

Affordable cost of living at El Dorado Ranch Baja California, with the "Better California No Savings Retirement Plan"

Even though Reuters reported that Mexico, for the second year, was named the best country to retire to by International Living magazine in its 16th annual global retirement index, people still ask us, "Can you really live inexpensively at El Dorado Ranch, Baja California, Mexico?" *The answer is a resounding YES!* This monthly expense estimate was prepared in November 2008 based on a couple living full time at El Dorado Ranch. Our owners feel El Dorado Ranch in Baja California is the Better California because you can live on just your Social Security with money left over!

El Dorado Ranch is a complete destination resort in the making, with every warm weather amenity you can imagine, in a gated community with 24-hour security. The Ranch offers something for every age group, income and lifestyle. We have clubs and organizations for any interest; folks have built homes in every size from small to ginormous. Besides affordable sea view properties, we also offer golf and beach properties, as well as beautiful townhouse villas.

In this example a couple of assumptions have been made:

No mortgage on your sea view home at El Dorado Ranch & no payments on an automobile

Monthly Expenses using the "Better California No Savings Retirement Plan"

| | | |
|---|---|-------------------|
| Mortgage payment | = | \$0 |
| Automobile payment | = | \$0 |
| El Dorado Ranch expenses: | | |
| Association Dues (includes 4 doctor visits) | = | \$65.58 |
| Property taxes | = | \$30 |
| Utilities - gas & electric | = | \$100 |
| Water | = | \$40 |
| Telephone and DSL internet | = | \$40 |
| Groceries | = | \$300 |
| Personal Toiletries | = | \$25 |
| Healthcare (IMSS insurance at 270 year per person + other private care costs) | = | \$150 |
| Homeowners Insurance | = | \$25 |
| Maintenance, insurance & fuel (one car) | = | \$175 |
| Entertainment/Dining out | = | \$240 |
| MONTHLY ESTIMATE | = | \$1,090.58 |

Monthly, add in those items that reflect your personal needs and taste, for example:

- Satellite TV (636 channels) - \$0 we will tell you how!
- Household help (for once a week cleaning) - \$100

YES, El Dorado Ranch is the affordable eco-friendly paradise in Better California. And we do mean Better California because the weather's better, the lifestyle's better, your cost of living is better, all your medical care costs are better, by being there your health is better, and you can live on just your Social Security and have money left over. This is what we mean by the "Better California No Savings Retirement Plan." Who said the American dream is gone, it just happens to be at El Dorado Ranch in Baja California. Come and experience it for yourself.

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