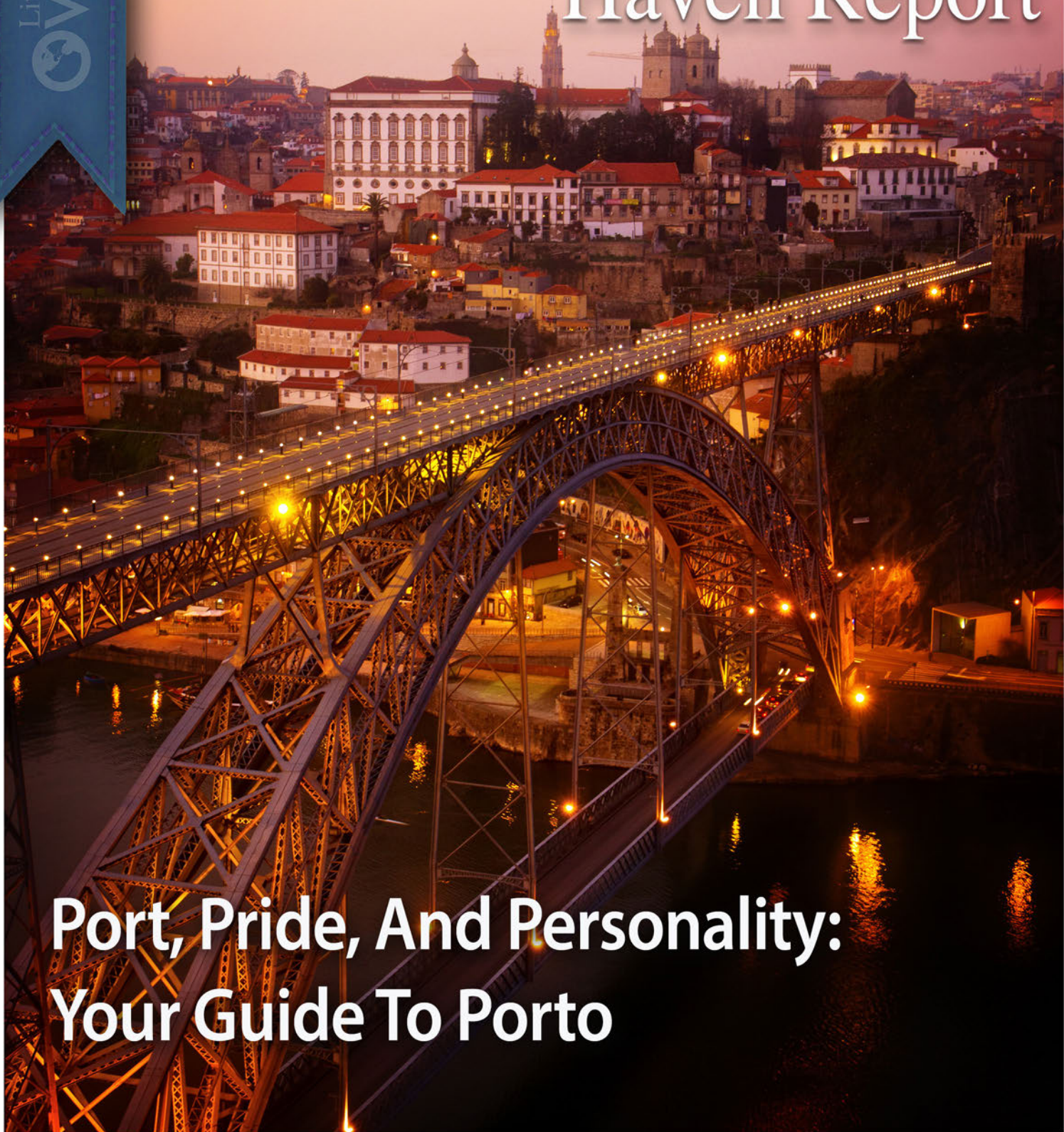




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**Port, Pride, And Personality:
Your Guide To Porto**



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PORT, PRIDE, AND PERSONALITY:

YOUR GUIDE TO PORTO

By Cátia Lima



The second largest city in Portugal, Porto has plenty of charisma and makes no excuses about it.

Considered one of the country's most charming cities, its die-hard fans swear by Porto's exquisite allure and claim it as the city of cities, with a grace beyond compare.

Does that sound a bit over the top? Perhaps, but it's a reflection of the character of the city and its people. More on that later.

Even though Porto is smaller than Lisbon, it's packed with services, it has solid infrastructure, and it offers never-ending things to do, see, and enjoy.

Art, impressive architecture, historical neighborhoods, beaches, parks, and gardens are some of the perks of this city—and port, of course. Don't forget about port wine.

The cities around Porto, like Vila Nova de Gaia, Matosinhos, Gondomar, and Maia, are home to roughly 1.7 million people, although Porto itself only has about 220,000 inhabitants.

Known as the capital of the north, Porto is a wonderfully central spot to explore all the northwest parts of Portugal, cities like Braga and Guimarães, the banks of the Douro River, and the national park of Peneda-Gerês, and more are easy to reach. Many people who walk the Portuguese Way of Saint James start their itinerary here.

A 30- to-45-minute drive will take you to a few river beaches along the Douro. If you want to go for a swim and don't feel like facing the Atlantic, you have more options not far away.

Like most of mainland Portugal, Porto has hot summers and moderate winters. Because it's in the north of the country, it's colder and rainier than the southern cities. Still, temperatures can reach the 104°F (40°C) mark in the summer and drop to below 32°F (0°C) in the winter.

Porto wins the hearts of tourists, expats, and digital nomads. Feel like you're missing out on something? Make sure to keep reading.



Historical Background And Future Prospects

Porto has an amazingly long and rich history.

Archaeological remains tell us that there were human settlements at the mouth of the Douro River as far back as the eighth century BC. It's likely the Phoenicians traded with the locals as they did in several other parts of the territory that would later become Portugal.

Like much of the future Portuguese territory, the region of today's city of Porto came under the rule of Romans, Suebians and Visigoths, and, later, Moors.

Christian nobleman Vimara Peres reconquered an area of land going from Minho to the Douro River, including what is present-day Vila Nova de Gaia, back from the Moors.

That land became a county named Portus Cale, which later became Portucale, which would eventually become Portugal.

Fast forward to the 15th century, at the start of the Portuguese maritime discoveries, and Porto was doing its part in the expansion efforts. One of the ways it contributed led to a nickname for people from Porto that's still used today. People from Porto are called *tripeiros*, which derives from the word tripe. What does tripe have to do with ships and sailors?

While preparing for the 1415 expedition that would take Prince Henry the Navigator to conquer the Moorish port of Ceuta, in North Africa, Porto citizens gave the best cuts of meat to the sailors. That meant they only got to keep by-products, like tripe.

To the people of Porto, if life gives you tripe, you use it to create a new dish, one that is still enjoyed today: *tripas à moda do Porto*.

Think that's resilient? Amid the Civil War fought between liberals and absolutists from 1828 to 1834, Porto managed to resist the absolutist army. Loyal to the liberals and the constitution, the city endured a brutal 18-month siege between 1832 and 1833.

This feat granted Porto the title, still used today, of *Cidade Invicta* meaning "undefeated city" and often shortened to, simply, *invicta*.



The leader of the liberals, Prince Dom Pedro, was so moved by the character of the people of Porto that he vowed to offer his heart to the city—literally. By his demand, his heart is still kept in a church in Porto.

The 19th century was crucial to Porto's development through the building of the bridges that connect both sides of the Douro River. Even now, these bridges are part of Porto's charm.

One of them, the Ponte D. Maria bridge, was designed by Gustav Eiffel (yes, the same Eiffel that designed and built the Eiffel Tower). It was considered a remarkable feat of engineering at the time.

In 1996, UNESCO declared the historic center of Porto a World Heritage Site and the city been elected as Best European Destination several times in recent years.

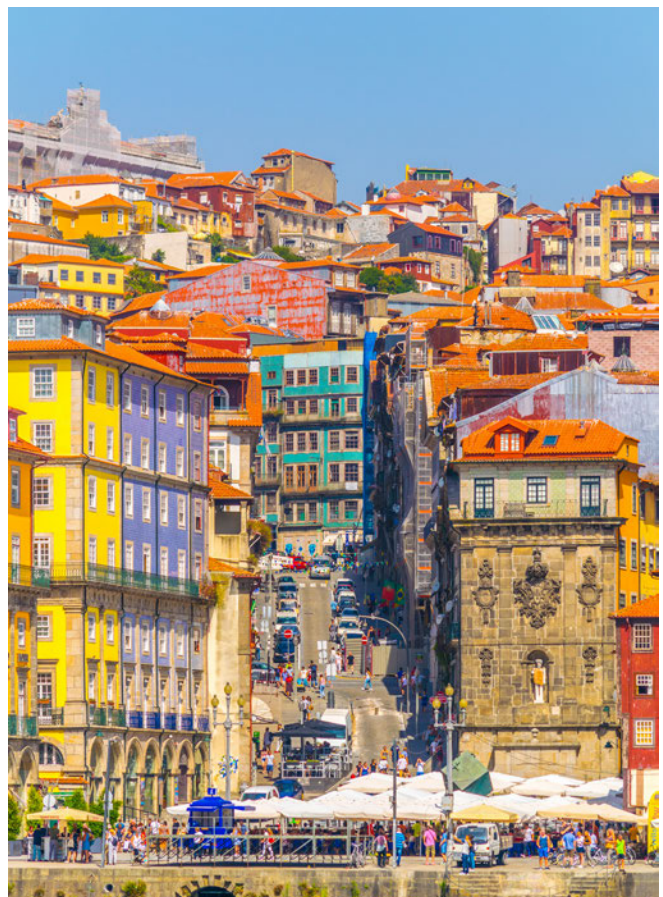
According to the Porto city hall, several of its projects already or soon-to-be underway focus on the development of infrastructure. Two examples of this are smart city solutions in transport, infrastructure, and energy, as well as nature-based solutions as models for climate adaptation and improvement of older buildings.

Eat, Drink...

Going out for a meal in Porto is a real pleasure. The city takes great pride in its traditional recipes and in preparing them with a generous amount of tender loving care.

Caldo verde, probably the most famous Portuguese soup, originated in the region of Minho (to the north of Porto), so you can expect to find it here in abundance. Made up of thinly shredded cabbage in a broth of onions and potatoes (with a couple of slices of *chouriço* floating on top), this soup is far from fancy. Think of it as Portuguese comfort food... so much so, in fact, that you'll find it in many parts of the country besides the north.

Like in any coastal city or town, fish and seafood dishes are easy to come by. Good old *bacalhau* (salted cod), in any of its shapes or forms, is still the most favored fish.



Tripas à moda do Porto are the quintessential Porto dish. This hearty stew with tripe, vegetables, and white beans rules supreme in the hearts of many Portuguese, not only the people of Porto... but it does have its nemesis: the *francesinha*.

Loosely based on the French *croque monsieur*, the *francesinha* (literally, "little French girl") is a 20th-century creation that is not for the weak. This sandwich has several layers of meat, is covered in cheese, and surrounded by a rich tomato and beer sauce. Too much? Wait until you realize it comes with a side of fries.

If you're vegan or vegetarian, there's no need to worry, as there are plenty of restaurants in Porto catering to your needs. And, yes, there are vegan and vegetarian versions of *francesinha*.

Those with gluten intolerances can also rest assured. There are several cafés serving gluten-free goodies, including *pastel de nata*, the nation's darling when it comes to pastries.

Can you spell Porto without port? Not really. This illustrious centuries-old fortified wine is produced along the margins of the Douro River, but in Vila Nova de Gaia, literally in front of Porto, you'll find plenty of cellars where you can do wine tastings.

For the last 10 years or so, craft beer has grown quite a bit. That means you'll find restaurants and bars serving local craft beers not only from Porto but from the north of the country in general.

...And Be Merry!

Porto hosts many events throughout the year. From music festivals to sports events, and not forgetting about Fantasperto, the acclaimed international film festival, the city has something for everyone. But the event Porto is most famous for is, without a doubt, Saint John's festival.

Like most festivals in Portugal, this one is a mix of Christian and pre-Christian traditions. In this case, you have a religious celebration dedicated to Saint John the Baptist, that takes place in midsummer, and which includes jumping over bonfires.



On the evening of June 23, the streets of Porto are flooded with people from the city and surrounding areas, ready to eat, drink, and dance until the next day. Expect strangers to hit you on the head with leek flowers and soft plastic hammers. At midnight, the sky lights up with an epic display of fireworks.

Traditional foods consist of grilled meat and fish (most notably sardines), but vegan and vegetarian options can also be found.

Expat Community

Much like Lisbon, but on a slightly smaller scale, Porto attracts people from different countries and age groups.

Over the last few years, an increasing number of expats have started favoring Porto in place of Lisbon or the Algarve. The fact that Porto is somewhat more affordable than Lisbon but still offers all the perks of a city no doubt plays a role.

There are several Facebook groups created by Porto expats where you can exchange opinions with and get advice from fellow expats. These groups are often the starting point for get-togethers.

Porto is also home to the international English-speaking church of Saint James (Anglican) and the Kadoorie - Mekor Haim synagogue, which is the largest synagogue on the Iberian Peninsula and one of the largest in Europe.

English Spoken

As is the case with most cities in Portugal, in Porto many people speak and understand a reasonable level of English, especially the younger generations. When in doubt, it doesn't hurt to ask if the other person speaks English—it will save you some hassle.

Learning Portuguese is a wise move if you're planning on living here. You'll find several language schools offering Portuguese lessons, both online and in person. The University of Porto also has Portuguese language courses in several modalities (semester, intensive, and summer courses).



Is Porto Suitable For Families?

Portugal is a family-friendly country, and Porto is no exception. Families going out together, for example, is still a common sight.

Porto is considered one of the best cities in Europe for families. If you take into account the average costs of living, childcare, and renting houses, plus the amount and type of activities for families (including those in nature), it's not difficult to see why. The cherry on top is the fact that Portugal consistently shows up near the top of the Global Peace Index.

These perks can be even more interesting in the smaller cities surrounding Porto. The possible downside is that there are fewer options in terms of international schools.

Is Porto LGBTQ Friendly?

Although the LGBTQ community in Porto is not as busy as in Lisbon, there's a lot going on, especially in terms of nightlife.

Some places have become well known spots of the local LGBTQ scene, like the Pride Coffee bar. Queer saunas are also a thing, like Sauna Thermas 205 and Sauna Camões, for example.

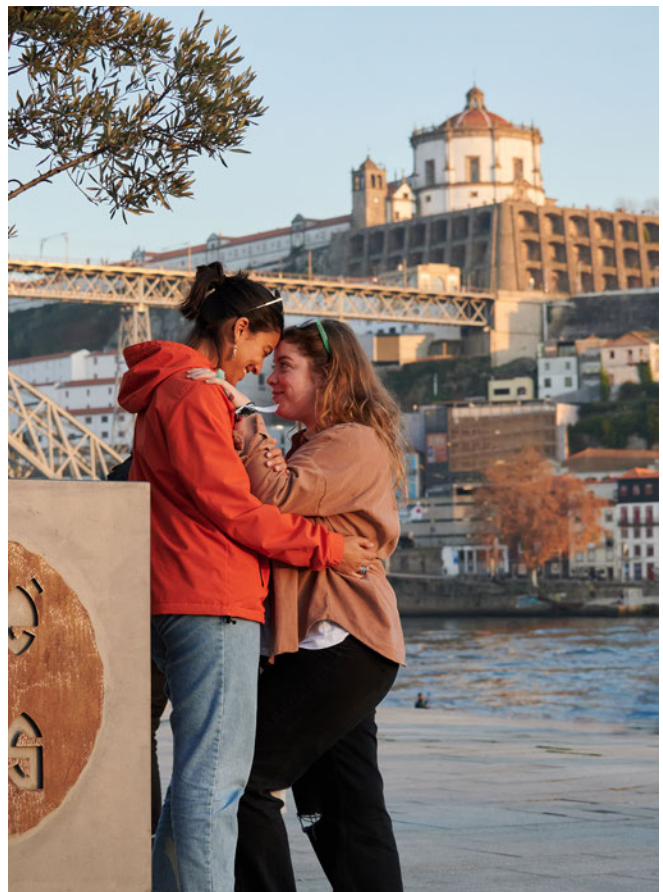
Throughout the year, there are small events taking place, but the yearly Porto Pride is the most significant LGBTQ celebration in the north of the country, attracting thousands of people.

Despite the LGBTQ community in Porto being more conservative and low-key, you're not likely to come across intolerance. Over the last few years, Portugal has passed several laws regarding same-sex marriage, same-sex adoption, and gender identity.

Pets

Dogs will be wagging their tails when they hear that Porto and the surrounding cities have dog parks as well as pet-friendly cafés and restaurants.

If volunteering at a local shelter or rescue center seems appeals to you, ask around in your local area and you'll probably find one near you.



Bringing a pet with you? Keep in mind that cats and dogs must be vaccinated against rabies and have a tracking chip. Oh, and don't forget the pet passport.

Disabled Access

For those with limited mobility, Porto can be complicated. The ups and downs of the city, along with the centuries-old narrow streets that were not meant for wheelchairs, can make your life difficult.

In practical terms, it also boils down to where exactly you want to live in, on your routine, and on the type of building you choose.

Health Care

Porto is served by public health care centers and private clinics, as well as several hospitals, both public (like Centro Hospitalar de São João) and private (like CUF and Lusíadas). Many Portuguese use both public and private health care services.

In the case of public health services, depending on what is needed, you'll either pay nothing or you may have to pay a fee called *taxa moderadora*. For an appointment with a family doctor or general practitioner, that fee is 4.50 euros.

To use the National Health Service (Serviço Nacional de Saúde or SNS), you'll need to have a Número de Utente, a number that corresponds to your register in the SNS.

In Porto, the price for a dental cleanup is about 45 euros (at Clínica Dentária Dra. Isabel Jorge), and for a visit to the general practitioner, it will be 45 euros (at Clínica Médica do Porto), paying out of pocket.

Cost Of Living

Being the second biggest city in Portugal, Porto has a lot to offer in terms of restaurants, bars, and cafés. From the little places that only the locals know about, to any of the 16 restaurants mentioned in the Michelin Guide, you won't run out of options in this city.

If you prefer cooking your own meals, you'll be glad to know Porto has several markets. The ones from Bolhão, Porto Belo, Bom Sucesso, Foz, and Afurada are among the most well known.



Supermarkets cater to different tastes and budgets. Minipreço is on the cheaper end, while Pingo Doce and Continente Bom Dia are a bit pricier, but still pretty affordable.

Other small supermarkets and grocery shops exist, too, scattered around the city. These are usually fantastic places to buy local and gourmet products. A Pérola do Bolhão is one such famous shop.

Compared to Lisbon, there are fewer places to shop for Asian ingredients in Porto.

The demand for organic produce is on the rise. Not only have supermarkets started selling a few organic products, you can also choose organic products online and have them delivered to your doorstep—in some cases straight from the farmer. You can also find gluten-free and dairy-free products in supermarkets.

Depending on what you like to eat and on where you do most of your shopping, I'd say about 200 euros a month would cover the grocery expenses for two adults, although costs are rising everywhere because of inflation.

Hiring a cleaner will cost you an average of 7 euros per hour. There are also companies providing this kind of service, but if you ask around, there's a chance a neighbor will be able to give you the name and phone number of a trustworthy cleaner.

For my full breakdown on the cost of living in Porto, go [here](#).

Public Transportation

Depending on where you live and on your daily routine, you might be able to get a lot done simply by walking from one place to the next. Besides, roads are often quite narrow and parking isn't always easy.

The most popular choices for public transport in Porto are the buses and trains, both underground and surface ones. There are also trams, although they're mostly used by tourists when visiting the older parts of the city.

Porto has a total of 35 kms (about 22 miles) of bike lanes, and the city hall plans on reaching the 54-kilometer mark. If you love your bike, here's another option to consider.

Taxis, Uber, and other similar companies, like Cabify, are also available.

Earlier this year, Porto city hall launched a new service aimed at the elderly population, called TÁxi Saúde +65. This allows citizens who are 65 and older to take a taxi to any health care facility, public or private, 24/7, within the city of Porto, paying only 2 euros for each ride. A trip to the local Centro de Saúde, for example, is only a phone call away and will cost a total of 4 euros.

The Francisco de Sá Carneiro international airport is located about 15 kms (9 miles) from the center of Porto. Metro and buses will take you from the airport to the city.



Doing Business

Portuguese bureaucracy is a source of headaches when it comes to dealing with paperwork and legal matters, big or small, whether in Porto or in any other part of the country.

It does help to understand and speak some Portuguese, but in more complex situations, a solicitor or lawyer may be your best option. When dealing with legal matters, it's also a good idea to ask all the questions you may think of (even if they may seem obvious) instead of assuming anything.

COVID-19 affected businesses in Portugal considerably. Many are getting back on track, while others are starting again from scratch. This means there's lots of room for growth.

In Portugal, there's a saying: Lisbon has fun while Porto works. Although this expression is rooted in the centuries-old rivalry between the two cities, what does it mean in practical terms today?

Porto is smaller than Lisbon, so there are fewer job prospects. Porto is more oriented towards industry and manufacturing in general, while Lisbon is more focused on services.

Both have strong opportunities for tourism, although in the case of Porto, many of them are connected to the port wine industry and the Douro River.

Freelancers and digital nomads will be glad to know the city offers plenty of co-working spaces. If being self-employed is not in your plans, speaking at least

a bit of Portuguese will increase your chances in the job market.

Property Market

Prices per square meter have been escalating in Porto and Lisbon, for both rental and property ownership. Yet, although technically the increase has been bigger in Porto, the truth is it is still cheaper than Lisbon.

If we consider all the perks of Porto, plus the fact that it is smaller than the capital but has a lot of investment-worthy areas (especially touristic ones), it's clear the invincible city has a lot going for it.

Like any of the main cities in Portugal, the cities and towns surrounding Porto will often allow you to be near all the services and infrastructures of a city but at lower prices.

Let's take a look at the best areas to buy property in Porto, including the different parishes, plus their respective main attractions and average price per square meter:

- **Aldoar, Foz do Douro, and Nevogilde: 2,414 euros per square meter**

The most expensive area in the city and home to breathtaking villas. This is also where you'll find several beaches and some of Porto's main attractions, like Parque da Cidade (a public garden with facilities that's over 83 hectares), the fortress of Castelo do Queijo, and the Foz market.



- **Lordelo do Ouro and Massarelos: 2,096 euros per square meter**

This parish encompasses both sides of the Arrábida bridge (connecting Porto to Vila Nova de Gaia). The Bom Sucesso market, the famous Serralves Foundation, and the gardens of Palácio de Cristal and Jardim Botânico are some of the hot spots in this area.

- **Cedofeita, Santo Ildefonso, Sé, Miragaia, São Nicolau, and Vitória: 2,017 euros per square meter**

If you enjoy history-filled picturesque streets and renowned markets the locals love (Bolhão and Porto Belo) then you may want to consider this part of the city.

- **Bonfim: 1,839 euros per square meter;**
Ramalde: 1,676 euros per square meter;
Paranhos: 1,567 euros per square meter

All the facilities and virtually none of the tourists? These areas have all the needed infrastructures but, because they're outside the center, prices are lower than in other parts of the city.

- **Campanhã: 1,170 euros per square meter**

Home to the Campanhã train station (the main station in Porto), with a good connection to the Metro lines and providing direct access to the Freixo bridge, this area also has a lot of services and facilities. Besides, being a non-touristy part of the city, it's also peaceful.

Rental Market

Prices for the rental market follow the same differences in prices as the property market. Renting a two-bedroom apartment will cost you an average of 2,600 euros a month in the parish of Aldoar, Foz do Douro, and Nevogilde; 1,000 euros a month in Bonfim; and 500 euros a month in the area of Campanhã.

When renting property, remember you'll want to have a tenancy agreement (*contrato de arrendamento*). For that, you'll also need to have a Portuguese fiscal number (Número de Identificação Fiscal, often abbreviated as NIF).



The tenancy agreement must include details like how much rent is, the length of the lease, specifics about the property, which conditions apply when and if you want to break the rental contract, as well as how soon you must give notice before moving out.

In the case of a fixed-term contract, the duration and expiry date must also be clearly stated. In most cases, landlords do not ask for references.

For both buying and renting, the most sought-after agencies include Remax, Era, Century21, and Engel&Völkers.

Safety

Despite the fact that Portugal is considered one of the safest countries in the world, touristy areas are always easy targets for pickpockets. Basic precautions with rented vehicles, wallets, handbags, and technology should keep you away from any major problems.

Road accidents are a real headache, with a mix of negligent driving and commuter hurry making things difficult for everyone.

Getting Residency

Visiting As A Tourist

To come to Portugal as a tourist, you don't need a visa as an American or Canadian passport-holder. As a tourist, you can stay for a maximum of 90 days within any 180-day period.

Portugal is party to the Schengen agreement, which eliminates all internal border controls between the 27 participating countries.

To enter one Schengen country is to gain up to 90 days of continuous travel between the member states. This means that, once you are in a Schengen country, you do not show your passport when you cross borders.

It also means that the 90 days you are granted applies to all 26 countries of the area as a whole. If you spend the full 90 days in Portugal, you have to leave the Schengen area entirely after that. You can't cross the border to Spain (another Schengen area country) for an addition 90 days, for instance.



Staying Here Long-Term

To stay for longer than the 90 days, you'll have to apply for a residency visa. Portugal offers several residency visa types, from student visas to investor visas. They're generally easy to qualify for and obtain.

• The Passive Income Earner Residence Permit (D7)

The residency visa that most Portugal expats choose is the Passive Income Earner Residence Permit, or D7 visa. As the name suggests, this is an option for people who have income or capital that allows them to support themselves in Portugal.

To qualify for the D7, you have to meet a minimum income requirement. Officially, this is tied to the minimum wage, which is 705 euros per month in 2022.

The immigration officer that processes your application has discretionary power, however, so we recommend you have more than this available for the best chance of being accepted.

About 1,200 euros per month should do it. For a couple, you should be able to show one-and-a-half times this amount. The liquid assets you can use to qualify can be pensions, dividends, royalties, salary (as long as it's not Portugal-sourced), or capital.

Applications for residency must start in your country of residence. If approved, you'll get a residence visa that is valid for 120 days. During this window, you'll need to come to Portugal and apply for a residence permit.

Residence permits are valid for one year and can be renewed for periods of two years. After five years with a residence permit, you can apply for a permanent residence permit.

One downside of the D7 visa is that it's designed to make you tax-resident in Portugal. It requires you to spend at least 16 months in the country during the first two-year period.

By doing so, you will trigger tax residency. You will have to file taxes in Portugal, though this doesn't necessarily mean that you'll have a huge tax bill. In some cases, you may not owe any tax at all.

When you're to start your Portugal residency application, get in touch with Live And Invest Overseas' preferred lawyer [here](#).

• The Golden Visa Program

Portugal's Golden Visa Program is a residence by investment program, and it's aimed at non-EU citizens, including Americans and Canadians. It enables investors and their family members to enter and live in Portugal and to freely travel within the whole Schengen area.

It's a great alternative to the D7 visa option because it does not require you to become tax resident in Portugal in order to qualify. You only have to spend 7 days in Portugal in the first year and a total of 14 days in each of the subsequent two-year periods to maintain your status.

That said, it's expensive, and the rules of the program recently changed and made it less desirable to investors. There are several ways to qualify, from making large bank transfers to Portugal to investing in artistic or cultural activities...

Most people opt to invest in real estate to qualify for a Golden Visa. These are the rules in 2022:

1. Acquisition of real estate worth at least 500,000 euros;
2. Acquisition of real estate worth at least 400,000 euros in a low-density or low-income area;
3. The acquisition of real estate for a minimum purchase price of 350,000 euros (if the property is at least 30 years old or is located within an urban regeneration area and the buyer renovates it);
4. The acquisition of real estate for a minimum purchase price of 280,000 euros (if the requirements in #3 are met, and the property is located in an eligible zone).

Not all properties qualify for a Golden Visa-eligible investment. Eligibility is restricted to certain inland districts of Portugal and the Azores and Madeira Autonomous Regions. A Porto property purchase will no longer qualify you for a Golden Visa unfortunately.

Taxes

Tax Residency

You become tax resident in Portugal if you spend more than 183 days in country in any 12-month period (it doesn't matter if these days are consecutive or not), and/or if you maintain a residence in Portugal at any point in the same time period.

Basic Tax Rates

For tax residents of Portugal, the follow tax rates apply...

Personal income tax	14.5% to 48%
VAT	23%
Capital gains tax	28%
Net wealth/worth tax	0%
Inheritance tax	10%
Property tax	0.8% (rural), 0.3% to 0.5% (urban)
Rental income	28%
Stamp duty	0.8%

Tax Credits And Incentives

Non-Habitual Residents (NHR) Tax Regime

If you haven't been tax resident in Portugal for the previous five years, you can apply for NHR status. This allows you to receive income at reduced tax rates.

For employment and self-employment income, the tax rate is a flat 20%. For pension income, it's a flat 10%. Some foreign-sourced income is exempt under the NHR program. NHR status lasts for 10 years.



Double Taxation Treaties

Portugal has double taxation treaties in place with Canada and the United States, so you're at no risk of being taxed twice here.

Porto: Yay Or Nay?

Porto combines dazzling urban landscapes, plus the services and infrastructures of a city, with the tradition and proud authenticity of a not-so-big city. The warmth of the people of Porto makes up for the city's slightly colder temperatures.

Porto, smaller than Lisbon, will have fewer job opportunities, but it helps to think not in terms of the

city alone but also the city's metropolitan area and the margins of the Douro River.

In terms of art exhibitions, concerts, and shows, those that tour several countries are more likely to go to Lisbon instead of Porto. This is solved with the help of the high-speed train (Alfa Pendular).

Besides, Porto has its very own vibe and loves beating to the rhythm of its own drum, so there's always something happening in terms of art.

Unless you're adamant about living in or around the capital, Porto will give you all the perks of a city with the benefit of lower prices for both buying and renting property. Feel ready to try the *francesinha* yet? 🍷



About The Author

Cátia Lima is a blogger and ghostwriter forever in love with Portugal. Back in 2013, she grew tired of tourists talking only about Lisbon, Porto, and the Algarve. That motivated her to start a blog, [Beyond Lisbon](#).

Later, a fellow blogger invited her to work as a ghostwriter and thus started a new chapter in her life. Since then, Cátia's writing background, along with her experience as an assistant editor, have come together to help her ghostwrite for blogs, websites, and social media.

When Cátia's not writing or photographing, you'll find her curating her meme collection. Check out her blog for an insider's look into Portuguese culture.

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- What it would cost you to live there, including detailed monthly budgets...
- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
- Which visa options would make most sense for you and how you qualify...
- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

Read our correspondents' firsthand reports every month. Email them your questions (yes, they'll respond!). Search the archives, available to you free, for more information on the locations that interest you most.

In short, I'm offering you a bridge to the retirement of your dreams... and a chance to try it out for a special discounted price of [less than US\\$2 an issue](#).

Start laying the plans for a retirement that **so far exceeds your expectations... and even your current lifestyle...** that if you hadn't read so many reports from people actually living it today—you wouldn't believe it possible.

All I ask is this: If you like what you read in your *Overseas Haven Report*... keep reading. Subscribe to ***Overseas Living Letter***, and then, every month, you'll receive in your inbox a new, up-to-the-minute, information-packed Overseas Haven Report providing another from-the-scene guide of the good life in another of the world's premier overseas retirement havens. I predict it will become your favorite read each month.

In each issue you'll read about the world's most affordable places to retire... the friendliest places to live... best weather... lowest tax burdens... the most beautiful, most exciting, most infatuating places to hang your hat...

From Chiang Mai, Thailand, and Cuenca, Ecuador (cheapest)... to Ambergris Caye, Belize, and Kuala Lumpur, Malaysia (foreign resident friendly)... from El Valle, Panama (sweet mountain living in a top tax haven)... to Mendoza, Argentina (wine country on a budget)... from Dumaguete, Philippines (exotic and ultra-cheap)... to Algarve, Portugal, and Languedoc, south of France, (Old World living on a budget)...

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The World's Best Value Destinations For Living and Investing

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- **SPECIAL REPORT # 1:** The Live and Invest Overseas Annual Retire Overseas Index—one bumper report each year... (retail price: US\$49).

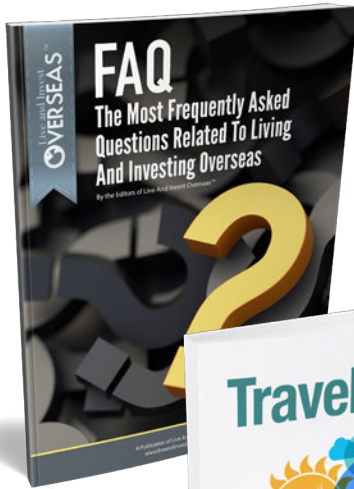


- **SPECIAL REPORT # 2:** The Top Ten Ways To Make Money While Traveling... (retail price: US\$39).

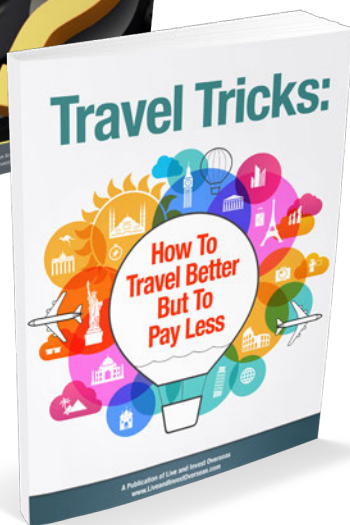


- **SPECIAL REPORT # 3:** 6 Passive Income Opportunities To Help Grow Your Nest Egg And Fund Your New Life Overseas... (retail price: US\$27).

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- **SPECIAL REPORT # 1:** FAQ—The Most Frequently Asked Questions Related To Living And Invest Overseas... (retail price: US\$19).



- **SPECIAL REPORT # 5:** Travel Tricks: How To Travel Better But To Pay Less... (retail price: US\$19).

That's a total value of US\$153.

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- **Start living the good life from as little as US\$892 a month...**
- **Say goodbye to financial worries (I'm going to arm you with the information you need to fund your new adventure overseas whenever you're ready... you do not have to delay)...**
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Kathleen Peddicord
Founding Publisher,
Live and Invest Overseas™

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