## VERSEAS Haven Report

## Santiago De Chile: First World Cosmopolitan Living In Latin America...



## staff

Kathleen Peddicord Founding Publisher

> Kat Kalashian Editor in Chief

Charles Conn Managing Editor

Sophia Titley Editorial Assistant

Hélena 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.

**SVERSEAS** 



## Santiago De Chile First World Cosmopolitan Living

By Lauren Brown

Many people are surprised when they first arrive to Santiago de Chile.

The bustling streets, tall buildings, and international companies found in "Sanhattan" clearly illustrate that this is no Third World town, but rather a thriving cosmopolitan capital that more closely resembles a U.S. or European city than others you find in Latin America.

Santiago offers a First World-living alternative in Latin America and has the highest standard of living in the Americas after the United States and Canada. The stunning mountain views, the clean tree-lined streets, well-maintained parks and common spaces, public transit that is fast and efficient, potable water, reliable internet, high-quality and inexpensive wine, and quick beach and mountain access are some of the perks of living in Santiago. Although Santiago may lack the exoticness and charm of other Latin American cities, it more than makes up for it with its stable economy, safety, and livability.

Santiago may be a far cry from a beach vacation in Rio, however it is an optimal choice for relocating abroad.





Costanera Tower is one of the most famous silhouettes of the city





#### **Chilean Geography**

Sandwiched between the Pacific Ocean and the Andes Mountains, Chile is a long, narrow country stretching 2,650 miles from north to south and bursting with geographic diversity. In the north you'll find the Atacama Desert, the driest desert in the world, whose high altitude, nearly nonexistent cloud cover, and lack of light pollution make it one of the best places to conduct astronomical observations and, therefore, many world-famous observatories are located there.

Moving south of the desert, Chile's terrain begins to resemble the Californian countryside, lined with vineyards and farms. South of that is the lake region and then farther south, majestic Patagonia and, ultimately, Antarctica. While on this journey from north to south you'll also discover endless coastal towns and cities and the capital, Santiago, which is located almost in the center of the country.

Chile provides all four seasons, so you can find every type of lifestyle here. One of the highlights of living in Santiago is that you are about an hour from the Pacific Ocean, an hour from the mountains, and an hour from wine country... You can ski and surf in the same day if you wanted to.



#### **Political History**

Prior to the arrival of the Spanish in the 16th century, Chile was inhabited by the Inca in the north and the Mapuche in the center and the south. Chile declared its independence from the Spanish in 1810, however the Spanish were not fully defeated until 1818. The northern borders of Chile weren't clearly defined until 1883 when Chile defeated Bolivia and Peru in the War of the Pacific. To this day, and as recently as this year (2018), Bolivia occasionally demands that Chile returns some coastal land to it.

Chile is a democratic republic. After a series of elected governments since its founding, the socialist president Salvador Allende was overthrown by a military coup led by Augusto Pinochet in 1973. Pinochet's military dictatorship lasted until 1990 when Patricio Aylwin was freely elected. Although Pinochet's dictatorship was dark and violent, one of the positive things he established was the country's free market economy that has allowed Chile to develop into the economic leader of Latin America it is today.



#### Culture

It is important to know a bit about the geography and the political history of Chile in order to understand its present-day culture. Many people who have visited other Latin countries arrive and feel that Chileans are less friendly, less trusting, and shy compared to more vivacious and boisterous Colombians and Brazilians, for example. Chileans are family-oriented and often have tightknit friend groups from high school and university, some even elementary school. They frequently date and marry into these childhood friend groups. At first this may make it difficult to integrate into a group of Chileans, however once you do they are incredibly loving and loyal. One can imagine that living under a dictatorship for so many years creates fear and insecurity, which attributes to their shyness, avoidance of confrontation, and tight-knit circles, which has carried through generations.

Chile is a very conservative country, with over 66% of its residents identifying as Catholic. In 2004, Chile became one of the last countries in the world to legalize divorce, and Chile had one of the most restrictive abortion policies in the world, criminalizing its practice without exception until 2017, when a new law stated that under specific life-threatening circumstances abortion is permitted.

Chile also has a striking contrast of having a free open market, but also appearing quite behind in fashion, music, wellness, and other cultural trends. This can be attributed to the country's geography as well as the dictatorship. Although Chile is bordered by three countries, the Pacific Ocean, Atacama Desert, and Andes Mountains isolate Chile as if it were an island.

As a result the radio plays more songs from the 80s and 90s than current hit music and platform shoes worthy of a Spice Girls reunion still parade the streets. The great news about this is that in many areas Chile has some catching up to do, providing many business opportunities in niche areas that have already been saturated in places like Mexico and Colombia that more closely follow American trends due to their proximity.

#### **Chile And Santiago Today**

Chile is experiencing an incredible economic and cultural transformation, making right now an especially exciting time to consider living here.

International business has always been strong, especially in industries such as mining and agriculture. However, after the presidential inauguration of Piñera early in 2018, international investments are rolling in even faster. Chile has never been very culturally or racially diverse until now. Due to the country's relatively lenient immigration policies and international business boom, Chile has been receiving many immigrants from neighboring Latin countries, Haiti, Europe, North America, and Asia. While Chileans may fret that these changes are causing competition for their own employment, increased immigration is injecting Chile with diversity, culture, and color that it had been lacking.

Chile, and Santiago specifically, has become a leader in entrepreneurialism in Latin America. In 2010, in an attempt to diversify the economy and create a climate of entrepreneurship, the government initiated Start-Up Chile, a seed accelerator for international and Chilean start-ups. Since its inception, the program has encouraged an entrepreneurial mindset in the country, positioned Chile as the innovation and entrepreneurial hub in the region, attracted talent from around the world, stimulated economic growth, created thousands of jobs, and put the country on the map in many ways.

Chile also remains the country in Latin America with the highest standard of living, strongest economy, most stable government, least corruption, lowest crime rate, and highest freedom index (even higher than the Unites States at the moment).

Chile is also one of the easiest countries to obtain a visa and residency and open a business.

#### **Getting Situated in Santiago**

Your adventure in Chile begins at the Santiago International Airport, located about 25 minutes outside of the heart of the city.

The current airport is relatively humble despite offering international flights daily, some even direct to the States and Europe. In order to meet increasing travel demands, a new airport is being constructed next to the current one and is expected to be completed in 2020.

Previously, Americans and Canadians were required to pay a reciprocity fee in order to enter the country. The fee has been lifted for most countries except Australia and Mexico, whose passport holders still need to pay.

Upon arriving, visitors are granted a 90-day tourist visa. In addition to scanning and stamping your passport, you will be given a receipt-like piece of paper with your entry date and the date you need to exit. At first glance this paper looks quite trivial, you have the stamp after all, but unless you want to cause a terrible headache when you are leaving the country, do not lose this paper!

Apart from occasionally long lines, customs and immigration is a breeze when entering Santiago. The easiest way to get into the city from the airport is using Uber (Wi-Fi is available in the cafés located on the other side of customs) or TransVip, the shared or private airport shuttle company.

A TransVip takes cash or credit cards and will cost you about US\$15 a person or US\$50 for a private van. An Uber to or from the airport will cost you anywhere from US\$20 to US\$30. If you are feeling adventurous from the get-go you can also take a Greyhound-style bus that will let you off at the metro station for about US\$2.

Be wary of the taxi drivers: If you do not pay a set price at a kiosk before leaving the airport, they are likely to take you for a ride.

Once you are in Santiago it is extremely easy to get around. The city is relatively flat, so if you want to explore you can literally walk from one end of the city to the other if time allows. Public transit is inexpensive and easily accessible, the Metro and Trans Santiago bus systems are fast and efficient and can take you anywhere you want to go for about US\$1 a ride.

Inside the metro you can purchase a rechargeable Bip card and charge it so that you can use it multiple times on both the metro and buses. There are also many apps such as Uber, Cabify, and Easy Taxi that make calling a ride quick and simple, stating the price of your ride upfront so that there are no surprises. You can also hail a taxi in the street, although depending on traffic and the route the driver takes, it may end up being more expensive than an app.

Another popular way to get around is by bike. Santiago is bicycle-friendly, with wide streets and many bike lanes. Various bike-sharing programs—including EcoBici, BikeSantiago, and Mobike—are free and allow you to pick up and leave the bikes anywhere... even haphazardly in the middle of the sidewalk as some people have been doing. You locate these bikes using an app that you download on your phone. Upon your arrival in town, you will discover that the schedule is more nocturnal than in the Unites States. Although the work day starts at 8 or 9 a.m., employees may continue working until 7, and sometimes 8 p.m. These long work days can be attributed to lack of productivity and efficiency in the office and the typical one- to two-hour-long lunch break.

Lunch is traditionally the largest meal of the day. Some Chileans even return home to eat lunch with their families. It's not surprising to see businessmen even having a glass of wine or pisco sour at this time. Because lunch is the largest meal, traditionally Chileans eat a light supper, called "once" (pronounced OWNseh, for the number 11). This more closely resembles a second breakfast than supper, consisting of breads, coffee, and tea.

However, eating a large, late dinner is now also common. Most restaurants will not open until 7 or 8 p.m. and will generally be empty at these times. It is not rare to make a dinner reservation for 10 or 11 p.m., even on a weeknight. On the weekends, events start even later and last until the early morning hours. Young people arrive at nightclubs between midnight and 2 a.m., dance until 4 or 5 a.m. and have an after party until 6 or 7 a.m. Even adults are known to have casual house gatherings or dinners that last until sunrise.

The nights start even later in the summer, when daylight lasts as late as 9:30 p.m. The seasons are switched in the southern hemisphere, so summer begins in December and lasts until March, while winter begins in June.

Summers in Santiago are hot, with temperatures reaching into the 90s Fahrenheit. Because the climate is dry, the evenings cool off quickly and the temperature drops to the 60s. As February is the hottest month, many Chileans abandon the city at this time, leaving it traffic-free and easy to get around. However, the summer vacation vibe sets in as early as December when schools get out and Christmas approaches.

Although the city of Santiago thins out in population during the summer months, you'll find an endless amount of activities during this time, including outdoor concerts, theater, street and park fairs, movies under the sky, and more, many of which are free or inexpensive. From a business point of view, it is nearly impossible to start any new projects from December until March, because the Chileans are either on vacation or are in the vacation mindset. As a result, the new business year does not get into full swing until March and sometimes even April.

Winters in Santiago are mild, with temperatures generally in the 40s and sometimes 50s, although it often feels colder due to the dampness and the fact that the majority of apartment buildings do not have central heating. Little electric heaters, which can be as inexpensive as US\$20, are an easy fix.

Although the mountains are close by, it rarely snows in the city. In 2017, it snowed for the first time in 10 years. It does rain during the winter months, which is actually a blessing because it cleans the city of the smog. Like Los Angeles, Santiago experiences a smog inversion in the winter months, making it more smoggy and contaminated than usual. This is the least pleasant part about Santiago, and luckily it is easily avoidable with a quick trip out of the city.



Just like in New York City, it is common for the people in Santiago to have their weekend escapes in the summer and winter, either to the coast or to the mountains.

In the summer, the coast is much cooler than Santiago, and in the winter it provides an escape from the smog. The ski slopes are just an hour away and make a quick weekend getaway or day trip, and wine valleys are also close by.

If you want to explore other parts of Chile, you can fly anywhere in under two hours for relatively inexpensive or you can take super comfortable buses to watch the scenery change on your journey. Road trips to the South are also common from September until March.

Chile is a country with four distinct seasons; the spring and fall are arguably the most pleasant in Santiago and also are optimal times to visit the south or the coast because it's not high season.

#### **The City Of Santiago**

The total metropolitan region of Santiago is quite large, spanning about 5,950 square miles, and is home to 7 million people of the 17 million that make up the entire country.

Santiago is divided into 35 different *comunas* or districts; within these lie different barrios, or neighborhoods, each with its own character. Despite its size, the city is actually very manageable. This is because the areas of interest for a tourist and expat fall predominantly within six *comunas*, the majority of which are along the Metro Line 1 (the red line), which runs east to west. All other areas of the city are also easily accessible by public transit and by car.



fall along the main (red) Metro Line 1 (map: UrbanRail.net)

The neighborhoods of Santiago have their own distinct feel and personality, leaving endless opportunities to explore. Foreigners can be found living in all parts of the city, however the majority tend to concentrate in a few specific neighborhoods that are the safest and have the highest standard of living, including Providencia, Las Condes, and Vitacura. These barrios provide everything from apartment living, gated communities, and even single-family homes with yards.



#### **El Centro**

When you arrive in Santiago, one of the first places to explore is the vibrant center, as it is home to many cultural and historical sites and is the beating heart of the city.

Here, Santiago's oldest and most historic buildings can be found, including Palacio La Moneda, the center for the government's executive branch, Santiago's City Hall, the Cathedral, and courthouses that border the iconic Plaza de Armas, the main square of the city.

Monuments to former presidents and other statues that pay tribute to the Mapuche culture are dispersed throughout this historic area. In the center you will also find museums such as the National History Museum and the Museum of Pre-Columbian Art, in addition to a bustling commercial and residential area. While strolling down Paseo Ahumada, a lively pedestrian-only street off the Plaza's southwestern corner, you will discover cafés, restaurants, small shops, large department stores, street vendors, office executives, old-time Santiaguinos, chess players, shoe shiners, and food carts selling typical food including *mote con huesillo* (*mote* is a dried peach and *huesillo* is grain like barley; these are served in a large glass filled with sweet peach juice) and empanadas (meat-filled pastries, similar to a calzone). Santiago's largest markets, La Vega and Mercado Central, are located on the northern edge of the neighborhood along the Mapocho River. Mercado Central is a fish and seafood market with various restaurants where you can go for a cheap and delicious lunch. La Vega is a huge market, occupying multiple buildings. Between the two markets you can pick up fresh produce, fish, meats, nuts, spices, and more for prices that are much less expensive (sometimes half the price) than the supermarket. The center may not be the cleanest nor safest part of the city (pickpockets like to take advantage of the large crowds), however, it is worth exploring, as it remains, as mentioned, the beating heart of Santiago.

The best way to get downtown is on the Metro Line 1 (red line) via its Plaza de Armas, Universidad de Chile, and La Moneda stops. Once downtown, the best way to explore is on foot as part of a free walking tour put on by Tours for Tips (see Rolodex).

#### Bellas Artes, Lastarria, Bellavista

Heading east on Metro Line 1, you come to the barrios of Bellas Artes and Lastarria, the bohemian parts of the city known for their art scene and numerous bars and restaurants (metro stops Santa Lucía, Universidad Católica, and Baquedano). In this area are Santiago's most well-known art institutions—El Museo de Bellas Artes and the Gabriela Mistral Cultural Center impressive street art, and trendy boutiques.

Lastarria is a charming European-style neighborhood with nostalgic architecture, winding cobbled streets tucked with hidden cafés and bars. The area is known for its restaurants, including the wine bar Boca Nariz; Chipe Libre where you can learn the difference between Chilean and Peruvian pisco sours; Liguria, an upscale Chilean restaurant located in an antique building with equally eclectic and antique decor; and Emporio La Rosa, known to have the best ice cream in the city.

The area also has sleek, boutique hotels including the Singular, famous for its rooftop bar. During the week, Lastarria is a popular happy hour and dinner destination and on weekends, it has a vibrant street market with handmade jewelry, art, antiques, secondhand books, and street musicians.

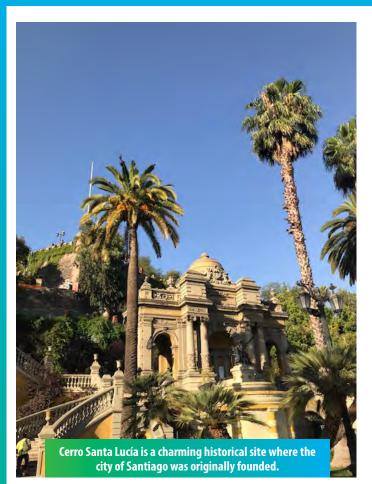


Liguria Restaurant is known for its quirky decor and huge wine selection

Bordering Lastarria is Parque Forestal, a long park that stretches from the Baquedano metro station to the Bellas Artes metro station. Here you can find people enjoying the park with their dogs, free yoga classes, and other exercise groups, and in the summer, young children cooling off in the numerous fountains.

On the other side of Lastarria is Cerro Santa Lucía, a beautiful hill adorned with old staircases, towers, fountains, and even a castle draped with vines and flowers. On Feb. 12, 1541, Pedro De Valdivia founded the city of Santiago at the foot of this hill. Later the Spanish used the hill as a lookout point and a bunker until it was converted into an attraction at the end of the 1800s with the addition of trees, plants, and more plazas.

This hill is certainly worth a stroll and, as a result of the nostalgic, romantic feeling, it is no surprise to encounter Chilean couples walking hand in hand or kissing on the numerous park benches throughout. Many foreigners find Lastarria a charming place to live amongst the culture and quirkiness, as it certainly has more personality than Las Condes. Prices, though a bit cheaper in this area, remain competitive due to supply.



Barrio Bellavista is a short walk from the Baquedano metro station and is known as a popular nightlife district. An enclosed collection of restaurants and bars, called Patio Bellavista, is further surrounded by streets lined with additional restaurants, bars, and nightclubs there is no shortage of dining options here.

If you are visiting Bellavista in the day you can check out the Santiago Zoo and ride the funicular to the top of Cerro San Cristóbal, a large hill in the middle of the city that's also Santiago's largest park. At another entrance located near the Pedro De Valdivia metro station is where people can either walk, run, bicycle, or take the gondola up to the top. At either entrance you can also purchase an "up and over" ride, starting at one entrance and ending at the other taking both the funicular and gondola. Of course, you will want to spend some time at the top, as Cerro San Cristóbal offers some of the best panoramic views of the city in addition to some fun photo opps with the giant statue of Mary who is perched overlooking Santiago.

Cerro San Cristóbal is a popular destination for tourists and Chileans alike all year round. The weekends are the busiest times, when thousands of runners and bikers can be seen exercising their way up and down the hill or hiking through the many trails. Just below the top of the hill is a huge plaza with the city's largest public pools, numerous jungle gyms, and a huge plaza where weekend Zumba classes take place.



The Gondola provides a unique views of the city on your way up to the top of Cerro San Cristóbal

#### Providencia

If you ask a foreigner where they are living, nearly 50% of them will respond Providencia. Its central location; loads of public transit; endless amounts of restaurants, cafés, bars, and shopping; and quiet residential streets make Providencia a popular spot to live.

Avenida Providencia is the bustling main drag that runs east to west through the *comuna*. Here you can find large chain restaurants and stores mixed with small independent markets, boutiques, and bookstores. Just off the main street you will discover tree-lined residential areas with apartment buildings and houses alike.

Providencia is a large *comuna*, and each little sector has its own feel, some parts more residential while others are more commercial. As you continue east along Avenida Providencia you will reach the city's most wellknown mall, Costanera Center.

This five-story mall equipped with hundreds of stores, predominately international brand names, is located inside the tallest building in Latin America, whose top floor observatory, Sky Costanera, provides 360-degree views of the city from a perch of 300 meters. More quirky than Las Condes, nicer than the center, and conveniently located between the two, Providencia is one of the most popular places for foreigners to live and spend time.

#### **Las Condes**

The other most popular place to live for foreigners and Chileans alike is Las Condes, one of the largest and nicest *comunas* in the city and often referred to as Sanhattan for its towering high-rise buildings and busy business hustle. The El Golf neighborhood is located just beyond Costanera Center and is one of the most desired areas to live due to its proximity to Providencia and the upper parts of Las Condes, as well as its easy access to Vitacura, with supermarkets and restaurants all within walking distance. Isidora Goyenechea is the street at the center of El Golf, home to the posh W Santiago Hotel and a variety of restaurants including the always busy, Tiramisu Restaurant.

Parallel to Isidora Goyenechea is Avenida Apoquindo, the main street running through Las Condes that the Metro Line 1 follows as well. This street is lined with tall commercial buildings starting at the Tobalaba metro station and ending at the Manquehue metro station where the majority of big firms like Deloitte, EY, and huge internationals like Samsung are clustered.

While Avenida Apoquindo is busy and commercial, just north or south of this main street are smaller streets with residential areas, locations that are coveted because they are close to the metro and many people enjoy the luxury of walking to work. Here the buildings are newer than those found in Providencia, and though they may not as charming, they offer modern amenities like pools and gyms.

Located between the Escuela Militar and the Manquehue metro stop, you'll find the large Parque Araucano, a huge green space where many events and fairs are held. The jungle gyms are an impressive sight, resembling a small amusement park for children. In the summer, a small pool area is installed, and in the winter it is replaced with a skating rink. In the center of the park is an area with restaurants, a nightclub, a huge gym, and an interactive activity center for kids. At this park you will also find tennis and basketball courts, a huge open field for other sports, joggers, picnickers, and a stunning bridge that connects to yet another park, Parque Juan Pablo II. Many people walk through Parque Araucano from the metro to arrive at the enormous mall with a similar name, Parque Arauco, home to brands like Tiffany & Co., Michael Kors, and Gucci.



The metro continues through Las Condes to Hernando de Magallanes and ends at Los Dominicos, the latter areas much more residential than the stops before. Los Dominicos is known for its charming church and Pueblito De Los Dominicos, an artisan area where you will find gorgeous handmade jewelry with Chile's national stone, the deep blue lapis lazuli. You will also encounter leather goods, woodwork, pottery, and more. If you are looking for gifts for family and friends, this is the place to go. Although the prices may be higher than what you can find in other markets, the quality is superior and you can pay with a credit card.

Just beyond the Los Dominicos metro station begins the area called Alto Las Condes, Alto, meaning high, refers to the fact that you are getting closer to the mountains. Many of the houses in this areas are set up high on the base of the mountain, offering stunning sunset views of the city. Here, the tall apartment buildings turn into single-family homes and the area begins to resemble North American suburbia.



#### Ñuñoa And La Reina

Located just south of Providencia and Las Condes respectively, Ñuñoa and La Reina are beginning to get a lot more attention from Santiaguinos and foreigners alike. Ñuñoa has had an up-and-coming restaurant and bar scene for a few years now, and had been gaining popularity as a living option, as it was less expensive than Providencia and more residential, due partially to the fact that it was hard to get to. At the end of 2017, Santiago finished construction of Metro Line 6, which cuts south from Providencia through Ñuñoa. As a result, this neighborhood is sure to blossom at an even faster rate.

Ñuñoa is also home to some important entertainment venues including the Universidad Católica Theater, the Santiago Jazz Club, the Ñuñoa Municipal Theater, and the Chilean National Stadium where large sporting events and concerts take place.

The quaint and eclectic Barrio Italia is also located in Ñuñoa, taking its name from the main avenue that runs through it. This area is known for its antiques and furniture shops, however, more hipster and bohemian boutiques and galleries are moving in. This quiet area is not well known by tourists, as it is not even mentioned in most of the guide books. Yet, it's gaining popularity as more cafés, restaurants, and jazz bars are popping up in the area, offering unique dining experiences.

La Reina, just south of Las Codes is another residential area to be considered. La Reina is probably most famous for its enormous Parque Padre Hurtado, which holds many of the city's cultural events, including one of the largest fondas (a patriotic fair) during the Chilean independence week. Like Ñuñoa, La Reina is located on a metro line, making it conveniently accessible with lower prices than Providencia and Las Condes. While traditionally not many foreigners have lived in Ñuñoa or La Reina, these are likely to become more popular areas as prices and competition rise within Santiago.

#### Vitacura And Lo Barnechea

If you're looking for a more suburban feel inside the city limits, you have numerous options.

Vitacura is not located on a metro line, however it is very accessible by numerous bus lines and is located just northeast of the El Golf neighborhood. This treedotted residential area offers a quiet feel. Parque Bicentenario is a newer park located here, great for running and picnicking. Vitacura is becoming known for its fashionable dining and shopping as well. Alonso de Córdova resembles New York's 5th Avenue and is home to many high-end designers and art galleries. Nueva Costanera has turned into an upscale restaurant row boasting steakhouses and the internationally renowned Peruvian restaurant, La Mar.

Continuing northeast is the *comuna* Lo Barnechea, a large suburban area at the base of the Andes Mountains. Over the last 15 years this area has turned into an upscale residential area for families. Here you will find houses and gated communities in addition to some of the city's best international schools, including Nido, whose facility looks like a small college campus and whose tuition can be equally as expensive.

Native Santiaguinos refer to the Chileans living in this area as being *cuica(o)*, meaning rich and white. If you will be living in Vitacura or Lo Barnechea you'll need to invest in a car, as the metro does not reach these areas and the bus rides in and out can be quite long.

#### **Expat Life In Santiago**

Santiago is the most "American" city in South America, referring to the fact that it is modern, clean, organized, and efficient compared to its Latin neighbors.

Santiago's international population is also growing, making the city more diverse and culturally rich. As a result of the open economy, you can find almost every international brand of food, clothing, and appliances you're looking for. While they may be more expensive, imported goods are here. Even the movies are all in English with Spanish subtitles, and the shopping malls look straight out of American suburbia. Compared to the transition of adjusting to expat life in other Latin cities, adjusting to life in Santiago is easy.

If you are spending most of your time between Providencia and Las Condes, you'll be surprised that almost everyone knows some amount of English. While Chileans will tell you that they do not speak English, the majority actually have a relative understanding of the language because it is taught in schools and because of the accessibility of American movies and TV shows. Although most Chileans know some degree of English, they will not be speaking it, as they tend to be shy about doing so.

Spanish is the language of Chile, although many Spanish speakers here will tell you jokingly that Chile's language is actually Chilean because the quantity of slang and way of speaking can confuse even a native Spanish speaker.

If you have learned Spanish before and realize you do not understand anything a group of Chileans are saying, you are not alone. Chileans tend to cut off the ending of the words when they are speaking quickly, and often hardly open their mouths to pronounce words fully. For emphasis, they will add "*po*" to the end of sentences and will often interchange almost any word with "*wea*," whose various versions turn the word into a noun, a verb, or even an insult.

Chileans are a very respectful people, and they will be sure to use a more proper version of Spanish when speaking with foreigners. Many Chileans want to learn English, and therefore groups have popped up that facilitate language exchanges, providing a fun way to practice Spanish and meet Spanish speakers. It is also easy to find Spanish classes throughout the city at institutes, universities, or even one-on-one classes.

The expat community in Santiago is expansive you can find people from every country here. Most foreigners in Santiago are recent college graduates, working professionals, or families (with either one or both parents as working professionals).

Retirees tend to reside outside of the city, either along the coast or in the south where the prices are cheaper and the pace of living is slower. Facebook groups like Discover Chile make it easy to get any question answered. Through their main page you can find other groups dedicated to yoga, hiking, mom's groups, and more.

Organizations like InterNations, the International Professional Women's Club, and Meetup.com provide events and networking activities. The local embassies and Chambers of Commerce also hold occasional networking events.

If you are looking to meet foreigners, when in doubt just head to one of the two Flannery's Irish Bar locations, or the American-owned California Cantina where you'll be sure to bump into some foreigners. Expats have a tendency to stick together, mostly because breaking into a Chilean friend group can be difficult at first, as locals tend to be less outgoing and already have their established friend circles.

There is no shortage of events and activities in Santiago. As an international city, Santiago attracts bigname headliners including Katy Perry, U2, and Coldplay who have all performed recently. Cirque du Soleil also comes frequently, and Santiago has its own version of Lollapalooza, a three-day outdoor concert with international musicians from all over the world.

Scattered throughout town are many theaters that feature popular musicals including Mama Mia and Saturday Night Fever, and more traditional performances like the ballet or flamenco. In the summer, parks offer free outdoor concerts and also show movies in the open air. That's in addition to the various events, fairs, and festivals that regularly take place there. The Festival de Viña del Mar, located on Chile's coast, is the country's most revered music festival, with international musicians and comedians who perform every night for a full week. While many parts of the city feel Americanized and international, many distinctly Chilean things abound.

One of the first things you need to do on arrival is try pisco, the country's fermented grape liqueur, which is similar to brandy. Pisco is most popularly served with Coca-Cola, called a *piscola*, or served as a pisco sour. While these drinks are sweet, they are strong!

A traditional dish that many Chileans will ask you if you have tried is *pastel de choclo*. Translating literally to "corn cake," it more resembles a sweet corn casserole or pudding. It is served in an individual clay *cazuela* dish and features "*pino*" a mixture of ground beef, onions, hardboiled egg, black olives, and sometimes raisins. The top is layered with ground corn and dusted with sugar so that it caramelizes in the oven.

A favorite local snack, which can also be a full meal, is the *empanada de pino* (or any other type of empanada).

If you are looking to experience a lot of Chilean culture all in one place, be sure to visit Chile around September 18, which is the country's independence day. All over Chile weeklong *fondas*, like a local fair, are held in parks and squares throughout the city. Here you can try all the local foods and drinks, including the alcoholic beverage, *terremoto*, which consists of *pipeño* wine with pineapple ice cream and grenadine and sometimes topped off with a hard liquor. It is no surprise that the name of this drink translates to "earthquake" because your legs will be shaking after a few of them.

At the *fondas* you will also see horse shows and performances of the Chilean national dance, *la cueca*, where the partners dance-flirt with each other while waving handkerchiefs. After a few *terremotos* you may end up dancing yourself.

#### **Outside Of Santiago**

If you would like to get out of the city, quick day or weekend trips to the mountains, the coast, and the wine regions are easy to do.

Some vineyards, including Concha y Toro and Cuscuino Macul, are actually located within city limits and are accessible by public transit or Uber, while Santa Rita is located just outside. While en route to the coast, you will come to the wine region of Casa Blanca where you can visit numerous vineyards, including boutique options like Bodega RE, located only about an hour away from Santiago. If you prefer a longer trip, head to Santa Cruz, located in the central Colchagua Valley, only a few hours away. As it's known for its colonial architecture, be sure to plan a trip here during the annual Vendimia Festival, celebrating the region's grape harvest.

If the coast is your thing, an hour and a half from Santiago you'll find Viña del Mar, a coastal city offering a slower version of city life with views of the water. Viña is great for a day trip or weekend escape in any season. Follow the coast north through beach towns like Reñaca, Concón, and Maitencillo, all popular summer destinations for Chileans and Argentinians alike. Continue north to the charming picturesque beach town of Zapallar, a peaceful city escape for any time of year.



Zapallar, a beautiful city escape for any time of year

Just south of Viña is the port city of Valparaíso. Valpo, as it is called shorthand, is a vibrant and colorful town, once home to the poet Pablo Neruda. Sprawled along various hills that sometimes require a funicular to go from one side to another, the city provides a great view of its bustling port and the city of Viña in the distance. Famous for its bohemian culture and street art, Valpo offers a variety of restaurants, bars, and cafés. A favorite pastime in Valpo is wandering the colorful, winding streets and watching the shipping boats come in.



Valparaíso is known for its vibrant street art

As you continue to move south along the coast you'll encounter more beach towns.

Algarrobo, another favorite weekend spot, is famous for San Alfonso del Mar, the largest pool in the world. Farther south the coast becomes more rugged, making it a bit harder to get to and therefore less touristy. Eventually you arrive at Pichilemu, a beach town famous for its international surfing competitions.

If you prefer the mountains, you can escape to Cajón Del Maipo, just 45 minutes outside the city. Here you can do hiking, white water rafting, horseback riding, and more. Continuing up the mountain are various ski areas including Farellones. In season you can rent all of your equipment at the mountain. There are even services that can pick you up in the city for a day trip.

If you are looking for more of an adventure, the south of Chile is absolutely spectacular. Check out the Lake District—including Puerto Montt, Valdivia, and Frutillar—and continue south to reach breathtaking Patagonia. Plan a 6- to 10-day trek through Torres del Paines to really shake off the city.

You can also go north to the equally stunning Atacama Desert. Feeling like you need to get out of Chile altogether? You can head to Mendoza, Argentina, on a 6-hour bus ride for less than US\$50 or jump on a 45-minute flight over the Andes.

#### **Cost Of Living**

When considering the prices of Santiago, it's important to compare it to other international cities that are economic leaders in their regions such as New York, San Francisco, London, Shanghai, and Singapore to name a few. When evaluating Santiago, apples to apples against the standard that it is, most foreigners from the States or Europe will say that the lifestyle on offer here, while more expensive than its Latin neighbors, is less expensive than other leading cities worldwide.

As a foreigner looking to live in Providencia or Las Condes, two of the nicest comunas in Chile, you'll be paying more than if you were living and spending most of your time in Santiago Center. A one-bedroom apartment in these areas rents for between US\$476 and US\$793, while a two-bedroom ranges between US\$713 and US\$1,269. These apartments will likely come with a pool and a gym and therefore some additional apartment fees as well.

On average, if you're going out in these areas you can expect to have dinner with wine and dessert for less than US\$20 per person. A cocktail or glass of wine in a nice bar can still be between US\$8 to US\$10, while a beer would set you back about US\$5. An expensive dinner out with drinks, apps, and dessert can cost US\$30 to US\$40 a person. Appetizers tend to be about US\$7 while entrees range from US\$10 to US\$20.

At the big supermarkets, such as Lider, Unimarc, Tottus, and Jumbo, prices are equal to U.S. city prices. At Jumbo you can find almost any international brand, however imported items will of course be more expensive. Lider, owned by Walmart, offers the lowest prices. For a real bargain, head to the Vega and Mercado Central where you can pay almost half as much as in a supermarket. If you don't want to go all the way downtown, each barrio tends to have its own farmers market on the weekends. You can also find specialized markets in each neighborhood, little vegetable markets, fish markets, and stores that sell only nuts or dry goods, for example.

In Chile, you'll come across nearly every fruit and vegetable imaginable. Chile grows a tremendous amount of produce including delicious stone fruits, berries, apples, the most delicious avocados I have ever tasted, and the list goes on... Chile doesn't produce tropical fruits, but those are readily available at the supermarkets.

Chile also has incredible wine. For as little as US\$5 you can get a good bottle; for US\$8 to US\$20, you can get an award-winning one.

A metro ride and bus ride are each about US\$1. Taxis and Ubers can range depending on distances and traffic, however even going from Manquehue in Las Condes to Patio Bellavista should not cost more than US\$10, even on a Saturday night.

Smartphone plans are relatively inexpensive, especially if you are doing pay as you go, which will cost about US\$8 for 1 gig of data. WhatsApp is the main mode of cell phone communication and most places have Wi-Fi, so depending on how active you are on your phone, you may not even need to purchase minutes and you may be able to survive the whole month on 1 gig of data. Otherwise, if you want a monthly plan equipped with bells and whistles, you can pay around US\$45 for one that provides 15 gigs of data and unlimited minutes.

Generally services in Santiago are cheaper than in American cities. A woman's haircut with a style and blow dry can range between US\$15 to US\$30, while a man's will be around US\$12. A massage will cost you less than US\$50, even at nice hotel spa.

However, electronics and imported clothing tend to be more expensive.

Like most places in Latin America, it is common for people to employ help around the house. Here these women are referred to as "*nanas*" and for about US\$30 a day they will clean your apartment or house, do your laundry, and cook too. Almost everyone has a *nana* come on a weekly basis, while others may have one multiple times a week.

Listing the cost of daily life like this makes Santiago seem expensive, but the quality of life you can live for only US\$1,000 a month per person is amazing. I live in the nicest part of the city, go out frequently, have access to modern amenities, and without budgeting or limiting myself, hardly ever go over US\$1,000 a month. If I was living in a U.S. city, the lifestyle I have now would cost me at least four times as much.

#### **Settling Down In Santiago**

When you first arrive in Santiago, you'll want to test out which neighborhood you'll call home.

Some choose their neighborhoods based on how they feel or if they are close to work. Luckily, Airbnb and sites like <u>Compartodepto</u> are great options for finding furnished places to rent while you are discovering neighborhoods. All you need to bring is yourself and a few suitcases.

Some foreigners choose to live in furnished apartments for years. One of the upsides is that the utilities and expenses tend to be bundled in, making one less thing less to worry about.

When looking to rent an unfurnished apartment, you can also find options on <u>PortalInmobiliario</u> or <u>TocToc</u>.

You can choose to work with a real estate agent or directly with the owner if you are able to contact them directly. Agents typically require more paperwork than working directly with the owner. A RUT (Rol Único Tributario) number is one of the most important things in Chile, as it functions like a Social Security number and is necessary for opening bank accounts, etc. When renting an apartment, if you do not have a RUT you will need to have a cosigner with one. You'll need to pay one or two months' deposit and you'll need to provide proof of employment and a Chilean credit report, called Diacom. The contract will be for a year, and if you are using an agent, or *corredor*, you'll need to pay them half of one month's rent.

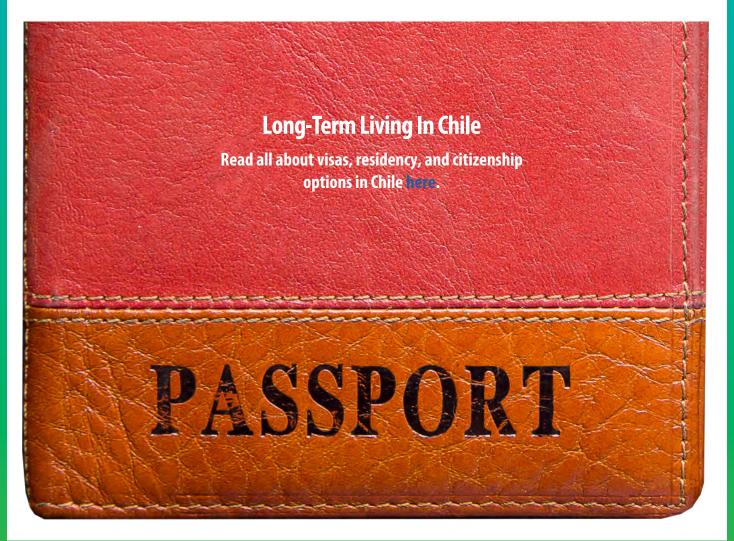
For unfurnished apartments utilities and expenses are not included and need to be handled separately. Depending on the amenities of your apartment building you will have to pay "gastos comunes" which are like HOA fees and go towards maintenance and paying the salaries of the concierge at the front door. Gastos comunes (including water) may cost about US\$100 while gas will be under US\$15 and electricity about US\$80 (for a two-bedroom apartment in Las Condes with two tenants). High-speed internet is about US\$30, so you're looking at adding US\$150 to US\$200 dollars to your rent when you consider these costs.

Foreigners have the same rights as Chilean citizens to purchase property. It can be a straightforward process if you have all of your paperwork together and are also working with a Chilean real estate agent and lawyer. To purchase land or a home in Chile you need to have to have a formalized contract, the title for the property, and a RUT number (if you're not a citizen) or a RUN (if you are a citizen). Purchasers pay the fees for lawyers and agents, which add up to about 5% to 8% of the purchase price.

If you are coming to Santiago with children, you may consider living close to their school. Unlike the big yellow school bus in the States, parents here drive their kids to and from school. The city can have high traffic at these peak hours, which is why close proximity is helpful when evaluating. Chileans and foreigners alike prefer to send their kids to private school. This certainly gets pricey and can cost over US\$500 a month. The Nido de Aguilas school in Lo Barnechea is one of the top schools in Santiago and also most expensive. Other well-known private schools include The Grange, Santiago College, and the International Preparatory School.

#### **Health Care**

Chile is known for having good quality health care with both private and public options. Public health insurance is administered by the Chilean government and is available through the Fondo Nacional de Salud (FONASA). It's limited to Chilean citizens and foreigners paying local taxes in Chile. Las Instituciones de Salud Previsional (ISAPRE) is the private option, providing service in top clinics including Clínica Alemana, Clínica Las Condes, and Clínica Indisa. Private insurance can cost around US\$80 for an individual. Most doctors speak English. Visiting one can be very inexpensive, costing about US\$40 without insurance. All medications are available in Chile, some of which can even be purchased over the counter without a prescription.





#### **Taxes**

Both Chile and the United States tax universal income, therefore you are potentially liable for taxes in both countries. Usually expats will not be taxed on their outside-of-Chile income until after a few years of living in Chile. If you are retired, Chile doesn't tax U.S. Social Security payments. If you are earning in Chile, you'll be taxed 4% to 40% depending on your income. Value Added Tax is 19% on most goods and services, and while this is high, it is often bundled into the final price, so what you see listed at the stores is what you end up paying. Real estate sales tend to be exempt from VAT. Although, real estate tax is levied annually falling between 1% and 1.4% depending on the value.

#### The Downsides Of Santiago

While Santiago is a great place to live, there are some downsides.

The smog in the winter months can get pretty terrible. For this reason many foreigners like to skip the Chilean winters. Chile is also prone to earthquakes.

The good news is that the architecture in Chile is built in such a way to withstand strong earthquakes. However, if this is something that freaks you out, do consider what floor you would like to live on.

Young people and individuals tend to be very accepting of the LGBT communities, however given the conservative nature of the country, not everyone is open to it. Therefore, very rarely will you see LGBT couples showing any signs of affection, even handholding, out in public.

Santiago is very safe, but like any city there are chances to be pickpocketed. This may even happen in some of the nicest neighborhoods of the city. Luckily, any crime that does happen tends to be petty and nonviolent compared to other Latin countries.

If you are looking to relocate to an exotic country with a big personality, Chile is not it. The people are definitely more reserved and quieter than their Latin neighbors. As a result, it may take a while to make Chilean friends.

If you are working with Chileans, not all of them are as punctual as Americans and Europeans. Meetings will not start on time, and social events definitely will not. Another cultural struggle is that Chileans tend to have a hard time saying no. They may agree to do something time and time again and then never do it, never just saying no in the first place. This can be very frustrating from a business point of view.

Some parts of life in Santiago are undoubtedly not efficient, such as the bureaucracy. While the paperwork for many things may seem straightforward, the time spent waiting and the amount of steps per each process can test your patience. If you go to Extranjería without a set appointment, you may be waiting in line as long as five hours.

In order to get your driver's license you need to prove you graduated from eighth grade. Even if you come with your university degree or PhD, they will still ask you to prove that you passed middle school, although it should be assumed given your degrees.

Sometimes these government officials do not even have clear or updated information about the processes, requiring you to make many trips and learn the process through trial by error.

Service in some restaurants can be excellent, however for the most part service is very slow throughout the country. All these things you do get used to, and the amount of good qualities far surpass the bad.

#### **Working In Chile**

While Chile offers a beautiful countryside and coastal towns to retire in, most people relocate to Chile, and specifically Santiago, to live, work, and invest. Santiago is a City that you move to if you are looking to be active in the economy and culture and wish to participate in the many opportunities that abound here. There are countless international companies including the big consulting firms. If you are looking for a job in a multinational, those opportunities certainly exist here.

People may tell you it can be challenging to find a job in Santiago, however the trick is not to focus on application sending, but rather on networking. In order to get most jobs in Chile you will need a *pituto*, literally translating to the little lock on the door knobs. It is a *pituto*, a Chilean contact, that will ultimately help you get a job.

While working as an international expat may sound fun if you are still looking to climb the ladder, the entrepreneurial spirit of Santiago makes it a perfect place to start your own company.

The requirements to start a business in Chile are straight forward and companies such as <u>LanzateSolo</u> can guide you easily through the process. Once you have a developed business idea, you can also pitch it to seed incubators and accelerators like Startup Chile. If you have international staff, you can even bring them over because of the lenient immigration laws.

When starting a business there are many niches to consider. Although Santiago is developed, it is still behind in some areas, leaving gaping opportunities where you can position yourself. For example, you can start by looking at what companies are in the United States and missing here, and then create a company to fill that hole.

Those areas may include, and are not limited to, apps, tech, software service, food business, products, import/

export, and more. You can also look at targeting the expats in Santiago who may miss things from home, including services in the fitness, health, and wellness industries, that are not as prevalent in Chile, or just not provided in English.

All over Santiago you will find foreigners making money for themselves by teaching yoga, fitness classes, or other classes, offering freelance services, selling products or food, establishing restaurants, developing websites, and offering beauty services, predominantly to the expat community. Many of these services do not necessarily require an established company to operate. Whatever your interest or skills are, there are opportunities for you to earn money in Chile, either as an employee or as your own boss.

Let's not forget teaching English. The quickest and easiest way to make money in Santiago as a foreigner is to teach English. You can offer your services to an already established institute, you can teach one-on-one classes and find your clients by networking, and once you have a large client portfolio, you may even consider starting your own English institute.

#### **Choosing Chile**

Santiago provides a high standard of living at a reasonable cost and is bursting with opportunities. The country is gorgeous, offering four seasons, and a diverse geography with plenty of activities. The city of Santiago is cosmopolitan, modern, clean, and has great infrastructure. The city also provides some of the best health care in the world and a freedom index that rates better than the States. The government is stable and has low corruption, and the economy is strong. Business and economic opportunities abound, and residency is straightforward. There is no shortage of reasons for why Chile, and specifically Santiago, make an ideal place for your new life abroad.



Since high school, Lauren Brown has been an avid traveler and passionate about the Spanish language. Lauren followed professional opportunities in sales and business development to Latin America and decided to stay there.

Lauren has lived one year in Mexico, two years in Colombia, and is now living in Chile. Living abroad has allowed Lauren to pursue many diverse passions and professions including writing, personal training, running coaching, and consulting in sales and marketing for international startups.



## Video Resource

To view our June *Overseas Living Letter* video feature "Live and Invest Overseas in Santiago de Chile" click the link below.

Santiago de Chile, Overview

This month's author Lauren Brown speaks with an expat who's making a living through an Englishteaching company that she founded with her son after moving to Santiago de Chile from Los Angeles five years ago...

NOW SHOWING

# Santiago De Chile Shopping List

## Beverages



AVORITE TEA

ter Livinc

Local currency is the Chilean peso

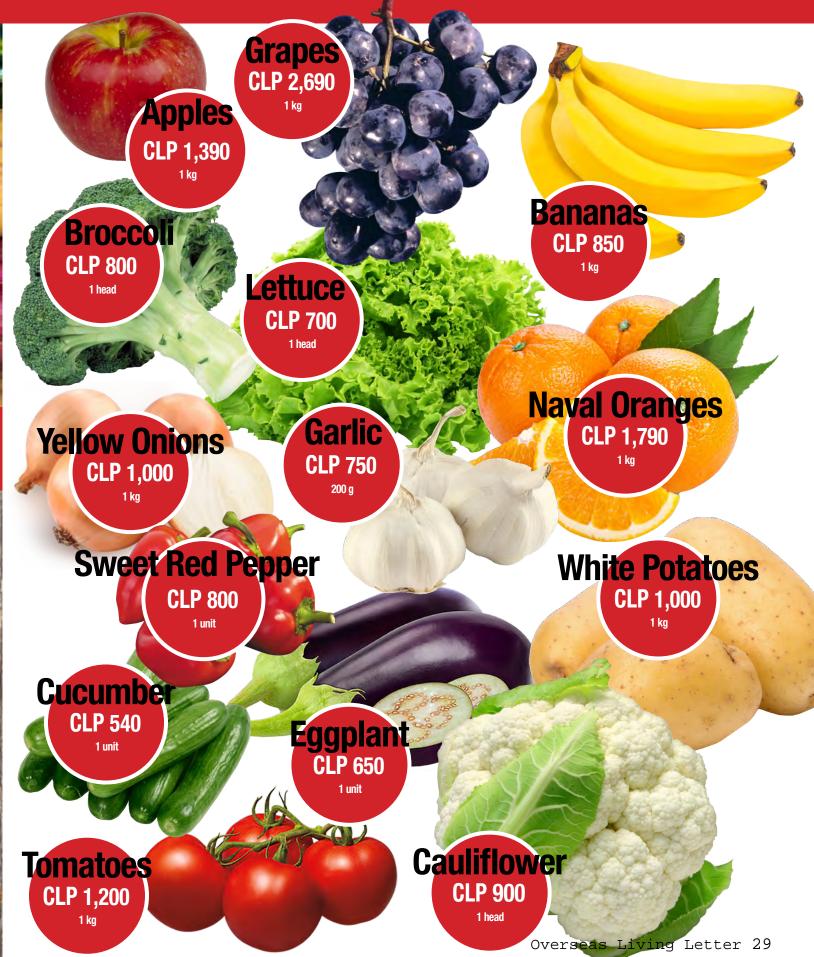
Goldere to convertinte U.S. dollars

Nescafé Coffee

CLP 3,500

170 a

## **Fresh Fruit And Vegetables**



## **Staples And General Groceries**

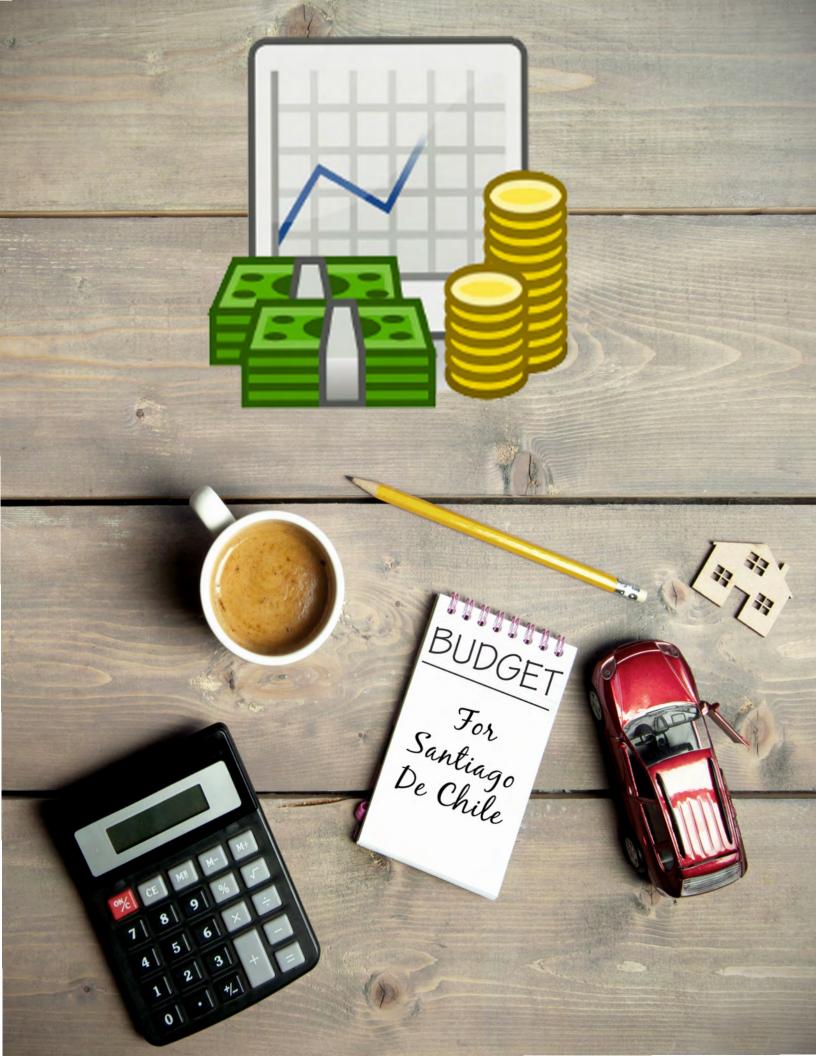


## Meat, Fish, And Poultry



## **Household Goods And Toiletries**





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

# FOT YOUT EYES ONLY **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 <u>life that suits you</u>—at the beach, in the mountains, among the vines, in the big city...
- Insights into <u>what the community is like</u>, 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...

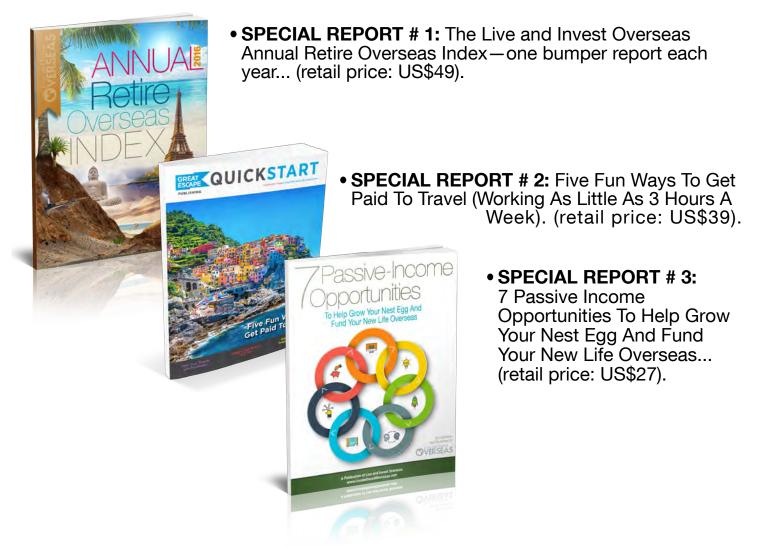
From Chiang Mai, Thailand, and Cuenca, Ecuador (cheapest)... to Ambergris Caye, Belize, and Kuala Lumpur, Malaysia (foreign resident friendly)... from El Valle, Panama (sweet mountain living in a top tax haven)... to Mendoza, Argentina (wine country on a budget)... from Dumaguete, Philippines (exotic 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.



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...



#### 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.

THE KAL.

E SWILL

Kathleen Peddicord Publisher, Live and Invest Overseas

Kathleen's Personal Guarantee

EN WALLS WALLS WALL

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-lastforever 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!



