



**Live your Dream, Paradise can be yours**  
**November 1, 2022**  
**1:00pm – 2:30pm EST**

RBC Virtual Event 2022



# Welcome



## **Ericka Rolle**

*Area Vice President,*

*Personal Banking & Country Head*

*RBC Royal Bank (Cayman) Limited*



# RBC is at your Side



**Toriano Lloyd**  
*Mortgage Specialist*  
RBC FINCO  
The Bahamas



**Malynda Gibson-Nixon**  
*Branch Manager*  
The Cayman Islands



**Marcus Samuel**  
*Country & Branch Manager*  
Turks & Caicos Islands



**Damani Horton**  
*Attorney*  
Glinton, Sweeting,  
O'Brien (GSO)







# 5 STEPS TOWARDS HOMEOWNERSHIP

**Toriano Lloyd**  
*Mortgage Specialist*  
RBC FINCO, The Bahamas



# Step 1: Get professional financial support

*An RBC Mortgage Specialist is here to help make your dream purchase a reality.*

- *Enjoy step by step expert guidance*
- *Establish a budget and cost associated with purchase*
- *Determine other cost associated with purchase*



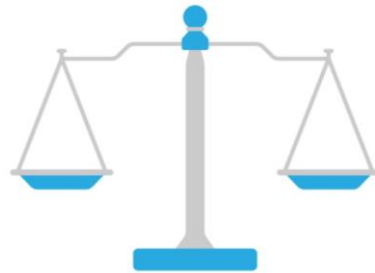
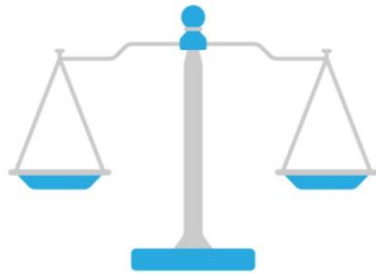
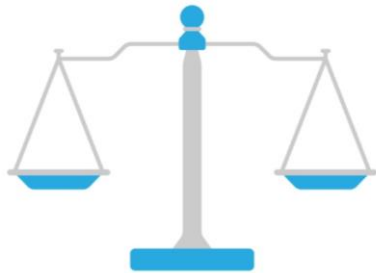
## Step 2: Find a local Real Estate Agent

- *Help you find the right property*
- *Save you time and money*
- *Assist with price negotiations*
- *Connect you with qualified home inspectors or appraisers*



# Step 3: Enlist a local Attorney

- *Advice on cost, taxes and other regulations*
- *Review all documents related to the purchase prior to signing*
- *Completion and recording of all legal documents*



# Step 4: Meet with an Insurance Agent

- *Type of Insurance coverage required*
- *Correct amount of insurance*
- *Available insurance options*





# Step 5: Secure a Property Manager

- *Hire a property manager to maintain your property in your absence or rent it out as a potential source of income*
- *Managing either of these options remotely might be challenging*



# Featured Speaker



**Malynda Gibson-Nixon**

*Branch Manager*

*The Cayman Islands*





# Welcome to PARADISE

**Marcus Samuel**

*Country Head*

*RBC Royal Bank*

*Turks & Caicos Islands*



# RBC Network Distribution By Country



# Why Choose RBC & RBC Partners?

- *We are happy to report that here in the Caribbean we are gladly seeing the back of the scourge named COVID-19*
- *Economies are opening up and so are tourism markets; with islands such as Cayman and the TCI to name a few experiencing record breaking tourist arrivals and stayovers*
- *Here in these islands are well-developed business infrastructure comprising of global accounting firms, international legal and tax advisors, high-speed internet, private health care facilities, major hotel flags, air and ocean transport and, of course, **RBC***
- *We are one of the largest commercial banks in the Caribbean and uniquely positioned to bring you the expertise and advice you are already accustomed to in Canada and the United States.*
- *Noting the above we here at RBC are “ OPEN FOR BUSINESS ”*



# Why Choose RBC?

- *Dynamic team*
  - *Expert Advice*
  - *Personalized financing solutions*
- *Quick turnaround times on applications*
- *Short Form Proposal*





# Why Choose RBC?

- *Diverse suite of RBC products*
- *Strong internal partnerships*
  - *Private banking, Wealth Management, Retail Banking, Business Banking (IBC's), etc.*
- *Strong network with industry professionals*
  - *Realtors, lawyers, insurance professionals, etc.*



# Your Home-Buying Team

RBC Mortgage Specialist	Real Estate Professional	Valuator/Appraiser	Lawyer
<ul style="list-style-type: none"><li>▪ Expert advice</li><li>▪ Competitive rates</li><li>▪ Getting you preapproved, so you can shop with confidence</li><li>▪ Personalized financing solutions</li><li>▪ Advice on mortgage life and disability insurance</li><li>▪ Referrals to other professionals</li></ul>	<ul style="list-style-type: none"><li>▪ Helping you set the right price for your home</li><li>▪ Marketing and showing your home</li><li>▪ Showing you potential homes to buy</li><li>▪ Representing you in negotiations</li></ul>	<ul style="list-style-type: none"><li>▪ For all purchases a valuation is needed from a bank approved quantity surveyor</li></ul>	<ul style="list-style-type: none"><li>▪ Reviewing all contracts to protect your legal interests</li><li>▪ Ensuring closing documents are complete and delivered on time</li></ul>



# WE STAND READY TO WELCOME YOU



# Featured Speaker



## **Damani Horton**

*Attorney*

*Glinton, Sweeting, O'Brien (GSO)*



# A Peek of Paradise



**Lana Rademaker**  
*Chief Brokerage Officer*  
*Managing Broker*  
*Damianos Sotheby's*  
*International Realty*



**Richard Sankar**  
*Partner*  
*Turks & Caicos Sotheby's*  
*International Realty*



**Alan O'Connell**  
*Sales Associate*  
*RE/MAX Cayman Islands*



# The Bahamas & Family Islands Video





# Featured Speaker



**Lana Rademaker**

*Chief Brokerage Officer*

*Managing Broker*

*Damianos Sotheby's International Realty*



# RockHouse Video





# WHY TURKS & CAICOS

The Finest Combination of Ease of Access and Use, and  
Luxury, in a Low Density, Tropical, Off - Shore Safe Haven

# Ease of Access

- Within 3 and half hours from most major gateways along East Coast, plus Chicago and Dallas, with two major FBO's.
- State of the art modern airport in design stages.
- Easy to access country wide facilities, services and amenities





## PROVIDENCIALES



# Easy of Use – everything is easy!

- Local travel - easy to get around and everything on major island within 20 minutes or so.
- Strong, new local infrastructure, including internet, cell network, power, water etc.
- Professional services (banking, legal, accounting architecture etc.) are excellent



# Investing in the future island-style

what does this mean to you?



THE SHORE CLUB VILLAS

The Turks & Caicos Islands appeals to a broad and diverse audience seeking their own version and aspiration of the "Caribbean lifestyle". Many real estate investors have discovered and covet our award-winning beaches and island community, with many echoing the sentiment that they have found in the Turks & Caicos Islands a unique and highly accessible blend of easy and compelling lifestyle, homes and properties, quality amenities and services unlike any other island chain in the region.

After several record-breaking years in real estate sales and

and, we are now positioned



BEACH ECLAVE GRACE BAY



With vacation properties or second homes, owners strive for outdoor living, amenities, and the ultimate in views of our iconic turquoise waters. The use of outdoor spaces, when created wisely, maximizes property value, and satisfies the owners' yearning to connect with nature and the great outdoors. The growing trend to infuse organic furnishings, light colors, and varying soft textures within the interior designs, helps to invoke the sense of a natural environment within the indoor space. With the experiences of 2020 behind us, many of us are seeking comfort in our surroundings, spaces to focus on private gatherings and the utmost in adventures. Living and traveling in spaces with open air and beautiful views is the best therapy for mind, body, and soul.



THE STRAND VILLAS



THE STRAND VILLAS



NIVA, TURTLE TAIL

Another aspect that is top-of-mind with new construction is the implementation of renewable energy which seems to be a top selling feature for new developments. Notable developers and home buyers are adopting the installation of solar panels, LED lighting, high-efficiency windows and doors and appliances as well as smart-home technology. With sustainability on peoples' minds and in the news, we are proud that our country has embraced the importance of these initiatives and developed a plan for our beautiful by nature islands. The recent signing of the TCI Climate Change Charter which took place on Earth Day, April 22, 2022, during the 1st Annual Climate Change Summit entitled "Only One Earth - Invest in Our Planet", the private and public sectors came together to take action with this roadmap as a guide to help

ward our environmental assets. Eco-friendly

## Luxury!

# TCI is a Rising Global Luxury Travel Brand

- World Class, luxury condo, villa, resort product, most for sale and rent and supporting infrastructure.
- Highest year-on-year growth on Trip Advisor



# Low Density



Low population density and very high quality, but low-density tourism and real estate product

# Tropical, Off-Shore Safe Haven

Sunshine over  
320 days a year

Comfortable in Summer

British Crown Colony

US Primary Language

US Currency

No business or personal  
income or property  
taxes. One-time stamp  
duty on purchase

Dade-Miami Building  
Standards (withstood  
Cat 5 hurricane)

First world infrastructure  
– roads, water, power,  
internet etc...

A Healthy and Growing Market with Solid Fundamentals







BEAUTIFUL BY NATURE



# South Bank Video





O'CONNELL

LIST IT. LOVE IT. LIVE IT.





## Why invest in the Cayman Islands?

- no restrictions on foreign ownership
- 25 year renewable residency certificate
- no annual property tax
- no capital gains tax
- one time stamp duty at time of purchase
- Direct flight access to major Canadian and US cities





## Strong Socioeconomic Factors

- exceptional infrastructure
- stable economy and political system
- consistently lowest crime rates in region
- world class healthcare
- outstanding private education

Alan O'Connell, RE/MAX Cayman Islands | [alan.oconnell@remax.ky](mailto:alan.oconnell@remax.ky)



## The Cayman Lifestyle

...more than just white sandy beaches

- 200+ restaurants and bars
- 365+ scuba diving sites
- Countless watersports adventures
- Two golf courses
- Tennis and Pickle Ball
- Arts and music societies

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# Invest with Confidence

## Branded Residences

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**THE RITZ-CARLTON**

**CURIO**

A COLLECTION BY HILTON™



**MANDARIN ORIENTAL**

**GRAND | HYATT**

**KIMPTON®**

HOTELS & RESTAURANTS

## Luxury Residences

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**THE WATERMARK**

GRAND CAYMAN



**SERRANA**

THE RESIDENCES OF  
*Stone Island*  
GRAND CAYMAN







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# Ask The Expert



- Please use the CHAT bar to submit your questions in writing during the live presentation.
- To register a question over the phone following the formal portion of our presentation:
  - Enter 1 followed by 4 on your phone.
  - If your question has already been asked, you can unregister your question by dialing 1 followed by 3.

*Note, this webinar is being recorded, and the presentation will be made available on our virtual advice event landing page.*





*Thank you for joining today!*