty and no social security agreement with the DR. A tax adviser and a Dominican lawyer must confirm what that means for each person. [13, 14]

Banks: only the business's own bank can say which payments it can accept from customers who bank in Russia. [2]

Rentals and tours: 60% of 2025 arrivals from Russia came in January to April and November to December (our calculation). [1]

What a pension looks like

The average old-age pension was **₽27,224 a month** on 1 July 2026: about US$348 at that day's rate, and about US$321 at the rate of 25 September 2026 (our calculations). As written in 2007, Law 171-07 asks a pensioner for US$1,500 a month, about 4.3 times that average (our calculation). Pensions granted since 2015 to people abroad are paid in Russia, in roubles.[7, 5, 26, 8]

Stay honest about the size

Between 3,054 and 3,072 air arrivals a year since 2023 and 427 residencies in 2025 make a small market, and payments are hard. Most Russian wealth stays in Russia.[1, 3] Retire.do puts a business's listing next to its guides and move plan. It cannot promise customers, and the site has no traffic figures yet.

7 Risks and caveats

- **Wealth in Russia is not money in the DR.** No source estimates how much Russian wealth, home-sale money or business-sale money is spent abroad, let alone in the Dominican Republic. Most of it stays in Russia.
- **Model estimates.** UBS's millionaire, billionaire, inequality and growth figures are modelled; its millionaire counts are not comparable with earlier editions, and its growth figure is an average, which the richest influence heavily.[6]
- **Survey limits.** The Bank of Russia's 2024 household survey under-represents high-income households, its asset median leaves out cash, and it gives the authors' views, not the Bank's.[15]
- **No inheritance figures.** Russia has no inheritance tax, so no tax statistics measure inheritances, and we found no national estimate for the next ten years.[16]

- **Arrivals are trips, not people.** The central bank's method changed in 2021. Since 2022 its figures are not whole numbers, which suggests weighted estimates (rounded here). 2020 reflects the pandemic. [1]
- **Counts disagree.** The ambassador's estimate of about 20,000 tourists is far above the official 3,067 arrivals and 8,138 entries for 2025, and his year and method are unknown. [24, 1, 23]
- **Residency counts cover every purpose.** The DGM file covers all residency types (work, family, investment, pensioner) and does not say whether renewals are included. Residencies to all nationalities rose from 19,698 in 2018 to 34,778 in 2025, mainly to Haitian and Venezuelan citizens. [3]
- **Pension counts are page figures.** The Social Fund's counts of pensioners abroad are undated page statements, not a statistical series, with no country breakdown and no explanation of the fall. [21]
- **Emigration data are partial.** Rosstat's file ends in 2023 and counts all citizenships, and it probably misses people who leave without deregistering. The UN counts people by birthplace, and many probably moved within the Soviet Union (our reading). [22, 12]
- **Rules change.** Russia's rules for transferring pensions abroad have been set by three decrees since 2022 (No. 757, No. 493 and now No. 10, from 1 January 2026), and the EU adopted its 21st sanctions package on 23 July 2026. Check with a bank and a lawyer before any transaction. [29, 34]
- **Currency.** The rouble moves a lot: the average old-age pension was worth about US$348 at the 1 July 2026 rate and about US$321 at the 25 September 2026 rate (our calculations). [5, 7]
- **Safety.** Russia's Foreign Ministry information page for the DR has no graded advisory level. It calls the security situation fairly stable and under the authorities' control. It advises keeping money, jewellery and expensive phones out of sight in public, avoiding unsafe areas after dark and using reliable taxi services; it calls driving largely chaotic, and it strongly advises buying medical insurance before the trip (undated page,

accessed 25 September 2026; parts look old, such as a DR population of 8.6 million).[2]

- **Law and tax are not advice here.** Law 171-07 (as written in 2007), Law 30-26 (known here only from a press summary), Dominican tax on Russian pensions and whether a pension paid only in Russia counts for residency all need a Dominican lawyer and a tax adviser.[26, 37]
- **Health cover.** "No compulsory-insurance cover abroad" is our reading of the law; the Federal Compulsory Health Insurance Fund's site could not be reached.[30]
- **Flights.** No date is set to resume direct flights, and today's connecting routes are known only in general terms.[11, 24]

8 Sources

Figures were checked against the original publications. Where only press coverage could be read, the source line says so. "Our calculation" means we derived the figure from published numbers; the publisher did not print it.

– Hide the sources

1 Banco Central de la República Dominicana, "Llegada mensual de pasajeros, vía aérea, por país de residencia (annual files 2015 to 2026)", 2025 and 2026 files saved 25 August 2026; downloaded 25 September 2026. Non-resident foreign air arrivals whose country of residence is Russia. From 2022 the figures are not whole numbers (probably weighted estimates) and are rounded here; the 2026 file has data to July. Shares and changes are our calculations.

2 Consular Department of the Russian Ministry of Foreign Affairs, "Доминиканская Республика: Информация о стране (Dominican Republic: country information)", undated; accessed 25 September 2026. In Russian; the English wording is our translation. The page has no graded advisory level; its customs section says "as of March 2024".

3 Dirección General de Migración (DGM), via datos.gob.do, "Residencies by nationality and type, 2018–2026", dataset modified 3 September 2026. All residency

types; totals are our sums. The file does not say whether renewals are included.

4 Bank of Russia, “Сбережения домашних хозяйств (Household savings), first quarter of 2026, Tables 1 and 2”, last updated 1 July 2026. Balances at 1 April 2026 from the national financial accounts, in ₽ billion. Net figures, shares of debts and dollar amounts are our calculations.

5 Bank of Russia, “Official exchange rates (daily XML): 1 April, 1 July and 25 September 2026”, rates for the dates shown. US$1 = ₽81.2504 (1 April 2026), ₽78.2696 (1 July 2026), ₽84.9057 (25 September 2026). Official rates, not market or card rates.

6 UBS, “Global Wealth Report 2026”, 30 June 2026. Figures read in the full report PDF. UBS/PwC model estimates; the billionaire data come from Forbes. Millionaire counts are not comparable with earlier editions.

7 RIA Novosti, reporting Social Fund of Russia data, “Стала известна средняя пенсия по старости в России (The average old-age pension in Russia)”, 5 August 2026. Press report of Social Fund data, not a Social Fund table.

8 Social Fund of Russia, “Выплата пенсии (Paying the pension), in the section for people living abroad”, updated 30 March 2026.

9 United Nations DESA Population Division, “World Population Prospects 2024, medium variant, population by five-year age group”, 11 July 2024. Ages 65+ and 80+ are our sums of five-year groups; population at 1 July.

10 Ministerio de Turismo (MITUR), SITUR, from Junta de Aviación Civil data, “Commercial flight arrivals by country of departure (1. Llegadas de vuelos)”, updated 21 September 2026. The files do not name airlines. The 2022 total is our sum.

11 PRIME (1prime.ru), relaying the DR's ambassador to Russia, Ramón Alejandro Arias, in Izvestia, “Сроки возобновления авиасообщения между Россией и Доминиканой не определены (No dates set to resume flights between Russia and the DR)”, 12 May 2026 (updated 14 August 2026).

12 United Nations DESA Population Division, “International Migrant Stock 2024, Table 1”, 2024. A modelled estimate by country of birth, not a count of citizens, at mid-year.

13 Ministry of Finance of the Russian Federation, “Status of double taxation treaties between Russia and other states, as of 14 July 2026”, July 2026. For information only. The Dominican Republic does not appear (our check).

14 Social Fund of Russia, “Назначение и выплата пенсии на основании международных соглашений (договоров) (Pensions under international agreements)”, accessed 25 September 2026. That the DR is not on the list is our check.

15 Bank of Russia, Research and Forecasting Department (E. Bessonova, N. Ivanova, A. Moskaleva), “Финансы российских домохозяйств в 2024 году (Russian household finances in 2024), analytic note”, June 2025. Survey of 11,835 respondents in 6,079 households, March to October 2024. Asset medians leave out cash; debt medians cover only households with debts. The authors' views, not the Bank's official position.

16 Tax Code of the Russian Federation, Part 2 (text hosted by ConsultantPlus), “Article 217, points 2 and 18”, edition of 4 August 2026. "No inheritance statistics" is our reading. Not tax advice.

17 Ministry of Economic Development of the Russian Federation (text hosted by Garant), “Предприимчивых пенсионеров научат основам ведения бизнеса (Enterprising pensioners to be taught how to run a business)”, 2 September 2025. No base year, method or definition is given.

18 Levada Center, “Эмиграционные настроения и отношение к уехавшим (Emigration attitudes), April 2025”, 27 May 2025. Face-to-face poll of 1,617 adults, 17–23 April 2025. Stated wishes, not plans. As its site states, Russia's Ministry of Justice lists Levada Center as a "foreign agent".

19 Rosstat (Federal State Statistics Service), “Предположительная численность населения Российской Федерации до 2046 года (population forecast), medium variant”, 29 December 2023. Single years of age at the start of the year; 65+ is our sum. The file's footnote says it leaves out the Donetsk, Luhansk, Zaporizhzhia and Kherson regions.

20 Rosstat, from Social Fund data, “Старшее поколение (The older generation), table 2.2: pensioners and average pensions”, updated 5 August 2026. At 1 January 2026. The table's footnote leaves out the same four regions as the forecast.

21 Social Fund of Russia, “Пенсионное обеспечение лиц, проживающих за рубежом (Pensions for people living abroad)”, live page accessed 25 September 2026; archived copies of 30 January 2023, 20 July 2024 and 10 August 2025. Earlier figures from the Internet Archive; the page still showed 308,000 in its October and November 2025 copies. The change since August 2025 is our calculation. (data file)

22 Rosstat, “Международная миграция (International migration), 1997–2023”, file of 12 July 2024; accessed 25 September 2026. Registered departures of all

citizenships. "Far abroad" means countries outside the CIS, including Georgia and the Baltic states.

23 Dirección General de Migración (DGM), via datos.gob.do, "Airport entries and exits by nationality, 2018–2026", dataset modified 3 September 2026. Yearly totals and ranks are our sums of the monthly figures.

24 RIA Novosti, interview with Russia's ambassador to the DR, Alexei Seredin, "Посол Середин: российские туристы сохраняют интерес к Доминикане (Ambassador Seredin: Russian tourists keep their interest in the DR)", 12 April 2026. An estimate; the year and method are not stated. Shown beside the official counts, not as a fact.

25 Profi.Travel (trade press), "«Аэрофлот» поставил прямые рейсы в Доминикану (Aeroflot schedules direct flights to the DR)", 9 September 2021. An announcement of 3 flights a week from 1 October 2021; the route no longer runs.

26 Congreso Nacional (text hosted by DGII), "Ley 171-07 on special incentives for pensioners and rentistas", 2007. The law as written; current practice was not checked. Not advice.

27 World Bank, World Development Indicators, "PPP conversion factor for household consumption (PA.NUS.PRVT.PP) and official exchange rate (PA.NUS.FCRF), 2024", database updated 13 July 2026. Price levels and the DR-to-Russia ratio are our calculation. 2024 is the latest year with a rouble rate in the database.

28 World Bank, World Development Indicators (WHO Global Health Expenditure Database), "Current health expenditure per capita, current US$ (SH.XPD.CHEX.PC.CD), 2023", database updated 13 July 2026.

29 Social Fund of Russia, "Pension transfers abroad and Government Decree No. 10 of 19 January 2026", updated 30 March 2026. The decree came into force on 23 January 2026 and applies from 1 January 2026. The page does not list the countries affected.

30 Federal Law No. 326-FZ on compulsory health insurance (text hosted by ConsultantPlus), "Article 16: rights of insured persons", edition of 4 August 2026. "No cover abroad" is our reading; the Federal Compulsory Health Insurance Fund's site could not be reached.

31 Visa Inc., "Visa Suspends All Russia Operations", 5 March 2022. Visa said the change would be completed over the following days.

32 Mastercard, "Mastercard Statement on Suspension of Russian Operations", 5 March 2022.

33 US Treasury, Office of Foreign Assets Control, “Russian Harmful Foreign Activities Sanctions”, page undated; accessed 25 September 2026. Only the existence of the programme is cited here, not what it restricts.

34 European Commission, “Sanctions adopted following Russia's military aggression against Ukraine”, latest update 23 July 2026. Only the existence and latest update are cited here, not what the measures restrict.

35 Foreign, Commonwealth & Development Office, GOV.UK, “Russia sanctions regime: industry and specialist guidance”, last updated 19 May 2026. Only the existence of the regime is cited here, not what it restricts.

36 Kommersant, citing the Russian embassy, “МИД РФ: в Доминикане открылось российское посольство (Russian Foreign Ministry: a Russian embassy opens in the DR)”, 15 April 2025. On 14 April 2025 Ambassador Alexei Seredin presented copies of his credentials to the DR's Foreign Minister.

37 El Inmobiliario, “La Ley 30-26 introduce una restricción que toca el corazón del modelo Confotur”, 26 June 2026. A secondary summary; the law text was not opened.

Prepared by Retire.do, 25 September 2026. Estimates from the sources above; they describe markets, not the results of any business.

Photo: Ray Graciano (Jarabacoa), Unsplash License. Fonts: Nunito and Literata.