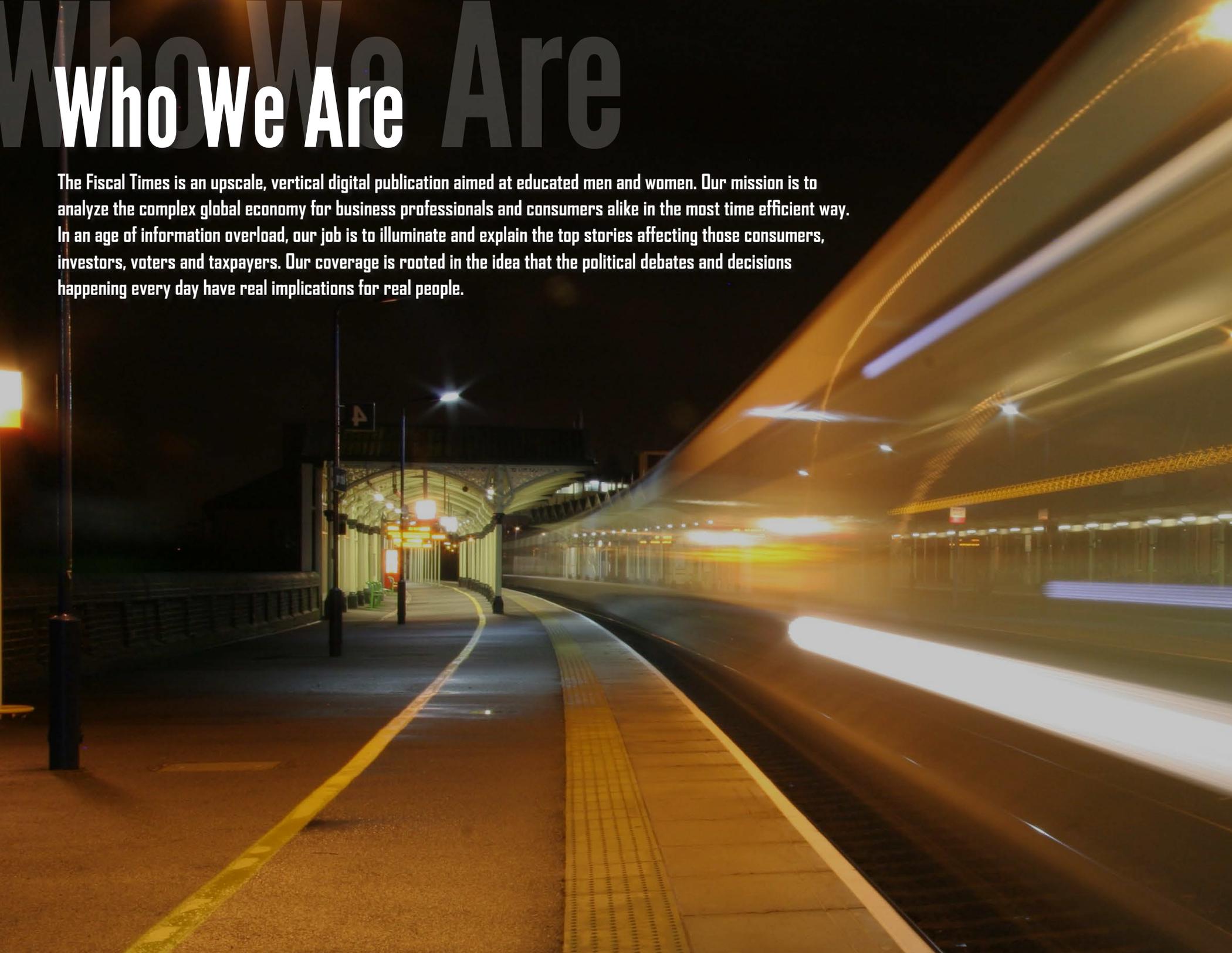


TTT
MEDIAKIT

Who We Are

The Fiscal Times is an upscale, vertical digital publication aimed at educated men and women. Our mission is to analyze the complex global economy for business professionals and consumers alike in the most time efficient way. In an age of information overload, our job is to illuminate and explain the top stories affecting those consumers, investors, voters and taxpayers. Our coverage is rooted in the idea that the political debates and decisions happening every day have real implications for real people.



Informative. Insightful. Indispensable.

Drawing upon a staff of economic experts, The Fiscal Times brings 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. We analyze how these issues affect businesses, consumers, and the strength of the country. Every day, TFT puts a laser focus on government, business and consumer issues and the interconnectivity of the three that are essential to our national interest.



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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.



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Editorial Content

Readers trust TFT for our keen analyses of U.S. elections, government spending and fiscal policy matters. But they come to the site just as much for our daily take on consumer matters, such as how to start and grow a thriving business, the best investment strategies, tax and retirement advice, whether to rent or buy a home in the wake of the housing crisis, the growing college loan bubble, and of course, the president's new health care law and its impact on consumers and the economy.

★ Articles on subjects that affect readers' personal lives receive a disproportionate amount of traffic ★

Top Stories - Auto

The Worst Cars at the Detroit Auto Show 2013

Big City Car Buyers Spending More Than They Can Afford

Cars of the Future

Report: Self-Driving Cars Will Rule the Road

The Greenest Cars to Buy in 2013



Our Clients



Top Stories - Tech

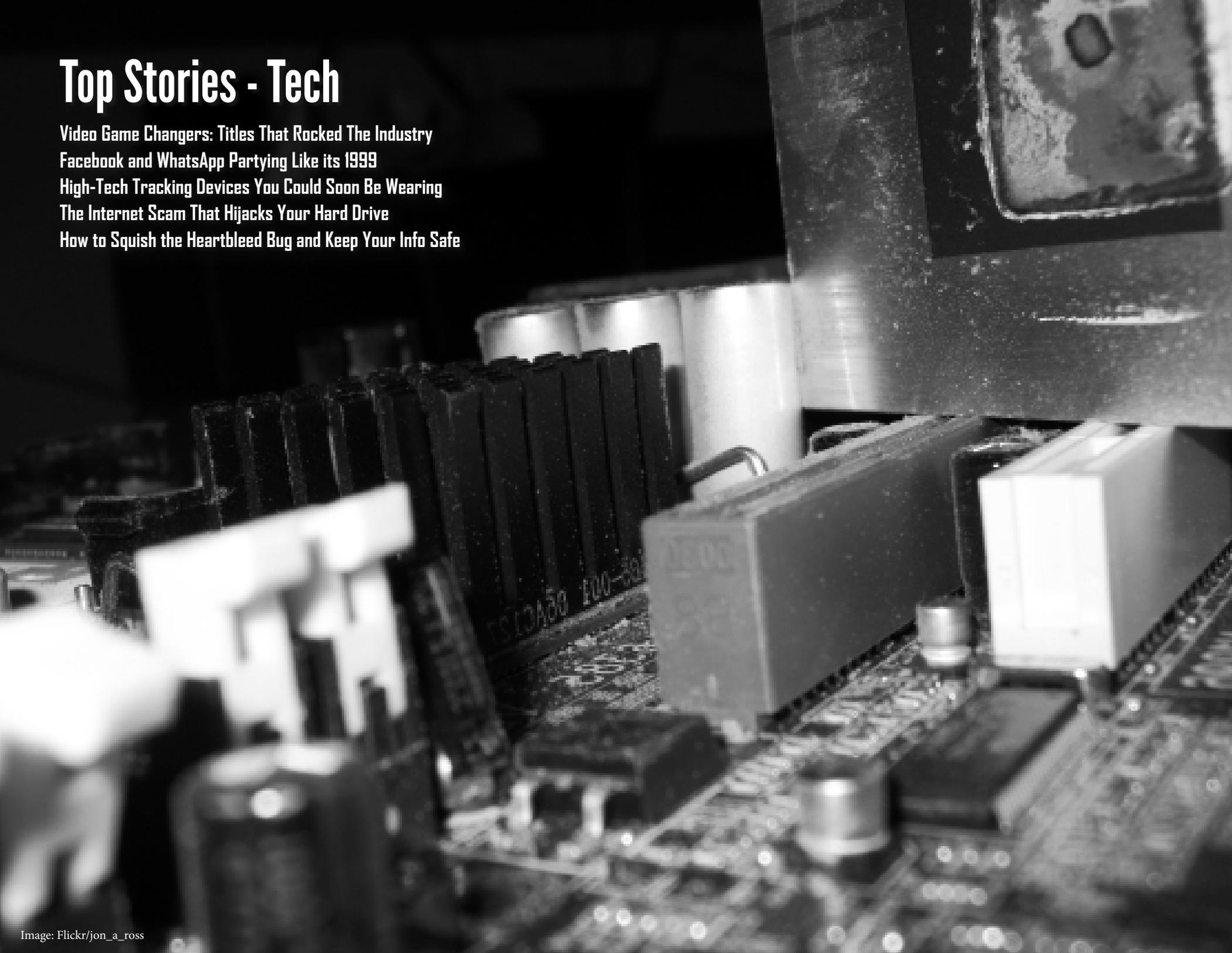
Video Game Changers: Titles That Rocked The Industry

Facebook and WhatsApp Partying Like its 1999

High-Tech Tracking Devices You Could Soon Be Wearing

The Internet Scam That Hijacks Your Hard Drive

How to Squish the Heartbleed Bug and Keep Your Info Safe





Top Stories - Business/Personal Finance

Mozilla's CEO Mess: Bad Choice, Worse Outcome

The Jobs Market Reaches a Meaningless Milestone

Samsung Takes Selfies to New Depths with Ortiz-Obama Ploy

America's Top Five Tax Breaks

Reasons Not To Pay Off Your Mortgage Early

Top Stories - Retirement

Want a Secure Retirement? Head to the 'Cowboy State'

Corporate Pension Plans Bounce Back in 2013

The Biggest Retirement Challenges for Singles

6 Reasons myRAs Won't Ease the Retirement Crisis

Refinancing Before Retirement: It's Complicated



Editorial Calendar

January - March 2014



DIET AND WEIGHT LOSS

We report on the business of weight loss, including how companies, hospitals, and fitness centers are all capitalizing on America's obesity problem.



REAL-LIFE HEALTH CARE

As the deadline for enrollment in Obamacare passes, 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.



ONLINE MATCHUPS

Nowadays, you can find your ideal mate by joining different groups that focus on religion, education, age, and interests. We find the best success formulas.



TAX FILING

We'll report on the law and on the little-known tools and tactics consumers need to get the most out of their taxes.



TECH TRENDS

We examine the ongoing impact of technology on everyday lives. How is the "Internet of Things" changing the way we live? And will we be able to cope?

Also: What are the economics of the Olympics in Sochi this winter, as well as the Beatles' 50th anniversary in America? We dive into the entertaining details.



Editorial Calendar

April - June 2014



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.



THE ORGANIZED LIFE

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



GETTING A GOOD JOB

We cover the job market for young people – hot industries, hot cities, new salary structure. We also look at the larger Culture of Work – the commute, music, food, and life/work balance.



GENERIC DRUGS

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



SPRING TRAVEL

From the best car trips to the best luxury vacations, we find the top websites to map your trip and keep your kids happy.



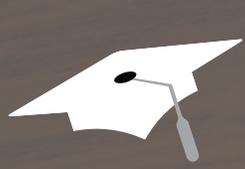
REAL ESTATE GROWTH

In addition to analyzing the housing market, TFT will also show how some of the regulations of Dodd Frank are creating mortgage roadblocks and how you can get around them.



World Cup Soccer

It's not just for kids anymore. The billion-dollar business of soccer has gone mainstream in the US. Get in on the game.



SPECIAL REPORT ON COLLEGES

College Course Correction: America's colleges are suffering from high tuitions, outrageous fees for administrators and meaningless courses. Why kids are saying no to higher education.



FAMILY BUSINESSES

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.



THE 2014 MIDTERM ELECTIONS

Americans again go to the polls this fall, but how will the 2014 Elections reshape Congress – and how will the changing political landscape set the tone leading up to 2016?



BACK TO SCHOOL

With families tightening their belts because of tax increases, will the season really be jolly? We look at the retail sector, tech trends, and security in schools.



WEEKEND SPORTS INJURIES

These are a growing reality. We cover the costs and the larger implications for our health care system, our hospitals, our communities and more.



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.



Tech Trends: The Latest Gadgets



Editorial Calendar

October - December 2014



HOW AMERICA EATS

How Americans are coping with higher food prices and which companies are capitalizing on food economics by offering “good, cheap food” is part of our feature.



HEALTH CARE OPEN ENROLLMENT

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.



HOLIDAY SHOPPING

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



SMALL BUSINESS STARTUPS

Here's our guide to becoming a successful entrepreneur at any age, including profiles of key players who are taking the leap and succeeding.



INVESTING: 2014

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.



Midterm Election Coverage



Site Stats

3,681,257
MONTHLY UNIQUES
(MAR 2014)

25,358,726
ANNUAL UNIQUES
(JAN 2013 - DEC 2013)

27,824,711
MONTHLY PAGEVIEWS
(MAR 2014)

279,019,909
ANNUAL PAGEVIEWS
(JAN 2013 - DEC 2013)



OVER 3000
LIKES



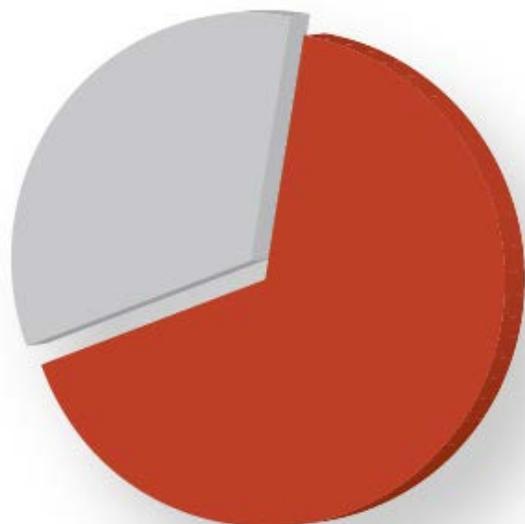
OVER 4400
FOLLOWERS

AVG **3** MINUTES
SPENT ON
THE SITE

AVG **8** PAGES
PER
VISIT

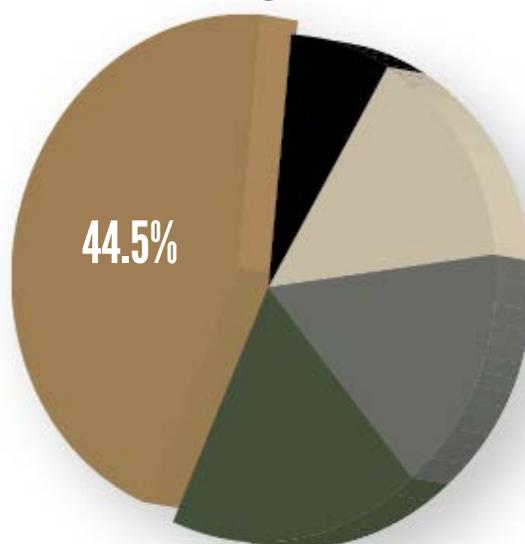
Audience

Gender



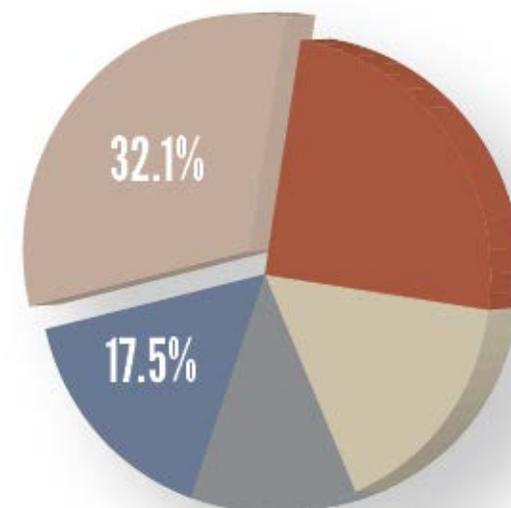
Male Female

Age



Under 25 25-34
35-44 45-54
Over 55

Household Income



Under 40k 40k - 60k
60k - 75k 75k - 100k
Over 100k

1/3 OF OUR READERS
ARE FEMALE

2/3 OF OUR READERS
ARE MALE

1/3 OF OUR READERS
ARE 35-54

50% OF OUR READERS
EARN OVER \$75,000

46% OF OUR
READERS
ARE C-LEVEL,
PRESIDENTS,
OWNERS, AND
CHAIRMEN.

43% OF OUR
READERS
WORK FOR A
SMALL BUSINESS

28% OF OUR
READERS
WORK FOR
A LARGE
CORPORATION

**MEDIAN INCOME:
\$89,029**

GeoReach

ALMOST

1/3 OF OUR TRAFFIC
COMES FROM:

CALIFORNIA



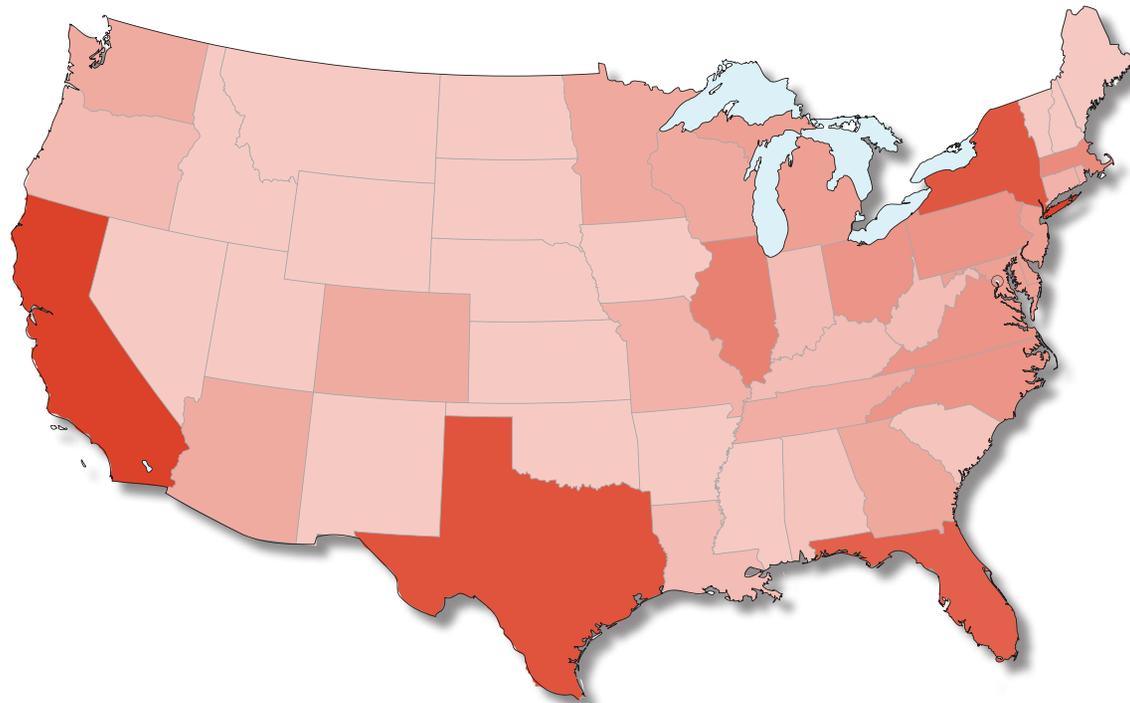
TEXAS



NEW YORK



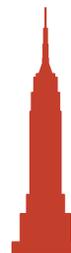
FLORIDA



19% OF TFT'S TRAFFIC COMES
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Advertising Opportunities

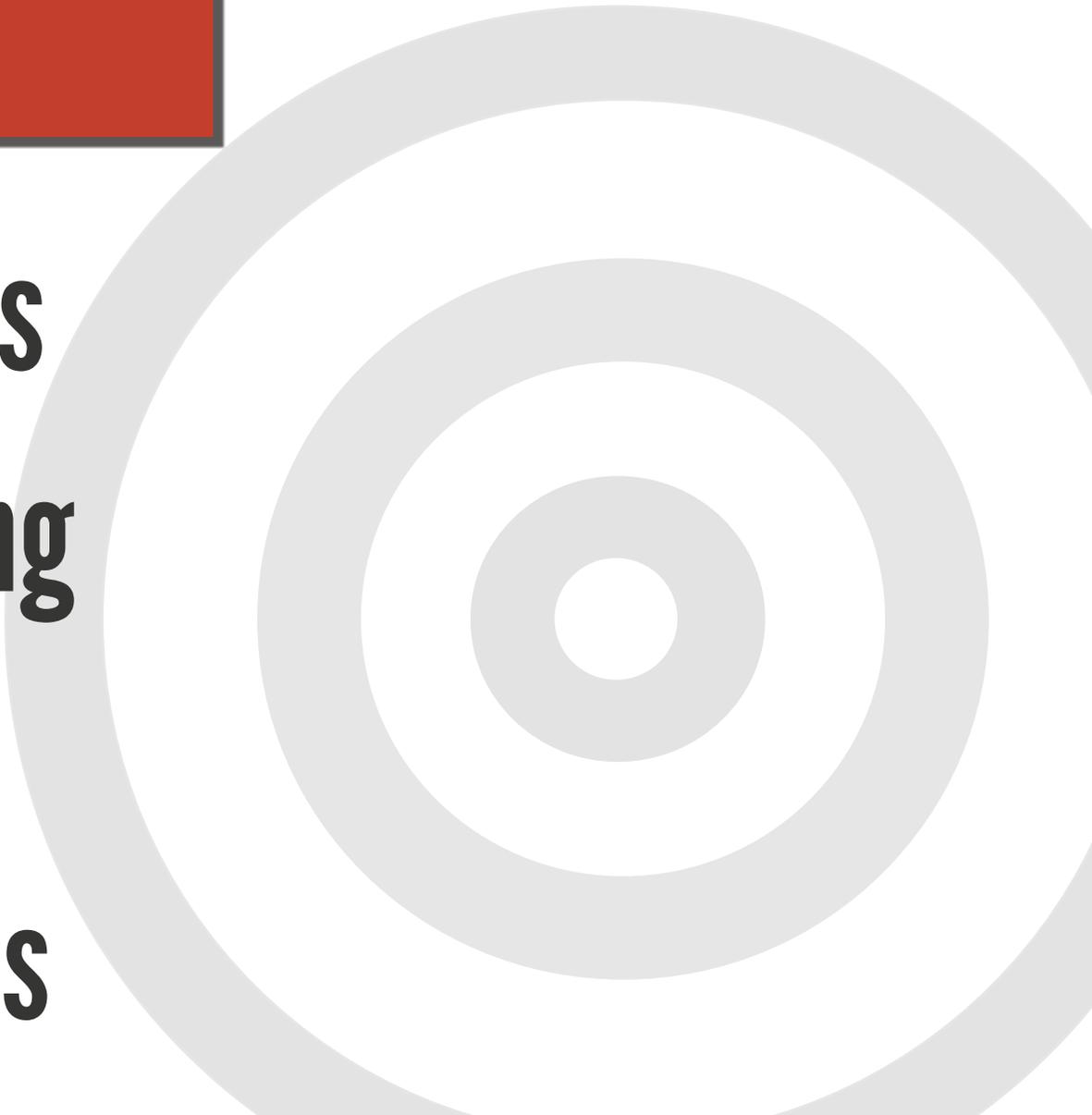
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How Dodd-Frank Shifted the Risk Instead of Burying It



300x600

300x1050

istockphoto/The Fiscal Times

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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 clear and settle derivatives trades, has created a concentrated 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 - clearing houses 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 Buffet as "financial weapons of mass destruction."

How 'Volcker Rule' Would Limit Banks Risky Bets

AP Dec. 9, 2013



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 clearinghouse 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

Brand Awareness

Standard advertising units available across the site:

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- Article Pages
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970x250

970x90



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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.

300x250

Engagement

Forge a deeper connection between your brand and our readers with high-impact units:

Content Roadblock

The screenshot shows a news article titled "5 Retirement Planning Steps Every Couple Should Take" by Laura Shen. The article content is partially obscured by a Panerai advertisement and a "REGISTER NOW!" button. The article text includes: "I met Jim Flinn, a corporate lawyer, and his wife, Kim, a non-profit executive, retired two and four years ago, respectively. The couple, both 60, mostly agree about what their road out of retirement and have learned to compromise. Yet they haven't figured everything out, including where they'll relocate." and "Most couples don't realize how important it is to work together on it because they look at their accounts individually," says Flinn. He worked as a financial planner specialist at Westport Resources, an investment firm in Newport, Conn. "It's not something they work on together as they would with a joint checking account. But if you'd like to retire together, then the retirement accounts you're tapping earlier on in life will eventually (and) the joint bank accounts when you retire."

Custom Units

The screenshot shows a custom unit for Mercedes-Benz. The unit features a large image of a Mercedes-Benz car with the text "Choose a View to Explore" and buttons for "Exterior" and "Interior". Below the image is a "REGISTER NOW!" button and the Mercedes-Benz logo. The unit is titled "Best Buy Turnaround Gets a Wal-Mart Reality Check" and includes a "Learn more" button.

Video Pre-Roll

the total expenses a policyholder could pay for out-of-pocket charges. In buying any insurance plan, it's the combination of the premium with likely out-of-pocket expenses — copays and deductibles — that comprise your total cost.

Related: Obamacare Aftermath--Fewer Doctors, Higher Costs

Top-tier "platinum" plans pay 90 percent of expenses, but you'll pay high premiums to obtain that kind of coverage. Calculating the real out-of-pocket expenses you might face with lower-tier plans can be more complicated. You have to weigh the plan's deductible and examine a range of other factors, including co-pays (flat fees per visit), co-insurance (percentage of the bill) and covered services.

The screenshot shows a video pre-roll advertisement for "The Walking Dead" on AMC. The ad features a man and a child walking on a train track. The text includes "Your selected content will begin in 4 seconds", "THE WALKING DEAD", "NEW EPISODES SUNDAYS 9.8c", and "AdChoices".

Every plan's coverage is slightly different. Some items like generic drugs are covered generously while "specialized" drugs may be subject to a \$150 co-pay plus 10 percent to 20 percent co-insurance. One Blue Cross "silver" plan I perused, for example, imposed a \$500 co-pay for emergency room visits — plus 20 percent co-insurance. While I understand insurers want to discourage people from expensive emergency room visits, this is quite a stiff penalty and may be onerous if you or your family ends up in the ER frequently.

Targeting

Align your advertising with the right content or audience that fits your brand goals.

Content Targeting

We have the ability to target by keyword.

Editorial Channel

Target advertising to one of our key channels:

Policy and Politics

Business and Economy

Life and Money

Email Newsletter

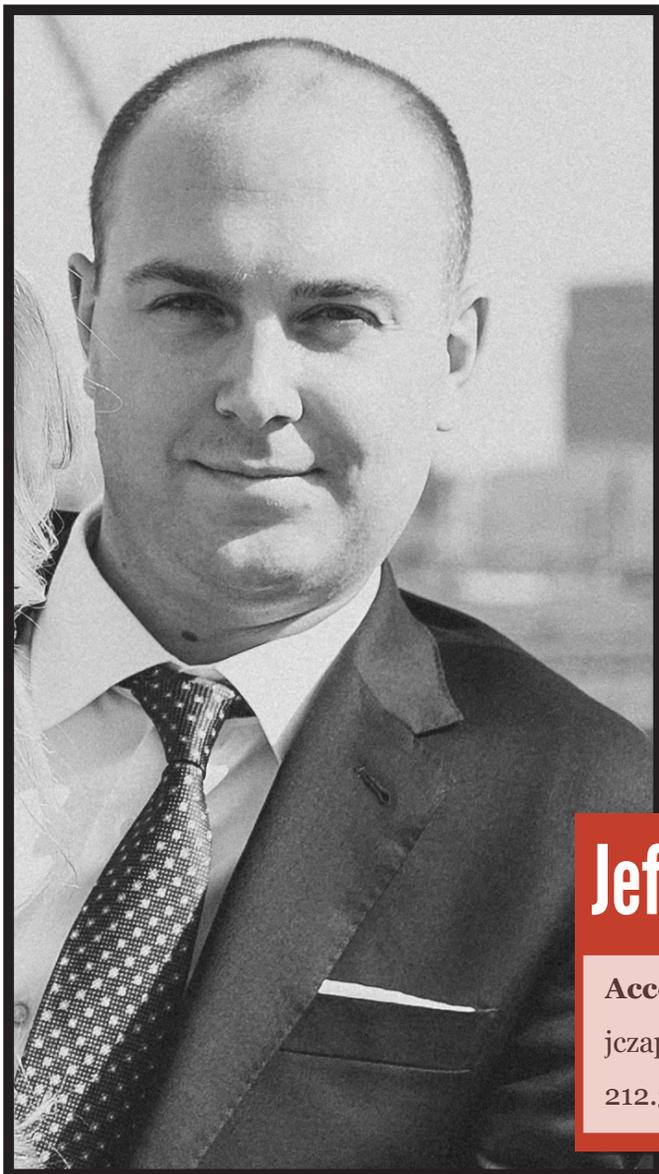
300x250px ad unit embedded in The Morning Wrap
Sent daily to over 5000 subscribers.

Custom Solutions

We can explore custom solutions that meet all of your brand goals.

The screenshot displays the 'THE FISCAL TIMES INVESTING CENTER' website. At the top, there is a navigation bar with the 'Ameritrade' logo and a 'SIGN UP FOR OUR NEWSLETTER' button. The main header features the text 'GET STARTED INVESTING TODAY' alongside the 'Ameritrade' logo. Below this, there is a large image of a man sitting on the floor surrounded by boxes representing various investment services. The text 'You're here. The hard part is over.' is prominently displayed, followed by a sub-headline: 'Win knowledgeable investment guidance, advanced trading tools, and an extensive library of educational resources - investing has never been easier...'. Below this, there are several call-to-action buttons: 'WHY TO AMERITRADE', 'Open Your Account', 'TRADE FOR 90 DAYS* GET UP TO \$400', and '100+ Free ETFs'. To the right of the main content, there is a 'Yahoo! Finance' widget showing market data for various indices and a 'REUTERS' widget with the latest market news. At the bottom right, there is an 'Investment Calculator' widget with input fields for 'Your current savings (\$)', 'Your investment goal (\$)', 'Your primary investment', 'Your average rate of return', and 'Length of investment (years)', along with a 'Calculate' button.

Advertising Contacts



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