

Live And Invest In Europe Virtual Conference

July 12-14, 2023 | Online





Congratulations And Welcome!

Dear Live And Invest In Europe Virtual Conference Attendee,

By joining us virtually this week, you've taken a brave and exciting step toward remaking your future.

You've done your part. Now it's our turn.

We're being joined this week by more than 15 friends, experts, expats, colleagues, and professionals from around the world with, among them, many, many dozens of years of experience doing the very things you're now thinking about doing yourself: living and investing overseas.

Here's my promise to you as we set off together on this week's adventure: We're committed to helping you consider your best options for starting a new life in a new place.

No, more than that. We're committed to helping you find the opportunities that make the most sense for you right now in one of the world's most interesting and advantaged destinations.

Don't let us off the hook. Take advantage of us. Pick our brains. Ask every single one of your questions.

The speakers assembled for the event this week are happy to meet with you. That's why we're here.

Is a new life overseas right for you? And, if so, where?

I don't know. And, right now, probably you don't either. Over the course of the coming four days, let's find out!

I look forward to it.

Here's to your new life... overseas!

Kathleen Peddicord
President and Founding Publisher, Live
and Invest Overseas



Welcome!

Dear Live And Invest In Europe Virtual Conference Attendee,

Welcome to the Live And Invest In Europe Virtual Conference. We appreciate and look forward to this chance to help you consider your best options for retirement, for starting a new life, for investing, and for doing business overseas.

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 that will be sent to you via email at the end of each conference day 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.

Virtual Exhibition Hall

Our Virtual Exhibit Hall will be open throughout the conference. This is a good place to interact with 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 Networking Chat 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,

Genesis Thompson
Conference Manager
Live and Invest Overseas

Portugal *Letter*



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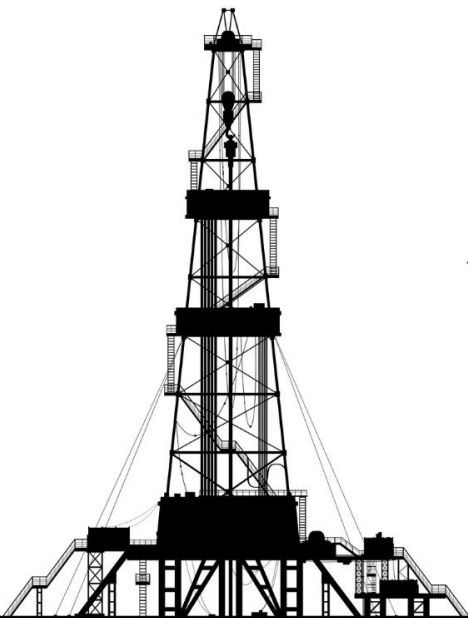
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ROYALE ENERGY

Build a Monthly Income Stream Using Your 2023 Federal and State Tax Dollars

- Investment is 100% Tax Deductible for 2023 Against All Active Income
- Accomplish a Roth IRA Conversion or a Required Minimum Distribution Without the Tax Liability
- Monthly Income
- Invest Alongside a Public Company that has a Proven Record of Success
- Turnkey Oil and Natural Gas Drilling Investments Available to Accredited Investors
- Direct Working Interest Ownership, No K-1's



For More Information

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Live And Invest In Europe

Virtual Conference

July 14, 2023



General Sessions — Emcee: Kat Kalashian and Lief Simon

Event Times Are All Eastern Daylight Time (EDT)

8:30 AM – 9:30 AM

Workshop #3: Visas And Residency

Kathleen Peddicord with Lief Simon, João Gil Figueira, and Milica Jankovic

9:40 AM – 10:40 AM

Workshop #4: Health Care And Health Insurance

Kat Kalashian with Lief Simon, Adam Bates and Rebeca Camara

10:50 AM – 11:20 AM

Four Places To Live And Invest In North Cyprus And Two To Avoid

Söylem Çoli, Avertiss Real Estate Ltd

11:30 AM – 12:00 PM

Montenegro: A Growing International Expat Hot Spot

Warren And Julie Knox, Montenegro Expats

12:10 PM – 12:40 PM

Everything You Need to Know In Health Insurance In Spain

Rebeca Camara, SegurCaixa Adeslas

12:40 PM – 1:40 PM

Lunch Time Spotlight

Easing Into Spain: Real Estate Opportunities

From €26.5K

Luis Teixeira da Silva, Spain Senior Living, Spain

1:40 PM – 2:10 PM

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

Alina Pylipynko, API Investment Ltd

2:20 PM – 2:50 PM

What You Need To Know About Taxes In Portugal

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

3:00 PM – 3:30 PM

To Ship Or Not To Ship—And, If You Do, How To Ship

Lief Simon with Kathleen Peddicord

3:40 PM – 4:10 PM

Top Residency Options For Investors And Expats

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

4:20 PM – 5:20 PM

Q&A

Kathleen Peddicord with Kat Kalashian, Lief Simon, Joao Gil Figueira, and Jeff Woodruff

- Please keep in mind, the hours are Eastern Daylight Time (EDT).
- Please take note: Speakers and topics are subject to change.

Live And Invest In Europe Virtual Conference July 12, 2023



General Sessions — Emcee: Kat Kalashian and Lief Simon

Event Times Are All Eastern Daylight Time (EDT)

8:30 AM – 9:30 AM

Discover Europe—France, Italy, Portugal, Spain, Cyprus, And Montenegro

Kathleen Peddicord with Kat Kalashian, Lief Simon, Jeff Woodruff, and Warren & Julie Knox

9:40 AM – 10:10 AM

A Vida é Boa - Life Is Good

Living Our Best Lives In Northern Portugal

Jeff and Joch Woodruff

10:20 AM – 10:50 AM

Navigating Spain—Tips And Tricks For Adapting To Your New Life

Eugene Costello, Spain Expat

11:00 AM – 11:30 AM

Buying Property In Montenegro: Do's And Dont's

Milica Jankovic, Radonjic Associates

11:40 AM – 12:10 PM

Life In Italy's Abruzzo Region...Plus, Your Property Options

Monia di Guilmi, Abruzzo Rural Property, Italy

12:20 PM – 12:50 PM

France... Ground Zero Of Refined Western Culture, Plus The World's Best Health Care And Most Romantic City...

Kat Kalashian, Live And Invest Overseas

12:50 PM – 1:50 PM

Lunch Time Spotlight Sessions

Expats In Italy—A Survival Guide

Raymond Setzer, Italy Expat

1:50 PM – 2:20 PM

Top Residency And Visa Options In Montenegro

Milica Jankovic, Radonjic Associates

2:30 PM – 3:00 PM

Buying Property In Portugal: Dos And Don'ts

João Gil Figueira, Gil Figueira & Devillet

Lima Advogados, Portugal

3:10 PM – 3:40 PM

Invest And Live In Portugal Your Gateway To Europe

Filippo Simonato, JLL, Portugal

3:50 PM – 4:35 PM

The Top 10 Things Everyone Must Know When Buying Property Overseas

Mike Cobb, ECI Development

4:45 PM – 5:25 PM

Currency Exchange And International Transfers

Iva Slavtcheva, Money Corp

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Live And Invest In Europe Virtual Conference July 13, 2023



General Sessions — Emcee: Kat Kalashian and Lief Simon

Event Times Are All Eastern Daylight Time (EDT)

8:30 AM – 9:30 AM

Workshop #1: The Property Question

Kathleen Peddicord with Kat Kalashian, Lief Simon, and Alper Apaydin

9:40 AM – 10:40 AM

Workshop #2 Taxes For The Expat

Kathleen Peddicord with Lief Simon with João Gil Figueira, and Jonathan Hadida

10:50 AM – 11:20 AM

Thinking Of Moving To France—So, How Much Tax Do I Really Have To Pay?

Jonathan Hadida, Hadida Tax Advisors SARL

11:30 AM – 12:00 PM

Luxury Resort Living In Murcia: One Of The Best Coastal Destinations In Spain

Andy Young, Premium Spain Properties

12:10 PM – 12:40 PM

Complete Guide To Moving Pets Overseas

Kat Kalashian, Live And Invest Overseas

12:40 PM – 1:40 PM

Lunch Time Spotlight Session

Your Ticket To All Europe...And The World Beyond
Lee Harrison, Live And Invest Overseas

1:40 PM – 2:10 PM

Fantasy Island In The Med—Crystal Resort

Dengiz Kürşat, Avertiss Real Estate Ltd.

2:20 PM – 2:50 PM

Buying Properties In Spain —What You Need To Know

María-José Sánchez, Fuster & Associates, Spain

3:00 PM – 3:30 PM

Affordable Properties In Montenegro—Enjoy Earning More Than 10% Net RO

Alina Pylipynko, Investment Ltd

3:40 PM – 4:10 PM

Your Visa And Residency Options In Spain

María-José Sánchez, Fuster & Associates, Spain

4:20 PM – 5:05 PM

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

Don Hosmer, Royale Energy, Inc

- Please keep in mind, the hours are Eastern Daylight Time (EDT).
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Portugal



		PORTUGAL	
COUNTRY FACTS	Population		10 million
	Language		Portuguese
	English Spoken		Yes
	Currency		Euro
	GDP Growth		2.20%
	Climate	Average Summer Temp	74°F
		Average Winter Temp	54°F
	Natural Disasters		Floods, earthquakes
	Government		Semi-Presidential Republic
	Legal System		Civil Law
EXPATING	Health Care		Public (great), private (excellent)
	Expat Community		Yes
	Residency	Self-sufficiency	Yes (proof of approx. \$1,400 monthly income)
		Golden Visa	Yes (invest \$415k+ in real estate)
	Ease Of Access	Direct Flights	Yes
		Low-Cost Domestic Airlines	Yes
		Local Transport	Trams, buses, taxis, trains, etc.
	Cost Of Life	Monthly Budget	Less than \$2,000
		Grocery Budget	\$250
		Rent	\$870
TAXES	Income Tax		20% (Portugal income of Non-Habitual Residents)
	Property Tax		0.3% to 0.8%
	Inheritance Tax/Stamp Duty		0.4% and 0.8%
	Corporate Income Tax		21%

Spain



		SPAIN	
COUNTRY FACTS	Population	47 million	
	Language	Spanish (spoken nationwide)	
	English Spoken	Somewhat (tourist areas)	
	Currency	Euro	
	GDP Growth	2.00%	
	Climate	Average Summer Temp	74°F
		Average Winter Temp	46°F
	Natural Disasters	Floods, earthquakes, cyclones	
	Government	Parliamentary Constitutional Monarchy	
Legal System	Civil Law		
EXPATING	Health Care	Public (great), private (excellent)	
	Expat Community	Yes (established havens)	
	Residency	Self-sufficiency	Yes (proof of income)
		Golden Visa	Yes (approx. \$590k real estate investment)
	Ease Of Access	Direct Flights	Yes
		Low-Cost Domestic Airlines	Yes
		Local Transport	Metro (certain cities), trams, buses, trains, etc.
	Cost Of Life	Monthly Budget	Less than \$2,500
		Grocery Budget	\$470
Rent		\$1,200	
TAXES	Income Tax	19% to 48% (Spain tax-residents)	
	Property Tax	Up to 1.3%	
	Inheritance Tax/Stamp Duty	7.65% to 34% (Spain assets)	
	Corporate Income Tax	25%	

France



		FRANCE	
COUNTRY FACTS	Population		67 million
	Language		French
	English Spoken		Yes (cities, tourist areas)
	Currency		Euro
	GDP Growth		1.50%
	Climate	Average Summer Temp	70°F
		Average Winter Temp	39°F
	Natural Disasters		Forest fires, flooding, avalanches
	Government		Semi-Presidential Republic
	Legal System		Civil Law
EXPATING	Health Care		Public (superb), private (superb)
	Expat Community		Yes (established havens)
	Residency	Self-sufficiency	Yes (proof of income and bank statements)
		Golden Visa	No
	Ease Of Access	Direct Flights	Yes
		Low-Cost Domestic Airlines	Yes
		Local Transport	Metro (certain cities), trams, buses, trains, etc.
	Cost Of Life	Monthly Budget	Less than \$2,500
		Grocery Budget	\$600
		Rent	\$1,500
TAXES	Income Tax		Up to 45% (France income for non-residents)
	Property Tax		Variable
	Inheritance Tax/Stamp Duty		5% to 45%
	Corporate Income Tax		28% to 31%

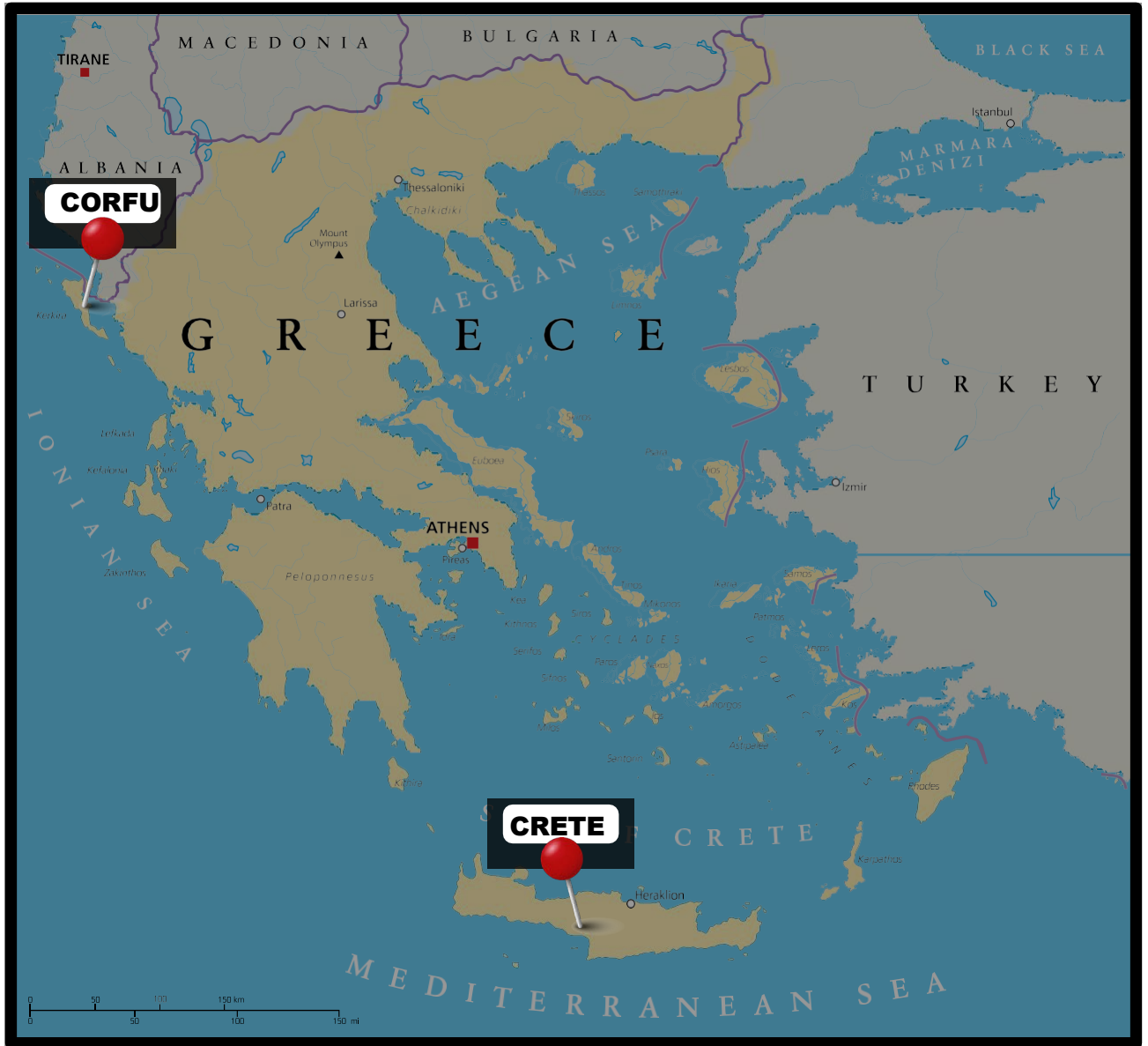


Italy



		ITALY	
COUNTRY FACTS	Population		60 million
	Language		Standard Italian
	English Spoken		No
	Currency		Euro
	GDP Growth		0.30%
	Climate	Average Summer Temp	78°F
		Average Winter Temp	49°F
	Natural Disasters		Earthquakes, landslides, floods
	Government		Parliamentary Republic
Legal System		Civil Law	
EXPATING	Health Care		Public (excellent), private (superb)
	Expat Community		Somewhat
	Residency	Self-sufficiency	Yes (proof of approx. \$3,300 monthly income)
		Golden Visa	Yes (invest approx. \$300k in a start-up)
	Ease Of Access	Direct Flights	Yes
		Low-Cost Domestic Airlines	Yes
		Local Transport	Metro (certain cities), buses, trains, Uber, etc.
	Cost Of Life	Monthly Budget	Less than \$1,500
		Grocery Budget	\$300
Rent		\$600	
TAXES	Income Tax		Up to 43% (Italy income, non-tax-residents)
	Property Tax		Variable
	Inheritance Tax/Stamp Duty		4% to 8% (inheritance); 2% to 9% (stamp duty)
	Corporate Income Tax		24%

Greece



		GREECE	
COUNTRY FACTS	Population		11 million
	Language		Greek
	English Spoken		Yes
	Currency		Euro
	GDP Growth		1.90%
	Climate	Average Summer Temp	92°F
		Average Winter Temp	52°F
	Natural Disasters		Flooding, tornadoes, earthquakes, forest fires
	Government		Parliamentary Republic
	Legal System		Civil Law
EXPATING	Health Care		Public (good) private (excellent)
	Expat Community		Somewhat
	Residency	Self-sufficiency	Yes (proof of income and bank statements)
		Golden Visa	Yes (proof of approx. \$300k real estate investment)
	Ease Of Access	Direct Flights	Yes
		Low-Cost Domestic Airlines	Yes
		Local Transport	Metro, subway, trolley bus, tram, bus, and taxi
	Cost Of Life	Monthly Budget	Less than \$2,000
		Grocery Budget	\$400
		Rent	\$600
TAXES	Income Tax		Up to 44%
	Property Tax		Variable
	Inheritance Tax/Stamp Duty		10% to 40%
	Corporate Income Tax		22%



Cyprus



		CYPRUS	
COUNTRY FACTS	Population		1 million
	Language		Greek and Turkish
	English Spoken		Yes
	Currency		Euro
	GDP Growth		3.10%
	Climate	Average Summer Temp	87°F
		Average Winter Temp	70°F
	Natural Disasters		Earthquakes, snowstorms, forest fires
	Government		Constitutional Republic
	Legal System		Common Law-based
EXPATING	Health Care		Public (great), Private (excellent)
	Expat Community		Yes
	Residency	Self-sufficiency	Yes (proof of sufficient income)
		Golden Visa	No
	Ease Of Access	Direct Flights	No
		Low-Cost Domestic Airlines	Yes
		Local Transport	Buses and taxis
	Cost Of Life	Monthly Budget	Less than \$2,000
		Grocery Budget	\$450
		Rent	\$900
TAXES	Income Tax		0% to 35% (Cyprus residents)
	Property Tax		Up to 0.19%
	Inheritance Tax/Stamp Duty		None
	Corporate Income Tax		13%



Montenegro



		MONTENEGRO	
COUNTRY FACTS	Population	600,000	
	Language	Montenegrin	
	English Spoken	Somewhat (tourist areas)	
	Currency	Euro	
	GDP Growth	4.10%	
	Climate	Average Summer Temp	81°F
		Average Winter Temp	44°F
	Natural Disasters	Floods, droughts, landslides, forest fires	
	Government	Constitutional Republic	
	Legal System	Civil Law	
EXPATING	Health Care	Public (low standard), Private (good)	
	Expat Community	Somewhat	
	Residency	Self-sufficiency	Yes (proof of approx. \$4,300 monthly income)
		Golden Visa	Yes (thresholds vary)
	Ease Of Access	Direct Flights	No
		Low-Cost Domestic Airlines	No
		Local Transport	Buses and taxis
	Cost Of Life	Monthly Budget	Less than \$2,000
		Grocery Budget	\$450
		Rent	\$800
TAXES	Income Tax	11%	
	Property Tax	0.25% to 1%	
	Inheritance Tax/Stamp Duty	3%	
	Corporate Income Tax	9%	



Top Health Insurance Options For The Retiree Abroad

One thing you can't take with you from the United States when you retire overseas is your Medicare coverage... and, in many cases, your U.S. health insurance won't travel with you either.

The good news is that there are options—very good and very affordable options—for the expat looking for medical coverage abroad. In many places around the world, it's possible to receive quality care—sometimes even better than the level of service you're used to at home.

Our **Complete Guide To Health Care And Health Insurance Options Overseas** is your detailed, comprehensive, and current guide to your best choices right now for health insurance and health care as an expat or retiree abroad.

Spanning the globe... from Ecuador to France... from Belize to Thailand... and from Panama to Spain... this new guide is the most complete resource available on this important topic. This is the retire overseas resource you can't afford not to have.

The new, updated and expanded report, in fact, is not one new report, but is a bundle of 10 reports and two bonus audio workshops.

TALK TO OUR STAFF TODAY TO LEARN MORE

By ordering our **Complete Guide To Health Care And Health Insurance Options Overseas** program, you'll receive:



Complete Guide To Health Care And Health Insurance Options Overseas Kit The world's most comprehensive program on health care and health insurance for future and current expats overseas, including:	Full Price: \$276 You Pay: \$64
Top Health Insurance Options For The Retiree Abroad (\$47 value)	INCLUDED
The World's Top 21 Overseas Havens For Health Care And Insurance—Health And Medical Care Choices In The World's Top Overseas Retirement Havens (\$49 value)	INCLUDED
Medical Tourism: From New Hips To Facelifts—Your Guide To The World's Best Prices For Elective And Cosmetic Surgeries (\$28 value)	INCLUDED
Health Insurance After Age 74—Your Best Options Explained (\$14 value)	INCLUDED
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Your Ultimate Insurance Checklist: How To Judge A Health Insurance Policy (\$27 value)	INCLUDED
BONUS #1: Health Care for the Retiree Abroad Explained (\$9 value)	INCLUDED
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Shipping & Handling - The Complete Guide To Healthcare And Health Insurance Options Overseas Kit is an electronic publication, delivered straight to your email inbox. There is no shipping and handling fee.	\$0.00

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KATHLEEN'S PERSONAL GUARANTEE

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Get started today. Talk to our staff to order your copy of our new **Complete Guide To Health Care And Health Insurance Options Overseas** rightnow!



Live And Invest In Europe Virtual Conference
July 12-14, 2023

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