

Live and Invest
OVERSEAS



OVERSEAS

Haven Report



Tagaytay, Philippines:
The Cool Mountain Retreat...

Tagaytay, The Philippines



The Cool Mountain Retreat

By Wendy and David Justice

The city of Tagaytay is one of the most popular tourist destinations in the Philippines, and it's attracted quite a few retirees, as well. Although it is only about an hour's drive from the sprawling metropolis of Manila, there is nothing urban about Tagaytay. It's a small mountain-resort town surrounded by breath-taking scenery.

Tagaytay sits atop a ridge that runs along the north side of beautiful Taal Lake and the Taal Volcano. At 640 meters (2,100 feet), the air is clean and the climate is mild. This is one of the few places at

this latitude that requires neither heat nor air conditioning, as temperatures are comfortable year-round.

The mild climate makes Tagaytay a perfect place to enjoy the outdoors and there are many activities available. Riding horses to the summit of Taal Volcano, picnicking, golfing, swimming, gardening, and dining al fresco are just a few of the options available.

The standard of living is higher in Tagaytay than in most Philippine towns and cities. Many wealthy Manila businessmen

...continued on page 5

staff

Kathleen Peddicord
Founding Publisher

Kat Kalashian
Editor in Chief

Charles Conn
Managing Editor

Sophia Titley
Editorial Assistant

Hélène Kletochkina
Design Director

If you have queries relating to your subscription, get in touch at:
CustomerService@OverseasLivingLetter.com

For editorial comments and contributions, reach us at:
Editorial@OverseasLivingLetter.com

© Copyright 2018 by Live and Invest Overseas.
All Rights Reserved.

Protected by copyright laws of the United States and international treaties. This newsletter may be used only pursuant to the subscription agreement and any reproduction, copying, or redistribution (electronic or otherwise, including on the World Wide Web), in whole or in part, is strictly prohibited without the express written permission of the publisher, Live and Invest Overseas, Calle Dr. Alberto Navarro, Casa No. 45, El Cangrejo, Panama, Republic of Panama.

Any investments recommended in this letter should be made only after consulting with your investment advisor and only after reviewing the prospectus or financial statements of the company.

Live and Invest
OVERSEAS

and politicians maintain holiday villas here. The government has also worked hard to promote tourism in the area and as a result, the local economy is comparatively prosperous. Attractively landscaped gated communities and subdivisions with huge clubhouses and views that extend beyond Taal Lake line the way to the distant Laguna de Bay.



There's breath-taking scenery in every direction

The cost of living in Tagaytay makes this area very attractive for foreigners with a small to moderate budget. Large villas with stellar views can easily be rented for less than US\$600 per month.

The Philippines has one of the best retirement programs for foreigners in the world. Permanent residency is easy to obtain, and comes with a host of incentives ranging from duty-free importation of household belongings to being able to work or own a business. People with chronic medical conditions are welcomed. The government gives even more incentives to anyone age 60 and older who has permanent residency in the Philippines; the Senior Card offers sizeable discounts on virtually everything, from groceries and restaurant bills to utility and medical expenses. More on retirement programs later.

Tagaytay has a very small central downtown; instead, the town stretches along a ridge that extends for more than 30 kilometers (18 miles). This gives the town a comfortably low population density, but means that you'll likely want to have your own transportation. If you live in one of the gated subdivisions, owning a car or motorbike is a necessity. Fortunately, the roads are quite good and driving other than on the weekends, is reasonably orderly.



Sociable expats live in beautiful homes like this

Several hundred foreigners have settled in Tagaytay and many have lived here for decades. They are a social and welcoming group. Twice weekly, many of them meet for evenings of food, drink, and spirited storytelling.

English speakers will have no difficulty at all here, as English is an official language of the Philippines and most people are fluent. Very good medical care is available in town, and several spas and fitness centers promote a healthy lifestyle. Organically grown produce is available at several venues throughout the city, too. Tagaytay, with its spectacular scenery, temperate climate, proximity to Manila, and welcoming foreign community, makes an excellent choice for overseas living. You can view our short video of the area [here](#).

Sanctuaries And Palaces

The early recorded history of Tagaytay (pronounced ta-GUY-tie) is characterized by reports of volcanic eruptions and their aftermath. In 1749, the Taal Volcano completely destroyed the settlements on Volcano Island as well as several surrounding towns around Taal Lake. A second eruption occurred in 1754, destroying several more towns. However, the area remained settled by local villagers, probably because of its agreeable climate.

The most deadly eruption of Taal Volcano occurred in 1911. The eruption resulted in the death of 1,334 people, mostly poor farmers and fishermen who were living on Volcano Island. The ashes from this eruption reached all the way to Manila.

The first notable historic event apart from the eruptions of Taal Volcano occurred during the Philippine Revolution of 1896.

Tagaytay's rugged topography, thick forests, and central location attracted revolutionaries from nearby provinces who were able to find a safe haven here during the Spanish-Philippine War. Revolutionaries came to Tagaytay from all around and hid in the forests and rugged terrain. Many of the individuals who sought sanctuary here were members of a secret society known as Katipunan, a group dedicated to the expulsion of Spanish colonialists from the Philippines. So many people came to Tagaytay during this time that a new word was added to the Tagalog vocabulary: "*mananagaytay*," which means "to traverse ridges."



The focus of the city: beautiful Lake Taal

After the Philippine Revolution, the Americans occupied the Philippines. Although their presence was initially welcomed for providing the country with a defence against Spain, it soon became apparent that the Americans were there to stay. In 1899, hostilities broke out between the two countries, resulting in the Philippine-American War. Following massive loss of life on both sides, the Philippines finally conceded defeat in 1901. Other than the three years during the Second World War that the Philippines was under Japanese occupation, the country remained under the control of the Americans and did not become fully autonomous until 1946.

The development of Tagaytay as a tourism destination had begun even before the war. The Taal Vista Lodge was built in 1937, and construction of the Aguinaldo Highway was started in order to create an efficient and modern road between Tagaytay and Manila.

Another major eruption of Taal Volcano occurred in 1965. Poor villagers had once again taken up residence on Volcano Island and were making a meagre living from agriculture and fishing when the volcano erupted. Two hundred inhabitants perished.

The volcano had several more incidents over the next decade, with the last major eruption occurring in 1977.

A notable event occurred in Tagaytay in 1979. Former First Lady Imelda Marcos had expected then-California governor Ronald Reagan to come to the Philippines. She decided that he needed a "guesthouse," and ordered the construction of the Palace in the Sky, an extravagant mansion typical of the infamous and excessive spending of the Marcos family. Built on top of Mount Sungay, which was partially levelled to make construction possible, the mansion was never finished and Reagan never did make a visit. The ruins of the mansion and the area surrounding it were made into a park called the People's Park in the Sky, which is now a popular place for couples and families who come here to picnic and contemplate the lovely view of the mountains, lakes, and lagoons stretching off into the distance.



The ruins of the Summer Palace

Tagaytay has been identified as a "priority area" for development by the Department of Tourism. Many new hotels and housing developments have been built in recent years. The influx of tourism from Manila has resulted in Tagaytay's population doubling on weekends and holidays. With the relative sparseness of roads and an ever-increasing population,

the biggest challenge for Tagaytay will be to manage their resources wisely. New gated communities and condominiums are sprouting up like weeds, and traffic, especially during the weekends, can be daunting.

A Truly Beautiful Setting

Tagaytay is located about 65 kilometers (40 miles) from Manila on the island of Luzon. It is in the province of Cavite.



Just one hour from Manila, Tagaytay provides welcome relief from the heat

The main attraction of Tagaytay lies in its fabulous setting. The city sits atop Tagaytay Ridge, which stretches westward for 32 kilometers (20 miles) from the People's Park in the Sky all the way to Mount Batulao. Beautiful Taal Lake, which is located directly below the ridge, is visible from nearly any vantage point in town. It is fair to state that almost any piece of real estate in Tagaytay can include a million-dollar view.

Taal Lake was formed by the eruption of Taal Volcano. These eruptions were concentrated on Volcano Island, a picturesque mountain in the middle of Taal Lake that visitors can access by boat and a short hike or horse ride to the summit. That mountain has a ridge, as well, with a small lake in the center, creating a lake within a lake. In fact, Taal Lake is the largest lake-on-an-island-in-a-lake-on-an-island in the world.

Manila Bay lies to the north of Tagaytay City and Laguna de Bay is east of town. Heading west, the road winds through mountainous terrain and passes a couple of golf courses before reaching the village of Nasugbu and the coastline. The Verde Island Passage of the South China Sea is directly west of Tagaytay. There are several small towns near Tagaytay, including Mendez, Indang, Silang, and Amadeo.



All roads lead in to the Rotunda

Tagaytay is not a large city. Its population of just over 62,000 people is spread out over the entire ridge, with single homes, condos, and gated communities tucked away among the slopes and glens leading down to the lake. The urban area of Tagaytay extends from the Rotunda, as the main intersection in town is called, to Robinsons Mall, about three kilometers away. The streets along this stretch are relatively level but the terrain is quite steep elsewhere. Several housing developments on the south side of the main highway are tucked into ravines that drop almost straight down into the lake.

Because so much of Tagaytay is situated on very rugged terrain, mudslides frequently occur during the rainy season. The city itself is built along the ridge, but many outlying areas have steep slopes that terminate at the edge of Taal Lake. More than 40% of the land area of Tagaytay City has slopes of 18% or greater, and development is limited due to this topography. Locals here say that every year, a house or two slips down the mountain.

Hills and forests, mountains, and open grasslands characterize the surrounding area, and scenic beauty abounds. There are few activities more tranquil than finding a place to sit overlooking the lake and contemplating the stunning view.

Large-scale agriculture is limited here, though many residents grow their own fresh herbs, fruits, and vegetables. Some locally produced crops include coffee, pineapples, bananas, tomatoes, and string beans. Not surprisingly, the primary industry in Tagaytay is tourism.

Living On The Edge

The Taal Volcano is the second most active volcano in the Philippines. Taal Lake was formed as a result of several prehistoric eruptions, and some of the more recent eruptions have resulted in significant damage and loss of life. Taal Volcano has erupted 33 times since 1572. The most recent major eruption took place in 1965, though the area remained seismically active through 1977. Since that time, some new mud pots and geysers have formed on Volcano Island, but there have been no further eruptions.

These days, living near Taal Lake carries very few risks. The Philippine Institute of Volcanology and Seismology (PHIVOLCS) monitors the region closely and advises residents at the first sign of seismic unrest. None of the foreigners living here who we spoke with expressed any concern whatsoever about Taal's volcanic activity. People seem quite confident that authorities are watching for any changes in seismic activity and timely evacuations will be initiated if conditions warrant it.



The largest lake-on-an-island-in-a-lake-on-an-island in the world.

Land Of Eternal Spring

There is another advantage to living in this area besides its scenic beauty. Tagaytay's relatively high elevation, at 640 meters (2,100 feet) above sea level, ensures that residents enjoy comfortable weather year-round. The average annual temperature is just 22.7 °C (72.9 °F). Temperatures rarely rise above 25°C (77°F) or dip below 22°C (71°F). There is minimal seasonal variation in the temperature, though December through February is a little bit cooler than other times of the year and there is often a light mist, which can make it feel a bit chilly at times.

The main seasonal weather variation in Tagaytay is the amount of precipitation. The wet season lasts from May to October, with August being the rainiest month. An average of more than 375 mm (about 15 inches) of rain falls during August. February is the driest month of the year, when little—if any—rainfall occurs. The average annual rainfall is 2,321.5 mm (91.4 inches).

Tagaytay's elevation and location partially shield it from the typhoons that regularly pass over the Philippines. Less than 40% of the typhoons that visit the Philippines annually affect Tagaytay City. Typhoons, when they do occur, are generally between June and December.

Despite the rain, Tagaytay has relatively low humidity for the tropics, averaging 78%.

Tagaytay embodies the Philippines version of “eternal spring,” and it is no surprise that the area is very popular with Manila dwellers who come up here on the weekends to



There's a great supply of pineapples

enjoy the cool temperatures. Expats here love the climate, saying that they have no need at all for either heat or air-conditioning. The comfortable climate and cool breezes make Tagaytay perfect for golfing, kite flying, picnics, boating, and other outdoor activities.

Resources And Contacts

Contact details of every business, government resource, and individual mentioned in this feature are listed in the Tagaytay “[Rolodex](#),” which you can access online [here](#).

Long-Term Living In Philippines

Read all about visas,
residency, and citizenship
options in Philippines [here](#).

PASSPORT



A Welcoming Home For Pets, Too

It's a simple process to import a pet into the Philippines. The Philippine Bureau of Animal Industry (BAI) is in charge of issuing permits. You can apply online through their website (See the "[Tagaytay Rolodex](#)" for contact details). They will need to know how many pets you are importing, the species and breed of your pet, the sex and color of your pet, and your arrival date. They will then send you an import permit. The 50 peso application fee can be paid when you arrive at the airport in Manila.

You will need to have a valid health certificate signed by a licensed veterinarian no more than 30 days before your arrival date, stating that your pet has been examined and is free from any communicable diseases. If you are coming from a country that is not free from rabies, the certificate will need to state that there have been no cases of rabies within a 20 kilometer (12 mile) radius of your pet's home within the last six months.

You'll also need to bring your pet's vaccination record, showing that it has been vaccinated against rabies, canine distemper, and canine parvovirus—if you're bringing a dog—or infectious hepatitis, leptospirosis, and feline panleucopenia—if you're bringing a cat. You will also need to provide proof that your pet has been treated for internal and external parasites.



© David K. Justice

Leisurely eating out in beautiful surroundings is the norm

What's Your Dollar Worth?

We've quoted prices in this article in Philippine pesos (PHP). At the time of publication one U.S. dollar was worth about 45 pesos.

Once your documentation is complete, your next step is to present your pet's health certificate to any Philippine Consulate General in person or by mail three weeks before you leave your home country. The consulate will fax an import permit to you, which will need to be presented to the quarantine officer in Manila.

If you are applying in the US, the consulate fee is US\$25 per document, which is payable by cash or money order.

The Philippines does not require that your pet be quarantined upon arrival, unless it appears ill or arrives in the country lacking proper documentation. The Philippine Consulate in New York offers additional helpful information about importing your pets to the Philippines.

Affordable Housing With Great Views

There are new housing units being constructed all over Tagaytay City and the surrounding area. Whether you want to rent or buy, you'll find housing to be excellent value here. If you want a place with a great view of Taal Lake, expect to pay a bit more, but even properties with spectacular views are relatively inexpensive.

We spoke with long-time local businessman Manos Sapountzakis, who shared his thoughts about the current housing market: "I've owned my house in a subdivision in Tagaytay for 13 years," Manos told us. "I am still the only permanent resident living there. And there are so many subdivisions being built. Who is going to buy them? On the other hand, rents are so reasonable; you can find a very nice villa for 15 to 20,000 pesos per month (about US\$340-US\$450). Honestly, with such inexpensive rents, if I had it to do all over again, I would have rented instead. I think if you want to move to Tagaytay, rent for at least six months or even a year; then if you still like it, you can think about buying—but not before that time."



An expat-oriented home with standard security measures

A large number of homes around Tagaytay are in gated communities that include 24-hour security. Burglaries are no more frequent here than you would experience anywhere else in the world, but the perception among residents is that they happen too often, due to the number of infrequently occupied holiday homes and the steady influx of out-of-towners. As a result, almost all new housing developments come with security, and most apartments and homes have bars on the windows. Many gated communities feature a walled perimeter to keep out unwelcome houseguests.

The regular influx of tourists adds another consideration when you're choosing a place to live. Traffic congestion, especially during weekends and holidays, can be a major inconvenience. There aren't many roads here, and with few ways in and out of town, you may want to avoid some areas, such as Batangas, that are regarded as places with high traffic congestion.

Long-term Rentals

There are a couple of realty companies in town, but they are focused on the holiday market and have very few listings for long-term rentals. ProStar Realty and Tagaytay Houses for Rent tend to have a lot of daily and weekly rentals but occasionally also have some long-term listings. Online internet portals such as OLX and Craigslist are good sources for finding property for sale or for rent. Probably the best way to find a place to live in Tagaytay though, is through word-of-mouth. The expat community in Tagaytay is a most helpful resource, as they seem to know just about everything that is going on around town. You may want to just drive around



A typical old-style home in Tagaytay

and look for signs, too. You'll see many places with posted signs "For Rent" or "To Let" and you can contact the owner directly for a viewing.

Many of the gated communities offer a vast array of amenities for their residents. Residents of the Tagaytay Highlands and Midlands Golf and Country Club, for example, enjoy the use of two 18-hole golf courses, 24-hour security, spa lounges, a sport center that includes a bowling alley, billiard halls, swimming pools, an entertainment complex that houses themed restaurants and an emergency clinic with an ambulance. Many foreigners who have settled in Tagaytay have chosen to live in one of the gated communities. However, if living in a gated community isn't your cup of tea, there are many attractive homes available scattered throughout the hills and byways of Tagaytay City.

The length of a lease will vary from owner to owner and tends to be very flexible, but you can expect to pay less rent if you are willing to sign a longer lease. It isn't uncommon to see a place that is rented for 6,000 pesos per night being offered at 15 to 20,000 pesos per month with a long-term lease!

Most landlords will ask for a one-month security deposit and one month's rent payable in advance. There are no restrictions on foreigners when it comes to renting a home or apartment.

For an idea of the types of property available check "[Tagaytay Sample Property Listings](#)."

Buying A Home

Buying a house in Tagaytay, or anywhere in the Philippines, is much more complicated than renting one. Non-citizens are permitted to have a clear title to a condominium and unless you are married to a Philippine national, this is really the only option for purchasing a place that you can legally own free-and-clear. There are many condominiums available in this area, and prices are very reasonable. Foreigners living here will find a wide variety of condominiums available for purchase. Almost all of the gated communities include condominium units, and foreigners can enjoy the same amenities that are available to those purchasing free-standing homes.

If you prefer to own a house, you can obtain a 25-year lease on a piece of land and build a house on it, or you can buy an existing home and lease the land. The lease can be

renewed once, so rights to the land are guaranteed for a total of 50 years. See "[Owning Property in the Philippines](#)" for more information.

There has been recent talk about changing the laws to allow foreigners to own land in the Philippines. If this happens, property values are certainly going to increase and owning a house could be a very good investment.

Buying Investment Property In Tagaytay

The cooler weather and gorgeous scenery have made Tagaytay an enormously popular weekend destination for city dwellers from steamy Manila. Consequently, Tagaytay has become one of the prime areas for real estate investment in the Philippines. There are quite a few ambitious high-end projects in various



© David K. Justice

Condotel apartments are available for investment

stages of construction throughout the Taal Lake region, many with subdivisions that are already completed. Several of these projects have excellent income and capital gains potential. When it comes to condominiums, the Philippines places few restrictions on foreign property investors.

One such project is the Wind Residences. The developer is SMDC, a prominent company that refers to itself as "The Good Guys." SMDC has residential and commercial projects

in Tagaytay, Makati, and several other Philippine locations. Their Tagaytay residential project is being built in stages until a total of ten high-rise residential units have been completed. The first 20-story building was finished late last year, with each subsequent building scheduled for completion every three years thereafter. Their units are sold as freehold; the owner receives a free-and-clear title to the property.

The buildings consist of five-star, hotel-like accommodations in studio and one-bedroom units. On-site amenities include swimming pools, basketball courts, and badminton courts. The Wind Residences are located less than a five-minute walk from Robinsons Mall, the prime shopping mall in Tagaytay. Studio units are 28.19 square meters, and start at 2.7 million Philippine pesos (95,778 pesos per square meter) and one-bedroom units at 34.81 square meters range from 3.2 to 4.1 million pesos, or 91,928 to 117,782 pesos per square meter. Prices vary depending on what level the unit is on and whether it has a view of Taal Lake. From an investment perspective, units on higher floors with a good view of the lake obviously have the strongest potential for capital appreciation.

Financing for foreigners is available, due to SMDC's affiliation with BDO Bank, the only bank in the Philippines that offers mortgage loans to foreign buyers. SMDC offers 30-month financing for their units. Financing a purchase simply requires giving them 30 postdated checks.



Building and investment opportunities are booming

The units are generally rented out on a daily basis of 5,000 pesos per night. The developer expects that they would be occupied about 20 days per month. Alternately, monthly rents are expected to bring in 30,000 pesos a month for studio

units and 40,000 pesos a month for one-bedroom units. For a modest commission, SMDC's on-site property management company would handle all the arrangements to bring tenants to the units, as well as keeping the units clean and in good repair. The owner would also need to pay Homeowner's Association dues of 70 to 80 pesos per square meter per month. The SMDC sales staff project that investors would realize a net income of 15 to 20,000 pesos per month after expenses, which would allow the owner to reach the break-even point on their investment in about 20 years. However, property in Tagaytay City is appreciating at a rate that is higher than the national average, and this is where the potential for stellar returns come into the equation. Property appreciation in Tagaytay that averaged 18% per annum as recently as 2007 has settled into a still very appealing 12% per annum. Combined with rental income, an investment at this project could potentially pay for itself in less than 10 years.

However, in Tagaytay not all housing construction is quality construction. We viewed some properties nearby that were still being built and saw cracked foundations, ceilings with significant water damage, and badly rusted metal fittings. When purchasing property in the Philippines (or anywhere, for that matter), due diligence is required.

Settling In

Once you find a place to live, you'll have no difficulty getting your utilities hooked up and finding what you need to make your house or condo a home.

In Tagaytay, electricity is provided by the Manila Electric Company (MERALCO). Initiating service with them is a simple process, although they do require a deposit equal to one month's electrical usage.

It is not safe to drink the tap water in Tagaytay, however, it's fine to take a shower or wash your dishes using tap water. Fortunately, bottled water is inexpensive and arrangements can easily be made for home delivery. The Philippine Long Distance Telephone Company (PLDT) provides Tagaytay with fixed line telephone service. There is a monthly service charge of 700 pesos, which includes the line and an unlimited local calling plan. They also offer bundled packages that include DSL Internet and a landline telephone starting at 999 pesos per month for a 3Mbps plan to 4,000 pesos for a 10 Mbps plan.

Paying Tax In The Philippines

If you are living as a retiree in the Philippines you will probably not have a tax burden. Philippine taxes are only assessed on income that has been earned in the country. Foreign pensions, social security, and annuity income are tax-free for residents from abroad.

The Philippines has tax treaties with many countries including the US, UK, and Canada, so that income earned in the Philippines does not result in double taxation. United States citizens are currently exempt from paying U.S. taxes on income earned in the Philippines provided that total income per person does not exceed US\$99,200 (the Foreign Earned Income Exclusion). The United States Internal Revenue Service addresses this in their Publication 54. (As is true for citizens of the United States, citizens of the Philippines are taxed on worldwide income.)

You will have to pay taxes if you have Philippine-sourced income. If you are engaged in a trade or business in the Philippines, taxes are assessed on a sliding scale ranging from 5% to 32%. If you are a non-resident alien who is not engaged in a trade or business, you are subject to a tax of 25% on the gross of your Philippine-sourced income. Some employees of multinational companies, foreign-service contractors, and subcontractors in Philippine petroleum operations and offshore banking units are subject to a 15% tax on gross income.

Taxes are due annually on April 15th. Find out more in "[Income Tax In The Philippines.](#)"

Cellular service is dependable and inexpensive. There are several providers who offer reliable service to Tagaytay residents: the three main carriers are Sun Cellular, Smart Communications, and Globe Telecom. Service starts at around 299 pesos per month for postpaid plans. Pay-as-you-go prepaid plans simply require that you buy a SIM card, then purchase minutes as you need them. All three companies provide nationwide coverage.

These cellular companies also offer various Internet plans. Globe Telecom has several plans starting at 1099 pesos per month and Sun Cellular's start at just 699 pesos per month when you sign a 12-month contract.

The main provider for satellite cable television in Tagaytay is Signal Cable. A subscription including English-language movie and news channels starts at 390 pesos per month. Contact information for each provider mentioned is available at the Tagaytay "[Rolodex.](#)"



Color and greenery is everywhere

The Cost Of Living

A couple owning a property in Tagaytay could live comfortably on about US\$840, and on about US\$1,100 renting a house. Note though that two big-ticket items are not included: health care costs and travel "back home."



A modern, well-stocked supermarket

House Rental: Monthly Cost Per Couple

Item	PHP	Description
Rent	20,000	Furnished mid-to-upper range 2-bedroom house
HOA Fees	0	N/A
Property Taxes	0	N/A
Transportation	5,050	Car ownership is recommended
Gas	300	Used for cooking
Electricity, water, trash	2,500	Heat and a/c not needed
Telephone	299	Postpaid cell phone (700 pesos if a landline is desired)
Internet	699	Sun Cellular postpaid with 1-year contract
Cable TV	390	Basic cable through Signal Cable
Household Help	1,000	Housekeeper, one day per week; allow 2,750 pesos if full-time, live-in maid or cook is required
Groceries	10,000	Grocery stores, a few imported items
Entertainment	8,000	Eating out, miscellaneous expenses
TOTAL	48,238	Approx. US\$1,100 (exchange rate at Apr. 25, 2014)

House Ownership: Monthly Cost Per Couple

Item	PHP	Description
Rent	0	N/A
HOA Fees	6,900	Based on 300-square-meter house at 75 pesos per square meter
Property Taxes	2,291	Based on a home valued at 2,500,000 PHP, assessed at 1% municipal and 0.1% local tax, paid annually
Transportation	5,050	Car ownership is recommended
Gas	300	Used for cooking
Electricity, water, trash	2,500	Heat and a/c not needed
Telephone	299	Postpaid cell phone (700 pesos if a landline is desired)
Internet	699	Sun Cellular postpaid with 1-year contract
Cable TV	390	Basic cable through Signal Cable
Household Help	1,000	Housekeeper, one day per week; allow 2,750 pesos if full-time, live-in maid or cook is required
Groceries	10,000	Grocery stores, a few imported items
Entertainment	8,000	Eating out, miscellaneous expenses
TOTAL	37,429	Approx. US\$840 (exchange rate at Apr. 25, 2014)

Car Ownership: Monthly Expenses

Gasoline and maintenance	2,500	
Insurance (liability, theft, fire, collision, taxes, emissions testing, and registration)	2,550	
TOTAL (in Philippine pesos)	5,050	Approx. US\$113 (exchange rate at Apr. 25, 2014)

Everyday Shopping

Robinsons Mall is a shiny new complex located in the Summit Ridge hotel complex just three kilometers (two miles) west of the Rotunda. There is a large, western-style grocery store



Plentiful, good-quality produce at the traditional markets



All-natural, chemical-free vegetables and produce

The Cost Of Produce And Groceries

Here's a sample of goods from a shopping cart of items we gathered at Robinsons Supermarket. Our complete shopping cart can be viewed at the online ["Tagaytay Shopping Cart."](#) Remember: one U.S. dollar is about 45 pesos (April 2014).

Grocery Item	Quantity	Price in pesos (PHP)
Butter, imported	250 grams	74.25
Milk	1 liter	66
Orange juice	1 liter	70
Pepsi	1.5 liters	38.25
Wine, Chilean	750 ml.	355
Bacon	1 kg.	230
Chicken quarters	1 kg.	146
Beef, top ground round, local	1 kg.	179
Bananas	1 kg.	28
Onions, yellow	1 kg.	75
Broccoli	1 kg.	320
Carrots	1 kg.	78
Ketchup, Heinz	500 grams	37.75
Peanut butter, local brand	450 grams	308
Bread, sliced white	1 loaf	36
Toothpaste, Colgate	40 grams	31
Laundry soap, local brand	1 kg.	82

there that carries a full selection of local and imported foods, as well as shops selling hardware, appliances, clothing, and more. There are several sit-down restaurants, a Shakey's pizza parlor, and a number of fast food chains. It isn't a large mall, but is large enough to serve the residents of Tagaytay. You may want to buy some or all of your groceries at the traditional market. The Tagaytay City Market is located three kilometers northeast of the Rotunda. You can buy almost any grocery item here and the market is well-known for its delicious, sweet, and organic pineapples, bananas, and papayas. One foreigner living here told us: "At the markets, you need to bargain, but only a little bit. Most things are at a fixed price. You might save five or ten pesos by bargaining, but nothing really significant. There is little change in prices other than during Christmas and Easter, and inflation is nearly nonexistent."

The Mahogany Market is open daily but it's busiest on Mondays and Saturdays. You can find a wide variety of foods here. This market is well known for its excellent high-quality beef, which is sold not only to Tagaytay shoppers but is distributed throughout the adjoining provinces. The Mahogany Market is located near Tagaytay Heights, less than one kilometer from the Robinsons Mall.

Quality Medical And Dental Care

There is an excellent hospital in Tagaytay as well as several medical clinics. The private Tagaytay Hospital and Medical Center was opened in 2005 to serve the needs of Tagaytay residents and visitors. This six-story hospital offers a full range of medical services, ranging from wellness checkups to 24-

hour emergency care. They have 100 in-patient beds, surgical and intensive care units, and even their own spa. Most of the physicians practicing here have had training or residency in the US before returning to Tagaytay to practice and their physicians and nurses speak fluent English. Locals who we have spoken with have a high regard for this facility, and they agree that there is no need to go into Manila for medical care unless one had an extremely serious health concern.

In addition to the Tagaytay Hospital and Medical Center, there is a full-service government hospital that primarily caters to lower-income residents. There is also a diabetes center and about 16 medical clinics around the town that can handle minor problems and general health concerns.

Wherever you receive your healthcare, you'll be pleasantly surprised at the very low cost. General office visits cost about 300 pesos, and specialists charge just 500 pesos—slightly more than US\$10.

U.S. veterans can go to the VA Outpatient Clinic in Pasay City, Manila for medical care. This is the only VA healthcare facility located outside of the United States or its possessions and shares its location with the U.S. Embassy. Veterans who have a service connected disability of at least zero percent and are registered with VA OPC are eligible to receive treatment. Services at the clinic include general and internal medicine, as well as limited ancillary services.

When we were in Tagaytay, we had the occasion to try out the dental care first-hand. As other expats had told us, we found that dental care was excellent and very affordable. We had our “dental adventure” with the personable Dr. Agunod, who gave David a high-quality porcelain crown at a cost of 6,000 pesos—less than US\$140. His office was very clean and outfitted with modern equipment. There was no waiting for an appointment and the care that was given was very good. There are several other dental clinics in town. The Tapawan Dental Clinic, located at Robinsons Mall, charges 350 pesos for a check-up, 700 pesos including a cleaning, and 700 pesos for a filling.

Medications

Very few medications require a prescription in the Philippines. Some medications, such as antibiotics, require a prescription at some pharmacies but are available over-the-counter at

others. Some pharmacies may sell bootleg medications of inferior quality. Doctors recommend purchasing drugs from reputable pharmacies such as those found in the hospitals or at Mercury Drug, a franchise found throughout the Philippines. Despite the Philippines being a major manufacturing hub for many of the largest pharmaceutical companies, prices vary considerably on many medications, with some drugs costing as much or even more here than the same product would cost in the US.

Disabled Tagaytay

The good news about living in Tagaytay—or anywhere in the Philippines—is that household help is very inexpensive, and a good housekeeper can also serve as a valuable personal assistant. Many homes are single-story and condominium buildings generally have elevators, so finding a suitable place to live is not too difficult. Robinsons Mall is accessible and has designated handicapped parking spaces, so shopping wouldn't pose many difficulties. However, Tagaytay is very spread out, sidewalks are often absent or in poor repair, and apart from the major streets, there are many steep hills to navigate.

Despite the challenges, there are several hundred foreign seniors living in this area, and everyone we spoke with agreed that it's a great place to live. In fact, the Philippine government offers special visa incentives to those with chronic medical conditions. See more information about the generous SRRV Human Touch visa in [“Visas And Residency”](#). Those with disabilities should be able to have a satisfying lifestyle here with only minimal hardships.



Year-round, romantic, al fresco dining

English Speakers Will Feel At Home

The languages most commonly spoken in Tagaytay are Tagalog (also called Filipino) and English. Both languages are officially recognized by the Philippines. Tagalog is a Central Philippine language with Austronesian roots that is related to the languages of Malaysia, Indonesia, Timor, and Malagasy, as well as the Tao language of Taiwan. It is also similar to the language spoken in the Visayas region of the Philippines, which include the cities of Dumaguete and Cebu (both featured in previous ORLs).

But English is the dominant language spoken in Tagaytay, though Filipinos will often speak Tagalog to each other. It is the primary language used in businesses, medicine, math, science, government, and the legal system.

So, you'll get by very comfortably in this part of the world as an English speaker. Almost everybody who you come into contact with will know at least some English, and the majority of people who you are likely to talk with will be fluent. Street signs, package labeling, most restaurant menus, and almost all advertisements are in English.

Spanish—the official language of the Philippines until the mid-20th century—is also understood by many people.

Getting To Tagaytay

Tagaytay is easily accessible from Manila, the city where almost all visitors from abroad enter the Philippines. Tagaytay is just 65 kilometers (40 miles) south of Manila. The drive from the airport takes just over an hour via the South Luzon Expressway (also known as the South Superhighway) or the Aguinaldo Highway.

Minivans and airport taxis charge fixed rates from the airport; though the amount will vary from one company to another, expect to pay around US\$75 to make the trip. An alternative would be to rent a car at the airport, though you would need to navigate your way through Manila, which could be complicated until you're more familiar with this sprawling metropolis of 12 million residents.

It's less expensive to take a public bus, though the trip can take three or more hours. Airport buses departing from Terminal 3 (the international terminal) take passengers to the



Lougie invites his customers onboard his jeepney

bus station at Pasay Rotunda for a nominal charge. From there, buses leave about every half hour for Tagaytay. Buses stop at the Rotunda, the main intersection in central Tagaytay. From there, you can make your way around town by foot, tricycle, or jeepney.

You'll Want Your Own Transportation

If you decide to settle down in Tagaytay, you'll definitely want to invest in your own vehicle. Although public transportation does exist, the area is very spread out along a ridgeline that runs along the caldera surrounding Lake Taal. Many foreigners live in outlying towns such as Batangas, Talisay, and Silang, and socializing with other expats is a major pastime here; not having your own car or motorbike would be a huge inconvenience. Roads are quite good and well-maintained and Philippine drivers tend to be considerate. In the Philippines, driving is on the right side of the road.

If you don't have your own vehicle, you can get around reasonably well using jeepneys or tricycles.

Jeepneys are the quintessential Philippine version of a local bus. These flamboyantly painted vehicles were originally constructed from surplus U.S. military jeeps. The chassis of a jeepney has been extended from the original Jeep to make a covered "bus" with a row of benches on either side. Like public buses, jeepneys have fixed routes. To take a jeepney, simply flag one down and tell the driver where you are going. Then climb in the back and pass your money forward to the driver—the other passengers will pass your change back to you.

The fares are fixed at about eight pesos per person, though the fare could be a bit higher for longer distances.

Tricycles are motorbikes that have been outfitted with small, covered sidecars. Passengers squeeze inside the car, or sit along the side or even on the motorbike seat behind the driver. Most tricycles are designed to carry one or two people, but it's not unusual to see a tricycle with six or more passengers. Most tricycles in Tagaytay ply the streets looking for passengers and fares are very reasonable. You can also find them congregating near the Rotunda, some of the markets, and other major intersections in town. Fares are generally less than 20 pesos for short trips around town, and the tricycle will take you directly to your destination.



Tricycles waiting for a fare

It's certainly possible to walk around the town but the area isn't ideally suited for it. Though most streets around the Rotunda have sidewalks, as soon as you leave the central area, paved walkways quickly disappear.

Plan to spend about 2,000 pesos a year for insurance, licensing, and emissions testing for a motorcycle. Full insurance coverage for a truck or car will cost around 30,000 pesos per year, including fire, theft, comp, and collision. With only no-fault insurance, you can register, license, and insure a car for about 3,000 pesos per year.

Places To Go, Things To See

Tagaytay is a relatively small town, and there really isn't a lot of shopping, theater, cinema, and the like to indulge in without making a trip into Manila or one of the larger provincial cities.

Tagaytay residents enjoy the clean air and take advantage of being outdoors at every opportunity. One popular venue is the Filipino-Japanese Friendship Garden, where visitors can relax in the well-maintained gardens which feature a lagoon and a gazebo. The 1,200-square-meter garden was constructed with the goal of promoting peace and international unity among the visitors and citizens of Tagaytay.

The Tagaytay Picnic Grove is located next to the Japanese garden. It has facilities for picnicking, horseback riding, roller skating and swimming, and has a new zip line and cable car, as well as an eco-trail boardwalk. The views of the volcano and lake far below are quite spectacular.

Another perfect place for a picnic is at People's Park in the Sky (see the section on history, above). There are some refreshments and souvenirs sold in a small shop that is part of the original structure built by the Marcos family. The views from the remains of the mansion are impressive. People's Park is located on the highest point of Tagaytay City, and on a clear day Taal Lake, Balayan Bay, Laguna de Bay, and Manila Bay are all visible. If you don't have your own transportation, you can easily access the park by jeepney.

The Casino-Filipino Tagaytay has slot machines, poker, and table games for gamblers. There are several restaurants and bars on the premises, as well as a hotel.

All of the country clubs have various sports and entertainment facilities, but residents who don't belong to a club still have plenty of options. The two sport centers—located at the Development Academy of the Philippines (DAP) and the Philippine Judicial Academy—have public facilities for residents and visitors to Tagaytay that include a gymnasium, more than a dozen basketball courts, a swimming pool, a bowling center, a fitness center, tennis courts, game rooms for chess and mahjong, ping-pong tables, volleyball courts, a small zoo, squash courts, and several other parks, playgrounds, and bicycle/jogging trails. You can also workout at Monster Gym, as well as taking advantage of the Taebo, aerobics, belly dancing, yoga, *muay Thai* boxing, and Sumba classes they



Site of the first WWII U.S. parachute landing in to the Philippines

offer. Relaxation and pampering is offered at Nurture Spa and numerous other local spas that are transforming Tagaytay into a destination for health and wellness.

There are several historical markers placed throughout the town, commemorating events that took place in Tagaytay that helped free the Philippines from the Japanese occupation during World War II.

Tagaytay is an important tourist destination that sees a large influx of people who come here on weekends to cool down, relax, and enjoy the beautiful scenery. As a result, Tagaytay has an excellent assortment of upscale restaurants and bars. Filipino and international cuisines are offered in abundance. The nightlife hub of Tagaytay, which is pretty low-key, centers around One Destination, a small strip of fancy restaurants and bars with panoramic views of the lake and volcano.

Every Wednesday and Sunday, the expat community gets together for an evening of drinking and socializing. We can attest that this is one of the most open and friendly groups of foreigners that we've ever come across. Any foreigner is more than welcome to attend, and it's a perfect way to get to know your neighbors or to just get a feel for the area.

We enjoyed having more than one dinner at Manos Greek Taverna. The personable owner, Manos Sapountzakis, is

originally from Crete and has been living in Tagaytay with his Filipino wife, Estrella, since 2002. He is an excellent cook, and is happy to share his considerable knowledge about living in Tagaytay. He's also likely to go to the expat get-togethers, so if you find yourself in Tagaytay and want to meet up with other foreigners, he may be your first contact.

The main attraction in this area is Taal Lake and Taal Volcano. It is possible to take a boat to the small volcano, then either rent a horse or walk to the rim. There is a park at the overlook area that has picnic tables and, of course, beautiful views.

Golfing And Recreation

Tagaytay's idyllic climate and beautiful scenery make it a prime destination for golfing aficionados.

There are two exclusive golf clubs at Tagaytay Highlands. The Tagaytay Highlands International Golf Club and the Tagaytay Midlands Golf Club are both 18-hole championship golf courses located at the summit of Tagaytay's highest mountain. A cable car takes golfers to the International Golf Club and a funicular ferries golfers down to the Midlands course. The par-72 Midlands course and the par-70 International are both quite challenging and feature stunning views of Taal Lake and Laguna de Bay. Greens fees vary according to the type of club membership you have; expect to spend around 4,300 pesos (about US\$100) for a full round of golf at either course.

Besides golf, the Tagaytay Highlands Country Club has a swimming pool, squash courts, basketball courts, a bowling alley, a spa and salon, billiard halls, table tennis, a fitness center, and even a go-kart track. There are several restaurants on the premises that offer an eclectic mix of international cuisines.

The Splendido Taal Country Club is located on a ridge overlooking Taal Lake, just five minutes away from Tagaytay City. The 18-hole, par-72 course was designed by Greg Norman. Although the club offers memberships, non-members are welcome to take advantage of the course. Fees for the full 18 holes are 3,500 pesos on weekends and 2,500 pesos on weekdays for tourists, with an additional cart fee of 800 pesos and 400 pesos for a caddie. Fees for members and their guests are less. Other facilities at the club include a six-meter high "waterwall" that flows into a multi-level swimming pool, a Jacuzzi, sauna and steam baths, a fitness

center, badminton courts, basketball courts, an eight-lane bowling center, indoor tennis courts, table tennis, and more.

The Evercrest Golf Club Resort is another private golf course located just a short drive west of Tagaytay. This 18-hole, par-72 course, designed by Arnold Palmer, offers non-members packages starting at around 2,000 pesos, plus cart and caddie fees. Reservations can be made through GolfPH. The resort offers plenty of activities for non-golfers as well, including miniature golf, banquet and conference facilities, a spa, a sauna, a swimming pool, tennis court, and a restaurant and bar.

The Royale Tagaytay Country Club has a nine-hole course that is part of a larger complex that offers other sports facilities including basketball, tennis, badminton, swimming, bowling, a driving range, billiards, and table tennis. A club membership, which costs 300,000 pesos (about US\$6,800), does double-duty with the Royale Tagaytay Beach Resort, an exclusive summer getaway retreat located about 50 kilometers (30 miles) west of Tagaytay.

A Warm Welcome—To Everybody

There are few gay bars or establishments anywhere in the Philippines, but gays are accepted as a part of the



It's a peaceful place to live

community. The level of public acceptance of homosexuals is very high, despite this being a predominately Catholic country. In fact, the Philippines is considered to be one of the more gay-friendly nations in the world. LGBT individuals are likely to feel quite comfortable in Tagaytay. For an active LGBT “scene,” however, there are many more opportunities to be had in Manila. There isn’t even a “girlie bar” in all of Tagaytay, which makes this town quite unusual for a Philippine retirement destination.

A Safe And Pleasant Place To Live

Keep in mind that the Philippines is a poor country, so be aware of pickpockets or anything that sounds “too good to be true,” because it probably is! However, the standard of living in Tagaytay is noticeably much higher than you’ll encounter in many other parts of the country, including Manila. Keep your doors locked and exercise the usual level of common sense that you would use anywhere.


The main risk for Tagaytay residents is the threat of a natural disaster. Taal Volcano is one of the most active volcanoes in the world, and a future eruption is almost certain. However, the volcano is constantly monitored and authorities will announce evacuation orders should the level of volcanic activity cause concern. Small tremors from the volcanic area occur frequently, though they very rarely cause any damage. Although most typhoons skirt around the town, a few will cause heavy rains and possible property damage. Mudslides frequently occur during and after hard rains—something to keep in mind if you’re thinking of renting or buying a house on a precipitous slope.

Aside from those unlikely events, you’ll find Tagaytay to be a peaceful and mellow place to live. Expats joke that life can be so uneventful here that the whole expat community shows up to the opening of an envelope; when it comes to safety, that’s definitely good news.

Is Tagaytay For You?

What would daily life be like in Tagaytay? Foreigners here describe life as quiet and peaceful. Many of them garden, and the twice-weekly expat get-togethers are main events. Surprisingly few people we spoke to who live here see any reason to go to Manila other than to renew their annual permanent residency visas. The retirees living in Tagaytay

are a close-knit group who genuinely welcome newcomers. They are almost exclusively male; though they did say that there were “a couple of foreign women living here and we know that they would enjoy having more foreign women moving into the area.”

The majority of the foreigners living in Tagaytay are either married to Filipinas or dating Filipina women, though there are a few single men. However, this is not a town for sex tourism. There are no racy bars or clubs and not a great deal of nightlife in any form. Many retirees delight in finding a coffee shop with a view and having plenty of time to read. Others work part-time, garden, golf, or engage in hobbies and intellectual pursuits. Altogether, there are a few hundred foreign retirees in Tagaytay. We met and spoke with a couple dozen of them when we were here and one thing that they all seem to agree on was none of them have any desire to move elsewhere. 



My...how your garden can grow!

Country Retirement Report Online Resources

[Owning Real Estate In The Philippines](#)

[Tagaytay Sample Property Listings](#)

[Tagaytay Monthly Budget](#)

[Tagaytay Rolodex](#)

[Tagaytay Shopping Cart](#)

[Taxes In The Philippines](#)

[Visas And Residency In The Philippines](#)

[Tagatay Video Story](#)

For Your Eyes Only

**Special Thanks for Being
A Preferred Reader...**

Get 12 Additional Reports For Only US\$2 Each...

Dear ***Overseas Haven Report*** Buyer,

I hope you enjoyed reading about one of the world's greatest overseas havens.

I'd like to let you in on something: Each one of our ***Overseas Haven Reports*** is but a single element of the greatest resource available today on the world's top overseas retirement havens.

This unique subscription service is called ***Overseas Living Letter***.

Every month, subscribers to ***Overseas Living Letter*** receive an honest, current, and complete introduction to one of the places we've identified as offering tremendous advantages for the would-be retiree abroad...

These are the locations that should be on your radar, either for your immediate retirement or as places to invest today as part of a longer-term plan. Each of these comprehensive reports 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. ***Overseas Living Letter*** has correspondents all over the world who are living the life you've been dreaming about, right now!

And, over the three decades I've been covering this beat, I've known literally many thousands of people just like you who've taken the leap.

Retirees who have built the lives of their dreams, and yours, overseas... and who are right now enjoying a retirement lifestyle that goes far beyond what you might believe is possible.

This extensive network of contributors will provide you with all the tips, tricks, and firsthand insider intelligence you need to follow in their footsteps...

- Where to look to find the kind of life that suits you—at the beach, in the mountains, among the vines, in the big city...
- Insights into what the community is like, who your neighbors would be (locals, expats, or both), and how they live...
- 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)...

What are you waiting for? [Take me up on this special subscription price, here now.](#)

The World's Best Value Destinations For Living and Investing

Plus, When You Subscribe to Overseas Living Letter—Risk-Free—Today, You'll Receive 3 Special Reports (US\$115 value)

Because right now you can get 12 monthly issues of Overseas Retirement Letter—for just US\$24, only US\$2 an issue (regular rate US\$76). You save US\$52 with this special introductory offer.



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



- **SPECIAL REPORT # 2:** Five Fun Ways To Get Paid To Travel (Working As Little As 3 Hours A Week). (retail price: US\$39).

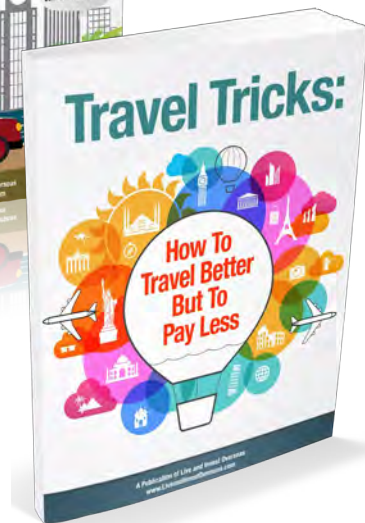


- **SPECIAL REPORT # 3:** 7 Passive Income Opportunities To Help Grow Your Nest Egg And Fund Your New Life Overseas... (retail price: US\$27).

Plus, [sign on today for 24 monthly issues of Overseas Living Letter](#)—for a locked-in rate of US\$42, or only US\$1.75 an issue—and you’ll receive two additional special reports—and you’ll receive a fourth special report, again with our compliments...



- **SPECIAL REPORT # 4:** 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.

What are you waiting for?

I'm putting my entire network of experts and resources at your disposal, in order to help you:

- **At last, figure out the best place in the world for you for part- or full-time living...**
- **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)...**
- **Learn the practical, nuts-and-bolts things you need to help you set yourself up overseas with the least hassle and the greatest success...**

We have no time to lose... let's get started.

[Start now and claim your free reports here.](#)



Kathleen Peddicord
Publisher, Live and Invest Overseas

Kathleen's Personal Guarantee

I guarantee that my *Overseas Living Letter*—delivered monthly via email—is the most straight-shooting, tell-it-like-it-is report available about the best-value destinations on the planet for living and investing abroad.

But if you don't feel *Overseas Living Letter* delivers the kind of make-your-nest-egg-last-forever opportunities you're looking for, you can cancel at any time. If you do, I'll promptly reimburse you for any issues remaining in your subscription, no questions asked.

The Special Reports are yours to keep, no matter what.

[Subscribe now!](#)





OVERSEAS
Haven Report