



Staying Connected

While Living Abroad

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It's Not Always Easy...



Objectives

- ◆ Access EMail and receive your mail efficiently
- ◆ Maintain a US “presence” when required
- ◆ Keep in touch by phone
- ◆ Receive statements and pay bills on time
- ◆ Manage your finances and credit cards
- ◆ Make your moves easy for you and transparent to your correspondents

What you need to do

- ◆ Have an EMail that travels with you
- ◆ Set up a “virtual” address and phone number back home
- ◆ Get connected by phone with Internet Telephony
- ◆ Establish e-statements and electronic bill paying
- ◆ Find a good online brokerage
- ◆ Make it all flexible and cost efficient

Your virtual US address

Mail forwarding...
Why do I need this?

- Online brokerage accounts
- Software licensing
- E-Tickets
- Vendors who don't ship outside the US or Canada

Your virtual US address

- ◆ Management of your account via EMail or a website
- ◆ Assignment of a street address
- ◆ Screening of junk mail
- ◆ Automatic debiting of your credit card
- ◆ A choice of forwarding delivery options (save money or get it fast)

Your Virtual US address

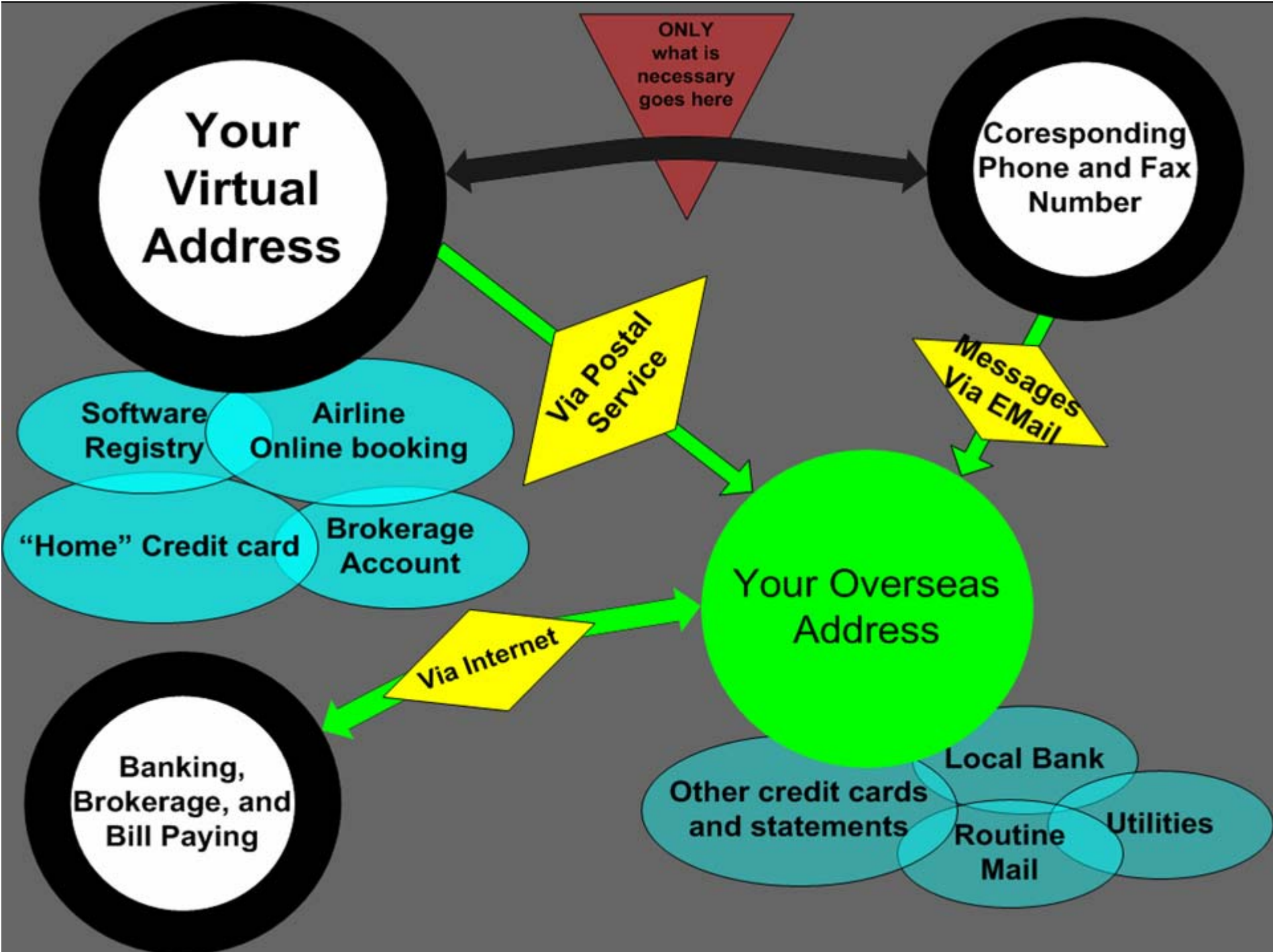
- ◆ The UPS Store (formerly MBE)
www.theupsstore.com
- ◆ Access USA
www.myus.com
- ◆ London Office
www.londonoffice.co.uk
- ◆ Officescape www.officescape.com

Your virtual US “home” phone

- ◆ Goes with your Virtual address
- ◆ Look for:
 - Both voice and fax service
 - Choice of area code
 - Retrieval via EMail
- ◆ JFAX (www.j2.com)
- ◆ American Voice Mail (www.americanvoicemail.com)
- ◆ Freedom Voice Systems, toll free service (www.freedomvoice.com)

Your virtual US “home” phone

- ◆ US Cell Phone with prepaid card and no monthly fee or contract
- ◆ Look for expiration of minutes and reinstatement charge
- ◆ Virgin Mobile USA at www.virginmobileusa.com



Connect with Internet Telephony

- ◆ Voice over Internet Protocol (VoIP), Dial-up or high speed
 - Remember that rates vary by country
- ◆ Skype, www.skype.com
- ◆ DeltaThree, www.icconnecthere.com
- ◆ Net2Phone, www.net2phone.com

Connect with Internet Telephony

Internet Phone for broadband

- ◆ Vonage (www.vonage.com), Number travels with you anywhere, even via laptop
- ◆ Voyze (www.voyze.com) offers plans with unlimited calls to the US, or unlimited calls from a specified country. Provides "foreign" dial tone in US cities or US dial tone in foreign cities.

Getting statements and paying bills

- ◆ Most large banks provide bill paying services
- ◆ Look for E-Bills
- ◆ Need to be able to pay individuals
- ◆ Schwab and Citibank do a good job

Brokerage Accounts

- ◆ Look for:
 - Good online management
 - E-Statements
 - Electronic Prospectus delivery
 - Real time quotes
- ◆ Charles Schwab, www.schwab.com
- ◆ Ameritrade, www.ameritrade.com

Schwab Brokerage and Investor Checking® Accounts

- ◆ Good online access and signup, e-statements and e-prospectus
- ◆ Streaming quotes and fast trades
- ◆ Free "paper" checking
- ◆ Bill-pay service powered by Checkfree®
- ◆ Two-way online transfers to other banks
- ◆ Free ATM card with fee reimbursement

Picking the right credit cards

- ◆ Online statements
 - ◆ E-Bill support
 - ◆ Have at least one for each country
 - ◆ What's accepted in your new overseas home?
-
- ◆ www.citibank.com
 - ◆ www.mbna.com

Also... Sharing your photos

- ◆ People want to see what's going on
- ◆ Not everyone has high speed access
- ◆ www.photoworks.com
- ◆ www.shutterfly.com



Success is when you can...

- ◆ Receive EMail anywhere in the world
- ◆ Change your address and have your mail follow you with one EMail
- ◆ Call the US from anywhere for under 3¢
- ◆ Receive statements and pay bills, and manage bank and brokerage accounts from any internet café.

When do I start?

- ◆ Switch to your new system 3 months prior to your move
- ◆ Switch to your new phone number when departure is imminent

Keep careful track of who has which of your addresses