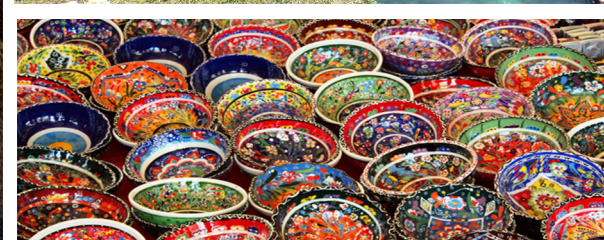


Live And Invest In Panama Conference

Feb. 15–17, 2023, Panama City, Panama





UPCOMING LIVE AND INVEST OVERSEAS CONFERENCES

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

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

Talk To Our Staff To Learn More!



SAVE THE DATE

Live And Invest In Cyprus Conference
March 8-10, 2023, Virtual
Register Today To Secure a Seat!

Live And Invest In Portugal Conference
April 12-14, 2023, Carvoeiro, Portugal
Register Today To Secure a Seat!

Access Mexico Workshop
May 11, 2023, Virtual
Pre-Register Today To Secure a Seat!

Access Montenegro Workshop
May 25, 2023, Virtual
Pre-Register Today To Secure a Seat!

Global Property Summit
June 14-16, 2023, Cancún, Mexico
Pre-Register Today To Secure a Seat!

Digital Nomad Workshop
June 29, 2023, Virtual
Pre-Register Today To Secure a Seat!

Live And Invest In Latin America Conference
July 12-14, 2023, Virtual
Register Today To Secure a Seat!

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

Live And Invest In Panama Conference

Feb. 15-17, 2023 Panama City, Panama



Congratulations and Welcome!

Dear Live and Invest in Panama Conference Attendee,

By joining us here in Panama City 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 20 friends, experts, expats, colleagues, and professionals from Panama with, among them, many, many dozens of years of experience doing the very things you're now thinking about doing yourself: living and investing in Panama.

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 in Panama right for you?

I don't know. And, right now, probably you don't either.

Over the course of the coming two-and-a-half days, let's find out!

I look forward to it.

Here's to your new life... in Panama!

A handwritten signature in black ink, appearing to read 'Kathleen Peddicord'.

Kathleen Peddicord

President and Founding Publisher, Live and Invest Overseas

Live And Invest In Panama Conference

Feb. 15-17, 2023 Panama City, Panama



Welcome!

Dear Live and Invest in Panama Conference Attendee,

Welcome to the Live and Invest in Panama 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 in Panama.

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

Evaluation Forms

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

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

Welcome Cocktail Reception

On **Wednesday, Feb. 15**, you are invited to join us for a **Welcome Cocktail Party**, sponsored by **International Coin Alliance**, at the **Executive Lounge** located on the **28th Floor** of the **Hotel Las Americas Golden Tower Panama**.

This event, open to all attendees and speakers, will be held from **6:00 to 7:30 p.m.**, following the final presentation of the day. This is an excellent opportunity to speak with presenters, exhibitors, and fellow conference attendees.

Cell Phones, Blackberrys, iPhones, Etc.

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

Live And Invest In Panama Conference

Feb. 15-17, 2023 Panama City, Panama



Welcome!

Exhibition Hall

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

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

Finally, Very Important

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

Here's to new ideas, new opportunities, and new friends.

I'm looking forward to it!

Sincerely,

A handwritten signature in black ink that reads "Alessandra Sandoya" with a long horizontal flourish at the end.

Alessandra Sandoya
Conference Manager
Live and Invest Overseas



HERE'S UP TO \$3,000 TO HELP LAUNCH YOUR NEW LIFE IN PANAMA

And that's only the start of what we're prepared to do to help you realize your Panama dreams...

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It's the world's top offshore haven...and an international banking center...

Its pensionado program of special benefits for foreign retirees is the Gold Standard...

And, as a foreign resident, you can pay zero local tax...

Panama is one of the best places in the world right now to start a business...
and one of the easiest places to obtain foreign residency...

Plus, outside Panama City, this beautiful country hides the smartest beach, river,
and mountain property buys anywhere on the planet today...



Talk To Our Staff Today To Learn More

www.LiveAndInvestOverseas.com

CustomerService@LiveAndInvestOverseas.com

1-888-546-5169



LET US HELP YOU REALIZE YOUR PANAMA DREAMS...

WITH YOUR PANAMA CIRCLE MEMBERSHIP, YOU'LL RECEIVE:

Benefit #1: Free Attendance for You and a Guest Every Year at Our Annual Live and Invest in Panama Conference.
Lifetime Value: US\$15,950

Benefit #2: An Open Invitation to All Panama Circle Members-only Meetings.
Lifetime Value: US\$2,000

Benefit #3: 4 Nights Free At One Of Panama's Top Resorts.
Lifetime Value: US\$1,000

Benefit #4: Electronic and Website Access to All Conference Materials.
Lifetime Value: US\$2,000

Benefit #5: Two Hours Of Private Consulting With Our Panama Team of Experts.
Lifetime Value: US\$1,000

Benefit #6: Our Panama Starter Kit...and Every New Edition We Publish Over the Lifetime of Your Membership.
Lifetime Value: US\$970

Benefit #7: Panama in Real Time—*Panama Letter*.
Lifetime Value: US\$1,180

Benefit #8: Panama: The White Papers.
Lifetime Value: US\$196

Benefit #9: *Palanca*...That Is, Your Personal Panama Assistant.
Lifetime Value: US\$10,000

Benefit #10: Access To Our Live and Invest Overseas Group ISA International Health Insurance Policy.
Lifetime Value: US\$2,500

Benefit #11: 1% Up To US\$3,000.
Lifetime Value: 1% Up To US\$3,000



The **Panama Circle** Membership is \$4,800. You have the option of a payment plan as follows: **\$1,800** at the time of registration, then **\$250** per month billed each month for each of the 12 months to follow. Or you can pay in full and **save \$300**.



Talk To Our Staff And Become A **Panama Circle Member Today!**

Live And Invest In Panama Conference

Feb. 15-17, 2023 Panama City, Panama



Wednesday, Feb. 15, 2023

Registration and General Sessions — Emcee: Lief Simon

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

Mon Restaurant

7:30 AM – 8:30 AM
Conference Registration

Collect Your Name Badge and Welcome Pack

Outside Titanio Room

8:30 AM – 5:45 PM
Exhibition Hall Open

Mercurio Room

8:30 AM – 9:00 AM
Your New Life In Panama!

Lief Simon and Kathleen Peddicord,
Live And Invest Overseas

Titanio Room

9:00 AM – 9:45 AM
What's Going On In Panama

Kathleen Peddicord with Lief Simon,
Gonzalo de la Guardia, Jose Bern, and Roberto Guardia

Titanio Room

9:45 AM – 10:15 AM
From Hawaii To Panama... What Were You Thinking?

Dusty Tubbs, Panama Expat

Titanio Room

10:15 AM – 10:45 AM

Networking Break

Mercurio Room

10:45 AM – 11:30 AM

Panama's Top Residency Visa Options

Roberto Guardia, Guardia & Co.

Titanio Room

11:30 AM – 12:00 PM

Medical Care In Panama

Dr. Gabriel Sucre Levy, Clínica Einstein

Titanio Room

12:00 PM – 12:45 PM

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

Don Hosmer, Royale Energy, Inc.

Titanio Room

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

Live And Invest In Panama Conference

Feb. 15-17, 2023 Panama City, Panama



Wednesday, Feb. 15, 2023

General Sessions — Emcee: Lief Simon

12:45 PM – 2:15 PM

LUNCH

2:15 PM – 2:45 PM

Azuero Sunset Coast: The Next Big Thing In Panama

Jim Hardesty, Los Islotes

Titanio Room

2:45 PM – 3:15 PM

General Insurance Options In Panama

Gonzalo de la Guardia, ADG Seguros

Titanio Room

3:15 PM – 4:00 PM

The Top 10 Things Everyone Must Know When Buying Property Overseas

Mike Cobb, ECI Development

Titanio Room

4:00 PM – 4:30 PM

Networking Break

Mercurio Room

4:30 PM – 5:00 PM

Panama Roundup—The Best Retirement, Investment, And Lifestyle Haven

Liz Larroquette, Empresas Bern

Titanio Room

5:00 PM – 5:30 PM

Panama: A Natural Wonderland

Ariella Sapozhnikov, Panama Heavens

Titanio Room

5:30 PM – 5:45 PM

Welcome To The Panama Circle

Dusty Tubbs, Panama Circle Member

Titanio Room

6:00 PM – 7:30 PM

WELCOME COCKTAIL PARTY

Sponsored by



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

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

Live And Invest In Panama Conference

Feb. 15-17, 2023 Panama City, Panama



Thursday, Feb. 16, 2023

General Sessions — Emcee: Lief Simon

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

Mon Restaurant

8:30 AM – 5:15 PM
Exhibition Hall Open

Mercurio Room

8:30 AM – 9:00 AM
Panama: The Key To Smart Investing
Philip Schlesinger, The Panama Link

Titanio Room

Mercurio Room

9:00 AM – 9:30 AM
2 Retire In Panamá?
Greg Kitzmiller, Panama Expat

Titanio Room

Titanio Room

9:30 AM – 10:00 AM
Get Involved—Volunteering In Panama
José Lisac, Rotary Club

Titanio Room

Titanio Room

10:00 AM – 10:45 AM
The Best-Kept Secret In Alternative Investments
Al Mignone, International Coin Alliance

Titanio Room

10:45 AM – 11:15 AM

Networking Break

BOOK SIGNING

Kathleen Peddicord & Lief Simon

at the Lahardan Books Booth

11:15 AM – 11:45 AM
Just Landed! Getting Set Up In Panama
Gabrielle Wells, Live And Invest Overseas

Titanio Room

11:45 AM – 12:15 PM
Learn Spanish And Have Fun!
Alberto Orillac, EPA! Español en Panama

Titanio Room

12:15 PM – 1:00 PM
**Investing In Technology For Its Wealth
Creation Potential**
Zafar Khan, RPost Communications

Titanio Room

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- Speakers, topics, times, and meeting locations are subject to change.

Live And Invest In Panama Conference

Feb. 15-17, 2023 Panama City, Panama



Thursday, Feb. 16, 2023

General Sessions — Emcee: Lief Simon

1:00 PM – 2:30 PM

LUNCH

2:30 PM – 3:15 PM

**Real Estate Transactions In Panama:
Procedures And Costs**

Roberto Guardia, Guardia & Co.

Titanio Room

3:15 PM – 3:45 PM

Profit From The Growing Local Middle Class

Mark Cox, Altos de Coquito

Titanio Room

3:45 PM – 4:15 PM

Networking Break

Mercurio Room

4:15 PM – 4:45 PM

Moving To Paradise... Successfully

John and Becky Gaver, Panama Expats

Titanio Room

4:45 PM – 5:15 PM

**Protect Your Most Important Asset And Achieve
True Freedom**

Betsy Rosenlund, Hardwoods Unlimited

Titanio Room

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

Live And Invest In Panama Conference

Feb. 15-17, 2023 Panama City, Panama



Friday, Feb. 17, 2023

General Sessions — Emcee: Lief Simon

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

Mon Restaurant

8:30 AM – 12:30 PM
Exhibition Hall Open

Mercurio Room

8:30 AM – 9:00 AM (Virtual)
Complete Guide To Moving Pets Overseas
Kat Kalashian, Live And Invest Overseas

Titanio Room

9:00 AM – 9:30 AM
To Ship Or Not To Ship (And, If You Do, How To Ship)
Lief Simon, Live And Invest Overseas

Titanio Room

9:30 AM – 10:00 AM
What You Must Know When Finding Your Dream Rental In Panama
Liz Larroquette, Empresas Bern

Titanio Room

10:00 AM – 10:30 AM

Networking Break

Mercurio Room

10:30 AM – 11:00 AM
From An Island To The Isthmus
Shaunette Bailey, Panama Expat

11:00 AM – 12:00 PM
Q&A

Lief Simon with Roberto Guardia, Liz Larroquette, and Gabrielle Wells

Titanio Room

12:00 PM – 12:30 PM
Taking Those Exciting Next Steps
Lief Simon, Live And Invest Overseas

Titanio Room

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

Live and Invest Overseas Conference Exclusive: VIP Access To Every Event... For Life...

Join One Of Our Highest-Level VIP Memberships: **The All Access Pass.**

As an All Access Pass member, you and a guest can join us as our guests (that is, free) for every conference on our Live and Invest Overseas calendar, now and forever. You'll be guaranteed VIP Attendee status at every event you attend (also free). And you'll have an open invitation to join us for every private reception we host (one more time, at no cost).



An Exclusive, Limited-Time Offer For Attendees Only...

As a conference attendee, I'd like to extend you an exclusive offer. Right now, and for a limited time only, you can **deduct the full cost you paid to register for your conference registration from the cost of this new, lifetime membership.**

For instance, if you paid, say, \$995 for your conference registration, you'd receive a discount equal to that off the cost of your All Access Pass membership.

TALK TO OUR STAFF TODAY TO LEARN MORE



One Ticket... All Access... For Life...

Because Going Overseas Is An Adventure That Never Ends...

As an All Access Pass Member you enjoy:

1. **Free entry** to any (and every) conference on the Live and Invest Overseas calendar. (Regular attendees pay \$1,095 and more to attend these events, but you won't be asked to pay a cent.)...
2. **Free entry** for a guest at every conference, too...
3. **VIP status**, so you'll be invited to participate in private sessions and receptions reserved for elite guests where you'll have access to special opportunities...
4. **Every Home Conference Kit**, so that you'll have access to the complete set of recordings for every conference that you cannot attend in person, so you never miss out. (These packages sell for as much as \$500 on the Live And Invest Overseas online store. Again, you won't pay a thing and will receive every Home Conference Kit for life.)...

The **All Access Pass** is \$5,750. You have the option of a payment plan as follows: **\$2,750** at the time of registration, then \$250 per month billed each month for each of the 12 months to follow. Or you can pay in full and **save \$250**.

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An Exclusive, Limited-Time Offer For Attendees Only...

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As a conference attendee, **you can deduct the full amount you paid toward your conference registration from the cost of this new, lifetime membership.**

Talk To Our Staff And Become An **All Access Pass** Member Today!

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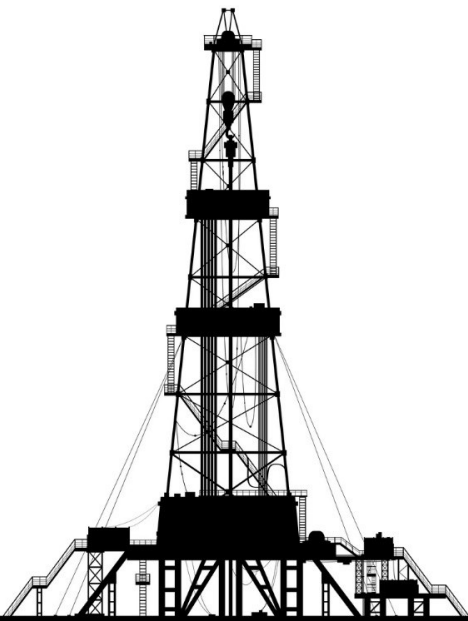
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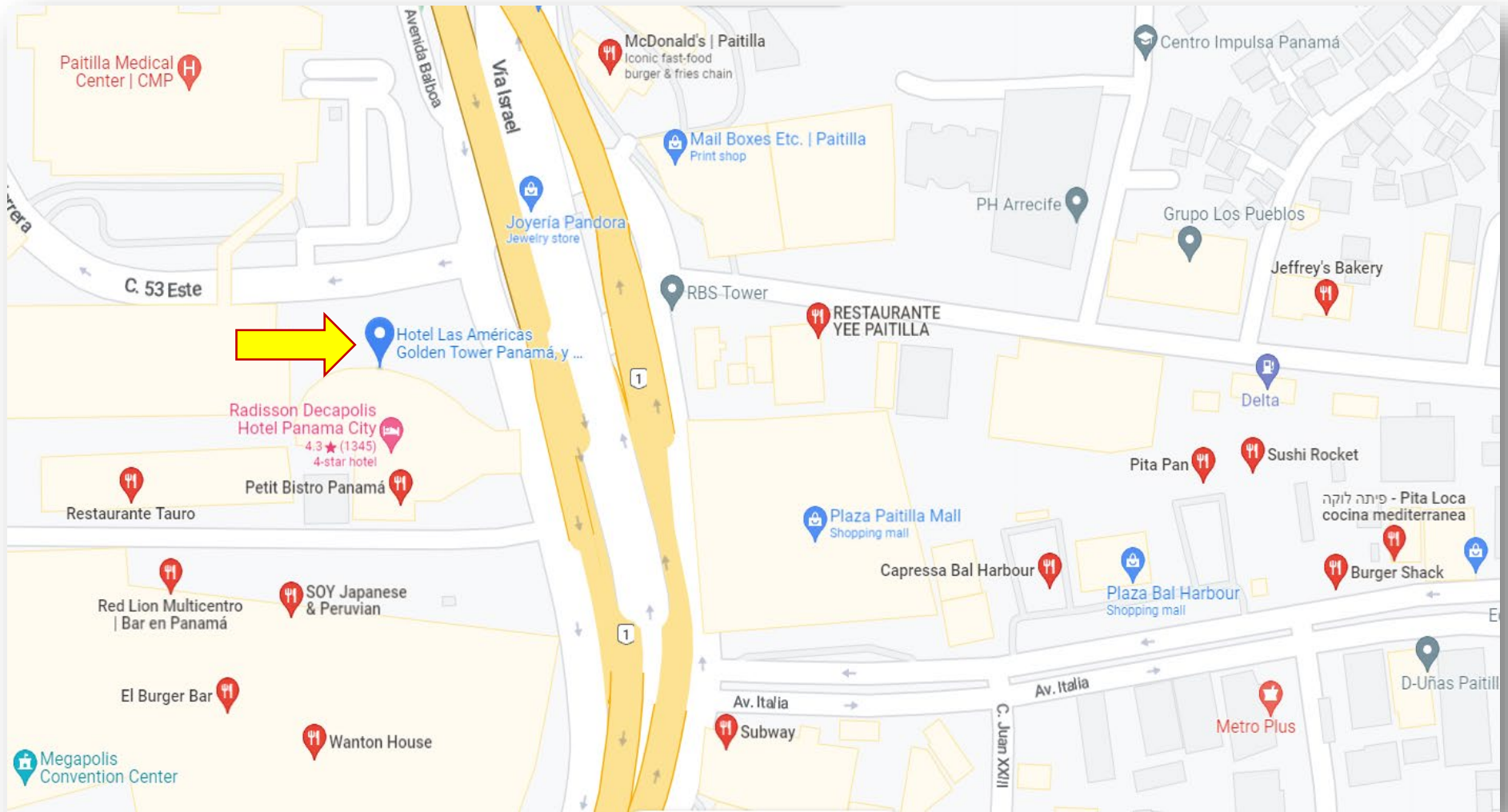
Call or Email: **Don Hosmer** at
don@royl.com ~ (619) 843-7144

or

Royale Energy, Inc. at
ir@royl.com ~ (800) 447-8505

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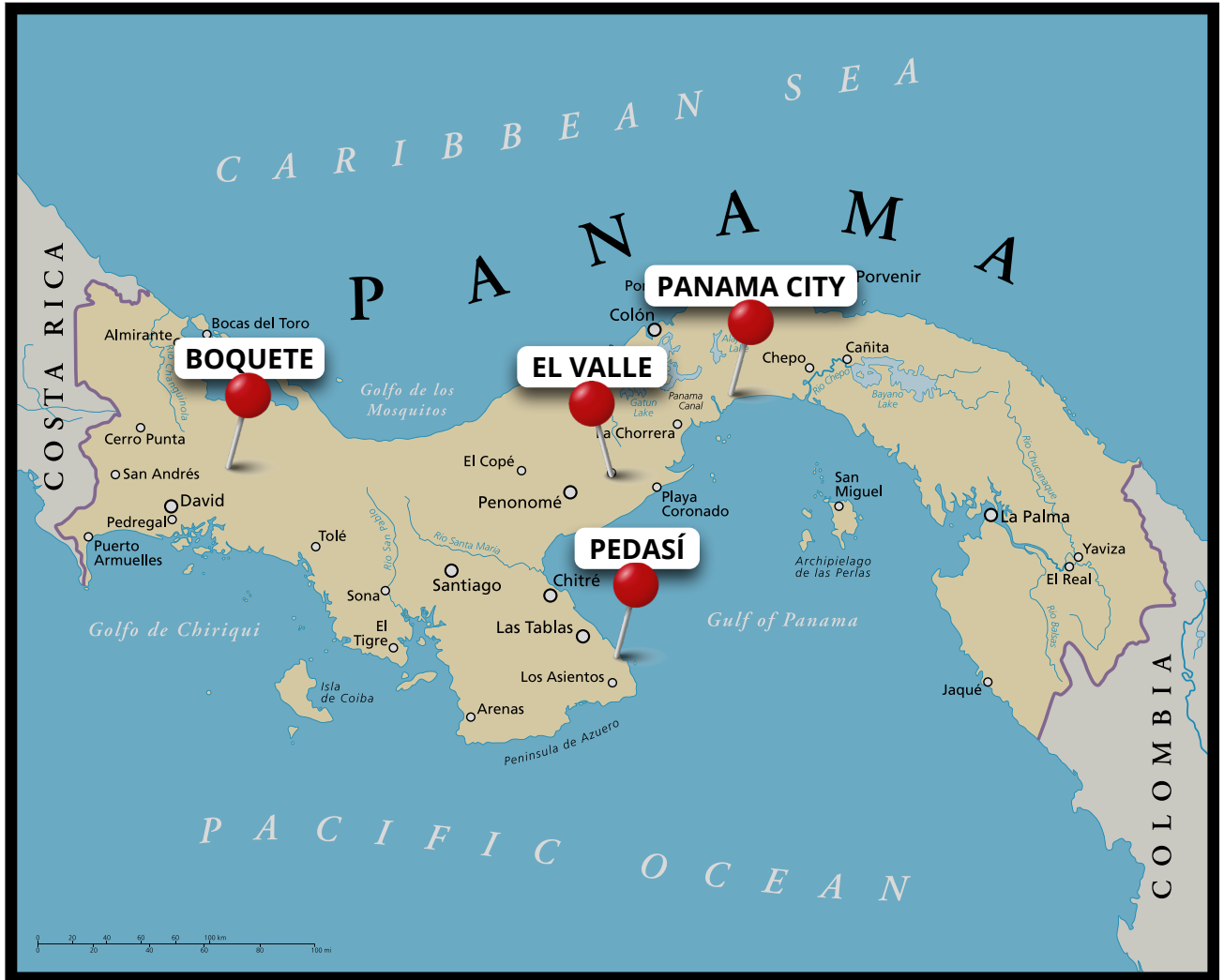


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Panama



		PANAMA	
COUNTRY FACTS	Population	4 million	
	Language	Spanish	
	English Spoken	Somewhat	
	Currency	U.S. Dollar	
	GDP Growth	3.00%	
	Climate	Average Summer Temp	88°F
		Average Winter Temp	86°F
	Natural Disasters	Floods, earthquakes, landslides	
	Government	Presidential Republic	
	Legal System	Civil Law	
EXPATING	Health Care	Private (necessary, excellent)	
	Expat Community	Yes (Panama City, Boquete)	
	Residency	Self-sufficiency	Proof of \$1,000 monthly income (pensionado)
		Golden Visa	Yes (300k until October '22 - 500k after)
	Ease Of Access	Direct Flights	Yes (only to Panama City)
		Low-Cost Domestic Airlines	Yes
		Local Transport	Taxis, Uber, and buses (low-cost, unreliable); metro (only in Panama City)
	Cost Of Life	Monthly Budget	Less than \$2,500
		Grocery Budget	\$400
		Rent	\$1,500
TAXES	Income Tax	Up to 25% (Panama income)	
	Property Tax	0% to 0.9%	
	Inheritance Tax/Stamp Duty	No	
	Corporate Income Tax	Up to 25%	



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 retiree overseas resource you can't afford not to have.

This all-new, updated and expanded report, in fact, is not one new report, but seven important resources you shouldn't be without!

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	Full Price: \$170 You Pay: \$64
The world's most comprehensive program on health care and health insurance for future and current expats overseas, including:	
Top Health Insurance Options For The Retiree Abroad (\$47 value)	INCLUDED
The World's Top 20 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
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Getting To The Root Of Good Dentistry Overseas”(a US\$28 value)	
“The Best Havens For Handicap Accessibility” (a US\$17 value)	
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The Panama Metro



The Panama Metro is a rapid transit system in Panama City, Panama, which links the north and east sides of the metropolitan area to the city center.

Schedule

The Panama Metro schedule runs from 6:00 a.m. to 10:00 p.m., from Monday to Sunday, regardless of holidays or special celebrations. Trains usually reach the platform every 3-8 minutes, depending on the time of day.

During peak morning hours, from 6:00 a.m. to 9:00 a.m., and during peak evening hours, from 5:00 p.m. to 8:00 p.m., the wait time between trains is just 3-5 minutes. Trains arrive about every 5-8 minutes during the rest of the day.

Fares

The Panama Metro does not include monthly payment plans to which riders can subscribe. However, there is an established standard fare per trip, which riders must cancel through the use of a reloadable card, called the Tarjeta Metro.

These cards can be obtained from automated machines that are found throughout the system stations, The cost is \$US 2.00 and they may also be used on the city's urban bus routes.

Each metro trip is \$US 0.35, discounted with the Tarjeta Metro. Authorized service personnel advises riders to store a weekly balance of \$US 5.00 on their card. This will facilitate movement throughout the stations, although each charge will just be for the specific amount needed.

The subway cannot be used without a metro card, so it is extremely important to pick one up.

Regulations

- While waiting for the train to arrive, one should be sure to remain behind the yellow line, to avoid any possible accidents.
- Allow passengers to get off the train before boarding. This expedites the process.
- Keep to the right when traveling throughout the system. This will create more organized mobility throughout the stations.
- Smoking is prohibited in Panama Metro stations and facilities.
- Riders who are under the influence of alcohol or drugs are not permitted in the system.
- Insulting, harassing, or putting other riders' lives at risk is prohibited.
- Any attempt to sabotage or damage the system facilities will be subdued.
- Eating is not permitted on trains or in stations.
- Small children must be accompanied by a responsible individual.
- Sitting on stairs or leaning on walls is not permitted.
- Under no circumstances is being on or attempting to cross the railway tracks permitted.
- Accessing areas that are specially designated for service personnel is prohibited.
- Pets are not permitted on the Panama Metro.
- Running is not permitted in stations or in trains.
- When playing music on portable devices, headphones must be used. This will avoid interference with the messages that are transmitted by train operators.
- Baby strollers must be closed when entering the train cars.
- Only turnstiles with green lights should be used.
- Dirtying system facilities should be avoided. Officials will fine individuals for this.

Line 1: San Isidro – Albrook



Line 2: San Miguelito – Nuevo Tocumen





Live And Invest In Panama Conference

Feb. 15-17, 2023

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