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Phuket, Thailand:
Island Living In The Land Of Smiles



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Phuket, Thailand:

Island Living In The Land Of Smiles

By Esther Milanzi





Phuket Walking Street © Neil Alderney

My husband and I lived in Thailand for three years... We spent more than half of that time avoiding Phuket, Thailand's famous jet-set destination.

It wasn't until the end of our last year that we went there. My husband's cousin was visiting Thailand for the first time and his girlfriend was going to be DJing at a local club.

We begrudgingly packed our bags and headed to the local van station in our small town, Surat Thani, strapping ourselves in (metaphorically, of course—it's rare to find working seatbelts on the local minibuses) for the three-hour journey to Phuket.

On arrival in Phuket, we found what we were expecting: overpriced food, overcrowded beaches, a loud strip teeming with much wilder

nightlife than we were used to in our sleepy local town...

But we also found things we weren't expecting: rich history and a quaint old town, for instance. It made us want to stick around and discover what other treasures we might find along the Andaman Sea...

Looking beyond the infamous nightlife and overpriced pad thai, you notice the rich colors of the old town's Sino-Portuguese architecture, the remnants of a town that built its wealth on tin mining, and the fishing villages of the once-nomadic Sea Gypsies.

It's true, there are reasons to avoid Phuket... But there are also reasons why so many people choose to call it home. Phuket offers a plethora



Sea Gypsy village at Rawai Beach © Brey Foy

of living options and lifestyle opportunities, with something for every taste.

A couple could live comfortably in the quieter corners of the old town for about US\$1,000 a month. If you're after a budget-friendly and more authentic Thai living experience, Phuket Town and Thalang are the top areas for you.

If you want to live in a more in-the-action locale, indulging in the island's luxury offerings and shopping at international grocery stores, you'll spend about US\$2,800 a month as a couple.

History

Phuket is in a unique location on the Malay Peninsula. Its ability to safely harbor those waiting out monsoon winds on their way to India made

it a central location for trade and influence with a myriad of countries outside of Thailand.

Indigenous tribes lived in the jungles, and the Chao Lay or sea people lived along the coast. The Sea Gypsies, once nomadic fisherman, are the oldest inhabitants of Phuket.

They have their own language and religion... Nowadays, there are three Sea Gypsy villages in Phuket: one at Rawai, one at Koh Sirey (the largest), and one at Sapham Coast.

Their main source of income is fishing and selling cultured pearl jewelry. They welcome people without hesitation but also without any real infrastructure for tours or hosting visitors.

The Sea Gypsies used to be a nomadic people, but fishing restrictions and the development of

the beaches has forced them to settle without any legal rights to the land where they live.

An abandoned cultural center built in 2010 was meant to become a tourist attraction to show off the Sea Gypsies' vibrant past... but it sits unused in a beautiful rendering of the boats they use to fish out on the Andaman Sea.

In the 16th century, Phuket was known for its tin mining industry, and Europeans began to visit the island. The British Empire almost claimed Phuket as part of its empire but instead chose Penang, Malaysia.

Phuket prides itself on being one of the few places in Southeast Asia to have never been colonized...

Local Economy & People

Thailand's neighboring countries are Myanmar, Laos, and Cambodia. Phuket is located along its

southwest coast, and its shores are lapped by the Andaman Sea. Its population is now at 432,216, which is a huge boost compared to its 1950 population of 23,170.

Getting to Phuket is simple and convenient. It has an international airport, with a few direct international flights to places like South Korea and Japan.

Phuket is a one-and-a-half-hour flight from Bangkok, Thailand's capital city. It's a three-hour drive to the famous islands of Koh Samui, Koh Phangan, and Koh Tao.

Once in Phuket, you'll find the normal Thailand transportation options: tuk-tuks, private taxis, and local vans and buses. Even popular ride-sharing apps like Uber & Grab are now available in Thailand.

Phuket has a seedy underbelly when it comes to the tuk-tuk mafia, and renting or buying a car or motorbike is the best option for getting around.



Map of Thailand © Nathan H

Economy

Almost 60% of Phuket is covered by forest, rubber, and palm oil plantations.

Accolades

- In 2019, TripAdvisor's annual Traveler's Choice Award ranked Phuket sixth-best destination in the world...
- The World Bank's annual ratings place Thailand 21st among 190 economies for ease of doing business...



View on Laem Sing beach in Phuket

Climate

Phuket has three distinct seasons: dry, hot, and rainy. The coolest, driest, and least-humid time of year is between December and March. The temperatures normally range from 24°C to 32°C (75°F to 90°F).

The hottest time of the year is April and May, when temperatures are between 27°C and 36°C (81°F and 97°F).

Rainy season gears up between June and August, with heavy showers and intermittent sunshine, while September to October is the proper rainy season.

There's plenty to do on the rainy days in Phuket, but still, expats and locals tend to flee to other areas of Thailand, like Koh Samui, during rainy months.

Where's Phuket Headed?

In the wake of the pandemic, Phuket is reassessing its priorities and rebranding itself. Many assert that it's using the opportunity to shift away from mass tourism and towards medicine and education. It's already a well-established medical tourism destination and several international schools are based here...

Expat Community

There are tons of activities and opportunities for expats to connect and build community in Phuket. There are weekly get-togethers at bars, trivia nights, charity events, sports leagues, and networking events.

Building consistent community takes time, but there is something for every interest in Phuket.

Cost Of Living

Long gone are the days of Phuket being a backpackers' haven, like many of Thailand's quieter islands. Now, it's bustling with a huge foreigner population and five-star luxury hotels lining its beaches.

The cost of living has gone up over the years, but compared to American and European prices, life in Phuket can still be budget friendly—especially if you like Thai street food and shop at the local markets for your produce.

You can still live an affordable lifestyle in this part of the world. [Go here for my full Phuket budget breakdown.](#)

Activities & Attractions



Big Buddha © Neil Alderney

The Big Buddha of Phuket sits on Nakkerd Hill, offering a wonderful 360-degree view of the southern part of Phuket's island. You can also check this zen giant out from many viewpoints on the island.

Phuket Pearl Farm is the oldest pearl farm in Phuket, established in 1976. It's a family-run business with 100,000 oysters bred and 50,000-plus pieces designed each year. When you visit this literal gem, you can learn to cultivate natural pearls or pick up a beautifully handcrafted piece. Phuket has 29 Buddhist temples. Wat Chalong, in the Chalong Subdistrict, is the most important and largest one, built at the beginning of the 19th century. Locals come to pray here every day. Westerners are welcome to visit to learn more about Thai Buddhist culture.

Naka Weekend Night Market, also known as the Phuket Chatuchak, is the mini version of the

famous weekend market in Bangkok. This place has everything you never needed but want to purchase anyway. It's a one-stop shop for food and other goods. Two must-try fruits in Phuket are the durian and the jackfruit.



Elephant bathing © Jakob Owenson

Phuket Elephant Sanctuary is a rare find in Southeast Asia. I'd been one of the naïve travelers that rode an elephant abroad without realizing the unethical practices of most elephant parks around the world... It wasn't until I moved to Thailand that I was filled in.

Phuket prides itself on having the first ethical sanctuary for retired elephants in the world. At Phuket Elephant Sanctuary, elephants are observed rather than ridden, bathed, or made to pose for photos. This sanctuary also regulates the amount of people who can visit to make sure the environment is not stressful for the animals.

Soi Dog Foundation is a donation-based organization that is working to increase the welfare of dogs and cats in Asia. It provides shelter, sterilizations, and home placements, which is one of their most important objectives.

If you're planning on coming to Phuket and want to get a fur companion, this is the place to go. They've even begun to do some advocacy work around ending the illegal meat industry in Southeast Asia.

Gibbon Rehabilitation Project was founded in 1992 as a place to educate and raise awareness around the mistreatment of gibbons. They

remind visitors to think twice about posing for a photo with a cute baby monkey and always question the circumstances.

Old Phuket Town is the historic center of Phuket City. It was developed and established between the late 19th and early 20th centuries. It's where you find most of the Sino-colonial inspirations in the architecture from the tin mining boom.

Phuket is replete with natural attractions. Waterfalls are scattered all over the island, but the two largest are the Bang Pae and Ton Sai. Both of these waterfalls are inside Khao Phra Thaeo National Park where the entry fee is 200

baht per person. (Go [here](#) to exchange at today's rates.)

Phuket's beaches vary from luxurious five-star resorts dotting the shore to overcrowded beach bars to quaint, hidden-away treasures that make you feel like you've landed on your own private island.

All of these beaches host a variety of activities you can do during the dry season. You can surf (best in September and October), snorkel, island hop on a longtail boat, or just lounge and enjoy the sounds of the waves with a fresh coconut.

Top 10 Beaches In Phuket

- **Kata Beach.** It's 1.5 kms (1 mile) long and best known for being uncrowded. Kata Beach is a great spot for surfing or snorkeling depending on the tides...
- **Freedom Beach.** This 300-meter (1,000-foot) beach is like an exclusive beach club without the exorbitant price tag. The path to get here isn't easy to find, adding to its charm...
- **Kata Noi Beach.** This 700-meter (2,300-foot) stretch is known as little Kata Beach, with top-ranked sand, restaurants, and hotels on offer. It has a quieter, more relaxed vibe than big Kata but the same great opportunities for snorkeling and surfing...
- **Ya Nui Beach.** This beach is less than 200 meters (655 feet) long and best known for its L-shaped curve underneath Windmill Viewpoint. It's a wonderful spot for novice climbers, landscape photographers, and snorkelers...
- **Surin Beach.** Surin is 800 meters (2,625 feet) long and known for its shopping and hotels...
- **Paradise Beach.** This beach is 200 meters (655 feet) long and home to Phuket's version of the Koh Phangan-style beach parties...
- **Nai Harn Beach.** Nai Harn is 660 meters (1,970 feet) long and stands



Kata sunset © Neil Alderney

out because it has a large lake behind it...

- **Bangtao Beach.** This is one of the longest beaches at 6 kms (7 miles) long. It's popular because of the abundance and variety of attractions on offer, not because of its scenic beauty...
- **Patong Beach.** It's 2.5 kms (1.5 miles) long and one of the most popular beaches on the island. It's also home to Phuket's famous nightlife...
- **Karon Beach.** This beach is 3.3 kms (2 miles) long and known for its sand, which makes a funny sound when you walk. Because of the lack of rocks, it makes for a relaxing spot to hang out in the water, especially during the high season when the tide is calmer...

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Learning The Local Language

After living in Thailand for three years, I was comfortable having basic conversations in Thai. I hired a local woman to meet me weekly to teach me basic vocabulary and help me practice my conversational skills.

Phuket, like many places in Thailand, has plenty of affordable language schools. A few of these have been included in the [Rolodex](#) but I also encourage you to supplement your learning by making local friends and practicing your skills in real situations, like shopping at the market and discussing your day-to-day life.

One of the great things about Phuket's popularity is that you won't have trouble finding English speakers. Lots of locals, visitors, and expats speak English.

Phuket's Property Market

In Patong, condominiums of all sizes and price ranges are on offer. Nai Harn, Rawai, and Chalong to the south of the island are more residential, with international hospitals and schools nearby.

According to Sandra, a property manager, (find her information in the [Rolodex](#)), the south is ideal for families or retirees looking for a quieter way of life. It offers townhouses and villas, as well as recently built condominiums.

The north of the island, in areas like Kamala, Bang Tao, and Surin, is an upscale community, with beach clubs, waterparks, and the airport close by (about a 25-minute drive).

When buying condominiums in Phuket, foreigners have two options: leasehold or freehold. You can choose to buy the condo on a leasehold basis for 90 years. The 90 years are split up in three terms of 30 years, and all normal laws of inheritance apply. The registration fee at the land office is 1.1% of the purchase price to obtain the title deed.

Freehold is also available in condos, and across the island, they start at about 2,900,000 baht.

(Go [here](#) to exchange at today's rates.) That said, there is a quota of how many condos are available within the same development. Only 51% of the condos within the same project can be sold freehold.

Condos owned freehold are more expensive than their leasehold equivalents; they're usually about 10% more expensive, capped at US\$10,000. The registration fee at the land office is also higher at 6.6% of the purchase price.

Foreigners can buy a condo on a freehold basis with just their passport—no need for a Thai third party company or partner.

Phuket's Rental Market

When it comes to living and renting in Phuket, there are four major areas offering different lifestyle opportunities to expats...

Patong, Karon, and Kata are mostly tourist spots. If you prefer to live away from the crowds, the boutique hillside villas around Surin, Kamala, or Bang Tao on the north side of the island are great options; on the south side, you have Kata, near Rawai and Nai Harn. Many of Phuket's professionals live in the Chalong or Kathu districts.

Health Care

People from all over the world come to Phuket for its high-quality medical facilities. There are three private hospitals: Phuket International Hospital, Bangkok Hospital Phuket, and Mission Hospital.

Phuket International Hospital and Bangkok Hospital are staffed by English speakers and are well-known for medical tourism. There are also four government hospitals and tons of medical centers, dental offices, and pharmacies.

Phuket doesn't have a central ambulance service. The hospitals organize the transport directly or use Kusoltham, a volunteer ambulance foundation.

Must-Have Thai Dishes

Thai food is one of the things I miss most about Thailand. My husband and I often get as many of the ingredients as we can to try to recreate some of our all-time favorite dishes.

My favorite is massaman curry, a rich dish with Thai Muslim origins. It's a red curry that blends beautifully with coconut milk, cardamom, cinnamon, garlic, a variety of other Thai spices, potatoes, carrots, and the meat of your choice. It's perfect for me because it's not too spicy, unlike many of the other dishes.

Here are my top five Thai dishes:

- 1. Massaman Curry.** A curry with a low spice level that goes with roti (flat bread). Happy Days in Phuket has the highest rating for its massaman...
- 2. Khanom Jeen Kang Poo.** This is mildly spicy curry served with thin rice noodles and yellow crab. The most popular place to get this is One Chun Cafe & Restaurant...
- 3. Moo Hong.** This is Phuket-style slow-cooked pork belly stew. Raya in Phuket Old Town is the most popular place to get it...
- 4. Tom Yum Goong.** The national dish of Thailand, this is a spicy-sweet soup full of soursop and jumbo prawns. You can find it anywhere in Thailand, but Baan Suan Layan Restaurant gets rave reviews...
- 5. Som Tam.** This northern dish is now popular across Thailand. It's a green papaya salad that you can make more or less spicy depending on your tastes. The best spot to try it is outside 7-Eleven, served roadside from anyone selling it in a cart...



Massaman curry © Chuttersnap

Residency

Becoming a resident in Thailand can be easy to navigate if you're patient and able to keep up with the frequent changes in the immigration office. There are five main types of resident permits:

1. Investment: You'll need to invest 3 to 10 million baht in Thailand...
2. Business or employment...
3. Family: this applies if you're married to a Thai citizen or a foreigner with a residency permit...
4. Academic or expert...
5. Other (including retirement)...

To qualify for a retirement visa (also known as the "Non-Immigrant OA-Long Stay Visa"), you need to meet the following requirements:

- Be over 50 years of age...
- Deposit 800,000 Baht in a Thai bank account two months before you apply or prove a monthly income of 65,000 Baht (or a combination of the security deposit and annual income that totals 800,000 Baht). Go [here](#) to exchange at today's rates...
- Police clearance...
- Medical certificate...

You can apply for the visa at the Thai embassy in your home country or in Thailand. If you apply

from Thailand, you'll need to apply for a 90-day initial non-immigrant visa from the Thai embassy in your home country.

You can only file the application during the last 30 days of that 90-day initial stay and will need to provide proof of address (like a utility bill or rental agreement) in Thailand. You'll also need to notify the Immigration Office of your residential address in Thailand every 90 days.

The retirement visa is typically valid for one year and can be renewed annually using the same requirements as the initial application. For more information on gaining residency in Thailand, [go here](#).

Taxes

Paying taxes is required by everyone living in Thailand, regardless of whether they're resident. The tax year runs from Jan. 1 to Dec. 31 and taxpayers must file and pay by March 31 for the previous year.

Your income affects the percentage you're taxed at. If you earn less than 150,000 baht annually, you're exempt from paying taxes. If you earn between 150,000 and 500,000 baht, you'll be taxed 10%.

If you earn between 500,000 and 1 million baht, you'll be taxed at 20%. Between 1 million and 4 million baht, the rate is 30%. With over 4 million baht in income, the tax rate is 37%. (Go [here](#) to exchange at today's rates.)

Ease Of Doing Business

There are three common types of businesses in Thailand: partnership, limited companies, and joint ventures. The process to own or start a business in Thailand is simple but involves paperwork. Barbara Smith talks about it in this issue's [Expat Interview](#).

Many people do business in Phuket because of the diverse expats that live there and varied market interests. Thailand is ranked 21 among 190 world economies in the ease of doing business.

Internet Speed

Internet speeds have improved over the years and digital nomads are grateful. The following options are available for accessing internet while living in Phuket: ADSL, fiber optic, cable broadband, leased line, 3G, EDGE and GPRS, wireless, and satellite.

International Schools

I was a teacher in Thailand and heard many wonderful things about the education options in Phuket. It's definitely a good place to come if you have a young family. With 14 international schools, the education opportunities on offer are diverse...

There are British- and American-curriculum schools, like the British International School of Phuket and the QSI International School (British and American, respectively).

Immersion opportunities are found at schools like Wittaya Sathid, a bilingual program with a modern curriculum, and at BCIS Phuket, a French and English school.

There are also education opportunities for artistically inclined kids, like Palm House School, which emphasizes its arts program. Oak Meadow International School has a strong art, music, and foreign language program.

Disabled Access

Thailand is not an accessible country for mobility-impaired people. Sidewalks are uneven, elevators are rare, and motorbikes are the main mode of transport, so it's not a recommended destination if you're in a wheelchair.

Over the years, Phuket started to take action and make changes in this area, holding events designed to raise awareness around the benefits that the disabled should receive.

If you're wheelchair-bound and decide to come here, you can take advantage of the Phuket Access Travel services who offer wheelchair accessible vehicles when traveling from the airport. The island does have some wheelchair-accessible activities, too...

The four most accessible beaches are Karon, Rawai, Yanui, and Kata. River Rovers, a river cruise company, advertises to differently-abled people to cruise around Maphrao Bay. Scuba Cat works with people with disabilities so they can enjoy the underwater treasures of the sea.

LGBTQ+ Living

Thailand and its people have always been pretty tolerant of the LGBTQ+ community. Phuket, Bangkok, and Pattaya have been named some of the most welcoming cities in Thailand.

Although homosexuality was decriminalized in 1956, locals still sometimes face discrimination when it comes to social rights and job opportunities. In 2015, the Gender Equity Act banned discrimination according to sexual orientation or gender identity.

The Thailand Tourism Authority promotes Thailand as a gay-friendly country. They launched a campaign in 2013 to attract LGBTQ visitors called "Go Thai Be Free."

Phuket has celebrated Pride in some form since 1999. The celebration takes place at the end of April following the joyous festivities of Songkran, Thai New Year, and Phuket Bike Week.

April is a fun month to be in Phuket. One year's slogan for Pride was "Same Same Not Different" a

clever play on a popular Southeast Asian phrase, "same same but different," used whenever there's a misunderstanding between foreigners and locals.

Just this year, Thailand's government has approved a civil partnership bill that would legalize same-sex unions with mostly the same legal rights as married couples.

Pets

Bringing your pets to Phuket is straightforward and inexpensive. You can navigate it yourself or have it taken care of for you by a pet relocation service (I recommend one in this issue's [Rolodex](#)).

Dogs, cats, and ferrets are accepted in Thailand after a few administrative procedures. (Other animals may need additional permits.) You'll need an official letter from a vet from your country of departure providing a health certificate for your pet.

This certificate should include vaccinations at least 21 days before departure. You'll also need to fill out the import permit, which can be found on the Department of Livestock Development office website (see the [Rolodex](#) for that information).

Once you arrive at the airport in Thailand, your pet will technically need to go through a 30-day quarantine and you'll need to pay the import duty of 1,000 baht... That said, there have been many instances where, if you show the paperwork and pay the fee, you and your pet get to leave together that day.

If you're not interested in bringing a pet with you, you can foster or adopt when you arrive. My husband and I adopted our first pet, a kitten, in Thailand. Unfortunately, we couldn't bring her with us when we left, but she's now living her best feline life with a friend in the States.



Phuket's Pros & Cons

Pros:

- **Nightlife.** The nightlife here is world famous and people travel from all over to hit the clubs and beach bars...
- **Beaches.** Be sure to check out my top 10, but there are also many more beaches to enjoy on the island...
- **Food.** The variety of food in Phuket is unparalleled. Thai food is outstanding across the country, but in Phuket you can get a unique mix of cuisines because of its history. It was a stop on a well-traveled maritime route...
- **Airport.** The hassles of taking a taxi, bus, ferry, or tuk tuk to get to the island are minimized if you fly directly into the international airport...

- **Entertainment.** Even during the wet season, there are always plenty of activities to keep you busy in Phuket...
- **Shopping.** You can shop at the big centers or pick up handicrafts at the markets...
- **Crime.** Serious crime rates are very low...
- **Access to other islands and national parks.** Because of its location, it's easy to do day trips all over the southern part of Thailand...

Cons:

- **Cost.** Phuket is now one of the most expensive places in Southeast Asia...
- **Scams galore.** Including but not limited to jet ski and motorbike damage schemes, atm or debit card skimming, and tuk-tuk and taxi rip-offs...

- **Accidents.** Accidents are common in Phuket, including monsoon-season swimming accidents (please do not swim when you see a red flag on the beach), boating and motorbike accidents, and electrical shocks if you step in a puddle because of poor grounding of electrical systems...
- **Seedy tourism.** Patong Beach is infamous for its sex trade industry...
- **Politics.** Political disputes can negatively affect citizens and residents...
- **Other things to look out for.** Pickpockets lurk in touristy areas of Patong, and involvement with drugs carries a heavy penalty—they should be avoided without fail.

Could Phuket Be For You?

If you're coming to Southeast Asia in the hopes of living on US\$20 a day, Phuket isn't a good choice. The cost of living has increased considerably over the past decade, and it's no longer a cheap living destination by regional standards.

Phuket isn't a cosmopolitan destination, either. If you're after a city vibe with vast amenities and public transport options, this isn't the place for you...

Also, if you can't stand paperwork, you should reconsider coming to Phuket, and indeed, Thailand. This is a bureaucratic country, and



you need permits for all kinds of things, even something as simple as entering a national park.

On the other hand, if you're OK with a loose conception of time and don't care too much about road rules, Phuket could be an interesting choice. It's a great place to spend a beach day, with idyllic sandy shores, watersports on offer, vibrant coral reefs offshore, and rolling green mountains all around...

But it's also a great place to spend a rainy day, with an architecturally interesting and historic old town to explore and world of culinary delights to discover, from Thai to Malay, Chinese to European.

If you want high-quality health care and a well-established expat community at hand and love a tropical climate with great beaches and stunning sunsets, Phuket could be for you. 🇹🇭

About The Author

Esther Milanzi grew up in North Carolina. She has been an educator for nine years. She has lived and taught in Florida, New York, South Africa, Thailand, Vietnam, and now resides in Bali, Indonesia, with her husband, who is also from North Carolina, whom she met on a beach in Thailand.

She has taken some time away from education to focus on writing her first novel. She is also developing two businesses as an education consultant and a writing coach.



Phuket Rolodex

Expats Community

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[Phuket Heritage Trails](#)

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Email: heritage.th@gmail.com

[Gibbon Rehabilitation Project](#)

104/3 Moo 3 Paklock, Thalang, Phuket (about 10 kms east of the Heroine's Monument on Route 4027)

Phone: (076) 260491

Medical, Dental, & Emergency

[Bangkok Hospital Phuket](#)

2/1 Hongyok Utis Rd, Phuket Town

Phone: (076) 254421

Hotline: 1719

[Phuket International Hospital](#)

44 Chalermprakit Ror 9 Road (the bypass road near Big C), Phuket Town

Phone: (076) 249400, (076) 210936

Emergency line: (076) 210935

[Mission Hospital Phuket](#)

4/1 Thepkasattri Road, Phuket Town

Phone: (076) 237220-6

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57 Sawatdirak Road, Patong Beach

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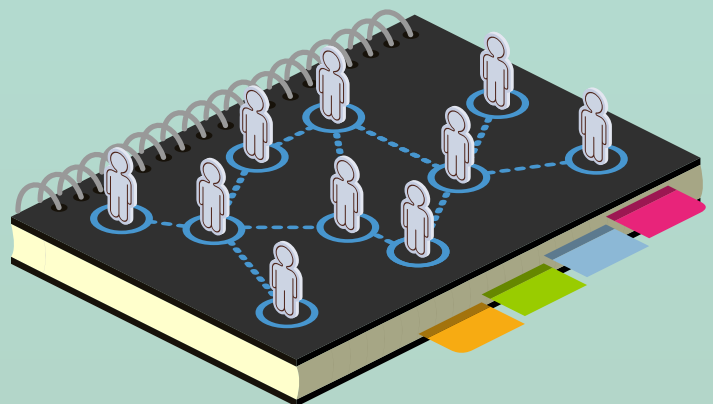
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Every month, subscribers to ***Overseas Living Letter*** receive an honest, current, and complete introduction to one of the places we've identified as offering tremendous advantages for the would-be retiree abroad...

These are the locations that should be on your radar, either for your immediate retirement or as places to invest today as part of a longer-term plan. Each of these comprehensive reports addresses not only the pros, but also the cons of each destination featured.

This is critical if you want to make a smart, informed choice.

Overseas Living Letter has correspondents all over the world who are living the life you've been dreaming about, right now!

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

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

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

- Where to look to find the kind of life that suits you—at the beach, in the mountains, among the vines, in the big city...
- Insights into what the community is like, who your neighbors would be (locals, expats, or both), and how they live...
- What it would cost you to live there, including detailed monthly budgets...
- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
- Which visa options would make most sense for you and how you qualify...
- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

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

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

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

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

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

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

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

The World's Best Value Destinations For Living and Investing

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

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

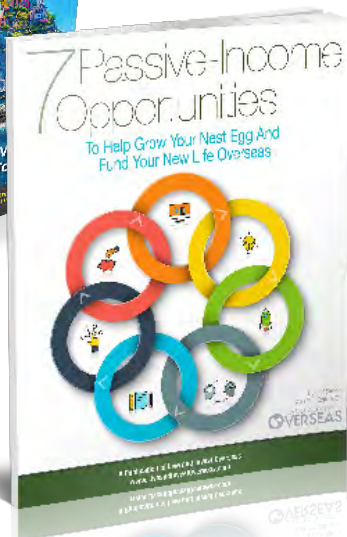
- **SPECIAL REPORT # 1:** The Live and Invest Overseas Annual Retire Overseas Index—one bumper report each year... (retail price: US\$49).



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



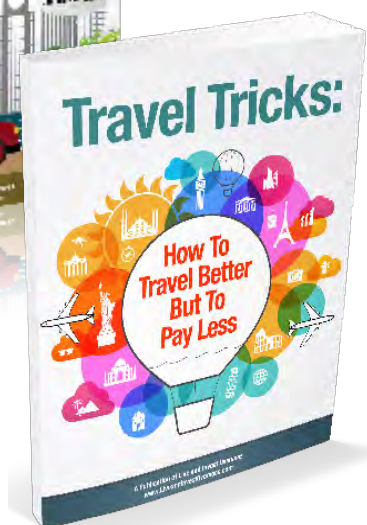
- **SPECIAL REPORT # 3:** 7 Passive Income Opportunities To Help Grow Your Nest Egg And Fund Your New Life Overseas... (retail price: US\$27).



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



- **SPECIAL REPORT # 4:** FAQ—The Most Frequently Asked Questions Related To Living And Invest Overseas. (retail price: US\$19).



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

That’s a total value of US\$153.

What are you waiting for?

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

- **At last, figure out the best place in the world for you for part- or full-time living...**
- **Start living the good life from as little as US\$892 a month...**
- **Say goodbye to financial worries (I’m going to arm you with the information you need to fund your new adventure overseas whenever you’re ready... you do not have to delay)...**
- **Learn the practical, nuts-and-bolts things you need to help you set yourself up overseas with the least hassle and the greatest success...**

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

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



Kathleen Peddicord
Founding Publisher, Live and Invest Overseas

Kathleen's Personal Guarantee

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

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

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