

TF THE FISCAL TIMES

INSIGHTFUL • INFORMATIVE • INDISPENSABLE

About *The Fiscal Times*

The Fiscal Times (TFT) a digital news, analysis and opinion publication, reports on politics, business and fiscal issues – everything from banking regulations, healthcare, and defense spending to the social safety net. Through three core content channels, the publication explains how fiscal policy affects business and consumers and how business and consumer behavior influences government fiscal policy. The site's news coverage also tracks the Presidency, Congress and the Federal Reserve, the euro zone, and U.S. business as part of a global economic system. *TFT's* three core content channels are:

- ✓ Policy + Politics
- ✓ Business + Economy
- ✓ Life + Money

The Fiscal Times is one of the most trusted sources of economic analysis and its effects on the country at large. *TFT* is part of a new era of independently supported, non-partisan journalism, that emerges in part from the increased demand for fair, accurate and balanced reporting. *TFT's* content partners include:

- ✓ *The Washington Post*
- ✓ *Yahoo Finance & Yahoo News*
- ✓ *CNBC*
- ✓ *MSN Money*
- ✓ *Bloomberg*
- ✓ *Bankrate*
- ✓ *National Review*
- ✓ *24/7 Wall Street*
- ✓ *Kaiser Health News*
- ✓ *Oil Price*

Informative. Insightful. Indispensable.

The Fiscal Times (TFT) draws upon a staff of economic experts who bring clarity, depth and engagement to the issues surrounding economic growth, preparing the next generation to compete in a global economy, and reforming last-century policies that no longer serve a dynamic 21st century nation.

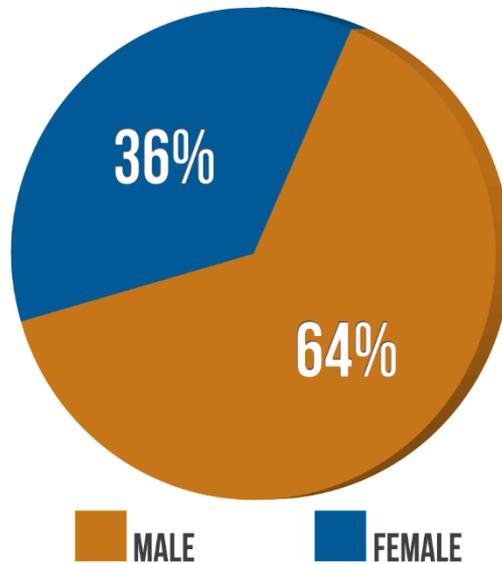
- ✓ *The Fiscal Times* analyzes how these issues affect businesses, consumers and the strength of the country.
- ✓ *The Fiscal Times* puts a laser focus on government, business and consumers and how these three sectors of society are connected to our national interest.



Why Choose *The Fiscal Times*?

- ✓ **We offer a consistent commitment to high quality reporting** – TFT’s renowned journalists and commentators maintain the highest standards of reporting and analysis on the most important fiscal issues of the day.
- ✓ **We offer an elite audience** – by maintaining these standards of quality reporting, TFT has garnered a passionate following from C-Suite decision makers, Capitol Hill leaders and savvy investors.
- ✓ **We offer a strong growth platform with an audience that matters** – as TFT expands its content offerings and continues to grow and engage readers, we expect our affluent audience to expand as well.

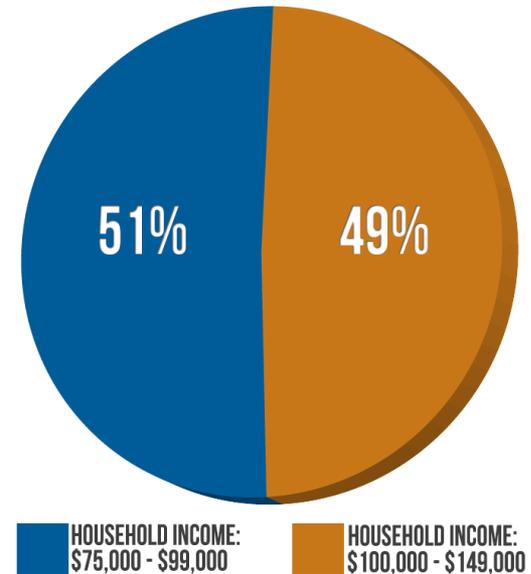
Audience Demos & Site Stats



Demos

- 11% C-Level, Presidents, Owners and Chairmen
- 43% VP, SVP, Management, Directors
- 39% Work for Small Business
- 28% Work for Large Corporation
- 64% Male / 36% Female
- 51% HHI \$100K+
- Median Age is 48
- Portfolio Value Average \$500k

[comScore 2015]



Stats

- Monthly Uniques 2,595,542
- Monthly Pageviews 15,884,568

Google Analytics - 2016

Average

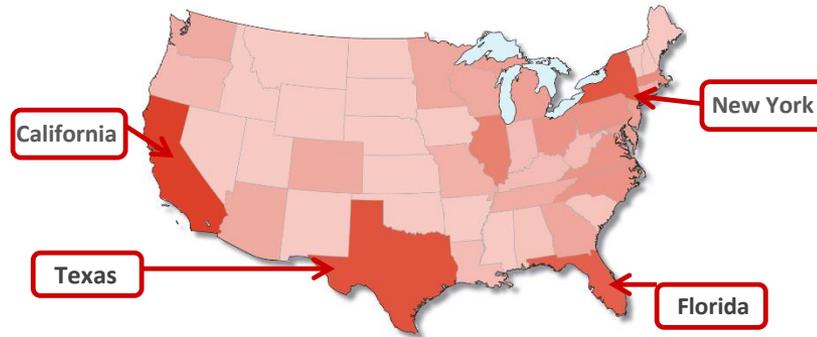
- 4: Minutes Spent on Page
- 5.23 Pageviews

Google Analytics - 2016

Audience Reach

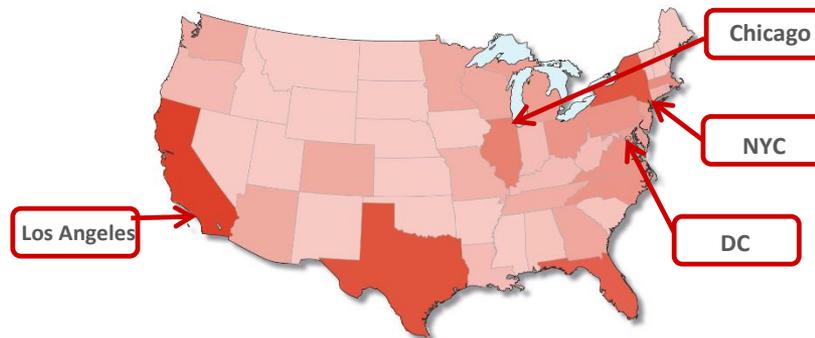
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- California
- Texas
- New York
- Florida



19% of *The Fiscal Times* traffic comes from four key markets:

- D.C.
- NYC
- L.A.
- Chicago



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How Dodd-Frank Shifted the Risk Instead of Burying It

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By ROB GARVER, The Fiscal Times
December 13, 2013

When the Dodd-Frank financial reform act passed in 2010, it contained a number of provisions that many saw as no-brainers for a financial system that had just been brought to the brink of collapse by banks and other firms that were unable to determine the true value of securities on their books.

But one of the law's rules, which gives the Federal Reserve Board back-up supervisory authority over entities that deal and settle derivatives trades, has created a constitutional center of risk in the financial markets that could require a federal bailout in the event of a crisis. Experts warn the law that was intended in part to do away with the concept of banks that are "too big to fail" may have created something else — a danger because that are too big to fail.

Related: Why Jack Lew Is Kidding Himself about Too Big To Fail

Derivatives, a class of financial products not many Americans had heard of, and which even fewer understood, were widely derided as one of the root causes of the financial system's meltdown in 2008. A particular class of derivatives, known as credit default swaps, were derided by billionaire investor Warren Buffett as "financial weapons of mass destruction."

So when Dodd-Frank mandated that derivatives trading, which had frequently taken place on an over-the-counter basis in bank-to-bank transactions, be moved onto centralized exchanges, many in the financial services world thought this was a wise move.

A derivativeshouse essentially inserts itself between two parties in a derivatives trade, assuming the risk of default itself, so that each of the original participants in the trade are

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How Dodd-Frank Shifted the Risk Instead of Burying It

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The Fiscal Times FREE Newsletter

By ROB GARVER, The Fiscal Times
December 13, 2013

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Editorial Channels/Sections

- ✓ Policy + Politics
- ✓ Business + Economy
- ✓ Life + Money

Targeting Opportunities

- ✓ Geo
- ✓ Content
- ✓ Keyword

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<u>PLACEMENT</u>	<u>DIMENSIONS</u>	<u>MAX SIZE</u>	<u>ROS CPM</u>	<u>TARGETED CPM</u>
<u>STANDARD BANNERS</u>				
Leaderboards	728 x 90	100k	\$10	\$20
Skyscrapers	160 x 600	100k	\$15	\$18
Top Rectangles	300 x 250	100k	\$15	\$18
Bottom Rectangles	300 x 250	100k	\$10	\$12
Buttons/Textlinks	120 x 60	100k	\$2	\$3
Half Page	300 x 600	100k	\$18	\$25
<u>HIGH IMPACT BANNERS</u>				
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Portrait	300x1050	100k	\$20	\$25
Interstitial	640x480	100k	\$35	N/A
Pushdown	970x250	100K	\$20	\$25
<u>VIDEO</u>				
Video Pre-Roll	15 - 30 Sec	100k	\$30	\$50
<u>MOBILE</u>				
Mobile Site	300x50	100K	\$10	\$20
Tablet Site	300x600	100K	\$15	\$20
<u>MOBILE</u>			<u>SITE TAKEOVER PER CHANNEL</u>	
Mobile Site Sponsorship	300x50	100K	\$2,000*	\$750**
<u>EMAIL</u>				
TFT E-mail Newsletters	300 x 250	100k	8,000 Subs	\$1,000***

* Site Takeover - Per Month

** Per Channel - Per Month

*** Per Day

Editorial Partners

The Fiscal Times works with the world's most trusted outlets to enhance the reader experience and extend the value of the information it provides.



2016 Editorial Calendar

Q1 - January through March

Biotech Medicine

We report on the science

The Health Desk

We answer real Americans' real questions about coverage and claims in a Health desk feature.

Detroit Auto Show

A look at the future of the American automobile industry and its place in the global marketplace.

The Best Industries for High-Paying Jobs

Even without a computer science degree, there are plenty of jobs for smart, well-educated people in multiple industries.

Filing Your 2015 Tax Returns

The law has changed and there are little-known tools and tactics consumers need to get the most out of their taxes.

New Digital Tools

We examine the ongoing impact of technology on everyday lives. How the 'Internet of Things' is changing the way we live.

Resort Travel

From Aspen to St. Barth's, you need a private plane to have a really great, stress-free vacation.

Holiday and Event Coverage: Super Bowl, Valentine's Day, Academy Awards, March Madness, Spring Training

SPECIAL

Money + Markets soft launch

Our new channel will guide investors on everything from the markets, to global economic trends, to how a trade deal between China and South Africa can affect commodities.

Q2 - April through June

Retirement Planning + Investing

We look at investing and retirement in light of new tax laws and how the growing demographic of retirees can maximize income.

Live Organized

Can't find it? You're not alone. But there are apps, tools, and organizers that can help. We'll tell you what works.

An Investment Guide for Parents

Want to teach your kids how to invest in a global economy? We'll help you and your offspring get started.

Generic Drugs

Are they killing Big Pharma? We dive deep into key changes in America's largest drug companies.

Business Travel

The new rules; the new deals; the best airlines and apps to get you where you want to go at the best prices.

Home Selling/Buying

TFT will show how some regulations are creating mortgage roadblocks and how you can get around them.

New Digital Tools

This is the industry that's driving the big bucks—video games. Here are the players.

SPECIAL Fiscal Femmes

10 Women Who Love Making and Managing Money

Nearly 60 percent of all college graduates are women, and that means they will be the policymakers, the lawmakers and the homemakers—they will help impact the country's politics, economy and culture. We'll profile 10 fabulous women.

2016 Editorial Calendar

Q3 - July through September

Special Report on College

America's colleges are suffering from high tuitions, outrageous fees for meaningless courses, and multiple protests. Why kids are saying no to higher education.

The Family Business – How to Grow it Big

A look at America's great family businesses, how they started, where they are now. Plus, the ins and outs of starting your own family business and the best ways to do it.

Election 2016

Ongoing coverage of the 2016 Presidential Election. The candidates, the issues, the consequences for the country.

Back to School

With families tightening their belts because of tax increases, we look at the retail sector, tech trends, and security in schools.

Weekend Sports Injuries

We cover the physical and financial costs -- and the larger implications for our health system.

Should We Have Kids?

A new Couples' Guide will cover all the economic essentials, including what you need to know about the costs and commitment. We profile different couples to get their perspective on having kids.

New Car Technology

Why you don't need a mechanic—you need a computer whiz.

PLUS

Best vacation apps and gadgets.
Best summer movies

Q4 - October through December

How America Eats

This is a really a question of how Americans order from Seamless or now Amazon restaurant delivery service. From burgers to 3 course gourmet meals, it's all there at a click of a button.

Best Cities for Retirement

Health Care Smart Choices

What you need to know about health plan changes. Navigating the new laws is difficult, especially for seniors on Medicare. We look at ways to get the best health care in the year ahead.

TFT's Annual Holiday Shopping Guides

What we'll spend and why – and our annual Corporate Gift Guide to help you navigate the etiquette, the relationships, and the business of gift buying in the workplace.

Election 2016

Down to the wire election coverage. What the new president's agenda will mean for the country. Profiles of his/her advisors.

Investing: 2015

Big changes in capital gains tax law and dividends have changed the game for investors. Reshaping portfolios to serve different needs is the challenge for financial advisors.

11th Hour Tax Moves

It may not seem that way, but tax season is coming. We take a good look at the best last-minute ways to get the most out of your taxes.

PLUS – Best Holiday Movies



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