Welcome from the CEO

In 1983, a small group of individuals gathered in support of an idea — the idea that there had to be a better way to serve clients, to provide comprehensive financial planning services, to become the trusted advisor acting in the clients’ best interest first and always. That idea became NAPFA.

NAPFA is the organization where like-minded individuals come together to share ideas about how to best serve their clients. NAPFA is the place where advisors have discovered a business model that is satisfying, lucrative, and in the public’s best interest. NAPFA is the only organization in the financial services industry that can truly speak in the interest of consumers. NAPFA members continue to flourish and grow professionally as advisors and as business owners.

Thanks to its rigorous requirements for membership, NAPFA includes some of the most educated and well-respected advisors in the industry. NAPFA’s members are influential decision makers, and the vast majority are owners, partners, or officers of their firms. NAPFA members—and readers of the NAPFA Advisor magazine—are the leaders of today’s financial planning industry, and will influence what the industry will become tomorrow. We hope that you’ll support our efforts, and join us by advertising in the pages of the NAPFA Advisor magazine.

Sincerely,
Geoffrey E. Brown, CEO, NAPFA

Who is NAPFA?

The National Association of Personal Financial Advisors (NAPFA) is the largest professional organization of Fee-Only comprehensive financial advisors in the United States.

With more than 3,100 members and affiliates nationwide, NAPFA members provide consumers and institutions with objective comprehensive financial advice on a Fee-Only basis.

The NAPFA philosophy maintains that always serving the best interests of the client is paramount, and can only be accomplished on a Fee-Only basis. NAPFA-Registered Financial Advisors are true fiduciaries, and their role in the lives of those they serve is clearly defined by their NAPFA Core Values:

- **Competency**: Requiring the highest standards of proficiency in the industry
- **Comprehensive**: Practicing a holistic approach to financial planning
- **Compensation**: Using a Fee-Only model that facilitates objective advice
- **Client-Centered**: Being a fiduciary ensures the client’s interests are always first
- **Complete Disclosure**: Providing a full explanation of all fees and any conflict of interest
Our Readers

That which makes NAPFA unique makes the NAPFA Advisor magazine a better value for advertisers

It is NAPFA’s long-standing and well-known position that consumers can only be assured of objective financial advice from advisors who work strictly on a Fee-Only basis. This philosophy is recognized and endorsed regularly by consumer groups, regulators, and the media. Not only do NAPFA-Registered Financial Advisors adhere to the industry’s strictest compensation and fiduciary guidelines, they also must meet the industry’s highest standards for professional training and experience.

With members in all 50 states and Canada, NAPFA is the largest organization of Fee-Only financial advisors in North America. As Fee-Only financial advisors whose mandate is absolute fiduciary responsibility, NAPFA-Registered Financial Advisors occupy a very visible and respected position in the financial intermediary profession.

NAPFA is also the leader in the development and training of the next generation of Fee-Only Financial Advisors. The NAPFA Advisor magazine, as well as NAPFA’s webinars, study groups, regional symposiums, and conferences, provide real-world perspective for professionals entering the financial services industry. NAPFA Genesis—which launched in 2011 to specifically serve the needs and issues of members 33 years old or younger—has grown to more than 400 young advisors. NAPFA’s conferences, symposiums, and study groups also open unique networking opportunities among advisors as well as between advisors and companies providing products and services to financial planning firms.

NAPFA Member Metrics

NAPFA members represent a growing and influential segment of the RIA community.

As practitioners, they are critically important when targeting the Fee-Only community. Here are some reasons why:

• Over 3,100 members across the United States and Canada
• Over 1700 firms participate in NAPFA, with 200 firms joining in the past 12 months
• The association has grown 14.5% year-over-year and 24.3% over the past three years
• 31% of NAPFA members are women and 12% self-identify as a member of a racial or ethnic minority
• Average age of member: 53.5 years
• 69.9% of NAPFA’s members are partners or owners of their firm; these professionals are influential decision makers with significant buying power
• On average, 18.5 years in industry, 13 years in same practice, and 10 years as NAPFA member
• On average, NAPFA members have an annual income of more than $215,000, with the top 15% averaging more than $510,000
• On average, NAPFA members manage 153 clients
• The average NAPFA individual client account size is $996,000, while the top 15% average is more than $1,925,000
• NAPFA members average $150+ million in assets under management (AUM), with the top 15% averaging better than $950 million AUM
Our Circulation

Published monthly, the *NAPFA Advisor* magazine has a “controlled circulation base” of approximately 6,000 qualified Fee-Only financial intermediaries, which includes the full NAPFA membership (more than 3,100 members and affiliates). The balance of the magazine circulation consists of specifically selected non–NAPFA Registered Investment Advisors from the proprietary database of independent, Fee-Only RIAs which NAPFA maintains.

We continually monitor and adjust the magazine’s controlled subscriber base to reflect the steady inflow of new, independent Fee-Only RIAs into the advisor market. We use information regularly collected by NAPFA for a number of association purposes, as well as regular input from several professional database managers, to keep our circulation data scrubbed and up-to-date.

The *NAPFA Advisor* magazine has no plans to apply for a third-party circulation audit because our circulation is relatively small and our subscribers are already well-defined. More importantly, as an association trade magazine (by third-party audit rules), all NAPFA members are already defined as “first year direct request subscribers” to the *NAPFA Advisor* magazine. These factors negate the benefit of an audit and, because we build and maintain our own circulation base, we can selectively target our desired readers with well-defined vertical efforts which produce superior results. Also, since our subscriber base is smaller but more specifically focused than the other trade magazines serving our niche, we can deliver more of the independent RIA community at a lower cost.

The *NAPFA Advisor* magazine has been one of the primary information and communication conduits to the NAPFA membership for more than 25 years and has always been considered a “must read” by our subscribers.

The NAPFA Name Increases Advertiser Advantage

Given the level of professionalism and commitment to the ideals that define NAPFA, advertisements in the *NAPFA Advisor* magazine are seen in a credible and respected medium.

Additional direct and tangible advertiser benefits include:

- **Influential Targeted Audience**: Experienced advisors who are decision makers
- **Most Respected Advisors in the Industry**: Highly educated industry leaders (CFP® designation is a membership requirement)
- **Dedicated Readership**: NAPFA is known for its loyal and responsive members
Advertising in the *NAPFA Advisor* magazine is one of the best ways to have your message seen by nearly all of the top independent registered investment advisors in the country.

For more information on rates and special package opportunities, please see the enclosed rate card and contact Ric Haines at 732.920.4236 or ric.haines@erhassoc.com.

**Subscriber/Reader Buying Power**

The majority of *NAPFA Advisor* magazine subscribers are business owners whose firms are strictly Fee-Only and provide comprehensive planning services for affluent clients. Here are some of the recommendations that *NAPFA Advisor* magazine readers typically make to their clients and purchases which they make for their own practices:

- Mutual Funds
- Individual Equities
- Bonds, Bond Funds, and Fixed Income Vehicles
- ETFs, ETNs
- Alternative Investments
- REITs and Real Estate
- SMAs
- Target Date Funds
- Socially Responsible Investing
- MLPs
- Hedge Fund Products
- Charitable Giving/Donor Funds
- Retirement Services
- Financial Services Software (all types)
- Technology Hardware Products and Services
- Defined Contribution Plans (401k, 403b, 457 Plans, etc.)
- 529 College Savings Plans
- Annuities
- Life Insurance
- Long Term Care
- Coaching/Professional Development
- Marketing Support
- Print Services
- Legal and Accounting Services
Top Quality Content

We strive to help readers by providing a wealth of critical information on industry events, investment strategies, retirement planning, practice management, regulatory & compliance issues, important book reviews, and more.

Regular Departments and Columns:
- The Efficient Planner
- Practice Profile
- In The Limelight
- Message from the Editor
- Letter from the Chair or CEO
- Keeping Up with NAPFA
- The Counselor Is In
- Practical Observations
- Praxis Makes Perfect
- Coach’s Corner
- Marketing Playbook

Features include:
- Conference Previews and Reviews
- Software/Technology
- Practice Management/Succession Planning
- Financial Planning
- Media and Book Reviews
- Marketing/Budgeting
- Investments
- Government and Regulatory Affairs
- Estate Planning
- Life Insurance/Annuities
- Other Insurance (E&O, Disability, LTC, Survivor, etc.)

Additional Areas of Specific Coverage:
- Investment Strategies
- Custody and Platform Services
- Equities, ETFs, SMAs, etc
- Hedge Funds and Related Products
- Fixed Income Vehicles
- Portfolio Theory and Construction
- Alternatives (Real Estate, Oil & Gas, Venture Capital, etc.)
- Regulatory and Compliance issues
- Outsourcing

Estate tax vs. capital gains tax

Experts ask how US will handle next recession

In The Limelight

By the numbers

Top Quality Content

Sell? Buy? Merge?

Handling changes in firm ownership

— Bryant McGill

Estate tax vs. capital gains tax
PREFERRED FORMAT: **Hi-Resolution PDF**
- Files should be 100% complete with all hi-resolution images (at least 300 dpi) and fonts embedded.
- Color files must be CMYK color format. Spot colors will be converted to process color.
- All logos and hi-resolution graphics within the PDF (at least 300 dpi) should be TIFF or EPS format.
- PDF documents must contain Type 1 postscript fonts. Truetype and Multiple Master fonts are not supported.
- Page files should be built to the trim size with the bleed area extending 1/8” beyond the trim. Keep all text and images within the live area (1/4” in from the trim).

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**Full Page**
Trim: 8.5” x 11”
Bleed: 8.75” x 11.25”
(1/8” on all sides)
Live: 8.25” x 10.75”

**Half Page Vertical**
Trim: 5” x 7.5”
Bleed: No Bleed

**Half Page Horizontal**
Trim: 7.5” x 5”
Bleed: No Bleed

**Quarter Page Square**
Trim: 4.75” x 4.75”
Bleed: No Bleed

**Two-page Spread**
Trim: 17” x 11”
Bleed: 17.25” x 11.25”
(1/8” on all sides)
Live 16.75” x 10.75”

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**Email files to:**
ric.haines@erhassoc.com
cc: ericgeorgevich@gmail.com

**Questions?**
Contact Ric Haines
732.920.4236
ric.haines@erhassoc.com
Ad Space Reservation Deadline - refer to “Editorial Calendar”
(Generally, the middle of the first week of the respective issue cover month)

Ad Art Deadline - refer to “Editorial Calendar
(Generally, the beginning of the second week of the respective issue cover month)

Ad Size Insertion Frequency and Net Price

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Cover and Spread Rates

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Note: all prices are net of agency commission
Note: all color charges are waived

Advertisers will receive a full checking copy of each issue in which they appear.
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<td>Trends</td>
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<td>Dec. 19</td>
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**Investing:** investment vehicles, risk, quantitative concepts, measures of investment returns, asset allocation and portfolio diversification, bond and stock valuation concepts, portfolio development and analysis, strategies

**Communications:** attitudes, values, biases, and behavioral characteristics and the impact on financial planning; principles of communication and counseling

**Insurance:** risk exposures, health insurance and health care cost management, disability income insurance, LTC, annuities, life insurance, needs analysis, insurance policy and company selection

**Budgeting:** financial statements and cash flow management

**Estate Planning:** property titling, property transfer, documents, gifting strategies, gift tax, incapacity planning, estate tax, estate liquidity, powers of appointment, trusts, charitable transfers, marital deduction, transfer techniques, generation-skipping transfer tax, fiduciaries, non-traditional relationships

**Technology:** hardware and software, websites, remote operations, reporting functions/automation

**Marketing:** business operations/office management, budgeting processes/recordkeeping/compliance, business model design, leadership/management training, succession planning/practice valuation

**Taxes:** income-tax law, compliance, income-tax fundamentals and calculation, trusts and estates, basis, disposition of property, AMT, tax reduction/management techniques, passive activity and at-risk rules, special circumstances, charitable contributions and deductions

**Financial Planning:** financial planning process, financing strategies, education planning, special circumstances (financial/succession planning for business owners, mortgage planning/reverse mortgages, bankruptcy, divorce/remarriage), economic concepts, compliance, business law, consumer protection laws

**Retirement Planning:** needs analysis, Social Security, retirement plans, qualified plans, tax-advantaged retirement plans, regulatory considerations, investment considerations, distributions

For advertising/marketing opportunities, contact Ric Haines at 732.920.4236 or ric.haines@erhassoc.com.

For information about editorial opportunities, contact Susan Weiner at 617.969.4509 or editor@napfa.org.
The NAPFA Advisor is published monthly. Its editorial calendar reflects the general interests of Fee-Only, fiduciary financial advisors in North America, as well as the specific interests of NAPFA’s more than 3,100 members.

NAPFA welcomes submitted articles from experts in any topic germane to the RIA channel including—but not limited to—the topics listed on the previous page. Articles should be limited to 1,600 words, and they should be directed at a sophisticated audience of Fee-Only, comprehensive financial advisors. Tables, graphs, charts, and lists of websites “for further information” are valuable supplements to articles.

Please note that each issue of the NAPFA Advisor magazine is not limited to the focus topics shown on the reverse side. Do not wait to submit an article for the issue in which your topic is featured; articles will be considered at the time they are submitted and might be used at any time.

The NAPFA Advisor magazine reserves First North American Serial Rights for 12 months following publication on contributed editorial.

For more on Conference Exhibitor Packages & Sponsorship Opportunities, contact:
Ric Haines at 732.920.4236 or ric.haines@erhassoc.com

Upcoming Conferences:

NAPFA SPRING 2018 National Conference
Phoenix
May 16-19, 2018 - Sheraton Grand at Wild Horse Pass

NAPFA FALL 2018 National Conference
Philadelphia
Oct. 15-18, 2018 - Sheraton Philadelphia Downtown Hotel