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INTRODUCTION

Welcome to Live And Invest Overseas, the world's savviest source for top opportunities to live better, retire in style, invest for profit, do business, and own real estate overseas. Established in 2008 in Panama City, Panama, Live And Invest Overseas is the vision of Publisher Kathleen Peddicord.

Thanks to her decades of travels and adventures abroad, Kathleen has been able to assemble an unparalleled network of global contacts, colleagues, friends, experts, resources, expats, and advisors.

This team, with many decades of combined experience, is on the move continuously in search of new opportunity.

Their insider, from-the-scene reports, dispatches, tips, recommendations, discoveries, and insights are delivered to Live And Invest Overseas readers daily.

Live And Invest Overseas has a readership of more than 375,000.

In addition to a free daily service, Live And Invest Overseas also publishes a number of books, reports, e-zines, and subscription services. From individual country guides to property investing services and special reports on important topics including overseas health care and residency options, Live And Invest Overseas' publications have no peer and are backed by a 100% money-back guarantee in every case.



AUDIENCE OVERVIEW

Live And Invest Overseas readers are mostly U.S.-American adults aged 45-75 with varied economic standing.

About 10% of the file is Canadian, while English-speaking readers outside of North America comprise 5% of the file.

The goal of Live And Invest Overseas readers is to find a place outside their home country to live, invest, and/or retire. Our readers are currently most interested in Portugal, Belize, Panama, Spain, Mexico, Colombia, South Asia, France, Greece, Cyprus, and Montenegro. (More featured destinations can be found on page 19).

A significant percentage of the readership regularly invests in conference attendances (about \$1,095 each), virtual conference admission (about \$395 each), VIP products (range from \$500-\$7,000), and real estate.

MARKETING **AVAILABLE OUTLETS**



230,860 READERS

OF DAILY E-LETTER OVERSEAS OPPORTUNITY LETTER

OFFSHORE LIVING LETTER

Diversify Or Die Broke

35,077 READERS

OF TWICE-WEEKLY E-LETTER OFFSHORE LIVING LETTER

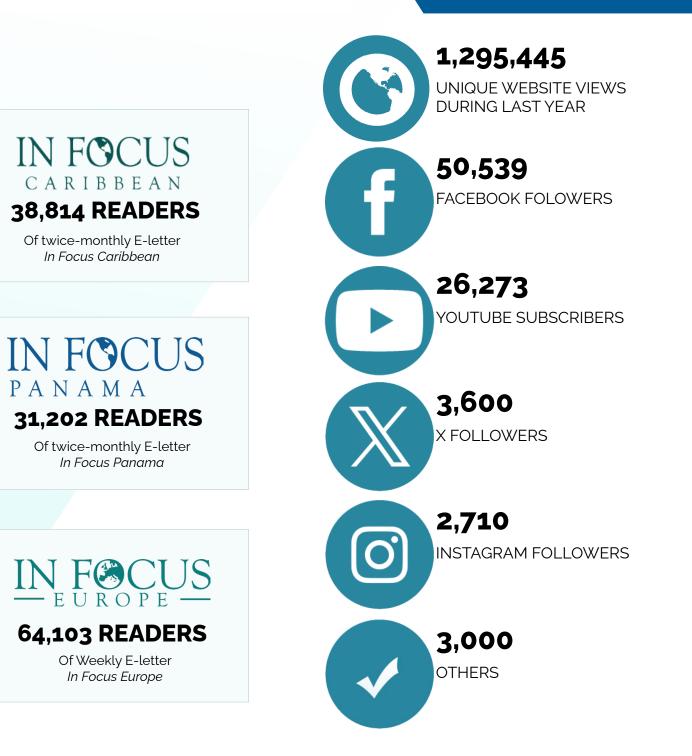


33,805 READERS

OF WEEKLY E-LETTER **OVERSEAS PROPERTY ALERT**



17,990 READERS OF WEEKLY E-LETTER LIOS CONFIDENTIAL





E-LETTERS



OVERSEAS OPPORTUNITY LETTER

List size: 230,860 Frequency: Sunday-Friday

Overseas Opportunity Letter is full of insider, from-the-scene reports, dispatches, tips, recommendations, discoveries, and insights from around the world. Learn how to live better, retire in style, invest for profit, do business, and own real estate overseas.



OFFSHORE LIVING LETTER

List size: 35,077 Frequency: Every Monday and Thursday

Offshore Living Letter will inform you of all your legal options and will help you figure out the opportunities that best suit you.

It's a serious, down-to-business, here's-what-you-need-todo-toprotect-yourself advice twice weekly.

No frills. No dreamy travel tales.



OVERSEAS PROPERTY ALERT

List size: 33,805 Frequency: Every Tuesday

Overseas Property Alert features a weekly dispatch from our farflung network of editors, experts, and friends detailing the best opportunities today for purchasing, owning, and managing global real estate.



IN FOCUS: PANAMA

List size: 31,200 Frequency: Every other Thursday

In Focus: Panama is a twice-monthly insider's guide to all things Panama. Each issue contains extra features such as local slang lessons, traditional recipes, as well as property market analyses and how-to fundamentals.



IN FOCUS: CARIBBEAN

List size: 38,814 Frequency: Every other Wednesday.

In Focus: Caribbean is a twice-monthly insider's guide to all things Caribbean. Each issue contains extra features such as local slang lessons, traditional recipes, as well as property market analyses and how-to fundamentals.



IN FOCUS: EUROPE

List size: 64,100 Frequency: : Every Thursday

In Focus: Europe is a weekly insider's guide to all about Europe. Each issue contains extra features from our top budget picks along the Mediterranean to famous cities where you can live a dream life in the Old World... as well as property market analyses and how-to fundamentals.

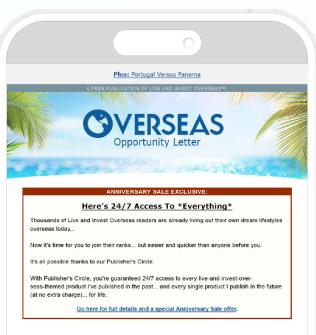


LIOS CONFIDENTIAL

List size: 17,937 Frequency: Every Monday

LIOS Confidential is an exclusive e-letter presenting our chosen overseas havens... in words, pictures, and video. This weekly newsletter is a "peek behind the curtain" at Live And Invest Overseas and for everyone who wants to eavesdrop on the Live And Invest Overseas experts... and be first in line for generous discounts on future events...

ADVERTISE IN OUR E-LETTERS



The Most Important Part Of Planning A New Life Abroad

April 2, 2024 | Los Islotes, Panama

Plus

Getting Health Insurance Overseas With Preexisting Conditions...
Portugal Versus Panama...



Dear Reader

This will be a piece of cake, I told myself as we prepared for our move from Baltimore to Waterford what now seems like a lifetime ago...

How different can Ireland be from the United States? My husband, my daughter, and I, we'll "He right into Irish life.

OVERSEAS OPPORTUNITY LETTER 230,860 SUBSCRIBERS

EDITORIAL ADS

We currently offer editorial postings in the daily *Overseas Opportunity Letter*, one above the essay, one below the essay.

The post-essay slot (Standard Editorial Ad) is offered at US\$1,150 (US\$5 CPM) with three runs at US\$3,070.

The slot above the essay (Premier Editorial Ad) has higher engagement and is therefore offeredat a higher fee of US\$1,610 (US\$7 CPM) for a single run and US\$4,030 for three.

Contact us about other available frequency discounts!

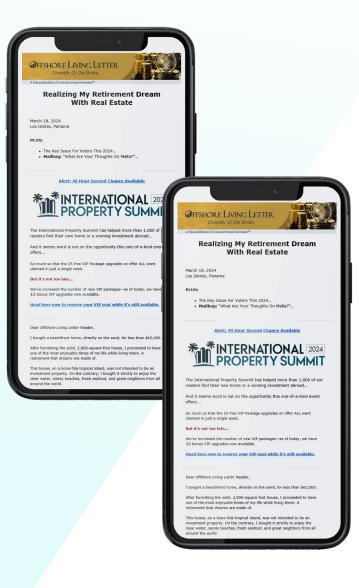
BANNER ADS

We offer one banner ad in Overseas Opportunity Letter.

The Standard Banner is offered at US\$690 (US\$3 CPM) with three runs at US\$1,840.

The Premier Banner has higher engagement and is therefore offered at a higher fee of US\$920 (US\$4 CPM) for a single run and US\$2,300 for three.

Contact us about other available frequency discounts!



OFFSHORE LIVING LETTER 35,077 SUBSCRIBERS (2023)

EDITORIAL ADS

We currently offer editorial postings in the twiceweekly **Offshore Living Letter**.

The post-essay slot (Standard Editorial Ad) is offered at US\$690 (US\$13 CPM) with three runs at US\$1,840.

Contact us about other available frequency discounts!

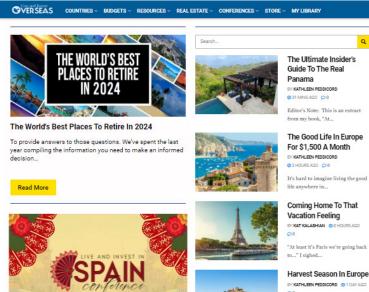
OVERSEAS PROPERTY ALERT 33,805 SUBSCRIBERS

EDITORIAL ADS

We currently offer editorial postings in the weekly Overseas Property Alert.

The pre-essay slot (Premier Editorial Ad) is offered at US\$570 (\$15 CPM) with three runs at US\$1,430.

Contact us about other available frequency discounts!









GET MY VIRTUAL PASS!

cheap real estate overseas.

ADVERTISE ON OUR WEBSITE

Consult our sponsorship packages for more available discounts

atumn in Europe is all about rvest and local food ...



food, and rich... Low-Humidity Retire Overseas Options V LIVE AND INVEST OVERSEAS

3 DAYS AGO OB ooking for the perfect weather neck out our top picks...

< >

LIVEANDINVESTOVERSEAS.COM

1,295,445 UNIQUE WEBSITE VIEWS DURING THE LAST YEAR

BANNERS ADS

We currently offer two different banner ads:

Premier Medium Rectangle

The Premier Medium Rectangle Banner is placed in the fold right next to the article. This banner is priced at US\$4 CPM per month.

The number of page views varies for each page. Please contact us about available pages and the respective pricing.

Contact us about other available frequency discounts!

In-Article Leaderboard

The In-Article Leaderboard Banner is placed within the article. This banner is priced at US\$3 CPM per month.

The number of page views varies for each page. Please contact us about available pages and the respective pricing.

Contact us about other available frequency discounts!

5 Cheapest Places To Buy Property In 2024

41 Minutes

Getting onto the property ladder has always been one of the safest and best ways of securing long-term wealth. Buying

Positio

Premier E

Standard

Premier E

Standard

Offshore L

Overseas

RATE CARD AND AD SPECIFICATION

E-LETTER (2025)

Consult our sponsorship packages for more available discounts

on	Price (1 Run)	3 Runs	СРМ	Size
Editorial Ad	US\$1,610	US\$4,030	US\$7.00	130 words max., can include 160x120 thumbnail image
d Editorial Ad	US\$1,150	US\$3,070	US\$5.00	130 words max., can include 160x120 thumbnail image
Banner Ad	US\$920	US\$2,300	US\$4.00	245width
d Banner Ad	US\$690	US\$1,840	US\$3.00	245width
Living Letter	US\$690	US\$1,840	US\$13.00	130 words max
s Property Alert	US\$540	US\$1,425	US\$15.00	130 words max.

WEBSITE (2025)

Consult our sponsorship packages for more available discounts

Position	Price (1 Run)	3 Runs	СРМ	Size
Premier Medium Rectangle	<u>Please contact us as</u> pricing varies for each page	<u>Please contact us</u> as pricing varies for each page	US\$4	300x250
In-Article Lead- erboard	<u>Please contact us as</u> pricing varies for each page	<u>Please contact us</u> as pricing varies for each page	US\$3	728x90 Note: Leaderboards should also be submitted in a mobile-friendly version (width not exceeding 480)

LIVE AND INVEST OVERSEAS | MEDIA KIT



SPONSORSHIPS (2025)

LIVE AND INVEST OVERSEAS SPONSORSHIP OPPORTUNITIES	Starter Package— Conference	Starter Package— Online Advertiing	Bronze Package— Conferences	Bronze Package— Online Advertiing	Silver Package	Gold Package	Platinum Package
	\$1,000	\$3,500	Country: US\$ 4,000; ROC: US\$ 7,750	\$5,000	\$7,500	\$10,000	\$15,000
Dedicated Mailing (E-Letter)							1
Premier Editorial Ads (E-Letter)		1		2	2	3	3
Standard Editorial Ads (E-Letter)		1			1		
Premier Banner Ads (E-Letter)				1	2		3
Standard Banner Ads (E-Letter)		1		1		3	
Premier Website Banner Ads				1 Month	2 Months	3 Months	6 Months
In-Article Website Banner Ads		1 Month		1 Month	2 Months	3 Months	6 Months
Sponsored Article						1	3
Social Media Posts		1		3	3	6	6
Conference Booth			1			1	3
Conference Workbook Ad	1		1		1	2	3
Conference Speaking Slot			1			1	3
Conference Goody Bag Item	1		1		1	2	3

STARTER PACKAGES

Our Starter Packages are ideal for advertisers new to Live and Invest Overseas, allowing to test response at a very low cost.

The Conference Starter Package allows the advertiser to place a pamphlet or other promotional items in the goody bag each attendee receives on the first day of the conference. This package also features an ad in the conference workbook. This package does not require the advertiser to travel to the conference.

The Online Advertising Starter Package lets the advertiser try out the different online marketing outlets offered by Live and Invest Overseas. The advertiser gets to try Website as well as E-letter ads and can also test response for the different ad positions.

This package also includes a Social Media Post.

BRONZE PACKAGES

Our Bronze Packages are ideal for advertisers looking for more presence at a reasonable cost either at an event or through online advertising.

The Conference Bronze Package allows the advertiser to place a pamphlet or other promotional items in the goody bag each attendee receives. This package also features an ad in the conference workbook. Furthermore, the advertiser gets a booth in the Exhibit Hall of the conference, that is visited by all attendees during breaks throughout the day. The booth is ideal to talk to attendees one-on-one. Booths can have big banners as well as other promotional materials. Finally, the advertiser is assigned a speaking spot in the program. He will be given 30-45 min. to present the product/offer to the conference attendees. A PowerPoint presentation can be included.

The Online Advertising Bronze Package guarantees a strong presence in the Live and Invest Overseas E-Letter and on the Website. The advertiser can promote through editorial and banner ads in the E-letter, as well as through different banner ads on the Website.

This package also includes three Social Media Posts.

SILVER PACKAGES

Our Silver Package is ideal for advertisers interested in both, Conference Sponsorship and Online Advertising, thus offering promotion through all of Live and Invest Overseas' Marketing Outlets.

This package allows the advertiser to place a pamphlet or other promotional items in the goody bag each attendee receives. This package also features an ad in the conference workbook. This package does not require the advertiser to travel to the conference.

Furthermore, this package guarantees a strong presence in the Live and Invest Overseas E-Letter and on the Website. This combination offers a high response, as the advertiser can promote through editorial and banner ads in the E-letter, as well as through different banner ads on the Website (for two months).

This package also includes three Social Media Posts.

GOLD PACKAGES

The Gold Package is a highly effective combination of Conference Sponsorship and Online Advertising, thus offering extensive promotion through all of Live and Invest Overseas' Marketing Outlets.

This package allows the advertiser to be present at several conferences. The advertiser can place a pamphlet or other promotional items in the goody bag each attendee receives at two conferences. This package also features two ads in the conference workbook. Furthermore. the advertiser gets a booth in the Exhibit Hall of the conference, that is visited by all attendees during breaks throughout the day. The booth is ideal to talk to attendees one-on-one. Booths can have big banners as well as other promotional materials. Finally, the advertiser is assigned a speaking spot in the program. He will be given 30-45 min. to present the product/offer to the conference attendees. A PowerPoint presentation can be included.

Moreover, this package guarantees an extensive presence in the Live and Invest Overseas E-Letter and on the Website. This combination offers a high level of response, as the advertiser can promote through editorial and banner ads in the E-letter, as well as through different banner ads on the Website (for three months). In addition, a featured article will be posted on the Website. This package also includes six Social Media Posts.

PLATINUM PACKAGES

The Platinum Package offers maximum presence through all available marketing outlets over an extended period of time. Platinum Advertisers enjoy the entire Conference Sponsorship Package at three conferences (or, can also split up the different components to be present at even more events).

In addition, Platinum Advertisers are fully promoted in the E-Letter through premier editorial and banner ads. A feature that only Platinum Advertisers enjoy is a dedicated mailing, a full sales letter sent to more than 375,000 subscribers, the most effective marketing tool with the Live and Invest Overseas readership.

Moreover, Platinum Advertisers have a significant presence on the Website during six months. Not only are they featured through different banner ads but also through three sponsored articles. Finally, this package includes six Social Media Posts.



Live and Invest Overseas frequently hosts live in-country conferences. Events range from country-specific seminars to global property investment symposiums and general how to live and retire overseas conventions catered to those just beginning their search for a new lifestyle overseas. Live and Invest Overseas conferences are an ideal way to reach your target audience in person.

The country-specific seminars have 75 attendees on average. Moreover, after each conference, Live and Invest Overseas sells the recordings and presentations as a "Live and Invest Overseas Conference Kit" leading to an even larger number of people who will listen to the sponsored presentation. Should an event have less attendees, Live and Invest Overseas will give discounts on the sponsorship fees.

The Stateside Retire Overseas Conference (ROC) has 300 attendees on average, which is why the sponsorship for this

A WORD ON LIVE AND INVEST OVERSEAS CONFERENCES

event is offered at a higher rate. Should the event have less attendees, a discount on the sponsorship fee will be offered. The recordings of this event are sold, as well.

More information on the Live and Invest Overseas conference programs is available here: <u>www.</u> <u>liveandinvestoverseasconferences.com</u>

Our current Calendar of Events is posted here: <u>http://www.liveandinvestoverseasconferences.</u> <u>com/#home-conferences</u>

To learn more about upcoming conferences and sponsorship opportunities, please contact Conference Team at: <u>events@liveandinvestoverseas.com</u>.



MEET OUR FOUNDERS





Kathleen Peddicord

Kathleen Peddicord has covered the live, retire, and do business overseas beat for more than 33 years and is considered the world's foremost authority on these subjects. She has traveled to more than 75 countries, invested in real estate in 21, established businesses in 7, renovated historic properties in 6, and educated her children in 4.

Kathleen has moved children, staff, enterprises, household goods, and pets across three continents, from the East Coast of the United States to Waterford, Ireland... then to Paris, France... next to Panama City, where she has based her Live and Invest Overseas business. Most recently, Kathleen andher husband Lief Simon are dividing their time between Panama and Paris.

Kathleen was a partner with Agora Publishing's International Living group for 23 years. In that capacity, she opened her first office overseas, in Waterford, Ireland, where she managed a staff of up to 30 employees for more than 10 years. Kathleen also opened, staffed, and operated International Living publishing and real estate marketing offices in Panama City, Panama; Granada, Nicaragua; Roatan, Honduras; San Miguel de Allende, Mexico; Quito, Ecuador; and Paris France

Kathleen moved on from her role with Agora in 2007 and launched her Live and Invest Overseas group in 2008. In the years since, she has built Live and Invest Overseas into a successful, recognized, and respected multi-million-dollar business that employs a staff of 35 in Panama City and dozens of writers and other resources around the world

Kathleen has been quoted by The New York Times, Money magazine, MSNBC, Yahoo Finance, the AARP, and beyond. She has appeared often on radio and television (including Bloomberg and CNBC) and speaks regularly on topics to do with living, retiring, investing, and doing business around the world. In addition to her own daily e-letter, the Overseas Opportunity Letter, with a circulation of more than 300,000 readers, Kathleen writes regularly for U.S. News & World Report and Forbes.



Lief Simon

Lief Simon has lived and worked on five continents and traveled to more than 70 countries. His real estate investing experience began more than two decades ago with a multi-unit building in Chicago. After selling that building for an incredible leveraged total return of more than 1,800% in 2 ½ years, Lief began to diversify internationally. In the dozen years since, he has personally bought and sold property in 23 countries.

As the founding editor of Global Real Estate Investor and the Chief Real Estate Editor for International Living for 10 years and, more recently, as Senior Real Estate Investment Advisor for Live and Invest Overseas, Lief has spent more than three weeks out of four on the road, traveling almost constantly in search of the world's top emerging real estate opportunities.

Having retired from International Living at the end of 2006 to focus on his own real estate investments and projects, Lief has since focused his attention on Panama, where he is currently working with partner David Stubbs to develop Los Islotes, a fully master-planned community on 700 acres in Veraguas, on the western Pacific coast of Panama's Azuero Peninsula.

Lief is the editor of Simon Letter, a monthly publication focused on offshore topics such as banking, investing, taxes, and second citizenships. He has also launched a global real estate investment advisory service, Global Property Advisor.

INTERVIEW CONTACT INFORMATION

To schedule an interview with Kathleen Peddicord or Lief Simon, please contact Media Representative Laura Sheridan at <u>lsheridan@liveandinvestoverseas.com</u>

RESOURCES

RESOURCES





BUYING REAL ESTATE OVERSEAS FOR CASH FLOW (AND A BETTER LIFE)

Published by John Wiley and Sons, Inc., August 2020.

Kathleen Peddicord and Lief Simon explain how to incorporate an investment in foreign real estate into your portfolio for as little as \$50,000. With a lifetime of experience on the subjects of living, retiring, and investing overseas, the authors delve deep into this complex topic. Simply put, this book is a practical guide to buying property overseas as a strategy for earning cash flow to fund your dream retirement.



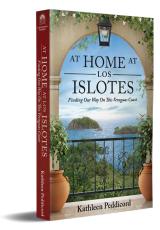
AT HOME IN IRELAND

Published by Lahardan Books, July 2022

Nearly 25 years ago, Kathleen moved from Baltimore to Waterford, Ireland, where she intended to start a business.

Ireland forced her to dismantle and doubt every belief she'd held as she struggled to start her business and open herself up to a new romance while restoring an Irish country ruin.

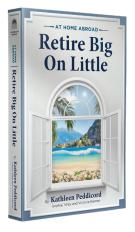
"At Home In Ireland" shares recollections of Kathleen's seven years on the Emerald Isle and will inspire you to pursue your own adventure overseas...



AT HOME AT LOS ISLOTES

Published by John Wiley and Sons, Inc., August 2020.

Kathleen Peddicord and Lief Simon explain how to incorporate an investment in foreign real estate into your portfolio for as little as \$50,000. With a lifetime of experience on the subjects of living, retiring, and investing overseas, the authors delve deep into this complex topic. Simply put, this book is a practical guide to buying property overseas as a strategy for earning cash flow to fund your dream retirement.



AT HOME ABROAD: RETIRE BIG ON LITTLE

Published by Lahardan Books,

If you could live anywhere, where would you go? And, once you get wherever you decide to go, what could your new life look like? "At Home Abroad" is your guide to finding the answers to these questions. Using firsthand stories from folks who have already made new lives for themselves in the world's best places to call home, "At Home Abroad" demystifies the idea of starting over in a new country while giving a glimpse of the delightful range of directions this big idea can take.

Mendoza wine country...

communities...

back-to-basics lifestyle...



bargain beach properties...

FEATURED DESTINATIONS

Argentina... From cosmopolitan Buenos Aires to

Bali (Indonesia), A world-renowned beach destination with a unique ancient culture that coexists harmoniously with well-established expat

Belize... Belize... An English-speaking Caribbean paradise less than three hours from the United States and a top option for escaping all the troubles of the world and living a sweet, simple,

Brazil... The fifth-biggest country in the world offers diverse investment opportunities and



Chile... The ease and comfort of "First World" living. plus easy residency with low hassle...

Colombia... The best health care in Latin America with diverse lifestyle opportunities, including in Medellín-a European-feel city with a Latin American cost of living...

Croatia... Centuries-old white-stone villages overlook dramatic coastlines and valleys of olive trees and grape vines...

Cyprus... Sleeping beauty of the Mediterranean with stunning beaches and bargain real estate...

Ecuador... The most affordable retirement haven in the Americas to live well.

France... Ground zero of refined Western culture. plus the world's best health care and most romantic city... It's more affordable than you might think...

Greece... A land of ancient history, myth, and tradition, famous for its welcoming people, delicious cuisine, and fantastic beaches...

Ireland... From its rugged green landscapes to its vibrant urban areas, Ireland is rich in history, culture, and lore...

Italy... La dolce vita is more affordable than you might think...



FEATURED DESTINATIONS

LIVE AND INVEST OVERSEAS | MEDIA KIT

Malaysia... Possibly the most welcoming Asian destination, with its My Second Home program custom made for foreign retirees...

Malta... An English-speaking island nation in the Portugal... A peaceful, surprisingly affordable Mediterranean with great weather and low-hassle residency options...

two long coastlines and well-established expat living and bargain real etate...plus a playground for communities... Why go farther?...

home to the oldest and most romantic city in the and expats that's rich in history, culture, and Americas...

Panama... The world's #1 retirement and business Thailand... Super-affordable and exotic, with haven... with still-emerging pockets of opportunity luxury-level lifestyle opportunities, excellent for real estate investment.

Philippines... An English-speaking island chain that welcomes Americans... and also boasts the only VA hospital outside the United States...

European destination and our #1 choice for world's best retirement haven...

Mexico... Accessible, affordable, and familiar, with Romania... An EU destination with a very low cost of the would-be entrepreneur...

Nicaragua...Affordable, naturally beautiful, and Spain... An established haven for foreign investors beautiful scenery (including top beaches)...

health care, and Asia's top golf courses...

The Dominican Republic... Super-affordable and exotic, with luxury-level lifestyle opportunities, excellent health care, and Asia's top golf courses...

Turkey... This EU-candidate country has an affordable cost of living and bargain property investments across its Mediterranean hot spots and cosmopolitan Istanbul...

Uruguay...Safe and stable... a great place to raise a family...like the America you remember from your childhood...

Vietnam... A land with beautiful beaches, welcoming people, and a low, low cost of living...



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