

The background of the slide is a golden-yellow color with a dense, repeating pattern of various international currency symbols. These symbols, including the dollar sign (\$), euro (€), pound sterling (£), and yen (¥), are rendered in a three-dimensional, embossed style, creating a textured effect. The symbols are scattered across the entire page, with a higher concentration in the vertical bars on the left and right sides.

Currency Considerations

For Your International
Property Purchase

Lief Simon and Lee Harrison

WHAT TODAY'S STRONG DOLLAR WILL DO FOR YOU

- U.S. and Canadian dollar levels have given us a price rollback in some countries by historic comparison
- Best markets to capitalize on the dollar's strength

Country	Increase in buying power between 2018 and today
Brazil	46.1%
Canada	4.7%
Colombia	39.2%
Europe	9.4%
Mexico	-9.2%
UK	7.5%

2023 TRENDS TELL A DIFFERENT STORY

<u>Country</u>	<u>11-Jun-23</u>	<u>1-Jan-22</u>	<u>Gain or Loss</u>
Australia	AUD 1.48	AUD 1.38	7.2%
Brazil	R\$ 4.88	R\$ 5.58	-12.5%
Canada	CAD 1.33	CAD 1.26	5.6%
Chile (UF)	CLF 0.021849	CLF 0.027487	-20.5%
Chile (pesos)	CLP 788	CLP 852	-7.5%
Colombia	COP 4,171	COP 4,059	2.8%
Europe	€ 0.93	€ 0.88	5.7%
Mexico	MXN 17.30	MXN 20.51	-15.7%
New Zealand	NZD 1.63	NZD 1.46	11.6%
UK	£0.800	£0.740	8.1%

Key facts about exchange rates

- A strong/strengthening dollar:
 - Is always good when you're buying
 - Decreases the value of your asset in dollar terms
 - Lowers your operating expenses and cost of living (if you live in-country)
 - Increases your local-currency income if you rent in dollars
- A weak/weakening dollar:
 - Is always good when you're selling
 - Increases the value of your asset in dollar terms
 - Raises your operating expenses and cost of living (if you live in-country)
 - Decreases your local-currency income when you rent in dollars

FOREIGN EXCHANGE DYNAMICS

At COP 3,000 per USD

- **Purchase (COP): 500,000,000**
- **Equivalent in USD: \$167,000**

- **Rent (USD): \$2500**
- **Equivalent in COP: 7,500,000**

- **Cost of living (COP): 5,000,000**
- **Equivalent in USD: \$1,667**

At COP 4,000 per USD

- **Purchase (COP): 500,000,000**
- **Equivalent in USD: \$125,000**

- **Rent (USD): \$2500**
- **Equivalent in COP: 10,000,000**

- **Cost of living (COP): 5,000,000**
- **Equivalent in USD: \$1,250**



TRANSFERRING YOUR DOLLARS ABROAD

- Use of foreign exchange services
- Convert before or after sending the wire?
- Bank exchange rates vary widely
- Some brokers offer more than just the exchange

Transferring your dollars abroad

- Consider moving money when the exchange rate is good, even if you're not completely ready to buy
- When buying in Brazil or Colombia, remember to allow for currency controls... and get qualified help if you can't do the declarations yourself.

HOW TO PREDICT FUTURE CURRENCY SWINGS

