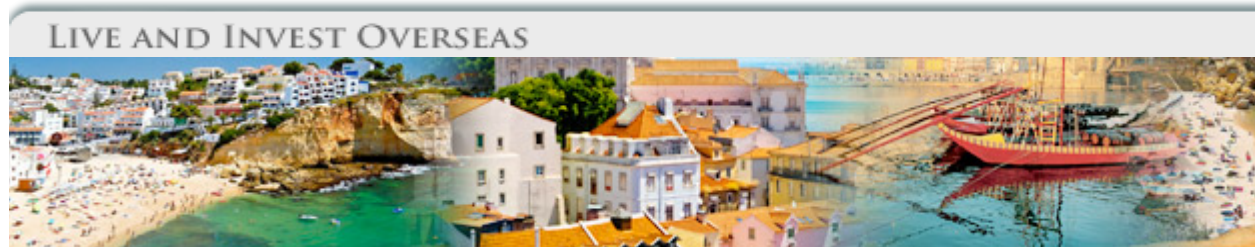


Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>



**Thanks To A Soaring Dollar And A Euro On Its  
Knees...**

**You Can Afford The Best Of Europe...**

**Right Now, You Can Enjoy Quality  
Old World Living... Plus White-Sand  
Beaches,**

**Perfect Weather, Affordable Health Care,  
And Fantastic Food...**

**Europe Is On Sale...**

**And Your Timing Couldn't Be Any Better...**

**This Is The Chance Of Your Lifetime—  
If You Act Now...**

**For all the reasons you want to live overseas—and now an added  
25% discount thanks to the euro's decline—you don't want  
to miss out on...**

**The World's  
Best Retirement Haven For  
2015**

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>



**Portugal's flawless beaches  
and dramatic Atlantic coastlines  
have a Mediterranean feel...**

Dear Live and Invest Overseas Reader,

I'm excited... I mean—really excited.

Yes, it still happens... Even after 30 years of probing and uncovering the best places in the world for people to reinvent their lives... in settings they thought existed only in dreams and 10-day getaways.

Those havens still make my jaw drop and my heart pound and—believe it or not—occasionally, even leave me at a temporary loss for words.

But... once in a great while—and most exciting of all—one destination comes along that seems to check off all the boxes...

A retirement haven that's as good as it gets.

Today I'm writing you about one of those—one you can't afford to ignore.

It's one of the world's best-kept secrets... a place that will totally captivate you—and still preserve your nest-egg. I'm talking about...

## **The Algarve... Portugal's "Retirement Jewel"**

The best of the Old World—history, culture, vineyards, mouthwatering cuisine, and some irresistible "extras"...

- The best beaches in Europe...
- The best weather in Europe—and maybe the world...
- World-class health care...
- World-class golf courses...

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- Easy residency...
- Big tax-haven savings...
- A seriously undervalued property market...

And you get it all at **the best prices anywhere for a quality European lifestyle.**

## And If The Name Rings A Bell...

It may be that you recognize **the Algarve** as Live and Invest Overseas' current choice for **The World's Best Retirement Haven...**

And that's a distinction not easily earned.

As many of you know, every year my editorial team and I rate all of our well-researched, tantalizing, life-changing overseas living destinations on 12 specific criteria. While all our featured destinations manage to ace at least several of the categories, we look for the one haven that gets top scores across the board.

And we think we've really nailed it this year with the Algarve—a destination that offers...

- An eye-candy explosion across over 200 kilometers of ocean shoreline, fruit orchards, and world-class golf courses...
- Sizzling real estate bargains for living or investing—or both—that will have friends back home packing to follow your lead...
- A lifestyle that only feels expensive...
- Affordable, simple gourmet food and wine—rivalling Europe's finest—as direct from the earth and sea as it gets...
- A home where you can barely remember the last time you had to turn on a heater or air conditioner...
- Simple and easy residency procedures and easy access to Europe...
- Head-shaking disbelief at the Old World charm all around you...
- World-class health care whenever you need it... and without worrying about the cost...
- Open arms—and hearts—to expats...
- Affordable trendsetting lifestyle options for seniors... like nothing else available anywhere in the world...

**It's Your Overseas Retirement Wish List  
Coming To Life Before Your Eyes...**

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>

Be prepared that finding the warts on this one will be a little tougher—or maybe a lot tougher—than even our other stellar destinations. Really... you might be hard pressed to come up with a reason not to make this move.

And my team and I are not alone in recognizing the potential of this little David taking on all the Goliaths of global retirement havens...



**Super Affordable: You can enjoy the best of the World's #1 Retirement Haven with as little as \$1,500 per month...**

International publications rank Portugal at or near the top of the world's travel and retirement destinations—mostly on the merits of the Algarve.

*The New York Times* named Portugal the top travel destination of 2012 as the Algarve's celebrity status was emerging. The Algarve is also Europe's Leading Tourist Board Winner for 2014... And London's *Telegraph* featured it again in February 2015 as a top global retirement destination.

The word's definitely out—on all fronts.

And now it's time for a "roadmap" to get there... which is exactly what my team and I—with our usual overseas-haven exuberance—have been up to. There's no time to lose on this one... so I'm writing to you today about how you can quickly get your foot in the door—and not miss out on...

## **A Rare Opportunity Right Now... For A Fast Track To Affordable Quality Living In The Algarve**

You could, of course, just put this thought on the back burner. But I believe that would be a mistake. You owe it to yourself to take a good, up-close look at all this charming, sun-filled, affordable corner of Europe has to offer.

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>



**A healthy, full course  
Mediterranean-style meal for a  
couple will set you back but \$20...**

When you do, you won't be alone. Many Europeans and North Americans are quickly catching on to this conveniently located paradise—with a cost of living that's up to 30% less than the rest of Western Europe!

And of course—just as elsewhere in Europe—the pounding the euro has taken against the U.S. dollar has created some unbelievable bargains in the Algarve. That means that you could end up settling into a house or condo previously priced at \$115,000... for only \$95,000.

It's everything you're looking for in an overseas retirement haven... AND the lowest prices you'll likely ever see there. No wonder it's being called Europe's best-kept secret. But not for long...

Not with a growing number of its visitors coming back—to stay.

I simply can't let you miss out on this one.

That's why I'm inviting you now to join my team beside the cobalt waters, white sand, and sculpted cliffs of Portugal's southern coast—for our **first-ever...**

## **Live And Invest In Portugal Conference**

**July 8–10, 2015**  
in Carvoeiro, Portugal

**Discover This Unique And Welcoming Setting For  
Retiring, Living, Investing, Or Owning A Second Home**

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>



In three adventure-filled days, you'll get to know the areas available... along with the professionals who work there, and the expats who live there... all from the comfort and convenience of the beautiful **Tivoli Carvoeiro Beach Resort**.

Discover for yourself why so many people are embracing the Algarve and seeing it for what it is...

[Reserve My Place!](#)

## A Truly Magical Corner Of Europe

What exactly is it that thousands of expats there have taken a chance on—and now can't live without?

In short... just about everything.

Picture yourself waking up every day in a setting and lifestyle that feel like the best vacation you ever took or even imagined.

You can't explain why, but you feel energized yet relaxed, pampered and serene yet eager to engage with life and people around you. Occasionally, you can't help but stop to scan the inviting coves, vineyards, Roman castles, and nature trails around you. And you close your eyes to let your other senses take in the salt air, the fresh bread, the orange blossoms—a world unlike anything you've known. And you feel... at home.

This is that place... where people come and don't want to leave.

Who wouldn't enjoy the variety of landscapes and seascapes... of historical and cultural influences... of local and cosmopolitan flavor... of nature—any way you choose to enjoy it?

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>

And, what's more, it's all at your disposal in...

## The World's Most Stable Climate— With Over 300 Days Of Sunshine A Year



**This region enjoys one of the most stable climates in the world and 3,300 hours of sunshine per year, meaning more sunny days than almost anywhere else in Europe...**

That's right. More sunshine than anywhere else in Europe.

The Algarve is situated to take the absolute best advantage of currents and temperatures from the Atlantic, the Mediterranean, and North Africa. Talk about Mother Nature's prize-winning recipe for a climate that's as close to perfection as it gets.

Sitting in the shade or putting on a sweater will feel good on some days, but those are likely the biggest weather worries you'll face there.

No rainy season... or hurricane season... or snowy season... or scorching-hot season.

There's just weather that makes you smile the moment you open your eyes every morning.

Perfect for coffee and oven-fresh rolls on your balcony—overlooking a river, the ocean, cobblestone streets, or groves of orange trees.

And also perfect for heading out the door to connect with nature and the relaxed yet vibrant buzz of other happy people around you. This is the way it

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>

is...

## Where The Atlantic Feels Like The Mediterranean

In just about every way you can imagine, the Algarve looks and feels much more like the flawless beaches and dramatic coastlines of the French Riviera, Dubrovnik, Santorini, and Majorca than it does any other stretch of coastline along any part of the Atlantic—anywhere.

It's as if the Algarve never took note of—or took seriously—which side of the Straits of Gibraltar it had been assigned to.

Or maybe it was the locals' belief in Fado... the traditional acceptance of divine will: "It is what it is." Though, the balmy climate couldn't have been too hard a pill to swallow.

In any case—and lucky for retirement-haven seekers like you and me—it's likely partly its location that's kept the Algarve's gifts a secret for so long.

## Laid-Back Landscapes And Lifestyle

Breathe deep, relax, and reinvent life on your own terms—one day at a time—enjoying the treasures that both nature and civilization have to offer.

It's hard to say what's most breathtaking to behold throughout the Algarve—the blue-green waters, natural grottos, windswept dunes, ocher cliffs, piney hills, and tidal pools... or the citrus and nut tree orchards... or the serene hills overlooking it all.

Fortunately... you don't have to choose. You can enjoy any or all those wonders of nature... by car, bicycle, foot, sail, paddle, swimming, or surfboard...

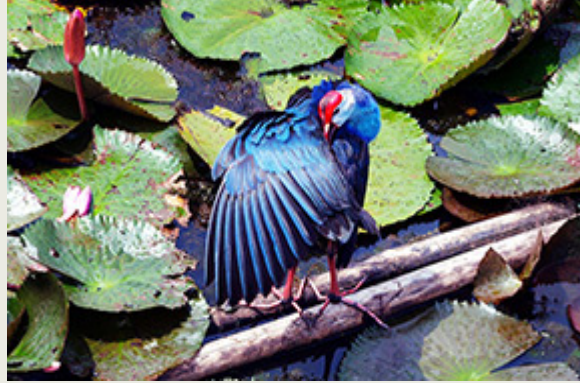
Or by just watching the sun set over them—wine glass in hand—as fishing boats return and beachcombers harvest shellfish along the shore.

### Nature Talks...

Luis da Silva



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**You'll never want for activities in Portugal, a natural wonderland. Bird-watching is just one of the many pastimes to choose from...**

*The Algarve is an excellent place for bird-watching. The Salgados basin, located immediately adjacent to Praia Grande in Silves, is great for observing species such as ferruginous duck, little bittern, swamp hen, and avocet. During the migratory season, several birds, including the rare Squacco heron, can be spotted.*

*Look out for the nesting storks, which have occupied many a traditional brick chimney. They are easily located by the clucking sound made by smacking their beaks together.*

*Silves and Lagoa offer superb walking trails in totally different environments. Silves' hillier terrain means that a stroll in the citrus valleys and barrocal countryside will be as much a soulful experience as a visual one. The way in which Silves has maintained its originality, the pureness of air punctuated by a citrus tang, the preservation of original architecture, culture, and trade, makes a walk in the Silves countryside synonymous with a stroll through the inland Algarve as it once was.*



**Spending time in countryside villages**

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### **like Silves is like traveling back in time...**

*Lagoa's coastal walks are altogether very different. The emphasis here is on the "wow" factor. There is probably not another stretch of the coast anywhere in Portugal (perhaps anywhere on the Iberian Peninsula), which brings together so many spectacular vistas in such a short distance. Perched on the very edge of the cliffs (care must be taken when walking or cycling as cliffs can be unstable—in fact, an increasing number of protective barriers have been placed along the most popular stretches), walkers are able to look down into gullies, out to the azure ocean, and through the fantastical shapes created in the soft coastal rock. A walk along the coast from Ferragudo to Armação de Pera (which is best done over several days) is an unforgettable, eye-candy experience.*

*A pioneering project in Silves is the lynx reproduction center, which is the leading research facility for the protection of the endangered Iberian lynx, the world's most endangered feline species. If you love nature then a visit is a must.*

## **Unique Historical And Cultural Twists**

You'll find the Algarve's footprints of civilization—structures, landmarks, and artisan products—just as impressive as the natural ones. But, even more, they are reminders of a very rich and blended past and present...

From the Enchanted Mouros—folkloric giants, warriors, maidens, and elves who lived underground while protecting the sites and people above... to the ancient Romans, Visigoths, Moors, and Crusaders... to a modern European identity.

From white-washed and blue-trimmed cubist-looking fishing villages with spacious roof terraces that used to be for drying figs and almonds and collecting water... to the same terraces that today are the perfect place to take in the panoramas, sounds, and smells of dawn and dusk—or any time in-between.

From the cobblestone streets—some like narrow alleys—with their unique cone-shaped and filigreed chimneys... to all the wicker and especially the terra cotta and painted ceramic tiles—*azulejos*—some still handmade as they were in Roman times.

From stone bridges and castles to eco-friendly luxury hotels and villas and world-class golf courses.

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>

From open markets where time seems to have stood still to designer boutiques and Michelin-star restaurants.

And—speaking of food and traditions—what better place to step into...

**Reserve My Place!**

## **A Mediterranean Diet—Without Even Trying...**

*The Mediterranean Diet features foods eaten in countries that border the Mediterranean Sea.*

*The benefits of a Mediterranean-style diet reinforce the benefits of eating a diet rich in fruits, vegetables, fish, high-fiber breads, whole grains, and healthy fats.*

*For your heart and body, a Mediterranean-style diet may:*

- Prevent heart disease.*
- Lower the risk of a heart attack.*
- Lower cholesterol.*
- Prevent type 2 diabetes.*
- Prevent metabolic syndrome.*

*For your brain, a Mediterranean-style diet might help prevent:*

- Stroke*
- Alzheimer's disease and other dementia*
- Depression*
- Parkinson's disease*

*--National Cancer Institute, May 2013*

Eating for a healthy body and mind couldn't be any easier than it is in the Algarve. Algarvians lead the Portuguese in eating more fish and other seafood per capita than other Europeans. Add the locally grown grains, vegetables (including olives), fruits (including wine!), and outdoor activity—that just comes naturally—and you might just blissfully eat your way into a long and healthy life there.

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>

Imagine yourself seated in a scenic cliff-perched seaside restaurant, feasting on a shrimp or tuna lunch, with salad and wine for about \$20 for a couple.

Or how about giant grilled sardines sprinkled with coarse salt and washed down with *vinho verde*—Portugal's well-known green wine. So many ways that healthy eating just comes naturally—and inexpensively—in the Algarve.

Of course, you can have it both ways... and also indulge in the region's abundant and equally tasty meat, dairy, and sweets. Enjoy specialties such as mouthwatering suckling pig, roast lamb, and carob tart—without breaking the bank.

And enjoying food is only part of the adventure of life in the Algarve. You'll also be quite impressed with what's...

## All In A Day's (Or Month's) Play In Paradise

In a perfect climate like the Algarve's...



**Here you can enjoy the best the Old World to offer, from medieval towns and fishing villages to some of Europe's best sandy beaches...**

Everyone is an outdoor person—even those who weren't before moving there. You're drawn outdoors... with no shortage of options for enjoying it.

The ocean, rivers, and marinas offer an endless variety of water sports and other diversions.

Beaches abound—sandy, rocky, long open stretches, isolated coves—even some that you descend a long stairway to access. As a matter of fact, a surprising number of the Algarve's beaches can be found on Europe's esteemed Blue Flag beach list.

But they're not the only places to enjoy the ocean views.

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The Algarve's dramatic cliffs—especially those at the extreme southwest corner of Portugal (and Europe, for that matter)—are an excellent vantage point to watch daredevil surfers, or to study the same horizon Columbus once nervously eyed, or just to simply be mesmerized.

And if you turn your gaze inland, lush groves of fruit trees and tranquil hill country are only a short drive away... where a ride or hike reminds you of how tranquil and simple life can be. And why not pick some almonds, figs, and carobs while you're at it?

Even the fishing villages and cities themselves are entertaining... for relaxing strolls, enjoying the abundance of open-air cafes and restaurants, ancient and modern landmarks, and artisan treasures. The summer adds frequent festivals and celebrations to the mix—as well as free outdoor classical and jazz concerts and strolling groups of Charolas sharing folkloric music.

## And Then There's Golf—Over 800 Holes' Worth



One of the other hats the Algarve wears is that of Europe's top golf destination. But, you know... the 42+ golf courses dotting the approximate

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100-mile length of the Algarve should probably come with a warning—because their spectacular panoramic views may pose serious distractions to your game.

**Reserve My Place!**

## **As Sunny, Enjoyable, And Affordable As Europe Gets**

We don't usually look to Europe for our most budget-friendly retirement havens. And our budget destinations don't generally include every single item on an overseas-haven seeker's wish list.

But the Algarve breaks those rules—and more... as a prime overseas retirement haven. When you look at the overall cost of living there, the Algarve is truly a quality lifestyle bargain—whether you're buying or renting... living simply or even more lavishly.

### **A Welcome Mat—More Than 100 Miles Long**

By now, you're maybe already picturing yourself enjoying all the nature, diversions, and lifestyle the Algarve has to offer as a new home or second home...

But is there also a part of you wondering about the details and logistics of the actual move and of actually living there? Wondering if that great lifestyle really is more complicated to slip into than it seems?

Well, not to worry....

As a matter of fact, the news just keeps getting better, the more you get to know this remarkable Portuguese haven...

You and those well-intentioned little voices in your head are likely to be quite overwhelmed at all the practical reasons that the Algarve offers you a retirement destination that's hard to give anything but top scores to—right down to the transition.

A move overseas isn't without challenges, but the Algarve has really stepped up to the plate in that regard. Exactly what are new expats finding so inviting—and reassuring—about a move to the Algarve?

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## **Easy Residency... Save Your Energy For Scenic Strolls**

Begin by checking out the Algarve (and the rest of Portugal) for up to 90 days—with no visa required for U.S. citizens.

Beyond that, Portugal offers a variety of avenues for obtaining residency. The actual move begins with a prearranged, low-hassle, long-stay visa. Once you know the Algarve is a keeper, you'll be surprised at how easy it is to qualify for Permanent Residence or Non Habitual Resident status.

For more immediate and comprehensive benefits, the Golden Visa option is also available—if you purchase real estate (or make other investments) valued at 500,000 euros or more.

## **Europe's Newest Tax Haven... More \$\$ For Travel And Fine Wine**

Portugal is a great place to maximize access to all of your income and assets. Unlike most of Western Europe, recent legislation in Portugal allows many foreign residents to receive their foreign pensions (and foreign income) tax-free in the country. And, what's more, there's no inheritance tax.

## **Safety First... Unless Daredevil Surfing Is On Your To-Do List**

Savor the relaxation in your reinvented life in the Algarve, knowing that Portugal ranks 17th out of 153 countries when it comes to overall safety. No organized crime, no radical groups, and—in contrast to roadway congestion and road rage most everywhere else in the world—very few traffic accidents.

In fact, you might want to tell family and friends to join you—instead of worrying about you.

## **Expats Ecstasy... In The Algarve Tradition...**

A presence of some 100,000 resident expats in the Algarve pretty well says it all when it comes to its expat-friendliness. This haven simply has too much to offer to pass it up—mostly because the Portuguese love sharing what they have... and love making everyone feel welcome.

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**Portugal is home to a very large English-speaking expat population... you could retire here and easily get by without having to learn another language...**

As a matter of fact, according to CNN, the Portuguese have been ranked the world's seventh most welcoming people out of 140 countries surveyed by the World Economic Forum.

English being spoken just about everywhere in the Algarve is a great start. But it goes far beyond that...

The locals are very tolerant of religious, ethnic, and cultural diversity. They seem to thrive on it... almost as if they're celebrating a reverse immigration of their ancestors who sailed away to far reaches of the globe 500 years ago.

Oh, and by the way, the locals aren't alone in their friendliness. The comradery among expats is an unexpected bonus and support for those making the move to the Algarve.

As for attention to basic needs beyond all those nice personal touches... you can't help but notice the significant and ongoing infrastructure investment now in high gear throughout the region. Government and the business community continue to take utilities, communications, and transportation very seriously as the Algarve continues to blossom.

## **Much Ado About... Everything**

No other retirement haven hits it out of the park like this one. But the only way you can know what this kind of retirement perfection looks and feels like is to experience it for yourself at... **The Live and Invest in Portugal Conference.**

Take advantage of this firsthand opportunity to live and breathe the vibrancy



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and tranquility of this enchanted setting. And maybe... choose to wake up to it every day—for the long term.

All of your questions will be answered with the information and insight provided by my team of experts there.

You'll soon see how the Algarve managed to steal the show in our 2014 Retire Overseas Index, and why it's the absolute best place in the world to retire in 2015.

You may never want to leave once you see some of the properties that are available for rent and for purchase in this most affordable place in Europe to live the Euro-lifestyle—and in a setting the rest of Europe just can't match.

Choose a studio, one-, two-, or three-bedroom apartment, or spacious villa. Select from views of historic buildings and cobblestone, rivers, ocean beaches, cliffs, trees or whole orchards, rolling hills, or world-class golf courses. For those with the time and perseverance to build, there are numerous beautifully situated rural properties for sale. Otherwise, make existing homes yours for prices like the ones in these listings:

- A three-bedroom, two-bath apartment with large balconies, 100 meters from the beach for \$130,000...
- A one-bedroom apartment close to town and beaches for a mere \$72,500 (and—by the way—no property tax for up to 6 years on primary residency homes less than \$170,000)...
- One-bedroom cottages in a very popular area for as little as \$160,000...
- A three-bedroom villa with various amenities and a sea view listed at \$240,000...



**Americans currently have an opportunity**

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**for excellent bargains thanks to  
undervalued property and  
the strength of the dollar...**

Often new residents in overseas havens want more time to think about what and where they ultimately want to purchase. The Algarve offers numerous long- and short-term rentals—like these...

- A four-bedroom, four-bath villa with pool and panoramic views for \$76 per night (\$2,300 per month)...
- A new and modern two-bedroom beachfront condo with sea view for \$181 per week (\$780 per month)...
- A lovely traditional one-bedroom apartment with sea view, fireplace, and private garden, located near the old town center and beach for \$31 per night (\$930 per month)...

Whether you're looking to purchase or to rent, the large selection of affordable homes—while they last—is impressive. Together with the Algarve's reasonable cost of living—relative to the rest of Europe—and the relaxing and quality lifestyle... it's easy to see why this little haven is truly the Best Retirement Haven for 2015.

And there's still an ace in her hand I haven't mentioned...



**Kathleen Peddicord**

*My name is Kathleen Peddicord. For more than 23 years, I was Editor and Publisher of International Living. In 2007, I took a break... and launched Live and Invest Overseas and the free Overseas Opportunity Letter.*

*At the same time, my husband, Lief Simon (the overseas investment part of the Live and Invest equation) and I moved family, business, and pets from Paris to Panama. (Previous moves were from the United States to Ireland and later to France.)*

*In other words, I've been covering this beat, researching, writing, speaking, and presenting on the opportunities for living, retiring, and investing overseas, for almost three decades.*

*I have traveled to more than 50 countries, invested in real estate in 22, established businesses in 7, and renovated historic properties in 6.*

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*I've written two books (including my most recent, "How To Buy Real Estate Overseas") on why and how you might want to do the same, and I've appeared many dozens of times on television and radio (everything from Bloomberg and CNBC to Fox and the Regis Philbin Show).*

*It's with that experience, that I confidently offer you this truly rare overseas retirement opportunity. At the **Live and Invest in Portugal Conference** in Carvoeiro, Portugal, in July... you will discover a quality, affordable lifestyle in a truly enchanting setting.*

*More than that, I look forward to the chance to meet you face to face and one on one. For me, this is one of the best parts of these live events.*

## **Trendsetting One-Of-A-Kind Senior-Living Projects For The 55+**

There are two pioneering projects in the Algarve that are setting new standards in the retirement-living sector.

For one thing these projects add another very competitive rental option... at only 798 euros per month for retirees who qualify. But best of all are the many innovations they include to meet the evolving lifestyle needs of retirees.

For example—maximizing the natural benefits and impact of the climate and setting. These forward-thinking Portuguese entrepreneurs have created in the Algarve a senior lifestyle that few places in the world could duplicate... even if they threw themselves behind such a development the way the Algarve has.

And there's yet another treasured lifestyle gem. One that not only supports the senior-living initiatives and commitment... but that also provides peace of mind to everyone who chooses to make this little corner of paradise their home...

## **Don't-Worry-Be-Happy Health Care**

It stands to reason...

The Portuguese were the first to make accurate world maps and large-scale aerodynamic sailing ships... and, with them, to navigate their way around the globe... before others had even hoisted their sails.

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**This beautiful country has made quality retirement living a priority, with low cost health care, senior living developments, and tax-free retirement income...**

So, it shouldn't be surprising that they continue to be forerunners in doing whatever needs to be done to make life better. Both their unique senior-living vision and initiatives... and their whole health care system are prime examples of their foresight in the areas of health and well-being.

It's exactly why the Algarve is a popular health tourism destination—from specialized surgery to elsewhere-exorbitant hearing-aid repairs. The care is modern, humane, and personalized, and the costs are reasonable—by global standards—for such quality care.

Just about everyone living in Portugal has access to free or low-cost, universal health care—depending on their residency status. Even without health insurance, the costs are reasonable for routine health care for those who are not yet full residents.

The innovation continues here as the medical community, for example, capitalizes on the therapeutic value of the warm, dry climate—in both pre-op prep and post-op convalescence. Just another way that the Algarve seems to have been designed with all aspects of the ideal lifestyle in mind.

What else could a retirement haven possibly offer?

Well, actually...

## **The Keys To The Kingdom— Europe At Your Doorstep... And The Door's Wide Open**

Faro International Airport is less than an hour's drive from most parts of the

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Algarve. From there, you'll find one- to two-hour direct flights to some 75 major European cities.

Imagine weekend getaways to Paris, London, Milan, or the Swiss Alps. Take in the Tour de France, the Grand Prix, Oktoberfest, festivals of all kinds, the Eiffel Tower, Venetian gondolas, museums, concerts, exhibits—or whatever parts of Old World charm and history you feel drawn to.

But it's not just geographical access that the Algarve offers...

After five years as a long-term resident, you may travel without visa restrictions throughout the EU.

And there's also the fast track to residence—Portugal's Golden Visa... immediately enabling visa-free travel throughout the EU.

So you see... the home awaiting you in the Algarve is also your ticket to make traveling and living in Europe as effortless as domestic travel and moving is within the United States.

What a retirement gift to yourself, the Algarve would be—and one that will keep on giving as you never imagined possible.

Are you ready to take the next step?

**“If You Want It, Here It Is—Come And Get It...”**



Everything you need to know and everyone you need to talk to—all in one place...

Carvoeiro, Portugal... July 8–10, 2015.

Don't miss the first-ever **Live and Invest in Portugal Conference**.

**Come and see for yourself.** All the best information and insight I have to share will become infinitely more valuable when you can simultaneously experience the real deal.

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>

**Follow your heart—but not blindly.** Let my all-star team of experts share their insight and advice—and answer all your questions... face to face.

**Embrace the opportunity ASAP.** If you're ready to get serious about the Algarve—we'll help you start lining up your ducks—on the spot.

You already know my commitment to keeping it real—telling it like it is. It's the only way we operate.

We'll tell you how easy it is to get a driver's license, or to find workers for your business, or to find work yourself—in a limited number of specific occupations.

But we'll also alert you, for example, to the combination of language barriers, time demands and general obstacles you'll face if you're considering building, major renovating, or setting up a business.

You can count on my team of experts at the **Live and Invest in Portugal Conference** to deliver—as you've come to expect from me—the straight goods... including the “warts.” They'll be there ready to answer questions you've already thought of... and to reveal and highlight more “ups, downs, and get-arounds” that will make your decision-making much easier.

## A Conference You Won't Want To End

Meet us at the Tivoli Carvoeiro Beach Resort for the 2015 Live and Invest in Portugal Conference...

The beautiful four-star **Tivoli Carvoeiro Beach Resort** will welcome you in July... and provide all the comforts of a luxury vacation from the moment you arrive. When you're not talking with my team and me, you can enjoy diving, golf, or just the views from this beautiful hotel perched on cliffs overlooking one of the many bays the sea has carved out of the rock.



Carvoeiro is a medieval fishing village turned popular seaside resort area. And why not—with such beautiful beaches, seaside restaurants, and grottos, islets, and waterspouts created over time by the ocean waves' artistry.

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>

You can't afford to postpone thinking about the Algarve... or about signing up for the conference that will get you there before the most amazing values get snapped up by others. Reserve your place now...

**Reserve My Place!**

**At The Live And Invest In Portugal Conference, Our Staff Of Experts And Local Expats Will Help You Picture Yourself Living The Algarve's Amazing Lifestyle— And Then Help You With The First Steps Toward Getting There**

- **Explore with us**, to see the best of what the Algarve has to offer. Listen to experts and expats as they share their knowledge and insight—and showcase their country's assets...
- **Discover the natural beauty of the Algarve.** At the **Live and Invest in Portugal Conference**, we'll not only show you the natural wonders of the Algarve from our conference room... but can organize a personal tour to show you the best of what the region has to offer.

Despite being a popular destination, Portugal is one of the safest countries in the world...

- **Get the facts on being a part-time or full-time resident** in exciting locations like Silves, Albufeira, Portimao, and Lagos...
- **See the expats' favorite areas**, with the people who live there now...
- **Discover the large selection of affordable rentals**—starting at \$600 per month—and where you should be looking...
- **Find out how safe and secure it is** in this little-known corner of Europe...
- **Have a look at the Algarve's medical care**... how modern,



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accessible, and affordable it is... and why this little region has become a medical tourism hub...

- **Consider the possibilities for learning Portuguese...** as a terrific investment to help you get the most out of your life in the Algarve...
- **Get a sense of the cost of living...** At the **Live and Invest in Portugal Conference**, we'll share with you actual expats' budgets and the lifestyles those budgets support.

### Of course, our business experts will be on hand, too...

- **Find out how to do business in the Algarve** and how to overcome the most common frustrations...
- **Learn the real story on taxes** and how they may affect you in the Algarve...
- **Explore today's best business opportunities**, guided by entrepreneurs who have already built a successful business...

### And we've also got the practical matters covered...

- **See how to become a resident**, using one of Portugal's easy, flexible residency options. You'll hear from North Americans who've settled here, as well as our staff of legal experts...
- **Learn how to navigate Portugal's financial system in the Algarve...** from bank accounts, to investment portfolios... along with how to move money efficiently...
- **Get the facts on how to relocate to the Algarve**, from the experts who know the rules...

### And when it comes to real estate...

- **Find the best real estate deals** by learning where to buy... and how much to pay...
- **Learn where to invest today** in the Algarve—and Portugal—for the most upside potential...
- **Meet with the Algarve's top property managers**, and discover



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how—and where—to make money in today's rental market...

- **Explore the Algarve's best commercial real estate investments**—including the innovative Algarve senior-living projects... with our on-the-ground commercial experts...
- **Learn how to navigate the property purchase process** and buy real estate safely and securely...
- **Get in on the ground floor of a fascinating investment** in the Algarve... your own piece of this exciting new venture...

Most importantly, you'll be able to connect directly with expats already living here so you can hear the ups and downs firsthand.

## And Here's The Bottom Line...

You'll come away from the **Live and Invest in Portugal Conference** knowing if this is the place for you... if you'd be happy living or investing here.

And if it's right for you... you'll have all of the information and local contacts you need to take the next steps.

But, right now... it starts with this step...

**Reserve My Place!**

## What people have to say about our conferences...

*“I enjoyed this seminar very much. I don't know how you got so many knowledgeable people in one place. It exceeded all my expectations.”*

*--V.R., United States*

*“I especially appreciated the nuts and bolts, especially the cost of living, the financial considerations and strategies, and the businesses that you showcased were interesting and enticing.”*

*--Barbara Leicht, United States*

*“The absolute finest conference I ever attended (and that number is in the*

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*hundreds). Topics were great. Presenters were wonderful. Your staff was outstanding.”*

*--Bob Seligman, United States*

## **Come To Consider A Reinvented Life In Portugal's Pearl— And To Have Some Fun While You're At It!**

Our **Live and Invest in Portugal Conference** will be a two-and-a-half-day, high-energy, full-throttle event of interactive presentations and workshops—jam-packed with solid content.

But we won't skimp on the fun either!



**The Live and Invest in Portugal Conference  
is the best and most cost-effective way  
to learn how to start your new life here...**

Things will kick off the first evening with a welcome cocktail reception—featuring tantalizing Portuguese food and drinks.

You can also look forward to lunches, open-air parties, and other special events to give you as much opportunity as possible to mingle and mix with your fellow attendees... as well as your Live and Invest Overseas panel of experts.

Actually, you never know where these cocktail and poolside conversations might lead. At our other conferences, these informal networking opportunities have themselves been worthwhile investments.

They've led to meeting future business partners... roommates... equity

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investors... language tutors... great friends... and—in Lief's and my case over 15 years ago in Ireland—future spouses.

And as for the **Live and Invest in Portugal Conference**...

## **It Might Just Land You A Home In The World's Best Retirement Haven**

Now if you're picturing the conference as some mammoth, overhyped event with hundreds of people in a cavernous ballroom... That's not our style.

Rather, you'll be part of a select group, in an intimate setting, with full one-on-one access to all of our experts.

This means you'll get the personal attention you deserve. And that makes all the difference.

## **Get In On The Discounts—While They Last— For This Unique, Value-Packed Event**

The **2015 Live and Invest in Portugal Conference** is a first-of-its-kind opportunity to get to know the Algarve in a way that's simply not possible by any other means. Expats will be there to show and tell you what life is really like in the Algarve.

And experts will be on hand to inform and reassure—and to guide you to whatever next steps might be right for you.

Based on past experience, I can assure you that this will be an action-oriented conference... and that some attendees will begin the visa process during the event... or open financial accounts... or even buy a home.

The full list price of this first-ever Live and Invest in Portugal event is \$1,095 per person, and only \$1,595 for two. (Yes, if you come with a spouse, friend, or associate, the *second person attends for less than half-price.*)

But, I want to provide the incentive you need to keep you from missing out on this extraordinary opportunity to discover your dream home in the World's Best Retirement Haven. That's why....

**If you sign up now, you qualify for the Early Bird discount.** This will slash the cost of admission to just **\$845 for one person**, and **only \$1,095 for two**. In other words, your guest attends for only \$250.

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>

And you may be eligible for **additional discounts**.

For example... an automatic \$100 discount if you've ever attended an event with us in the past—anywhere in the world.

And on top of all that... any one of the following discounts...

- \$50 off for current ***Overseas Retirement Letter*** readers.
- \$150 off for ***Global Property Investor's Marketwatch*** members
- \$100 off for ***Overseas Retirement Circle*** members and ***Simon Letter*** subscribers
- And, as always, our Personal Consulting Clients and All Access Pass Members (and their guests) come **free!**

### **Just Look At What's Included...**

- Admission to all presentations
- Complete access to the restricted exhibit area
- Expert personal consultations
- Formal and informal Q&A sessions, breakouts, and workshops
- Introductions to reliable real estate sources, business contacts, fellow expats, and professional legal resources
- Access to attendee-only (optional) pre-conference and post-conference real estate tours
- Access to optional cultural, craft, and sightseeing tours
- Coffee breaks and snacks
- Welcome cocktail reception and all sponsored events
- Seminar materials, notebooks, and handouts
- Downloads of all conference presentations after the event is over
- A complete set of professionally produced conference recordings

That's what awaits you in July.

Now you're just minutes away from the first step to reinventing your life in the World's Best Retirement Haven for 2015. Reserve your spot today...

Reserve your seat today by contacting our conference coordinators [by email](#), or by calling them at 1-888-627-8834. They'll have you booked and ready to go in minutes. If you'd prefer, you can use our convenient [Online Registration Form](#).

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>

**Reserve My Place!**

## **Free, Exclusive VIP Service: The Biggest Incentive Of All To Sign Up Today**

To celebrate our first **Live and Invest in Portugal Conference**, and to thank you for being part of it, I'd like to sweeten the deal.

If you're among the first 25 readers to reserve your seat in the Algarve, I'll upgrade you to VIP status, completely free of charge...

Here are a few of the benefits you'll enjoy:

- **VIP Transfer Service:** Let us get you from the airport to your hotel—it's a terrific service when landing on your own in a foreign country.
- An invitation to join us for the private **VIP Networking Cocktail Party** (where you'll be able to meet and speak personally with key speakers and expats)...
- **Reserved, VIP Front-Row Seating:** Get the most of all presentations with exclusive, front-and-center seating in the event room.
- A **free copy of my latest book**, "How to Buy Real Estate Overseas"...
- **Elite, VIP Concierge Service:** We'll take care of your every need, from the moment you register until the closing ceremonies. Whether you want to arrange a trip to coffee country or a trip to the beach, we can get you there.

As a VIP, we'll put our conference staff at your disposal for the entire event, to make sure you get the maximum value out of every minute. VIP status brings an unparalleled level of support.

And your VIP service will start today. We're right here to assist with hotel bookings and airfare recommendations, and we will help you lay the groundwork for whatever you want to do or see while you're in Portugal.

This VIP offer is a first-come, first-served opportunity,



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strictly limited to 25 people.

So I urge you to sign up now, to be among those first 25.

Contact our conference coordinators [by email](#), or call them toll-free at 1-888-627-8834, to get your name on the **VIP Registered Attendees List**.

Or you can [register online here](#). Either way, feel free to contact our conference coordinators with any questions about your VIP status.

## Time To Take The Wheel And Steer Your Future Where You Want It To Go

Enjoy the lifestyle of your dreams... within your budget. It's your life—live it your way.

All the information and resources you need to explore your options in the Algarve with confidence—and to make informed and life-changing decisions... will be waiting for you in Carvoeiro in July. All the tools you need.

Then we'll guide you through the details and secrets to making a successful plan because we know that...

The Algarve is a retirement haven without equal—anywhere.



## The Discount Period Is Ending Soon... And This Event Is Selling Fast

Think about it. If you had to gather this information on your own, you'd spend thousands of dollars, and months of your time to do it.

And believe me, after knocking on doors, searching the Internet, sitting in lawyers' offices, and hanging out with real estate agents, *it would still be virtually impossible* to assemble the body of knowledge that we've pulled together for this conference.

Frankly, the **Live and Invest in Portugal Conference** is an indispensable investment for anyone who's considering the Algarve... well worth every penny you'll pay to attend.

Check out the copy below or go to the link: <http://liveandinvestoverseas.com/conf/portugal-conference/>

Don't you deserve the Algarve?

Here's the button that'll reserve your spot... until I see you in Carvoeira!

Sincerely,



Kathleen Peddicord  
Publisher, Live and Invest Overseas

P.S. You know you're going to kick yourself if you miss out on the Early Bird Discount. Sign up now for retirement at its finest. It's all about "no regrets," right?



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