

CONNECT WITH **MILITARY MONEY**[®]

The lifestyle of the military family can prove both challenging and rewarding, especially in terms of family finance. Saving, investing and budgeting on a military income – while coping with frequent moves, career changes for the spouse, and new schools for the kids – requires special skills and planning. That’s why we’ve created the Military Money family of educational products in cooperation with the Department of Defense and the National Military Family Association (NMFA). Spearheaded by its flagship Military Money magazine, the collection is designed to address the unique needs of military families worldwide and to serve as a valuable resource for those serving our country.

MILITARY MONEY MAGAZINE

Focusing on the finances and lifestyle of military families, Military Money magazine reaches over 200,000 readers quarterly via subscription and at military bases throughout the world. From money-saving tips to credit and budgeting advice, Military Money offers an authoritative financial resource to military families. Created as part of the U.S. Department of Defense's "Financial Readiness Campaign," the magazine is distributed to National Military Family Association (NMFA) members, military family centers, Department of Defense commissaries at U.S. military bases, and in Europe and Asia via the Stars and Stripes newspaper. It is created and distributed with the support of the Office of the Under Secretary of Defense for Military Community and Family Policy. Military Money received the 2004 Consumer Financial Information Award from the Association for Financial Counseling and Planning Education and the 2005 Dr. Lowell G. Daun Award from the National Military Family Association.

MILITARY MONEY WEBSITE (WWW.MILITARYMONEY.COM)

Created as a complement to the magazine, MilitaryMoney.com offers additional content, calculators, surveys and other interactive tools – all accessible at the user’s convenience, regardless of time zone or location, a key factor in military schedules. The website also provides sponsorship opportunities to reach a larger audience in a targeted fashion.

MILITARY MONEY MINUTES (WWW.MILITARYMONEY.COM/MINUTES)

Military Money Minute radio broadcasts are heard daily in more than 40 countries around the world on American Forces Radio Network and the U.S. Army’s Soldiers Radio and Television Network. Focusing on personal finance, the program airs several times each day throughout the United States and Europe as well as in countries such as Korea and Japan, with a total potential audience reach of 800,000 military personnel per day.

MILITARY MONEY INTERVIEWS

Weekly interviews with interesting and informative guests provide insights into family finance, consumer and other money topics in a 15- to 30-minute time frame. This program appeals to web-savvy young servicemembers – whose average age is just 26 – through on-demand audio for web listening or for download to their favorite digital audio device. Current audience potential is 30,000 unique website visitors per month.

[MILITARY MONEY[®] FAST FACTS]

Circulation:

200,000 are distributed quarterly

Distribution/Reach: (Military Money is distributed to)

- 186 Defense Commissaries nationwide (bulk)
- 70 Defense Commissaries overseas (bulk)
- 300 base family support centers nationwide (bulk)
- Over 30 Military Clubs (bulk)
- 220 Army Libraries
- 100 Federal Credit Unions
- 15 US Coast Guard Transition Offices
- 26 Navy-Marine Corps Relief Society overseas
- 100 DoD Worldwide Operation Offices
- 165 Universities Nationwide
- 22 American Bankers Association Offices
- 200 Credit Counseling Agencies
- 540 House and Senate Members
- 11,000 subscribers including National Military Family Association members and base commanding officers
- 25,000 readers in Europe through Stars and Stripes
- 20,000 servicemembers overseas through Operation Gratitude (www.OpGratitude.com)
- 5,000 Picerne Housing residences at Fort Bragg
- All Fisher House residences (www.FisherHouse.org)

Target Market/Readership

PRIMARY MARKETS:

Military spouses (women aged 18-35)
Servicemembers and their families

SECONDARY MARKETS:

Military personal financial managers (PFMs) and staff

Military Money Online:

www.militarymoney.com

- Launched September 2003
- Approximately 30,000 unique visitors per month
- Content is updated daily, promoting repeat visits
- Contains additional articles, nationally syndicated columnists, financial tools, calculators, etc.
- Internet marketing firm hired in 2006 to maximize traffic

2008 PRINT SCHEDULE

ISSUE AD CLOSE

Spring 2008	02/01/08
Summer 2008	05/02/08
Fall 2008	08/01/08
Winter 2008	10/24/08

For advertising information contact:

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AD SPECIFICATIONS

Full page

Bleed size: 8.675" x 11.175"
Trim size: 8.375" x 10.875"
Live area: 7.875" x 10.375"

1/2 page

Bleed size: 8.5" x 5.475"
Trim size: 8.375" x 5.3"
Live area: 7.875" x 5.05"

Digital files should be in .eps or .jpg format (cmyk). Make sure to include Mac fonts and any linked images for Illustrator files, if not rasterized.

Web offset: High Resolution 2400 dpi, 110 minimum /133 maximum line screen

Send all art files and/or materials to:

Javier Rodriguez
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[2008 ADVERTISING RATES]

Size: 36 Pages + Cover

Style: Glossy/ Full Color

Published: Quarterly

Distribution: 200,000 copies distributed to military installations nationwide via commissaries, family support centers, military clubs, army libraries, Fisher House and Picerne residences, universities and federal credit unions – including a built-in subscriber base of 10,000 National Military Family Association members.

Target: Young servicemembers – particularly families and spouses – and military personal finance managers

Full-Page Color Advertisement

Full-Page Ad: Inside

1x Insertion	\$7,600 Issue
2x Insertion	\$7,350 Issue
3x Insertion	\$7,100 Issue
4x Insertion	\$6,850 Issue

Full-Page Ad: Inside Front Cover, Inside Back Cover

1x Insertion	\$8,600 Issue
2x Insertion	\$8,350 Issue
3x Insertion	\$8,100 Issue
4x Insertion	\$7,600 Issue

Full-Page Ad: Back Cover

1x Insertion	\$9,600 Issue
2x Insertion	\$9,350 Issue
3x Insertion	\$9,100 Issue
4x Insertion	\$8,850 Issue

ADDITIONAL ADVERTISING OPPORTUNITIES

Print

MILITARY MONEY MAGAZINE BANNER WRAP

- 3" x 8" banner, attached to front of magazine cover
(10 cents per magazine)

SECTIONAL SPONSORSHIP

- 2-page sectional content sponsorship package—
included in four issues (one year) at a cost of \$12,000

Online/Interactive

MILITARYMONEY.COM

- Web site advertising—\$300 per month*
- Sectional content ad space—call for rates*
- Live interview hosted on site for 12 months (available for
podcast), and press release—\$2000 per interview

Radio

MILITARY MONEY MINUTE

- Broadcast six times daily over American Forces Radio
Network in 40 countries—\$200 per day (10 day minimum)*

* Subject to availability

2009 ULTIMATE SPONSORSHIP OPPORTUNITY

Military Money is offering the **ULTIMATE SPONSORSHIP OPPORTUNITY** for 2009! Your company can become “**THE SPONSOR**” of Military Money for the entire year.

Here's what you'll get:

MAGAZINE

- Exclusive sponsorship of the **FRONT COVER** (e.g. “sponsored by,” company name, and company logo in four quarterly magazines in 2009)
- Two-page sponsorship ad in each issue of Military Money magazine (for a total of 8 full-page ads)
- Sponsorship of a customized magazine department (e.g. “sponsored by,” company name, and company logo in four quarterly magazines in 2009)

WEBSITE

- Exclusive sponsorship of the Military Money Web site main page (e.g. “sponsored by,” company name, company logo, and link)
- One sponsorship ad in the Military Money Website main page (e.g. banner)
- One sponsorship ad in all of the customized channel articles of the Military Money Web site (e.g. banner)
- Main-page sponsorship of the customized Web site channel (e.g. “sponsored by,” company name, company logo, and link)

RADIO

- One quarterly online radio interview to appear on the Military Money Web site (for a total of 4 online radio interviews per quarter)
- 24 Military Money Minute radio segments for 24 weeks (2 weeks each month for one year)

In return, we are seeking funding to assist us in the printing and shipping of Military Money magazine, distributed free four times annually to military personnel and their families at installations in the United States and around the world. Created in 2003 as part of the Department of Defense’s “Financial Readiness Campaign,” the magazine provides an authoritative financial resource for the families of those serving in America’s armed forces.

INVESTMENT: \$100,000 per issue, or \$400,000 for 2009, to help offset our printing and distribution expenses for this program. The Foundation’s total military-based initiatives cost more than \$700,000 per year.