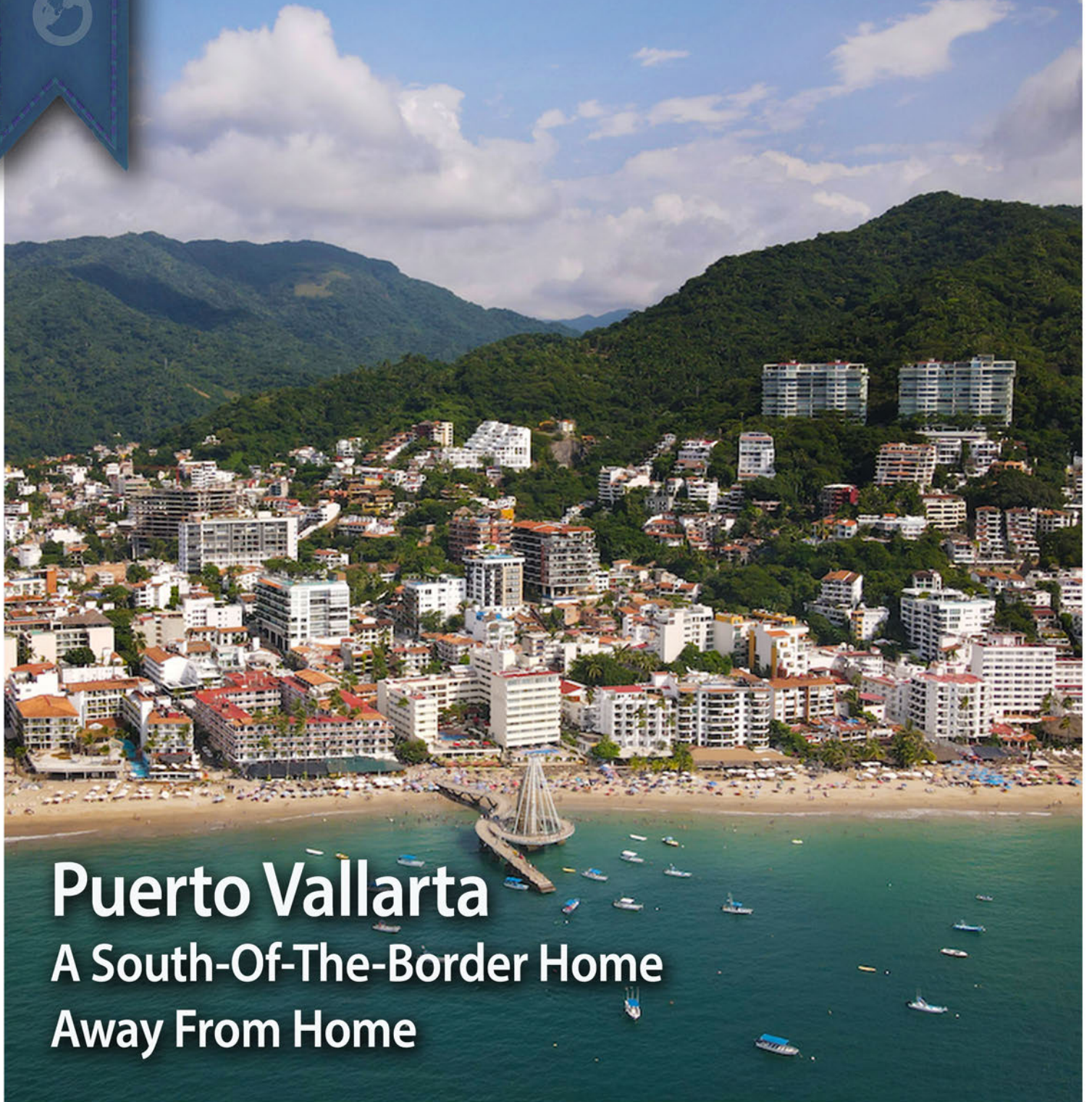




# OVERSEAS

## Haven Report



**Puerto Vallarta**  
**A South-Of-The-Border Home**  
**Away From Home**



## staff

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**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](mailto:customerservice@overseaslivingletter.com)

For editorial comments and contributions, reach us at:  
[editorial@overseaslivingletter.com](mailto:editorial@overseaslivingletter.com)

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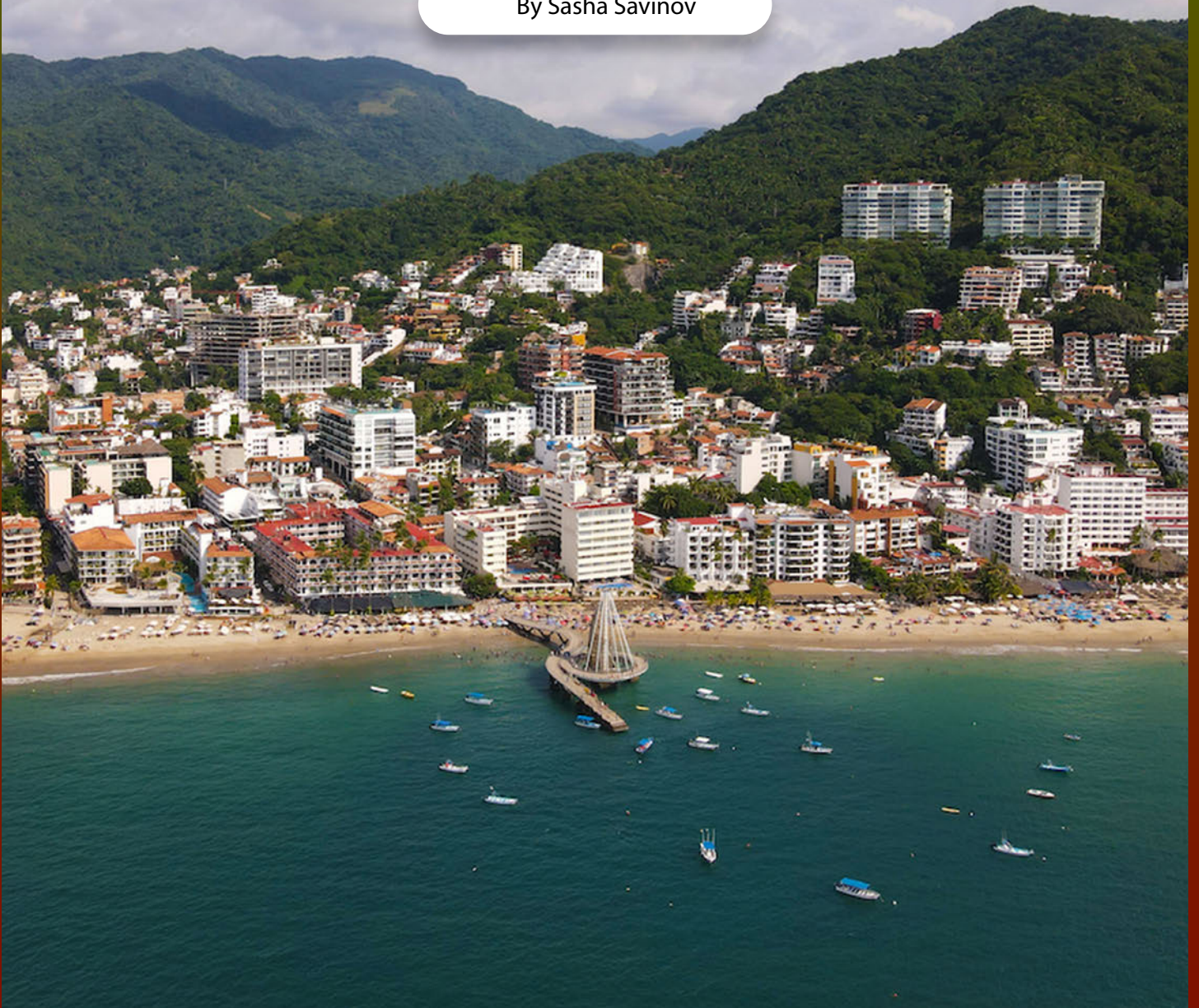
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# Puerto Vallarta

A South-Of-The-Border Home  
Away From Home

By Sasha Savinov







Enjoying the ocean and mountain views

What does paradise look like for you?

For me, it looks like the scene before my very eyes.

I'm sitting here on my balcony with a delicious local cold brew coffee. There's a nice ocean breeze, and I can see palm trees swaying just ahead... There are waves crashing against the shore and whales occasionally splashing out at sea.

I hear the faint sounds of a wandering mariachi band as they stroll the beach. It's only 3 p.m. on a Friday, but it sure seems like there's a party going on down there.

I'm not quite ready to join, though, so I'll hit the gym and take a dip in the pool. When I'm ready, it's just a quick and cheap bus ride to town.

A short walk on the oceanfront promenade known as the Malecón will take me by the stunning church that is the symbol of this city, passing by dozens of unique sculptures along the way...

Once I cross the river, I'll arrive in Old Town where I'll meet some friends for happy hour at a beachfront place. The bartenders smile and greet us by name. They already know our order—margaritas and cold cervezas along with the day's tapas plate.

After sunset we'll go for dinner, perhaps from one of the countless taco trucks or maybe in a more upscale place tonight. It could be Italian, Thai, or that new vegan place we've heard so much about. Either way, it'll be delicious and affordable.

From there, our options are plentiful. We might go see a friend's rock band play in a dive bar. There's also a drag show going on that seems like fun. Or maybe we'll just hit a swanky rooftop bar for craft cocktails and good conversation.

Then again, we may just call it an early night and plan an adventure for tomorrow. We could hike to remote beaches, head out on a snorkeling tour, check out the weekly farmer's market, or ride ATVs up in the mountains.



I don't know about you, but that sure sounds like paradise to me. And that's precisely why I've made Puerto Vallarta, Mexico, my home away from home for the last four years.

## PV At A Glance...



**The heart of Puerto Vallarta**

Located on Mexico's Pacific Coast in the scenic Banderas Bay and surrounded by the Sierra Madre mountains, Puerto Vallarta is simply a beautiful city. Every morning when I gaze out from our balcony, I feel like I'm living in a postcard.

PV (as expats like to call it) is one of the most visited places in Mexico, but it retains its traditional charm. While more and more high-rise condos are sprouting up, you can still walk the cobblestone streets and see men on horseback and women pressing fresh corn tortillas.

Long a favorite of retirees and spring-breakers, Puerto Vallarta now attracts plenty of expats and digital nomads as well. There's just something about this place that seems to suck people in. Take it from me—I originally intended to stay a month and have now been in and out for nearly half a decade.

Especially for North Americans, Puerto Vallarta is a destination that checks all the boxes. For starters, it's only a quick flight from Canada or the States and is in a similar time zone. No need to worry about jet lag when you move here.

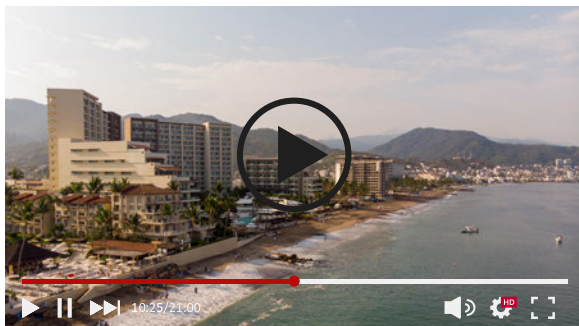
Puerto Vallarta is also warm year-round. The weather is downright perfect for four to five months out of the year. Temperatures range from 62°F (16.5°C) to 90°F (32°C) and there's plenty of sunshine throughout the year.

There are only two seasons here: dry and rainy. The latter runs from June to October, and it's when many snowbirds get out of town or hole up in their air-conditioned homes. While the rainy season can be muggy, sweaty, and wet, it's all worth it to watch the lightning storms move across the bay.

Real estate, although more expensive than in years past, remains a good bargain. It's easy to move into a furnished condo with an ocean view and all the utilities turned on for a short or long-term stay. If you're looking to buy, there's a wide range of options and the process is relatively straightforward.



**Vamos a la playa!**



## PV Video Resource

[Go here](#) to view my Puerto Vallarta video resource.





A photo of PV circa 1960 at La Palapa restaurant

With the ocean on one side and the mountains on the other, there's a wealth of activities at your fingertips here. Add to that an active and growing expat population plus the super-friendly locals, and you've got a recipe for lots of good times.

When it comes to options for wining and dining, you are absolutely spoiled here. You could try a new restaurant and bar every weekend and it would take you years to check them all off your list.

High-quality, affordable medical and dental care is readily available here. It's easy to get by in English, even at the doctor's office. It's no wonder Puerto Vallarta is constantly named as one of the top retirement destinations in the Americas.

If this all sounds good to you, then read on for a massive guide to living in this special little corner of the world called Puerto Vallarta...

## A Brief History Of Puerto Vallarta

Looking around at all the high-rise condos, all-inclusive resorts, and luxury shopping malls, it's hard to believe that Puerto Vallarta was a quiet fishing village just a few decades ago. Let's go back a bit further to start this history lesson, though...

Back in the early 19th century, there wasn't much going on at the mouth of the Cuale River. In fact, there were more crocodiles than people at the time. Most of the activity was up in the mountainous towns of San Sebastián del Oeste and Mascota.

At the time, the area was mostly used for transporting materials to and from the mining towns up in the mountains. It's said that the town was founded on Dec. 12, 1851 under the name Las Peñas de Santa María de Guadalupe. That's the date dedicated to the Virgin of Guadalupe, the patroness of Mexico.

The Church of Our Lady of Guadalupe remains the most iconic image of Puerto Vallarta. From Dec. 1–12 every year, there's a huge festival honoring her and celebrating the founding of the town. It's definitely an exciting time to be in PV.



A look at the church from the main square

Another important milestone in the town's history came on May 31, 1918 when it officially became a municipality. It also got a new name: Puerto Vallarta, after former Jalisco governor, Ignacio Vallarta.

So how did this place go from a sleepy fishing village to a booming tourist destination? We have a few movie stars to thank for that, primarily...

In 1962, John Huston and crew traveled to Puerto Vallarta to shoot "The Night of the Iguana" in the nearby village of Mismaloya. The film starred Richard Burton, who brought along his not-so-secret love interest Elizabeth Taylor.

Not surprisingly, this attracted quite a bit of media attention. In an effort to dodge the paparazzi, Burton arranged for Taylor to stay at a casita opposite his and had a bridge built so they could meet away from prying eyes. The two fell in love with the town and would end up spending a lot of time there over the years.





**The movie that started it all**

If this fabulous couple enjoyed this Mexican beach town so much, others figured they had to come check it out for themselves. In an effort to facilitate travel to the area, the government invested heavily in Puerto Vallarta. The town got an international airport

and became the first harbor in Jalisco State, which eventually led it to become a major cruise destination.

By 1968, the town had grown to city status. Just a few years later, the construction of big international hotels began. The devaluation of the peso in the early 1980s led to a massive increase in U.S. tourists, whose dollars suddenly went twice as far.

The city's population doubled in the decade between 1980 and 1990 as more and more people moved in to try to take advantage of the boom in tourism. With the rise in population came the need for more housing and infrastructure.

While the tourism industry declined with the rise of other destinations like Cancún and Acapulco, a whole new boom began with the construction of condos to accommodate snowbirds and retirees seeking to make Puerto Vallarta their home away from home.

One of the biggest projects at the time was the development of Marina Vallarta. Featuring an 18-hole championship golf course and 450 boat slips as well as condos, resorts, and a mall, the area attracted a new wave of residents.

As the city continued to grow, people spread out up and down the coast. They even built a whole new Vallarta across the state line in Nayarit. That's the actual name of the town: Nuevo Vallarta. In addition,



**The cruise ship port and Marina Vallarta**



nearby towns like Bucerías, La Cruz, and Sayulita all have growing expat and retiree communities.

Over the past few years there's been a new wave of high-rise condos going up downtown, much to the chagrin of some. Whether you love or hate the new developments, one thing's for sure... The secret is out about Puerto Vallarta!

## What Makes PV Tick?

Whenever I tell people that I live in Puerto Vallarta, I hear, "Isn't it really touristy?" The short answer is yes. As one of the top five destinations for visitors to Mexico, the city relies heavily on tourism. A vast majority of jobs here are related to the industry.

At the same time, I find PV to be far less touristy than the whole Riviera Maya area (Cancún, Playa del

Carmen, and Tulum). There is a stronger sense of local culture and identity here, as the area has a much longer history than its eastern counterpart.

Locals go by the nickname *pata salada* (salty feet), and they are a proud, resilient, and fun-loving bunch. There's always a fiesta of some sort going on here, regardless of what night of the week it is... If loud music and fireworks drive you crazy, this might not be the town for you. Or you'll just have to move into one of the quieter communities on the outskirts.

While the high season (November to March) is busy with snowbirds and international vacationers, Puerto Vallarta also attracts a large crowd of national tourists during *Semana Santa* (Holy Week) and in July when Mexican school children are on vacation. The town has different vibes depending on the month of the year.



A celebration for Mexico's Independence Day



Puerto Vallarta is also proud to be a very LGBTQ-friendly destination. Often called the “San Francisco of Mexico,” the city hosts a huge Pride Week celebration every year in May. It’s more liberal and laidback than most places in Mexico.

While the tourists come and go, some years more or less so than others, there remains a strong community here of locals and expats alike. Regardless of where we came from, we all have something in common—our love for Puerto Vallarta.

## Getting To Puerto Vallarta

### **By Air**

Puerto Vallarta is home to an international airport (PVR) with plenty of direct connections to the States and Canada. In the winter months, you’ll find more direct flights to and from destinations in the northern United States and Canada. During the low season, you may have to connect in Mexico City or a big U.S. hub like Houston.

Most major American and Canadian airlines have routes that serve PVR. This includes Delta, American, United, Southwest, and most recently Spirit Airlines for the American market and Air Canada and WestJet for our friends up north. There are even some seasonal direct connections to Europe.

One thing to keep in mind these days is that many airlines do not offer free checked bags on flights to Mexico. For example, I was shocked to find that even though I pay an annual fee for an American Airlines business credit card, I still had to pay US\$30 for a checked bag back to the States.

If you’re planning on moving down to Puerto Vallarta and bringing a decent amount of stuff, see if you can get a flight with Southwest. Their policy of two free checked bags per person is by far the most generous. Those bringing all their worldly belongings with them will need to continue to the section on residency for more specific advice.

There are always plenty of direct flights available on local airlines to Guadalajara—capital of the state of Jalisco where Puerto Vallarta is located—as well as

Mexico City, Tijuana, and other national destinations. You can find some great deals on domestic fares with budget airlines such as Volaris and Viva Aerobus.

### **By Bus**

If you’re traveling from elsewhere in Mexico, you can also arrive at the city’s long-distance bus station. The nearest major city is Guadalajara, which is about a five-hour ride away. For now, it’s still a long and winding road through the mountains until the new highway is finished.

While it’s doubtful you’ll move to the city by bus, it’s good to know that the bus is a viable option for exploring the country. Mexican buses are luxurious compared to the Greyhounds up north, with reclining chairs, a personal TV, clean bathrooms, and even a little snack pack and drink for the ride. The best companies are Primera Plus, ETN, and Vallarta Plus.

### **By Car**

Many people decide to make the move down to Puerto Vallarta by car. You can bring your car into Mexico on a tourist or temporary resident visa, but you’ll need local plates if you decide to become a permanent resident. More on that later...

It’s a long drive from the border to get to Puerto Vallarta. That being said, it’s a well-trodden route with plenty of information available. If taking this route, I advise you to read up on which roads to take and which to avoid, as well as which cities are safe for overnight stops along the way.



Walking is very pleasant on the Malecón



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## Getting Around Town

When you land in Puerto Vallarta, you'll first have to get through what I call the "gauntlet" of timeshare salespeople and cab drivers. Unless you want to get stuck in a day-long presentation or pay an inflated fare to town, simply keep moving while saying "No gracias."

There are legitimate taxi stands at the airport with set fares depending on how far you're traveling. These prices are reasonable but are definitely more than your standard taxi. Current rates are 500 pesos to the Hotel Zone and 615 pesos to the Romantic Zone.

If you want a true local experience, you can walk right outside the airport and catch the bus for just 10 pesos. ([Click here](#) for currency conversions at today's exchange rates.) This will take you all the way to downtown Puerto Vallarta in about half an hour.

Actually, the bus system in the entire Banderas Bay area is excellent. It's the preferred method of transport for locals and there are bus routes serving just about every neighborhood here.



It's a lively scene at the bus stop

In addition to the local buses that get you around town, there are other routes that head further south to places like Mismaloya and Boca de Tomatlán or up north to Bucerías and Sayulita. You can get all the way up there for just 45 pesos.

As far as taxis go, most of them are honest, hardworking people. There are set fares based on

how many zones you're traveling, and you usually get a fair price. A typical fair from my apartment in the Hotel Zone to downtown is usually 100 pesos. It's not customary here, but I usually tip cab drives 10 to 20 pesos depending on the ride.

That being said, there are unscrupulous characters who try to take advantage of people. It's always best to confirm the price beforehand to avoid surprises.

If you've got a working phone with data, you can use rideshare apps like Uber or InDriver. Prices on Uber and wait times have been fluctuating wildly lately, as more and more drivers switch to InDriver. They pay less in fees to the app and customers get a cheaper price, so it's a win-win.

On the other hand, you need cash in hand for InDriver. This is why many expats still prefer to use Uber so they can pay with a card and earn points. I find it's best to use a combination of both in addition to taking the bus.

If you're going to be driving around town, just be aware of the hilly, cobblestone streets and the difficulties they pose. Parking can also be an issue, especially downtown on the weekends. Many expats use their car for things like trips to Costco but stick with local transport for going out around town.

## Where Is PV Headed?

If you're wondering where Puerto Vallarta is headed, just look up. Doing so will reveal a bevy of new high-rise apartments and condos going up all over town. This has been a big point of contention here, as many bemoan the destruction of traditional homes for these modern towers.

The most construction is going on downtown in the Romantic Zone and in the Versailles neighborhood. While this presents more opportunities for those interested in buying a place here, you also have to consider the construction noise that you might have to endure.

It's not just condos being built, though, as several new resorts are under construction as well as a



Soaking in my jacuzzi gazing out at the Hotel Zone

massive new-and-improved cruise ship port. There's also a new highway to Guadalajara in the works that will cut travel time between the two in half and likely bring far more visitors from the big city.

One interesting development in recent years has been the rise of digital nomads. With more and more people getting the green light to work remotely, places like Puerto Vallarta have seen an explosion of digital nomads. The city now has several co-working spaces as well as a strong community of remote workers organizing weekly and monthly events.

## The Expat Community

One of the best things about living in Puerto Vallarta is the tight-knit expat community. It's hard to put a specific figure on the expat population, as many are snowbirds who come down just for the winter.

During those busy months, there are probably some 40,000 to 50,000 expats here. That's quite a lot in a city with a population of about 250,000. There are definitely some "gringo bubbles" around, but most expats live in close proximity and harmony with locals.

While there's a substantial number of retirees in Puerto Vallarta, there's also a large community of expats who work for local companies or run their own business, such as managing vacation rentals or leading tours.

As I mentioned, the digital nomad population has grown rapidly over the past few years with the rise in remote work. As a matter of fact, that's precisely how I ended up here. My wife and I used to teach English in China until we were able to take those jobs online. Without being tied down to smoggy Beijing, we decided to give life south of the border a try.



At first, most people we met were either vacationers or retirees. Over the four years that we've been coming here, we've met dozens of people who moved here to start a business (bars, restaurants, or breweries mostly) and countless nomads passing through for a month or two.

The result is a very eclectic and diverse expat community. You will certainly meet some interesting people if you decide to relocate to PV.

If you're a social being, then you're in for a treat when you move down here. This is a town where it's easy to make friends with both locals and expats alike. Of course, it helps if you can speak a little Spanish, but more on that later.

These days, there are several Puerto Vallarta-specific Facebook groups. It's a good idea to join a few of these before you make the move, as you can get tips and recommendations from people already on the ground.

There are so many different organizations and events that you can easily get involved with. Especially during the high season, there is always something going on in PV.

After four years of living here for six months at a time, I've managed to build an amazing network of friends. It's quite the diverse group in terms of nationality, age, occupation, etc. My friends here are expats, nomads, locals, and transplants from other cities in Mexico.

I've lived in a handful of countries and traveled to a few dozen more and the community here in Puerto Vallarta is something special. No matter where you come from, it's easy to feel at home in this beautiful place full of smiling faces.



Yours truly at a *lucha libre* event, blending in with the locals



A party with locals and expats alike



## Cost Of Living

For a popular tourist beach destination, Puerto Vallarta remains a very affordable place to live. Of course, that all depends on your tastes and interests, as it's also totally possible to splurge here...

If you mostly get around by bus, shop and dine in local spots, and stick to domestic beers when going out, you'll spend very little on a daily basis. Those who prefer taking cabs everywhere, fine dining, and European wines will obviously have a much higher bill.

In local *tiendas* and markets, you can easily stock up on essentials (fresh produce, eggs, rice, beans, tortillas, milk, coffee) for pennies on the dollar. If I spend 200 pesos in my local shop, for example, I take a very heavy bag home.

For more specific or imported items, you'll have to head to a supermarket like Chedarui or La Comer. Even though these are considered a bit "fancy" here, I rarely spend more than 1,500 pesos on a trip. And that's stocking up on things like olives, cheese, curry paste, pasta, and other imported goods.



A common haul from my local tienda

Puerto Vallarta is also home to a Walmart, Sam's Club, and Costco. If you already have a membership back home it'll work here. If you don't, just wait until you get here to sign up, as it's cheaper and will still work back at home.

When it comes to eating out, you can fill up for 100 pesos or less by eating at taco trucks and restaurants offering *menú del día* (menu of the day). The latter typically includes a soup, main course, dessert, and a drink.



Tacos al pastor are always a good idea





Fine dining in a movie star's home

At my favorite local seafood restaurant/taco truck, the most amazing marlin tacos I've ever had cost 60 pesos a piece and are filling. A ceviche *tostada* there is just 20 pesos. Another one of my go-to choices is a *torta al pastor* (a sandwich with grilled pork and pineapple) for 60 pesos. [Click here](#) for currency conversions at today's exchange rates.

Eating at the hole-in-the-wall joints and taco trucks is great and all, but you've also got to sample some of the world-class restaurants here as well. Even a fancy Christmas dinner on the beach with a few drinks can be had for 2,000 pesos.

One of the many great things about living in PV is being here for the entirety of Restaurant Week. This actually lasts for a month, and it's the most wonderful time of the year. Dozens of restaurants offer three-course menus at very discounted prices. My wife and I finally got to eat at Casa Kimberly (former home of

Richard Burton and Elizabeth Taylor) this past year and only spent 1,300 pesos on an unforgettable meal.

As far as drinks go, you can get a great cup of coffee for 50 to 60 pesos. PV has dozens of excellent cafés where you can linger for a while and only spend a few bucks. It's also easy to find fresh-squeezed juice or a young coconut for the same price.

If you fancy an adult beverage, domestic beers are the most budget-friendly choice. These cost 15 to 20 pesos in stores and usually 35 to 40 pesos in a bar. I'm a craft beer aficionado and love hitting the town's breweries, where a pint of an IPA or stout typically costs 70 to 80 pesos.

Wine costs a bit more... You can find some pretty good bottles of Mexican or Chilean wine for 120 to 150 pesos in a shop but can also expect to spend about that much on a glass in a restaurant.



Cocktails on the beach for a few bucks each

When it comes to the hard stuff, it's all about tequila, mezcal, and racilla here. You can get some great stuff for super cheap in local shops. Margaritas are easy to find here and can cost as little as 30 pesos each. Higher-end stuff and fancy cocktails will cost more like 150 to 200 pesos.

The local bus system is super-efficient and cheap. It only costs 10 pesos to get anywhere in town between the airport and Romantic Zone. There's also the orange bus that goes all the way down to Boca for just an additional 10 pesos. For trips north, it costs 20 pesos to Bucerías and 45 to Sayulita.

Taxis and rideshares are also readily available and affordable here. I rarely pay more than 120 pesos for

a trip and I currently live up in the North Hotel Zone, which is a bit far from downtown. Shorter trips to Costco or friend's apartments in nearby areas only cost 50 to 60 pesos.

Your entertainment options are varied and reasonably priced here as well. I recently spent 145 pesos each for tickets to see a movie in a high-end cinema. You can buy tickets for concerts and comedy shows in venues downtown for 200 to 400 pesos, or just go watch free live music at one of the many venues and tip the band accordingly.

Staying connected is easy and affordable here. You can get a SIM card with Telcel for about 200 pesos. I pay 150 a month for my plan, which includes 1.5 GB of data and unlimited WhatsApp and Facebook. This includes text messages and calls to the States, by the way.

One thing many expats love about life in PV is the affordability of hiring maids, gardeners, pool cleaners, etc. We usually pay 350 pesos for a very thorough weekly cleaning, for example. Some expats even hire personal trainers and chefs. In short, you can live the high life at a relatively low cost.

As far as utilities go, this varies wildly depending on the season. Our power bill for two months in the winter was just over 300 pesos, but it passed 1,000 pesos last year during the rainy season as we had to run the air conditioner all the time. That's why it's preferable to find a place with ceiling fans, big windows, and a nice ocean breeze.

Other typical costs include about 300 pesos for a tank of gas for cooking and heating water. We had to buy these at our first place but it's been included in the rent at our last two. You can't drink the tap water in Mexico, but you can get 10-gallon jugs of drinking water delivered for 35 pesos a piece.

## PV Budget Breakdown

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





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Colorful street art is around every corner

## Staying Busy

Getting bored isn't an issue in Puerto Vallarta. There's enough to see and do here to keep you busy for years on end...

For most, the biggest draw to Puerto Vallarta is the beach. The main beach in town is Playa Los Muertos (the Beach of the Dead), which is home to the city's iconic sail-shaped pier.

Some of the many activities on offer here include: snorkeling, diving, parasailing, jet-skiing, and beach volleyball. Of course, you can always just kick back with a margarita and a plate of fresh ceviche or fish tacos, too.

If you love being on the water, then this is definitely the place for you. It's easy to get on tours for some sailing, snorkeling, or even whale watching in the winter months. Many expats and retirees own their own boats and park them in one of the marinas in the bay.



Los Muertos Beach as seen from above

While it's primarily known as a beach destination, there's lots more to do here than sit in the sand. Let's not forget that Puerto Vallarta is also surrounded by mountains. That means hiking, ATV adventures, horseback riding, mountain biking, and other outdoor activities are also at your fingertips here.

Strolling the oceanfront Malecón is a quintessential PV activity. This gorgeous promenade is lined



with 20+ sculptures along with plenty of shops, restaurants, and bars. It really comes alive at night, especially on the weekends.

This is also a very artsy city, with dozens of excellent galleries and artisan shops to peruse. Events like the Southside Shuffle and ArtWalk are great ways to get involved in the local artistic community.

Puerto Vallarta is also home to several excellent markets. Some of them are open daily while others happen on a weekly basis only in high season. Show your support for local businesses and artisans by coming out to shop and dine in these great local markets.

If you're a fitness buff, you've got plenty of options here. The stadium features a track, basketball courts, soccer and baseball fields, and even a skate park. There are a few golf courses in the area as well as tennis courts you can rent by the hour. You can find gyms of all shapes and sizes here as well as group classes in yoga, CrossFit, pilates, and zumba.

Perhaps you're more of a wine and dine type. In that case, you will feel like you've died and gone to heaven in Puerto Vallarta. This city is a foodie's paradise with a mind-blowing array of options. From streetside taco vendors to fine-dining on the beach, there's something for every palette and budget.

Puerto Vallarta also has a bit of a reputation as a party town, especially in the Romantic Zone. You'll find no shortage of places to wet your whistle in PV. From trendy cocktail joints to local craft breweries and posh rooftop lounges to dive bars, a night out on the town can be whatever you make of it.

Some of the many opportunities to give back to the community include volunteering at animal shelters, teaching English to locals, helping out at the food bank, and much more. There are several charity events throughout the year as well, such as the incredibly entertaining What a Drag show that benefits a women's shelter.



One of the many sculptures that line the Malecón



Enjoying the weekly art walk in the Romantic Zone

## Local Language

If you're worried about your lack of Spanish, don't be. While that's obviously the first choice of locals, many people speak English quite fluently here. After all, this is primarily a tourist town geared towards Americans and Canadians.

That being said, a little bit of *español* goes a long way here. Even a simple "*Buenas tardes*" (good afternoon) is much appreciated here, especially when accompanied by a smile.

If you're hoping to communicate on a deeper level with locals, you've got a few options for Spanish classes. My wife and I took Level 1 with Maestro Melchor at Spanish School Vallarta and were able to communicate at a basic level after just a few weeks.

He uses the famous Warren Hardy method, which is spaced out over four levels with each one lasting three weeks. Classes meet three times a week for three hours at a time and cost US\$250 per level.

Another popular option is the Spanish Experience Center. Their standard course includes classes from 9 a.m. to noon, Monday to Friday and costs US\$233 a week. You can also sign up for private lessons at the center, at home, or virtually.

## The Real Estate Market

So you've fallen in love with Puerto Vallarta and want to buy your own slice of paradise? You're not alone, amigo! The real estate market is booming here and you've got a dizzying array of options.

There's a lot to consider when shopping for a home in Puerto Vallarta. That's because your options extend well beyond the city proper. In fact, many who relocate to the area don't actually end up living in PV at all.

Those who prefer a quieter, slower pace of life look to areas like Nuevo Vallarta, La Cruz, or the high-end condos in the hillside above the Romantic Zone in Amapas and Conchas Chinas. There are also plenty of





The river and island split Centro and the Romantic Zone

gorgeous properties available heading further south on the way down to Mismaloya.

If you want to live a bit closer to the action, there are a handful of neighborhoods that are popular. From north to south these are: Marina Vallarta, the Hotel Zone, Fluvial/Versailles, 5 de diciembre, Centro, and of course the Romantic Zone.

Every neighborhood has its pros and cons. The Hotel Zone is relatively quiet but also a bit boring. 5 de Diciembre is a bustling area with a mix of expats and locals, which can be fun but also incredibly loud. The Romantic Zone has a ton of options for shopping, dining, and entertainment, but is overrun with tourists.

Most people I know who have bought property here in PV did so after many trips to the city. They stayed in different areas to get a feel for them, settled on one they liked, and then began their house hunt.

When you're finally ready to go for it, there's quite a bit of work involved in buying a home here. Because

it's on the coast, PV falls into a "restricted zone" for property ownership. These restricted zones are 30 miles (50 km) from the coastline and 62 miles (100 km) from the border.

It's still possible to own here, but you must do it through a bank trust called a *fideicomiso* or through a Mexican corporation. For most, the former will be the most logical choice.



The up-and-coming Versailles neighborhood has many options

There are three parties involved in a trust—the trustor (original owner), trustee (bank), and the beneficiary (buyer). This results in the bank holding the legal title to the property while acting on the beneficiary's behalf. It has a term of 50 years and can be extended for an additional 50.

Technically, the bank owns the property. Don't worry, though—the bank has no rights to it. As the beneficiary, you are free to remodel, lease, or sell it at any time. It's also possible to name a second beneficiary, allowing the property to be smoothly passed on to an heir.

You can set up a trust at any major bank in Mexico. The initial fee ranges from US\$1,000 to US\$1,500 and annual fees run from US\$3 to US\$500. Going through the bank provides additional security, as they are required to check on the ownership, insurance, and any liens against the property.

Not surprisingly, there's a lot of paperwork and patience necessary for purchasing a home in Puerto Vallarta. It's highly recommended that you use a reputable real estate agent and hire a bilingual attorney to ensure a smooth process. They will work closely with the bank and a *notario* to get the ball rolling.

Typically, a 10% deposit is required up front. Once everything is ready, the balance is due upon signing of the trust deed. It's not really possible for foreigners to get financing for a home in Mexico. Some choose to take out a home equity loan up north if they don't have the funds up front.

One strategy that many use is buying a place pre-construction. You'll put down the initial deposit and then make incremental payments along the way until the property is ready. There are many success and horror stories of going this route, so it's important to do your due diligence. It worked out for the owners in my current building, for example, but I've heard stories of people waiting years and eventually forgoing their deposit entirely.

When it comes time to close, there are several costs involved. Most of these closing costs fall on the buyer, including a transfer tax, registration fee, a tax certificate, and more. Again, this is why it's important

to have bilingual representation unless you're fluent in Spanish and an expert in Mexican real estate. The good news is that the seller has to pay the capital gains taxes and real estate fees.

It's also possible to buy property through a Mexican corporation. Technically, the owner of the corporation is not allowed to reside in the property. As such, this route is mostly for those interested in an investment property who plan to rent it out.

## Rental Market

If you're thinking about buying property in Puerto Vallarta, I highly recommend renting for at least a year or two first. Ideally, you'd try out different neighborhoods and different styles of accommodation to see what really works for you. Thanks to Facebook groups (see the [Rolodex](#) for a list) and sites like Airbnb and Vrbo, this is actually quite easy and still affordable.

As far as the cost, that depends on whether or not the place is furnished, the location, and the length of the agreement. If you're willing to rent an unfurnished studio or small one-bedroom apartment in a local neighborhood on a year lease, your rent could be as little as 4,000 to 6,000 pesos.

Our first place was a bit like that—a semi-furnished two-bedroom in a local area—and we only paid 4,000 pesos a month. That was a few years ago, though, and it's hard to find a deal like that these days. A bit of perseverance and patience will help if you're on a real bargain hunt, as will some basic Spanish skills.

If you're looking to be in a more desirable area and have a furnished one-bedroom place, that's still possible for 10,000 to 15,000 pesos a month. Up that price to 20,000 to 25,000, and you'll likely have an ocean view and facilities like a pool and gym.

[Click here](#) for currency conversions at today's exchange rates.

A quick search on Facebook groups and Craigslist also shows three- to four-bedroom houses renting for 30,000 to 40,000 pesos a year on a year-long





**A look inside our furnished one-bedroom condo in the Hotel Zone**

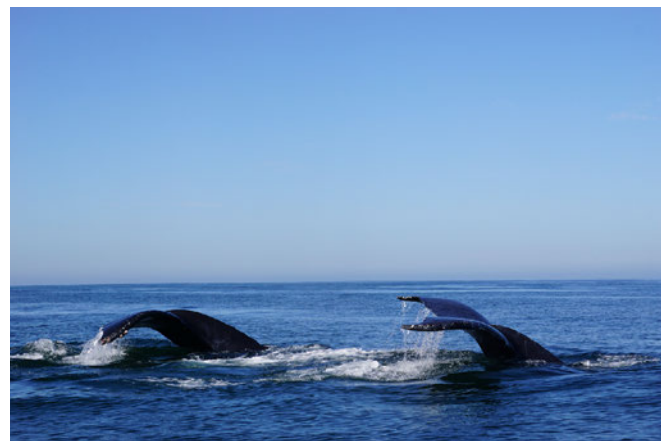
contract. These usually include a garage or some sort of gated parking area. Many also have a backyard with a private pool. Score!

As it's a vacation town used to snowbirds, Puerto Vallarta landlords are very accustomed to short-term agreements. You can expect to pay more per month if renting only in the high season, as the demand is way higher at that time, and they have to compensate for likely having an empty place in low season.

A great strategy for renting a place in Puerto Vallarta is coming down at the tail-end of low season in September or October. There are tons of empty places at that time and owners are eager to secure tenants. If you're willing to sign a year lease at this time, you'll be able to find some fantastic deals, and the ball will be in your court as far as negotiations go.

When renting a place here, it's common to pay at least one month's rent as a security deposit. Some ask you to pay first and last month's rent up front, but you can always try to negotiate. I've never done that

here, and we've spent four years staying in different apartments and condos.



**Whales come to Banderas Bay in the winter months**

## **Health Care**

Despite being a relatively small city, Puerto Vallarta has an extensive health care system. Here you can get high-quality care at state-of-the-art facilities for a fraction of the cost in the United States.

Starting at the most basic level, you can see a doctor in the small offices attached to most pharmacies for about 40 pesos. It's not common for the docs to speak English in these little local offices, so come with a translator or at least your smartphone and basic Spanish.

These doctors can provide basic consultations and write you a prescription to fill in the pharmacy next door. If you'd feel more comfortable going to an international clinic with English-speaking doctors, Sanmare offers consultations for 750 pesos.

If you're used to the sticker shock of prescription drugs up north, you'll be thrilled to find that they are incredibly affordable here. For example, my wife recently needed antibiotics for an infection on her foot. The cost? A mere 150 pesos. I needed antibiotics, ibuprofen, and painkillers after dental surgery and it only set me back 480 pesos. ([Click here](#) for currency conversions at today's exchange rates.)

Speaking of that dental surgery, while it was far from pleasant, at least I didn't have to sell a kidney to afford it like I would back home. My brother recently got a root canal in Detroit for the absurd price of US\$1,800. My cost down here in Puerto Vallarta? Just 5,500 pesos (about US\$270). Even with the subsequent gum surgery (3,000 pesos) and crown (7,000 pesos), the total cost will still be a fraction of what he paid just for the root canal.

Now before you go freaking out about getting dental work done in Mexico (as my friends and family did), let me assuage your fears. The office I go to here (DentoAmerica) is one of the most high-tech I've ever been to. The owner is Canadian, his staff is all incredibly well-trained and qualified, and most of them speak English nearly fluently.

As a matter of fact, many people travel to Puerto Vallarta simply to receive dental or medical treatment of some kind. Medical tourism is definitely a thing here, but you'll get to enjoy that quality care for a reasonable price all the time when you move down.

For hospitals, there are several options in the area. In the northern part of the city, you'll find Hospital

Joya and the Vallarta Medical Center. These are state-of-the-art facilities with emergency rooms and ICU staffing 24 hours a day.

Just east of the Hotel Zone is the CMQ Premiere Hospital, which also has a location in the Romantic Zone. Another option downtown is Hospital Medasist. For a full list of Puerto Vallarta area hospitals, check this issue's [Rolodex](#).

There are a few things to consider when it comes to health care. For starters, your American Medicare or Canadian national insurance will not cover you here. They do, however, accept most international insurance plans as well as U.S. veteran benefits.

[Live and Invest Overseas highly recommends the BUPA international insurance](#). For a local option, my good friend Brett LaMar works for We Expats and always gets great reviews. Whichever route you go, be sure to carry your insurance card on you, and be prepared to pay a deposit when visiting a hospital.

Many expats and retirees keep a low-cost, high-deductible plan to cover serious emergencies. The cost for day-to-day care is so low, though, that most simply pay out of pocket. Thanks to the low cost and high quality of care, many choose to take care of all their health care needs when they're south of the border and try to avoid doctor's visits back in the States, myself included.

If you become a resident of Mexico, you're also eligible to join the national health care plan known as IMSS (Instituto Mexicano de Seguro Social). The cost is about 10,000 pesos a year for a person in their 60s. Just be prepared to have a translator and a fair amount of patience when submitting your application and dealing with staff.

## Residency

One of the great things about relocating to Mexico is that you don't even really need to apply for residency. That's because Mexico is very generous in giving you 180 days as a tourist every time you enter. If you're going to leave the country at least once a year, there's no need to do anything else.



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Some prefer to not have to make “visa runs,” which is understandable. In that case, you can apply for temporary resident status in any consulate or embassy outside of the country. Requirements vary between locations and some are said to be far easier than others, so I recommend doing some research before choosing which one you apply at.



Colorful sculptures on the Malecón make you want to move here

If you get approved there, you then have 30 days after arriving in Mexico to visit a local immigration office and get your card. This card is valid for one year and then can be extended for an additional three. After four years, you’re eligible for permanent resident status.

It’s also possible to skip the temporary status altogether if you are retiring in Mexico and meet certain income requirements. Check the [Rolodex](#) for a detailed article explaining the process.

For those who hope to bring a car along, it’s a bit tricky. Tourists and temporary residents can bring a foreign vehicle into Mexico and must also drive it

back. If you’re a permanent resident, however, you’ll need local plates. That means buying a car down here or taking care of it with the customs agents at the border city where you plan to cross.

If you just can’t bear to part with your things and want to bring them down with you, you’ll need to arrange this at the consulate as well. The procedure is known as *menaje de casa*. You’re only allowed to import household goods once as a family.

## Taxes

Unless you plan to start a business or work in Mexico, you’ll have very little tax liability. Here’s a closer look at what your tax situation may be like if you decide to relocate to Puerto Vallarta...

If you purchase a home then you’ll pay property taxes, which are known as *predial*. They’re calculated based on the location, size, and value of the property. The good news is that these are quite low, even in Puerto Vallarta.

For example, a single-family home purchased for US\$300,000 would only have an annual bill of 5,000 pesos or about US\$250 at the current exchange rate. Seems like quite the bargain compared to up north, right? Well you can cut your bill down even more by paying it in advance. It’s possible to get a discount of up to 15% by paying a few months in advance.

Should you eventually decide to sell your home in Puerto Vallarta, you’ll also owe capital gains tax. There are a few different ways to determine how much this is, so it’s important to work with a qualified accountant.

For those who work in Mexico, run a business, earn a rental income, or have an interest-bearing account, you’ll need to pay income taxes. These range from as low as 2% to up to 35%. For anyone who falls into these categories, it’s a good idea to work with an international tax expert.

If you still earn an income from a business back home or you work online, you won’t have to worry about paying taxes in Mexico. For Americans, it’s important to keep in mind that Uncle Sam will still tax you even





The Dance of the Flyers

if you leave the country. For example, I live in Mexico and work for a Chinese company, yet I still pay U.S. taxes.

No matter your situation, you'll pay VAT (Value Added Tax) on most goods and services. This is 16% across all of Mexico except for border areas where it's 11%.

## Ease Of Doing Business

While many are happy to simply enjoy retirement in Puerto Vallarta, plenty of expats come here with plans to start their own business. In this tourist town, it's not surprising that most of them focus on vacation rentals, tours, restaurants, or bars. Off the top of my head, I can think of at least a dozen friends who run some kind of tourism-related business here.

If you're hoping to start your own business in PV, the good news is that it's relatively easy. Whereas previously Mexico was known for never-ending bureaucracy and corruption, things have thankfully improved greatly in this regard.

First, you'll need to have either temporary or permanent resident status to begin the process. It can either be established as a sole proprietorship or a company. There's certainly a lot of paperwork and red tape up front, but that should come as no surprise.

Whatever kind of business you decide to set up, it's important to have a bilingual accountant and attorney on your side. It also helps to familiarize yourself with Mexican labor laws if you plan to hire locals.

Once you're up and running, you can expect to be left alone as long as you're filing and paying your taxes and not receiving any complaints.

## Internet Speed & Access

High-speed internet is now widely available in Puerto Vallarta, and many neighborhoods have fiber-optic connections. The most popular choices for service are Telmex, Izzy, and Total Play. You'll want to research your specific neighborhood to figure out what's the best choice when moving here.

When we first moved here in 2017, our connection speed was 10 Mbps download and 1 Mbps upload. It was enough for us to get by with our online teaching jobs but it wasn't great. Fast forward a few years and we now get 20 Mbps download and 15 Mbps upload. This shows you just how much the internet situation has improved here in a short time.

The best part about home internet in Puerto Vallarta is definitely the cost. Forget those US\$100+ bills you had back home, because your monthly plan will only cost about 350 to 400 pesos here. If you're just renting, the cost of the internet is almost always included. Those looking to buy a home may have to set up a connection and purchase the necessary equipment.

There are public Wi-Fi connections in some parts of the city, but they aren't always reliable. Thankfully Puerto Vallarta is home to dozens of excellent cafés and co-working spaces. Check the [Rolodex](#) for a link to our post about the best ones.

## International Schools

For those moving to Puerto Vallarta with children, most choose to send their kids to one of the private schools. These are preferable to local public schools for the smaller class size and bilingual instruction. They also tend to follow the U.S. holiday schedule.

The American School of Puerto Vallarta is a top choice among expats. It's located in the Marina and provides a bilingual and bicultural education for students from pre-K up through high school.

Another excellent option in the area is the British American School. It's in the Aralias neighborhood and also provides a K-12 education. They're actually a trilingual school as they also offer French lessons.

While these schools are popular with expats, most of the kids are locals. Enrolling your child at one of the private schools here will ensure they learn how to speak Spanish and make local friends at the same time.



Working from home ain't so bad with this view





Walking around the hilly streets above Centro

## Disabled Access

For the most part, Puerto Vallarta is not a great town for those with mobility issues. Much of the central area is composed of hilly, cobblestone streets. Many homes in the area are also only accessible via stairs.

Living on the top of the hill, it can often feel like an obstacle course getting to and from your home. My wife and I are both in our 30s and are pretty active people, but that steep climb up to our old apartment in the 5 de Diciembre neighborhood tired us out. On the bright side, it's good exercise and quite the leg workout.

Those needing wheelchair access will want to look to the newer developments in the Marina or up in Nuevo Vallarta. In these areas you'll find paved sidewalks, ramps, and elevators.

## LGBTQ Living

Puerto Vallarta is far and away the most LGBTQ-friendly destination in Mexico. It was the first city in

the country to get the GTA (Gay Travel Approved) distinction from [gaytravel.com](http://gaytravel.com). Often referred to as the "San Francisco of Mexico," PV is a city that's proud to wave the rainbow flag.

Speaking of pride, the city hosts the Vallarta Pride event every May. This year marks the eighth edition of this five-day celebration full of concerts, parties, parades, and more. It's an exciting time to be in the city and tons of fun.

The south end of Los Muertos Beach is the unofficial gay beach of Vallarta. There are several LGBTQ-friendly resorts in the area as well as dozens of bars and nightclubs.

## Pets

So you want to bring your furry friends south of the border with you? That's easy. As of 2019, you no longer need a health certificate for dogs or cats if traveling from the States or Canada.

You are allowed to import two pets per person or four per couple. It's important to check with your specific airline to make sure you follow all the guidelines. They all require you to have a proper crate or kennel that is labeled with your name, address, and contact number.

Upon arrival in Mexico, look for the kiosk with one of two acronyms—SAGARPA or SENSAICA. They will do a quick check to clear them for entry into the country. If you're traveling with pets other than dogs or cats, that's a whole different story. Be sure to read up on the details as they're always changing, especially with regards to birds.

If you'd like an animal companion and aren't importing your own, there are plenty of rescue shelters here in PV. These are full of adorable dogs and cats who need a loving home. You can reach out to Sula, Ladra, MexPup, and Dog4Life for more information. Check the [Rolodex](#) to get their contact info.

## Inconveniences & Annoyances

While there's a lot to love about life in PV and Mexico in general, many expats have similar complaints...

For starters, let's just say people aren't in as big of a hurry to get things done here as they are up north. In Spanish, *ahorita* technically means "right now," but in Mexico it's more like "maybe *mañana*." On Mexico time, you're actually on time when you're 15 minutes late.

Some are able to accept this and go with the flow, but those used to the punctuality and efficiency of the States or Canada may have difficulties adjusting. My recommendation is to take it in stride and never get too worked up about it. Those who can embrace the *tranquilo* lifestyle will have a much more enjoyable experience.

Another common grievance here is the noise. Fireworks, dogs, construction, fiestas, roosters, the water guy, gas guy, avocado guy, the *tamale* guy... It's a seemingly never-ending barrage of noise here. If it is peace and quiet you seek, you'll want to look to the secluded condos down south or high-end residential developments in the Marina or Nuevo Vallarta.

While the weather here is fantastic from November to April, it's not quite as ideal during the summer months. It gets very hot, humid, and rainy here starting in June. The frequent storms can result in power outages, and the rushing rivers turn the ocean a less-than-picturesque brownish color for much of the season.

The problem of "gringo pricing" is also an annoyance. While not nearly as bad as in Cancún or Playa del Carmen, it's not uncommon for expats to be given a higher price for anything from street tacos to cab rides. A little bit of Spanish and street smarts goes a long way here.

## Wrapping Up

Despite these minor inconveniences, Puerto Vallarta is still a lovely place to call home. Growing up in Detroit with its painfully cold winters and then spending half a decade in Beijing with its horrendous pollution and traffic, this place sure is a paradise to me.



Sure, it's noisy, but it's also lots of fun





Sunsets like these never get old

Despite having the freedom to travel anywhere (\*with Wi-Fi) thanks to my wife and my remote jobs, we continue to come back here year after year. As perpetual nomads, we're not ones to toss around the term "settle down," but this is one place we could actually see ourselves doing that.

We're not the only ones, either. It's a typical story around town—that of someone coming here for a vacation then quitting their job, selling their house, and moving down here. There's just something about PV. Perhaps it's in the water, or more likely the tequila (which comes from a town just down the road that bears the same name).

Year after year, Puerto Vallarta comes up on lists of the best places to retire, the best cities for expats, and most recently Condé Nast's list of "Best Small Cities in the World" (PV came in at #5). This once sleepy fishing village sure has come a long way since a film crew from Hollywood came down here in the 60s!

Is Puerto Vallarta for you? If you love the mountains and the sea, enjoy the company of fun-loving and friendly people, appreciate the arts, fancy yourself a foodie, and want to live in an open-minded city, then

the answer is a resounding yes. Sure, you may get soaked from time to time and a raucous fiesta might get you out of bed at an ungodly hour, but that's half the fun.

Those who can adapt to the local culture rather than complain about it will enjoy a high quality of life in a beautiful place full of some of the nicest people you'll ever meet. Best of all—there really is a taco truck on every corner here. Now that, *mis amigos*, is paradise! 🍌

### About The Author

Sasha Savinov is an English teacher, language student, blogger, and video producer from Michigan. He studied video production at Michigan State University (Go Green!) and moved abroad right after graduating, since living in China, Indonesia, and Mexico and currently trying the digital nomad lifestyle with his wife across South America. Together they run Grateful Gypsies, a blog focused on teaching ESL, long-term travel, being a digital nomad, and live music. When Sasha's not working online and planning grand adventures, you can find him following his favorite band, Phish.

# Contacts & Resources

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By Sasha Savinov

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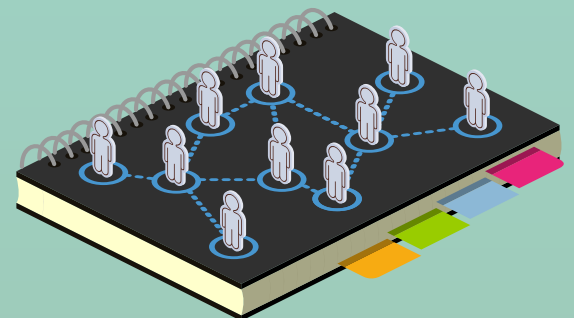
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Kathleen Peddicord  
Founding Publisher,  
Live and Invest Overseas™

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