



Passive Income Investments

— For Less Than **\$100,000** —

By Lief Simon

For Global Property Advisor Members Only

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Introduction

For more than a decade through boom and bust, Live and Invest Overseas has led the way in a quiet revolution which has helped thousands of readers become truly diversified by location, lifestyle, and investment.

This has never been more urgent than today...

In the wake of the pandemic, more investors are looking beyond the stock market and turning to real estate—a proven path to wealth-building—for safe and double-digit returns.

Our quiet revolution has become a stampede...

The good news is that you and I are already ahead of the game...

In this report, we're going to explore exactly how you can take advantage of the biggest wealth-building opportunities of our lifetimes.

You'll find out how you can...

- Supercharge your nest egg while creating income...
- Claim your own coastal paradise in the world's top retirement havens...
- And lock in guaranteed returns...

Without the big spend.

Bottom line, this is how you're going to reclaim your wealthy retirement regardless of what happens to the stock markets, Social Security, or your 401(k).

Remember that famous quote from Will Rogers?...

"I was putting what little money I had in Ocean Frontage, for the sole reason that there was only so much of it and no more, and that they wasn't making anymore..."

Rogers' investment strategy is as sound today as it was over 90 years ago. The trouble is, in the intervening decades, people have been aggressively buying up what beachfront property there is. What's left for you?

The truth is, it's harder and harder to find coastline worth owning for sale at prices worth paying.

However, I've identified five unique places where the beachfront is both special and—for now—undervalued...

If you're interested in adding one of the most reliable assets to your portfolio, I strongly recommend that you act now, while you can get in on true beachfront for pennies on the dollar...

But beachfront is just one of your options. As you know, you'll need a diversified portfolio to weather any future storms... something that's going to continue providing for you and your loved ones, no matter what lies ahead... To help you determine which of these investments makes sense for you and your portfolio, you'll need to consider factors such as:

- Your investment budget...
- Your investment objectives (immediate cash flow or capital appreciation)...
- Your desired level of returns...
- Your risk-tolerance level...
- Your diversification objectives (currency, country, asset type, and second residency).

The 10 low-entry-point investments that I've identified in the following pages vary from short-term rentals to building lots to agriculture (timber and annual crops). Some of the investments provide you with immediate returns, while others are longer-term plays... the kind of investment that can provide generational wealth.

Before we dive in, here's the important thing to remember...

Even if you're not ready to act right now on the information I'll share with you here, it will help you get up to speed with the international property scene and give you an idea of what's on offer right now.

Remember, I'll have dozens more opportunities for you to consider through your *Global Property Advisor* membership.

Now, let's explore these 10 pocket money opportunities on the table today.

Rental Property

—Go Turn-Key For The Best Returns (And Zero Hazzle)

Here's how a traditional rental property purchase typically goes...

You come up with a large initial investment. Developer financing may be an option, but you'll usually have to put at least 50% down and pay the balance within two to five years. While bank financing is available in certain countries for foreign buyers, you'd have to put between 25% and 50% down, plus, in the developing world, your interest rates can be as high as 12%.

Then there's the hassle of administration and unexpected expenses that come with being a landlord. Even if you hired a property manager to handle your day-to-day operations, you still have to manage them to ensure that they are doing what they need to in order to keep your unit rented and generating optimum yields.

Who wants that level of headache?

I've been through it. I don't intend to go there again. And, you don't need to either...

Here I'm presenting you a handful of 100% turn-key options to earn rental income without a huge capital investment. For these, all you have to do is invest... and the developer will take care of everything else.



Pocket Money Opportunity #1:

Beach Bungalows On Brazil's Path Of Progress For US\$89,000



As a global real estate investor, I pay a lot of attention to the performance of the currency in any market where I'm considering investing in relation to my base currency, the U.S. dollar.

While the performance of a country's currency is not necessarily a deal breaker, it can transform a good deal into a great deal... if the timing is right and luck is on your side.

I don't recommend trying to time currency exchange rates when investing in foreign real estate. No one can predict or time exchange-rate movements reliably, and you can miss out on great opportunities trying.

However, if you are a U.S.-dollar holder presented with an investment opportunity in a particular country that makes sense and the currency of that country moves dramatically in your favor in real time, while you're paying attention, then you should pull the trigger.

That's the situation right now in Brazil.

This country has had my attention for some time, specifically, the region along this country's northeast coast. As I've been watching this market, scouting for opportunities for action, the Brazilian real is near historic lows against the U.S. dollar.

In other words, it's time to pull the trigger here.

Strong U.S. Dollar Equals Beach Bungalow For Less Than US\$89k...



One of the best Brazil buys right now is in the northeast state of Ceará, along the stretch of coast that runs south from the city of Fortaleza.

Brazil has reverse seasons to the United States, making it an ideal winter escape. But on this northeast coast, you can enjoy warm days any time of the year. Average annual temperature is 79 degrees and the mercury rarely drops below 77.

In recent years, the city of Fortaleza emerged as Airbnb's top vacation rental destination—that's more families skipping over Miami and Honolulu for Brazil's northeast shores.

The beachside bungalows I'd like to present you with here have been specifically designed to take advantage of growing vacation rental demand. They're located directly on the beach in Canoa Quebrada, two hours down the highway from Fortaleza's international airport. In other words, while you're far from the crowds of Rio, there's still plenty to do around Canoa. After your

Business Insider recently wrote:

"Praia do Canoa Quebrada, in northeastern Brazil, is a beach just off of a small fishing village where golden sand dunes slide into blue waters. Sip on fresh *agua de coco* while sunbathing, go sandboarding in the dunes, or try out windsurfing."

choice of horseback riding, kitesurfing, boating, or an easy swim, what could be better than winding down at a beachside bar or feasting on fresh seafood from one of the local restaurants...

There are few places on earth where this could be possible at such an affordable cost...

But right now, within walking distance of Canoa Quebrada, you can own property for US\$89,000 or less...

POCKET MONEY OPPORTUNITY #1 : Beach Bungalows On Brazil's Path Of Progress For US\$89,000

This is a pre-construction opportunity in a well-established, master-planned resort. Not only will you (or your paying guests) be steps from the sand, but you'll also have a choice of great beach bars, shops and restaurants in nearby Canoa Quebrada...



This corner of Brazil, by the way, doesn't depend on international tourism (though foreign arrivals have been on the rise in recent years with newly-added direct flights from the United States, Europe, and Australia). Local Brazilians—from all corners of the country—make up the bulk of visitors here.

When not using the bungalow yourself, you can take advantage of the property rental management services onsite.

Each bungalow is 37 square meters and comes with a backyard and, for an additional price, a pool.



You can save a massive US\$12,000 when you pay in cash, bringing your price down to under US\$77k.

If you wish to avail of financing, you can secure your home here for US\$89k with 25% down and the balance paid over 24 months. A sweet deal no matter how you look at it...

Based on a conservative occupancy, the projected annual net yield is 9%.

Only a handful of bungalows are available—and previous phases sold out fast. This is the lowest price I've seen on offer on this prime stretch of beachfront near Fortaleza. If you're at all interested, I urge you to get in touch below without delay...



[Go here for more information on these beach bungalows for US\\$89,000 in Brazil.](#)



Pocket Money Opportunity #2:

Own In Europe's Next Hot Spot For Under US\$70k



In a hidden corner of the Mediterranean, you'll find an island with year-round sunshine, pristine beaches, and clear-blue waters...

Formerly a British colony, English is widely spoken here, and it's easy to do business. It also offers a welcoming expat community, a rich culture, and a low crime rate.

Even better, owning property in this country qualifies the owner and their family for easy residency.

Yet, unlike comparable coastal towns in France, Greece, or Spain, the real estate market here has yet to reach its full potential.

The properties I've found are on the island of Cyprus, and right near the best beaches of the island's 400 miles of coastline.

Hugely profitable but not so easy to pin down, the market here is what I call a "Sleeping Beauty." That is, this is an emerging vacation hot spot where the real estate market has not yet caught up with the trend.

Northern Cyprus (the Turkish Cypriot side of the island of Cyprus) is not part of the EU. Despite this, business continues as usual on both sides of the border, and residents and vacationers travel freely across the island...

But, important for us, prices remain much more affordable in Northern Cyprus.

Once an overlooked European outpost, Northern Cyprus has begun an ambitious rebranding in recent years...

New hotels are popping up along its golden-sand beaches—luxury marinas, five-star resorts, world-class golf courses, and casinos...

In fact, prior to COVID-19, tourism was breaking records every year with a high of nearly 4 million visitors to the island in 2019.

Northern Cyprus was in good economic shape going into the crisis and will emerge relatively unscathed. All strong indicators for a profitable rental investment.

Word is starting to get out...

Condé Nast calls this “The Hottest Island on The Med.” And *USA Today* claims it’s “the next big under-the-radar vacation destination.”

From beach homes to vineyard settings, I’ve identified a number of projects here, all in prime locations, and at prices you would never find back home.

Including This Private Beach Property Offering A Hassle-Free 7% to 10% ROI...

Today we bring you a new development offer on another promising coastal Northern Cypriot region: West Coast.



Northern Cyprus' West Coast is the greenest corner of the island with miles of coastline and plenty of mountains. This is the agricultural growth center of Northern Cyprus. It's also home to the largest dam of the region with water supplied from Turkey as well as the area's several natural water dams.

The West Coast area has the Cittaslow membership since 2015. This means the region is inspired by slow and quiet living. The West Coast is all about grow gardens, eco-tourism, and local produce festivals.



The region is home to the Orchid Valley, famous for its endemic flora—especially for its several wild orchid species, which some are unique to Northern Cyprus.

In this region, located on a private beach, we've uncovered a new opportunity to own in a beachfront resort, which is currently fully operational and Booking.com partner with proven rental success. All properties come turn-key, with property management and rental management offered on-site.

The resort is just one hour from the Ercan International Airport and is a 30-minute drive from the capital, Nicosia.

This resort will target the global wellness real estate market, which has grown from US\$148.5 billion in 2017 to US\$275 billion in 2020, and is expected to double to US\$580 billion in 2025.



Reserve Your Unit With Just US\$2,000

Right now, you can snap up your home on a sun-drenched, white-sand private beach starting from as little as 55,000 British pounds—with interest-free financing.

Here, your family (or your renters) can take advantage of year-round sunshine to enjoy a laid-back, outdoor lifestyle with a private beach and miles of soft sand—plus a spa, fitness center, restaurants, landscaped parks, and a choice of indoor and outdoor pools—all on your doorstep.

And this is not just any beach property... At the heart of this project lies one of Europe's biggest wellness and anti-aging clinic.

Folks from all over Europe will flock here to take advantage of a wide umbrella of treatments from diagnostics and health checks... to diabetes recovery, fitness, and nutrition programs... beauty treatments, aging therapies, and mindful living programs...

This is a place where you can live better... for longer.

Personal wellness is the “new luxury” for high-net worth individuals.

“Personal wellness has become the most prioritized luxury, exponentially impacting prime property market”
– *Business Wire (a Berkshire Hathaway company)*

“90% of luxury homeowners say that their personal wellness is their top priority and that real estate offerings that allow them to practice personal wellness are extremely attractive” – *Luxury Portfolio International*

Again, this is a fully turn-key investment. The property and rental management will take care of renting and maintaining your unit.

This “hotspot” destination is set to boom. Right now, we have an opportunity to get in early for high rental returns and strong appreciation.



[Go here to get in touch for full details on these bargain island properties while they are still available.](#)



Pocket Money Opportunity #3:

Invest In The Jewel Of The Adriatic For Less Than 100k Euros



I visited Montenegro back in 2006 when I was researching property in Croatia. The country had just separated from Serbia, but Western Europeans were already trickling into Montenegro looking for cheaper properties as Croatia was seeing a boom in prices like most of the rest of the world at the time.

It was speaking with a real estate agent in Kotor, Montenegro, on that trip that I knew that a global real estate bubble was in progress. The agent was showing property to a hairdresser from Ireland the week before. Ireland was in an ever-appreciating real estate market that we didn't understand... and were happy to sell out of in 2005. Many Irish found themselves priced out of the market even with 110% mortgages available. The hairdresser likely didn't report all her income in Ireland, so she didn't qualify for much of a loan.

She went to Montenegro to look for property and get in on the global boom.

The agent brought her to a two-bedroom apartment in Kotor to look at. The lady walked in and said "I love it. I'll buy it. How much is it?"

Clearly, she wasn't a seasoned property investor, which was the problem that helped create the global real estate bubble. Everyone started buying property. Many were like

the Irish hairdresser who had no idea about investing. She just wanted to buy any property that she liked so she didn't miss out on the boom.

I didn't buy any property in Montenegro on that trip as we had just made an offer on our place in Istria, Croatia. Maybe the Irish lady did OK on her apartment in Kotor if she held on long enough, but real estate prices started falling across the globe in 2008 and many markets didn't recover until as late as 2015.

Today, Montenegro is 15 years into its independence and on the cusp of EU entry... and it's again attracting many foreign property buyers.

Prices per square meter in Montenegro are definitely higher than 2006 not terribly higher in many cases. You can find super high-end new construction on the coast for as much as you might pay per square meter for a



renovated property in Lisbon (7,000 euros). However, you can find high-quality projects with good amenities for less than half that price per square meter as well... and they have net yield projections that push into the double digits.

Own In This Overlooked Gem That Is Now A Top Destination For Billionaires...

We've recently started working with a developer in Europe who is right now offering that type of opportunity... right on Kotor Bay near the town of Tivat.



POCKET MONEY OPPORTUNITY #3 : Invest In The Jewel Of The Adriatic For Less Than US\$100k

The town of Kotor is a UNESCO World Heritage Site. The medieval walled city is charming to visit but can be a bit claustrophobic if you're looking for a place to stay more than a couple days. Tivat offers more open space, as well as the main marina and port in the bay, with Kotor less than a 10-minute drive away.

The development is located at just a 7-minute drive from the Tivat International Airport, 8 minutes from Porto Montenegro, and an hour from the Dubrovnik International Airport.



The vacation rental market for Montenegro has historically come from Serbia and Russia. Big resorts were built for this market farther south in Montenegro in places like Budva. That has changed since its independence, and as their EU entry date gets closer, more and more tourists are making their way from Central and Western Europe, opening up the vacation rental prospects, which gets you to those double-digit yields.

Like most European properties, the unit sizes are small with studios coming in at 29 square meters... or about the size of a hotel room. That works for a short-term rental. It also lets you get into a property for less than

100,000 euros; the starting price is 88,650 euros (around US\$92k), with views and terrace/garden space being the biggest difference for pricing. If having a bigger space is important to you, the development has 1-bed units, as well as 1- and 2-bed penthouses.

Beyond your own unit, the development's facilities mirror those of a five-star hotel. It is equipped with an infinity pool, a pool bar, yoga and pilates studio, children activity center, vitamin bar, gym, hot tub, sauna, restaurant, entertainment room, games area (pool table, darts, ping pong, football table), and more.



The project has its own shuttle bus, indoor and outdoor parking, and 24-hour security and CCTV.

The best part is that the developer will let you pay 30% down and the balance over 18 months with no interest.

Before the pandemic, at least 1.5 million foreign visitors entered the country annually. Now that the world is opening up again, we expect this number to continue rising. Montenegro's central location makes it possible to get there on one- or two-hour direct flights from most European cities, including Rome, Paris, London,

Amsterdam, Moscow, Istanbul, and many more. If your goal is to rent the unit for profit full-time, or when you're not using it, keeping it occupied will not be a concern.

And if you do plan of renting it out full-time, the studio apartments have a **projected annual net ROI of 9.25%**.

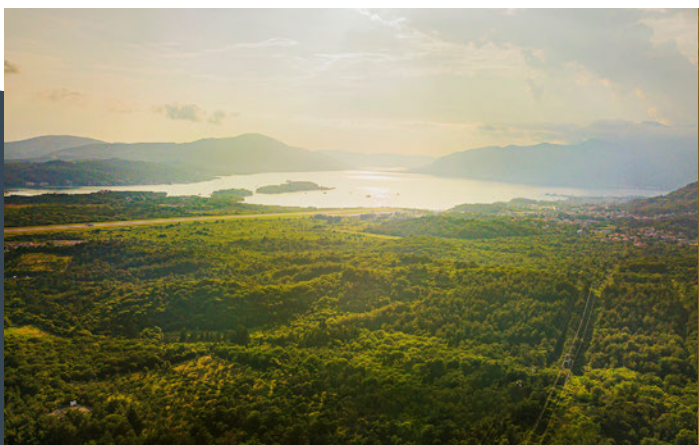
The developer has put in place a management company to handle everything for you, but you're not obliged to use them. You're not even obliged to rent out your unit if you want to just have it as a vacation home for yourself.





This developer is self-funded and not reliant on banks or pre-sales for building funds, but once construction is completed, I expect them to raise prices as they will be happy to get a 10% yield on any unsold units based on the current prices. They are an international brand with 15 years of experience in construction and project development, real estate, agriculture, and tourism.

Working with a developer that facilitates high ROIs through their turn-key rental management, an easy payment plan, and a high-end living apartment complex with 5-star facilities... plus an easy path to residency... all under 100,000 euros... this investment is a rare opportunity to claim a stake in Europe's "Secret Riviera."



You can get in touch with the developer's sales team here to get all the details.



Pocket Money Opportunity #4: Micro-Apartments In Colombia's Colorful Capital

We move away from the coast for this final rental opportunity.

This city rental investment is in Colombia's vibrant capital, Bogotá...

Like Brazil, Colombia is one of the most affordable destinations in Latin America for North American buyers today. Thanks to a weakened peso these past few years, real estate and cost of living are an extraordinary value today compared with 10 years ago.

This weak currency doesn't tell the full story of Colombia, though. Over the past decade, the Colombian economy has consistently held up as one of the best performers in Latin America. Though—like most the rest of the world—its economy contracted in 2020, but it's been recovering.

Helping this growth is Colombia's middle class which numbers 19 million today and is expected to reach 24 million by 2025. This growing working class with more disposable income is helping to keep the local real estate market active. The Colombian government recently announced more than 200,000 subsidies to help locals borrow money to buy a home.



One of the biggest concerns readers have about Colombia is safety. The country has worked hard to break from its dark past and make its streets safer. Thanks to its efforts, between 2006 and 2018, the number of foreign visitors to Colombia jumped by more than 300%. In 2019, foreign visitors reached a record 4.5 million—with the majority coming from the United States. Of these, the majority—almost 45%—came to Bogotá.



What's Going On In Bogotá?

As the fifth largest city in Latin America, Bogotá is home to almost 8 million people. It represents the eighth largest economy in Latin America and is home to the El Dorado International Airport, which ranks first in cargo volume and third in passenger service. From the U.S. east coast, you can reach the Colombian capital in five hours.

Bogotá supports some 40 universities that turn out more than 100,000 new graduates every year. Due to its stable and diverse economy, more than 1,800 multinational companies have established offices here.

It's also attracting a growing number of expats, offering a more affordable alternative to Panama City. In Panama City, a couple would need a minimum US\$2,500 a month to live comfortably. In Bogotá, you can cut that budget down to US\$935.

Big news on the infrastructure front was recently announced. After 80 years of planning, Bogotá's metro is finally set to become a reality. In October 2019, the government signed a deal with a Chinese consortium to carry out this US\$4-billion metro project, due for completion in 2028.

Break Into Bogotá For Less Than US\$60,000

In terms of real estate, Bogotá is one of the most affordable Latin American capital cities. The average price per square meter in the city is US\$1,500 (compared with US\$2,200 in Panama City and US\$3,200 in Buenos Aires).

Medellín may hold more appeal for full-time expats. But, if you're looking for an investment opportunity in this country—especially while it offers a generous currency discount—it's worth paying attention to Bogotá, too. With the number of international visitors on the rise, a short-term rental in the capital can provide a steady cash flow.

One turn-key, pre-construction project stands out right now...



Located near Alcala Park, it's in one of Bogotá's most desirable locations, popular with professionals and higher-end tourists. A choice of restaurants, bars, and shopping, transport, and the park are all on your doorstep...





Adding to that, the largest mall in Bogotá, with a slew of shops and places to eat out, is only 3 km away...

With young professionals in mind, the building has a sleek modern design, co-working spaces, and a shared rooftop for socializing.

Micro-apartments here range from 22 to 32 square meters. Compact is key in this market. It's what most short-term visitors to the city are after—resulting in better returns for you.

Fully-furnished units start from US\$52,000. Once complete, you can turn them over to property management and sit back and wait for your paychecks—which can come in your choice of Colombian pesos or U.S dollars. Projected annual net yield is a comfortable 7.3%.

You're also free to use the unit whenever you wish and explore the delights of Bogotá for yourself.



[For more details on these US\\$52,000 micro-apartments, get in touch here.](#)

Investing In A Building Lot

Investing in raw land or a lot in a master-planned development in its earliest stages is an option for investors looking for double-digit returns. But you need to buy right in order to achieve the best possible yields. You have to perform extensive due diligence for this type of investment, including learning as much as possible about the region or area where the property located. A couple of things you should consider with regard to the property location include:

- Is the property located near a beach, mountains, or close to a city?
- Are there any new development or major infrastructure improvements (highway expansion, major hotel chains entering the market, or new commercial centers) taking place in the region?
- Is the land or lot located near an established tourist market?
- Airport accessibility, including drive time from the airport to the property. Plus, are there direct flights from major international cities?

We'd also recommend that investors actually get on the ground and visit the property firsthand. However, depending on the investment amount (less than US\$50,000) and other factors, you may determine that a visit isn't necessary.

Ultimately, you'll have to make a judgement call. As you gain more experience investing internationally, you'll become more comfortable making these types of decisions.



Pocket Money Opportunity #5:

Los Islotes—Be Part Of A Private
Community On Panama's
Sunset Coast



My wife Kathleen and I decided years ago that we didn't want to pick just one place for living or retiring. We came up with a plan to follow the seasons in a way that would allow us to enjoy regular doses of the different lifestyles we most appreciate. We decided further that, in each place where we knew we wanted to spend time long term, we would invest in a foothold. We wanted roots in each community, not to pass through as tourists for a few weeks or months at a time.

Paris is our choice for a Euro-city lifestyle and our favorite place in the world. With Paris, we've partnered Medellín for the best of Latin living, and the western coast of Panama's Azuero Peninsula. That last one is our beach pick, chosen because we think this stretch of Panama's coastline is as good as coastlines get. We've seen lots of beaches in lots of countries. The Pacific coast of the western Azuero Peninsula is special.

So, along this Azuero Sunset Coast, where we knew we wanted to spend time long-term with our kids and, eventually, with our kids' kids, we decided to embark on the biggest project of our careers: Los Islotes.

Of course, we didn't have to undertake a development. We could have bought a piece of land on Panama's western Azuero coast and built a house. But we wanted more than a house at the beach. We wanted to be part of a like-minded community at the beach. At the time when we bought the Los Islotes property and, in fact, still today,

though, nobody was building anything like the kind of community we had in mind. So we decided to create the community we were after ourselves.

This Stretch Of Coast Is Emerging As The “Next Big Thing” In Panama



It was a big decision that committed us to Panama in a serious way. We didn't have a crystal ball and were taking a risk. We liked Panama, and we loved the western Azuero coastline, but to commit so much of our time, capital, and other resources meant taking a chance. I'm happy to be able to report today, 11 years later, that Panama continues to be a top investment and lifestyle choice and that, within Panama, the western Azuero coast is emerging as the “next big thing”... just as we imagined it would when we first laid eyes on it. The government has taken an interest in this region and is investing in infrastructure and tourism growth. Our prophecies are beginning to play out.

The 425-acre piece of raw land that we had to view initially on foot because there was no access road (the previous owners drove up the beach to get to the property) has come a long way since our first visit. Today, the property is crisscrossed by roads. Water and power is in. A handful of homes are already built.

The vision for this important piece of our “follow-the-seasons” retirement plan is coming together.

Los Islotes isn't for everyone. It's not a short drive to Panama City and mall shopping—although a mall is under construction in Santiago, about an hour and a half away. Los Islotes is for someone who wants to spend time with nature and at the beach and who appreciates expansive views and wide-open spaces. We're building what we hope will be an active community populated by people with similar ideas and interests who will enjoy each other's company along with the mountain and ocean views and crashing Pacific surf.

Los Islotes has two beaches... one we call the swimming beach because of the calm waters warmed in the shallow estuary nearby. The other runs for 9 kilometers, allowing for long walks, horse riding, and surfing.



A Chance To Get Back To Nature And Be Part Of A Like-Minded Community

Within a half-hour's drive are rivers and mountains for exploring, as well as a national park. Deep-sea fishing is another draw, along with snorkeling and scuba diving. Or you could just sit on your balcony, enjoying the breeze and reading (or writing) a book.

Just offshore Los Islotes are three small islands, from which the property takes its name. Beyond them, each evening, is the sunset. This coast is the only place in Panama where you can watch the sun set over the water,

for it's the only developed stretch of Panama's coast that faces west.

In addition to all its natural attractions, the Los Islotes property will include stables, clubhouses, pools, and a town center with shops and restaurants. We are building a community where you can enjoy the tranquility of being away from the hustle and bustle of a city while still benefitting from the amenities and creature comforts of the 21st century.



The vision behind Los Islotes is not development but sustainable community. Those committed to this undertaking have chosen this extraordinarily beautiful and private spot to create not only new homes and all the services and amenities to support them, but new lives and new futures, as well.

The terrain is elevated and rolling, allowing for truly extraordinary views in all directions from nearly every point on the property.



Estuary Access Or Ocean View—Lots Start From Just US\$29K

From jungle-view to exclusive ocean-view lots, you have a number of options here at Los Islotes. In fact, keeping under our US\$100K budget, you have three options on the table right now...

Mango Village is an area being developed at the estuary where you can buy a building lot from just US\$29,000. You don't get ocean views from here, but, just steps from your door, you can launch your kayak or paddle board. A handful of homes are already completed here.

If you're looking for views, we have ocean-view lots on offer in Phase 1 from US\$55,000.

And, if you prefer to be surrounded by trees, jungle-view lots in Toucan Forest start at US\$44,000.

Developer financing is available. With an initial 20% down, you can pay the balance over 3 years—completely interest free. If you'd prefer to spread your payments over 5 years, interest is 5%.



For more information on this private community on the Azuero Sunset Coast, get in touch with one of our Los Islotes agents here.

Los Islotes



Pocket Money Opportunity #6:

Jungle-View Lot On Mexico's
Riviera Nayarit



From the Caribbean to the Pacific coast... lakeside retreat to colonial town... Mexico throws up such a diverse range of lifestyle options that it can be hard to know where to begin your search.

But, when you're watching things with an investment eye, there's one way to simplify things in this country.

Follow FONATUR.

That's the government agency tasked with developing coastal areas into revenue-generating tourist spots. It was FONATUR that built Cancun and worked all the way down, along the Riviera Maya, turning quiet beach communities into more sophisticated offerings with international appeal.

But, as investors, we're not going to focus on what FONATUR's already built (the best deals in those spots are long gone). We're interested in where they're putting the infrastructure in right now.

And, today, it's happening in the west of Mexico—on a stretch of Pacific coast known as the Riviera Nayarit. These past few years, FONATUR has been working on this coast—and on the roads needed to get to this coast—to develop a brand-new resort known as Costa Canuva.

At an estimated cost of US\$2 billion, Costa Canuva aims to attract a different clientele to that of Cancun. With a focus on luxury in peaceful surroundings, you'll never have to worry about spring-breakers interrupting your sunset cocktail on the beach.

One of the major stages of development is improving access from the city of Guadalajara to the Riviera Nayarit. Guadalajara, with a population of 1.3 million, is Mexico's second largest city. When the highway is finished (latest reports are that it is at 93% completion), it will cut the five-hour journey down to half—making this coast an easy weekend escape for city dwellers. With a steady flow of

local tourists, it means the area won't be dependent on international visitors.

Right now, Costa Canuva is still a construction site. It will be a few more years before all the hotels are up and running. The Ritz-Carlton Reserve is planning to open its doors in 2022, while the Fairmont Hotel is expected to open in 2023.

I'm keeping an eye on progress...

Meantime, just 15 minutes north of Costa Canuva, is an opportunity to buy into this up-and-coming area at an attractive price...



Welcome to Vista Encantada Eco Club

Vista Encantada means “enchanted view.” From your property here, perched on a mountain, you have a 180-degree view over the Pacific. All around you are orchards, palm trees, and lots of green space. And, there's a constant gentle breeze blowing through.

Come evening, this is a perfect spot for kicking back and enjoying the sunset from your balcony.



This 40-acre gated community is the work of husband-and-wife team Carlos and Sandra Munguia who retired here from California. Vista Encantada has been built to enhance and preserve its surroundings. As much as possible, solar panels are used for lighting. All power lines have been buried underground. And, the couple has made every effort to minimize the disruption to local wildlife...



When everything is in place at Costa Canuva, you—or your guests—would be just 15 minutes from its four-mile beach... 18-hole golf course (designed by Lorena Ochoa and Greg Norman)... and top restaurants and entertainment. You'd have all the atmosphere of a seaside resort without Cancun-level crowds.





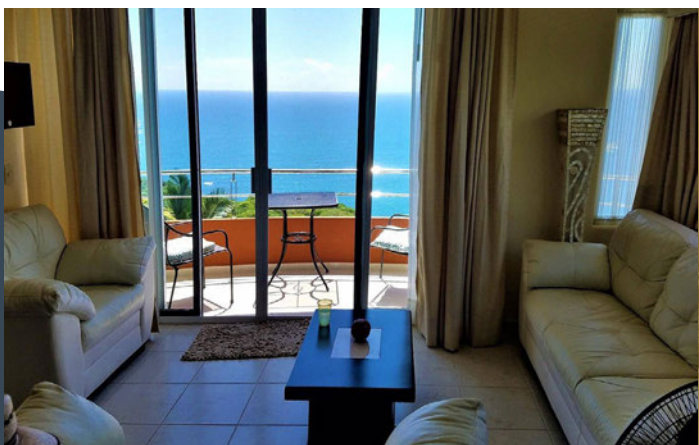
The infrastructure at Vista Encantada is all in place and there's plenty onsite to keep you or your guests entertained, including hiking trails, swimming pool, gym, putting green, and pickle ball court. You can rent mountain bikes onsite... or relax into a hammock in the shade.

Las Cuevitas beach is just over a mile downhill from the property. Nestled in a small private cove surrounded by jungle, the water here is clear and safe for swimming. About 10 minutes north is Chacala beach—a popular

fishing spot—where you'll find a selection of bars and restaurants on the sand.

Jungle-view lots at Vista Encantada start from US\$65,000. When you're ready to build, the developers have a number of building packages on offer from US\$95,000.

Property management is available onsite, too. So, if you build a home and wish to rent it out, you have a turn-key option.



[For more information on Vista Encantada, get in touch here.](#)

Turn-key Agricultural Opportunities

Investing in raw land or a lot in a master-planned development in its earliest stages is an option for investors looking for double-digit returns. But you need to buy right in order to achieve the best possible yields. You have to perform extensive due diligence for this type of investment, including learning as much as possible about the region or area where the property located. A couple of things you should consider with regard to the property location include:

- Is the property located near a beach, mountains, or close to a city?
- Are there any new development or major infrastructure improvements (highway expansion, major hotel chains entering the market, or new commercial centers) taking place in the region?
- Is the land or lot located near an established tourist market?
- Airport accessibility, including drive time from the airport to the property. Plus, are there direct flights from major international cities?

We'd also recommend that investors actually get on the ground and visit the property firsthand. However, depending on the investment amount (less than US\$50,000) and other factors, you may determine that a visit isn't necessary.

Ultimately, you'll have to make a judgement call. As you gain more experience investing internationally, you'll become more comfortable making these types of decisions.



Pocket Money Opportunity #7:

Earn US\$752K On This In-Demand Luxury Food



One sunny summer afternoon in 2012, I had the most expensive lunch of my life.

I was taking my wife and kids on a driving tour through Italy, Austria, and Croatia. The Croatia leg was to check on the old stone house we own in Istria. We arrived in the nearest town, Livade, around lunch time.

Livade is a tiny place with a big claim to fame. This is the center of Croatia's truffle region. Walking through the lobby of the town's only restaurant we saw, in a glass case, an enormous truffle—the world's biggest, according to Guinness (or so the sign attached indicated).

Reviewing the menu, we saw that every item on it featured truffles...

Truffle soup, truffle pasta, truffle sauce on the pork chops...

We observed truffle shavings garnishing every plate that came out from the kitchen, and, after we'd been served, the waiter came around the table to ask us each if we'd like more truffle grated onto our meal for good measure.

The food was excellent, but the bill for the 4 of us was 350 euros. And we didn't even drink any wine.

I've had more expensive dinners out, sure, but those were in fancy city restaurants and included bottles of *vino*.

I knew of truffles before that lunch... understood that they are expensive... but I didn't realize how expensive.

Truffles have always been a high-priced delicacy, but the supply and demand curve has made them into one of the world's most valuable agricultural crops.



A Story Of War... And Outstanding (And Growing) Demand

In 1903, the global population was 1.2 billion. Annual truffle production was 1,050 tons.

Today, the global population is about 7.7 billion, and annual truffle production ranges from 6 to 60 tons.

What happened?

World War I, to start. It killed off most of the young men who'd been working in the French truffle industry. Industry knowledge was lost, including plantation know-how that was only a couple of decades old at the time.

More recently, drought in Europe has reduced wild truffle production.

The good news is that truffle plantations are making a comeback, but this is not an easy industry to get into successfully. Today, you need science to speed up and improve truffle growth if you want to make a business of it.

Truffles are a fungus that grows underground. Leaving them to develop without help in new plantations would add many years to the growth cycle.



That's why I was excited to discover a truffle plantation in Spain that is backed by serious science. The developer seeds the roots of the trees in his plantation with spores, speeding up truffle growth naturally.

The specific science involved isn't available to just anyone wanting to start a truffle plantation. These developers have worked with a dedicated lab for years to refine it, and they keep it private and well protected.

Of course, this developer isn't the only one focused on reviving truffle growth to try to address the enormous lack of global supply (though he is one of only a few with access to the science I mentioned).



But remembering that 60 tons a year of truffles are produced today compared with 1,000 tons in 1903 puts the enormity of the opportunity into perspective.

There's an awful lot of room for growth in this market. In fact, more than 100 times the current annual production would be needed to reach the same level per population that we had back in 1903.

Meantime, fewer wild truffles are being found every year, and the global population continues to expand.





Profit By Owning Truffle “Trees”—For As Little As US\$39,301...

The team I’m working with (and have invested in personally) has put together a 100% turn-key truffle investment deal.

Truffles grow among the roots of certain trees. For US\$39,301 you get 50 of these trees, and for US\$66,106 you get 100 of these trees, which grow the highly-sought “Black Périgord” truffle.

We also have a new offer for 75 trees starting at US\$49,750.

Everything is managed for you turn-key...

The science, the planting, the harvesting, the distribution and the sales. The land and everything else are wholly owned.

Using a conservative sales price for the truffle harvests, the **IRR projects at 15% for 50 trees and 16% for 100 trees.**

Cash flow starts in year 3, thanks to the science involved, which helps the truffles produce more quickly than they would otherwise.

The annual payouts increase every year thereafter, reaching as much as **US\$16,768 for 50 trees and US\$33,927 for 100 trees per year...**

They’ll continue to land into your bank account right up until year 30... adding up to a total payout of **US\$372,112 for 50 trees and US\$752,414 for 100 trees.**

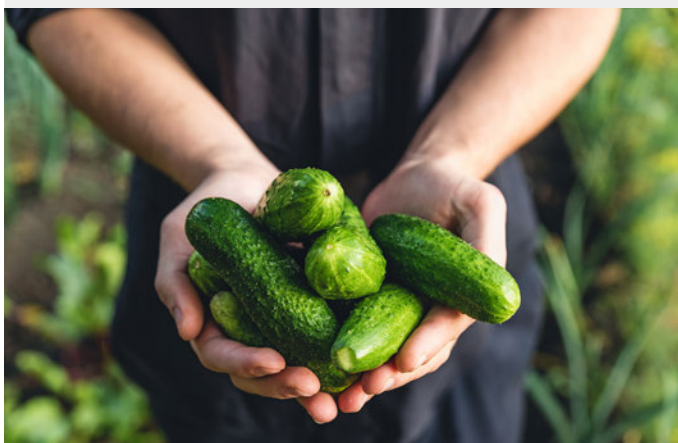


[Get in touch for the details, including a cash flow table, here.](#)



Pocket Money Opportunity #8:

How This Healthy Snack Can Add
A Total Of US\$160,654 To Your
Retirement Funds



As I've mentioned, the future of food production offers incredible profit potential for those who get in early on innovative solutions.

This next opportunity isn't a luxury item like truffles, but it also taps into a niche sector within the exploding global food industry...

This New Investment Will Meet Asia's Demand For Healthy Snacks

Asia's middle class is growing at a rapid rate, and it's this sector that's starting to consume healthier and fresher foods...

Asian consumers have a growing fear of high sugar intake and artificial ingredients, while government action, such as banning trans-fat and charging a sugar tax, is helping the shift towards fruit and vegetable snacks.

Over the last decade, global fruit and vegetable production has grown at an annual rate of 3%, and this

has mostly to do with an expansion in Asia—the current world leader in fruit and vegetable consumption.

In 2019, the global healthy snack market was valued at US\$78.13 billion, and is projected to reach US\$108 billion by 2027. In Asia Pacific, this sector was valued at US\$1,306 million in 2019, making up for 2.4% of overall sales in the region.

Manufacturers are taking advantage of this trend by sourcing local and natural ingredients for their snacks. And this is a straightforward opportunity for the fresh produce industry.



Introducing: Japanese Cucumbers

This new project will focus on the growing demand for health foods and the popular Japanese cucumber.

Low in calories yet rich in water, electrolytes, vitamins and minerals, the hybrid Japanese cucumber which we'll be producing, is a highly popular staple in Asian cuisine, and the 8th most popular fruit/vegetable worldwide.

With logistics made easy, the sky is the limit for our success here...

In addition, this project features three additional benefits:

- Demand in the region (and the world) outstrips supply...
- The hydroponics advantage (cheaper, less risk, and more efficient)...
- A developer with years of experience and a rolodex of contacts...

Plus, a new feature has been added: these latest greenhouses will be solar powered.





Your Own Japanese Cucumber Greenhouse

That further reduces costs over the lifetime of the investment and, eventually, will allow the Japanese cucumbers to be sold at an even greater premium to outlets selling this as an ultimate Earth-friendly product.

This project is already insulated from soaring energy costs. Each greenhouse is being offered at a price of US\$37,950, but still hands you a projected 423.3% ROI.

You own the greenhouse... the team on the ground plants, farms, harvests, and sells the Japanese cucumbers for you.

This is a 100% turn-key investment.

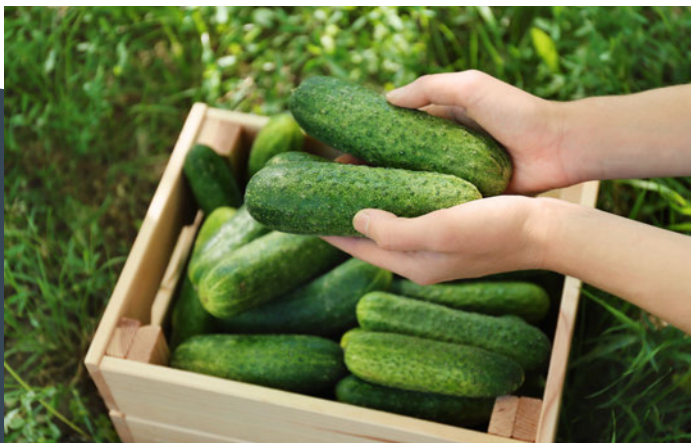
In exchange for doing everything from seed to sale,

the farm team takes a fee from each payout... The management fee is 15%, a discounted fee that's good for the lifetime of the deal.

Altogether, you're looking at an Internal Rate of Return (IRR, which allows for the "time cost" of the investment) of 17.33% over 20 years.

Your greenhouse will last longer than 20 years, but any projection beyond a couple of decades is a wild guess, in our opinion.

Cash flow with this deal is incredibly quick for agriculture, and starts in just the second year... you can expect US\$8,000 upwards, every year, over the full 20 years... Adding a total US\$160,654 to your retirement funds.



To learn more about this exclusive offer, get in touch here.



Pocket Money Opportunity #9:

Build Generational Wealth With
An Investment Of Just US\$6,880



This last opportunity is a little different than my usual deals, but—depending on your investment goals—you might find it interesting...

It's a chance to gift your children more than US\$94,000... by spending only US\$6,880...

This is a way to build generational wealth without being part of the 1%.

Not many options like this exist in the world... you're certainly not going to build long-term family wealth in a bank account these days, where you stand to earn less than 1% in savings interest.

The key to building wealth is to make your money work for you. That's how the wealthy have been doing it throughout human history.

This opportunity is a safe, hassle-free, long-term investment, with a hard asset...

One that will hand your kids or grandkids (or, in my case, my granddaughter), US\$94,000 at a time in their life when they need it most.

I'm talking about that crucial time when they are paying college fees... getting a car for work, buying a first home, starting a family...

Look back at your own life, and consider what US\$94k would have done for you in your 20s or early 30s.

It gives someone the financial freedom to make smart investments, when the timing is right... to choose the best home, the best college education, and qualifications for your future—without tying yourself up in debt for years to come.

It's a kick-start that could go a long way, at a time in life when financial pressure holds most people back.

Of course, the investment has to stack up. It does, and I have already bought myself. I'll outline the details in a moment...

But first, note I have negotiated an exclusive offer here with a low entry price of just US\$6,880 (plus titling and closing costs) for a quarter-acre parcel of newly planted teak (which



includes an additional US\$500 off for my readers). These trees will take 25 years until it's time for harvest.

If you've dreamed of setting up a legacy for your family's future but thought that was only within reach for the super wealthy... you can change all that here today.



So Why Is This Investment Worth Waiting For?

I'm talking about a teak tree plantation investment... and trees, as you know, take time to grow.

Teak in particular is a high value timber, highly sought-after in global markets. It boasts remarkable features, being rot, fungus, termite, and fire resistant. This strength and durability ensure demand in a wide range of applications, from building material to high-end furniture.

However, the landscape of the global teak industry has changed significantly in the past number of years.

The sustainable supply of teak from natural forests has diminished, due to overlogging and deforestation... and countries such as Myanmar have banned the sale of natural forest teak.

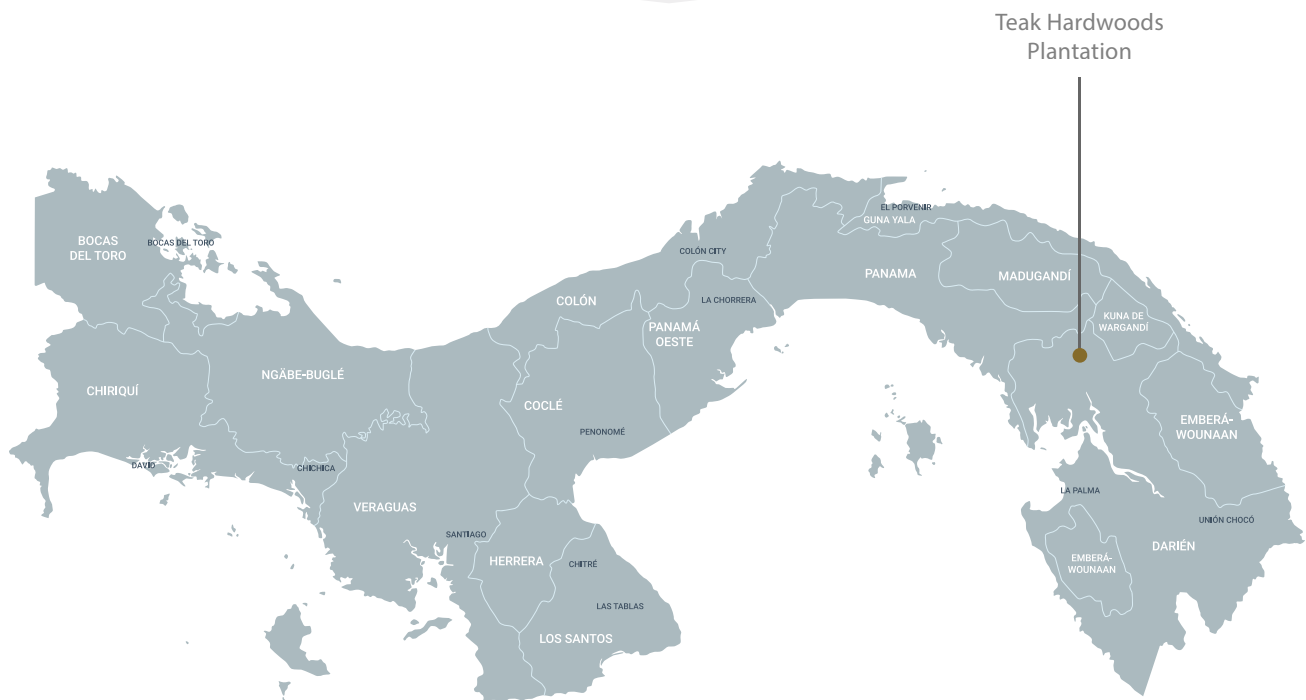
Natural forests cannot supply teak in the same quantities as they once did.

The world's appetite for teak, however, continues to grow. And buyers have turned to plantations in countries such as Panama, where growing conditions are ideal.

The specific teak plantation I have in mind is located in the Darién province of Panama, where the government has been supporting the teak sector, offering tax incentives, and residency programs for some time now.

It is a well-established plantation which has been in operation for 20 years.

The minimum investment for a parcel of land and trees here is normally US\$19,884 (which also already includes US\$500 off for LIOS readers only).



For this price, you'd get a quarter-acre (1,000 square meters) of teenage teak (16-year-old teak)—ready for harvest in 12 years. This means you'll see your returns faster.

A great investment if you're buying for yourself, as I already did.

But if you have kids or grandkids, you can invest for the next generation, too...

You can swing a perfectly legal, tax-free, US\$94K gift, with this US\$7K investment.

The developer here tells me that many of its teak investors put their parcels in the names of their kids or grandkids already, so he has agreed to incentivize any of my readers who want to gift a parcel, by allowing it to be given as a tax-free gift.

To clarify: In the United States, the IRS allows you to gift something to someone tax-free if it's under US\$15,000.

That US\$15,000 is per recipient and per donor. In other words, you and your spouse can give up to US\$15,000 for a total of US\$30,000 to each child or grandchild.



Right now, you can buy a piece of this plantation with a ¼ acre parcel of teak for just US\$6,880 (plus titling and closing costs).. That includes a special US\$500 discount for my readers.

This qualifies your teak investment as a tax-free gift, perfect for your kids or grandchildren.

Even better, you could even put this investment on your credit card if you want. Investing doesn't come any easier than this.

Tax benefits aside, teak has proven to be an incredibly stable low risk investment.

In 2008, when the world markets were tumbling, teak actually increased in value. And while the trees take many years to reach harvest, it hands down beats putting your money into stocks, or any saving account I know of.

In the case of this teak investment, you're looking

at a projected 1,188% total ROI, for a final payout of US\$94,000.

That's not including infrequent annual "trimmings" prior to harvest that come with their own return.

Plus, remember those government incentives I spoke about... in this case, you are not liable for taxes in Panama.

You own the land, and you own the trees.

It's a completely hassle free, 100% turn-key investment. Planting, tree management, harvesting... it's all taken care of for you.

This is the definition of a gift that keeps giving.

Your kids and their kids will thank you for thinking about their future—and you have the comfort of knowing you are protecting your legacy.



Get in touch to learn more about
this teak offer here.

P.S. If you're interested in the ready-planted (teenage) teak that will deliver in 12 years, the developer has availability there, too.

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