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Medellín, Colombia

**From Most Dangerous To Most Innovative City,
Medellín Is A Modern-Day Cinderella Story...**



staff

Kathleen Peddicord
Founding Publisher

Harry Kalashian
Publisher

Sophia Titley
Editorial Director

Cristian Landero
Graphic Designer

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

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From Most Dangerous To Most Innovative City, Medellín Is A Modern-Day Cinderella Story

By Wendy Howarter



I am still surprised by the reactions I get when I tell people I live in Medellín, Colombia. A few years ago, my friends and family expressed fear, concern, and disbelief. Today I hear admiration, curiosity, and even a little envy.

A Thriving, Cosmopolitan City Risen From The Ashes

Medellín has come a long way in a short amount of time. No other city has graduated from the most dangerous in the

world to one of the most highly acclaimed in so few years. . .

Medellín's dark days are long gone, although if you watch certain TV programs and movies, you might not believe me. . . In today's media bad news travels fast, and good news is hard to find.

I'm here to share the great news about Medellín, which you probably won't hear elsewhere, along with some of the challenges you might experience if you choose to have an adventure here.

Some Of Medellín's Recent Awards

- The World's Smartest City (2019) - *Newsweek Magazine*
- The Most Innovative City in the World (2013) - The Urban Land Institute in conjunction with Citigroup and the Wall Street Journal
- 24 Best Places to Retire Abroad in 2019 - *Forbes Magazine*
- TripAdvisor Travelers' Choice Award (2018) - Category: Top Destinations on the Rise
- The Lee Kuan World City Prize (2016)
- The Veronica Rudge Urbanism Award (2013) - Harvard University
- The Sustainable Transport Award (2013) - for the cable car and bicycle sharing systems
- *National Geographic's* Top 10 Places to See Holiday Lights (2011)
- Best Local Development State (2010) - Overseas Development Institute
- Access To Learning Award (2009) - Bill and Melinda Gates Foundation

Medellín's benefits far outweigh its downsides, but just like any city, it's not perfect. With some common sense and a solid sense of humor, you can navigate life in Medellín with grace and ease.



The addition of outdoor escalators gives residents access to the valley floor and employment opportunities

The Pros And Cons

It's difficult to narrow Medellín's list of positives, but here's a start:

- Friendly—both locals and expats...
- Low real estate prices (but increasing yearly)...
- Colombian culture: the *paisa* traditions, music, and dance, plus many holidays...
- Lifestyle options: join an expat group, live like a local, or a combination...
- Arts and entertainment: museums, theaters, symphonies, cinemas, etc. . . .
- Dining: from Colombian *típico* restaurants to molecular gastronomy and everything in between...
- Shopping: small *tiendas* to big box stores and huge shopping malls...
- Modern grocery stores similar to Whole Foods or farmers' markets for the freshest choices...
- Transportation—the best in Colombia...
- Overall cost of living: extremely reasonable, even in the most expensive areas...



Santafé shopping mall decorated for the Flower Festival

On the other hand, here are some challenges to consider:

- Governmental issues, including residency visa requirements, taxes, and setting up utilities...
- Language: Spanish is the official language, but there's more English every year. A basic understanding of Spanish will improve your lifestyle...

- Pollution: because the city is located in a valley, air pollution can be an issue. The leaders are addressing the problem but need to do more. . .
- Noise: loud music and noisy trucks and buses can be irritating. . .
- Traffic: with millions of people, the traffic can be bad. Again, the city is addressing the problem, but with Medellín's geography, traffic can be difficult. . .
- Construction: both a pro and a con—building means growth, but it also means noise, dust, and inconvenience. . .

A Little History Lesson

Medellín, the second largest city in Colombia, was founded in 1616 by a Spaniard named Francisco Herrera Campuzano who constructed a small indigenous village ("poblado" in Spanish) in the area now known as El Poblado.

Jumping ahead to 1675, the Queen consort Mariana of Austria established the "Town of Our Lady of Candelaria of Medellín" in what is now the city center.

In 1810, Colombia won its independence from Spain, but Spain didn't officially recognize this until 1819. Meanwhile, the city became the capital of the Republic of Gran Colombia (including what is now Colombia, Venezuela, Ecuador, and Panama) in 1826.

Throughout the 19th century, Medellín was recognized as a dynamic commercial center mostly exporting gold. Soon it became known for its coffee, which you may know from the country's native son, Juan Valdez.



Colombian coffee is among the best in the world

Let's Start With The Basics

Location - Colombia occupies the northwest corner of South America and is bordered by Panama, Venezuela, Brazil, Peru, and Ecuador. It's the only South American country with coastlines on both the Pacific and the Caribbean.

Medellín is located in the northern third of the country, within the Aburrá Valley of the Andes Mountains. It's the capital of the Department of Antioquia, which is like a state or province.



Colombia's location on the Pacific and Caribbean

Population - Medellín's population is about 2.5 million with another 1.2 million living in the surrounding metropolitan area.

Climate - Situated near the equator with an elevation of 1,500 meters (4,900 feet), Medellín is known as the City of Eternal Spring because it enjoys warm year-round temperatures. The average temperature ranges from 15°C to 30°C (59°F to 86°F) so expect pleasant, warm days and cool nights.

Medellín is classified as tropical rain forest bordering on subtropical highlands, but because of the mile-high elevation, it doesn't feel humid. As an added bonus, Medellín has very few insects. In fact, my apartment features three floor-to-ceiling sliding-glass doors that are always open and don't have screens.

The temperatures vary by about 5°C (approximately 10°F) between the valley floor and the mountainsides. Uphill you'll

need a jacket at night, while the valley floor remains warm. I live in the middle, so I enjoy cooler evenings and warm days.

Rainfall - Medellín has two rainy seasons, from April to May and October to November. You'll most likely get 20 to 40 minutes of rain in the afternoons or a shower overnight. During raining season when you leave home, wear your sunglasses but also carry an umbrella.

Crime and Safety - Like any other big city, Medellín has crime. Since the late 1980s, the city's homicide rate has dropped by 95%, the extreme poverty level has plummeted by 66%, and it doesn't even rank in the top 50 of the most dangerous cities in the world. In fact, you're generally safer here than you are in Baltimore, St. Louis, Detroit, or New Orleans.

The most common crime is pick-pocketing. With a little common sense and awareness, you can protect yourself from most dangerous situations. Most of the violence involves gang fights in particular areas of town. These are places you should not live, nor visit.

Foreign Visitors and Tourism - Due to decreasing crime and increasing public safety, tourism numbers are skyrocketing. In 2017 over 3 million visitors came to Colombia, up 200% from 2006. The Medellín Convention and Visitors Bureau reported an 18% increase in travelers from 2017 to 2018.

Language - Spanish is the official language, spoken with a Colombian accent and regional lingo. You'll have an easier time here and suffer fewer frustrations if you learn some Spanish. Luckily, the *paisas* (people from the Medellín area) are very patient and will help if you struggle with their language.

The major universities offer Spanish courses, while private schools, such as Toucan Spanish and Total Spanish offer group or one-on-one lessons where you can learn basic grammar or conversational skills. Also, private tutors will come to your home or meet you, depending on your schedule.

You'll hear and see the most English in El Poblado where most restaurants have English-speaking servers, and signs and menus are in English, as well as Metro announcements.

Currency - The Colombian peso is the only accepted currency in the country. The exchange rate has moved favorably for U.S. citizens in the past few years. For today's exchange rate, [click here](#).

Biggest Industries and Exports - Originally known for producing textiles, Medellín is now the fashion capital of Colombia. You've probably heard of Colombia's world-famous coffee, but did you know that Colombia produces up to 80% of the cut flowers sold in the States? Many of those flowers are grown near Medellín along with bountiful fruits and vegetables year-round.



Cut flowers are a plentiful and inexpensive weekly treat

Easy To Get Here, Easy To Get Around

The nearby José María Córdova International Airport is undergoing its second expansion in the past five years. New airlines are servicing Medellín with non-stop passenger flights to 23 destinations in 7 countries.

Direct destinations include Madrid, Spain, along with Miami, Orlando, and Ft. Lauderdale, Florida, and New York.

From the airport, it's an easy drive into Medellín. Before the summer of 2019, the scenic country route could take 40 to 60 minutes. However, a new mountain tunnel has cut the trip in half for many.

Taxi rates from the airport are regulated by the government. Last year, the fixed rate to Poblado was [80,000 Colombian pesos](#) if you use the new tunnel.

Don't Rent A Car

In Medellín you don't need a car. After living here for more than five years I definitely don't want one. There are many easy, inexpensive, and safe options for getting around to choose from, depending on your needs and budget.



The efficient, clean, and inexpensive Metro

Metro System - Medellín has the only Metro system in Colombia, which includes timely trains, light-rail Tranvía (similar to San Francisco's cable cars), Metrocable cars suspended high above the valley, outdoor escalators traversing the mountainsides, and numerous bus lines. The average cost to ride is 2,875 Colombian pesos (about 88 cents). This is the cleanest, best-maintained transport system I have ever used.

Insider's Tip: Avoid the Metro during rush hours from 7 a.m. to 8:30 a.m. and 5 p.m. to 6:30 p.m. Regular traffic will be worse at these times as well...



Soar above the valley in the Metrocable car system

Taxis and Uber - All taxis are metered and certain trips, such as airport runs, are regulated by the government. The minimum taxi fare is 5,500 Colombian pesos (about US\$1.68), and there's no need to tip (although you can always round up to the next thousand pesos).

Private Driver - For day trips or longer excursions you can hire a private car and driver. Vehicles vary from small passenger cars and SUVs to vans that accommodate larger groups.

A group of 10 expats shared a van for a day trip to a tourist attraction, including a driver who also acted as the guide. The total cost for the day was 400,000 Colombian pesos or about US\$122.

Walking - This is my favorite way to get around... Walking is not only great exercise, but it also allows you to really see the city, find new shops and restaurants, and greet friends on the

sidewalk. Plus, you can avoid traffic jams, one-way streets, accidents, and closed streets (more on these inconveniences later...).

Insider's Tip: Keep an eye out for random motorcycles that come out of nowhere. They often don't follow traffic laws, go through red lights, travel the wrong way on one-way streets, ride on sidewalks, and split between cars in traffic. Pedestrians don't have the right of way here.

Top Four Places To Live

Medellín is divided into 16 large *communes* or neighborhoods. Each *commune* is further divided into smaller *barrios* that are often self-sufficient areas with grocery stores, shopping, and restaurants within walking distance.

The city is also classified by an *estrato* system based on social and economic status...

The Estrato System Of Property Classification

Colombia classifies real estate into social and economic categories called *estratos*. Properties range from 1 to 6, with Estrato 1 describing the poorest and neediest neighborhoods and Estrato 6 containing the wealthiest and most upscale areas.

Potential buyers should understand: the lower the *estrato*, the lower the purchase price, utilities, and taxes will be, and vice versa for higher *estratos*.

Estratos 5 and 6 are considered wealthy, 3 and 4 are working middle class, and 1 and 2 are poor. You'll need to know Spanish to live in Estrato 4 or lower, but you'll also save money if you buy in these areas.

While expats live in many different areas, most prefer four specific locations—two of the largest *communes* in Medellín and two nearby towns. All sales prices are listed in Colombian pesos, although rental rates, especially short-term rentals, may be listed in U.S. dollars.

Let's dive into each of the top living choices to give you an idea of which may be the best choice for you...

El Poblado

The largest *commune* in Medellín is also the home to the largest percentage of expats. Most of Poblado is categorized as Estratos 5 and 6, so it's the most expensive *commune* in the city.

It's considered the Manhattan of Medellín because it's the most cosmopolitan and luxurious area in town and the most desirable location for expats and Colombians alike.



A typical street in the Provenza area of Poblado

With tree-lined streets, *al fresco* dining of every imaginable type of cuisine, upscale boutique and large mall shopping, and grocery stores rivaling Whole Foods in North America, you won't want for anything if you live in Poblado.

I chose to live in Poblado because it most resembled my lifestyle in the States and because I hear more English and read more English here than in other areas.

Poblado has hills. Starting on the valley floor, Poblado climbs the eastern mountainside and can be steep in places. As walkability is important to me, I decided to live in the Lalinde *barrio*.

If you want to avoid hills, consider Manila, Astorga, Patio Bonito, Santa Maria de los Angeles, and Aguacatale, all of which are more level and offer great access to the Metro train system.

The best views can be found higher up the mountain in the Los Balsos, El Tesoro, and Las Lomas neighborhoods. Throughout Poblado you can find high-rises, low-rises, townhomes, and some single-family homes. Near the valley floor, the housing is more traditional, but uphill the majority of residences are skyscrapers.



The hillsides from Los Balsos to Las Lomas

Five Things To Know About Poblado

- This is the most elite, luxurious location in Medellín...
- It features the largest variety of dining options, from sushi to vegan to steak, and the most fine dining in the city...
- Many green spaces, parks, and creeks nearby, perfect for people watching...
- Neighborhoods can be difficult to access due to the elevation...
- It's home to the largest population of English speakers and expats in Medellín...

Don't Miss In Poblado

- Shopping: Luxury malls like El Tesoro, Santafé, and Oviedo offer miles of shops, or stroll through the Provenza neighborhood for quaint designer boutiques...
- Fresh food: Every Sunday the farmers' market in Parque Presidenta offers the freshest fruits, vegetables, coffee, and more. Or Carulla Fresh Market and Éxito stores provide aisle after aisle of everything you need to create your own culinary masterpiece...
- Fine dining: For a multi-course, molecular gastronomy experience, make a reservation at El Cielo. Or visit Frutos del Mar where they have been serving the freshest fish and seafood for over 50 years... or maybe try La Provincia for delicious French fare, all at reasonable prices. Barcal, my favorite Colombian-fusion restaurant, is located in Astorga, where I order the wine pairing with each course for a truly special evening...



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The bountiful farmers' market in Poblado's Parque Presidente

Laureles-Estadio

On the valley floor, near one of the largest universities in town, Laureles-Estadio offers walkable living surrounded by parks, outdoor eating, and sports facilities. If you enjoy *fútbol*, or soccer in North America, you'll be steps away from the Estadio Atanasio Girardot, where the two local teams play.

The majority of homes here are Estrato 4 and 5, so prices are lower than Poblado. There are fewer high-rises and more leafy, residential neighborhoods located on circular roads, which can be confusing. The area is anchored by two large parks and the main thoroughfare, known as La 70, features many restaurants, offering mostly local fare and fast foods.

Five Things To Know About Laureles-Estadio

- There is a public sports complex offering swimming,

tennis, gymnastics, basketball, volleyball, and soccer...

- Pontifical Bolivarian University (UPB) offers Spanish lessons for all levels and will help you obtain a student visa to stay in Colombia while you study...
- The population of this area is only 122,972...
- The Metro B Line offers easy access to this *commune* through the handy Estadio station...
- It was developed in a planned way using innovative urban concepts for the time...

Don't Miss In Laureles-Estadio

- A *fútbol* game featuring one of the hometown teams, Atlético Nacional or Independiente Medellín, both members of the Colombia professional football league...
- Menu of the day lunches for US\$3 and walking the residential streets while stopping at small stores to buy your weekly groceries and home needs...
- Reposteria Astor, a Medellín landmark, provides a sweet place to enjoy a cup of *tinto* (black coffee) with a slice of decadent chocolate cake...
- Salud Pan offers a great selection of health food and a restaurant featuring both vegetarian and meat-based dishes. Salud Pan is among the best healthy eating options in Medellín...

Envigado

Technically a separate municipality, this more traditional, working-class community lies directly south of Medellín with a population of 232,900. Ninety-six percent of the housing is Estrato 2 to 5, which means sales prices are lower than Laureles (however the rental rates are higher).

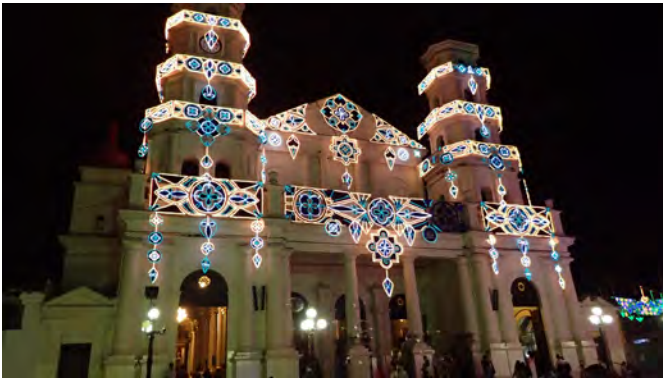
Envigado is mostly low-rise residential with few hotels, hostels, and high-rises. However, this area is growing rapidly and currently has 41 new projects under construction, compared with only 9 new projects in Laureles.

Five Things To Know About Envigado

- Envigado has its own *fútbol* team, Envigado Fútbol Club, which sometimes plays at the stadium in Laureles-Estadio...
- It's famous for keeping the *paisa* traditions and architecture in tact with a high standard of living...
- It's home to the largest shopping mall in Colombia—Viva

Envigado—featuring hundreds of stores, a modern cinema, amusement park, and several food courts. . .

- Some suggest the name comes from the large trees that were found in the area and used for rafters (*vigas*) in home construction. . .
- Rural Envigado was originally inhabited by wealthy Spanish families whose prosperous residences and farms produced food for all of Antioquia for 150 years. . .



Iglesia de Santa Gertrudis decorated for Christmas

Don't Miss In Envigado

- Salado Ecological park, located in rural Envigado, features nature trails and light food options. You can test your skills on the canopy rope course, climbing wall, skateboard park, or outdoor sports complex. . .
- Otraparte is a cultural center and museum dedicated to Colombian writer and philosopher Fernando González, who was born in Envigado. . .
- The recently remodeled Parque Envigado, featuring a tiled plaza anchored by the immense Iglesia de Santa Gertrudis (Church of Saint Gertrude), draws families, men playing cards, musicians, and a tremendous Christmas lights display. . .
- La Calle de Buena Mesa (literally the street of good table) is a grouping of streets lined with a great variety of restaurants including a 50s-style burger joint, Peruvian delicacies, Spanish paella, burgers, pizza, steaks, and more. . .
- The indoor market where locals shop for meat, eggs, spices, grains, fruits, juices, textiles, live birds, and much more. . .

Sabaneta

The smallest municipality in the country at only 15 square

kilometers, Sabaneta is known as the *Vallecito de Encanto*, the Charming Little Valley. Although it's small, it's growing. In its 31 *barrios*, 98% of the housing is in Estrato 2 to 4. This working-class town maintains a traditional vibe, especially in its town square.

Sabaneta borders Envigado on its southern edge. With a population of only 54,650, you might be surprised to learn that Sabaneta has 43 new construction projects underway, most of which are high-rise residential towers.

Five Things To Know About Sabaneta

- It offers the lowest prices to buy and rent an apartment of the neighborhoods I recommend mostly because it has the lowest *estratos*. However, homes in Estratos 3 and 4 may not be acceptable to some expats. . .
- You'll find fewer expats here, and you'll hear little English. However, it's quickly growing in popularity among expats looking for a more traditional, authentic experience. . .
- Your dining options are limited to mostly traditional Colombian food and chain restaurants. Similarly, night life consists of traditional bars, not the high-end clubs and restaurants you'll find elsewhere. . .
- The majority of Sabaneta is flat and therefore easier to walk around the neighborhoods. However, you can find steep hills on the edges of town. . .
- Being a smaller town, Sabaneta also boasts a lower overall crime rate. . .

Don't Miss In Sabaneta

- Its main plaza, which hosts one of the best Christmas lights displays in Medellín. This family-friendly area is surrounded by excellent traditional restaurants, one of which sells the largest *buñuelos* (fried balls of dough and cheese) around. . .
- La Barquereña Culture House is home to a music school, symphonic band, dance classes, plastic arts, comics, caricature, folk art, and a theater. Art exhibitions featuring artists from Sabaneta and national and international contributors change monthly. . .
- Enjoy some of the best authentic Mexican food at El Sombrero, a small, brightly decorated cantina just off the main plaza. . .
- Mayorca Mega Plaza shopping mall features 400 shops

divided into an outlet area and an upscale, name-brand section. You'll also find a modern movie cinema and extensive food courts. Access this mall from the Metro A Line, at the Itagüí station...



A converted mall in El Centro

Beyond the top four locations above, some expats prefer real estate in other neighborhoods such as El Centro (downtown) and Belén, and the smaller towns of El Retiro and Rionegro high up in the mountains outside Medellín. Here's a few thoughts about these locations:

- El Centro is a grittier, busier, and more concrete-covered part of town. With a crowded, frenetic pace, you should keep a close eye on your belongings as pick-pockets are more likely in large crowds...

- El Centro is close to many attractions, like the Explorer Park (an interactive museum for kids), the Planetarium, the Botanical Gardens, Botero Plaza, featuring several large bronze statues from native artist Fernando Botero, numerous city parks such as Barefoot Park and the Park of Desires, and much more. All of these locations are easily reached from the Metro or by taxi from the rest of the city...



Enjoy fine dining at In Situ, located in the Botanical Gardens

- Belén offers mostly low-rise and single-family homes in a traditional Colombian setting. This area also features a major bus station, several smaller shopping malls, and a PriceSmart (South America's Costco). Featuring lower prices and lower *estrato* living, you can immerse yourself in the local atmosphere, but you'll need to know Spanish to live here...
- El Retiro is a small town (17,700 people) situated at 2,145 meters (7,067 feet) elevation, about 45 minutes from Medellín. This Spanish-colonial town features tiny shops and typical Colombian restaurants circling the main square. I recommend having a car in El Retiro and a strong grasp of Spanish. The temperatures average 10°F cooler than Medellín, so many homes use a fireplace to provide heat.
- Rionegro is where the international airport that serves Medellín is located. At 2,125 meters above sea level (6,972 feet) the temperatures range from 25°C (77°F) down to 9°C (48°F). You'll want a car here as well, or you'll have to take buses to access most major activities.



See 23 large bronze statues from local artist Fernando Botero

Buying Real Estate In Colombia— The Basics

The real estate purchase process is straight forward in Colombia. Foreigners have the same property rights as Colombians, and there are few restrictions on property transactions. Here are some important points to know before you start your property search...

- There is no Multiple Listing Service (MLS) and thus no way to track the actual prices paid for property in Colombia...
- Real estate agents do not have to be trained nor certified, so anyone can promote and sell property. The real estate agency I recommend in the [Rolodex](#) offers bilingual agents with extensive experience and training in the Medellín area property market...
- Several people may list and show the same property, and they may ask different prices. It's up to you to know whether you are getting a fair deal...
- Only 3% of the Colombian population has a mortgage, and mortgages are basically non-existent for foreigners. Most sales are cash deals or may include a trade of another property or an asset to round out the purchase price...
- Expats may experience "gringo pricing" where the sale price goes up when the seller learns the buyer is a foreigner. Again, it's up to you to know the fair price per square meter, comparable asking prices for similar properties, and more...
- If you bring funds into Colombia to buy property, you need to complete and file a specific form indicating the purpose of the funds. If this is done properly, you can repatriate the

funds without trouble when you sell...

- A trustworthy, bilingual attorney is essential to protect your interests, your investment, and ensure the entire process goes smoothly. I personally recommend the attorneys in the [Rolodex](#)...
- Escrow accounts don't exist here, except for pre-construction property where the developer must hold a portion of the sales price to be paid in stages as the project proceeds...
- Notaries in Colombia are very different than in the States. In Colombia the *notaría* is a licensed attorney who specializes in analyzing contracts and other documents to ensure legal compliance and confirm the parties understand their obligations. All real estate closings are held at a *notaría* office, and the deal can be rejected if the *notaría* believes the contract isn't legal...
- Take possession at the time of closing rather than allowing the seller additional time to move after the closing. Those in possession of real estate have substantial rights in Colombia, and removing a squatter is complicated, expensive, and could take months...
- Expect closing costs to average 3% of the purchase price for the buyer and 4.7% for the seller...
- If you plan to use your real estate investment to qualify for a permanent residency visa, be sure you know the minimum amount you need to invest in that year and the years to come. The minimum investment requirements change every year with the cost of living increases, so you don't want to come up short...

Insider's Tip: If you are buying an apartment for rental purposes, pay close attention to the building's rules and regulations. Most apartment complexes have strict rules against short-term rentals and don't allow rentals for less than 30 days.

If you're seeking a higher return through short-term rentals, you'll have fewer options. Look for places called "aparta suites" or lifestyle apartments and ensure your rental plans comply with the local laws.

Renting Options

Maybe you don't want to buy a property right now... Or maybe you want to live in various locations before buying, which is a great idea... You'll find many rental options around town. The first decisions you must make are: long-term versus short-term, and furnished versus unfurnished.

Things To Do In Medellín

Festivals

- Feria de las Flores: the world-famous flower festival held each year in August...
- Alumbrados: from early December into early January, Medellín is one of the top places in the world to see Christmas lights...
- International Poetry Festival: recently received the precursor award to the Nobel Peace Prize...
- International Tango and World Latin Dance Cup Festivals...
- Book and Culture Festival: a 10-day event at the botanical gardens in September...

Cultural

- Visit one of the many museums around town...
- Do a sculpture walk, especially at Plaza Botero in El Centro...
- Attend a concert or local symphony...
- See a show or dance the night away at a traditional bar...

Natural

- Go hiking and discover the many mountainside trails...
- Jump off a mountain to see the valley from a bird's perspective while paragliding...
- Join a bird watching group to spot some of the 1,800 species of local birds...
- Spend a day at the botanical garden to commune with iguanas, butterflies, ducks, and more in a serene green space right in the center of town...

Sporting

- Catch a *fútbol* match and cheer on one of the two local teams...
- Stop at a local sports center for a quick game of basketball, volleyball, pickle ball, a refreshing swim, or a workout in the gym...
- Enter one of the many races throughout the year ranging from 5Ks to full marathons...
- Try your hand at the official sport of Colombia—*tejo*. It's similar to horseshoes but with explosions...

Culinary

- Medellin Gourmet Month is held each spring and fall.

Local restaurants offer fixed menus at reasonable prices...

- Burger Week is when burger joints offer special deals on their best burgers...
- Ice Cream Week is similar to Burger Week but with ice cream offerings...
- Maridaje, at the Plaza Mayor convention center, is a three-day wine and food pairing event...
- Sweets Festival (also at Plaza Mayor) offers free tastes and classes in cake decorating and sugar craft...

Local

- Don't miss the farmers' markets around town each week. In Poblado, my favorite market runs from 8 a.m. to noon at Parque Presidenta...
- Ciclovia is organized by the city's park district. Major roads are closed to vehicular traffic so people can run, walk, skate, and cycle directly on the road. The Poblado Ciclovia closes the south-bound lanes of Avenida Poblado from 7 a.m. until 1 p.m. on Sundays and holidays...
- Check out a first-run, English-language movie at one of the many cinemas around town. Some featuring reclining seats and seat-side dining with low ticket prices...
- Attend a live broadcast of opera or ballet from the New York Met, local symphony performances in a mall, magic shows, and so much more...

Child-Friendly Activities

- At the Universidad Metro station you'll find Parque Explora, an interactive teaching museum, the Planetarium, a water museum, and Parque Norte featuring an amusement park for kids...
- Don't miss Barefoot Park where you are encouraged to remove your shoes and dip your feet in hot and cold pools, walk among bamboo trees, through sand and climb various structures...

Volunteering

- Help children at a local orphanage or teach them English...
- Assist at a food pantry or clothing swap...
- Teach arts, crafts, painting, or music to school children...

Your monthly rental cost will be lower on average with a long-term lease, and you'll find more available units in more neighborhoods as fewer buildings allow short-term rentals.

You can find many furnished apartments online, but they'll cost more per month. Many renters skirt this by finding good quality used furniture and appliances in online forums. Overall, furniture costs less in Colombia than in North America unless you prefer luxury brands that need to be imported.

Insider's Tip: If you rent from a Colombian landlord you'll probably be required to produce financial information and possibly a *fiador*. A *fiador* is a person who vouches for you and pays your rent if you fail to make payment. They'll also be required to show their financial records to prove they have the means to pay.

There are ways to work around the *fiador* requirement. Some foreigners have paid 6 to 12 months rent in advance or placed a similar amount in a separate bank account held jointly with the landlord to protect the funds for future rent payments. Renters can also buy an insurance policy that guarantees the rent payments to the landlord for the term of the lease.

I have had two rental agreements and never dealt with a *fiador*. My first landlord was British and prepared a simple contract, which worked well for us. He also requested a security deposit, which is common in the States, but illegal under Colombian law.

The second lease was with a Colombian landlord who didn't request any guarantee of payment. That lease also worked well as I paid my rent on time, and he was very responsive to the few problems I experienced in the apartment.

Tourist Visas And Residency

You don't need a visa to visit Colombia. Upon arrival you'll receive a 90-day tourist visa stamp in your passport. If you want to stay longer, you can apply online for a 90-day extension. You can't stay more than 180 days in any 365-day period on a tourist visa.

To stay longer, Colombia offers two types of residency visas: migrant (three-year) and permanent (five-year). The most common visas for expats are:

Migrant Visa:

- *Pensionado* - you must show pension income from Social

Security or a company equal to at least three Colombian minimum monthly wages. This amount changes each year, but at present, is about US\$800...

- *Rentista* - if you receive non-pension income from a foreign source in an amount exceeding 15 Colombian minimum monthly wages (US\$3,500) you qualify for this visa...
- Investment - invest a minimum of 100 Colombian minimum monthly wages (US\$27,000) in a Colombian company or a real estate investment with a purchase price of at least 350 Colombian minimum monthly wages (US\$85,000) to qualify for this visa...
- Spouse - to qualify you must be married or in a permanent companionship with a Colombian citizen. Colombia grants same-sex couples the same rights as heterosexual couples...

Resident Visa:

- Family - you must be the parent of a Colombian national to receive this visa...
- Investment - this visa requires a capital investment in a company or real estate in the amount of 650 Colombian minimum monthly wages (about US\$165,000)...
- Accumulated Time - if you have held a migrant visa for at least five years, you are eligible to upgrade it to a resident visa without further investment or meeting additional requirements...

See the [Rolodex](#) for the official government site and my recommended resources for all visa- and residency-related issues.

Health Care That Outranks The United States And Canada

According to the World Health Organization, Colombia's health care system ranks 22nd in the world while Canada comes in at #30 and the United States #37. Colombia's overall standard of care is the best in Latin America along with high quality medical facilities, which feature state-of-the-art equipment and techniques.

You'll find many English-speaking doctors who trained in the States or Europe, however most of the staff don't speak English and follow through can be frustrating. Colombia is home to 24 of the best 58 hospitals and clinics in Latin America and 9 of these top-ranking facilities are located in Medellín.



Top Health Insurance Options For The Retiree Abroad

If health care is one of your biggest concerns about moving overseas, you need to take your research seriously. Our Retire Overseas Index covers the basics, but only scratches the surface of all the ins and outs of health care overseas.

Our Complete Guide To **Health Care And Health Insurance Options Overseas** is your detailed, comprehensive, and current guide to your best choices right now for health insurance and health care as an expat or retiree abroad.

Spanning the globe... From Ecuador to France... from Belize to Thailand... and from Panama to Spain... this new guide is the most complete resource available on this important topic. This is the retire overseas resource you can't afford not to have.

**This all-new, updated, and expanded kit is not 1 new report
but 7 important resources you shouldn't be without!**

[Click Here To Learn More](#)

Medical Insurance - The basic local medical coverage, called EPS, is inexpensive and easy to acquire. It takes time to navigate the system, even for basic care and preventative check-ups. Similar to a PPO, you must seek care within a preferred system and network of providers. Some expats find it easier to pay for additional private coverage or pay out of pocket to receive faster care.

Private Insurance - You must have EPS coverage to apply for private insurance and the maximum age to enroll is 60. Your pre-existing conditions will be considered, and cost will vary depending on which carrier you choose, the level of coverage desired, and your medical history.

The benefits of private coverage include private hospital rooms, extra coverage for different conditions, no EPS co-pays, private doctor house calls, avoiding the gatekeeper primary physician referral system, and more.

Prescription and OTC Medications - You won't need a prescription for most medications in Colombia because many drugs are considered over-the-counter here. For example, you'll pay US\$1 for an antibiotic cream and US\$3 for a 10-day supply of antibiotic pills like ciprofloxacin. Pharmacists can diagnose simple problems and recommend appropriate medications on the spot.

Overall, most medical procedures and medications are one-third to one-tenth the cost of comparable U.S. prices.

Insider's Tip: Colombia does not have HIPPA privacy laws, so medical providers may talk openly about other patients and their conditions. Photos and medical details are sent by text message, doctors share other patient's treatment details while using the patient's full name, medical information is discussed in public places, and Colombians are not offended or upset.

Cost Of Living

Depending on your chosen lifestyle and location, your cost of living can vary tremendously. In general, the average cost of property, utilities, local items like fruits and vegetables, and entertainment will be drastically less in Colombia than in North America...

If you prefer imported items such as Peter Pan peanut butter, French wines, and U.S.-made electronics, expect to pay U.S. prices or more. And, as previously mentioned, your cost of living will also depend on the *estrato* you choose.

For a full breakdown of the average monthly expenses you can expect in Medellín, [go here](#).

Taxes

Colombia is not considered a tax haven, but the taxable implications for most expats are low enough that taxes shouldn't deter you from moving here. There's no double taxation treaty with the States, but you can deduct any taxes paid in the States against tax you may owe in Colombia. Note: there is a tax treaty with Canada.

Only legal tax residents are required to file taxes here. To be considered a tax resident, you must be physically present in Colombia for more than 183 days in any 365-day period. Tax residents are required to file taxes but don't necessarily pay taxes, depending on their personal situation.

Non-tax residents who earn Colombian income, for example rental income, are not responsible to file taxes if the payor withholds the proper amount of tax, usually 15% of gross income. If the withholding is not done, even non-tax residents should file taxes in Colombia.

These are the taxes you may encounter:

- Income tax (only assessed against income earned in Colombia): Technically 34% of gross income, but with proper tax planning this amount will be less than 15% for most expats...
- Property tax: This runs from 0.9% to 1% of the legally registered value of the property...
- Capital gains tax: 10% of the difference between the sales price and basis value of the asset...
- Sales tax (IVA): varies depending on the product purchased. Luxury and imported items are taxed at 19% while tax on groceries may vary from nothing to the maximum 19%. This amount is included in the listed price and not assessed at the cash register...

You should always discuss your personal tax situation with a professional in the country where the tax is imposed. You can find my recommended tax professionals in the [Rolodex](#).

Ease Of Doing Business

Like in most of Latin America, dealing with utilities, banking, and bills can be frustrating, time consuming, and patience-testing.

Cell Phones - Setting up a cell phone is easy in Medellín. Large shopping malls and many kiosks around town offer sim cards and will set up an inexpensive cell service in a few minutes. You can choose from pre-paid plans with a variety of data packages or a pay-as-you-go option where you add minutes and data as needed.

Bank Accounts - Opening a bank account can be challenging for foreigners, but I found an easy way. My Colombian attorney accompanied me to the bank she regularly deals with and introduced me to the manager. Within a few minutes we had opened an account with a debit card. Be advised that Colombia does not allow joint accounts, but you can set up an additional user on a single account.

Utilities - It can be difficult to establish utilities in your own name without a *cédula* (Colombian ID card) and credit history. Some people ask a Colombian to help, but then the accounts are established in the Colombian's name. This can be difficult to change later.

Insider's Tip: Take a strong Spanish speaker with you to set up a bank account and utilities. I was able to avoid many problems by going to the utility companies with the woman who sold me my apartment. She helped me transfer all of the utilities from her name directly into my name without a break in service.

Wi-Fi - I need to brag about the internet in Medellín: Not only is it inexpensive, it's also fast and reliable. As an added bonus, most restaurants, cafés, shopping malls, and public parks offer free Wi-Fi so you can connect just about anywhere at no charge.

Paying bills - This can be challenging. You can pay many bills online from your Colombian bank account or with a personal credit card. However, for some companies you may need to go to a bank or payment place to pay in person. Colombians don't mind standing in line, so this is not a problem for them. Most expats find this process frustrating at best.

Building or Remodeling - Obtaining permits and finding a good contractor can be challenging. I know some expats who had a great experience remodeling their homes, but I also know many expats who have had bad experiences. . .

Unfortunately, some Colombians over promise and under deliver, so be prepared for your project to take longer than expected. It's important to keep a close eye on the progress to ensure everything is done according to your standards.

I don't recommend undertaking a remodeling project if you're not physically present, unless you hire a qualified person to inspect and report to you regularly.

Using Credit Cards - The majority of restaurants and shops accept credit cards, especially in Poblado. Smaller places may only deal in cash, so it's best to ask before you order.

Credit cards often give the best exchange rates, but make sure your card of choice does not assess a transaction fee for overseas charges. Also, credit card transactions occur in your presence with a hand-held card reading machine so you never lose sight of your card.

Insider's Tip: Recently I experienced an issue when using my U.S. credit card. Some of the banks (that issue the hand-held card reader) have added an extra step where the vendor has to choose between U.S. dollars and Colombian pesos to complete the transaction.

If the charge is processed in dollars, the bank will charge a transaction fee and modify the exchange rate in its favor. This can result in a 6% to 10% discrepancy.

To avoid this situation, always tell your waiter or vendor to run the transaction in pesos, not dollars, and double check your receipt to make sure you did not incur the additional charges.

Exchange Rate - As previously mentioned, you'll receive the best exchange rate by using your credit card. You can also withdraw pesos from any ATM machine (*cajero* in Spanish) with a solid exchange rate.

The third best way to get pesos is at a currency exchange, but avoid the ones in the airport arrivals area, which offer the lowest rates around. Instead, use an ATM near the airline check-in desks.

No Tipping Culture - This is difficult and uncomfortable for most expats to grasp. Colombia doesn't have a tipping culture. You shouldn't tip taxi drivers, hair stylists, manicurists, pedicurists, or other service providers.

In restaurants, the waiter will ask if you want to include a tip, called *servicio* or *propina*, on your bill. This amount should be no more than 10%. At the airport, if someone handles your luggage, 1,000 Colombian pesos (about 30 cents) per bag is appropriate.

Medellín Is A Welcoming City

Family Friendly - Colombians treasure and respect their families. Most activities and living spaces are designed for

families to spend time together. Colombian children are generally well behaved.

In the Medellín area you'll find high-quality international schools, many children's activities such as the zoo, kids' events at local malls like go-carts, bouncy parks, ice skating, and lights at Christmastime, and the botanical gardens.



From families with pets to serious runners, everyone enjoys Ciclovía on Sundays

Pet Friendly - Medellín is an especially pet-friendly city, and leash laws are enforced. You'll find public parks where dogs can run and play, excellent and inexpensive veterinarian services

and grooming facilities, dog walking services, dog washers who come to your home, and more.

Shopping malls and restaurants usually welcome dogs, especially those with open air dining. Most apartment complexes have dog-walk areas within the secured grounds, and overall, pet owners are responsible and clean up after their pets. You won't see stray animals in the streets in the city.

Bringing Pets - Many expats bring their pets into Colombia when they move here. Review government webpages to understand which animals are allowed and what is required before bringing them.

From the States, you must provide a USDA veterinarian's report prepared within 10 days of your entry and then pay an entry fee at the airport when you arrive. Find links to the official websites in the [Rolodex](#).

Accessibility For Disabled - Colombia does not have disability laws like the States, and as Medellín is a mountain city, accessibility can be limited. However, the city is making some areas more accessible for the disabled.

In Poblado there are more sidewalk cuts and ramps, many new sidewalks, which include tiles to guide the visually impaired, and many taxis. Plus, almost anything can be delivered to your home. Many Metro stations offer chair lifts, and some mountainsides are easier to navigate via outdoor escalators and suspended cable cars.

Colombian society caters to the elderly, pregnant women, families with children, and disabled folks. Often these people will be ushered to the front of a line and younger people will give up their Metro seat to a needy commuter.

Like throughout most of Latin America, some sidewalks are uneven with varying textures. Medellín has a major sidewalk project underway in Poblado installing many new, smooth sidewalks.

LGBTQ+ Living - Colombia's laws are progressive for what is a mostly Catholic society. Colombia legally recognizes same-sex unions, along with heterosexual civil unions, in addition to marriage. Same-sex relationships are not usually displayed openly outside of specific locations or events.

Each year, gay-friendly and pro-alternative-lifestyle activities are held without hostility. Outside of these places, you usually won't see two men holding hands or public displays of affection in the streets.

Inconveniences, Annoyances, And Challenges

- My biggest challenge was moving to Colombia without speaking Spanish. Five years later, I still struggle when dealing with some locals, especially over the phone, but they are usually very friendly and try to help. . .
- *Paisas* (people from Medellín's Antioquia region) will say yes even if they know they won't do something. Most Latin Americans avoid conflict, so they say yes but may not follow through. . .
- The word, "*mañana*" doesn't necessarily mean morning or tomorrow. Colombian people are casual about time, so when they say *mañana*, it could mean tomorrow, three days, or two weeks from now. . .
- Utility companies can be challenging. My cable and internet company currently lists three accounts under my email address, although two accounts serve places I've never lived. . .
- Banks are so secure that sometimes you can't access your own account to pay your bills. Accessing accounts from the States is also difficult because the bank recognizes you are overseas. . .
- Pollution is getting worse due to increased and unregulated industry, poor vehicle emissions laws, and lack of winds, which causes pollution to settle in the valley. The government is passing pollution reduction laws to improve this problem. . .
- Motorcycles, called "motos" here, are often operated by drivers who don't abide by traffic laws. . .
- *Paisas* love their music, and they like it loud. Noise ordinances exist, but you have to call the police to enforce them. Bars and clubs stay open until 4 a.m. on weekends, so beware if your apartment is located near a party zone. Also, party buses, known as *chivas*, circle the city into the early morning hours, blaring music for the drinking, dancing, and singing riders. . .
- The perfect weather in Medellín attracts homeless people who sleep on the streets. Also, due to the influx of Venezuelans fleeing their country, there are more street performers and beggars. Most of these people are needy but not aggressive. Once you say, "*no gracias*" (no thank you) they walk away.

Culture Shock For New Expats

- Locals will verbally greet you on the street if you make eye contact. Expect people to wish you a good morning, afternoon, or evening, and ask how you are doing. . .
- Bring a lot of patience because most things take longer to accomplish than expected. . .
- Gringo pricing can happen if things are not visibly priced, so be aware. Usually the gringo price is still much less than you would expect, so many expats are not upset about paying more. . .
- You must ask for your check at the end of your meal in restaurants. They will never bring the bill without being requested first. . .
- Customer service can be bad, especially at utilities and government offices. Having extra patience and a good sense of humor makes life easier. . .

Where Is Medellín Headed?

As one of the most progressive, forward-thinking, and innovative cities in the world, Medellín is growing at an exponential rate. You'll find construction everywhere, especially new high-rise projects in the expat-heavy areas, and the city is diversifying with visitors from around the world.

The government is doing a great job controlling crime but there are still bad areas that should be avoided. Progress means more vehicles and industry, which, in turn, generates more pollution. Again, the government is taking steps to address the growth rate and pollution concerns in several ways.

New laws require better grade gasoline, limit the number of vehicles on the road during rush hour, establish Earth Days where no vehicles can drive except taxis and buses, old, inefficient buses are being replaced with new electric models, in addition to other innovative ideas.

Progress leads to increased prices, but this also means the value of real estate is going up. Pre-construction real estate is realizing 15% to 20% appreciation over a three-year construction project, while existing property is seeing a 3% to 5% appreciation, depending on the location.

Is Medellín The Place For You?

Only you can answer this question, but Medellín will check your boxes if you:

- Appreciate modern conveniences and state-of-the-art infrastructure, especially in the medical arena...
- Enjoy big-city living and all the amenities that come with it, and you can tolerate noise and traffic...
- Like to interact with friendly locals and you're willing to learn some Spanish if you don't already know it...
- Are comfortable with a small but tight-knit expat community...
- Have patience and a sense of humor...
- Enjoy a variety of foods at reasonable prices...
- Prefer temperate weather year-round, without extreme conditions...
- Appreciate a clean, green, walkable living environment...

Medellín is not for you if you:

- Want a small-town or Spanish-colonial atmosphere, although each barrio has a small town feel within the bigger city of Medellín...
- Hate high-rise living, although other options exist for your consideration...
- Refuse to learn Spanish...
- Are easily frustrated especially when people don't follow through...
- Need four distinct seasons...
- Hate city traffic and noise...

If you want to move overseas but aren't comfortable with a far east setting or a language based on unfamiliar symbols instead of letters, or if you fear a hostile and unwelcoming environment, you should consider Medellín.

Medellín offers an easy transition for your overseas adventure. Here you'll find a first-world city, with every modern convenience you require and expect, and a distinctly different and friendly culture in a South American location only three hours from the States.

There's only one way to find out whether it's for you. Come visit Medellín and see for yourself—you won't be disappointed. 📞



About The Author

Wendy Howarter was an attorney for 23 years until she decided there must be more to life than 60-hour work weeks and 10 days of vacation every year... to say nothing of looking beyond the many feet of snow and ice she had to shovel every year living in Illinois... So she left it all behind and retired (very!) young. After a lot of research and selling everything they could, Wendy and her husband Darren moved from northern Illinois to Medellín, Colombia, in 2014. She has now reinvented herself as a real estate investment guru and freelance writer and photographer who loves sharing her new home and new discoveries (in Colombia and beyond) with the world. At this time of retrospection, Wendy adds, "I can truly say that this adventure has turned out better than I ever expected..."

Rolodex Of Medellín Resources

By Wendy Howarter

Legal And Residency Issues

- [Live and Invest Overseas Recommended Tax and Legal Contacts](#)
- [Robledo & Higgs](#)
Recommended contact:
Mónica Robledo and Emma Higgs

Residency Visas

See legal advisors above

- [Government website](#)

Taxes

- [Live and Invest Overseas Recommended Tax And Legal Contacts](#)
- Ana Maria Giraldo,
accountant
Telephone: +57 300 218 8818
Email: giraldo.anamaria@asesoriashg.com
- [Colombian Tax Division](#)

Medical, Transportation, And General Concierge Assistance (In English, Italian, German, And Spanish)

- Angélica María Tobón
Agudelo
Telephone: +57 320 766 2735
Email: angietobon@hotmail.com

- Jorge Hernan Betancur
Telephoen: +57 314 744 5205
Email: j.betancurperez@gmail.com

Dentist

- [Juan Carlos Meija](#)

Dermatologist

- [María Stella Mantilla](#)

Real Estate

- Real Estate Colombia
[Juan Camilo Villegas](#)

Hospital Clinics

- [Clínica Medellín](#)
- [Clínica El Rosario](#)

Utilities

- [EPM](#)
- [Claro](#)
- [Une or Tigo](#)

Cell Phone Providers

Claro, Movistar, Tigo, Avantel

Brokerage Accountant

- [Alianza Valores](#)

Metro Website

- [Metro de Medellín](#)

Bringing Pets To Colombia

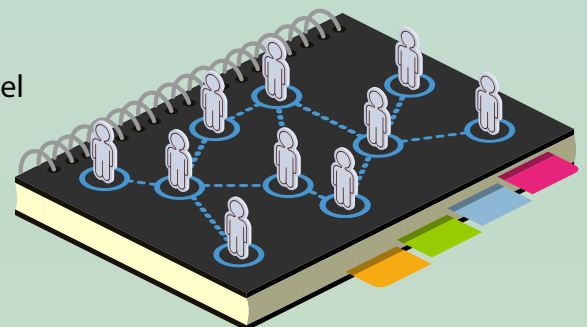
- [Colombia Agricultural Institute](#)
- [United States Department of Agriculture—Animal and Plant Health Inspection Service](#)

International Schools

- [Columbus School](#)
- [Marymount School](#)

Expat Community

- Medellín Gringos
- Expat Women in Medellín
- Medellín Gringo Classifieds
- Poblado Expat Coffee Connection
- Medellín Foodies Group



Why Settle For Just One?

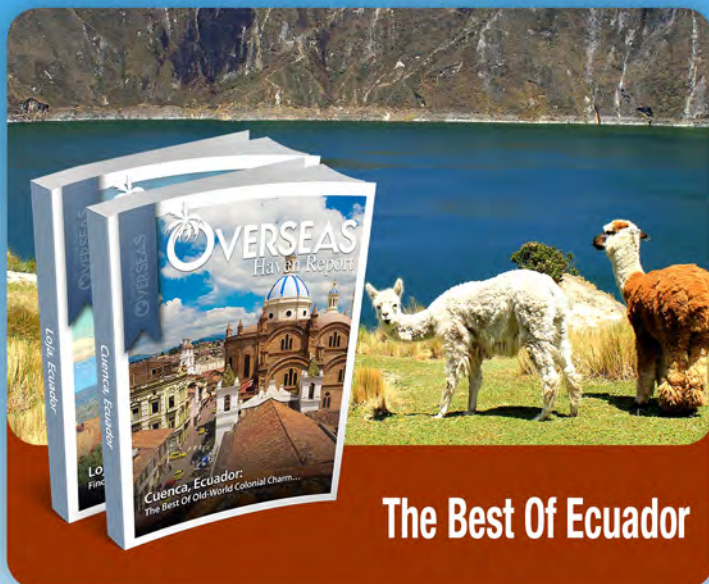


*Can't decide between
two havens
that seem to have
all the same benefits...?*

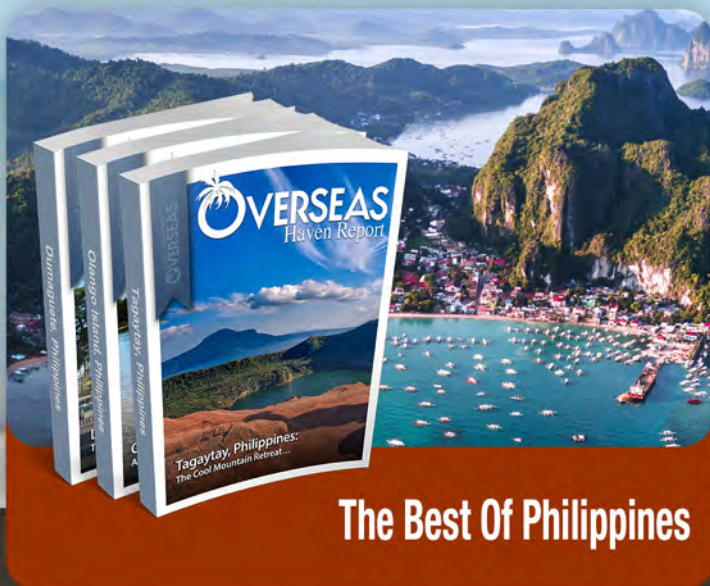
*Or sick of reading about beach escapes and wondering
what all your cool-weather options might be in the world...?*



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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...

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

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

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

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

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

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Kathleen Peddicord
Founding Publisher,
Live and Invest Overseas™

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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.

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A stylized white palm tree logo is positioned to the left of the word "OVERSEAS". The palm tree's trunk forms a circle, and its fronds extend upwards and to the left.

OVERSEAS

Haven Report