WELCOME

Introduction

Hi everyone. Ronan McMahon here. And I'd like to give you a very warm welcome to The 5 R's of International Real Estate Investing Masterclass.

I'm thrilled you've decided to join me for this short but power-packed journey. Over the next few days, you're going to find out the exact framework I've used to help ordinary investors secure world-class real-estate deals, often years before the crowds arrive. It's the same proven process I use every time my team and I scout a new market for Real Estate Trend Alert members.

Now, before we dive in, let me share a quick story, just to give you a taste of what you're about to discover.

A little over a decade ago, I was in Cabo San Lucas, Mexico. At the time, Cabo was no longer some undiscovered secret. The yachts were already there. The golf courses were already there. And the luxury resorts were already drawing in travelers from across the world.

But what I saw went beyond that. I saw momentum. New master-planned communities breaking ground, new infrastructure, and a clear Path of Progress stretching right along the coast.

So, in 2015, I made my move. I bought my first condo there at the five-star Quivira resort. The RETA-only price started at $336,156. Today, similar condos in that same community list for around $730,000 or more. Not only that, but I've been able to rent that first Cabo condo of mine for as much as $3,000 a month.

Now, before I go any further, please know that I wasn't able to pull this off because I had some sort of magic "crystal ball" that could predict the future, or anything like that. Instead, I had a simple framework for spotting opportunities. A way of seeing what others missed. A way of seeing massive profit potential in international real estate that has guided me ever since.

In Portugal's Algarve, we've seen similar success stories. Members of our Real Estate Trend Alert group, also known as RETA, bought luxury condos for around €310,000. Now, those homes are worth up to €725,000, an uplift of more than €400,000.

In Costa Rica's Playa Flamingo, the pattern played out again. RETA members locked in luxury condos just before the brand-new international-standard marina opened — a major catalyst for the region. Within eighteen months, their properties were up by more than $100,000 in value.

In Spain's Costa del Sol, RETA members who bought in golf communities like Casares Costa and Señorío de Gonzaga have seen uplifts of more than €200,000 per property.

And on Mexico's Riviera Maya, in Playa del Carmen and Tulum, RETA members who bought early have seen condo values rise more than 100% as the region matured.

And by the way, it's not all beaches and palm trees. In Florence, Italy, RETA members who bought beautifully restored apartments in the city's historic center have seen steady appreciation, plus year-round rental income from travelers. Different style of property, same underlying formula.

These are the kinds of opportunities you'll learn to recognize over the next few days. Deals that look ordinary to everyone else, until progress, timing, and price collide in just the right way.

So if you've ever wondered how to find the next Cabo, the next Algarve, the next Costa Rica, the next Costa del Sol, or the next Riviera Maya — stay with me. You're about to find out exactly how it's done.

This masterclass is designed to give you a clear, step-by-step way to evaluate any international real-estate opportunity, anywhere in the world. By the end of our time together, you'll know how to recognize:

The right place

The right property

The right developer

The right price

The right time to buy

These are the 5 R's. And when they line up, you have the foundation of every great deal I've ever made.

So whether you're thinking about a vacation condo, a rental property, a retirement portfolio, or even a legacy you'll one day pass on to your family, this framework works. And remember, this is the exact same process my team and I use every day when scouting markets for RETA members.

Stick with me through the end of this Masterclass, and I can assure you… you'll be a sharper, more confident, and more profitable investor than 99% of people buying property overseas today.

Maybe you're completely new to international real estate. Maybe you've read glossy magazines and thought, "That lifestyle looks amazing, but how do I actually do it safely?" Or maybe you already own property overseas and want to make sure your next move is smarter and more profitable.

Wherever you're starting from, you're in the right place. Because this is about replacing guesswork with a repeatable process. No hype. No hard selling. Just decades of on-the-ground experience condensed into a short but power-packed masterclass.

I'll share my wins and my mistakes, so you don't have to repeat them. And if at any point you think, "Ronan, this makes sense," make sure you jot it down in the worksheet below this video. It's the same checklist my research team uses when we analyze a market.

Here's how this will work. Each day, you'll get a 10- to 15-minute video lesson that focuses on one of the 5 R's.

Day 1: The Right Place — How to identify world-class markets before everyone else.

Day 2: The Right Property — What to buy inside those markets.

Day 3: The Right Developer — Who you can trust to deliver quality and peace of mind.

Day 4: The Right Price — How to buy below value and lock in profit from Day One.

Day 5: The Right Time — How to recognize the moments when markets shift from good to great.

Each lesson builds on the last. And at the end, I'll wrap it all together in a final session where we'll apply the framework to a real, current deal. This way, you can see it in action.

So please, right now, make a commitment to watch every Session of this Masterclass. They're short. They're actionable. And by the end of this Masterclass, you'll think about how to profit from international real estate investing in a completely new way.

A quick word about me. I've spent the last two decades traveling the world full-time, scouting markets, walking building sites, meeting developers, and negotiating deals. I've visited more than 30 countries in search of the next great opportunity. And sometimes, that meant sitting in five-star hotels. Other times, it meant bumping along dirt roads in the back of a pickup truck.

Bottom line is I've seen the good, the bad, and the ugly of international property. And I've learned that the difference between success and disaster usually comes down to one thing: buying right from the start.

If you buy the right real estate in the right place at the right price, the world opens up for you. You can rent it out, enjoy it yourself, or sell for a handsome profit later. On the other hand, if you buy wrong, no amount of luck or renovation will save you.

So my #1 job here in this Masterclass with you is to give you the clarity and confidence to make the right choices. This framework has created life-changing results for RETA members, from early retirees in Cabo to digital nomads in Portugal to investors who've doubled their money in just a few years.

Let's take a quick high-level look at what the 5 R's actually mean.

Right Place — This is the market. Where is the next wave of growth? What regions are set to benefit from new infrastructure, tourism, or migration trends? We call this buying ahead of the path of progress.

Right Property — Within that market, what type of real estate fits the local demand? Condos for short-term renters? Villas for expats? Lots for future development? The right property type magnifies your returns. The wrong one can sit empty for years.

Right Developer — This is about trust and delivery. A good developer protects your investment, knows what the market wants, and maintains standards. A bad one can turn your dream into a nightmare. We'll cover how to check track records, visit projects, and read the subtle cues that reveal quality.

Right Price — Here's where your profit is made. You make your money when you buy, not when you sell. I'll show you how to benchmark values, negotiate effectively, and ensure you're buying below market.

Right Time — Markets move in cycles. Understanding timing, such as when to enter and when to exit, is what separates investors from speculators. We'll explore how to spot inflection points so you're buying before the crowd, not after.

These five principles form a compass. Follow them, and no matter where you invest — from the beaches of Portugal to the highlands of Colombia — you'll have a framework that keeps you safe and profitable.

Before we wrap up today, a small request. Download the 5 R's Worksheet below this video. Fill in the first section, which asks about your goals, your risk tolerance, and your lifestyle preferences. That's your personal avatar. It will help you see which parts of the world — and which deals — fit you best.

Each day, you'll add notes to that worksheet as we go. By the end of the week, you'll have your own customized blueprint you can use to filter every opportunity you see online or from agents.

And if you're the type who likes to go the extra mile, share your biggest insight from each day inside the RETA community or in the comments below. You'll find that when you engage, you learn faster and retain more.

Here's the bottom line. Over the next few days, I'm going to teach you how to THINK like a global investor. Someone who SEES opportunity where others see uncertainty. You'll start recognizing patterns. You'll understand why some markets boom while others stagnate. And you'll have the tools to act confidently when the right opportunity appears.

So take a deep breath, download your worksheet, and get ready. Tomorrow we begin with Lesson 1: The Right Place — how to identify world-class markets before they hit the headlines.

I'll see you there.

LESSON 1

The Right Place

Welcome back. In our first session, you heard me talk about Cabo San Lucas, a little fishing village that turned into one of the most sought-after destinations in Mexico. I also told you about buying my first condo there for $336,156 and watching comparable units later list for $725,000.

That story wasn't just about luck. It was about being in THE RIGHT PLACE.

Because no matter how good your property, your developer, or your price, if you're not in the Right Place, none of it matters. The Right Place is the foundation of every great deal.

Today, I'm going to show you how to identify markets before the crowd, and how to recognize the patterns of progress that appear again and again all over the world. This is what I call following the people and the path of progress.

If I could reduce twenty years of global scouting into one simple rule, it would be this: find out where the people are going, and buy before they get there.

It sounds simple. And it is. But it's powerful.

People create demand. When people move, invest, retire, or work remotely in new destinations, property values rise behind them like a tide. Governments follow people with infrastructure. Developers follow with resorts and condos. Investors follow with capital.

I've watched this pattern unfold countless times, from Mexico to Portugal to Panama. The early buyers, those who see it coming, make multiples on their money. The latecomers, the ones who wait until the glossy magazines call it "the next big thing," pay retail prices and wonder where the profit went.

So your first job as an international investor is not to find a specific deal. It's to identify the Right Place, the location that's just starting to attract people, investment, and attention. That's where you plant your flag before the rush begins.

To make this practical, I use a simple formula: Access + Desire + Catalyst = Demand. Let’s break that down.

Access is how easy it is for people to get there. An airport expansion, a new highway, or a ferry route can transform a market overnight. Every time a new international flight opens from a major hub, a new group of buyers arrives. I call these “runway opportunities.”

Desire is why people want to be there. Beautiful scenery, great climate, safety, healthcare, and culture. These are lifestyle drivers. If people want to live there, not just visit, that’s a powerful foundation for long-term value.

Catalyst is what pushes everything into motion. It might be a new marina that brings in yachts and high-net-worth visitors. It could be a world-class golf course or the arrival of a major resort brand like Four Seasons, Ritz-Carlton, or Hyatt. Sometimes it’s a government incentive, like a digital-nomad visa or tax reform that makes relocation easier.

When these three forces align — when Access, Desire, and Catalyst come together — the result is demand. And demand is what drives profits.

Let’s start with infrastructure, because it’s the earliest and most reliable signal of progress. Whenever I see governments or private groups investing heavily in connectivity — new airports, upgraded highways, bridges, marinas, ferry ports — my radar lights up.

Infrastructure always comes before the boom. Think of it like a wave. First comes infrastructure, then people, then capital appreciation. If you wait until after the new terminal opens and the headlines appear, you’re already too late.

Today, when I analyze new markets, whether it’s southern Portugal, Colombia, or Greece, I start by checking flight routes. Who’s adding direct flights? How many new hotel rooms are under construction? Are major resort brands staking a claim? If the answer is yes, that market is on the move.

So, as a rule of thumb: follow the infrastructure. Every runway, road, and marina is a vote of confidence in the future of that place.

The next layer is people movement. The human side of progress. Right now, we’re living through one of the biggest global migrations of the modern era. Technology, lifestyle priorities, and cost of living are reshaping where people choose to live and work.

Think about what's happened since 2020. Millions of people can now work from anywhere. All they need is good Wi-Fi, sunshine, and affordable comfort. That's why places like Portugal, Mexico, and Costa Rica have seen surges in long-stay visitors and remote-work communities.

Then there's retirement migration. Baby boomers and early retirees looking for better value and better weather. They're selling high-priced homes in the U.S., Canada, and Europe and moving their capital abroad.

Everywhere people go, demand follows. Rental markets expand. Shops, cafés, and services grow. And investors who position themselves early ride that wave of inbound migration.

So, whether it's remote workers or retirees, remember: follow the people. Because where people go, prosperity follows.

Now let's revisit Cabo San Lucas, because it's a perfect example of how this formula plays out in real life.

As I mentioned in the previous Session, when I first came to Cabo a little over ten years ago, it was already a world-famous destination, with luxury resorts, world-class golf, and a constant flow of travelers escaping the winter cold.

But beneath that polished surface, I saw something different. A second wave forming. New infrastructure was coming online. The airport was adding routes from across North America. Developers were breaking ground on new master-planned communities along the Pacific.

That's when I knew it was time to act. So in 2015, I bought a two-bedroom, two-bath ocean-view condo in the Copala community inside Cabo's five-star Quivira resort. The RETA-only price was $336,156. Today, similar condos list for around $725,000, an uplift of nearly $390,000. And my condo rents for about $3,000 a month in high season.

Those numbers tell the story, but here's what really made it happen:

- ✓ **Access:** The new highway to Todos Santos opened, and the airport expanded to handle direct flights from more than twenty U.S. and Canadian cities.
- ✓ **Desire:** Cabo became the go-to destination for people wanting beach life without the long-haul travel — sunshine, golf, fine dining, and safety.
- ✓ **Catalyst:** Global brands like the Ritz-Carlton Reserve and Waldorf Astoria poured in hundreds of millions of dollars, signaling confidence and raising the bar for the entire

destination.

When you combine Access + Desire + Catalyst, you get one thing — demand. And where demand flows, prices follow. That's exactly what played out in Cabo.

Every successful RETA deal I've ever led follows that same pattern. The biggest gains come in that short window when everything is lining up for growth. That's when you want to be in.

Here's your quick checklist for identifying the Right Place:

Follow the People. Look for growing populations of expats, retirees, and remote workers.

Follow the Progress. Track infrastructure projects — airports, highways, ports, rail lines.

Watch the Big Brands. When global hotel chains commit capital, they've done their research.

Check Accessibility. Direct flights and shorter travel times widen your buyer pool.

Study Government Signals. Incentives, tax breaks, and visas show where policy is heading.

Look for Lifestyle. A market with beauty, safety, and recreation attracts long-term demand.

Buy Early, Not First. Don't be the pioneer in the jungle, but don't wait for the billboards either.

If you find a place that ticks at least five of those seven boxes, you've likely found a market on the rise. That's your opportunity window, before the prices reflect the potential.

Now it's time to put this into practice. Open your worksheet and find the section labeled "Spotting the Right Place." Here's what I'd like you to do.

Write down three destinations you're curious about — anywhere in the world. For each one, answer these questions:

What's improving access? (new flights, roads, or infrastructure?)

Why do people desire it? (climate, cost, culture, community?)

What catalysts are emerging? (resorts, investment, migration?)

Then, total up how many of those three markets show at least two of the three indicators. Those are your short-list markets. The ones worth deeper research.

To help you with this, I've included a special report: "The X Best Places in the World to Buy Real Estate Right Now." It's packed with up-to-date examples of cities and regions that already tick those boxes. Read through it after this lesson, and see which ones align with your own lifestyle goals. The point is to train your eye to recognize the same signals anywhere in the world.

The Right Place is where every great journey in real estate begins. It's the soil in which your investment grows. If you learn to spot where progress is heading — before the headlines, before the billboards, before the rush — you'll always be one step ahead of the crowd.

> ✓ **Remember:** find out where the people are going, and buy before they get there. Do that consistently, and you'll never chase opportunity again. You'll be waiting for it.

Tomorrow, we'll zoom in further and talk about the Right Property. How to choose the exact kind of home or condo that renters and buyers actually want inside the Right Place you've just learned how to find.

I'll see you there.

THE 5 R MASTERCLASS · PROFITABLE INTERNATIONAL REAL ESTATE INVESTING

LESSON 2

The Right Property

Welcome back. Yesterday, we talked about finding the Right Place. How to identify markets before the crowd and position yourself ahead of the curve.

Now that you know where the opportunities are appearing, the next question is: what exactly should you buy inside that market?

Because even in the right place, the wrong property can destroy your returns. I've seen investors get everything right — timing, price, location — and still struggle because they bought something nobody really wanted to rent or live in.

So today, we're shifting from macro to micro. From maps and airports to floor plans and front doors. We're talking about how to choose the Right Property. The kind that renters fight over, that stays full, that appreciates faster, and that gives you options when you eventually decide to sell.

And remember: RETA deals are designed with this in mind. A major part of our work with developers focuses on delivering resort-level amenities — ocean-view rooftop pools, bright coworking spaces, well-equipped gyms, spas, and saunas. These are at the heart of what makes a property irresistible to renters who are seeking not just a place to stay, but a lifestyle to experience.

Here's the single biggest mindset shift I want you to take from today: renters don't rent square footage. They rent lifestyle.

When people choose a place to live, especially overseas, they're buying a feeling. They're picturing their morning coffee on the balcony, a quick stroll to the beach, a cocktail at sunset, or a coworking lounge that feels like home. They aren't calculating price per square foot. They're imagining how their life will feel in that space.

That’s why one condo rents 300 days a year and another sits empty two streets away. Because of story. The winning property tells a lifestyle story the renter wants to step into.

So, as you evaluate properties, ask: what story does this property tell? If the story is convenience, comfort, and community, you’re on the right track. If it’s isolation, compromise, or inconvenience, that’s a red flag.

Cabo renters aren’t counting bedrooms. They’re picturing morning walks on the beach, sundowners by the pool, and easy access to world-class golf. Lisbon tenants aren’t comparing measurements. They want a café downstairs and a tram stop nearby. Your job is to find properties that fit how people want to live — not how architects like to build.

Now, let’s talk about size and layout. Over the years, we’ve analyzed hundreds of RETA deals, and a clear pattern keeps appearing: two-bedroom condos usually hit the sweet spot.

They offer flexibility for almost every kind of tenant. Remote workers sharing, couples with guests, small families, or retirees who want an extra room for visiting grandkids. A one-bedroom limits your audience. A three-bedroom often costs more to buy and furnish, which can soften your yield.

Two-beds, meanwhile, tend to hit the sweet spot — offering the best mix of flexibility, affordability, and rental appeal. In many markets, they attract the widest range of tenants and are easier to keep occupied year-round. On resale, performance varies by destination, but demand for well-designed two-beds remains consistently strong because they appeal to both investors and end-users alike.

It’s the “Goldilocks” unit. Not too big. Not too small. Just right.

But there are exceptions. In some markets — like Porto, for instance — we’ve seen a flood of two-bedroom Airbnbs, leaving a gap for larger homes or villas that can host families or groups. In cases like that, the niche becomes the opportunity. So while two-beds remain the rule of thumb, the real key is to spot where local demand tells a different story, and buy the property that fills the gap others ignore.

In Playa del Carmen, both one- and two-bedroom condos perform strongly. One-beds appeal to digital nomads and short-term renters, while two-beds attract couples and small families. In the Algarve, the strongest performers year after year are still two-bed, two-bath condos with light, open plans and a touch of outdoor space. A balcony or terrace where renters can enjoy that morning coffee with a view.

When in doubt, start your search in that middle lane. You’ll hit more targets, rent faster, and sleep easier knowing your property always has demand.

Now let's go deeper into what I call the invisible multipliers. The details that make renters say "yes" instantly and that add tens of thousands in value when you sell.

1. **Amenities.** People want convenience. A pool, a small gym, maybe a coworking or community space. These aren't luxuries anymore. They're expectations. In vacation markets, a well-designed pool or outdoor lounge often separates the fully-booked properties from those that sit idle. They're amenities guests actively search for when choosing where to stay. In urban markets, secure parking or high-speed internet can do the same. Choose developments with a few meaningful amenities rather than a long list of gimmicks.
2. **Walkability.** This is the number-one factor driving rental decisions worldwide. If a renter can walk to groceries, cafés, restaurants, or the beach in under ten minutes, you've just added an invisible premium to your property. Even in car-friendly places like Mexico, being able to walk to daily conveniences is gold.
3. **Design and finishes.** Good design photographs well. And in the digital age, photos are what rent your property. When your photos pop, you win the click — and the booking.

The takeaway? Renters and buyers are drawn to ease, beauty, and lifestyle. If a property feels effortless and inviting, it will always outperform one that feels like hard work.

A few years ago in Playa del Carmen, we analyzed two new developments only a few blocks apart. Both were close to the beach. Both claimed "luxury." But the results couldn't have been more different.

The first development — the one heavily advertised — was a high-rise tower packed with small studio apartments. It had a rooftop pool, neon lights, and a flashy lobby that looked more like a nightclub than a home. Investors loved the renderings. But when it opened, reality didn't match the brochure. Occupancy hovered around 60 percent. Too much supply. Too little soul. Average sale price: about $190,000 USD per studio. Average nightly rent: roughly $100 USD.

Now compare that with the RETA-exclusive Siempre Playa project just a few streets away. Smaller scale. Better layout. Two-bedroom units with natural light, private balconies, and a quieter, more residential vibe. Still walkable to the beach but far enough from the nightlife noise.

Early RETA buyers paid around $198,600 USD for their two-bed condos in 2017. Within five years, resales and listings were averaging $370,000 to $375,000 USD — nearly an 85 percent uplift. Average nightly rents ran between $150 and $200 USD, with occupancy around 85 to 90 percent.

The difference was lifestyle alignment. Our project matched what renters actually wanted — space, peace, and proximity to the beach — while the other project sold hype and density.

This is why RETA members succeed where others don't. We ignore the marketing gloss and focus on human behavior. We ask: would I want to stay here? Would I feel comfortable recommending this to a friend? If the answer's yes, that's the Right Property.

Here's a quick checklist to evaluate any property you're considering:

Lifestyle first, layout second — does it deliver comfort and convenience?

Two-bedroom flexibility — or a niche that fills a gap in the market.

Walkability — within a ten-minute stroll of life's essentials.

Meaningful amenities — one or two real perks tenants actually use.

Good design — bright, neutral, easy to photograph.

Sound management — professional property manager or clear plan for upkeep.

Value entry price — buy below comparable listings so your profit is baked in.

When you find a property that checks most of those boxes, you're positioning yourself in the heart of demand.

Open your worksheet now to the section titled "Defining My Right Property." Write down the location you're most interested in — the one that caught your attention yesterday. Then answer three quick prompts:

What lifestyle attracts renters there?

What property type best delivers that lifestyle?

What amenities or features would make that property irresistible?

Once you've written those answers, read the bonus report linked below: "How to Maximize Your Rental Income (or Hire a Property Manager)." Inside, you'll learn how to price your rental smartly for both short- and long-term markets, how to furnish strategically for higher yields, and how to screen or manage tenants remotely without headaches. It's a short read, but it will help you turn what you've learned today into real-world action, and real-world income.

Real-estate wealth isn't created by guessing or luck. It's created by alignment. The Right Place gives you momentum. The Right Property multiplies it.

When you buy a property that renters genuinely desire — that fits the rhythm of their lives — you'll never worry about vacancy or resale. It will perform because it's in harmony with how people want to live.

So, as you scroll listings or walk developments this week, keep asking: does this property tell the right lifestyle story? If it does, you're already thinking like a RETA insider.

Tomorrow we'll move on to The Right Developer, where we'll look at who builds your investment, how to vet them, and how to protect yourself from costly mistakes.

LESSON 3

The Right Developer

Welcome back. Yesterday, we talked about choosing the Right Property, and how to find homes and condos that renters actually want and that perform year after year.

But even the best property in the best location can become a nightmare if it's built by the wrong person. That's why today's lesson, the Right Developer, is so critical.

You see, a great location can't save a bad developer. You can't Photoshop quality construction or replace poor management with pretty views. The developer is the invisible force behind your investment. The one who determines whether your property will stand the test of time, or start falling apart after the first rainy season.

So today, I'll show you how to identify great developers, what traits to look for, and why RETA's long-standing relationships give our members an edge that's almost impossible to replicate.

Let me start with a truth I've learned the hard way: a great location can't save a bad developer.

I've seen breathtaking oceanfront projects crumble financially before completion. I've seen glossy brochures and world-class marketing hide cheap materials and shoddy workmanship. And I've seen how experienced, well-capitalized developers transform a project, turning vision into reality with resort-level amenities, reliable delivery, and lasting value for owners. The right team crafts experiences that elevate lifestyle, enjoyment, and long-term income potential.

That's why RETA partners only with developers who've proven they can deliver excellence consistently. Because when a world-class developer and a high-potential market come together, the upside can be extraordinary.

That's why I'm so cautious about who we work with at RETA. Because while the Right Place gives you potential and the Right Property creates desirability, the Right Developer is what makes it all real.

A good developer doesn't just build. They deliver. They manage timelines, budgets, and teams through good markets and bad. They protect your investment by planning for worst-case scenarios.

The difference between a good and bad developer isn't luck. It's philosophy. And over the years, I've learned exactly which traits separate the builders who thrive from those who disappear when the market shifts.

If you really want to know whether a developer can be trusted, look at their history. The builders who survived 2008 or COVID are the ones I pay close attention to.

Why? Because those events were stress tests on a global scale. They crushed overleveraged, short-term operators and exposed anyone building on speculation. Only the strongest — the ones with financial discipline and deep relationships — made it through.

When I meet a developer who's still standing after 2008, who delivered projects during the pandemic, that tells me everything I need to know about their resilience. They've already been through the worst. They know how to manage liquidity, deal with supply-chain chaos, and pivot when markets freeze.

Those are the people I want RETA members working with. Because when the next storm comes — and there's always another one — your developer's past performance is your best insurance policy.

Let's look at what makes a great developer in more detail.

1. **Conservative but innovative.** It sounds like a contradiction, but the best developers strike that balance perfectly. They're conservative with debt and timelines, but innovative in design and marketing. They don't chase every new idea. They execute proven models with subtle improvements.

2. **Customer-first mindset.** A great developer treats buyers like long-term partners, not transactions. They communicate clearly, provide updates, and take pride in reputation. If you ever meet a developer who brags more about square footage than satisfied owners, run.

3. **Long-term vision.** The good ones play the long game. They build relationships with city planners, architects, and contractors that span decades. They invest in landscaping, amenities, and infrastructure that make their communities thrive long after construction ends.

4. **Financial strength.** This one's non-negotiable. If they own their land outright and can continue building during slow markets, you've found someone reliable.

At RETA, these are the traits we look for before ever recommending a project.

Another hallmark of great developers is how they buy land. They don't chase hot spots when prices are already inflated. They get in early — before the boom — and create value through vision and planning. When a developer secures prime land at low cost, that savings flows directly to you, the investor. It means your profit is baked in before the first brick is laid.

But the real secret is financial independence. If they can continue building even when presales slow, your investment is protected. That's one of the key reasons RETA deals perform so well. We partner with developers who deliver no matter what the market does.

Let me tell you about one of the developers I trust most — Alfredo Alemán from Panama. I've known Alfredo for many years, and he's the perfect example of everything I've just described: integrity, delivery, and vision.

While many developers were overextending themselves during boom cycles, Alfredo was quietly acquiring prime land at sensible prices and partnering on standout projects. Through his companies and joint ventures, he's played a leading role in some of Panama's most iconic developments — Playa Caracol on the Pacific Riviera, Bosco, Ipanema, and Ocean Reef Islands.

Take Ocean Reef, for example. It's literally two man-made islands connected to the Panama City mainland by a private bridge. Alfredo didn't just imagine it. He executed it. He navigated permits, environmental regulations, engineering challenges, and financing hurdles that would've stopped almost anyone else.

RETA members first had access here in 2019 and 2021, when two-bed condos started around $783,000 to $815,000 USD. Recently, similar residences have listed near $995,000 USD. And one member was recently renting his 1,711-square-foot home for $6,000 USD per month, a 9% gross yield in one of the most exclusive addresses in Latin America.

The latest RETA-only offering, Ocean Club Residences, continues that legacy with recent prices from $533K to $1.4M USD, and recent projected rents between $4K and $6K USD per month.

Today, Ocean Reef has become one of the most prestigious addresses in Latin America.

What impresses me most about Alfredo is his consistency. He delivers what he promises, on time, every time. And when challenges arise, he faces them head-on. That's why RETA has done multiple projects with him over the years. Alfredo represents the kind of partnership I want every RETA member to experience: transparent, trustworthy, and built to last.

Now you might be wondering: how does RETA actually find these developers?

The answer is due diligence. Years of on-the-ground relationships, site visits, and performance tracking. Before we ever bring a deal to our members, our team has already walked the land, reviewed permits, checked construction timelines, and analyzed past projects. We look at renderings and reputation.

And because we've been in this game for over a decade, we have something most investors never will: leverage. That creates accountability. It's one of the most powerful — and least understood — benefits of being part of RETA. You're part of a group with real influence and a trusted advocate in your corner.

Open your worksheet now and turn to the section labeled "Developer Checklist." Here's your exercise for today. Think of it as your personal due-diligence cheat sheet. For any project you're considering, go through these questions one by one:

- ✓ **Permits:** Are all the local permits approved and verifiable?
- ✓ **Reputation:** What's the developer's track record? How many completed projects?
- ✓ **Financials:** Does the developer have sufficient funding to finish construction without pre-sales?
- ✓ **Ownership:** Do they own the land outright or is it leveraged?
- ✓ **Transparency:** Do they provide construction updates and realistic timelines?
- ✓ **Resilience:** Did they survive major downturns like 2008 or COVID?
- ✓ **Vision:** Are they building for short-term gain or long-term community value?

Once you've filled it out, keep that checklist nearby. It'll serve as your compass for every future deal, ensuring you invest only with builders who deserve your trust.

So far, you've learned how to find the Right Place, choose the Right Property, and now, partner with the Right Developer. These first three "R's" are the backbone of every great investment.

✓ **Remember:** a great location can't save a bad developer. But a great developer can turn a challenging site into a masterpiece.

When you combine the Right Place, the Right Property, and the Right Developer, you create something rare. A truly resilient investment that grows stronger over time.

Tomorrow, we'll talk about the Right Price, and how to make sure you're buying below market value so you build profit in from day one. This is where everything you've learned so far comes together, and where real wealth creation begins.

I'll see you in Lesson 4.

THE 5 R MASTERCLASS · PROFITABLE INTERNATIONAL REAL ESTATE INVESTING

LESSON 4

The Right Price

Welcome back. Yesterday we talked about the Right Developer, and how to identify trustworthy developers with proven track records who can actually deliver what they promise.

Today, we're moving from the developer's side of the equation to the buyer's advantage. Because even the best developer and the best property won't make you rich if you overpay.

This is where RETA's secret weapon comes into play. Our ability to buy below value. It's a simple idea, but it's one that separates ordinary investors from extraordinary ones.

Because profit in real estate isn't made when you sell. It's made when you buy. Get that part right, and everything else — income, appreciation, and flexibility — falls into place.

If you only remember one thing from this entire masterclass, make it this. Three simple words. Buy Below Value.

Every RETA member hears me say that over and over again. It's our mantra because it captures the single greatest advantage you can give yourself as an investor. When you buy below value, you lock in your profit from day one. It's like starting a marathon already a few miles ahead of the pack.

Imagine two investors buying in the same development. One pays retail. In other words, the price the public sees on the billboard or website. The other, a RETA member, buys early at RETA-negotiated pricing, often well below what the public later pays.

Same property. Same developer. Same timeline. Completely different outcomes. The retail buyer spends the next five years hoping for appreciation. The RETA buyer starts with appreciation built in.

That's how we create instant equity and superior yields. And that's why we never chase markets that are already hot. We go where the value still exists. Where we can buy the Right Property, in the Right Place, from the Right Developer, at the Right Price.

So, how do we actually get those prices? It's not luck. It's leverage.

Developers need certainty. Before they break ground, they need to know that units are sold, that cash flow is coming in, and that momentum is real. That's where RETA steps in. Because we have a select group of serious, active investors, we can give developers what they crave most. A block of pre-sales, quickly and efficiently.

In exchange, we negotiate off-market pricing. Deals that never hit the open market and never appear on real estate websites.

Think of it like a win-win. Developers get speed and certainty. RETA members get early-bird pricing that retail buyers will never see. It's group buying power applied to international real estate.

When a developer sees that RETA members can move inventory in days instead of months, they understand the power of partnering with us. Which is why they're so willing to reward RETA members with deep discounts, often tens or even hundreds of thousands of dollars below what the public will eventually pay.

That's the RETA edge. Pure negotiation leverage, earned over decades of trust and performance.

Let's talk about what that actually means for you. When you buy below value, you're not just saving money. You're creating equity.

Say a property's true market value is $400,000. If you buy it at $320,000 through a RETA deal, you've just built $80,000 in instant equity. Wealth that's baked in the day you sign the contract.

Now add rental income on top of that. Suppose that property rents for $24,000 a year. At retail, that's a 6% yield. But because you bought through RETA at $320,000, your yield jumps to 7.5% — without earning a dollar more in rent.

And when it's time to sell, you've got more room to maneuver. You can undercut the retail market and still make a profit. They can't.

This is why we call buying below value a double win. Equity and yield from Day One. That's how you build lasting wealth, safely.

Let me give you a concrete example. A few years ago in Playa del Carmen, RETA negotiated early access in the Siempre Playa development, right in the Zona Dorada. Members locked in two-bed condos for around $198,600 USD, while similar units nearby were selling for roughly $264,000 USD — about a 25% premium.

Fast-forward five years. Retail buyers were happy just to break even, reselling close to what they paid. RETA members, on the other hand, saw resale listings near $371,000 USD. An 85% gain plus years of strong rental income in between. Average nightly rents ran $150 to $200 with occupancy around 90%.

Same location, same developer, same building — different entry price. That's the RETA effect.

We've seen the same story unfold again and again — for instance, in Cabo San Lucas. Back in 2015, RETA members bought ocean-view condos in the five-star Quivira resort's Copala community for $336,000 USD, while the retail price hovered near $428,000 USD. Today, comparable units list for $699K to $725K USD. Some members rent theirs long-term for $3,000 to $3,400 a month, or short-term for up to $350 a night.

Retail buyers who came later paid full price and saw modest appreciation. RETA members made their money the day they bought.

That's the power of access. And why Buy Below Value isn't just a slogan. It's a disciplined, data-driven strategy that transforms ordinary opportunities into extraordinary results.

Retail buyers simply can't compete with the terms we negotiate. They walk into a sales office and pay the sticker price. They don't have group leverage. They don't have early access. And they don't have the track record that makes developers pick up the phone when we call.

At RETA, every deal we bring to members is the result of years of credibility and billions of dollars in collective purchasing power. Developers know that if they give our members an exceptional deal, they'll earn trust, exposure, and long-term partnership. That's worth far more to them than an extra few percentage points of profit on one sale.

And that's why you'll never see RETA deals advertised on mainstream property websites. They're exclusive, time-sensitive opportunities for members who understand that the real profit happens quietly, before the crowds ever find out. That's the beauty of buying below value.

Here's a quick checklist to help you stay focused on the Right Price every time you evaluate a deal:

Buy Below Value. Profit when you buy, not when you sell.

Confirm True Market Value. Compare against nearby listings and completed sales.

Use Group Leverage. Whenever possible, align with others — strength in numbers.

Prioritize Off-Market Deals. Avoid public listings, and focus on pre-construction or private opportunities.

Lock in Equity from Day One. The bigger the discount, the faster your ROI compounds.

Run the Math. Understand how purchase price affects rental yield and resale potential.

Stay Disciplined. Don’t let emotion or fear of missing out push you to pay retail.

Open your worksheet to the section titled “Right Price Calculator.” This exercise will show you, in black and white, how buying below value transforms your returns.

Step 1: Write down the current market price for a property you’re interested in.

Step 2: Estimate what a 20–30% RETA-style discount would look like.

Step 3: Calculate your rental yield and ROI for both scenarios — retail price vs. RETA price.

You’ll see instantly how much faster your money grows when you buy below value.

If you don’t already have a property in mind, use one of the case studies from today’s lesson — Cabo or Playa del Carmen. Run the numbers, plug them into the calculator, and see how a small difference in purchase price can add up to life-changing results over time. That’s the power of buying smart.

By now, you’ve mastered four of the five “R’s”: the Right Place, the Right Property, the Right Developer, and now, the Right Price. Each one builds on the last, and together they create a framework that’s bulletproof.

> ✓ **Remember:** three simple words. Buy Below Value. That’s how RETA members make money when others are just hoping for it. That’s how you protect yourself in any market. And that’s how you build equity and freedom that lasts.

Tomorrow, we’ll move to the final “R” — the Right Time. We’ll talk about when to enter, when to hold, and when to exit, and how timing can amplify everything you’ve learned so far.

I’ll see you there.

LESSON 5

The Right Time

Welcome back. Yesterday, we talked about the Right Price, and how RETA members profit the day they buy by locking in equity below market value.

Today, we're going to talk about something just as powerful, and just as misunderstood: timing.

You've probably heard the saying, "Time in the market beats timing the market." That's true for stocks. But real estate works differently. In property investing, timing can make or break your returns.

Buy too early, and your capital sits idle. Buy too late, and you're paying for everyone else's gains. The key is to catch the wave, and not the hype.

So in this lesson, we'll talk about how to read a market's cycle, how to recognize early momentum, and how to enter when conditions are early but real.

If I could summarize two decades of global real estate scouting into one principle, it would be this: catch the wave, not the hype.

You don't want to be the first person in the water. But you definitely don't want to be the last one paddling out when the wave's already breaking.

In practical terms, that means buying after the catalysts appear, but before the crowd arrives. You want proof that progress is happening: infrastructure under construction, flights increasing, brand-name resorts breaking ground. But before the influencers, glossy magazines, and "everyone's talking about it" crowd shows up.

At that stage, prices are still low, supply is still being built, and momentum is just beginning to pick up speed. Buy then, and you give your capital room to grow as the market matures. Wait too long, and you're left chasing appreciation that's already been baked into the price.

So the art of timing isn't about predicting the future. It's about recognizing when change has already started, but recognition hasn't yet caught up. That's your sweet spot.

Think of a market as having three phases.

Phase 1: The Pioneer Phase. This is when only locals and visionaries are investing. Infrastructure might still be in planning, and there's little data. The upside is high, but so is the risk.

Phase 2: The Momentum Phase. This is where you want to be. Catalysts are visible. New air routes are opening, hotels are reporting higher occupancy, developers are breaking ground, and early investors are already seeing returns. It's early enough to get in below retail value, but real enough to be confident growth is coming.

Phase 3: The Maturity Phase. This is when everyone knows about the opportunity. You'll see traffic jams, long lines at immigration, and prices that outpace fundamentals. Retail buyers flood in. Profit margins shrink.

Your goal as an investor is to enter in Phase 2. When the market's potential is obvious to those paying attention, but still invisible to the masses.

As I like to say, "You want to see cranes on the skyline, not traffic jams." Cranes mean construction. Traffic jams mean you're late.

So, how do you know when a market has entered that sweet spot? There are four big indicators I look for — and they've never let me down.

1. **New Air Routes.** Air connectivity is the heartbeat of international real estate. When airlines commit to new routes, they've already done years of forecasting. They're betting on rising tourism and population growth. When I see new direct flights from the U.S. or Europe, it means the market's about to expand.

2. **Rising Hotel Occupancy.** Hotel operators are on the front lines of demand. If occupancy rates are climbing year after year, it means tourists are discovering the destination — and short-term rentals will follow. By the time hotel rooms are full, long-term rentals will be next.

3. **Developer Activity.** When reputable developers start breaking ground on new projects, it's a powerful signal. But make sure they're the right kind of developers — experienced, well-financed, and focused on long-term quality. One good developer entering a market can set off a domino effect of progress.

4. **Lifestyle Infrastructure.** Look for new marinas, golf courses, or international schools. These are the amenities that turn destinations into full-time communities.

If you see those four signs happening at once, the wave has started. That's when you want to position yourself — early enough to ride the growth, late enough to know it's real.

Now let's talk about what to avoid. The markets that have already peaked.

When everyone is talking about a destination, it usually means the easy money has been made. You'll see celebrity chefs opening restaurants. You'll see influencers posting sunset selfies with hashtags that include the word "undiscovered." If you hear that word, it's probably already discovered.

Late-entry markets are easy to spot once you know the signs: prices growing faster than rental income. Locals being priced out of their own communities. Developers pre-selling projects years before completion at inflated prices. And too much short-term speculation, not enough real end-user demand.

When fundamentals lag behind prices, that's a bubble — not an opportunity.

So, resist the temptation to chase headlines. Let others buy hype. You focus on the numbers, the data, and the progress on the ground. That's how you stay ahead. And safe.

Let's bring this to life with a real example: Playa Flamingo, Costa Rica, 2024.

Before the new international-standard marina opened, this beach town was still a quiet stretch of coastline visited mostly by surfers and locals. But new infrastructure — the marina, improved roads, and an influx of North American travelers — signaled a major turning point.

RETA members who secured luxury condos just before the ribbon-cutting paid early-stage prices. Within eighteen months, comparable units were selling for $100,000 more, with strong short-term rental demand driven by visiting boaters and vacationers.

The catalyst was clear. The opportunity was temporary. We bought when progress was visible but not yet priced in. And that's what "Right Time" looks like in practice.

We didn't buy at the hype stage. We bought when momentum was clear but recognition was still catching up. And that's the formula for every successful RETA deal since.

Our edge isn't speculation. It's patience and pattern recognition, and knowing when the market is early but real. If you can learn to identify that phase consistently, you'll never need to gamble again. You'll see progress unfolding before others do, and you'll already be in position when the crowd finally notices.

Here's your quick checklist for identifying the Right Time:

Catalysts Confirmed. Infrastructure and lifestyle upgrades are visible and measurable.

Momentum Building. Flights, tourism, and population are growing steadily.

Prices Rational. Still below long-term potential, with room for appreciation.

Developer Confidence. Reputable builders breaking ground.

Rental Yields Healthy. Rents keeping pace with prices.

Media Quiet. Little mainstream coverage — no hype yet.

Locals Positive. When locals are optimistic, you're early. When they're complaining about traffic, you're late.

If most of those boxes are ticked, congratulations! You've likely found a market entering its prime. That's when you buy. That's when you catch the wave, before it crests.

Now let's put this into practice. Open your worksheet to the section titled "Early but Real Markets."

I want you to think of one destination you've been following. Maybe a place you've traveled to recently or read about in RETA's monthly reports. Ask yourself:

Are there new air routes opening?

Are hotel bookings rising?

Are reputable developers starting to build?

Are property prices still affordable relative to rental income?

If you can answer "yes" to at least two of those questions, that market might be early but real. Write it down, and note what specific indicators you've observed.

This simple habit — tracking catalysts and momentum — will train your eye to see opportunity before it's obvious. That's how you become a true RETA-style investor.

Timing is what turns potential into profit. Buy too soon, and you wait. Buy too late, and you chase. But buy at the right moment — when the signs are there but the hype isn't — and you can ride years of compounding growth.

Remember my mantra: you want to see cranes on the skyline, not traffic jams. Cranes mean progress is underway. Traffic jams mean the crowd has already arrived.

If you can consistently catch the wave, not the hype, you'll never depend on luck or chance again.

Tomorrow, we'll wrap up this masterclass with a special session. A recap of all five "R's" and how they work together, to help you build a global real-estate portfolio that delivers freedom, security, and joy for years to come.

I'll see you then.

CONCLUSION

Wrap-Up & Next Steps

Welcome back. You've just completed a journey through one of the most powerful frameworks in international real estate. The 5 R's of Profitable International Real Estate Investing.

We started with broad strokes and zoomed in, step by step. From spotting the right location to buying the right property, working with the right developer, paying the right price, and striking at the right time.

By now, you should be seeing the world through a completely new lens. One that separates ordinary places from extraordinary opportunities. And that's exactly what I wanted for you.

Because once you understand how to apply the 5 R's, you'll never look at a destination, a property listing, or a development the same way again. You'll start spotting patterns — signs of progress, opportunity, and value — almost instinctively.

Let's tie it all together. The 5 R's are what I've used for more than two decades to identify, evaluate, and profit from world-class real estate opportunities before the crowd. Let's recap them quickly.

1. **The Right Place.** This is where every deal begins. It's about following people and progress — finding the markets that are early but real. We look for catalysts like new airports, highways, or resort brands, because infrastructure always precedes opportunity.
2. **The Right Property.** Once you've found the right market, it's time to focus on what renters and buyers actually want. Remember: renters don't rent square footage — they rent lifestyle. Two-bedroom condos, walkability, and good design — these are your foundations for consistent demand.
3. **The Right Developer.** Even the best property in the best location can turn disastrous with the wrong developer. A great developer is financially strong, customer-first, and proven through tough

times like 2008 and COVID. That's why RETA only works with partners who've delivered time and again.

4. **The Right Price.** Profit is made when you buy, not when you sell. Through RETA's group buying power, members gain access to off-market pricing — deals 20%, 25%, sometimes even 30% below retail value. That's how you lock in equity and yield from day one.

5. **The Right Time.** You want to catch the wave, not the hype. Buy when cranes are on the skyline, not when there are traffic jams on the streets. That's when you capture the biggest upside with the least risk.

Together, these five filters form your universal checklist. Your compass for evaluating any deal, anywhere in the world.

Now, imagine this for a moment. Let's say you joined RETA five years ago. You weren't a developer or an insider — just someone who wanted to invest smarter and safer overseas. Here's what you would have seen.

In Playa del Carmen, RETA members secured condos in the Siempre Playa community for around $198,000 USD, while the public paid closer to $260,000 USD. Five years later, those same homes were reselling near $370,000 USD — a remarkable gain, plus years of solid rental income in one of Mexico's most sought-after beach towns.

Then, in Portugal's Algarve, members locked in early access to two-bed condos in the Santa Maria development in Lagos for about €310,000. Today, those same homes list for €600,000 to €725,000 — in some cases, nearly double what members paid. That deal alone shows what happens when you spot progress early and act before the world catches on.

Next came Panama City's Ocean Reef Islands — two man-made islands connected to the mainland by a private bridge. Members bought luxury condos in the Seascape building at $783,000 to $815,000 USD, while comparable homes were listed around $995,000 USD. One owner now rents his condo for about $6,000 a month, earning close to a 9% yield — exceptional for ultra-prime real estate.

And more recently, in Costa Rica's Playa Flamingo, members who bought just before the new international marina opened saw their properties climb by more than $100,000 USD in under eighteen months.

Different countries. Different price points. But every one of these opportunities had something in common: clear fundamentals, strong timing, and the same proven process guiding every decision.

When you use the 5 R's, you see opportunity through a new lens. You stop guessing. You start recognizing the patterns of growth. You make decisions rooted in evidence, not emotion. And that's when real wealth begins to build.

Before we move on, I want you to pause for a moment and think about how far you've come in just a few days. You've learned how to think like a global investor. How to evaluate a destination, analyze a deal, and identify the difference between hype and real opportunity. That's no small thing.

But remember: information alone doesn't build wealth. Execution does. And that's why the 5 R's framework is so powerful. Because it turns knowledge into action.

Every time you come across a new listing, a new city, or a new "hot" market someone tells you about, you can pull out your 5 R's checklist and instantly filter signal from noise. Does it have:

The Right Place?

The Right Property?

The Right Developer?

The Right Price?

The Right Time?

If even one of those is missing, walk away. If all five align, move quickly and confidently. Because those opportunities don't last long.

I've said it before, but it's worth repeating: once you master this framework, you'll see opportunities everywhere. You'll start to notice subtle patterns — cranes on skylines, new resorts under construction, flight announcements, and small changes that most people ignore.

You'll start hearing conversations differently, too. When someone tells you about a "great deal," you'll quietly run it through your 5 R's checklist in your head. And you'll know instantly whether it's real or just noise.

But here's the thing… even though you'll start seeing more opportunities, only RETA gives you access to the best ones. Because while anyone can spot potential, very few can act on it at the right time, at the right price, and with the right partners.

That's the RETA edge. We do the groundwork — the research, the negotiation, the due diligence — so our members can focus on enjoying the benefits.

So if you’ve enjoyed this masterclass, don’t stop here. Keep going. Continue your journey inside your RETA Trial — where Lesson 2 of the full program, Path of Progress, is waiting for you. That’s where the real adventure begins.

Here’s what to do next.

Download your 5 R’s Worksheet and Case Study Pack. These are your field guides for applying what you’ve learned. They include real RETA examples, checklists, and quick-reference summaries for each “R.”

Review your notes. Take five minutes to identify which of the five R’s you feel strongest about — and which one you want to master next. That’s how you’ll continue building momentum.

You’ve already built the foundation. Now it’s time to use it.

As we wrap up, I want to leave you with this thought. Real estate isn’t just about buildings and numbers. It’s about freedom. The freedom to live where you choose, invest where you want, and build a life on your own terms.

The 5 R’s framework gives you the confidence and clarity to make that happen — anywhere in the world. So keep your checklist close. Keep your curiosity alive. And keep looking for the next “Right Place” that’s just starting to reveal itself.

Because once you see the world through the lens of the 5 R’s, you’ll never miss another opportunity again.

I’ll see you inside RETA.