7 Passive-Income Opportunities

To Help Grow Your Nest Egg And Fund Your New Life Overseas

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And The Editors Of
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Introduction

Let Your Portfolio Do The Hard Work While You Enjoy Your New Life Overseas

If you're looking for a way to fund your new life overseas—or boost your existing pension so you can enjoy more luxuries overseas—look no further than real estate.

An investment in a piece of property in a foreign country is one of the smartest things you could do with your money right now. And not just for the passive income it can provide—income that, in the right places, can reach double digits. But for two main reasons...

First, a piece of property is a hard asset that, unlike stocks (and barring some act of God), can't disappear altogether.

Second, in buying a foreign property, you're diversifying overseas—critically important in our current political and financial climate—and further protecting your future and that of your loved ones.

Why don't you typically hear this advice from other quarters?

Fact is, investment professionals in the United States are trained on financial products. As a result, the investment and retirement portfolios that most of them recommend include paper investments only, in three categories: stocks, bonds, and cash.

Depending on your age and your risk tolerance, most financial advisors will tell you to put some percentage of your investment portfolio into stocks (riskier and longer-term), another percentage into bonds (lower risk and medium-term), and the balance into cash (zero risk and short-term).

Some advisors focus on specific industries or domestic versus international offerings. Some throw metals into the mix.

Real estate is rarely, if ever, seen in an investment portfolio pie chart.

It's not because investment advisors as a rule think that real estate is a bad investment. They just aren't in the business of selling real estate. They have financial investments to sell you... so that's what they're going to recommend you use to build your portfolio. If you want some real estate exposure, they'll suggest a REIT.

That approach has never made sense to me, including when I was studying it in graduate school. Historically, many of the world's richest people have had real estate to thank for their wealth. That fact alone should be enough to make the case that it's counterintuitive to exclude real estate from your investment portfolio.

Real estate has always been my preferred investment class, and my investment portfolio has the reverse problem of the portfolios most financial advisors create—it's heavy real estate. That is, more than 90% of my investment portfolio is invested in property in some form. The rest is in cash and metals. The few stocks I have owned over the years haven't done well, and mutual funds are simply fee-generation mechanisms for the managers in my view. Few beat the market over any period of time.

Best of all, right now, if you're an investor with U.S. dollars in your pocket, you're riding high. The U.S. dollar is soaring against currencies worldwide, including in some of the markets I think make greatest sense for the property investor. Colombia is a top example. U.S. dollar investors have the chance to buy into this market today for the same prices, in U.S. dollar terms, as six years ago. It's your second bite at this apple.

Since the focus of this report is on earning regular passive income, the real estate opportunities I include here are ones that provide you with monthly cash flow.

A traditional way to earn cash flow is an investment in short-term or vacation rentals. And, here, I've identified three markets that make sense for this... and where your yield can be as high as 10% to 12%.

Less traditional, but no less lucrative, is an agricultural play; another area I can't rate highly enough. Lest you think I'm suggesting you don your work boots, please be assured that the opportunities I'm talking about are completely turnkey. You don't need to know the first thing about farming. But, again, the yields can be as much as 16.7%–and can span for as long as 60 years, thereby providing for your heirs.

Real estate is my obvious choice for building a passive-income portfolio. But it's not the only choice. In this report, I also include a much less known opportunity for earning cash flow: a factoring investment in Colombia. A little too quirky for some, perhaps... but one to consider all the same.

Finally, perhaps the most important thing to note here is that all of the following opportunities have a limited-time window. If you find yourself drawn to any single one of them, I'd urge you to act sooner rather than later.

Lief Simon

Opportunity #1: Timber Investment In Colombia—A Healthy Cash Flow For The Next 60 Years

A timber investment holds a special place on any risk or reward chart. The volatility of stocks and bonds creates uncertainty. Timber is a steady bet.

It's also a long-term play. Trees need time to grow. If you're willing to wait it out, though, timber's annualized returns rival or better those from stocks... without the roller-coaster experience of the stock market.

In fact, I've recently been involved in bringing a new timber investment to the table. I've worked with colleagues in Colombia over the past year to create a reforestation project in a region of this country that has been specifically targeted for this activity.

The trees of choice are acacia and eucalyptus, because, while the projected annualized returns rival those of teak trees, acacia and eucalyptus can be harvested in 12 years rather than 25, the typical timeline for teak.

In addition, the Colombian government is offering cash and tax incentives for acacia and eucalyptus reforestation projects, making the projected annualized returns even better.

The colleagues I've worked with have partnered with one of the biggest forestry companies in Colombia to be able to offer individual investors an opportunity to take a position in this growing industry. They've purchased land in the eastern part of the country, the region I mentioned that has been targeted for reforestation, and have put together a plan for planting.

This is a fully turnkey investment. The developer and the forestry company they're partnering with will manage everything on the ground.

The projected annualized return is 16% over the trees' 12-year growth cycle. That projection doesn't include the possibility of intercropping for honey (bees like acacia trees) or the potential return from selling carbon credits.

Each of these additional revenues would be small, and the numbers right now are uncertain, but they'll enhance the ultimate return over the lifetime of the investment.

The forestry company behind this project already manages more than 8,000 hectares and is planting an additional 1,000 hectares per year on its own land. This group is the biggest player in this region of Colombia but not the only one. More than a dozen companies have started plantations in the area.

This is a fast-growing industry in this country, and right now is the time to get in on the ground floor.

All of these developers are cooperating to improve the potential upside for all plantations operating here. For example, they are collectively working with investors to build biomass electrical plants in the province to serve a large town nearby that is currently buying electricity from Venezuela at an inflated rate.

These plants, the first of which could be completed by late 2017, would create an immediate and local demand for the biomass from the trees, both from thinnings and full harvests.

Additionally, biomass will be exported, as will timber for various products, including furniture and flooring.

The first plantations in this region of Colombia were started eight years ago, meaning this new plantation benefits from eight years of learning curve, both to do with managing the plantation and the harvests and with selling the timber when the time comes.

An additional benefit for investors is that this investment qualifies you for residency in Colombia. If you're shopping for a backup residency option, this is one of the best available right now.

The timing for this couldn't be better. The U.S. dollar is at an all-time high versus the Colombian peso.

If you haven't yet made an investment in Colombia, you should remedy that ASAP. This timber opportunity is a top option, as it's turnkey and comes with a modest capital requirement.

Specifically, this group has agreed to allow Live and Invest Overseas readers to participate in the plantation with a minimum investment of only 100 million Colombian pesos. At today's very favorable exchange rate for dollar investors, that works out to just US$34,128.

Last year at this time, the same 100-million-peso minimum investment would have cost you US$42,500 in U.S. dollars.

While the cost of entry in U.S. dollar terms has been reduced dramatically thanks to the peso's fall against the greenback, the return on investment hasn't changed, as all projections are in Colombian pesos.

Your portfolio should include timber. Your portfolio should be diversified into Colombia. And you should be acting right now to take advantage of the U.S. dollar's unprecedented position of strength versus the Colombian peso.

You should also be considering options for establishing a backup residency. You might even consider actually taking up residence in Colombia. Once you experience it, you'll find it's an awfully nice place to spend time.

Bottom line, timber always makes sense... and right now is the time for Colombia.

For more information on this Colombian timber opportunity, please get in touch with us here.

Opportunity #2: Become An Aquaponics Farm Owner To Earn 15.17% Per Year

In our ongoing search for the most promising agricultural opportunities around the world, we identified an aquaponics project that met our criteria in Thailand last year. It was 2016 and the operation was just getting started, the developer having sold enough systems to be up and running by the end of that year.

Last December, he planted the first batch of lettuce in the first systems. Now, six months later, the owners of those systems are receiving their first payouts from those plantings.

More greenhouses and systems have been installed and made available for investment. In less than a year from now, you could be receiving your first payout, too.

Though we were sold on the opportunity up front (we wouldn't have told our readers about it otherwise), we recognized that those first buyers were forward-thinking. They took a risk. Now they are reaping their rewards, and their first payouts are just the start.

The numbers behind aquaponics are compelling. Production cycles are weeks rather than years, meaning you can reap your first harvest remarkably quickly.

Cash flow begins far sooner than for any land-based farm operation. Lettuce can be harvested every 25 days, for example. And that is before any system efficiencies are put into place. Start the seeds in sponges before placing them in the hydroponic benches, for example, and the production cycle is even shorter.

Reduce your grow periods from 25 days to 18 days (which is very doable), and you can go from 14 harvests of lettuce a year to 20 harvests a year.

Change from standard lettuce products to higher-value herbs or vegetables and annual revenue per system can increase further, perhaps significantly. It all boils down to farm management... and what the buyers want to buy.

The second part of an aquaponics system (after produce) is fish. Here, too, a savvy farm manager has options for maximizing return.

Fish harvests are twice per year. While you can't increase the number of harvests, you can increase revenue by increasing volume or, better, by changing to a higher-value fish.

Conservatively, a first-year yield projects at 10.5%. In fact, that's a yield after 15 months, as it takes about three months for systems to be delivered and set up.

After the first harvest, annual yields should increase thanks to improved productivity and the introduction of higher-value crops. Over the 20-year expected life of an aquaponics system, the net IRR works out to 15.17% per year.

That is a net figure after all operating costs, including seeds, fingerling fish, fish food, etc., as well as the cost of packaging and transportation of the production. It is also net of the farm management fee.

From an investor's point of view, this investment is about as straightforward as it gets. You buy the aquaponic system and contract with the farm management company to operate it for you. They grow the produce, sell it, and send you your share of the net revenue as rental income for your system. It works like a farm rental where you as the land owner get a share of the revenue from farm production.

The system is yours so you could sell it or move it to another farm manager if you wanted. Of course, if the projections hold up, you'd want to hold onto your system to keep the cash flowing.

Risks involved in this kind of operation are similar to those associated with any farm, including weather and pests, for example. You also have market, country, and, in this case, currency risks.

Weather risks are mitigated because you have multiple harvests every year, rather than the one or two per year of conventional farming. If one crop under-produces because of weather, your average production may decrease that year, but you aren't likely to lose every crop during any single year.

Use of greenhouses further mitigates weather risks as well as pest risks. The enclosed greenhouse environment (though mesh covered to allow air and sunlight in) helps keep birds and insects away from the produce. Regular inspections by the farm management team will keep any pests that do make it into a greenhouse from spreading.

More important in this case are the other risks.

The farm management company behind this operation in Thailand intends to sell the produce and fish produced locally, at least to start.

Thailand has a population of more than 67 million people. That's a lot of people to feed, and traditional growing methods aren't keeping up with the demand. Further, a growing middle class and healthy numbers of international travelers are creating a growing market for higher quality produce.

However, the local Thai market is only the beginning of the distribution opportunity.

Thailand is centrally located, making it a prime market for exporting to Singapore, China, and the Middle East, all of which have their own food production woes. Exporting higher value produce for a premium price to these markets could increase revenues and improve returns; however, more importantly, it means diversification of buying pools.

The international airport in Chiang Mai is one reason the developers chose that part of Thailand for the project. It means direct and easy transportation to regional export markets.

Country risk in Thailand is sometimes overstated. The country has a history of military coups and is currently under the control of a military junta.

However, the country continues to work even under the military rule, and the country's king is a stabilizing force generally able to help calm things down quickly when there is unrest. While country risk for Thailand isn't zero, it's also not nearly as high as some sometimes suggest.

Currency could be a bigger risk factor. Exports may be sold in U.S. dollars or the local currency of the importing country. Initially, again, produce will be sold within Thailand, meaning Thai baht risk.

Over the last 10 years, the Thai baht has traded against the U.S. dollar in a range of 28.5 to 36.5 baht per U.S. dollar. In the last year, it's been at the high end (meaning a weak baht) of that range. Therefore, on one hand, some may expect the dollar to weaken or the baht to strengthen from its current position. If the baht weakens, then the return projections could go down, as they are based on an exchange rate of 36 baht to US$1.

As exchange rates aren't predictable long term, it's impossible to say how much currency risk could affect the 20-year project projections. However, the developer has decided to guarantee the exchange rate for the revenue produced for the first three years a system is under management. The rate will be capped at 36 to 1. If the baht falls below that point, the developer will cover the difference in U.S. dollars. If the baht becomes stronger, you get the full benefit of the added return in U.S. dollar terms.

I don't think there's much risk to the developer over the three-year period he's making this guarantee, but it's a nice safety net for the investor.

Two other risks to consider are to do with the project overall and the farm management.

One of the biggest challenges for a new aquaponic operation is balancing the growth of the fish versus the growth of the produce. Too many fish creating fertilizer has a negative impact on produce production... too few fish means too few nutrients and, again, less-then-optimal produce production.

The aquaponics expert involved with this farm comes with decades of experience managing agricultural operations, including aquaponics operations, in Thailand, including several for large international seed companies. He knows how to grow things especially in an aquaponic environment and is also overseeing the greenhouse infrastructure to ensure the best possible growing environment.

His job bottom line is to oversee the farm operations overall to maximize harvest volumes, and he's got the track record to show he's well chosen for the task.

Critical to the success of any farm operation is sales of the harvests.

The team has been able to pin down local buyers in Thailand including a large distributor in Bangkok who's agreed to purchase 5,000 heads of lettuce per week.

Sales of the have started to roll in and initial investors are receiving payouts.

Specifically, the opportunity is to own a fully operational aquaponics system. Specs include 1,080 grow holes, a 3,500-liter fiberglass fish tank, a bio filtration system, and a nutrient tank... along with all the required stands, pumps, valves, and tubes. The purchase price of US$31,000 includes delivery and set-up as well as access to the onsite infrastructure (greenhouses, water systems, etc.).

Once you own the system, you then contract with the management company to grow your produce and your fish. As mentioned, the manufacturer rates the systems for 20 years. Again, over that life of the system, the IRR projection is 15.17%. The projected annual yields on the initial purchase price range from 10.49% in the first year to 35% by year 20 thanks to inflation and production improvements.

One big benefit of this kind of farming compared with any other is the quick cash flow. Grow cycles are counted in weeks rather than months or years. While produce will begin to be sold within a few weeks of your system being installed, the farm management group will time payouts with the fish harvests, which are twice a year. Tack on the initial three-month set-up time (for system delivery and installation), and you can expect your first cash payout in nine months from the month of investment, with payouts every six months thereafter.

To learn more about this turnkey aquaponics investment, get in touch with a representative here.

Opportunity #3: Turnkey Luxury Condo In The Caribbean

Belize's Ambergris Caye, the 26-mile-long island just offshore the mainland, is one of my top picks for a Caribbean escape. I've long considered investing in a place of my own on this sand-fringed island that Kathleen and I could use for vacations with the kids and rent out otherwise.

The trouble was, we didn't like any of the options available for purchase. Inventory to date has been cookie-cutter, nothing interesting enough to get our attention.

Recently, this has changed. And changed dramatically.

I've been tracking an oceanfront project in Belize for more than a year, waiting for it to come to market. It's a one-of-a-kind beachfront project in the British-colonial style... one that's reminiscent of Belize's colonial past.

This is a limited-inventory opportunity to invest in Caribbean Belize for capital gain while earning an income from the property... or even living in it if you prefer.

The project is now open for pre-sales.

Belize is a successful and mature tourist market, so investors here are not gambling on an unproven idea. And, "under the hood," the Belizean economy has been a strong performer. The country's GDP has averaged 5.5% annual growth since 2006 and even turned in a strong performance during the Great Recession.

Beyond its tourism potential, Belize also draws a large number of expats from around the world.

Ambergris Caye accounts for the lion's share of Belize's significant tourism income. Located squarely within the barrier reef system, Ambergris Caye is where most divers and beachgoers headquarter themselves while visiting the country. TripAdvisor's Travelers' Choice Award named Ambergris as the #1 island in the world for two consecutive years, 2013 and 2014.

The main population center on Ambergris Caye is San Pedro (locally called San Pedro Town), a typically quirky Caribbean town that's loaded with character, as well as a wide array of dining options, conveniences, and even an airport.

In the context of an investment in the tourism industry, Ambergris offers a lot. It boasts a mature tourism market in a place that's best-in-class, in a country that's world-renowned for its diverse tourism potential, from exploring Mayan ruins to watching a giant manta work the barrier reef.

The new oceanfront project just launched is a luxury resort, condo-hotel, and conference center situated on a section of prime beachfront just a few minutes' walk south of San Pedro Town.

The immediate area has a great assortment of seafront fine-dining options, as well as local restaurants, cafés, shops, and grocery stores.

The developer has signed a Letter of Intent with a major worldwide hotel chain that will operate the resort. A confidentiality agreement prohibits us from naming the hotel operator until the final contract is signed... but they're one of the world's biggest and best known. You've heard of them.

You have a few options for how you could invest in what I see as one of the best ocean rental investment properties coming online anywhere in the world.

Of the 144 hotel units being built, only 54 units are available for purchase. The units on offer include studios, as well as two- and three-bedroom apartments.

The idea is that you'd buy an apartment, release it to the hotel's inventory to rent out to hotel guests, and then split the income.

Of the 54 available properties, up to 15 condos will be set aside to be purchased as private personal residences. Otherwise, your unit will be part of the hotel's inventory, except during the four weeks that you can have it for personal use.

The resort hotel being built will be loaded with the amenities that you'd expect in a high-end property. However, in my view, the unique and therefore most valuable asset of this property is its conference center. Along with the British-colonial design, this is one thing that really sets this property apart from the competition.

Right now, Belize is not a popular destination for events and conferences, despite its natural beauty and diversions on offer. The only venue in the country with a sizeable conference center is in Belize City... which, to put it politely, is not a nice place. And the conference facilities there are too small to support a sizable event.

So the conference center at Grand Baymen Oceanside will have two advantages—it's in the country's best location and it's large enough for a full-scale event.

It's bound to steal the country's existing conference business... and to make Belize more attractive as a conference destination. As you've probably guessed, we intend to use this new facility, when it's completed, for our own Live and Invest in Belize Conferences.

Condo prices start at US$234,900. From there, prices go up—according to size, floor, and view—to more than US$800,000 for a two-bedroom, oceanfront "end" unit with a premium two-way view.

For the ultra-premium experience, there are six oceanfront units available, with three bedrooms and more than 2,400 square feet of living space. These will run more than US$1.4 million.

Financing is available for up to 50% of the purchase price.

You can spend up to four weeks per year in your apartment at no cost. Of course, if you buy one of the 15 residential units, you could be there whenever you wanted.

This new Ambergris property is a luxury resort that's in the right place at the right time. It will be a premium property in a premium location, a good formula for sustaining performance in all kinds of economic times.

For more information, you can get in touch here now.

Opportunity #4: Auto-Pilot Rental Returns Plus Capital Appreciation In The Dominican Republic

The Caribbean as it once was… priced as it used to be. The Dominican Republic offers a rich, relaxing, and truly diverse lifestyle (even on a pensioner's budget), and recent infrastructural developments mean it has never been safer or easier for foreign retirees and investors to stake their claims.

Plus, the market for real estate in the Dominican Republic is safer than it has ever been.

To tell you the truth, up until recently, property titles were in shambles. Deals were made without much regard to the law. Investing in the Dominican Republic was a pure gamble.

Now, thanks to a major government initiative to clean up the real estate sector, the market has been given a shake-up. Titles everywhere have been cleaned up and put in order. Rights of possession have been abolished. Clear procedures exist—and are being followed—for the purchase of real estate.

It is now a low-risk, fully regulated market.

The market for real estate in the Dominican Republic bubbled through 2008 then crashed, and prices remain down.

Currently the price of real estate in this country is dramatically undervalued compared with other developed Caribbean markets, but there's no reason to think these low prices will last.

With rapidly growing infrastructure (highways, underground utilities, new buildings, etc.) and tourism drivers (cruise ports, resorts, and more) real estate in the Dominican Republic is bound to flourish.

Prices start below US$100,000 for apartments. There are plenty of villas near the beach around the US$250,000 mark. And even the biggest dream mansions are a fraction the usual multimillion-dollar price tag.

As an added bonus, investing US$200,000 in the Dominican Republic (a real estate purchase qualifies) means you can apply for citizenship after just two years.

Rental yields can run to the high end of the 5% to 8% range you should expect generally in any market. With some work, you can find opportunities to push net yields into the double digits. Well-priced ocean-view properties in prime tourist areas are the sweet spot.

In Santo Domingo, a burst of new high-rise (a high-rise by DR standards means up to 15 stories tall) buildings means pre-construction opportunities. Developers give the best prices when they launch a building so they can get construction going. Expect prices to increase as much as 10% or more during construction.

Flipping upon completion is one option with a pre-construction buy. However, in Santo Domingo, you could improve your long-term return by holding onto a unit and renting it out on the furnished short-term business-traveler market.

Located in the heart of Santo Domingo's business district, in one of the most exclusive neighborhoods in the city, Piantini, is a contemporary-styled, 10-level, 72-unit building being developed as an apart-hotel. It's being created to accommodate guests who prefer the comfort and privacy of an apartment versus the classic hotel. Further, it provides the perfect solution to, say, business travelers looking for high-end accommodations for more than a couple of days but less than a month.

And, while not a resort property, it's only 30 minutes to scenic golf courses and 40 minutes to the beach… something your renters will appreciate on the weekends.

The apart-hotel features a rooftop infinity pool with terrace space, a business center with internet access plus a conference room for holding meetings, a fitness center with views of the city, a reception area, and a lounge bar where guests can enjoy a continental breakfast. The building also has 24-hour security and concierge for guests along with a controlled-access carport.

All of the apartments are one-bedroom units ranging in size from 42 square meters (452 square feet) to 49 square meters (527 square feet) depending on the floor plan and layout. Upon request, you can combine two units to build a three-bedroom apartment.

The apart-hotel (and your unit) will be professionally managed by a property management company highly vetted by the developer to ensure high occupancy levels and optimal rental yields. The property manager will take care of everything from personnel expenses, marketing, maintenance, and cleaning.

The project will have its own marketing department to put social media marketing platforms and online property rental portals like Booking.com to work for you, as well as advertising in business magazines. The developer will also leverage his existing relationships with a number of U.S.-based multinationals, including airline companies, whose employees need accommodations when in city.

The construction of the building is well underway, scheduled to be completed and delivered by December 2018.

Of the 72 apartment units offered, only 25 remain.

The starting price of the remaining units is US$106,970 for a 42 square-meter (452- square-foot) apartment on the second level and goes all the way up to US$143,970, for a 44-square-meter (473-square-foot) unit on the ninth floor. Expect to pay an additional US$8,000 to US$12,000 for furnishings, legal fees, and property transfer tax (currently, 3%).

The developer is offering pre-construction financing for the apartment units.

The terms are 25% down due at the signing of the contract, another 25% due within six months, and another stage payment of 25% by July 2018; the remaining 25% balance is due on delivery. These are all no-interest payments.

With average hotel occupancy rates consistently at 85% or more per year, an annual occupancy rate of 80%, which is what the developer has projected for apart-hotel, is not a huge stretch. Consider the competitive advantage that this building has over the typical hotel... fully-furnished and equipped luxury apartments.

As the tower will be operated as an apart-hotel, the revenue generated from all of the units is pooled and divided amongst each client in proportion to the amount invested or the value of their unit¬—similar to shares in a company—so that positive cash flow is generated regularly for all unit owners.

Based on the projected occupancy levels, the projected rate of return will vary between 8% and 12%, with the average expected to be around 10%. These are net figures, after paying rental and property management costs, utilities, monthly maintenance fees, and furnishing the apartment.
In addition, the expected appreciation on the apartments is 5% per year.

To ask a question, get an information package, or make a reservation, get in touch here.

Opportunity #5: Portugal—Best Property Values In The Old World—With Potential Yields Of 10% To 12%

A little over a year ago, when I realized that you could buy an ocean-view condo in some areas on Portugal's coast for as little as 100,000 euros, I got on a plane. I was so impressed by what I found during that initial scouting trip that I made an offer on a two-bedroom apartment in the Old World harbor city of Lagos before leaving the country. I closed on the property a few months later. The apartment has an ocean view, and the location is ideal, a short walk to plazas, restaurants, and the town beach.

Prices have gone up in the year since I made that purchase, but you can still find excellent investment opportunities. And you're buying for both appreciation and rental return. I looked at a couple of dozen condos when shopping for my own purchase; every one of them could achieve double-digit net yields (10% to 12%).

Another important aspect of the Algarve property market that got my attention is the government's position on development. Building restrictions mean nothing new can be built within 500 meters of the coast, and construction is heavily regulated within 2 kilometers of the coast. A friend owns a 40-yearold house in the 500-meter zone that he wants to renovate and expand, but he hasn't been able to obtain the required permits.

This means that what's been built near the water is all that will be built near the water. Limited inventory and no option for additional inventory in the face of growing demand will translate into appreciating values.

While the market has moved since I bought, we are still smack-dab in the buy-zone.

Prices remain well below their pre-2008 highs in most areas. Key and active markets are seeing growth, but you can still find excellent opportunities for both lifestyle and investment... particularly investment, as tourism numbers are at record levels. A rental in a good location along Portugal's coast is one of the soundest property investments you could make anywhere in the world right now.

I'd recommend you avoid the cookie-cutter resort properties... anyplace where you're buying one of hundreds of the same type of apartment. These commodity properties were the first hit, the hardest hit, and the last to recover in the wake of the 2008 crisis, both in Portugal and Spain.

Lagos, the town where I bought an apartment last year, is a place worth looking. It has history and Old World charm, making it the kind of place I like to spend time. It's big enough to offer developed-city amenities... plus, it has beaches.

My rental manager had the apartment rented within 48 hours of posting it online as available for rent and has kept it well occupied ever since. It's booked through the high season (August).

I've chosen to make it available for short-term rentals only, so that my family and I can have use of it when we want. I'm expecting a minimum net yield of 8% the first year, but it'll probably be more. The 8% is if it doesn't rent at all after the summer high season.

For more on opportunities along Portugal's coast, get in touch here.

Opportunity #6: Closer Than Ever In Mexico—With Returns Of Up To 7.4% (Or More)

Mexico remains one of the most popular overseas retirement destinations for North Americans. But that doesn't mean that all the best opportunities have been snapped up.

Thanks to its diversity–not to mention two long, dramatic coastlines with beautiful beaches–it still holds plenty of opportunity for investors. And, right now, one of the best opportunities I see is on the Caribbean side, on a stretch of coast known as the Mexican Riviera.

In terms of amenities and infrastructure, Bahia Principe Residences & Golf near the beach town of Tulum is one of the most impressive projects that I've ever seen.

4 hotels, 11 specialty restaurants, 22 bars, 7 pools, 3 spas, 5 tennis courts, a basketball court, a beach club, and a shopping center...

Plus, a championship 18-hole, par-72 golf course, as well as an executive 9-hole, par-27 course, both designed by Robert Trent Jones II.

This exclusive luxury development spans an area of 300 hectares. The development is unique in that there is a diverse selection of high–quality residential product options, including luxury turnkey villas, condos, and multiple-lot sections for custom homes.

The group behind the development has implemented a strategy where they have integrated their business units to create a business model that takes advantage of the company's core competencies. For example, the tour company feeds the hotel company, the hotel company feeds and manages the resorts, and the resorts provide much of the infrastructure and amenities for the developments.

The development of Bahia Principe in Mexico is well underway. Notably, several turnkey residential options have already been built and sold, including one condo complex situated on the golf course.

Now Bahia Principe is pushing ahead to its next phase of development, one that ties into their resort business—which already exists and is fully operational—and allows homeowners to earn hassle-free rental returns, making for a compelling opportunity for both the investor looking for a yield and the second-home buyer in this part of Mexico.

I've identified a pre-construction investment opportunity within this exclusive master-planned resort community...

Terrazas by Bahia Principe is a new, contemporary-style condo complex neatly nestled within Bahia's Riviera Maya Golf Course. It includes four buildings with a total of 60 one-, two-, and three-bedroom units from 68 to 252 square meters (738 to 2,720 square feet). The buildings feature an innovative design based on overlapping rectangles that results in large open spaces, big terrace areas, and cutting-edge floor plans.

In addition to having access to the amenities of the five-star hotel resorts in Bahia Principe, residents of Terrazas will have access to the sub-community's own amenities, as well. In Terrazas, residents will enjoy two lagoon-styles pools with recreational areas, a playground for children, an outdoor social area for grilling, two multi-purpose rooms, and a gym. Plus, residents will have 24/7 security and concierge service.

The prices at Terrazas start at US$155,000 for the one-bedroom studio units. From there, prices go up to US$390,000 for the three-bedroom penthouse units.

The developer is also offering pre-construction financing. The terms are 60% down, which is paid during construction as 20% at signing and the remaining 40% in monthly installments until June 2017 when the units are scheduled to be delivered. The remaining balance is to be paid over 8 years at 7% interest.

Terrazas makes sense from an investor perspective for a couple of reasons...

It's situated in a master-planned beachfront resort community located in an established tourist hotspot in one of the most visited countries in the world. In fact, according to the United Nations World Tourism Organization's annual report, Mexico was the second most visited country in the Americas in 2014, with over 29 million visitors—an increase of 20.5% over the previous year. Further, the region where Terrazas is located has been designated as a zone for tourism development by the Mexican government and tourism authority.

In addition to being situated within a five-star resort with world-class amenities and plenty of activities, Terrazas is located minutes away from four nature-based theme parks, the Mayan ruins at Tulum, and the ancient Mayan city of Chichen Itza, a UNESCO World Heritage Site.

I also like that the group behind the development has over 30 years of experience in real estate development, international hotel management, and tourism.

The developer has projected annual occupancy rates for the condo units of 45%. However, considering that the area where Terrazas is located is in an established and growing tourist region, I believe these projections are conservative.

If you prefer to earn rental income without doing any work yourself, you can simply put your unit in the rental management program, where they take care of everything: the marketing, booking, and administration of your condo unit. The rental management fee is 30% of your gross rental income. With a 45% occupancy rate, you could achieve a 5.62% net rental yield with a one-bedroom studio and a 7.40% net rental yield with a two-bedroom garden-loft unit.

However, to maximize your rental yields I would advise you take on a more active role in renting out your condo unit, in addition to the turnkey rental program. With websites like Airbnb and VRBO, finding short-term renters has never been easier. Plus, you reduce your rental management fee to 10% of your gross rental revenue. In this case, the rental management fee includes administration, check-in, and housekeeping.

Ultimately, the play that I am recommending for this investment is short-term rental cash flow. It's located in an established tourist area where rental demand continues to grow. Furthermore, a short-term rental allows you and your family to enjoy your condo yourselves.

This investment is ideal for an investor looking for a vacation home the family can enjoy that generates turnkey rental income over the long-term. In fact, I see this investment producing hassle-free rental returns on autopilot for generations.

To ask a question or get an information package, get in touch here.

Opportunity #7: Factoring In Colombia For 13% To 16% Returns

Yes, we're returning to Colombia for our final opportunity in this report.

Now, if I had a quarter for every time someone has written in to tell me I'm out of my mind for suggesting people move to or invest in Colombia (maybe you're thinking that, too, right now), I'd have a whole lot more money to invest in Colombia.

Even at a recent event I hosted, some of the attendees raised their eyebrows when we spoke of real estate investment opportunities in this country. One guy approached me to say, "Name your favorite investments among all those being presented at the conference this week."

"I think Medellín, Colombia, is one of the best places in the world to buy a rental apartment today," I began...

"No, no," he interrupted. "I want to hear about everything except Colombia. Colombia's too scary for me."

Colombia continues to suffer the stigma of its troubled past. As I tried to remind all those in the room with me during our real estate conference, however, this isn't all bad, for it means world-class opportunities remain on the table for us forward-thinking investors.

And, as I hinted earlier, they're not all to do with real estate.

One unique investment in Colombia I like right now stems largely from the troubles that created the stigma the country continues to work to overcome.

Some Colombians who have been affected in one way or another by their country's past troubles have sued their government. In some cases, it's families that have been displaced or have lost family members as a result of FARC actions. In other cases, it's Colombians who have been affected adversely by other actions or inactions of the Colombian government. For the investor, the reason for the suit doesn't really matter.

The point for the investor is that it can take years for these suits to process through the courts. It takes five to eight years on average before a judgment is passed down. Once a judgment has been made, it can take another 12 to 24 months for the government to pay out. Many of the families can't or don't want to wait this additional year or two before getting their money.

That's where we investors come in. The firm that I know in Medellín offers the families cash today in exchange for their judgment money due from the government. It's called factoring, and it's common around the world.

The benefit to the family is that they get some money today. However, taking the payment early means they don't receive the full payment. That's the trade-off... and the opportunity for the investor. The investor pays out the family at a discount and then collects the future cash payment from the government in full. In addition, the government is required to pay interest on the amount owed from the date the payout is stipulated by the court until the date the payment is made.

If the government takes longer than 10 months to pay off a judgment, then the statutory interest rate increases, and investors make a bit more money each month. The current average payoff date is more than a year, meaning investors can expect to earn that higher level of interest for at least a few months. The group in Medellín I've been working with finds and vets the cases. Then they package the judgments for investors who receive 13% annualized interest for the first 10 months and then 16% annualized interest after the penalty rate kicks in.

It's an established industry in Colombia, with close to US$1 billion worth of these judgments being handed down each year. Only the best, surest cases are processed by my colleagues for factoring. The timing is important. This is the kind of thing where you need to be in the room with the right people at the right time and ready to take action once the due diligence has been completed and a new round of judgments is offered.

The minimum investment is US$25,000.

If you'd like more information and to be in the room for the next offer, you can get in touch here.

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