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RATES AND OPTIONS

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W 7" x H 10" Trim W 178 mm x H 54 mm
4 Color \$2,555
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TWO COLUMNS



W 4.5" x H 9.25" W 114 mm x H 235 mm
4 Color 2,285
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1/2 PAGE



W 7" x H 4.5" W 178 mm x H 114 mm
4 Color 1,960
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Black and White 1,195

1/3 PAGE



Col: W 2.167" x H 9.25" W 55 mm x H 235 mm
Cube: W 4.5" x H 4.5" W 114 mm x H 114 mm
4 Color 1,670
2 Color 1,160
Black and White 855

1/4 PAGE



W 3.25" x H 4.5" W 82 mm x H 114 mm
4 Color 1,325
2 Color 880
Black and White 650

Deadlines

JANUARY-FEBRUARY 2015
Signed order: Nov 25
Art: Nov 30

CONTACT

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AMERICAN FOREIGN SERVICE ASSOCIATION

2014

ANNUAL TAX GUIDE

Included in the combined
January-February issue of the
Foreign Service Journal

OUR JOURNAL & WEB SITE

Let the *Foreign Service Journal* put your message in front of the 16,000 members of the American Foreign Service community. Our annual Tax Guide does the leg work for you to reach the community of American embassy employees and their family members seeking education options. The *Journal* is sent via diplomatic pouch to our highly mobile readers in more than 165 countries.

Our Website (www.afsa.org) is state-of-the-art with resources gathered specifically for members of the Foreign Service, the press and to educate the American public about the vital function of U.S. diplomacy. The AFSA website gets 230,000 unique visitors annually.

NEWSLETTER

A bimonthly publication of the American Foreign Service Association, the *AFSA Newsletter* is distributed by mail to 5,000 of our members aged 50 and over and by e-mail to all 16,000 AFSA members. The *Newsletter* focuses on current legislative developments in federal benefits, issues in preparing for retirement, and information about the State Department and other foreign affairs agencies.

WEB PAGE

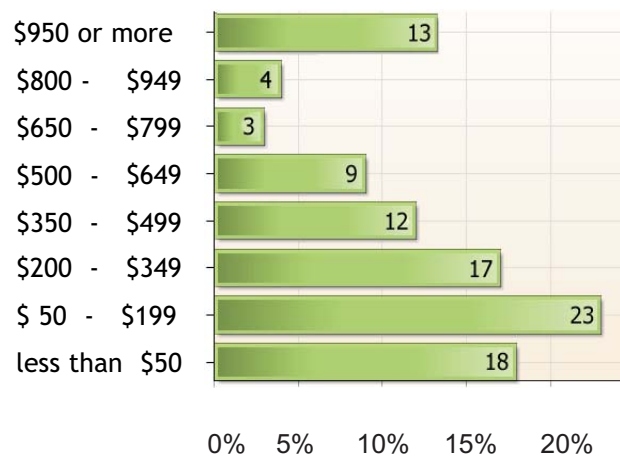
Our up-to-date Web site offers comprehensive information for most aspects of life as a federal employee posted abroad or working for one of the foreign affairs agencies. The site is growing in popularity, receiving 18,700 visitors monthly. In our recent reader survey, members reported that they trust AFSA as the most reliable source of information – ahead of the State Department and other federal agencies.

16,000+ HIGH-INCOME HOUSEHOLDS

- ▶ 65% household incomes above \$100,000
16% household incomes above \$200,000
- ▶ All AFSA members have secure incomes from a federal salary or pension. Many have substantial investments

INVESTMENT PORTFOLIOS

Distribution of Investment Portfolios
in (000's)



- ▶ 60% or more have investments in retirement accounts, Thrift Savings Plan, and mutual funds.
- ▶ 50% or more own money market accounts.

HOME OWNERSHIP

- ▶ 64% own their own home
- ▶ 26% own a second home
- ▶ 58% own a home valued at more than \$450,000
- ▶ 21% own a home valued at more than \$800,000

2014 TAX GUIDE

Place your ad alongside up-to-date information dealing directly with key issues, and gain excellent visibility for your firm

AFSA provides guidance regarding:

Federal Tax Provisions

The Military Families Tax Relief Act of 2003 continues to provide a significant benefit for Foreign Service families.

Foreign Earned Income Exclusion.

American citizens and residents living and working overseas are eligible for the income exclusion, unless they are employees of the United States government.

Home Leave expense.

Employee business expenses, such as home leave and representation, may be listed as miscellaneous itemized deductions.

Rental of Home.

Taxpayers who are over-seas and rented their homes can deduct mortgage interest.

Sale of a Principal residence.

Current tax laws allow an exclusion of up to \$500,000 for couples filing jointly and up to \$250,000 for single taxpayers on the long-term gain from the sale of their principal residence.

State Overviews.

A state-by-state summary of each state's laws that affect the members of the Foreign Service.