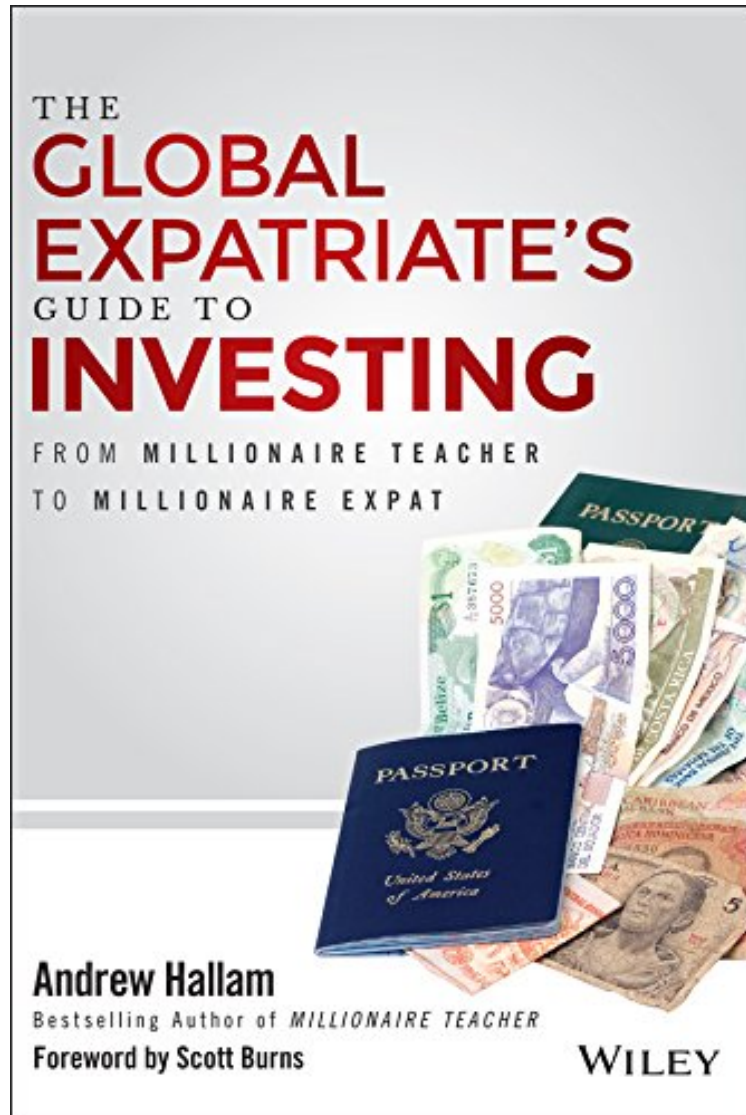


(Pdf free) The Global Expatriate's Guide to Investing: From Millionaire Teacher to Millionaire Expat

The Global Expatriate's Guide to Investing: From Millionaire Teacher to Millionaire Expat

Andrew Hallam

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Andrew Hallam : The Global Expatriate's Guide to Investing: From Millionaire Teacher to Millionaire Expat before purchasing it in order to gauge whether or not it would be worth my time, and all praised The Global Expatriate's Guide to Investing: From Millionaire Teacher to Millionaire Expat:

3 of 3 people found the following review helpful. Clear, Simple Investment Advice for Global Expats By Customer Working abroad as an expatriate opens up new horizons and opportunities but can also bring challenges too. High on the list of these can be how to manage one's finances and to invest wisely for the future. Many expatriates fall

victim to predatory so-called "financial advisors" whose primary goal is to sell them complex, high-commission, financial products and, if possible, garner outrageous ongoing "advisory fees". Many such schemes also lock investors into products from which they cannot later withdraw without heavy financial penalty. All this is extremely sad because, as Andrew Hallam illustrates in his excellent book, there are simple, cost-effective alternatives - such as portfolios constructed of low-cost index ETFs. Whilst there are quite a few books available on indexing and ETF investing, what sets Hallam's book apart is the clear rationale, precise explanations and very readable writing style. A teacher by profession, the author has a knack of illustrating his approach in a simple manner. Sometimes it almost sounds too simple - but it becomes clear as one reads further that this is the beauty of the entire thing. Investing does not have to be complex and costly in order to be successful. Hallam's own personal story and "global nomad" investment philosophy show that you don't have to be a financial professional to achieve considerable success. The book contains sections for expatriates of different nationalities, living in various parts of the world, as well as providing advice on setting up brokerage accounts. He also shows how to find "fee only" financial advisors who will give unbiased advice at a reasonable cost if investors really don't feel able to do everything themselves. Finally, the author has a lively (free!) personal website where he genuinely enjoys interacting with and helping his readers. His book is a welcome addition to every expatriate's investment bookshelf!

13 of 3 people found the following review helpful. The Ultimate Retirement DIY By Wayne Richmond Financial well being is the one aspect of Life that is the most personal and consequential, so it is rather surprising that so many of us delegate the task to complete strangers. Many are Charlatans, most of the so called "experts" at the very least do not have our interests at heart, but even the few who do, cannot necessarily do the job any better than we could ourselves - in 1/10,000th of the time! It's not too dissimilar from calling in an electrician to change your light bulb because you were never quite sure how to do it. Once you learn, the idea of delegating that task at such an unnecessary expense is laughable. Hallam's book gifts you that knowledge. Using real life examples of everyday people, he explains the task and how to execute, and does so with such clarity you're left wondering how it took someone so long to point this out to you. The book is aimed at Expats and for this audience, of which my wife and I are members, it is a genuine masterpiece, particularly since it looks into practical options for various nationalities. The underlying DIY message and principles however are equally relevant for non-expats. Indeed, Hallam's insights have provided not only a blueprint for our retirement investing, but one for my retired parents too.

Fight the urge to pick up the phone. Pick up this book instead, and do it yourself.

0 of 0 people found the following review helpful. Excellent book By C. D. Varn This is a very helpful book on both pitfalls to avoid and things to invest in as a expatriate. Many of the tips here are expatriate specific, but they are extremely helpful at diversifying investments and dealing with policy and legal restrictions in your home country. It is also helpful on figuring out the kinds of savings you need to begin to invest. I huge help that this book provides is how to focus on Stock indexes and balance that out with bonds and gold holdings, and how to avoid many high cost International Teacher Retirement services which are often highly parasitic on your savings possibilities. Hallum helps you learn how to self-manage retirement investments and how to look for fiscal advice. Incredibly useful.

Exploit your offshore status to build a robust investment portfolio Most of the world's 200 million expats float in stormy seas. Few can contribute to their home country social programs. They're often forced to fend for themselves when they retire. The Global Expatriate's Guide to Investing is the world's only book showing expats how to build wealth overseas with index funds. Written by bestselling author, Andrew Hallam, it's a guide for everyone, no matter where they are from. Warren Buffett says you should buy index funds. Nobel prize winners agree. But dangers lurk. Financial advisors overseas can be hungry wolves. They don't play by the same set of rules. They would rather earn whopping commissions than follow solid financial principles. The Global Expatriate's Guide To Investing shows how to avoid these jokers. It explains how to find an honest financial advisor: one that invests with index funds instead of commission paying windfalls. You don't want an advisor? Fair enough. Hallam shows three cutting edge index fund strategies. He compares costs and services of different brokerages, whether in the U.S. or offshore. And he shows every nationality how to invest in the best products for them. Some people want stability. Some want strong growth. Others want a dash of both. This book also answers the following questions: How much money do I need to retire? How much should I be saving each month? What investments will give me both strong returns, and safety? The Global Expatriate's Guide To Investing also profiles real expats and their stories. It shows the mistakes and successes that they want others to learn from. It's a humorous book. And it demonstrates how you can make the best of your hard-earned money.

From the Inside Flap Exploit your offshore status to build a robust investment portfolio Most of the world's 200 million expats float in stormy seas. Few can contribute to their home country social programs. They're often forced to fend for themselves when they retire. The Global Expatriate's Guide to Investing is the world's only book showing expats how to build wealth overseas with index funds. Written by bestselling author, Andrew Hallam, it's a guide for everyone, no matter where they are from. Warren Buffett says you should buy index funds. Nobel prize winners agree. But dangers lurk. Financial advisors overseas can be hungry wolves. They don't play by the same set of rules. They would rather

earn whopping commissions than follow solid financial principles. The Global Expatriate's Guide To Investing shows how to avoid these jokers. It explains how to find an honest financial advisor: one that invests with index funds instead of commission paying windfalls. You don't want an advisor? Fair enough. Hallam shows three cutting edge index fund strategies. He compares costs and services of different brokerages, whether in the U.S. or offshore. And he shows every nationality how to invest in the best products for them. Some people want stability. Some want strong growth. Others want a dash of both. This book also answers the following questions: How much money do I need to retire? How much should I be saving each month? What investments will give me both strong returns, and safety? The Global Expatriate's Guide To Investing also profiles real expats and their stories. It shows the mistakes and successes that they want others to learn from. It's a humorous book. And it demonstrates how you can make the best of your hard-earned money.

From the Back Cover**Praise for THE GLOBAL EXPATRIATE'S GUIDE TO INVESTING** "In a world full of finance books it is a pleasure to find one that (a) does not pull its punches and (b) is written with a sense of humor. Take it on your next long-haul flight. It is full of fascinating facts and gives unambiguous advice. The considerable knowledge and passion of the author makes this an easy read. The advice is clear and is supported with evidence. The book is written with expatriates in mind, but there is wisdom here that applies to all. I recommend this book—;it has clear advice and will make you smile." —Ben Sherwood, Principal, Hillier Hopkins LLP, Chartered Accountants and Tax Advisors, UK; author, *The 7 Secrets of Money* "Expatriates everywhere should thank Andrew Hallam for his clear, smart, and entertaining guide to financial freedom. His book is aimed at a growing and often overlooked group—;people who are working outside of their home countries, often drawing big paychecks, but baffled by a maze of unfamiliar investing options. If that's you, look no further for sound advice on how to see through the sales pitches and construct your own path to affluence." —Ian McGugan, *The Globe and Mail*, Toronto "I have purchased a copy of this book for every member of my staff. It should be mandatory reading for any expatriate corporate or educational wellness program!" —James Dalziel, Ed.D, Head of East Campus, United World College of South East Asia "Andrew Hallam has hit another home run with his second book, *The Global Expatriate's Guide to Investing*. His research is impressive and is made all the more believable by stories of the good and bad choices of real people. Peppered with common sense and plenty of humor, the Guide is a must read for expatriates looking to do the right thing regarding their retirement funds. Andrew Hallam shows us the money." —Paul Chmelik, Director, The American Embassy School, New Delhi, India "Andrew Hallam has filled a void for all those navigating the treacherous waters of expatriate saving and investing. This should be the first book read by the Aussie exec in Hong Kong, the British teacher in Saudi Arabia, or the French engineer in Malaysia. Witty, readable, and profitable; don't leave home without it!" —William Bernstein, author, *The Four Pillars of Investing* and *A Splendid Exchange*

About the Author ANDREW HALLAM is a personal finance columnist, financial educator, and speaker. An expatriate since 2003, he is the author of *Millionaire Teacher* and writes columns for *The Globe and Mail* and for the U.S. based financial service company, *AssetBuilder*. He also contributes frequently to *Canadian Business* magazine, and was a nominated finalist for three national publishing awards for his articles in *MoneySense* magazine. Contact him at his website www.andrewhallam.com.