

Global Property Summit

June 14-16, 2023



GLOBAL PROPERTY

SUMMIT 2023



UPCOMING LIVE AND INVEST OVERSEAS CONFERENCES

Live and Invest Overseas Conferences are the best way to consider the best options for your new life overseas. Our live events introduce you not only to our key overseas experts for each country including attorneys, insurance providers, bankers, real estate professionals, tax advisors, residency consultants, and more but also to expats and friends who've already launched new lives in the world's top havens...and who can tell you, from firsthand experience, of the advantages and the disadvantages, the pluses and the minuses, the distresses and the delights...and why they've never looked back!

Whether you're considering a new life on the shores of Belize, in Portugal's Algarve region, or in Medellin, Colombia, the City of Eternal Spring...or you're looking to diversify your portfolio with an overseas property purchase or to protect your assets by taking them offshore, we promise you this: Our far-flung global experts have the answers, the experience, the judgment, and the real-world advice you need to make every lifestyle, retirement, and investment dream you have come true.

Talk To Our Staff To Learn More!



SAVE THE DATE

**Overseas Health Online
Workshop** June 29th
*Pre-Register Today To Secure
a Seat!*

**Live And Invest In Europe
Virtual Conference**
July 12-14th 2023 Virtual
*Register Today To Secure a
Seat!*

Colombia Online Workshop
*Pre-Register Today To Secure a
Seat!*

Offshore Wealth Summit
Sept. 20-22nd 2023, 2023, Panama
City, Panama
Pre-Register Today To Secure a Seat!

Live And Invest In Spain Conference
*Pre-Register Today To Secure a
Seat!*

Talk To Our Staff And **Register** Today!

Global Property Summit

June 14-16, 2023



Congratulations And Welcome!

Dear Global Property Summit Attendee,

If you're looking to make money while diversifying your portfolio (and your life), you've come to the right place. By joining us here in the Virtual Summit this week, you've taken the first step toward remaking your future.

Real estate overseas is the best investment you could make in the current global climate, and there are many interesting opportunities to buy foreign real estate right now. We have invited more than 25 friends, experts, colleagues, and real estate professionals from key markets around the world to showcase the best of what is currently on offer, in terms both of market and of asset type...from Panama and Portugal to Thailand and Colombia and from rentals to agricultural plays, condo- hotels, and pre-construction investments.

In addition to the specific current investment opportunities and market introductions, we have built this week's program around a series of five-panel discussions intended to introduce you to everything you need to know to confidently buy property overseas. With help, again, from colleagues and professionals from across the many current markets of interest, we'll discuss in detail things like moving money around the world, projecting rental returns, vetting developers and opportunities, mitigating your tax burdens (both in your home country and the country where you're investing), how to determine the best way to take title to a property, and how to find an attorney to represent you in the markets where you decide to invest.

These interactive panel discussions are an important chance for you to have your questions answered by the experts. You'll also have many other opportunities for one-on-one communication with our speakers.

Thank you for joining us at our virtual summit. I'm looking forward to spending time with you and discussing the best current opportunities worldwide to make money while diversifying your portfolio, your life, and your legacy.

A handwritten signature in black ink, appearing to read 'Lief Simon', written in a cursive style.

Lief Simon

For Live and Invest Overseas

Global Property Summit

June 14-16, 2023



Welcome!

Dear Global Property Summit Attendee,

Welcome to the Global Property Summit. We appreciate and look forward to this chance to help you consider your best options for retirement, starting a new life, investing, and doing business in Panama.

Here is some important information that will help you to get the most out of the time we're spending together this week:

Evaluation Forms

I'd like to ask that you complete the Evaluation Forms handed out at the beginning of the conference as we progress through the program. If you wait until the end of the conference to record your feedback, you may forget important comments. Your feedback is very valuable to us and is much appreciated, as it helps us improve our future programs.

You can hand in your completed Evaluation Forms to any Live and Invest Overseas staff member at the end of the conference. Be sure to include your name on your completed form so you can be included in the prize drawing—your Evaluation Form is your entry.

Welcome Cocktail Reception

On Wednesday, June 14th, you are invited to join us for a Welcome Cocktail Party on the 28th Executive Lounge. This event, open to all attendees and speakers, will be held from 6:45 pm to 8:15 p.m., immediately following the final presentation of the day. This is an excellent opportunity to speak with presenters, exhibitors, and fellow conference attendees.

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CellPhones,Blackberrys,Pager,IpPhones,Etc.

Please switch off your cell phone, Blackberry, pager, and Iphone during all presentations. You will be able to check messages and return calls during the scheduled breaks. However, again, during the presentations, we ask that you respect your fellow attendees and the speakers by turning off anything that rings or jingles.

Exhibition Hall

Our Exhibit Hall, located in the Mercurio Room will be open throughout the conference. This is a good place to look for any speaker you're interested in talking to one-on-one or with whom you'd like to schedule a private appointment.

Remember, the speakers and staff are at your disposal and happy to spend time with you. Don't be shy. You came with questions. They came to answer them.

Finally, Very Important

You'll find me, along with other Live and Invest Overseas staff members, at the Conference Registration Table or in the meeting room throughout the three days of our event. Please don't hesitate to seek us out if you have questions, requests, or comments.

Here's to new ideas, new opportunities, and new friends. I'm looking forward to it!

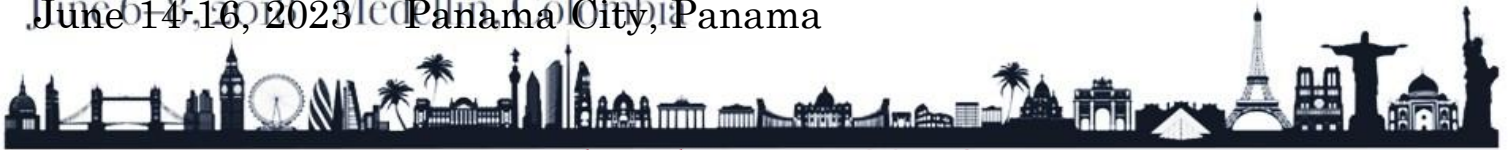
Sincerely,

A handwritten signature in black ink that reads "Genesis Thompson".

Genesis Thompson
Conference Manager
Live and Invest
Overseas

Global Property Summit

June 14-16, 2023 Medellín, Colombia Panama City, Panama



Wednesday, June 14, 2023

Registration and General Sessions — Emcee: Lief Simon

6:00 AM – 10:30 AM

Breakfast (For Hotel Guests)

Mon Restaurant

7:30 AM – 8:30 AM

Conference Registration

Collect Your Name Badge and Welcome Pack

Outside Titania Room

8:30 AM – 6:30 PM

Exhibition Hall Open

Mercurio Room

8:30 AM – 8:45 AM

Launching Your Global Property Portfolio

Lief Simon, Live and Invest Overseas

Titania Room

8:45 AM – 9:45 AM

Why Buy Real Estate Overseas—The Perks And Pitfalls Of Foreign Property Investing

Kathleen Peddicord with Lief Simon, Lee Harrison, Rachel Jensen, and Liz Larroquette

Titania Room

9:45 AM – 10:30 AM

Best Current Opportunities—Where To Buy In 2023

Kathleen Peddicord with Lief Simon and Lee Harrison

Titania Room

10:30 AM – 11:00 AM

Networking Break

Mercurio Room

11:00 AM – 11:30 AM (Virtual)

Fantasy Island in The Med—Crystal Resort

Dengiz Kürşat, Avertiss Real Estate Ltd., Cyprus

Titania Room

11:30 AM – 12:00 PM

Panama Roundup—Top Real Estate Picks For Investment And Lifestyle

Liz Larroquette, Empresas Bem, Panama

Titania Room

12:00 PM – 12:30 PM

Own A Parcel Of Almond Farmland In Spain—A Safe And Diversified Profit Plan With 12%+ Net Returns

Marcel Mert Risvanoglu and Alper Apaydin, API Investment Ltd.

Titania Room

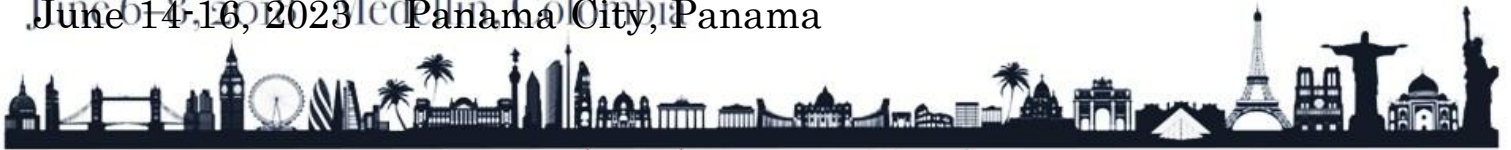
12:30 PM – 2:00 PM

LUNCH

- Please remember that this is a private event. Non-attendees and unauthorized guests will be asked to leave, so please wear your name badge to all conference activities.
- Speakers, topics, times, and meeting locations are subject to change.

Global Property Summit

June 14-16, 2023 Medellín, Colombia, Panama



Wednesday, June 14, 2023

General Sessions — Emcee: Lief Simon

2:00 PM – 2:30 PM (Virtual)

Cash In On Growing Truffle Demand 16% To 20% Returns For 30 Years

Graeme Henderson, Truffle Farms Europe Ltd., Spain

Titanio Room

2:30 PM – 3:00 PM (Virtual)

Protecting And Preserving Assets—What Structures May Be Right For You

Carl Linder, Greenspoon Marder LLP

Titanio Room

3:00 PM – 3:45 PM

Investing In Cybersecurity Tech For Its Wealth Creation Potential

Zafar Khan, RPost Communications

Titanio Room

3:45 PM – 4:15 PM

Profiting From Teak—A Globally In-Demand Market (And Securing A Residency)

Michael Cobb, ECI Development

Titanio Room

4:15 PM – 4:45 PM

Networking Break

Mercurio Room

4:45 PM – 5:15 PM (Virtual)

Earn 18-28% Annually From An Urban Development Project In Cartagena

Andrew Straus, Consinfra, Colombia

Titanio Room

5:15 PM – 5:45 PM

Own In Panama's Premier Oceanfront Community On The Azuero Sunset Coast

Jim Hardesty, Los Islotes, Panama

Titanio Room

5:45 PM – 6:15 PM

Invest Now, Retire Later: How To Jumpstart Your Retirement 7 Years Early

John Palumbo, Brazil Beachfront Real Estate Developers, Brazil

Titanio Room

6:30 PM – 8:00 PM

WELCOME COCKTAIL PARTY

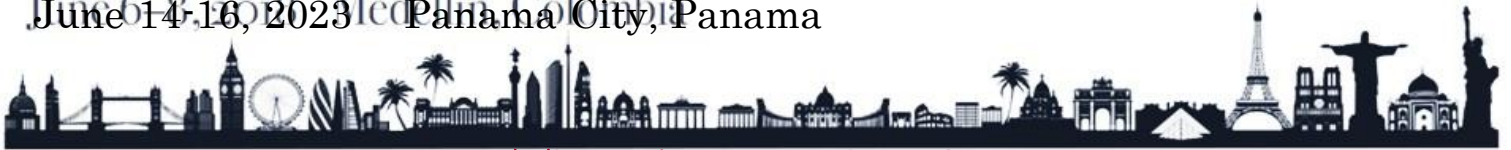
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Executive Lounge on the 28th Floor
Hotel Las Americas Golden Tower

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Global Property Summit

June 14-16, 2023 | Medellín, Colombia | Panama City, Panama



Thursday, June 15, 2023

General Sessions — Emcee: Lief Simon

6:00 AM – 10:30 AM
Breakfast (For Hotel Guests)

Mon Restaurant

8:30 AM – 6:30 PM
Exhibition Hall Open

Mercurio Room

8:30 AM – 9:30 AM
4 Secrets To A Successful Rental Investment Overseas—How To Buy And Manage For Maximum Rental Yield

Kathleen Peddicord with Lief Simon, Lee Harrison, Rachel Jensen, and Liz Larroquette

Titanio Room

9:30 AM – 10:00 AM (Virtual)
Our Building Experience in Argentina's Cordoba Sierras
Paul Reynolds, Reynolds Propiedades S.A., Argentina

Titanio Room

10:00 AM – 10:30 AM
Affordable Properties In Montenegro—Enjoy Earning More Than 10% Net ROI

Alper Apaydin, API Investment Ltd., Montenegro

Titanio Room

10:30 AM – 11:00 AM

Networking Break

Mercurio Room

11:00 AM – 11:30 AM (Virtual)
Quick Return With Strong Yield—Eco Lodges In The Heart Of Yorkshire

Grahame Clist, Spot Blue, United Kingdom

Titanio Room

11:30 AM – 12:00 PM
The Advantages Of A Live And Invest Overseas Premium Membership

Lief Simon and Kathleen Peddicord

Titanio Room

12:00 PM – 12:30 PM
The Best-Kept Secret In Alternative Investments
Keith Jacobsen, International Coin Alliance

Titanio Room

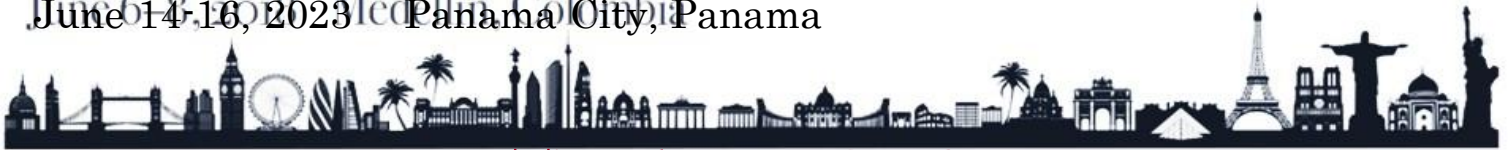
12:30 PM – 2:00 PM

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Global Property Summit

June 14-16, 2023 Panama City, Panama



Thursday, June 15, 2023

General Sessions — Emcee: Lief Simon

2:00 PM – 2:30 PM

Currency Considerations For Your International Property Purchase

Lief Simon and Lee Harrison, Live And Invest Overseas

Titanio Room

2:30 PM – 3:00 PM

Belize Market Overview And Top Opportunities

Available To Own Right Now

Rachel Jensen, Luna Realty, Belize

Titanio Room

3:00 PM – 3:30 PM

Residency Through Real Estate Investment In Colombia

Juan Dario Gutierrez, Gutierrez Group, Colombia

Titanio Room

3:30 PM – 4:15 PM

The Top 10 Things Everyone Must Know When Buying Property Overseas

Michael Cobb, ECI Development

Titanio Room

4:15 PM – 4:45 PM

Networking Break

Mercurio Room

4:45 PM – 5:15 PM

Turnkey Property Profits In Medellin

Felipe Gutierrez, Gutierrez Group, Colombia

Titanio Room

5:15 PM – 5:45 PM

Legal Aspects Of Investing In Panamanian Real Estate

Roberto Guardia, Guardia & Co., Panama

Titanio Room

5:45 PM – 6:15 PM

Profit From The Growing Local Middle Class

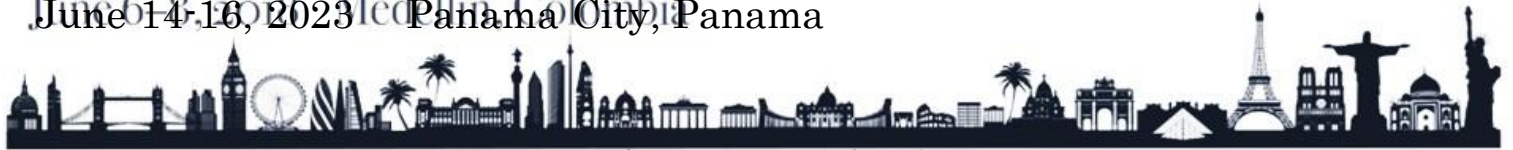
Mark Cox, Altos De Coquito, Panama

Titanio Room

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Friday, June 16, 2023

General Sessions — Emcee: Lief Simon

6:00 AM – 10:30 AM

Breakfast (For Hotel Guests)

Mon Restaurant

8:30 AM – 6:30 PM

Exhibition Hall Open

Mercurio Room

8:30 AM – 9:00 AM

Structures, Taxes, And Carrying Costs—Don't Let The Administration Kill The Investment

Kathleen Peddicord with Lief Simon, Lee Harrison, João Gil Figueira, and Juan Dario Gutierrez

Titanio Room

9:00 AM – 9:30 AM (Virtual)

Becoming A Global Real Estate Investor: My Experience

Bart Walters, Thailand Expat

Titanio Room

9:30 AM – 10:00 AM

Daffodils For Dementia—Profiting From Medical Botany

Graeme Henderson, Truffle Farms Europe Ltd., Spain

Titanio Room

10:00 AM – 10:30 AM

Networking Break

Mercurio Room

10:30 AM – 11:00 AM (Virtual)

Easing Into Spain:

Real Estate Opportunities From €26.5K

Luis Teixeira da Silva, Spain Senior Living, Spain

Titanio Room

11:00 AM – 11:30 PM

Analyzing The Numbers—IRR Vs. Yield

Lief Simon and Lee Harrison, Live And Invest Overseas

Titanio Room

11:30 PM – 12:00 PM (Virtual)

Legal Aspects Of Investing In Portuguese Real Estate

João Gil Figueira, Gil Figueira & Devillet Lima Advogados, Portugal

Titanio Room

12:00 PM – 1:30 PM

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Friday, June 16, 2023

General Sessions — Emcee: Lief Simon

1:30 PM – 2:00 PM

Mexico's 5 Top Markets For Profit

Jim Hardesty, InvestGPS

Titanio Room

2:00 PM – 2:30 PM (Virtual)

La Morada Life & Lodge

Edward Holloway, Ushay, Argentina

Titanio Room

2:30 PM – 3:00 PM

**Building A Monthly Income Stream Using Dollars You
Would Otherwise Pay Out To Federal And State Income
Taxes**

Don Hosmer, Royal Energy

Titanio Room

3:00 PM – 3:30 PM

Networking Break

Mercurio Room

3:30 PM – 4:00 PM

Confessions of A Real Estate Junkie

Lief Simon, Live And Invest Overseas

Titanio Room

4:00 PM – 4:30 PM (Virtual)

**Independent Together: Lifestyle, Liberty, And Legacy In
A Safe Sustainable Community**

Phil Hahn, Carmelita Gardens, Belize

Titanio Room

4:30 PM – 5:30 PM

Closing Panel Q&A

Kathleen Peddicord with Lief Simon, Lee Harrison, and Jim
Hardesty

Titanio Room

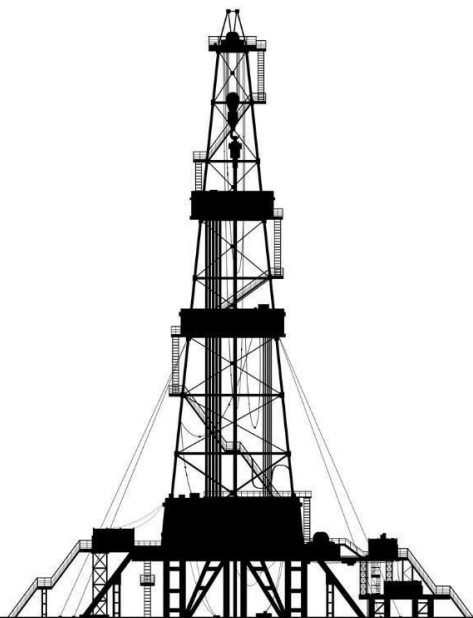
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For More Information

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OR

Royale Energy, Inc. at
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Check These 13 Important Items Before Buying Abroad

I. For Any Property You're Considering, First Look At These General Items

✓ Location

As anyone in the real estate business will tell you, location is paramount. You can fix almost anything else with enough time and money, but you can't fix the location. Make sure it's either good or that you have a strong reason to believe it's on its way to becoming good.

In addition to the neighborhood, also consider the distance to the airport and to good medical facilities.

✓ Walkability And Public Transit

Where this applies, it's crucial when it comes to resale or renting your property for income. The ability to walk to stores, restaurants, and administrative services will make your own life convenient—if you're using the property—as well as that of your renters. If your property is not walkable, you may be requiring your buyer or renter to have a car... which is a big factor in a foreign country.

If a city property is not completely walkable, being near convenient public transit is the next-best alternative. Of course, walkability doesn't apply in remote properties that are intended to “get away from it all.”

✓ See What's Going On Next Door

In Santa Marta, Colombia, I looked at a beautiful new high-rise apartment, three blocks from the beach, with an impressive view of the Caribbean. When I looked out the window, I happened to notice that the adjacent “never-to-be-developed” property was filled with construction equipment. As it turned out, this undisclosed neighboring building was going to block most of the view I'd have been paying for.

Just south of João Pessoa, Brazil, we looked at a planned community of beautiful town homes a couple of blocks in from the beach. While driving to the property, I happened to notice a billboard announcing the construction of a massive low-income housing project on the adjacent property... again, undisclosed.

You can't see into the future, and you can't know everything that will happen. But do keep your eyes open to what's going on in the area around you.

✓ **Find (or avoid) the Path of Progress**

Take a big-picture look at any major infrastructure upgrades in the works. If you're a Path of Progress investor, you'll benefit from construction of that new highway or airport... if you're looking for continued peace and solitude, you'll want to avoid them. Either way, you should consider them.

II In An Existing Building, Also Look For These Attributes

✓ **Verify A Good Property Condition**

Look at paint, general appearance, the pool, grounds, elevators, and facilities. A quality, well-managed building is never in a rundown condition. I've heard plenty of excuses about how the Homeowners' Association (HOA) was going to fix things up during the coming year... but a well-managed property would never become rundown in the first place.

✓ **Make sure you have a strong HOA**

We all know that HOAs are an annoyance. But there's no doubt that they preserve the value of your investment. Make sure the rules for appearance and maintenance are being followed and that the HOA is well-funded by reviewing their financial statement (your realtor can get this). Compare the HOA fees to other facilities in the area to make sure they're not exorbitant but are sufficient.

I looked at several properties in Montevideo, Uruguay, where the realtor proudly told me that the HOA had been disbanded to save money and that future assessments would be made to take care of any building needs. I called these "dying buildings" because they were rapidly turning into poorly maintained, shabby properties.

✓ **See If They Allow—Or Prohibit—Short-term Rentals**

If you want to rent your property short-term to take advantage of high returns, make sure it's allowed... many municipalities place restrictions on short-term rentals.

If the property will be your residence, I'd make sure they prohibit short-term rentals, if possible. At resale time, it's easy to sell in a short-term building to another short-term landlord but hard to sell to a local family. I believe that a building of owner-occupants sells to the widest spectrum of buyers.

✓ **Look At How Many Units Are For Sale**

If a mature building has a seemingly large number of units for sale, it could be a sign of trouble... things like a big tax increase, HOA fee increase, or something unpleasant going on in the neighborhood, like a shopping center being built next door. Ask around to find out why there are so many sales, including the building's doormen.

✓ **Check Out The Parking Lot**

This may sound strange, but a building with well-off owners who care about the property will likely have a garage full of nice, well-kept cars. The more-expensive they are, the better. If you see old junkers in the parking garage, take it as a warning.

III. In New Construction And Planned Communities, You Want To Verify These

✓ **Check The Number Of Unsold Units**

We were looking into a property last week in Mazatlán, Mexico, and found a large, brand-new apartment for sale—with an almost-180 degree ocean view—at a good price. But then we noticed that there was another just like it... and then found two more. After checking the building's completion date, I found it was completed almost four years ago.

Something's wrong here, something I can't see by investigating online. I'm traveling to see the area and property next month, and I'll figure it out. But if you see a large number of still-unsold units in a finished building, you should smell a rat.

✓ **Beware Of Hand-To-Mouth Infrastructure**

Many planned communities depend on property sales to fund the promised infrastructure and community amenities. I've seen a few communities that were 100% backed without property sales, but not that many.

And I've also seen a number of projects where the infrastructure and amenities never got finished because of insufficient sales, leaving the existing owners holding the bag with unfulfilled sales promises on unimproved land. Some developers went under altogether, while others were just crooks and spent the money on other endeavors.

I won't tell you to always avoid sales-funded developments. But if the developer needs sales to fulfill his promises, then it's definitely an item that should be in your "risk" column.

The golden rule here is to “buy what you see.” This is an oversimplified way of verifying this: If the project were to stop today—leaving the remaining sales promises unfulfilled—you’d still own something that you believe to be of value.

✓ **Take A Look At The Competition In The Area**

I once looked at a project in Uruguay that was 2.5 miles from the beach, practically requiring its residents to have a car—call it Project A. The houses were expensive by local standards, between US\$250,000 and US\$450,000. Project B, in the same town, was located right on the water, offering brand-new apartments for US\$75,000, with plenty of unsold units.

The town became quite popular with expats—partly due to Project A’s promotional efforts—but almost everyone opted for cheaper and more convenient properties in Project B or elsewhere in town. Local competition wasn’t the only reason Project A failed, but it was certainly an important factor.

✓ **Verify The Developer Can Do The Job**

Read our [10 Questions To Ask Before Investing With A Developer Overseas](#) for more details.

Buying property abroad can be safe, rewarding, and profitable. Just be sure to follow the rules and apply the same common-sense behavior you would back home.

Howto Select and Vet an Overseas Developer

1. Does the developer have full and clear title to the property?

Verifying this should be your attorney's first order of business, especially in a country with a history of title problems. Have your attorney check the title records to see if they agree with what the developer is telling you. Also find out if the developer guarantees the title in the contract.

2. What assurances, if any, are built into the transaction process in the country where you're buying?

Many countries have built-in protections that provide you a degree of assurance. Much of Western Europe for example, is heavily regulated. In the Bahamas, the buyer's attorney actually indemnifies the transaction against any title issues after the title research has been completed. In Uruguay, the escribano performs a complete and comprehensive title search on behalf of the buyer. (An escribano is the public official who records the sale.) Likewise, in France, your notaire will review and vet the property title on your behalf.

3. Have all required plans and permits been approved?

Verify, for example, that the often-overlooked environmental impact study has been submitted and approved. In Northeast Brazil, I once saw a project stopped in its tracks for the want of the required environmental sign-offs... long after buyers' down payments had been received.

4. What infrastructure is already in place?

Developers in emerging markets, especially, can make a lot of promises about planned amenities and infrastructure. Pin down what infrastructure is promised versus what infrastructure is already in place and understand that the only certainty is the infrastructure that's already there.

5. What is the source of water and electricity and what is the plan for waste?

Is water being contractually supplied by the developer or will you have to provide your own? Is electricity already run to the development? If not, find out from the municipality when the lines will be installed.

If it is up to you to install a septic system, take steps to understand the local requirements.

If the developer is promising Internet service, verify that it's available to the project. Same goes for telephone and for cellular service.

6. How much experience does the developer have?

Has he done this type of project before?

6. What are the developer's financial resources?

This is important. Does the developer have the capital to keep the project moving forward on his own, or will he be relying on sales revenues to progress the infrastructure?

8. If financing is being offered, what are the terms?

One of the great advantages of buying property overseas from a developer is that it's often the only way you'll get financing abroad. Be sure, though, to understand the particulars of the terms before committing. They may be very different from what you'd expect from a U.S. bank, for example.

9. Can you speak with any previous clients of the developer?

Ask if the developer will put you in touch with any past buyers from either the project you're considering or previous projects.

10. What happens if the project fails?

I've seen a number of projects go under in countries around the world, for various reasons. With a recent failure in Uruguay, buyers are left without the amenities promised (including a spa and a restaurant), but at least they own attractive lots with magnificent ocean views. By contrast, one failed high-rise sitting on the beach in Ecuador is worthless, a hulking concrete shell that is of no value to the jilted buyers.

When considering your overall risk, take into account what you'll be left with if the worst happens.



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