

PANAMA TODAY-

RETIREMENT, INVESTMENT, LIFESTYLE



THE DREAM
LIFESTYLE...



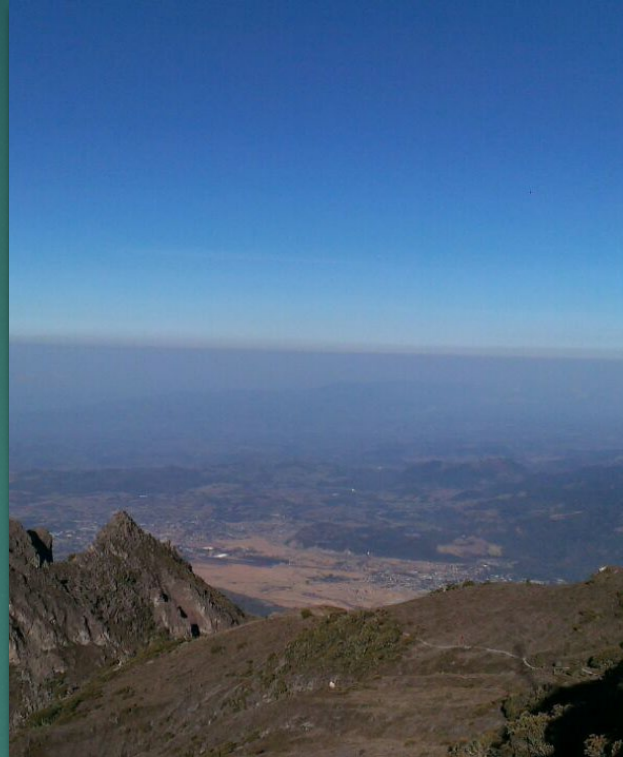
Popular Locations For Expats

BE
ACTIVE





BE
SOCIAL



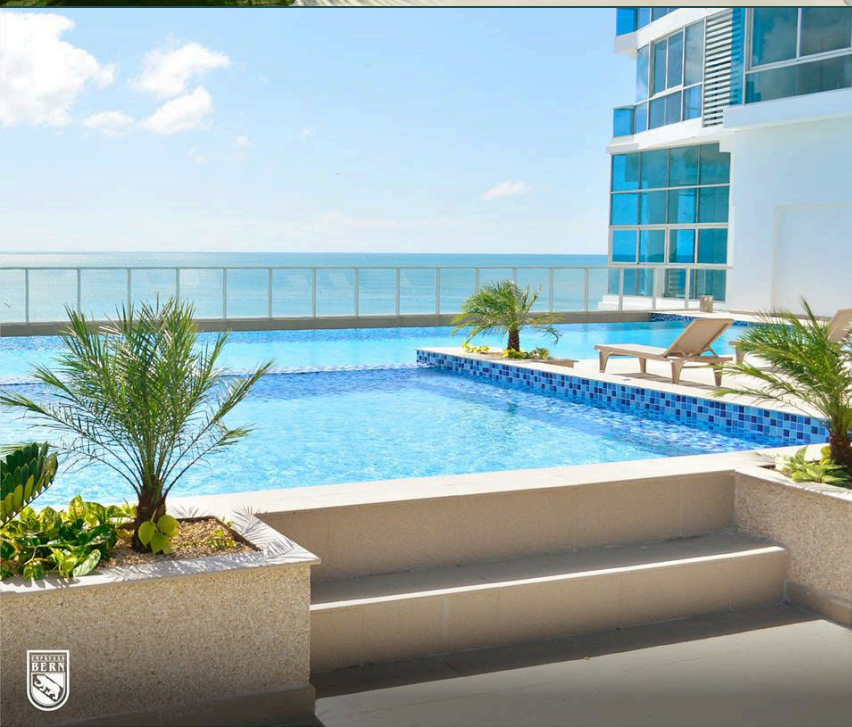
EXPLORE

REGIONAL TRAVEL HUB

Easy jumping off point for air and
cruise travel.

Connections to Europe, North
America, South America, Central
America and now China.





OR
JUST....
RELAX



MORE FAMILIES ARE MOVING
TO PANAMA

EASY PATHWAY TO RESIDENCY

FRIENDLY NATIONS VISA

- 50 eligible countries
- Permanent legal residency can be obtained within 6 months
- Prove professional or economic ties to Panama;
- Hold \$5000 in a Panamanian bank account

ONE YEAR INVESTOR VISA

- Expected to be announced shortly by new government
- 1 year residency with \$300,000 investment in Panama



PENSIONADO VISA

- ▶ Permanent legal residency
- ▶ Any age qualifies but must demonstrate a lifetime pension or annuity of \$1000USD per month (higher for couples)
- ▶ Tax exemptions for importing household goods and cars
- ▶ Generous benefits for Pensionado cardholders on restaurants, hotels, travel, utility bills and some health care

HEALTHCARE



- Many English speaking, US trained doctors and specialists
- Affordable 'pay-as-you-go' healthcare, or reasonable monthly insurance plans ~ \$150USD per month (single)
- Able to get specialist appointments without lengthy delays
- Accessible doctors – provide direct cell phone numbers for contact
- Medical tourism is on the increase due to the high quality/lower cost treatment available



WHY SHOULD YOU INVEST IN PANAMA?



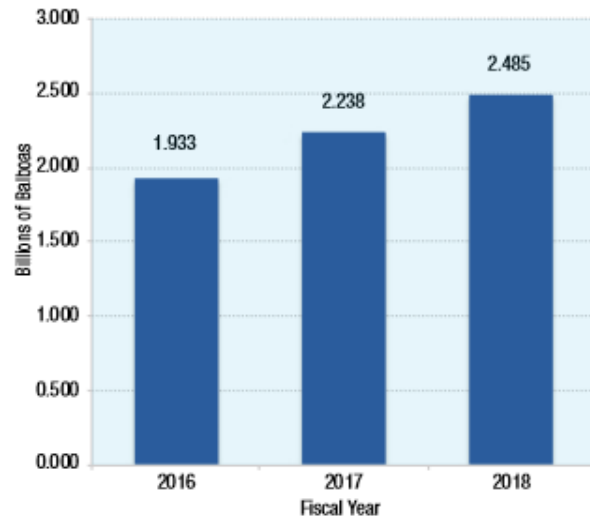
PANAMA CANAL EXPANSION

Opened 2016

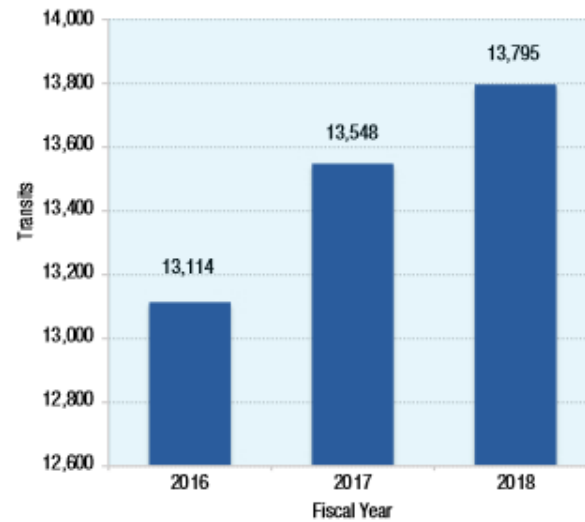
Generated \$2.6b in
revenue in 2019 –
5.7% increase
expected in 2020



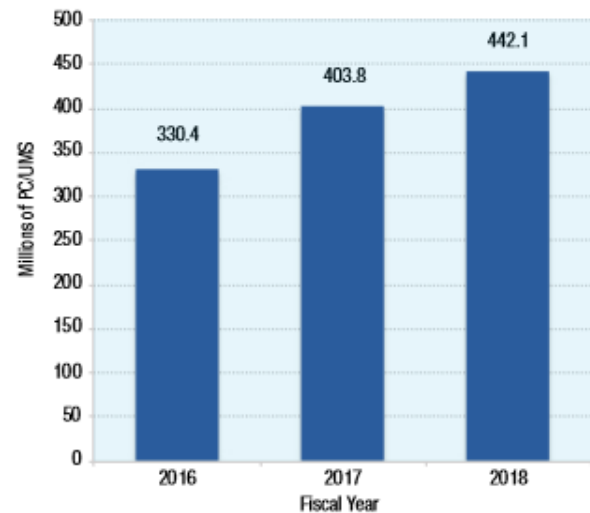
Toll Revenue



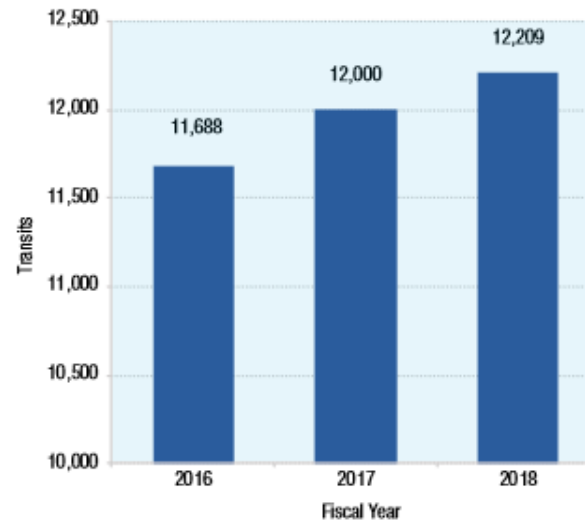
Transits Through the Panama Canal



Vessel Tonnage



Oceangoing Vessels Transits



CANAL COMPARISON

POST- EXPANSION

*Panama Canal Authority 2018 Annual Report



FOURTH BRIDGE OVER THE PANAMA CANAL

Connecting Panama City with the thriving Western regions of Panama.

EXPANSION OF THE AMADOR CAUSEWAY

\$358M investment
- Double Pier Cruise Terminal with
capacity for up to 10,000
passengers daily

- Convention Centre –
capacity 20,000 people





TOCUMEN INTERNATIONAL AIRPORT EXPANSION

400 flights per day

89 destinations in 37
countries

Increase passenger
capacity from 15m to 25m
per annum

New destinations – China,
Barbados



NATIONAL TRANSIT PLAN – METRO LINE

LINE 2 OPENED APRIL 2019,
WITH THREE ADDITIONAL
LINES PLANNED



COPPER MINE

- ▶ World's largest Copper Mine.
- ▶ Commenced operation in Feb 2019.
- ▶ First shipment of 31,200 tonnes to China in June 2019.
- ▶ Expected to rival the Panama Canal for % of GDP



THE STATS:



**\$6.3B INVESTMENT –
WORLD'S LARGEST
PRIVATE INVESTMENT**



**OWNED BY FIRST
QUANTUM
(CANADA)**



**34 YEAR MINIMUM
LIFE SPAN OF
PROJECT**



**13000 EMPLOYEES
DURING
CONSTRUCTION**



**2500 PERMANENT
EMPLOYEES TO
OPERATE MINE**



**3% CONTRIBUTION
TO GDP**



**2021 FULL
PRODUCTION
EXPECTED**



**100M TONNES PER
ANNUM BY 2023**

WHERE DO YOU WANT TO
BE?





BERN PROPERTIES

INVESTING WITH EMPRESAS BERN

PANAMA'S NO1. DEVELOPER

TRACK RECORD OF DELIVERY

- Established: 1978
- Work force started with 5 employees and now has 3,500
- More than 130 projects built
- More than 8,000 units delivered

DIVERSITY

- Construction
- Real Estate
- Hotels
- Tourism



DEVELOPER &
REAL ESTATE Co.
SINCE 1978

EMPRESAS BERN PROJECTS



ARCADIA

CASA
BONITA



GENERATION TOWER
-AT COSTA DEL ESTE-



M T I S S E



COSTA DEL ESTE – THE NEW HEART OF PANAMA

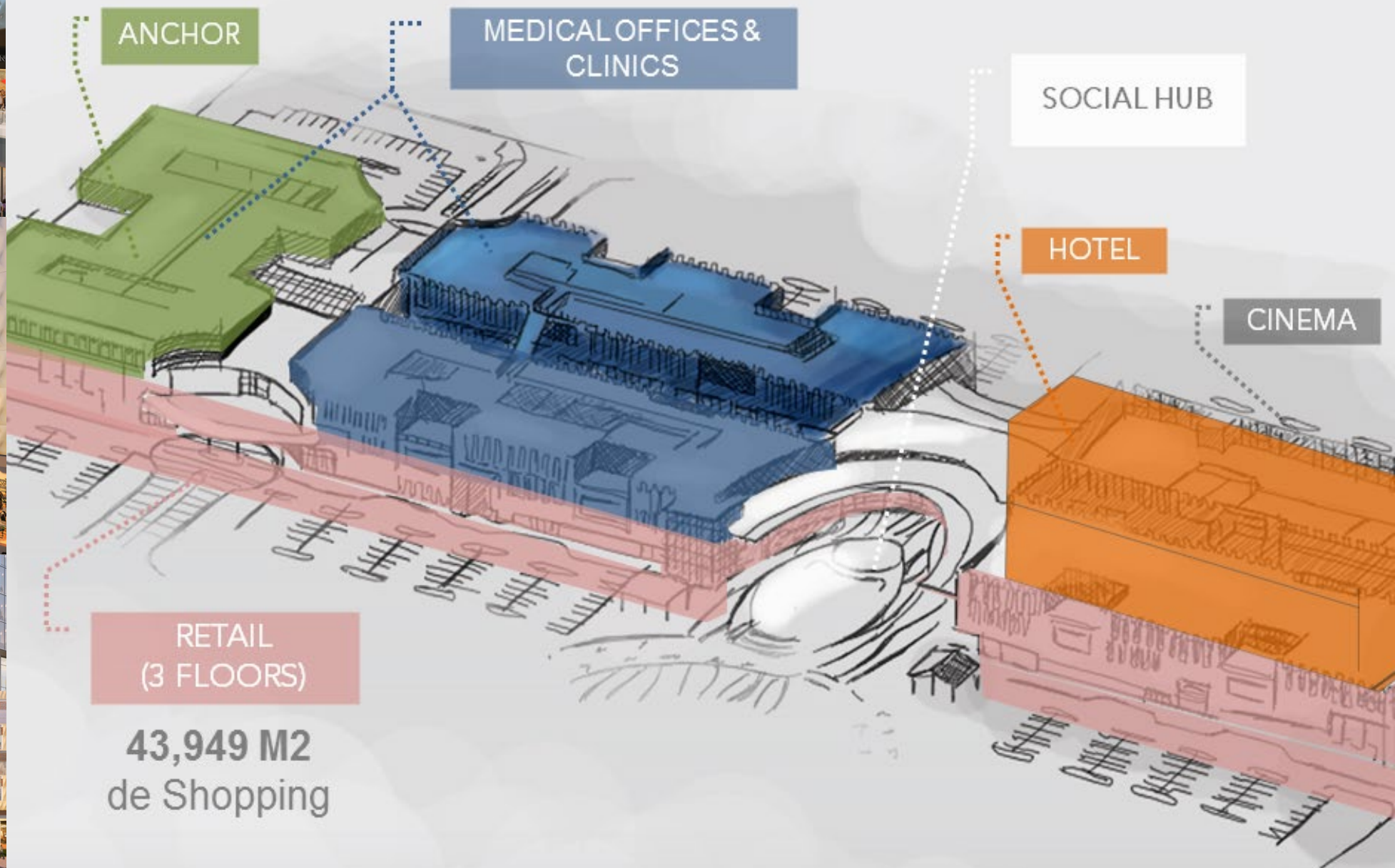


FOCUS ON: COSTA DEL ESTE

TownCenter Mall

- Opened December 2017.
- Shopping and entertainment precinct
- 130 Medical consulting rooms
- Office space
- JW Marriot hotel





- Located in Costa del Este 2block from towncenter ball
- ‘Condohotel’ concept
- Exempt from the 45 day minimum rental laws



Close to:

- Town Center Mall
- Pacifica Salud Johns Hopkins Hospital



- ▶ Studio, 1 and 2 bed apartments
- ▶ Units of 70 and 76m²
- ▶ Delivery in 2022
- ▶ Fully furnished Value \$50,000



High end hotel quality finishings





GENERATION TOWER
- AT COSTA DEL ESTE -



GENERATION TOWER
-AT COSTA DEL ESTE-

Condo-Suites of 53, 59
and 65m²

From \$190,800

Developer Financing
Available – 40% deposit



GENERATION TOWER
-AT COSTA DEL ESTE-

CORPORATE STAYS

.COM

On Site
Property
Management

Licensed for
Short Term
Rentals



Pool Terrace and Social Area

Sky Bar

Co-Working Office Space

Concierge Service

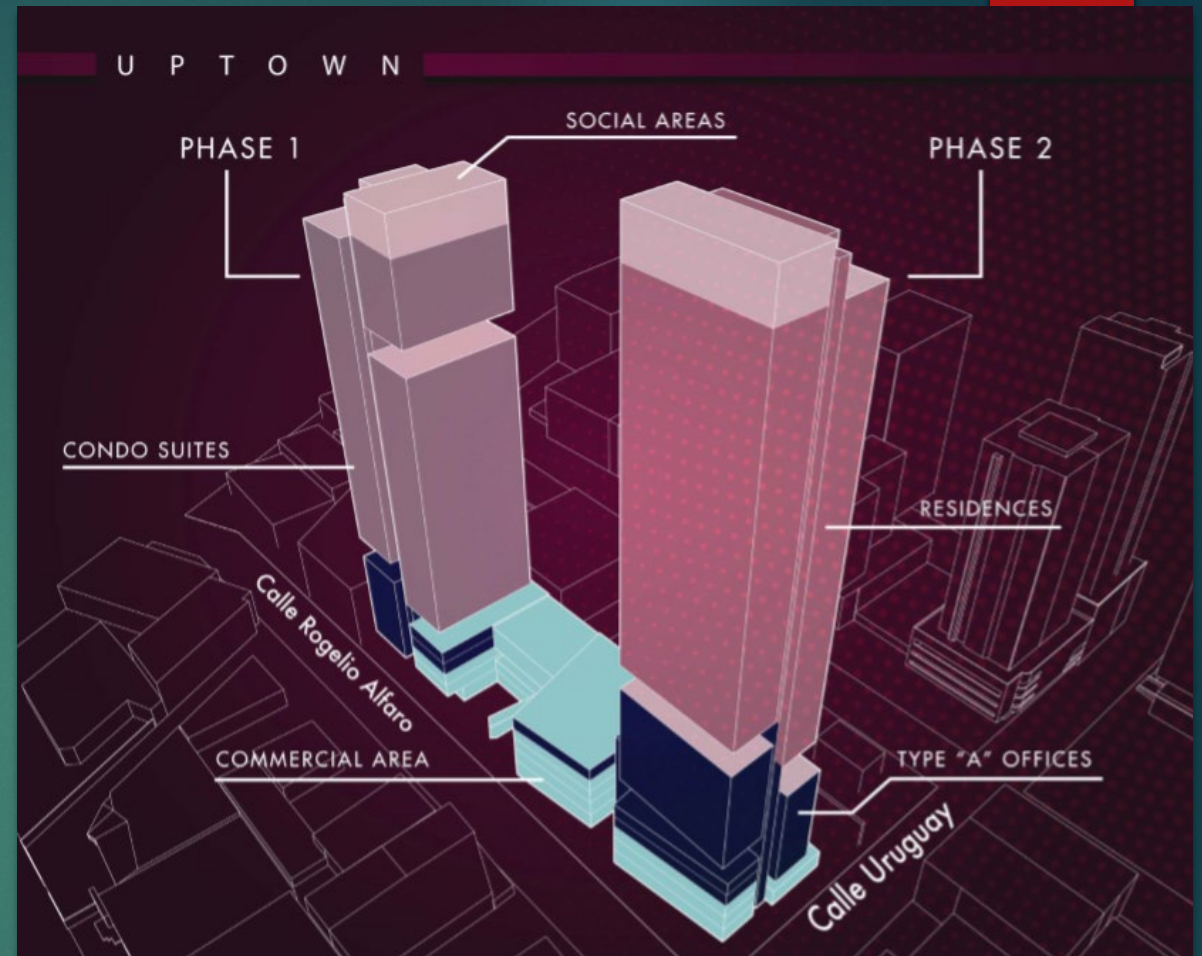
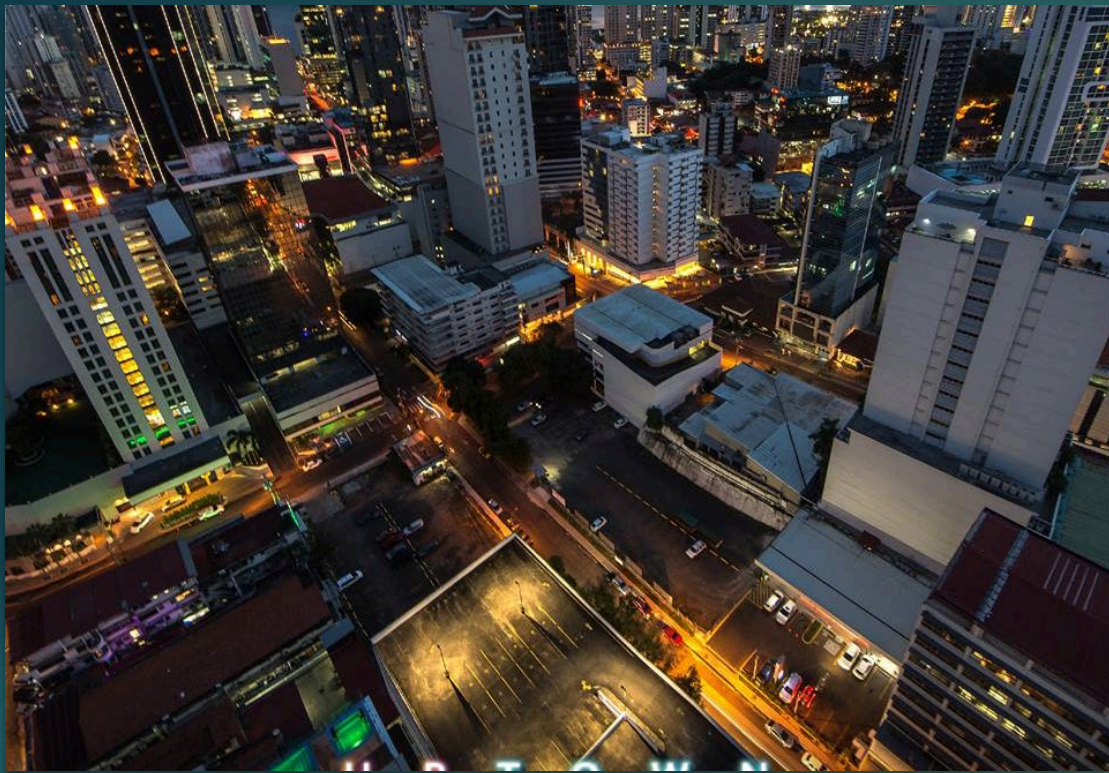
Wellness Spa

Outdoor Theatre

Gymnasium

UPTOWN

An architectural rendering of a modern urban development. The scene features a tall glass skyscraper on the left, a multi-story building with a prominent orange staircase in the center, and a lower commercial building with a rooftop garden on the right. The foreground shows a pedestrian plaza with palm trees and a street with cars. The word "UPTOWN" is overlaid in large white letters on the left side. A solid red rectangle is in the top right corner.



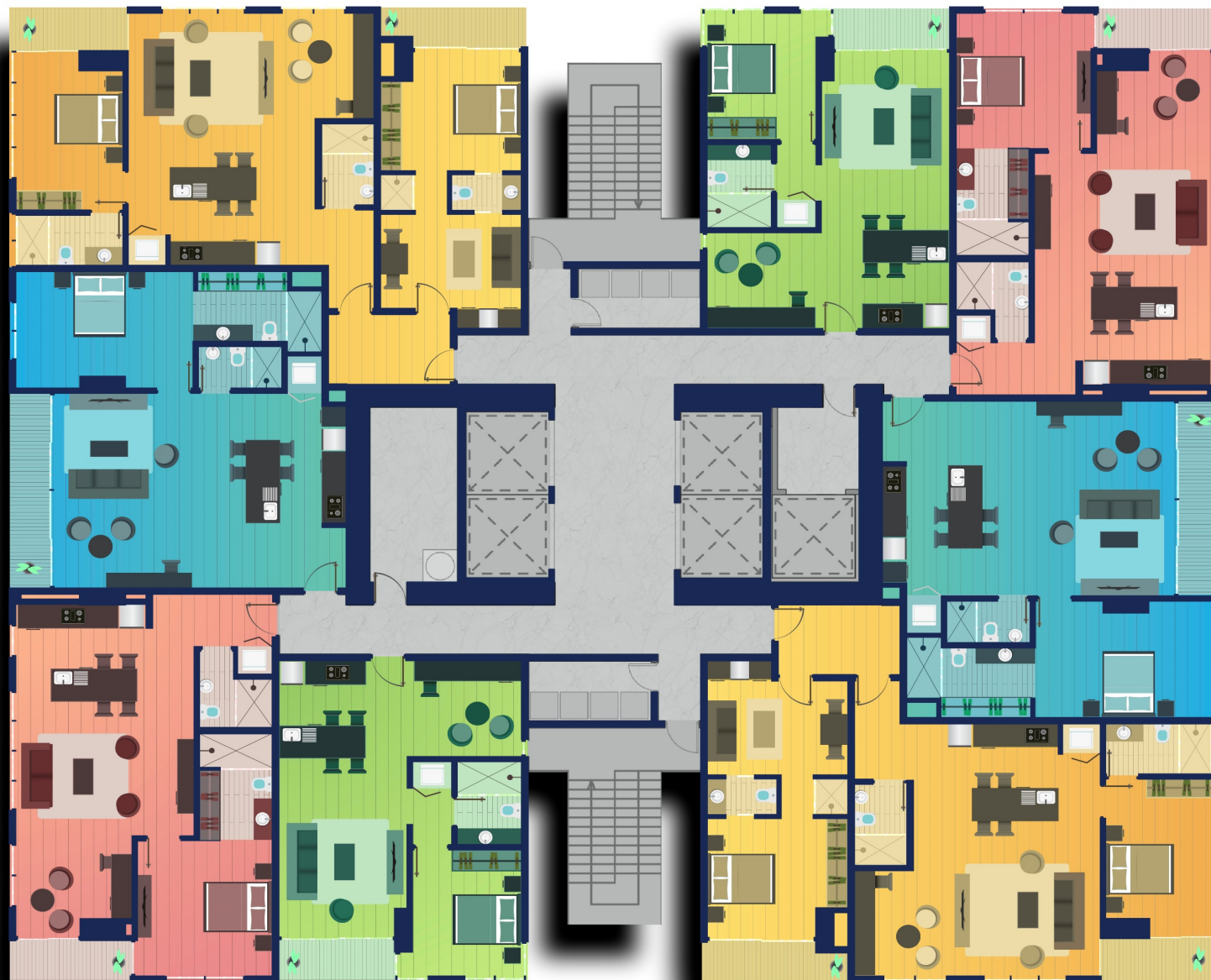
UPTOWN

- ▶ Located in the heart of the \$20m Calle Uruguay Urban Renewal project.
- ▶ Panama City's new Downtown Entertainment hub.

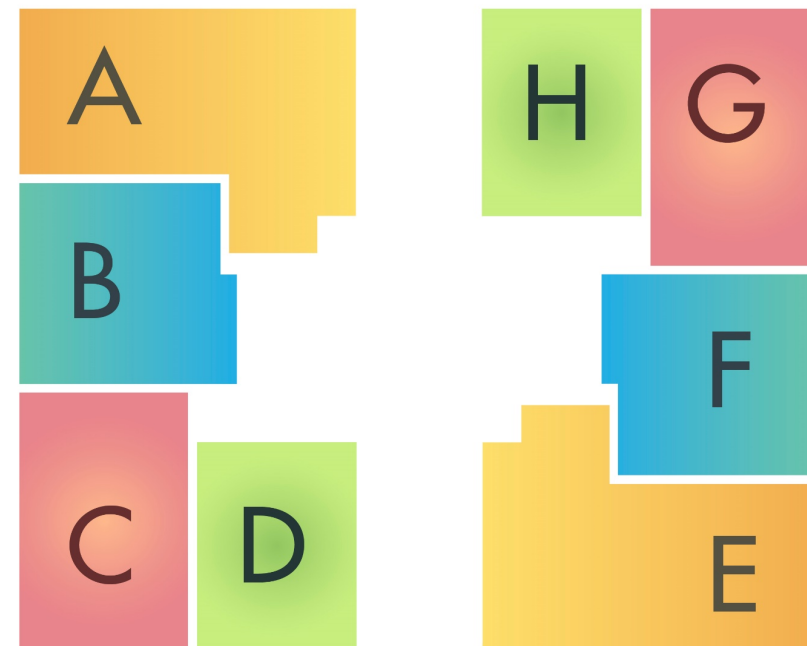
UPTOWN

- ▶ First residential project in Downtown CBD to be licensed for short term rentals.
- ▶ Mixed use Condo Suites, Residences, Commercial and Office Space.





Calle Rogelio Alfaro



Type 1 - A,B,C,D
Apt.6/7/10/11/14/15/18
19/22/23/26/27

Type 1 - E,F,G,H
Apt.11/12/15/16/19/20
23/24/27/28/31/32/35/36

TPOLOGY A & E
2 Bedrooms (135m²)

TPOLOGY B & F
1 Bedroom (93m²)

TPOLOGY C & G
1 Bedroom (90m²)

TPOLOGY D & H
1 Bedroom (71m²)

UPTOWN

- ▶ 1 and 2 bed apartments of 71m² to 135m²
- ▶ Starting from \$270,000
- ▶ Developer Financing Available

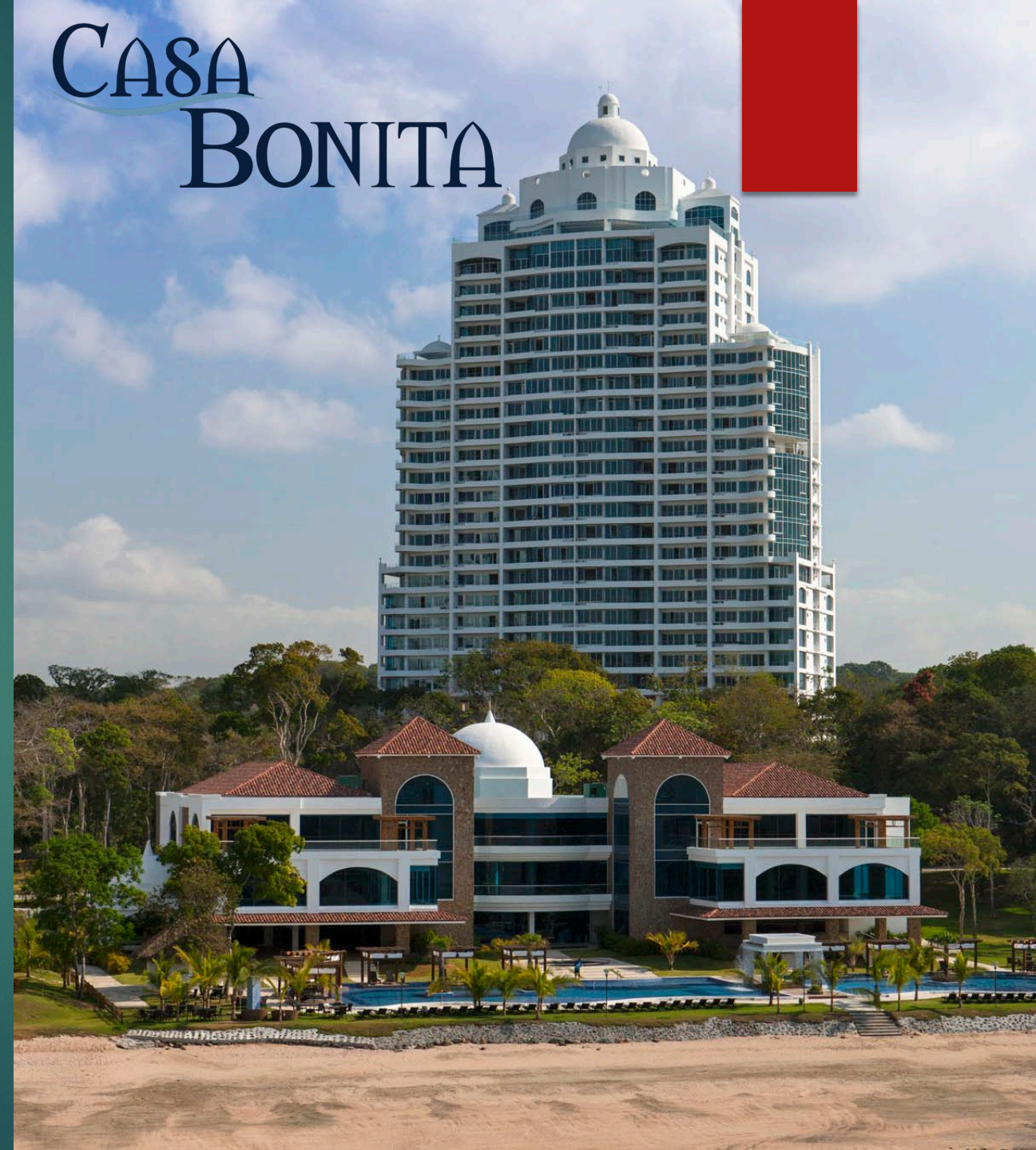




THE BEACHES

THE BIGGEST EXPAT COMMUNITY OUTSIDE PANAMA CITY.

- LAST UNITS AVAILABLE AT LIQUIDATION PRICES
- 1, 2 & 3 br apartments
- 1br starting from \$310,000
- 2br starting from \$320,000



A modern, bright living and dining area. In the foreground, a dark wood dining table is set with four white chairs. Behind it, a light-colored sectional sofa is adorned with several colorful patterned pillows. A glass coffee table sits on a light brown rug in front of the sofa. Large floor-to-ceiling windows on the right side of the room offer a view of a lush green landscape and a blue sky. A balcony with a glass railing is visible through the windows. The room is decorated with a round geometric mirror on the wall, a white air conditioner, and a modern chandelier with multiple small lights. A white vase with dried flowers stands near the windows. In the background, a bedroom with a bed and a framed picture is visible through an open doorway.

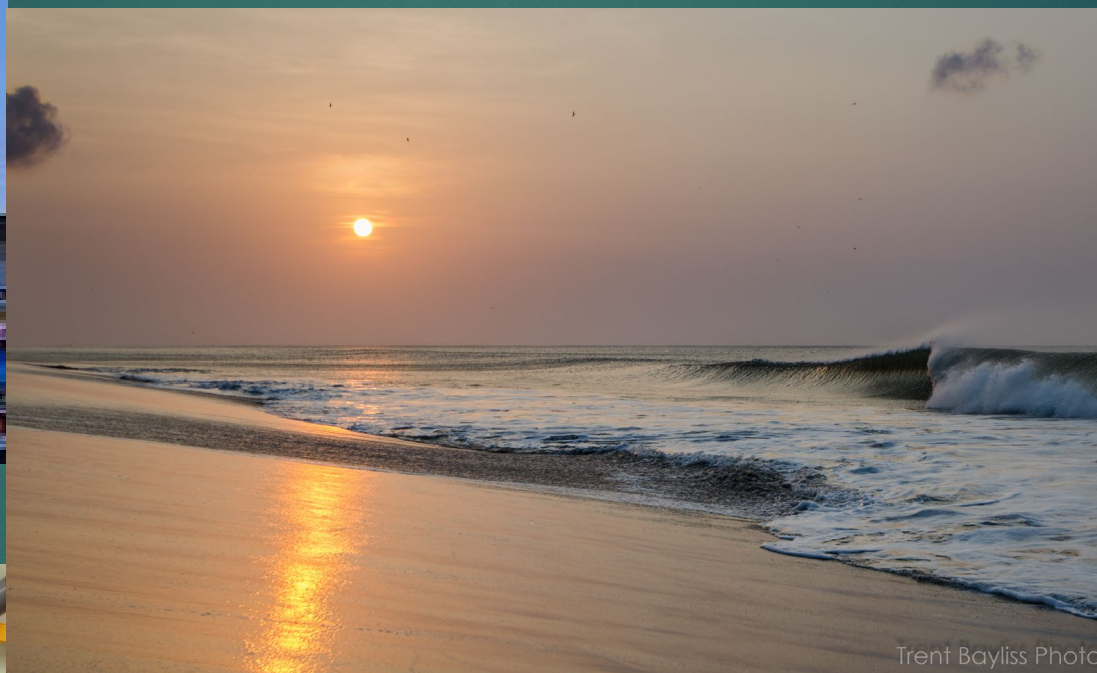
CASA BONITA

Developer
Financing
Available

30% deposit

5 year payment
plan

...JUST ONE HOUR FROM THE CITY



Trent Bayliss Photo





ABSOLUTE
BEACHFRONT





Low interest
Developer
Financing
available:

- ✓ 20% deposit,
- ✓ starting from \$238 a month.

2 Complete Social Areas

Gymnasium

Kids Play Area

Multi-use Recreation Courts

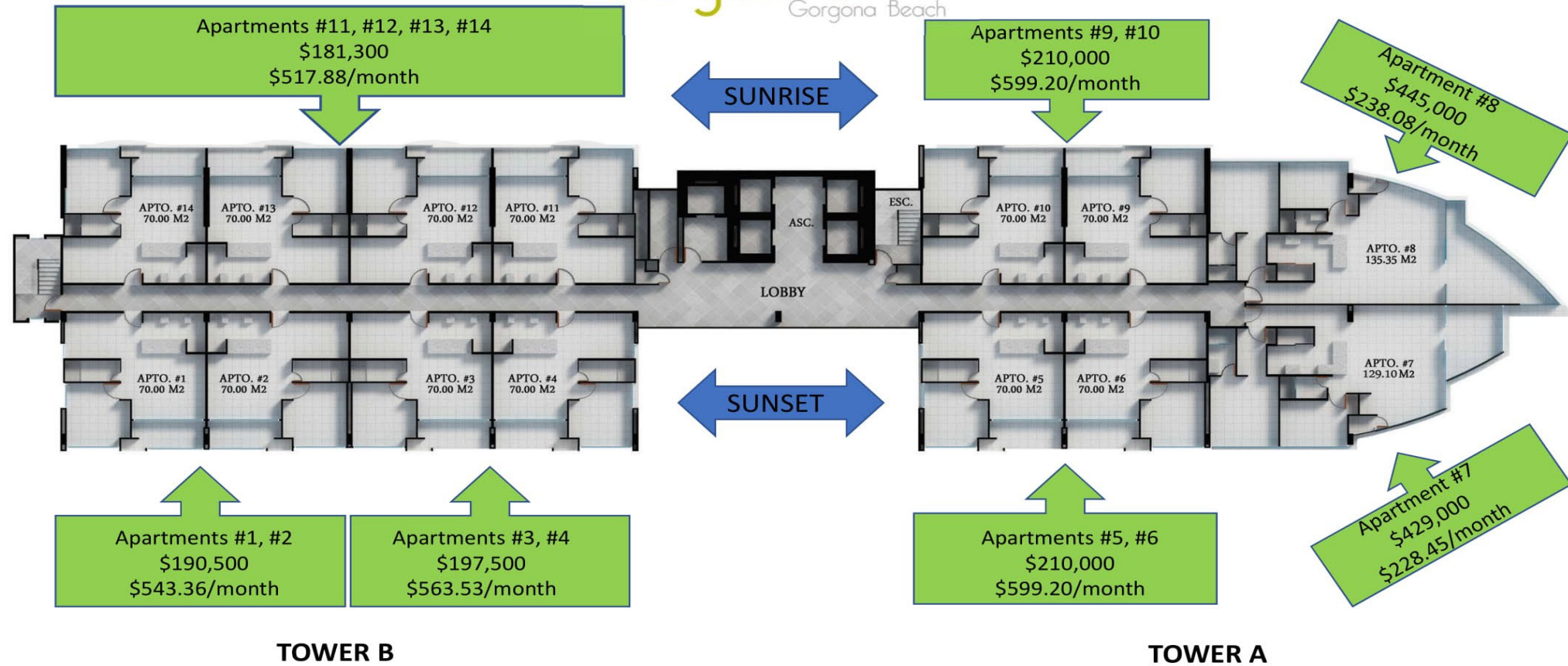
Direct Beach Access

On Site Restaurant Coming
Soon

24 Hour Security




Royal Palm
Gorgona Beach



1 and 2
bedroom
apartments

70m2, 129m2
and 135m2

1br 70m2
convertible to
two bedroom

Royal Palm
Gorgona Beach



Combine 2 x
70m²
apartments to
create a 3-4
bed/2 bath
apartment



SHORT ON TIME?

ASK ME ABOUT
A HELICOPTER
TOUR OF
PANAMA CITY'S
TOP
PROPERTIES!





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