

A REPORT BY SOVEREIGN MAN



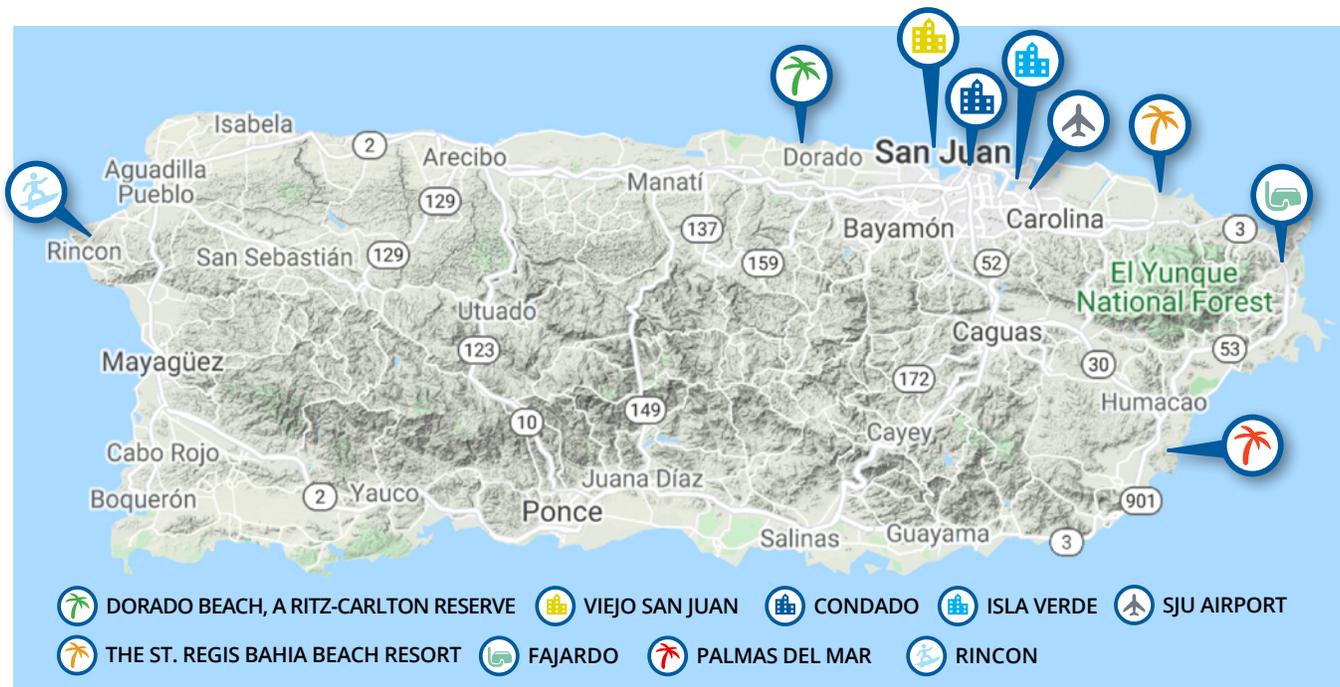
# THE BEST PLACES TO LIVE IN PUERTO RICO 2022



SOVEREIGN MAN

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[Click here to explore our Google Map pinned with all locations reviewed here.](#)

Puerto Rico is internationally sought after as a travel destination - the sun-drenched island received over 3.7 million visitors during 2019 alone. Yet an increasing number of Americans are also choosing to make the island their home.

Whether you want to move to Puerto Rico for the lifestyle or to take advantage of the country's generous tax incentives, it is important to do your homework in terms of where you want to live.

## 6 Reasons to choose Puerto Rico

1. Corporate taxation in Puerto Rico can be as low as 4%.
2. Temperatures rarely drop below 70°F (21°C) and rarely reach above 90°F (32°C). It's even cooler in the mountainous regions.
3. There hasn't been a fatal shark attack in Puerto Rican waters since 1924.
4. Puerto Rico has no deadly species of snakes or spiders.
5. Puerto Rico has a large tropical rainforest— El Yunque— with amazing views, captivating waterfalls, and colorful flora and fauna.
6. And of course, there are the turquoise blue waters edging Puerto Rico's 311 miles of coastline.

The whole island is truly beautiful, but if you're moving from the mainland US, you'll want to take considerations such as living costs, crime rates, and community flavour into account.

Here we'll explore some of the most popular locations to settle for new people moving to Puerto Rico. We'll outline what the lifestyle and amenities of each area are like, and touch on issues such as housing prices, safety, distances to airports, as well as infrastructure.

We also include some personal experiences of living in Puerto Rico from Simon Black, the founder of Sovereign Man, Julia, the head of the bank Simon founded, and Joe, a Sovereign Man team member.

All of them [moved to Puerto Rico to take advantage of Act 20/22 tax incentives](#) (now reorganized as chapters 3 and 2 respectively under Act 60), and settled in different parts of the island.

To take advantage of the Individual Investors Act's 0% capital gains and dividend tax rate under Act 22, you are required to buy a home for use as your primary residence within two years of moving to the island.

And for Act 20 Export Services decree holders, a long term rental agreement is required to prove to the IRS that you have closer connections to Puerto Rico than to the mainland US, and therefore qualify as a bona fide resident for tax purposes.

By the end of this report, you should have a pretty good idea of the best places to live when you make the move to Puerto Rico.

## CITY LIFE IN SAN JUAN



[Click here to explore our Google Map of the best places to live in San Juan.](#)

San Juan is the capital of Puerto Rico. Flying in from the west, your plane will follow the coast and pass over the Bay of San Juan. From this vantage point you can view the impressive Spanish Fort, Castillo San Felipe del Morro, at the tip of Old San Juan.

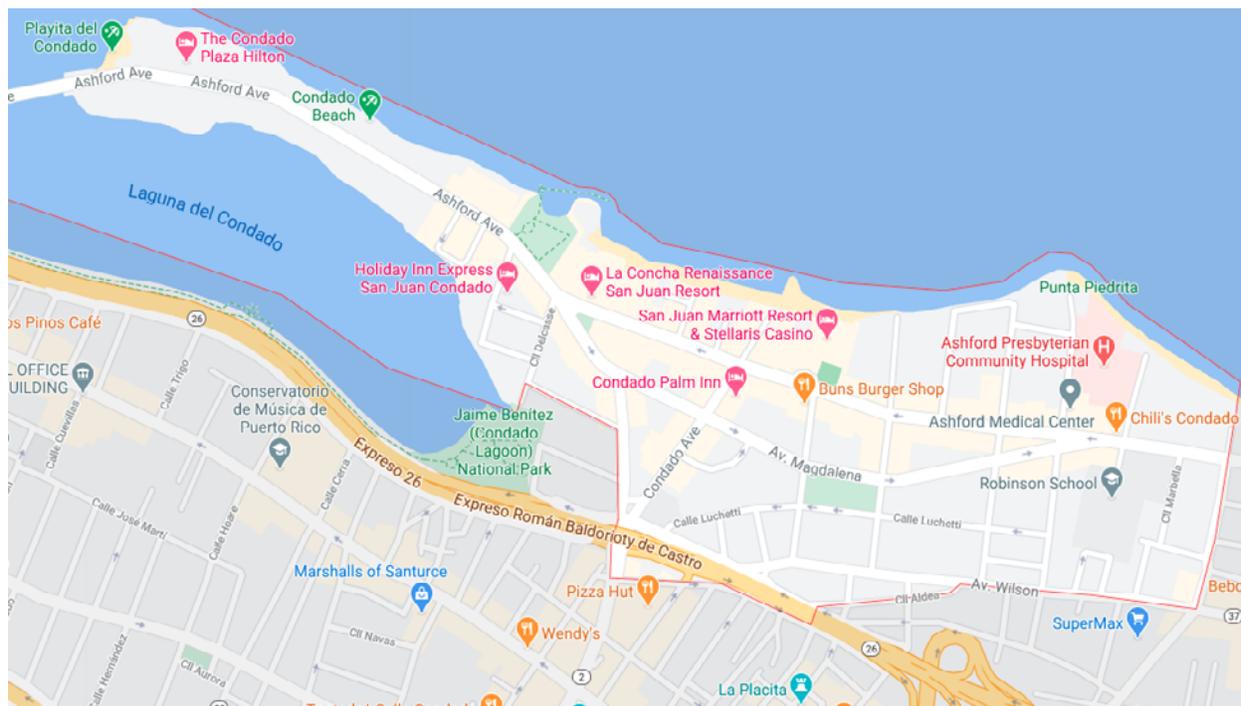
Then you can take in the views of Condado's highrises along the beachfront, before descending into Luis Muñoz Marín International Airport or San Juan Airport (SJU), just south of Isla Verde.

SJU is the main international airport serving all of Puerto Rico, although limited commercial flights are available to Rafael Hernández Airport (BQN) in Aguadilla on the north western coast, and La Mercedita (PSE) in the southern city of Ponce.

Most of the population of Puerto Rico lives in the San Juan metro area – around 2.4 million of the island's 3.2 million inhabitants.

Here are the best areas to consider if you plan on living in San Juan.

## Condado: The Happening Neighborhood of San Juan



**Cost:** High

**Crime:** Low

**Drive to SJU:** 10 minutes

If you like the city, living on the beach, and access to the nightlife, Condado is the place to be.

Here you will find the younger crowd and many of the crypto enthusiasts who moved to Puerto Rico to cut their capital gains taxes to 0% using the Individual Investor Act.

This beachfront neighborhood also attracts plenty of tourists to La Concha Resort, Condado Vanderbilt and several other hotels situated on the main road, Ashford Avenue.

Condado is a ten minute drive to the international airport, SJU, to the east, and a ten minute drive to Old San Juan to the west.

You won't have to walk far to find an array of restaurants, clubs, bars, and casinos. You can sample local cuisine, as well as Italian, sushi, and anything else you can think of, with both high end and cheaper options available. There are even chains like Starbucks and Chili's in this neighborhood.

Condado is fairly safe, although as in any city, you should use caution at night, especially when walking alone – muggings are rare, but not unheard of. Also, people will tell you to avoid Condado Beach at night, but that is if you want to be overly-cautious. We haven't heard of any actual incidents to be concerned about. It is a pretty safe place.

From Ashford Avenue a number of side streets bring you directly to the beautiful Condado Beach, where you can find umbrellas and chairs for rent. The beach is highly popular among surfers, tourists and locals alike.

Here, in the heart of Condado, you can expect to pay relatively high rent – you probably won't find a decent one bedroom, one bathroom apartment for much less than \$2,000 per month. And you could easily pay \$6,000 per month for a two or three bedroom luxury apartment with an ocean view.

You can even find some houses in this area, and should expect to spend close to a million dollars to buy something that is a decent size and doesn't require renovations.

The further you move from Ashford Avenue, the cheaper rent tends to become. A few blocks south, you could find decent three bedroom, two bathroom units to let at around \$2,500 to \$3,000 per month.

And don't shy away from looking at places to rent or buy just across the bridge from Condado Peninsula. It's new, safe, and a short walk from Condado via the bridge over the lagoon – but it probably won't save you any money.

Don't worry about internet access – you can choose from several reliable providers with speeds comparable to cities in the mainland US.



*Condado-Miramar*

## **Julia Shares Her Personal Experience Of Living in Condado**

[Julia is the head of Strategic Bank, launched by Simon Black, who is also Sovereign Man's Founder]

If you live right on Ashford Avenue you can expect some noise and bustle.

But Julia says just one block south, she found a quiet apartment on a side street. Make sure time is on your side, and be prepared to do some hunting if you want to find a good deal.

Since COVID-19 many AirBnb's have been converted to rental units, but the market is fragmented and opaque. There is no "pool" of all available listings that a broker can just pull up on demand.

She made sure to look for a building with a generator and water cistern, so that she doesn't have to deal with the fairly frequent (albeit typically short) power outages and water interruptions in the area.

Her apartment is still walking distance to everything, from the grocery store to the beach, but she recently decided to buy a scooter to get around more quickly and easily to neighboring Ocean Park and Old San Juan.

Julia says the best part of living in Condado is the young, successful entrepreneur crowd the area has attracted. It's the place to live in Puerto Rico before you have kids and move to the suburbs.

She believes that COVID-19 has brought the community together. She feels a closer connection now to her tight-knit community of friends -- "the best people stayed."

From this, Julia says new partnerships and business ideas are forming all the time. Everyone is doing interesting things, working on big projects and collaborating with each other to support one another's projects. The energy is invigorating and motivating.

Julia feels safer in Condado than she did living in Santiago, Chile, or New York

City, where petty crime was more prevalent.

Although she wouldn't recommend it, you could leave your laptop at a cafe table while you go to the bathroom, put your handbag on the back of your chair, or leave your phone/wallet out without worrying about these items being snatched.

At night she does avoid the bridge under the highway leading to La Placita, a local outdoor square of bars and clubs just south of Condado. She wouldn't go walking around random side streets at night either, especially alone.

Although the COVID-19 lockdowns were pretty strict in Puerto Rico, Julia never felt like it was too oppressive in practice. She still walked her dogs every day, and only avoided Ashford Avenue because of the larger police presence.

Despite all the positives, Julia still warns the faint-hearted against moving to Puerto Rico, as it is very culturally different from the mainland.

The people who dislike life in Puerto Rico came with certain expectations that were not met, and quickly felt frustrated and disappointed.

Many from the mainland complain of slow service in restaurants and re-scheduled appointments with service providers.

But if you're like Julia and prefer to take your time enjoying the conversation over a 3-hour dinner, and can be flexible rescheduling a couch delivery for the fourth time, then you'll be just fine. Things don't work as quickly or efficiently as in the US, but they do get done.

The people thriving in her community are the ones who came with an open and adventurous attitude, hungry to do big things, and the desire to be around other people making amazing contributions to the world.

Overall, Julia says she has never before in her life felt the sense of community she feels in Condado.

Although she hates the term, Julia can't help but describe the feeling as having "found her tribe."

## Around Condado: Santurce, Ocean Park and Miramar



**Cost:** Medium-High

**Crime:** Moderate

**Drive to SJU:** 10 minutes or less

Santurce encompasses the entire north of the city of San Juan, and is situated along the coast. Condado and Ocean Park are technically part of Santurce, and the whole area is fairly popular among expats.

Prices in these neighborhoods will generally be lower as you move away from the center of Condado. Almost everything you need in the area, from restaurants and grocery stores to gyms and the beach, is still within easy walking distance.

Calle Loiza is a main road running through Santurce. Here you will find local restaurants, bars and cafes, with a number of excellent hidden gems among them. Some of the side streets might look a little run down, but this area is generally pretty safe, especially during the day or when walking with a friend.

As you go east into Ocean Park, you can still take advantage of the short walk to the Condado area, but with cheaper rents. However, the area gets a bit more run down and dodgy the further you move from the main roads.



*Aerial view of Condado & Santurce*

A good rule of thumb is to assume that the neighborhoods north of Highway 26 will be safer than those south of it.

One exception is Residencial Luis Llorens Torres – public housing south of Ocean Park, and just north of Highway 26. This is a high crime area you will want to avoid altogether.

Miramar is another exception, but in a good way. The neighborhood is just south of Condado on the other side of Highway 26. It's pretty safe, and offers some cheaper living options compared to Condado.

In Miramar, you could rent a three bedroom, two bathroom apartment for \$2,500 per month or less. Condos for sale on the outskirts of Condado sell starting from around \$150,000 for a two bedroom, one bathroom unit. Consider \$300,000 a good starting benchmark for multiple bedrooms, bathrooms and a view.

La Placita is a popular square in Santurce. It is packed with bars and clubs that get pretty crowded over the weekends.

It is generally safe, but you will want to exercise the basic precautions you would take in any crowd of bar-hoppers in a big city at night. You probably don't want to venture much further south or east of La Placita at night either...



*Ocean Park*

## Isla Verde



**Cost:** Medium - High

**Crime:** Moderate

**Drive to SJU:** Under 5 minutes

This beachfront neighborhood is nestled between the airport and the ocean.

It boasts many restaurants and hotels, as well as familiar pharmacies like CVS and grocery stores like SuperMax.

Isla Verde is popular among tourists, but it is also a great place to live. You really can't get any closer to the airport. You'll never run out of restaurants, and there are even a couple of great rooftop bars in the area. The beach is accessible and, as usual, very beautiful.

Overall, it is a fairly safe area to walk around in, but you just have to be cognizant of the usual precautions to take in cities.

The great thing about Isla Verde is that it has an over-supply of rental accommodation, which gives you a lot of options at more affordable prices.

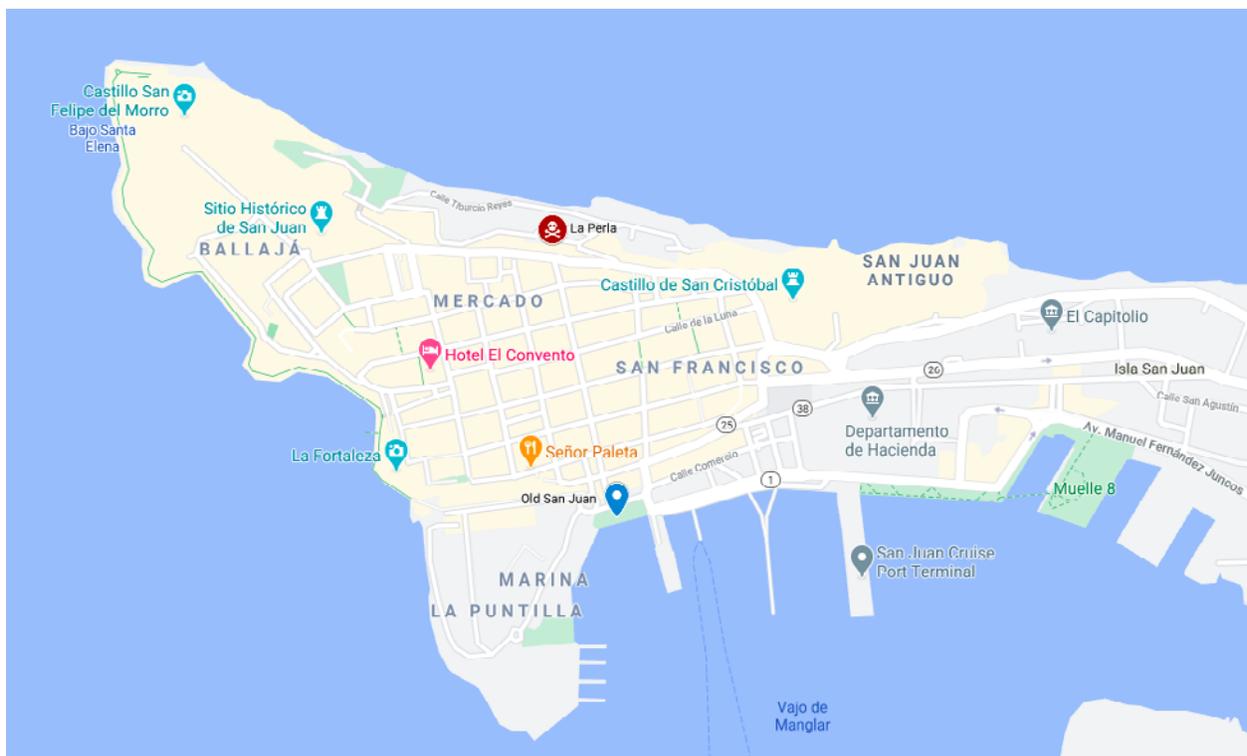
It shouldn't be hard to find a two bedroom, two bathroom apartment with a balcony overlooking the ocean for \$2,500 to \$3,000 per month. Similar condos are listed for sale around \$250,000.

As in Condado, however, traffic can get a little congested, especially during rush hour.



*Isla Verde*

## Old San Juan



**Cost:** High

**Crime:** Low

**Drive to SJU:** 20 minutes

Colorful, Spanish architecture and cobblestone streets make Old San Juan a visual delight.



*Colorful colonial houses in Old San Juan*

Traffic and parking can prove challenging at times, as it is situated at the very tip of the peninsula on San Juan Bay.

At the furthest point, guarding the entrance to the bay, you can tour Castillo San Felipe del Morro, the Spanish fort. The colonial era Governor’s mansion, historic landmarks, city squares adorned with fountains, and the imposing Capitol building are all a short walk away.

On the south side of Old San Juan, cruise ships dock, so you will find plenty of shopping and outdoor dining venues in the area.

To the north lies the infamous La Perla neighborhood, which is the setting for the music video of the song “Despacito.” But La Perla is a dangerous neighborhood, and going there is not recommended.

In Old San Juan, there is no shortage of restaurants, clubs, and bars uniquely housed in historic buildings. You can dance in the cavernous main room of the famous La Factoria, and find hidden bars in nooks and crannies throughout the rest of the club.

You won’t find any of Condado’s highrises or sleek modern architecture here.

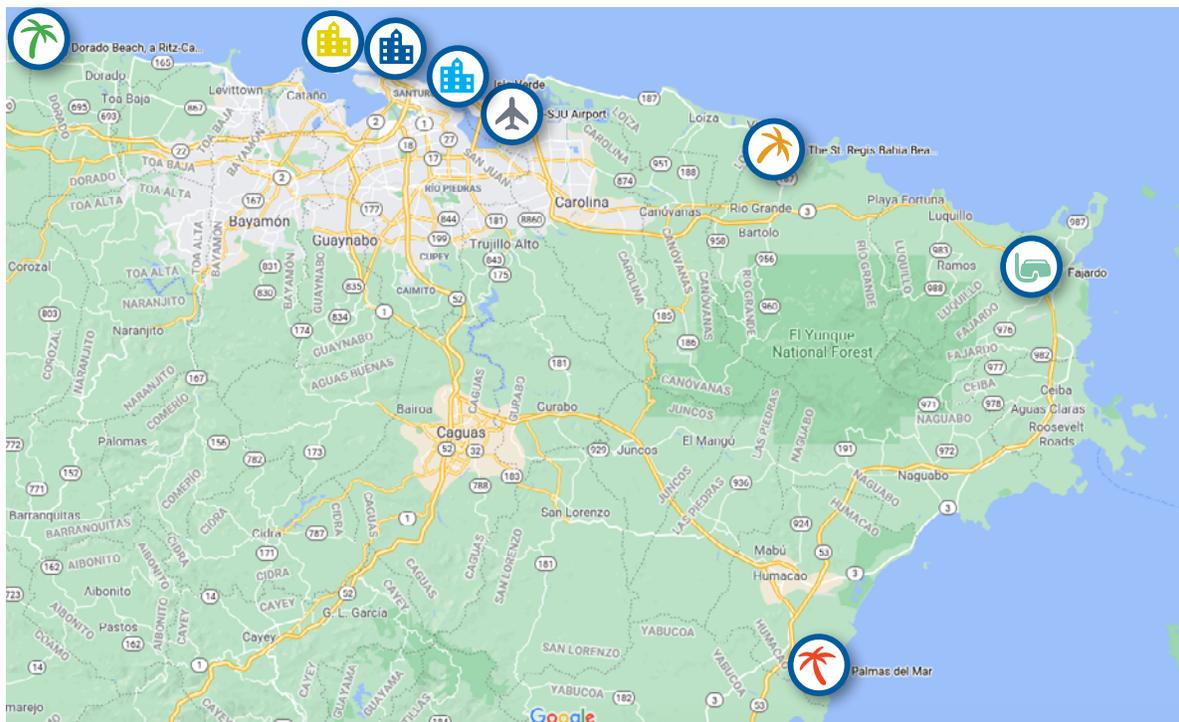
But if you would enjoy a quirky but elegant apartment, with plenty of character, balconies overlooking narrow streets, intricate tile floors, large wooden doors and even courtyards, you’ll definitely want to check out Old San Juan.

But that does come with some downsides – it is not standard to find air conditioners in every room, and it may be harder to find an apartment with a backup generator.

Expect to pay over \$2,000 per month if you want more than one bedroom and one bathroom.

Don’t forget to check what’s for sale also – you can buy a lot of unique colonial splendor for \$1 - \$2 million in the area.

## RESORT LIVING IN PUERTO RICO



-  DORADO BEACH, A RITZ-CARLTON RESERVE
-  VIEJO SAN JUAN
-  CONDADO
-  ISLA VERDE
-  THE ST. REGIS BAHIA BEACH RESORT
-  FAJARDO
-  PALMAS DEL MAR
-  SJU AIRPORT

### The Ritz Carlton Reserve in Dorado

**Cost:** Very High

**Crime:** Very Low (Gated Community)

**Drive to SJU:** 45 minutes

One of the most high-class, exclusive neighborhoods in Puerto Rico, [The Ritz Carlton Reserve in Dorado](#), does not disappoint.

Located approximately half an hour west of San Juan, it shouldn't take you more than 45 minutes to drive there from the SJU Airport.

As you drive through the gates, you enter into a lush tropical landscape – very much a separate, rarified world.



Take in views across the golf course as you make your way to the beautiful oceanfront restaurant and multiple bars.

The reserve boasts almost two miles of ocean frontage, partially lined by condos with large glass sea facing windows and spacious balconies.

The garden apartments lead out to pools surrounded by manicured lawns and coconut trees. Even penthouse units have rooftop pools. The bathrooms are exceptionally large, and generally feature extra outdoor showers and enormous soaker tubs.

These could rent long term for anywhere from \$10,000 to over \$30,000 per month, depending on the size and outlook of each unit, and you can expect to pay in the \$5 - \$6 million range to buy one.

The reserve also has neighborhoods with full houses priced between \$1.5 million and \$30 million, according to Sotheby's Puerto Rico Residential Report 2020.



*Private Beach, The Ritz Carlton Reserve*



*Condo in Ritz Carlton*

There are multiple restaurants, plenty of pools and recreational facilities, a state of the art gym, and activities like windsurfing located within the Ritz Carlton Reserve. All of these are easily accessible by golf cart.

For parents with kids of a school going age, the [nearby private school TASIS Dorado](#) is highly rated, and will provide an excellent education from age three all the way through 12th grade.

But probably the best part of living at the Ritz Carlton Reserve is the exclusive crowd it gathers (Ricky Martin even lived there for a while). You'll find successful entrepreneurs and plenty of Act 20 / Act 22 expats, who share a dynamic growth and wealth mindset.

Social activities will not be hard to come by.

But keep in mind that it is also a vacation destination, and the beach club is open to non-residents. On the weekends the crowds descend, wait times for tables spike, and it can be tough to find a seat at the pool.

## The St. Regis Bahia Resort in Rio Grande



**Cost:** Very High

**Crime:** Very Low (Gated Community)

**Drive to SJU:** 35 minutes

Here is your lower key, but arguably more exclusive cousin to the Ritz.

[The St. Regis Bahia Resort](#) occupies an old coconut plantation of almost 500 acres, with two miles of beach frontage. Around 65% of the gated community is designated green space.



*Private beach and golf course in the St. Regis Bahia Resort*

That includes the par 72, world class golf course offering stunning views of El Yunque – the mountainous rainforest on the east side of Puerto Rico. All but three of the 18 holes border water, and many have ocean views.

There is also a hotel for tourists, three restaurants, pools, tennis courts as well as various other recreational facilities on offer.

Here you could pay around \$7 million for a five bedroom, six bathroom ocean view *and* lakefront home, or somewhere around \$25,000 per month in rent.

Or you could spend closer to \$10 million on a newly constructed penthouse condo.

The resort still has plenty of property available to build your dream home...

## **The Ritz vs St. Regis: Simon Black's Personal Comparison**

Simon Black, the Founder of Sovereign Man, has lived at both the Ritz Carlton and St. Regis since moving to Puerto Rico over two years ago.

He says both are very nice places, great to live in, and roughly the same distance from San Juan – just in different directions.

Both are beachfront facing, have a country club, gyms, pools and water parks, and both offer a lifestyle second to none.

And both have a lot of people that are probably a lot like you.

“Let’s be honest, people in these places are like minded, don’t like paying taxes, and are here for the same reasons. The people you meet will be the best part about being here. And that is true of most people you will meet in Puerto Rico in general.”

Simon never recalls being as socially active as he was at the Ritz. There was no shortage of parties, gatherings and poker games. It is a very active social scene, and the residents skew younger than at St. Regis.

The Ritz is more expensive to buy or rent in, and part of that premium is related to the nearby private school, TASIS Dorado.

But these days, with the rise of remote learning and homeschooling, Simon sees plenty of families moving to the St. Regis as well. In fact, he has seen a huge recent influx of new expat residents in general.

The St. Regis is smaller, with fewer residents, and is much more exclusive due the fact that the Ritz will sell beach club membership to anyone – you don’t have to live there to be a member.

On the weekends, the Ritz gets packed, with hardly a place to sit on the beach, and a crowded golf course and pool.

“At the Ritz, you are more likely to get run over by a 14 year old driving a golf cart.”

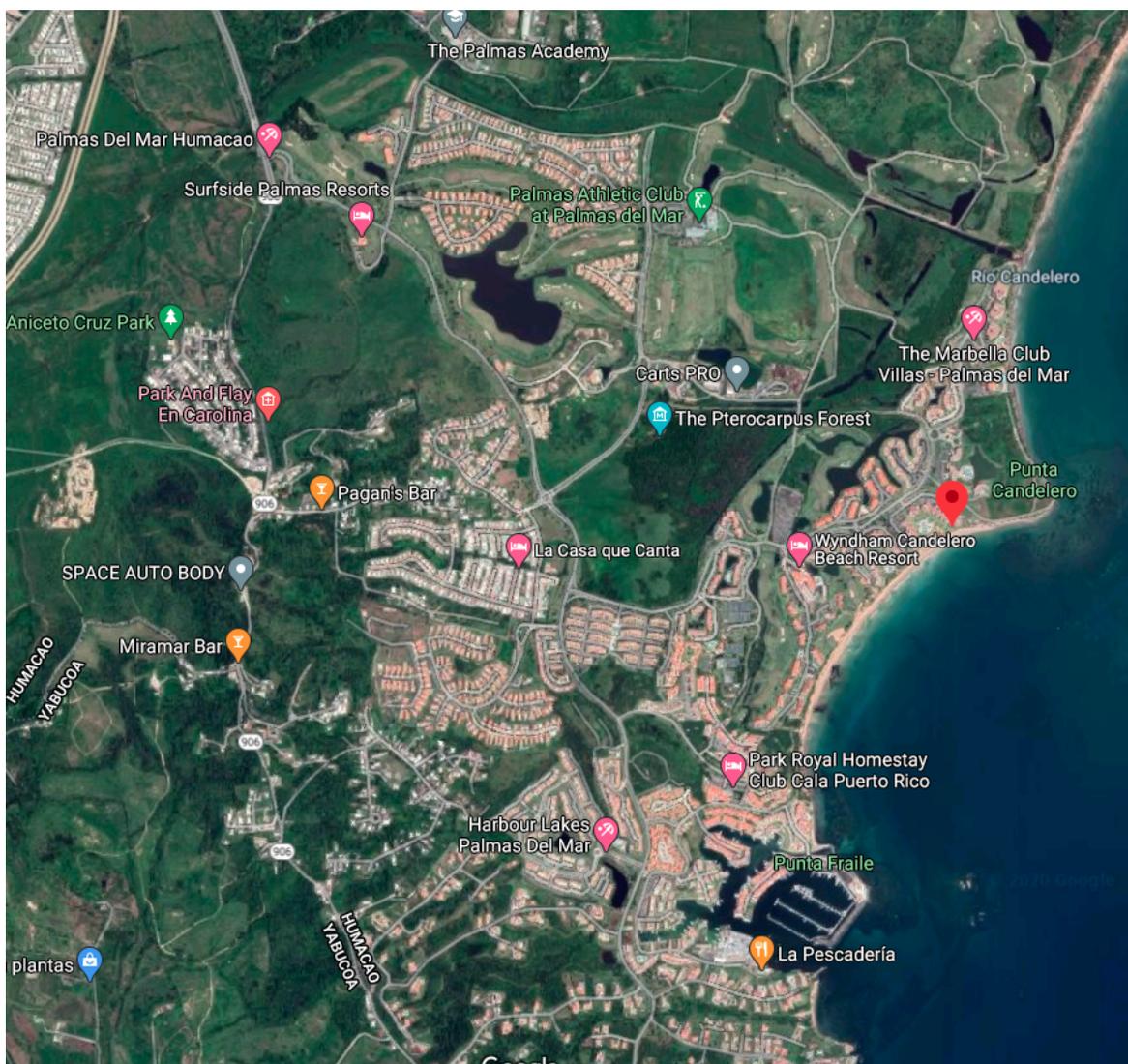
The St. Regis is quieter, but still pretty active.

“There is a great group of people in either place. The biggest contrast is that the Ritz is bigger, with more social activity.”



*Private residence in St. Regis*

## Palmas Del Mar in Humacao



**Cost:** Medium - High

**Crime:** Low (Gated Community)

**Drive to SJU:** 1 hour 10 minutes

On the southeastern coast of Puerto Rico, [Palmas del Mar](#) offers resort-like living, but at more affordable prices. Homes in the area are priced from around \$250,000.



*Palmas Del Mar Marina*

Situated over an hour from San Juan, it is a large gated community which encompasses other smaller gated communities.

There are plenty of options to rent and buy condominiums and homes in different sub-neighborhoods.

The area is highly popular among families, some of whom describe it as an everyday Disney World for kids, with plenty of activities, pools, and other recreational facilities. The area is also home to an English private school, [The Palmas Academy](#).

But the area also draws a large crowd of young, successful digital entrepreneurs, as well as retirees and vacationers.

People who live here say the social life is amazing – there is always something going on, and new people to meet, from locals to expats.

A big difference between Palmas and the other resort communities is its sheer size and amount of facilities on offer. This is more like a small exclusive seaside town rather than a resort.

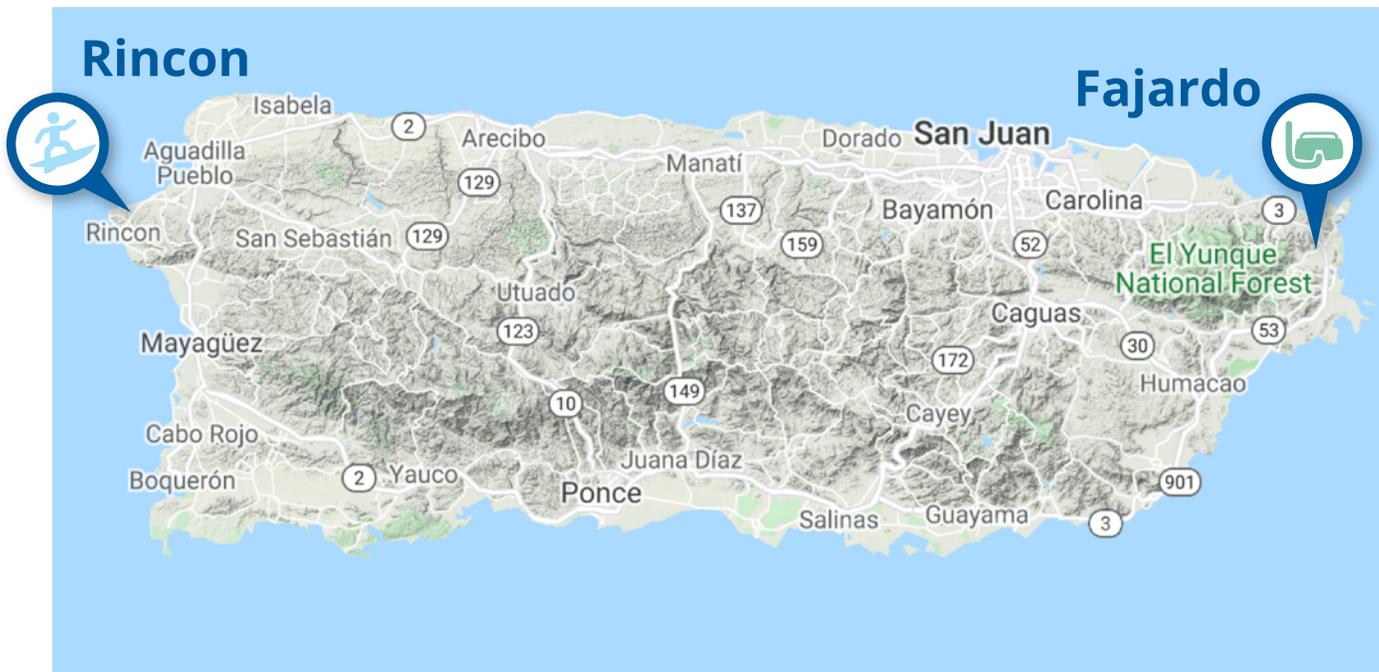
There are dozens of restaurants, shops, and basically everything else you would need to hardly ever leave the compound.

Palmas del Mar even has an equestrian center, a 60 acre tropical forest with trails, and yes, a golf course.

Palmas del Mar is also a boat lover's paradise. It has six miles of ocean frontage, with a 162 slip marina – if you don't decide to purchase a home with its very own dock.

You can basically spend as little or as much as you want here. There are apartments and houses priced from just over \$1,000 a month for rent, while beachfront homes can cost in the millions to buy – with everything else in between.

## HONORABLE MENTIONS



### Rincon

**Cost:** Low - Medium

**Crime:** Low

**Drive to SJU:** 2.5 hours

The surfing capital of Puerto Rico, Rincon, is located on the far west side of the island, about 2.5 hours from SJU (and 45 minutes from the regional airport Rafael Hernandez).

Here you have your big waves, gorgeous sunsets, and a seaside town with plenty of restaurants, Airbnb accommodation and island vibes.

There aren't quite as many expats in this area, but that doesn't mean you should rule it out if you like some peace and quiet, with the occasional influx of surfers for competitions.

You can purchase small houses starting from around \$150,000, or opt for something really nice that is bigger and situated on the beachfront for a couple of million dollars.

For ocean view condos in complexes, rent starts at around \$1,700 for a two bedroom, two bathroom unit. But if you are patient and search around, you could probably find a better deal within a few blocks from the ocean.

## **Fajardo**

**Cost:** Low - Medium

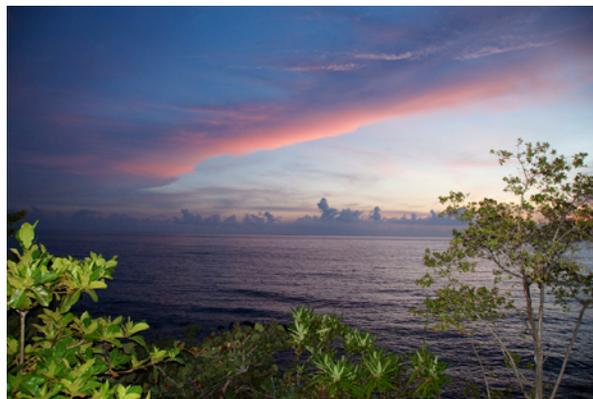
**Crime:** Low

**Drive to SJU:** 40 minutes

Fajardo is home to one of the largest Marinas in the Caribbean, Puerto del Rey.

How's this for an adventure: one of Sovereign Man's top tier Total Access members bought a large sailboat in Florida and sailed it to Puerto del Rey, where she rents a slip and lives on her boat.

She's taking advantage of the Export Services Act to pay 4% taxes on income from her consulting business, serving clients outside of Puerto Rico.



*Sunset on a beach in Rincon*



*Las Croabas, Fajardo*

There are also a number of other gated communities and condominium complexes worth checking out in the area if you don't want to spend the money for resort-style living in other parts of the island.

Depending on the part of Fajardo you're looking at, it can take approximately 40 minutes to an hour to reach SJU airport. The town has plenty of shopping, grocery stores, and even a Walmart. But you will also find local restaurants, and of course, beautiful beaches.

On the way to Fajardo lies Luquillo, an underrated surfing spot, as well as a strip of "kioskas" featuring local shops and restaurants specializing in ceviche, lobster, local fried food, and even a New York style pizzeria.

The whole area is just a short drive away from El Yunque rainforest. So if you like a beautiful view of the mountains, and quick access to plenty of nice trails, nature and magnificent waterfalls, this is a good spot to look at.

The area is cheaper too, since it is situated outside of San Juan, but not in an exclusive resort. You should therefore be able to find some great deals on accommodation in this area.



*El Yunque view from the peak*



*A small waterfall in El Yunque*

## Ocean View on a Budget: Joe's Personal Experience Living in Fajardo

How much would you expect to pay for an ocean view, three bedroom, three bathroom penthouse apartment with a private roof deck, in a gated complex with three pools, tennis courts, a basketball court and a gym?

Joe, a Sovereign Man team member, pays \$1,400 a month for all this, living at the Ocean Club at Seven Seas in Las Croabas, Fajardo. The same unit sells for around \$250,000.

Liberty internet has been reliable and fast (200 Mbps down, 20 up), for \$80 per month.

It's a great deal – he says the worst part about the apartment is the small kitchen.

And the other downside is that there is no backup generator, so you have to deal with a couple of one to hour power outages per month.

And after the earthquakes in January 2020, he lost power for three days, even though the earthquakes occurred far away, on the southwestern side of the island.

Electricity is generally under \$300 per month, even with ACs running, and condo fees are included in Joe's rent. He rents from a private owner, not the complex itself.



*Fajardo panorama from Joe's balcony*

It is a quarter mile walk to the public beach where locals and tourists swim in the turquoise waters of the Atlantic, and a quarter mile walk to one of Puerto Rico's bioluminescent bays.

Joe says he has never felt unsafe during his many long walks around Las Croabas, even through the secluded trails to Playa Escondida, meaning "Hidden Beach."

There is only one road into this tourist neighborhood with access to La Cabeza de San Juan – the northeasternmost point of Puerto Rico. Yet even here you can still find almost a dozen restaurants, a police precinct, and miles of nature trails.

Living this far off the main road, the drive to the airport takes about 45 minutes.



*Ocean Club at Seven Seas Apartment, Fajardo*

## FINAL THOUGHTS ON MOVING TO PUERTO RICO

You may have noticed that all of the best places to live in Puerto Rico which we explored here are seaside.

However, there is no reason you shouldn't look in the mountains if that is an environment you would prefer.

We also expect your options to grow in the coming years.

Right now Puerto Rico is *building*. Developers expect a surge in demand and are planning big multi-level developments, including one in the southern city of Ponce, with the aim to position it as a tourism hotspot.

If you do plan to move to the island, you should definitely come and spend some time here first – you could likely experience a culture shock.

But the internet is strong in all of the places we reviewed here, and Amazon delivers – so really you aren't very isolated from the world.

Puerto Rico is an exciting place with huge potential and [unbeatable tax incentives](#), especially for American citizens trying to legally brush off the long arm of Uncle Sam.

We recommend you come experience it for yourself.

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