

ÉMIGRÉ.EU

Property experts **acting for the buyer**

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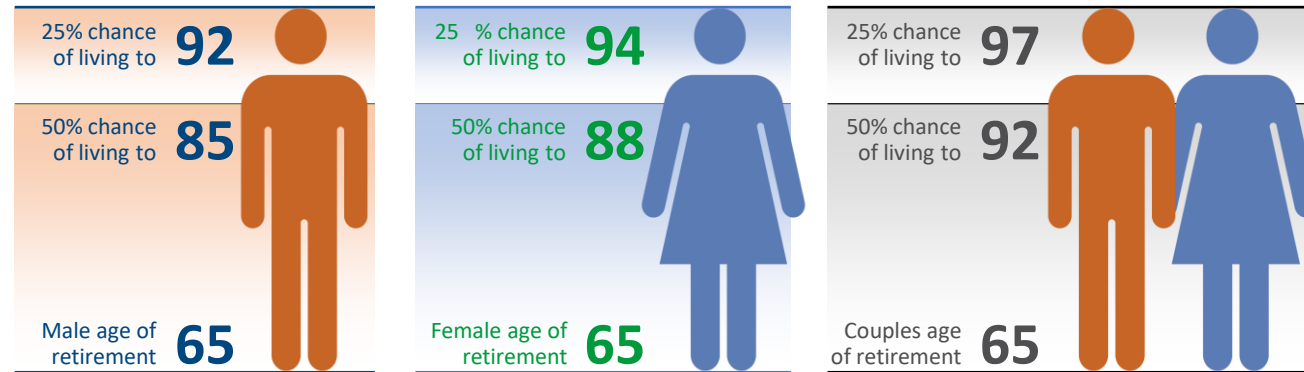
Challenge Assumptions and Habits

- Who acts for you in buying a property?
- To have someone **present on island** to research with multiple competent and professional agents takes time which you might not have?
- **Follow the facts** not the news. What matters is **your personal plan** and how to get there
- Often the best bargains are in private sales
- **Your Property Purchase can boost your discretionary Income available by buying very well**



What Life Expectancy For YOU ?

- Increasing life expectancy makes sustainable income a key issue



Couples retiring today are now planning for a retirement of 30+ years

Cost of Living Considerations

Compare UK to Portugal

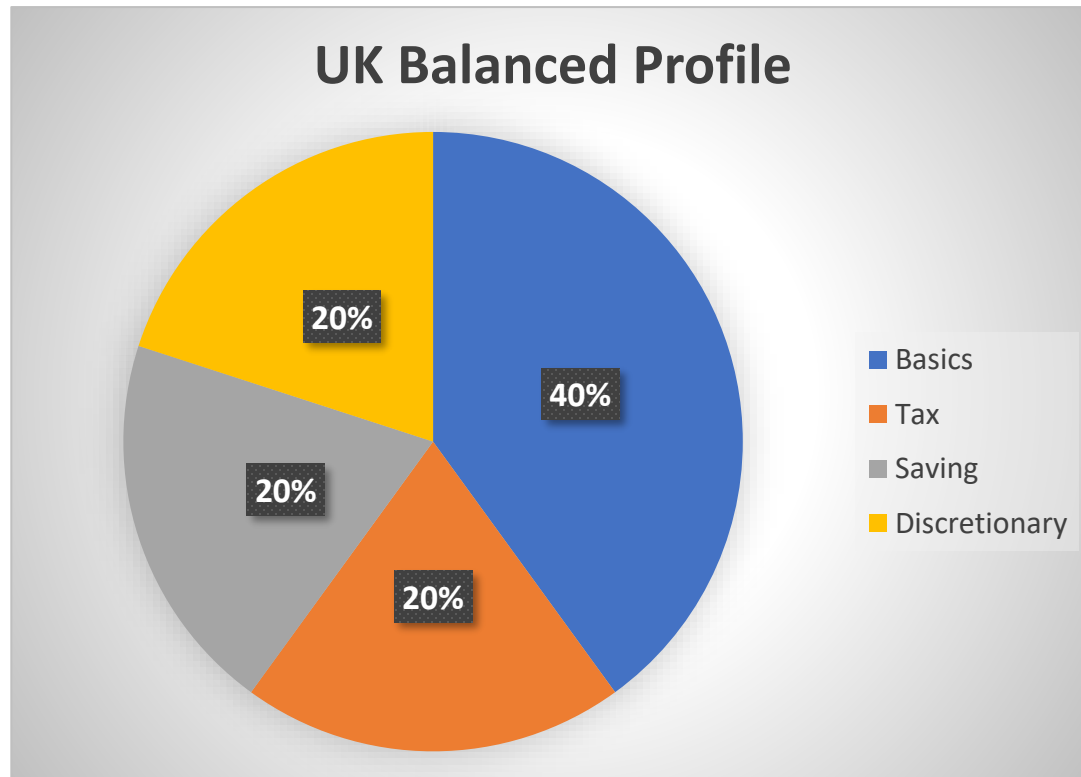
Consumer Prices in Portugal are 25% lower (without rent)
Rent Prices in Portugal are 28% lower
Restaurant Prices in Portugal are 41% lower
Groceries Prices in Portugal are 24% lower

Compare London to Funchal

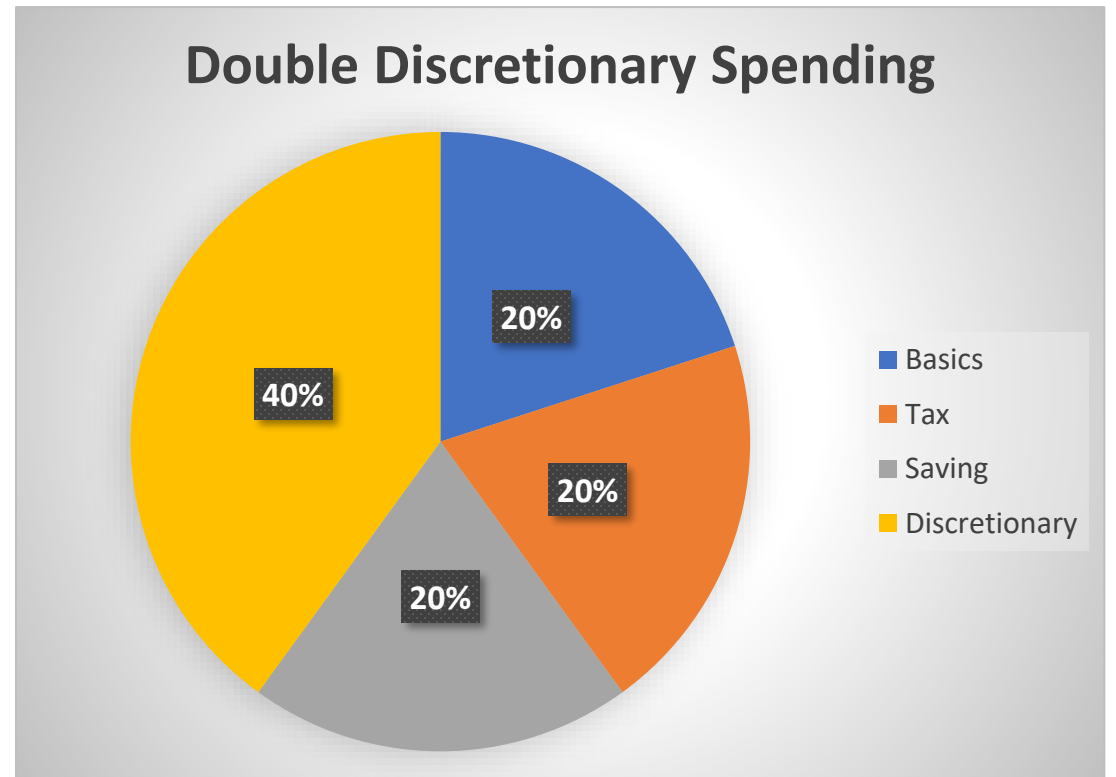
• Consumer Prices in Funchal are 35% lower (without rent)
• Rent Prices in Funchal are 73% lower
• Restaurant Prices in Funchal are 51% lower
• Groceries Prices in Funchal are 33% lower

Adjust Your Family Budget

In the UK Before the Move

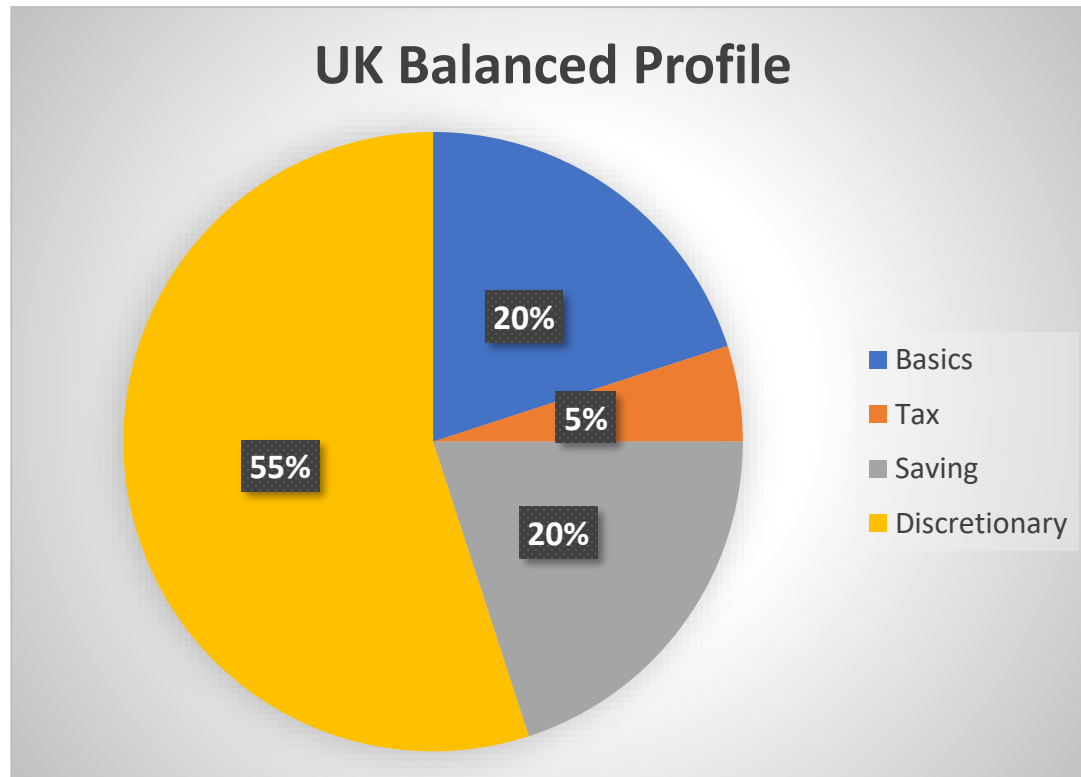


Adjusted for Lower Cost of Living

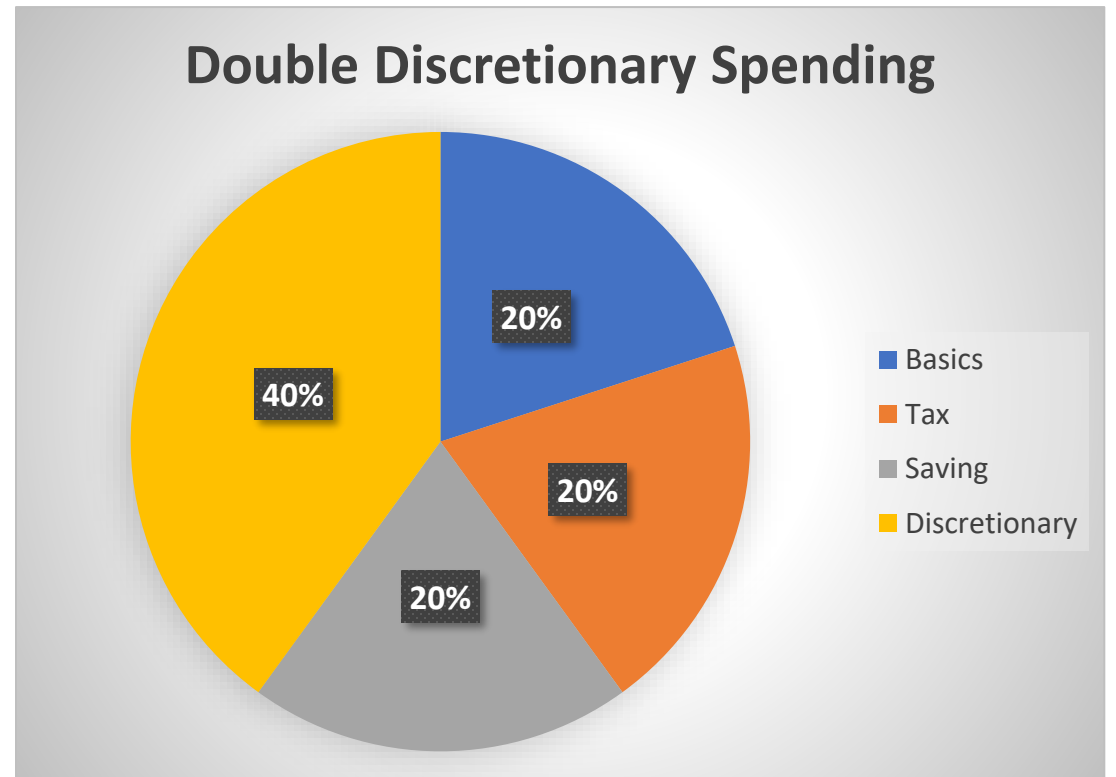


Adjust Your Family Budget

Adjusted for Cost of Living & Tax



Adjusted for Lower Cost of Living



Who Pays Income Tax?



Income tax rates and thresholds in England, Wales and Northern Ireland, 2021–22

Income	Band	Rate	Number of adults, 2020–21	Share of revenue provided by taxpayers in band, 2020–21
£0–£12,570	Personal allowance	0%	22,100,000	0%
£12,570–£50,270	Basic rate	20%	27,600,000	33.1%
£50,270–£150,000	Higher rate	40%	4,200,000	33.1%
£150,000+	Additional rate	45%	481,000	33.6%

2000 to 2021 Which Market?

FTSE Back to where you were 21 years ago at 6,900

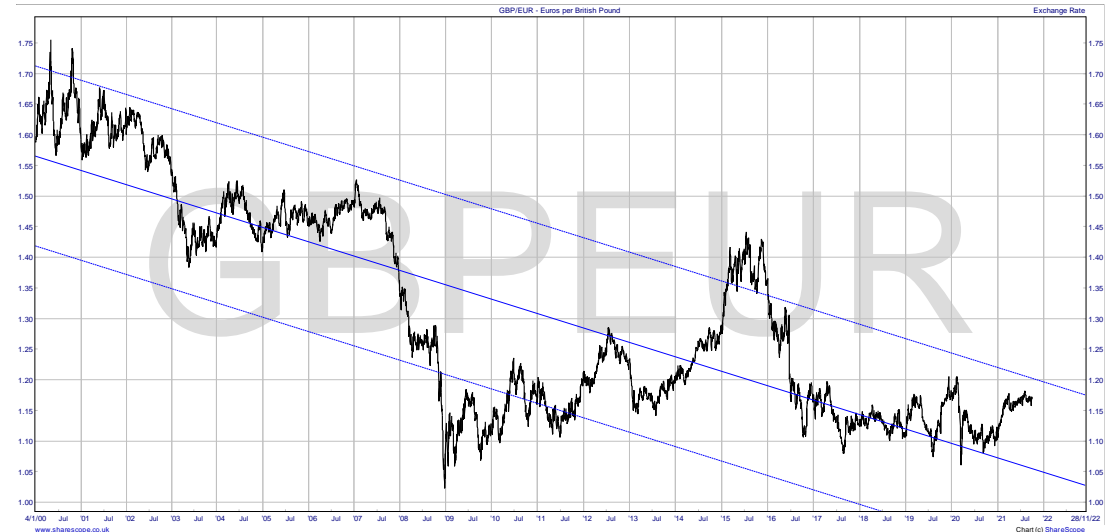
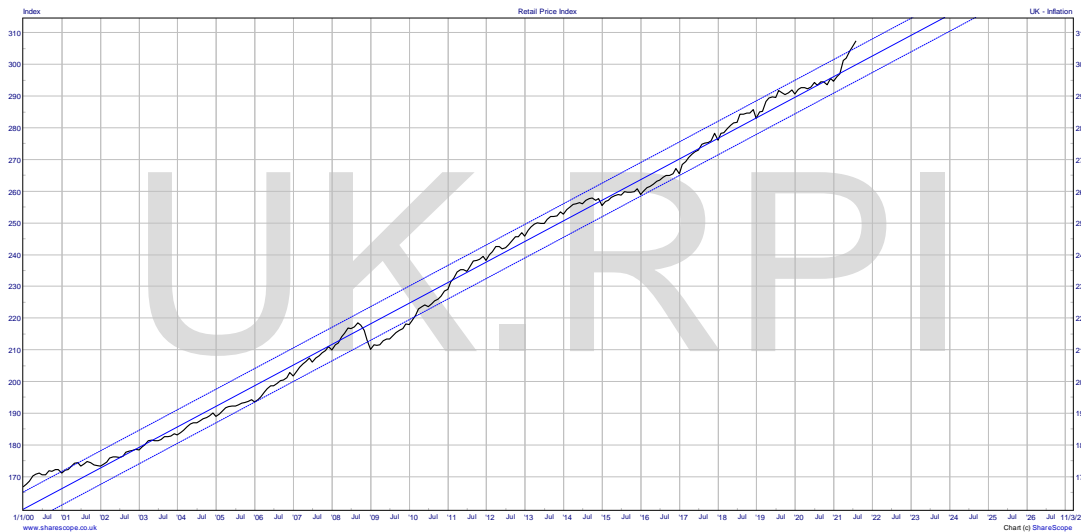
**DAX Steady rise from 7,188 to 15,020
3.57% Compound**



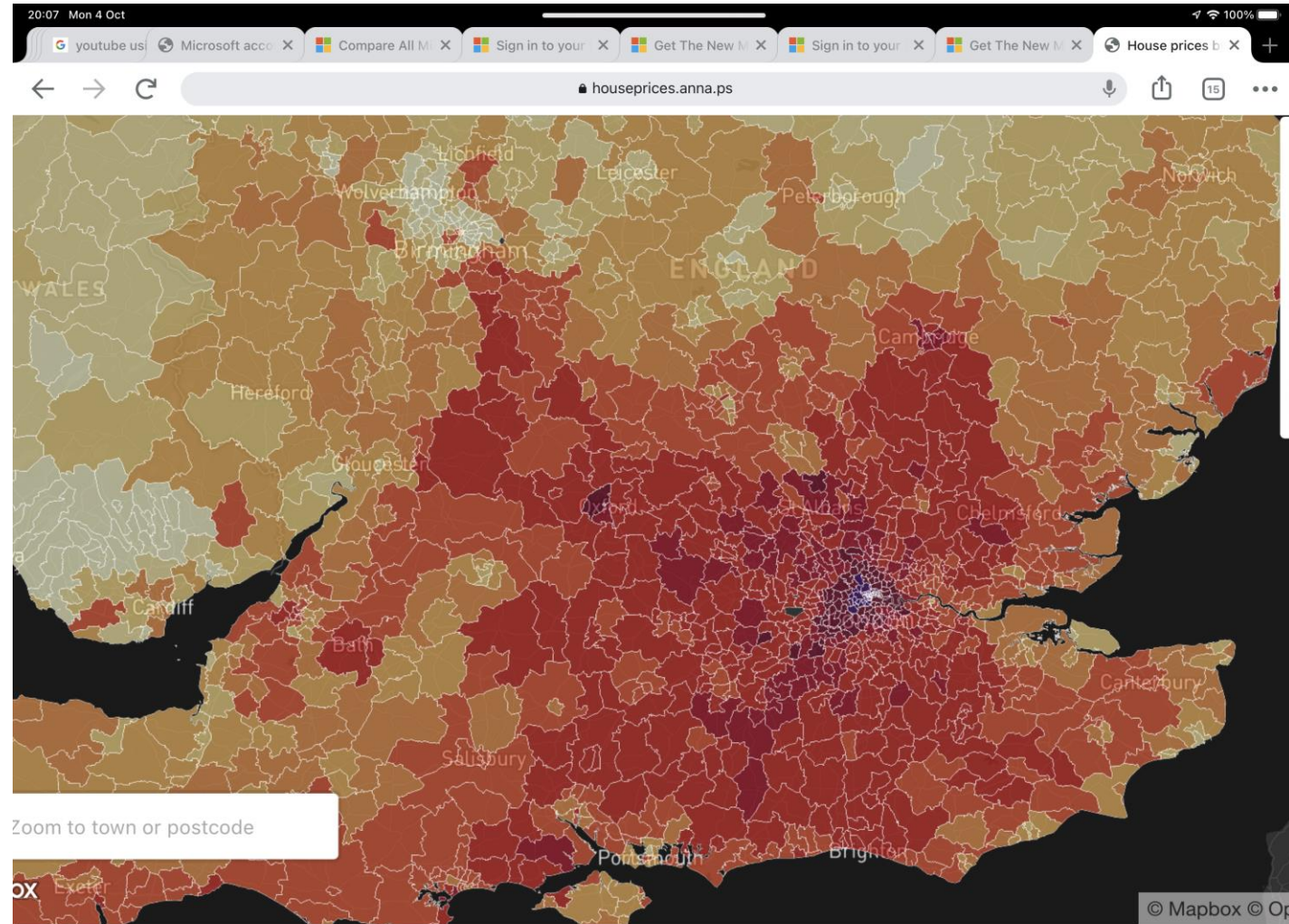
Inflation and Currency

**It cost you £1.67 In 2000 it now costs
£3.08**

**You received €1.70 for each pound in
2000 now it is €1.17**



Price per Square Meter



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