



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

By Andrew Hallam

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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.

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Editorial Review

From the Inside Flap

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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.

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