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From the Desk of Kathleen Peddicord Publisher, Live and Invest Overseas

Join this “dream” team of front-runners—on the fast track to retiring better in charming, pampered, and invigorating overseas havens...

**The door opens
and you step into a room
of bustling conversation
and laughter.**

**The circle of leather armchairs is
occupied...except for one. A single glass
of wine remains on the mahogany
side table.**

**The other members greet you as you sink
into the soft leather. The discussions
are focused, engaging, with a
mixture of passion and lightness.**

**Questions, ideas, discussions fill hours that
seem like minutes. In the faces around you,
you see curiosity, enthusiasm, and a can-do
spirit. There's a reason you're here...**

Dear Live and Invest Overseas Reader,

Will you know when it's time? Could it already be time?

To take your retire overseas dream to the next level, that is.

Okay, we all procrastinate. But don't a shrinking nest egg and "Will you outlive your money?" ads spur you on just a little? Or perhaps you're just looking for a more refreshing and carefree new life chapter than what seems to be in the cards.

Maybe you're already dreaming about retiring overseas, but then you start over-thinking it and end up chasing yourself out of your own dream.

Well, what if the decisions suddenly got easier? What if you could draw on all the inspiration, focus, and personal connections that an exclusive private club affords—all no further away than your laptop or phone? Well...you can. Sound good?

I want you to be enjoying your overseas dream haven as quickly and confidently as possible. So today I'm sending you a special invitation to become a member of...

THE OVERSEAS RETIREMENT CIRCLE

**A one-of-a-kind, VIP, retire-overseas community—
that you can connect with from your own armchair**

This exclusive group of like-minded retirement maximizers is determined to shorten the distance and step up the pace to their retirement overseas—and NOT to go it alone. They aim to cover all the bases—faster. To directly access as many resources as possible. And to connect with others on the same journey. They welcome the advantage of experts and fellow adventurers to bounce thoughts off of, compare notes, brainstorm, share dreams, and seek answers to all the questions standing between them and their move overseas. You, too, can be a retire-overseas VIP on the fast track to making your long-held dreams come true...

Like Having The Cheshire Cat In Your Corner...

Are your routines—and life—slowly turning into one big rut? Kind of comfortable—sometimes, but not really all that satisfying as time goes on? You're confused why retirement isn't playing out exactly the way you'd imagined...wondering what happened to the carefree, fulfilling adventure you'd had in mind.



It's not so different from that very confused Alice making her way through the strange and magical adventures at the bottom of that deep and slippery rabbit hole leading to Wonderland. Overwhelmed at one point she wonders out loud where she should go, to which the Cheshire Cat replies...

"That depends on where you want to end up."

Exactly.

Start with the end vision...what you want your life to be like—or not to be like. It's all so obvious...and just the kind of insight you could use to work your way through all the mental roadblocks between you and your overseas dream.

Apply a little simple Cheshire Cat logic, and you may be surprised at all the ways you can have your cake and eat it, too...



Like living the adventures calling to you—but still being able to hop a short flight back to the United States to connect with family.

Like living a life of relative luxury in an exotic setting while watching your nest egg actually GROW again...in one of many sunny, welcoming countries.

Go ahead...live what you're worth. If you're not sure what that is, there are people who've been on—or are on—the same journey as you. The **Overseas Retirement Circle** is an absolutely unique opportunity to connect meaningfully with like-minded adventurers...to help you get to "where you want to end up"...and faster.

No More Excuses...

FYI...As a member of the **Overseas Retirement Circle**, you will definitely find it harder to procrastinate. No more waiting for your dreams to come to you. Instead...you'll flesh out your action plan and run with it!



This stream has a current, so you'll find yourself moving forward faster and with more confidence—thanks to the wealth of useful information and the group energy and momentum.

Think of it as an inner circle working together, with full VIP support from the Live and Invest Overseas staff. You'll be launching and closing in on your exciting new life overseas faster than you ever thought possible. Actually, that's the whole idea behind it...

It's why we've put over two years into creating and fine-tuning the **Overseas Retirement Circle**. We've pulled out all the stops in putting together this unique global community...with just what's needed to breathe life into retirement dreams—sooner rather than later.

Membership is continually growing. But what I'm especially pleased about is members' amazement at how the services are helping them take the leap into their retirement dreams—rather than just thinking about them!



And we've only just begun...We're continually adding and improving services. So now, better than ever, and in the face of shrinking retirement assets in the American economy, the **Overseas Retirement Circle** has never been a more inviting option for closing the distance quickly on your retire-overseas dream.

Hear the clock ticking? See the calendar pages flipping?

If that makes you wince a little—or a lot—then maybe you're more serious about your own future plans than you thought. If you're ready to take your retire-overseas dream to the next level, the **Overseas Retirement Circle** is absolutely the pearl you've been waiting for.

"Some Kind Of Wonderful"

If you've ever given even a passing thought to re-inventing your retirement or life in a different setting...you won't want to miss out on the life-changing opportunity of joining this exclusive community of dreamers with a purpose.

Exploring your overseas retirement options becomes an exhilarating experience once you step into the **Overseas Retirement Circle**. You won't know where to look first as you probe its four layers of resources...

"I never believed that living abroad could be so cheap"

*"I never believed that living abroad could be so cheap...
We ended up buying a home in Brazil near the shore.
Our average monthly bills in the U.S. were US\$2,234.
Here the total is US\$644...for home payment, food,
and going out every Friday night for dinner and a show."*

--Joe S., California

First, the **Overseas Retirement Circle** puts at your fingertips volumes of information about living overseas. If you've enjoyed my daily Live and Invest Overseas emails...you're going to be bowled over by what's waiting for you behind the curtain. I'm talking about more extensive and detailed current information on the world's top options for living and retiring BETTER overseas than you've likely ever seen in one place. Captivating newsletters, webinars, and forum discussions provide comprehensive information about featured destinations. And all, of course, in our usual "tell it like it is" portrayal of potential assets—minus the sugar-coating...

Second, the **Overseas Retirement Circle** provides you first-rate support to formalize and execute your own retire-overseas plan—so you can enjoy breezing through the logistics of your move...

Third, the **Overseas Retirement Circle** makes available to you all the financial planning and overseas investment support and guidance you need to maximize your retirement nest egg...

Finally, the **Overseas Retirement Circle** offers you the one-of-a-kind connection with the other members of this private circle. Enjoy the camaraderie and support as you all explore the world's best living and retirement havens individually and together.

Rather Not Wait Until Retirement?...

Still working? Why not have the time of your life...rather than putting in time? Let the **Overseas Retirement Circle** help you re-invent your life...

- If you feel trapped in a job and lifestyle that aren't what you're about
- If you work hard to just get by, with little recreational time or money
- If you can't seem to grow a retirement nest-egg—and worry about that
- If you just feel there must be a better way...something better out there...

Let the **Overseas Retirement Circle** entice you with visions straight out of your dreams. Explore business and job opportunities in charming and exotic overseas havens offering an affordable lifestyle that makes getting up every day pure bliss. Live better for less in places that are only an occasional flight away from family and friends...that is, when they aren't making excuses to come and visit you.

The Things Overseas Retirees DON'T Worry About Anymore...

In their former lives, retire overseas adventurers who have already stepped into their dreams vaguely remember...

- Worrying about money every day and for their retirement
- Wanting to feel free, and at peace

When they started daring to have some thoughts about retiring overseas, they were still plagued by...

- Worrying about not being able to afford living a life they really like
- Worry/guilt about "deserting" their families...and their country
- Fear of making a mistake—choosing the wrong destination, wasting time, money, and emotional energy in a dream that goes sour

"The most fun and rewarding part of my life"

*"My evolution has been from
survival retirement at age 62
to what has become
the most fun and rewarding part
of my life today, 10 years later."*

--Gerald L, Utah

And now?...

They can hardly remember how it felt NOT to be living their overseas dreams. And they laugh at their old worries—if they can even remember them! The **Overseas Retirement Circle** reduces the mystery and stress behind the worrying—so you can continue to follow your heart. You'll find out from other **ORC** members how easy it is to go back and forth to the United States.

You'll learn how to weigh out the options, decide what best suits you, and compare your income to the cost of your preferred havens. Chances are you'll be very surprised at how easy it really is for you to live a few steps from the ocean, or to eat out and attend concerts often...or to have a regular housekeeper or gardener.

And your budget will love it!

The Whole "Kit And Caboodle"

That's exactly what the **Overseas Retirement Circle** offers: tools and people. Who doesn't "want it all"? It's what's driven you to get this far in your job, with your family, in your life. So why would you expect any less as you take on the NEXT stage in your life?

Enjoy the comfort and confidence of feeling well-equipped and well-guided as you plan and proceed on your overseas retirement journey. The **Overseas Retirement Circle** offers just that kind of breadth in a masterful combination of resources. And what's more...

YOUR TIMING COULDN'T BE BETTER...

There's never been a better time to join the **Overseas Retirement Circle**. We never stop enhancing our offerings to members of this exclusive inner circle...to make sure it has everything you need—right at your fingertips—to take your retirement dreams to new heights...maybe even "to where no man has gone before." The benefit included are going to make your heart race—including two new benefits we've just added.

So here you have it...the newly enhanced "kit and caboodle"...the real magic of MEMBERSHIP in the **Overseas Retirement Circle**...

Overseas Retirement Circle Membership Benefit #1:

VIP privileges—including a members-only website...



Got a question about moving overseas? **Overseas Retirement Circle** members receive full VIP support and attention from the Live and Invest Overseas customer service staff, editors, correspondents, experts, and in-country resources. All questions are answered (and researched if necessary)—within 24 hours.

Enjoy VIP privileges at our live events and conferences—including access to the VIP lounge and to all private invitation-only functions. As a non-member, VIP lounge access would cost you US\$25.

Your VIP treatment begins immediately when you join the **Overseas Retirement Circle**. You'll

be instantly granted access to the ORC members-only website, which puts a treasure trove of resources at your fingertips. Value...priceless.

Wonderful and Informative

"Wow, what a well written overview on Hanoi...

*I've read all of your **Overseas Retirement Letters**.*

I find them informative and written well enough to keep me interested in reading the next letter. However, Wendy's letter on Hanoi hit it out of the park! It was well laid out, hit all the information and was a very compelling read. Please thank Wendy and your editorial staff for a wonderful and informative edition of your always enjoyable retirement letter."

--Ron W., Minnesota

Overseas Retirement Circle Membership Benefit #2:

Overseas Retirement Letter monthly issues and archives...



Immediate Access To Complete Retirement Reports On More Than 60 Top Retirement Destinations...including...

- Algarve, Portugal
- Cuenca, Ecuador
- Paris, France
- Tralee, Ireland
- Costa Tropical, Spain
- Granada, Nicaragua
- Bali, Indonesia
- Zagreb, Croatia
- Kuala Lumpur, Malaysia
- Abruzzo, Italy
- Maceio, Brazil
- Costa de Oro, Uruguay
- Christchurch, New Zealand
- Phuket, Thailand
- Antigua, Guatemala

- Hangzhou, China
- Medellin, Colombia
- Tagaytay, Philippines
- Barra, Uruguay
- Puerto Vallarta, Mexico
- Boquete, Panama
- Buenos Aires, Argentina
- **And over 40 more...**

What calls to you? Cobblestone streets...a vineyard terrace...or beach sand squishing between your toes? The beautiful valleys of Languedoc, France...the sunny beaches of Spain...exotic but affordable Thailand...or the clear, pure air of Cuenca in Ecuador?

Perhaps you dream of Belize, just a few hours by plane from most major American airports...or a desire is calling you to discover more remote havens like Mendoza, Argentina, La Barra, Uruguay, Kuala Lumpur, Malaysia...or the eternally popular and beautiful Copper Coast of Ireland...

Each month, the *Overseas Retirement Letter* takes you to one of the world's top retirement destinations in Europe, Asia, or the Americas. You get a 20-page report of complete and in-depth information on that retirement haven, including full details on residency, health care, taxes, and itemized monthly budgets. It is the most reliable, complete, and useful resource available today for anyone thinking of launching a new life overseas. Like you!

As an **Overseas Retirement Circle** member, you receive each issue of the *Overseas Retirement Letter* as it is published every month, PLUS the special annual "Retire Overseas Survey" issue, PLUS immediate access to the *ORL* archives (over 6 dozen Country Retirement Reports from the past 6 years.).

The value for 12 issues plus the annual "Survey" issue is US\$76. Country Retirement Reports cost US\$9.95 each in our online bookstore, making your access to them a US\$600 value. Total value...US\$676.

Overseas Retirement Circle Membership Benefit #3: A private members-only Forum...



Want to find an English-speaking lawyer in France? Destination countries with gluten-free foods? Details on moving professional sound equipment? Which pre-existing conditions health insurance covers? Maybe you're a single woman seeking relevant observations and advice in your dream haven pursuit.

The **ORC** members-only Forum is the place to ask questions and answer other members' questions—with the on-going support and input of the Live and Invest Overseas staff.



As an **Overseas Retirement Circle member**, you can enjoy connecting online with your fellow members who, like you, are weighing all their options...making plans for their moves...traveling to check out destinations and report back...and some already taking the plunge or already immersed in their new lives overseas.

In this private Forum, **ORC** members take great pleasure in sharing details with you—of their research, their findings and discoveries, their frustrations, and challenges, and their ultimate triumphs. The opportunities are all but limitless in connecting with your fellow members for business undertakings, investment opportunities, travel plans, language lessons, dinner dates...

This unique feature of the **Overseas Retirement Circle** is the true hub of this virtual move or retire-overseas community. Here, overseas retirement dreamers with a purpose can huddle for support, guidance and personal connections. It's a comfortable setting where peace of mind—and enjoyment—slowly mellow out the uncertainty and apprehension of your move overseas. Value...priceless.

Overseas Retirement Circle Membership Benefit #4:

Access to live, interactive Forum events—with
Live and Invest Overseas experts...



Get your move or retire-overseas information right from the horse's mouth—and we're talking real winner's circle "horses."



As an **Overseas Retirement Circle** member, you can participate in live Forum events to find out about setting up an export business in your overseas destination, timing your move, fund versus portfolio investing, emerging retirement havens in Colombia...and much more.

Communicate directly and one-on-one with our key international tax, residency, banking, health care, budgeting, and real-estate pros. At the destination-focused events, you'll have a chance to talk with our best-traveled contributors, colleagues, and friends.

Get seasoned experts' recommendations and advice at every online Forum event...as those experts launch discussions, providing relevant commentary and background information. Then you and your fellow **ORC** members have the chance to ask questions and discuss details—with the Live and Invest Overseas expert, and with each other. (And for your convenience, archived recordings are available on the Forum for future reference).

You'll laugh at some of the stories you'll be privy to in those **Overseas Retirement Circle** live event gatherings! So enjoy...and feel your own confidence soar as you learn from and leverage those diverse experiences in following your own overseas dream. And bask in the collaboration and support of the Live and Invest Overseas staff and extended network...and of the other **ORC** members you're sharing this retire-overseas fast track with...another truly priceless benefit of **ORC** membership.

Overseas Retirement Circle Membership Benefit #5:

Guidance in financial planning and overseas investment—to maximize your retirement nest egg...



How helpful will overseas retirement and overseas investment be in maintaining and even growing your retirement nest egg? No need to wonder or guess...we can help you figure it out, in dollars and cents.

Whether you live in your overseas dream haven part-time or full-time...don't miss out on considering ALL the options for maximizing your retirement. Apart from stretching your retirement funds with the money your pampered and fulfilling overseas life saves you...there are plenty of other opportunities to grow your retirement nest egg. Through well-researched overseas investments...

The insight and guidance of Live and Invest Overseas own financial and investment experts are included in the resources you have access to as a member of the **Overseas Retirement Circle**. Let them put your mind at ease as you make the most of your retirement dollars.

Overseas Retirement Circle Membership Benefit #6:



A standing 20% discount on all our publications...

Never pay full price for any product Live and Invest Overseas publishes. As an **Overseas Retirement Circle** member, you'll enjoy a 20% discount off every Live and Invest Overseas purchase—which you can BUNDLE with any other current discount or sale offer—even with half-price discounts.

Build as complete a Live and Invest Overseas library as you like—at bargain prices. The more you buy, the more you save.

Save 20% on all Live and Invest Overseas publications including...

- *"Starter Kits" and "Live and Invest in..." kits for Belize, Panama, Colombia, Ecuador, and others*

- *"The Panama Letter"(monthly)*

- *The Annual "Retire Overseas Index"*

- *"Where and How to Retire Overseas" Kit*

- *"44 Things You Must Know Before You Relocate, Retire, or Invest Offshore"*

- *"52 Days To Your New Life Overseas"*

- *"Top Health Insurance Options for the Retiree Abroad"*

- *"Your Dream Home Overseas; How to Buy, Own, and Profit from Foreign Property Program"*

- *"Passport to Freedom: The World's Top Havens for Residency, Citizenship, and a Second Passport"*

Overseas Retirement Circle Membership Benefit #7:

Access to my own "little black book"—my private **Global Contacts and Resources Network...**



Looking for a banker or an architect in Croatia? A medical specialist or private driver in the Philippines? A preferred attorney or favorite restaurants in Colombia? No problem...

Hotlines to help in the world's top 20 retirement havens are YOURS, as an **Overseas Retirement Circle** member—to help you over the hurdles and add to your peace of mind in the overseas transition.

I'm especially pleased to share—ONLY with **ORC** members—this personal treasure of mine...a network spanning a quarter century of international living, investing, and traveling.

That's right. **ORC** membership is the only way of accessing this priceless listing of contacts and resources. It's not available for sale separately. Frankly, I'm not aware of any other resource list available to you, that is as detailed, comprehensive, and relevant as this one.

Overseas Retirement Circle Membership Benefit #8:



Monthly featured destination teleconferences—members-only...

If there's one benefit that regularly gets **Overseas Retirement Circle** members' hearts racing toward overseas retirement adventures...this is it!



Of course, reading about each month's featured destination in the *Overseas Retirement Newsletter* is exciting in itself. But the teleconference that follows up that report really takes the excitement up another notch...and for good reasons...

Far-flung and on the move as our contributors and correspondents are, once a month we actually manage to track down the editor of the current monthly *Overseas Retirement Letter* issue. We get him (or her) online live, to share further accounts of experiences in the featured destination—sometimes including some pretty interesting off-the-record morsels. Then the guest editor answers **ORC** members' questions—submitted in advance, or in real time.

Retire-overseas reporter Kaitlin Yent keeps everything running smoothly and assures that everyone's questions get answered.

Miss a teleconference? You never have to worry—they're all archived for on-going access by **ORC** members. And—just to make sure we keep these gatherings small enough for you to get all your questions answered—this unique feature of the **Overseas Retirement Circle** is not available to anyone else—for sale or otherwise.

The cost of these teleconferences—if they were available for sale—would be at least US\$100 each, making a year's worth of them a tidy US\$1,200 value.

Overseas Retirement Circle Membership Benefit #9:



Access to a travel-friendly and affordable Bupa International Health Insurance Group Policy-with an additional 10% discount...

We're committed to offering our **Overseas Retirement Circle** members the most worry-free medical coverage possible. And we really think we've nailed it with a one-of-a-kind medical coverage benefit—available nowhere else.

Health Coverage through Bupa provides...

- Complete global coverage...
- Over 5,500 participating hospitals and clinics worldwide...
- Options allowing choice of hospital or clinic worldwide...
- Options for Bupa paying hospital bills directly...
- A long track record—since 1947...
- Over 10 million people insured in 190+ countries...
- A 24-hour multi-lingual hotline...
- Emergency evacuation and repatriation services...
- Claims paid in the currency of the region you reside...
- Unlimited number of claims in any one-year period...

Why? Because we know that arranging health insurance in your new country of residence can be one of biggest hurdles you'll face as you prepare for your new life overseas.

Of course, there are a lot of insurance options out there...and everyone's situation is different...and the choice is ultimately yours.

But I can tell you that the international health insurance Lief and I have carried since leaving the States over 13 years ago is with Bupa. And the more research we've done, the more we consider Bupa the gold standard for international health insurance.

Since 1947, Bupa has maintained the kind of track record you should be seeking out for health coverage in an overseas setting. See for yourself...

As for making it as affordable as possible...we've gone the extra mile for you. With Bupa's collaboration, we're delighted to offer our Live and Invest Overseas *Group Policy* to all eligible **Overseas Retirement Circle** members.

We've taken on this important—and sometimes confusing—issue of quality affordable health care for you...in order to make your transition overseas as worry-free and seamless as possible. But there's more...

In addition to a very competitive price for the coverage provided, all **ORC** members enjoy a **10% discount** on the annual premium. That translates, for example, into a potential US\$250 reduction on a US\$2,500 average annual premium for a 65-year-old.

Overseas Retirement Circle Membership Benefit #10:

A standing US\$100 conference registration discount...



Never pay full price to participate in any conference or live event sponsored by Live and Invest Overseas as long as you are an **Overseas Retirement Circle** member.

We know the impact conference attendance has on motivating moves overseas... so we provide this discount as an extra incentive to encourage you in the pursuit of living your retire-overseas dream. By the time you're only a couple of sessions and a few conversations into the conference, you'll feel the fire in your belly that has spurred so many **Overseas Retirement Circle** members into the retirements of their dreams. As an **ORC** member, attend two conferences a year and save US\$200.

"Insightful and Honest"

"I just wanted to write and thank you for the excellent conference. It was great to meet you all. I have been reading your information for years, and your conference was everything I hoped for and more. We felt we made a lot of new friends, and we talked with most of the attendees. Everyone agreed that your 'no-nonsense approach' is one of the main reasons they feel they can have confidence in your programs."

--Ron and Sue F., Minnesota

Overseas Retirement Circle Membership Benefit #11:



A whopping 12 chances to win a conference attendance worth up to US\$1,095...

The value of **ORC** membership has just catapulted to another level...with this hot-off-the-press new benefit that we are very excited to unveil.

Every month we'll draw a Conference Sweepstakes winner in our **ORC** members-only forum. The conference fee is on us for that winner to attend any one of our "country conferences" (in Panama, Belize, Ecuador, and Colombia)...Or the Offshore Summit or new Global Property Summit...Or our biggest event—the Retire Overseas Conference, held in the U.S. at a different location each year.

Our conferences are another important part of fast tracking the overseas dream. Combined with the confidence and motivation that **ORC** membership generally offers, conferences lend an excitement that's a little like the long-ago thrill of adding streamers to the handlebars of your new bicycle. Life can be grand!

As a Conference Sweepstakes winner, you can pocket the up to US\$1,095 conference fee, and use it to buy a patio set, scuba equipment, or a fine wine collection for the overseas haven you'll soon be enjoying.

BECOME A MEMBER NOW

NEARLY 30 YEARS OF BREATHING LIFE INTO OVERSEAS DREAMS Better Than A 4-Leaf Clover Wrapped Around A Rabbit's Foot

You could count on luck to get to your overseas dream haven. Or...

You can draw from my quarter century of experience, insight and resources right at your fingertips...

Access with confidence my own "little black book" of the most extensive global network of friends, colleagues, correspondents, experts, and expats you'll find anywhere. It's the fruit of my decades of discovering and exploring more than 50 of the world's top options for living and retiring well.

Rest assured of my commitment to providing you balanced and detailed information when it comes to our destinations—and everything else you need to know for your exciting move and life overseas.

Lean on resources and experience that no one else can offer you in your retire overseas dream. Then enjoy launching your new (and I predict, dramatically improved and enriched) life in that overseas retirement haven with your name on it.

"You are so much better than the others"

"You are so much better than the others out there writing on these same topics. I receive this kind of information from many other sources. None of them compare. They're all sales letters pitching their next seminars or books...Anyone who makes the comparison between you and the other resources available will choose you."

--Stephen S., Washington

"You seem to dig deeper"

"I have to say that you seem to dig deeper into the feel of a particular place and to do comparative analysis between alternative places. Your approach is more sophisticated and thoughtful and therefore more useful than that of other e-letters I've read covering these same subjects."

--John W., California

FROM THE SIDELINES INTO THE GAME...

Dreaming about beaches?

Ann Kuffner did...her whole life. Then finally, ten years ago her dream came true on Ambergris Caye, **Belize**...complete with the Caribbean's warm turquoise waters and relaxed lifestyle. But apart from the picturesque setting, she and her husband Mike also fell in love with the new community they were welcomed into...



Macarena Rose, on the other hand, was irresistibly drawn to Belize's rain forest interior and English-speaking setting. So seven years ago, she built a new home in San Ignacio. Now she's launched a new life there...coaching soccer, serving on the Humane Society board, running a successful real-estate business, hosting a local television show—and enjoying her many new friends...

Liz Price followed her heart to Kuala Lumpur, **Malaysia** because it was a great base, an easy place to live, and the cost of living is so low. Since moving there, she's also been amazed at how much there is to do—and what a great place it is for shopping.

Retired publisher and golf aficionado Paul Richards—along with his wife and daughter—made their move to **Thailand** over five years ago. He's loving the golf, tennis, bowling, good restaurants (local and international), and the Chiang Mai Expat Club...and has found the medical care better than back in England.

Another couple is living their dream retirement in Glengarriff, **Ireland**. They love not hearing any traffic...but are only a five-minute walk to the door of any of a number of delightful pubs. There, they're treated to traditional Irish music at least once a week—every night in summer!

So many transformed lives...The Snyders who now split their year between beautiful colonial Granada, **Nicaragua**, and Vermont...Lee Zetzer who's re-invented his life in the highlands of **Panama**...Alice Goers who's now settled in Cuenca, **Ecuador**...Larry Rose who's moved to the City of Eternal Spring Medellin, **Colombia**...the Stillmans to **Belize**'s Cayo District...Graham and Sheila Strong to Glengarriff, **Ireland**...all living out lives they once only dreamed about.

Are YOU Having Fun Yet?...

Or is it time to set the GPS for the overseas haven of your dreams?

The **Overseas Retirement Circle** offers all the trusted information and experienced support you need to get it right...and to get you there sooner. Connect to my ever-widening global network of retire-overseas experts...ready to make available to you the benefit of their firsthand experience—not internet research.

But don't forget the real beauty at the heart of **Overseas Retirement Circle** membership...

It's All About The Company You Keep...

Join others hot on the trail to new and better lives in the most appealing, most beautiful, most affordable, most welcoming places on earth. Nothing can give you the momentum that will jettison you into your dream better than a global community of like-minded adventurers.

This unique and extraordinary community is, I believe, the **Overseas Retirement Circle's** greatest asset. Nowhere else can you find an opportunity like this to communicate and connect directly and privately with others doing just what you're doing...other would-be foreign expats and retirees considering the options, the opportunities, the advantages, and the challenges of building a new life in a new country.

The Value of Overseas Retirement Circle Membership On Your Calculator—And In Your Life...

Access to this kind of private community doesn't exist anywhere else. It would be impossible to create on your own. Kind of hard to put a \$\$ value on it. But there is NO question about what a huge opportunity we're talking on all fronts. Let me remind you again of what all is included at no cost to you once you become an **Overseas Retirement Circle** member:

- **VIP privileges—including a members-only website...**
VALUE: Priceless
- A 12-month subscription to the ***Overseas Retirement Letter*** (including the annual "Retire Overseas Survey" special issue)...and access to more than 60 ORL **Country Retirement Reports...**
VALUE: US\$676
- Access to the private **Members-only Forum...**
VALUE: Priceless
- Access to **interactive, expert-led Special Forum Events...**
VALUE: Priceless
- **Monthly members-only Teleconference on a featured destination** of that month's *Overseas Retirement Letter* issue...
VALUE: US\$1,200 (if they were available for sale)
- **Access to complete archives of members-only Teleconferences...**
VALUE: US\$100 each (if they were available for sale)
- A standing **20% discount off every Live and Invest Overseas-published product...**
VALUE: Buy more, save more
- An electronic copy of the "**little black book**" containing my private network of **global contacts and resources...**
VALUE: Priceless

- Eligibility for the **Live and Invest Overseas Bupa International Group Health Insurance Policy + a 10% discount on the annual premium**
VALUE: Average savings of US\$250 per year
- A standing **US\$100 discount on registration fee for each conference you attend...**
VALUE: US\$100 (for 1 conference)
- Access to a **private VIP lounge** at all events and conferences...
VALUE: US\$50 (for 2 events)
- **A dozen chances to win free conference registration for one conference annually...**
VALUE: up to US\$1,095

And Then There's The Priceless Field Of Uncertainty...

The potential of this unique opportunity to connect with fellow members for travel, business, investment—maybe even romance—could very well put a lightness in your step that you left behind with your adolescent enthusiasm.

Join in inner-circle investing, socializing, destination-scouting, learning, and recreational traveling. Who knows who you might meet this way...or where the connection might lead? Maybe one day you'll have the chance of meeting up with some of those online **ORC** acquaintances—as you sit in rattan chairs with a stunning view of the mountains, or the ocean, or a rain forest.

Single members have the opportunity to take **ORC** connections to a whole other level—and maybe find someone who shares many of the same dreams and ideas about the future. That's exactly what happened to Lief and me some 17 years ago after meeting on a Discovery Tour to Ireland that I was leading.

Whether it's the spark of romance, or the warmth of close friendships, the potential of connections within the **ORC** is positively energizing and motivating. The **Overseas Retirement Circle** offers a unique venue for all types of real and personal connections. Though not a dating service, it's a great way to meet like-minded folks, looking for opportunities to make the best of life—just like you. Chasing dreams of new and improved lives—just like you.

What Is Living Your Dream Life Overseas Worth To You?

Ultimately...probably more than the **US\$2,376** that the long list of quantifiable benefits of **ORC** membership add up to. That total becomes an even more tempting bargain when you factor in all the "priceless" benefits—especially access to the private **Overseas Retirement Circle** community.

But we want to make it even easier for you...

The discussions at **Live and Invest Overseas** have been lively about how to make this accessible to as many as possible...and still cover our costs for providing the level of support needed for this dynamic, new, first-of-its-kind global community.

So, putting our heads together, we've managed to streamline and organize the **Overseas Retirement Circle** features and benefits to enable us to set the price of membership at only...**US\$597**.

And Now? Time For No Regrets!

Feel the power of taking charge of your life...of your future. Take the next step toward realizing your dreams of a new life in a new country. And enjoy an unprecedented level of support to get you there.

If you're serious, you really don't want to miss out on this special opportunity to become part of our private **Overseas Retirement Circle**...

Especially during this open enrollment window, when you can become a member in full standing at the lowest price we will ever offer.

BECOME A MEMBER NOW

My entire retire-overseas team is standing by...

To welcome you as an **Overseas Retirement Circle** member...

And to provide all the ongoing information and support we can to put you on the fast track to making your retire-overseas dreams come true.

It all depends on..."where you want to end up."

Sincerely,



Kathleen Peddicord
Publisher, Live and Invest Overseas
Founder, **Overseas Retirement Circle**

P.S. Don't pass up the best chance you'll ever have to turn your retirement worries into peace of mind and adventures all rolled into one—and at only a fraction of what this treasure chest of resources is actually worth! [Just do it.](#)

P.P.S. Come on...tell me you don't really hear the strains of "I Did It My Way" running through your head about now...So will you?

BECOME A MEMBER NOW

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Woodstock, IL 60098