



# **YOUR PASSPORT TO THE LAND OF OPPORTUNITY**



By The Editors Of Live and Invest Overseas

[www.LiveandInvestOverseas.com](http://www.LiveandInvestOverseas.com)



Your Passport To 2016's Land Of Opportunity  
By Kathleen Peddicord

Published by Live and Invest Overseas  
Dr. Alberto Navarro Street, El Cangrejo,  
Panama City, Republic of Panama

Copyright © 2016 Live and Invest Overseas. All rights reserved. No part of this report may be reproduced by any means without the express written consent of the publisher. The information contained herein is obtained from sources believed to be reliable, but its accuracy cannot be guaranteed.

[www.LiveandInvestOverseas.com](http://www.LiveandInvestOverseas.com)



# Your Passport To 2016's Land Of Opportunity

**This beautiful little country with two long coastlines qualifies more than ever as the world's top retirement, investment, business, and tax haven...**

**The future down here in this tropical haven is as bright as the noontime sun...**

Dear Live and Invest Overseas Reader,

Panama is one of the world's **top retirement havens**...an **international tax haven**...and a global banking center.

Its *pensionado* program of special benefits for foreign retirees is the Gold Standard.

As a foreign resident, you can **pay zero local tax**.

Panama is one of the best places in the world right now to start a business and one of the easiest places to obtain foreign residency.

Plus, outside Panama City, this beautiful country hides the smartest beach, river, and mountain property buys anywhere on the planet today.

Panama is a land where the cost of living is low...the standard of health care is excellent...and where the climate can be idyllic (outside the capital...in the beautiful mountains of the interior).

Panama boasts Pacific and Caribbean shorelines with wildflower-covered mountains in between...real-world infrastructure...the U.S. dollar for currency (since 1904), so Americans face no exchange risk...

Plus an economy that grew by more than 8% a year for five years running through 2009, then grew 7.5% in 2010 and 9.6% in 2011, and that, despite current worldwide market meltdowns, continues to surge ahead. Growth for 2015 is projected at 6.4%.

Panama is a land of superlatives...a beautiful country and an expanding economy overflowing with opportunity.

In fact, Panama almost has too much to offer.

No question, you should be looking closely right now at this little country with such an abundance of upside. But, when you do...and the closer you begin to pay attention...the more confused you're likely to become.

### **Flower-Covered Mountainsides...**

In its interior, west of Panama City, Panama hides some of the world's best choices for highland living...towns and villages, mountains and valleys where the weather is spring-like year-round, the hillsides are covered with wildflowers, the streets are safe, your neighbors are friendly, and the cost of living is highly affordable...



In fact, one beautiful hidden spot hides such an idyllic way of life we've named it one of the **World's Top Retirement Haven**.

This special valley sits at about 2,000 feet...meaning its temperatures are never too hot. Its population of about 7,000 is made up of locals and expatriates. It's a community of Panamanians, Germans, Ecuadorians, Americans, Canadians—some retired, some indulging their entrepreneurial inclinations...others are businessmen who drive out on weekends to escape the big city...

Beautiful...and welcoming. Those are the two words of description that come immediately to mind here. The expat community lives closely and happily as part of the community as a whole, with an active but not "separatist" social life. The focal point of activity is the covered market pavilion, where you can shop for fresh fruit and vegetables every morning.

The town clinic is staffed 24 hours a day, and a doctor's appointment costs about US\$2. You're 45 minutes away from more serious care and ambulance service to the city, where health care is on par with U.S. and European standards...but costs about half as much.

In this hidden valley, you've got the best of clean mountain living...but you're only 45 minutes from the beach...and less than two hours from the



shopping, the services, the infrastructure, and the nightlife of the big city...the most cosmopolitan city in the entire region...

### **Two Long Coastlines...**

But maybe mountain living appeals to you not at all. Don't worry. In this country with two long coasts and myriad white sand-fringed islands just offshore, you're never far from a beach. Again, you're spoiled for choice for both dramatic, crashing Pacific beaches...and gently lapping Caribbean ones...

Surfing, snorkeling, fishing, diving, boating...in all seasons (for Panama sits beyond the hurricane zone)...this little country is a water-enthusiast's dream come true.



### **Plus The Most Cosmopolitan City In The Region...**

Mountains...beaches...plus the most cosmopolitan city in the entire region. You've heard it before, but it bears repeating. Panama's capital is without peer in this part of the world. Nowhere else in these parts has the infrastructure, the shopping, or the nightlife to compare.

For more than 100 years, the Panama Canal has linked east and west, north and south. As a result, a multitude of nationalities have shaped the country that it traverses...meaning this little nation is a real melting pot, with the cuisine, the nightlife, and the culture to prove it.

### **A Land Of Contrasts... With Something For Everyone...**

This is a land of unsurpassed outdoor adventures... where you can dive two oceans in a day, glide through the jungle canopy, ride the white waters, hike through a cloud forest, rappel off a rock cliff, and fish in waters teeming with marlin, tuna, wahoo, and sailfish. More sport-fishing records have been set in the waters off Panama's shores than anywhere else in the world. Panama is also a world of cultural opportunity, with ballets at the restored National Theater...dances to traditional Congo music...historic Spanish forts...and world-class dining in atmospheric colonial buildings.



Outdoors-enthusiasts and nature-lovers are at home here...as are the savvy and the sophisticated.

Panama is an open-minded, progressive place. The government offers investment laws far more beneficial than anything in the United States, for example...there is little racial tension... the economy is strong...luxuries and comforts beyond reach in the United States are affordable here.

**Specifically, Panama offers:**

- Affordable First-World Health Care
- Generous Incentives For Investors
- The World's Best Program Of Discounts And Other Benefits For Foreign Retirees...It's The Gold Standard
- Real-World Infrastructure
- Great Shopping
- One Of The World's Biggest International Banking Centers
- One Of The World's Few Remaining Offshore Tax Havens (meaning you can live here tax-free)
- A U.S. Dollar-Based Economy (since 1904)
- Favorable Tax Legislation For Foreign Residents
- A Stable Political System
- A Fast-Growing Economy And A Bright Economic Outlook
- Safety And Security
- A Travel Hub (meaning you've got easy access to and from the United States and Canada, anywhere in Latin America, and even Europe, including new nonstop flights)
- A Natural Wonderland

## And A Land Alive With Opportunity

After over 25 years covering this live, retire, and invest overseas beat and more than a decade living outside the States, I could be living and doing business anywhere in the world right now. About three years ago, my husband and I relocated from Paris, France, to Panama City, Panama, because, frankly, right now, Panama offers more opportunity than any place else on the planet.

In a world where markets are shrinking, businesses are downsizing, unemployment rates are rising, and investment opportunities are evaporating overnight...Panama pushes ahead. Thanks to its unique history and its enviable geographic position, Panama continues to offer what so much of the rest of the world just can't right now: a chance.

A chance for the would-be entrepreneur abroad (like me)...a chance for the would-be global real estate investor (like my husband, Lief Simon)...a chance for the would-be retiree overseas (in one of the world's top retirement havens I told you about earlier)...

A chance to slow down and a chance to make your fortune...a chance to start over and a chance to have the adventure of your lifetime...a chance to build something big, and, at the same time, a chance to chuck it all and settle into a sunny, sultry tropical beach escape where nobody will find you if you don't want to be found...

**"Despite slowdowns and meltdowns elsewhere, Panama's economy continues strong."**

I've seen a lot of this world, and I know no other place boasting such diversified options, opportunities, adventure, and upside as we continue into 2015.

My Panama is frenetic Panama City, where I enjoy wireless Internet and global telecommunications without interruption, an international banking infrastructure, top-notch attorneys and bankers when I need them, an educated and English-speaking labor pool, a low cost of doing business, zero currency-exchange worries, and all the support I could ask for as I work to build a business.

My husband's Panama is a stretch of beautiful Pacific coastline in an until-now overlooked region of the country that is beginning to attract the international attention it deserves. He's reaping the benefits of a market that offers comprehensive resources for the property investor (not to mention



some of the world's most primo property to think about investing in in the first place!)...plus the active, growing marketplace to make it all pay off. Indeed, despite slowdowns and meltdowns elsewhere, Panama's economy continues strong, expanding quicker than most any other in the world. The canal, the ports, and the Colon Free Zone have benefited greatly from regional and international trade expansion over the past several years. Meantime, the construction industry has boomed, and the financial sector has expanded. Unemployment has fallen to an unprecedented low.

The country is mid-boom...there's just no other way to describe it. Its economy expanded by more than 11% in 2007...and that following an average annual growth rate of nearly 8% during the preceding three years. The surge continued through 2008 (in which the growth rate was 10.1%). Panama even finished out 2010 and 2011 with 7.5% and 9.6% growth respectively, global market and fiscal fiascos notwithstanding. As well, the outlook now for Panama is sunny and blue skies...the IMF recently projected steady growth into 2015, and the country has been recognized as "investment grade."

The Panama Canal expansion project is close to completion...a new highway has been built between the country's two main cities, Panama and Colon...a new Metro subway system recently opened in Panama City, the first of its kind in the region...and downtown in the capital is being completely reconfigured with a new, widened central thoroughfare, a city bypass system, and a broad, grassy stretch of parkland along the bay.



Lief and I are here to take advantage of unparalleled business and investment opportunities.

But perhaps you have another agenda entirely. Perhaps you're at a stage of your life where you'd like to slow down...to get away...to take time to smell the coffee each morning...

Again, I can't imagine a better place to do that right now than Panama.

Not Panama City. Many foreigners have retired to the Panamanian capital, but it's not a take-it-easy retirement of peace and quiet, for Panama City is the farthest thing you could imagine from peaceful and quiet these days.

In other words, Panama City probably isn't your idea of an ideal retirement

haven. But beyond its capital, the retirement options in this country are hard to beat. At this point in my life, I could be based anywhere in the world. Panama's pro-business, pro-growth government is making me feel very good about my decision to move to Panama, with my family and my business, over three years ago.

We're benefiting every day from the advantages of living and doing business in this country. And we're taking great pleasure in watching this little country work so hard to continue along her path of peace, prosperity, and growth.

We're not the only ones, of course.

## Land Of Transformation

Transformation is a way of life in this country. Ask a hundred people from anywhere in the world why they moved to Panama, and you'll hear a hundred stories of new opportunities and dreams fulfilled.

A French Canadian woman and her Panamanian husband moved from her homeland to his, intending to retire. Elyse and Paul had enough of the cold, so they bought a house in one of Panama's most appealing mountain towns, within easy-access distance of Panama City. They created a lush Garden of Eden in their backyard, where Elyse dreamed they would finally relax together. But seeing all the new faces arriving in their corner of the world from all over the globe, Paul had a different idea. He had always dreamt of owning his own business. So, instead of retiring, Paul started a new venture, buying, roasting, and selling organic coffees from the mountains of Panama...

Another couple from the Netherlands tired of the stress of running businesses in the developed world. Lydia and Dennis decided to sell everything and move to Bocas del Toro. They bought a house far out of town on a sleepy dirt road directly in front of the sea, where they looked forward to being lulled to sleep each night by the gently lapping surf. Quickly recognizing opportunity, though, their lazy days at the beach were cut short. The couple opened a bed and breakfast and today welcome guests from all over the world to their backyard botanical garden, complete with lily pond, night-blooming jasmine, a pet sloth, and red, green, and yellow

"I wish to congratulate you for the quality of your reports. The plain, matter of fact, but essential and wise information we all need to take vital decisions, especially in these extremely difficult times."

— Peter L., United States

frogs...

A successful businessman from the UK sold his business at age 50, bought the top floor of a new high-rise apartment building in Panama City, and settled into a new life. Four years on in Panama, Edward has discovered that this tropical paradise suits him perfectly. Edward enjoys improved health, a wide circle of new friends, and a new business endeavor, which he has undertaken with renewed energy and enthusiasm...

People come to Panama for many reasons. To retire to a mountain hacienda, a condo on the golf course, or a seaside retreat...

To start a new business in a free market where capital goes far...

To protect and grow assets in one of the world's few remaining safe havens...

All excellent reasons...but they may not get to the heart of what really draws folks here from all over the world. In fact, sometimes, those who seek out this land of opportunity may not understand themselves the true Call of Panama.



Simply put, people come to Panama to build better lives than they could live anywhere else.

You don't have to look far to find solid and logical reasons for why you should think about spending your time and your money in Panama.

You've heard me say it many times...Panama is one of the world's top retirement havens, offering the best program of retirement benefits available anywhere in the world, bar none.

And, no question, this country is the best place on earth to start and run a business right now. The costs of doing business are low. The labor pool is impressive and affordable. And the government is pro-business, meaning you, as an employer, are left alone to run your business.

The facts of this place are overwhelmingly positive. Financial incentives. Steadily growing economy (despite the uncertainty, slowdowns, and worse that other countries around the world are struggling through right now). Both turquoise Caribbean and crashing Pacific coasts, now just a couple of



hours apart by car via a brand-new, smooth-as-silk toll road. Plus lush and cool mountains, with quaint villages and easily accessed hiking trails, where monkeys and toucans are common sights.

But beyond all that, there's something else that makes Panama unlike any other country in the world. One you have to experience to appreciate truly.

## How Do You Reap The Benefits And Realize The Opportunities?

How do you begin to take advantage of everything this Land of Opportunity has to offer? How do you navigate the opportunities for retiring, investing, launching a business, or reinventing your life in Panama?

How do you get started?

You break the adventure down into steps...with the help of our new **Panama Starter Kit**. This is our new-and-improved Panama Total Support Package.

Whether you're looking at Panama as a place to invest, to retire, to start a new business, or to launch a new life, you need help. Our Panama Kit was designed to provide that support, to help you make the leap from home to here, from novice expat to resident expert.



And now, our primary Panama resource, our **Panama Starter Kit**, has been expanded to include even more essential information.

You need a helping hand from others who are already in place, in country, ready with advice and counsel. You need to know who to call, where to look, and how to operate. Our expanded **Panama Starter Kit** gives you all that...and much, much more...

## Your Bridge To A New Life

Building a new life in a new place has its challenges and its frustrations, especially if you have never lived in a foreign country before. Relocating overseas, the first thing you realize is that nothing works the way you expect it to work. This new place has its own ways of doing things...from how you check out your purchases at the electronics store to how you price produce in the supermarket...from how you open a bank account to how you

pay your electric bill...

Not a big deal...if you know what you're in for in advance...if you're prepared.

That's where our expanded **Panama Starter Kit** comes in. This Total Support Package shares all the information and insider know-how my team and I have gleaned over 12 years of doing business, investing, and now living in this country.



No matter how much research you do in advance, you don't really know your way around a place until you live there. Meaning that's who you want to take advice from about the opportunities for living anywhere in the world...people who've already invested their own time and their own money.

Who else is going to be able to tell you...

- The most efficient way to get around Panama City as a newcomer (and how much you should pay for the service)...
- How to navigate Panama City's fast-changing apartment rental market...frankly, this intelligence is invaluable right now...what should you expect to pay for an apartment in a neighborhood where you'd want to live? Our insiders, all current residents in this country, tell you...
- Which of this country's many little coastal and mountain towns offer the greatest opportunity and the most comfortable living for the would-be expat retiree...
- Where to look in this country right now for the best real estate investment opportunities...
- The secrets of buying real estate in a country with no MLS and a completely different system of buying and selling than you're used to...including four things you absolutely must remember to do when buying real estate in this country...

## Six Best Places To Live In Panama

Panama is a tiny sliver of a country that boasts a tremendous variation in landscape, climate, and culture. The lifestyle options in this country are all over the board—21st century, Old World, Caribbean, Pacific, mountain, riverside...

We've scouted them all and, in our new **Panama Starter Kit**, introduce you to the top options no matter what way of life you seek, presented in a format that makes it easy for you to compare and contrast each with the others and come to your own conclusions about what's best for you.

There's the modern city, from which I write to you every day, with its Miami-like skyline, cosmopolitan nightlife, designer shopping, five-star restaurants, and Cinta Costera walkway fronting the Panama Bay...



There's the colonial city, Casco Viejo, whose red-tiled roofs, shuttered windows, wrought-iron balconies, and shady plazas are surrounded on three sides by the sea. This is the quiet, picturesque, historic part of Panama City, where, on a balmy tropical evening, sipping wine at an outdoor restaurant beneath the intricately carved stone steeple of a 300-year-old church, you can imagine yourself in Spain, Italy, Portugal,

or maybe France (it was, after all, the French who built much of this *quartier*)...

Maybe you'd prefer a new life in one of the picturesque wooden houses painted a bright Caribbean hue and nestled on the coast of one of the islands off this country's Atlantic coast. Popular with Europeans, the most common way to get around this part of the country is by water taxi...

But rain and heat are facts of life in Panama City and on the Caribbean coast. What if you prefer cool, fresh, mountain air? Or a place less traveled, and therefore more economical, where your retirement funds, even modest, could support you in comfort through a long and comfortable life...





We recommend a small town on the Continental Divide that's just now being discovered by outsiders. Known for its annual orchid exposition, waterfalls, and stunning mountain views, the town is located on a well-paved road. Accessible, but remote. Quiet, peaceful, local. Not an expat haven, but a real Panamanian village where life is simple, friendly, and downright cheap. You could enjoy a comfortable retirement in this idyllic retreat on a budget of as little as US\$700 a month.

Property, too, in this emerging region of Panama can be a great bargain, and we'll tell you where to go and how to buy to beat the rush.

Perhaps your priority, though, is an easy transition. Maybe you'd like to move into an established expat community and bring your current lifestyle along with you, with minimum hassle. Panama is home to a well-established foreign retirement community, where you could get around with a minimum of Spanish and meet your neighbors every morning for a cup of the local coffee and a chat in English. We'll tell where to find this and what it will cost to become part of one of the most thriving overseas retirement communities in the world.

### **That's the Big Picture... What About The Day-To-Day Nitty-Gritty?**

Deciding on an area to check out personally as your next home is one thing. Settling in and learning your way around is a different challenge.

We're here to help you as much as we can with both, with the tips for daily living that only residents like our Panama editors could assemble.

Our **Panama Starter Kit** includes **Panama 101: 101 Things You'll Wish Someone Had Told You About Panama**. Tip, tricks, and insider secrets...everything you need to know for establishing your new life.

### **Plus, Who To Call: For The Experts You Need Or The Ice Cream You Can't Live Without**

To build a new life in a new country, you need lots of resources—attorneys, accountants, bankers, insurance agents...

Plus...hairstylists...handymen...dry cleaners...

"Congratulations. **Your reports are wonderful.** I'm a completely satisfied customer of yours."

—Alberto R., Brazil

Just as important (I'm sure you'll agree) are good references for ice-cream parlors...movie theaters...gourmet food shop...

How do you find all these resources in a brand-new place? Our **Little Black Book For Panama**. It contains our personal rolodex of in-country contacts, resources, and referrals. And it's only very privately circulated. You can't buy our **Little Black Book For Panama** anywhere—not even in our online Bookstore!

After more than a dozen years spending time, investing, and doing business in this country...we've assembled an impressive and far-reaching list of in-country contacts and resources. And, as part of our **Panama Starter Kit**, we share it with you.

It'd take you many months, several trips to the country, and many thousands of dollars invested in travel and research to put together a rolodex like this one. And it's but one small piece of our expanded **Panama Starter Kit**.

Our new **Panama Starter Kit** includes all the information and intelligence you need to launch your new life in this country...including:

- How to hail a taxi and how much to pay for the ride...
- How to choose which of Panama's 14 residency visa options is the right one for you...
- What you need to bring your pet with you into the country (and which pets you may not be able to relocate with you at all)...
- What to bring with you from home...and what to leave behind...
- How much to pay to buy and to rent, region by region...
- Where to look for the best buys in Panama City (This market has boomed and is beginning to settle. Prices are soft and more negotiable than they've been in a decade. It's more a buyer's market now than you may realize, if you know where to shop.)...

- How to take advantage of investment incentives in the Panama City's colonial old town...
- How (and when) to lease to buy...
- How to buy to avoid paying property and other taxes...
- Four things you must remember to do when buying real estate in this country...
- Panama's seven top choices for expat living and how they compare...a clear look at the pluses and minuses in each case...
- Current employment options and opportunities...
- How to earn a living if you can't find a job...
- Important tips for the would-be entrepreneur...and top business opportunities to consider for 2015...
- When you shouldn't try to conduct business over a meal...
- What you'll need to open a personal bank account...and what you'll need to open a corporate one (first thing you'll need is an appointment...we tell you how to get one)...
- An emerging investment opportunity you may never have considered...but should...
- The one Spanish word you must learn before visiting the country (it's not *por favor* or *gracias*)...
- Top options for primary and secondary education in the country...
- Seven questions to ask when shopping for health insurance to cover you while in Panama...
- Top choices for medevac assistance...
- Where to find a 24-hour pharmacy...
- How to have your international mail delivered...

Specifically, the new and expanded **Panama Starter Kit** includes:

- **Live And Invest In Panama**, the complete, over-200-page guide (a US\$79 value)... This complete and current guide to Panama introduces you to the country's top seven choices for expat living and helps you to compare them, one to the other, with a clear look at the pluses and the minuses in each case...
- **Panama 101: 101 Things You'll Wish Someone Had Told You About Panama** (a US\$9.99 value)... In these pages, you'll learn vital lessons, including the absolute maximum you should ever pay for a taxi ride across Panama City...what not to wear if you want to be taken seriously by your new compatriots...where to go to shop for books in English...a guide to festivals and seasons...and helpful Panamanian-isms...
- **Panama Residency Visas Supplement**, containing fully up-to-date information on all 14 of this country's top foreign residency options (a US\$9.99 value)...This is your step-by-step guide with answers to all your residency- and visa-related questions...
- **Little Black Book for Panama**—our private Rolodex, not available for sale anywhere... This is a guide to our best in-country contacts, updated frequently...free of charge...
- The Special Panama Report on **El Valle de Anton**, (a US\$9.95 value)... To get you started on your Grand Tour of Panama, this special report features the little mountain town of El Valle de Anton, conveniently located 30 to 45 minutes from the beach and about two hours outside Panama City...so you can regularly enjoy the best of the city, without its heat and humidity...
- The Special Panama Report, **Last Tablas, Beach Lifestyle Bargain In Panama** (a US\$9.95 value)... To continue your Grand Tour of Panama, this special report features the town that offers the best of Pacific coast beach life yet is still relatively unknown, meaning the cost of everything from fresh fish to beach house rentals is super affordable. You could enjoy a comfortable, quiet, laidback life on the water, for as little as US\$1,200 a month, including the cost of your rent



- The special report, **44 Things You Must Know Before You Relocate, Retire, Or Invest Offshore**, the nuts-and-bolts support you need to plan your adventures in Panama with confidence (a US\$29 value)...

Again, we're living here, and keeping up with the ongoing market changes is no easy thing, even for us.

In all, our expanded **Panama Starter Kit** is a US\$147.88 value—not accounting for the Little Black Book For Panama, our private Panama rolodex, not available for sale anywhere at any price.

However, for a very limited time, you can gain access to all elements of this new and expanded **Panama Starter Kit** for just US\$97...that's nearly 35% off the full **Panama Starter Kit** price.

[Go here now to take advantage of this offer.](#)

Sincerely,



Kathleen Peddicord  
Publisher, Live and Invest Overseas

P.S. This is also the most complete and current resource to living, investing, retiring, and doing business in Panama available anywhere. I guarantee it. If you don't agree or if you are disappointed in any way with the information, insights, recommendations, and discoveries shared in our Panama Starter Kit, simply say so. Your full purchase price will be refunded, no questions asked.

[Order Now](#)

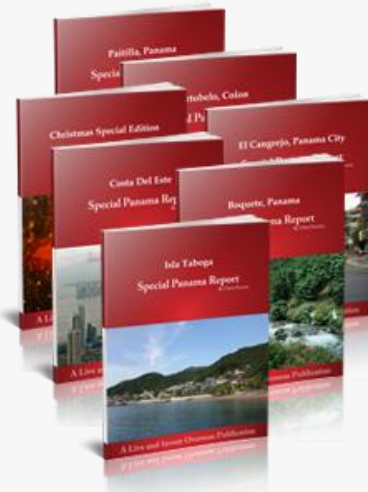
## Further Live and Invest Overseas Resources

### *Panama Special Reports*

Each Special Panama Report from Live and Invest Overseas includes an honest, current, and complete introduction to one of the places we've identified as offering tremendous advantages for the would-be retiree, investor, or part-timer in Panama. Every comprehensive Special Panama Report addresses not only the pros, but also the cons of each destination featured. This is critical if you want to make a smart, informed choice. You'd be hard-pressed to find this information anywhere else in the world.

Our Special Panama Reports arm you with all the tips, tricks, and firsthand insider intelligence you'll need to decide whether a place could be home for you or not. Every report includes broad budget comparisons, insights into the communities and how your life would be within them, and much, much more.

[Learn more here.](#)



### *Panama Letter*

With this monthly membership service, *Panama Letter*, we bring you the real Panama, warts and all. This is your chance to discover what it is really like to live in this country, without the sugar coating. This is the good, the bad, and the ugly, brought to you by a team of insiders, with, among them, decades of firsthand experience living, investing, and doing business in Panama. Understand, with their help the opportunities that are right for you in the world's top retirement, lifestyle, investment, doing-business, and embarking-on-a-new-adventure haven.

Each monthly issue spotlights a different top choice in Panama, from Panama City to Las Tablas, from Santa Fé to Boquete. Glossy magazines and websites tell you the best of Panama; we introduce you to all of Panama.

[Go here now for more information.](#)



## Live and Invest in Panama Home Conference Kit

Our ever-expanding and most comprehensive Panama package. In fact, the Panama Home Conference Kit is 10 important Panama resources including audio recordings of every presentation made during our recent Live and Invest in Panama Conference, along with PowerPoint presentations and other supporting materials from each speaker and expert...

[Learn more here.](#)



## Live and Invest in Panama Conference

At the Live and Invest in Panama Conference, you'll get insider advice on:

- What life is really like for an expat living in Panama (all the pros and cons, straight from the mouths of expats who have set up home, shop, and made investments here)...
- All the practicalities for moving home, business, and funds (from visas and residency to banking to legal requirements)...



Current opportunities on the real estate market—including both residential and investment opportunities (and what you need to be aware of as a foreign buyer)...

[Go here now for more information.](#)

## Panama Circle

Here in Panama, the opportunities are many. But, to realize them, you need on-the-ground help, especially if you're not living in Panama full-time yourself.



That's where we come in. Our in-Panama staff now numbers more than 20 of the most experienced and knowledgeable Panama-philies you'll find anywhere, some expats (from the United States, Canada, Germany...), others native Panamanians. The truth is, nobody knows Panama like we know Panama. Our Panama experts are top-notch and super-connected. They know how to get things done and how to make things happen in this country that continues to offer such an abundance of upside.

For the past couple years, this in-country team has been happily working overtime to help our lifetime Panama Circle Members explore and take advantage of the many benefits of living, retiring, investing, and doing business in the Hub of the Americas.

Members receive \$3,000 toward the purchase of real estate in the country, free attendance at every Panama event we hold throughout the lifetime of their membership, the complete and focused attention and support of our Panama Circle Member Liaison Marion De Mena, and private consulting with our key in-Panama experts and advisors.

[Find out how you can become a Panama Circle Member here.](#)



## Free Live and Invest Overseas Resources

**Free Daily Overseas Opportunity Letter**—Live Like Royalty On Less Than \$1,300 A Month

No matter what their age, retirement is on a lot of people's minds... There's good reason for it. A lot is going on in the economic and political landscape. That's why you should hear about Kathleen Peddicord and the work she's doing. Most folks don't even consider the possibility of retiring overseas. But as you'll soon find out, it's more than possible. In fact, you can live a pretty luxurious life for as little as \$300 a week. That includes a maid, dinners out, and good health insurance and medical care. The trick is knowing where to look. Kathleen's prepared a helpful report that explains how it's possible to retire overseas, along with the 8 best retirement destinations this year.

[To grab your FREE copy, go here now.](#)



## Free Live and Invest Overseas Resources

Free Weekly Overseas Property Alert

Our team of global property pros, with, among them, decades of experience and extensive track records of success, are right now on the ground, around the world, scouting opportunity—in crisis markets, in recovering markets, in boom markets, even in markets previously off-limits to foreign investors. Their latest report details the 8 best places to make money while reinventing your life and saving for your retirement. Simply sign up for our brand-new, once-a-week newsletter, *Overseas Property Alert*, and you'll receive our latest two research reports, **The Top 8 Property Investments For 2016 and 10 Things You Must Know Before Buying Property Overseas**. Both the newsletter and the reports are completely free.

[Go here now to claim your free reports.](#)

