Who Is Wise Publishing?

Wise Publishing is a digital publisher and technology company — but we’re much more than that. We’re a group of talented, passionate people who believe online publishing tools should be more useful and productive, and that consumers deserve the best possible information to help them make smart choices and get ahead. (We’re serious about that stuff, but trust us — we know how to have fun, too.)

Our core product is MoneyWise, our widely read, high-quality personal finance brand which serves the U.S. (MoneyWise.com) and Canada (MoneyWise.ca). We also operate Half Banked (HalfBanked.com), a personal finance site written for a millennial audience but with fans of all ages.
Featured On

Wise Publishing’s content finds its way in front of millions of readers each day, not only on MoneyWise.com and MoneyWise.ca, but also through our partnerships with major media sites and publishers — MSN.com, Yahoo Finance, Apple News, Canada’s Financial Post, among others.

Our syndication partners have indicated that they’ve found the articles to be of high quality, valuable and popular with readers. The content reaches even more readers via news coverage that our well-researched stories have received from big-name media organizations and smaller outlets throughout North America.
# Meet Our Audience

**11.2 million** MONTHLY UNIQUE VISITORS

<table>
<thead>
<tr>
<th>Viewership: Devices</th>
<th>65% DESKTOP</th>
<th>35% MOBILE</th>
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</thead>
<tbody>
<tr>
<td>Viewership: Gender</td>
<td>46% FEMALE</td>
<td>54% MALE</td>
</tr>
<tr>
<td>Location</td>
<td>90% UNITED STATES</td>
<td>10% CANADA</td>
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<table>
<thead>
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<th>Age Demographic</th>
<th>11%</th>
<th>14%</th>
<th>15%</th>
<th>15%</th>
<th>20%</th>
<th>25%</th>
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<tbody>
<tr>
<td></td>
<td>18-24</td>
<td>25-34</td>
<td>35-44</td>
<td>45-54</td>
<td>55-64</td>
<td>65+</td>
</tr>
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</table>

**Source:** Google Analytics

Media Kit 2022
## Meet Our US Audience

### 11 Million MONTHLY UNIQUE VISITORS

<table>
<thead>
<tr>
<th>Viewership: Devices</th>
<th>65%</th>
<th>33%</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>DESKTOP</td>
<td>MOBILE</td>
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<table>
<thead>
<tr>
<th>Viewership: Gender</th>
<th>38%</th>
<th>62%</th>
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<tbody>
<tr>
<td></td>
<td>FEMALE</td>
<td>MALE</td>
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</table>

<table>
<thead>
<tr>
<th>Location</th>
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<th>7%</th>
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<th>Age Demographic</th>
<th>6%</th>
<th>9%</th>
<th>13%</th>
<th>17%</th>
<th>22%</th>
<th>30%</th>
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<tbody>
<tr>
<td></td>
<td>18-24</td>
<td>25-34</td>
<td>35-44</td>
<td>45-54</td>
<td>55-64</td>
<td>65+</td>
</tr>
</tbody>
</table>

Source: Google Analytics

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Media Kit 2022
Meet Our Canadian Audience

200,000 MONTHLY UNIQUE VISITORS

Viewership: Devices

- Desktop: 69%
- Mobile: 27%

Viewership: Gender

- Female: 40%
- Male: 60%

Location

- Ontario: 50%
- British Columbia: 14%

Age Demographic

- 18-24: 7%
- 25-34: 9%
- 35-44: 15%
- 45-54: 20%
- 55-64: 21%
- 65+: 23%

Source: Google Analytics

Media Kit 2022
## Index Categories / Rating

### HHI

| 150K | 120 Index |

### Browsing Interest

#### Personal Finance
- Credit, Debt, & Loans/Education: 3089 Index
- Credit, Debt, & Loans: 466 Index
- Investing: 209 Index
- Credit, Debt, & Loans/Automotive: 197 Index
- Investing/Retirement Planning: 197 Index
- Insurance/Life Insurance: 177 Index
- Investing/Stocks: 170 Index
- Tax Planning: 164 Index
- Insurance: 159 Index

#### Business
- 227 Index

#### Education
- Grad School: 125 Index

#### College and University
- 367 Index

#### Real Estate
- Residential: 613 Index

#### Sales
- 292 Index

### Source:
Quantcast

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Media Kit 2022
In Market Segments

Consumers come to the MoneyWise sites for help making important financial decisions during all life stages, whether they’re choosing what college to attend and how to pay for it, or how to prepare for retirement and the ways to enjoy it. Advertising on MoneyWise is an easy way to meet your market audience where they are. Below are a few of our highest in-market segments.

<table>
<thead>
<tr>
<th>Employment</th>
<th>Auto &amp; Vehicles</th>
<th>Financial/Investment Services</th>
<th>Travel/Hotels &amp; Accommodations</th>
<th>Real Estate/Residential Properties</th>
</tr>
</thead>
<tbody>
<tr>
<td>MoneyWise readers are eager to get ahead in their careers. They utilize our research to help them make their next move in the job market and even switch to a new profession.</td>
<td>Americans buy an average of 10 plus vehicles in their lifetimes, and each of those purchases is a large financial commitment. MoneyWise provides our readers with the information they need to make those buying decisions confidently.</td>
<td>There are a million different ways to save and invest for your future. MoneyWise breaks down all of the options, providing comprehensive comparisons that help consumers find the products they need to reach their goals.</td>
<td>We're all looking for the next best vacation to take. We've taken the time to narrow down the best and worst travel options for our readers.</td>
<td>Whether you’re a renter or already own a home, or if you’re considering a relocation, buying your next place can be daunting. MoneyWise provides tools and insights to help our readers plunge into a real estate deal.</td>
</tr>
</tbody>
</table>

Source: Google Analytics
Advertise With Us

Wise Publishing runs digital publications that respect readers at every turn, by offering high-quality editorial content, a fluid user experience, and value and transparency in our advertising.

The Wise Publishing team is filled with passionate people on a mission to help readers of its publications understand complex topics and get ahead. Wise Publishing gives equal value to its advertisers, and works hard to deliver to them the very best possible results. Wise Publishing finds high-intent, high-value readers and connects them with the most relevant advertising — a win-win-win.
Connect With Our Audience

Digital Display & Video
Wise Publishing offers over 100 million meaningful opportunities to put your brand in front of engaged visitors.

Native Advertising
Get noticed by blending in. Let our readers engage with your content in a MoneyWise-branded environment.

Performance-Driven Campaigns
Get in front of consumers who are ready to take action.

Email
Our growing subscriber base looks forward to our regular newsletters. Sponsor an email and introduce your brand to thousands of engaged readers.

Content Sponsorships
Let our trusted content team put together a package that drives brand awareness and educates consumers on your valuable products.
Digital Display & Video

Wise Publishing offers over 100 million meaningful opportunities to put your brand in front of engaged visitors.

- 600 million impressions
- 75% viewability
- Cross-device Targeting
- Combine our first-party data with third-party data for unique audiences
- Programmatic capabilities: From sponsorships to programmatic guarantees, Wise Publishing executes seamlessly, taking advantage of contextually relevant display placements.
- Our inventory is accessible via over 20+ SSPs, including: GAM, TripleLift, AppNexus, PubMatic, Rubicon, OpenX and Sharethrough.
High Impact Placements

Stand out while fitting in. Our High Impact Ad Placements input relevant, high quality, display ads directly into our content creating a seamless user experience

- Create relevant, useful and engaging ad experiences
- Our large-canvas formats allows your brand to use creativity to capture the attention of the user and invite interaction with your ad
- Get higher engagement rates compared to standard display ads
- Dimensions: 1250x250 & 970x250
Native Advertising

Get noticed by blending in. Let our readers engage with your content in a MoneyWise-branded environment.

- Directs readers to your MoneyWise-branded content or to your chosen landing page
- Offer in-read advertising through infographics, video, galleries, calls-to-action and content.
- Enjoy high engagement rate
- Native Ad Placement & Native CTA

A home equity line of credit (HELOC) is similar but acts more like a credit card. Instead of a lump sum, you get a pool of cash you can access at will, and you’ll only accumulate interest on the amount you pull out and don’t replace. The “draw period” is determined by your lender and typically ranges from five to 25 years — once it’s over, you’ll have to repay any outstanding cash.

Are you like millions of others who are dealing with credit card debt?

It’s important to get out from under those hefty interest rates. Consolidating to a lower-interest personal loan will help you save and pay off your debt faster, so consider using Credible to compare prequalified offers to help pay your bills this month.
Performance-Driven Campaigns

Get in front of consumers who are ready to take action through:

- In-text calls-to-action
- White label lead solutions
- Content sponsorship and performance hybrid packages
- Rate tables: Capture the attention of our most high-intent readers, in our rate comparison tables.
- Real-time data platform
Wise Publishing respects our email subscribers at every turn, by offering high-quality editorial content, a fluid user experience, and value and transparency in our advertising. Our subscriber lists are full of high-intent, high-value readers and our newsletter connects them with the most relevant advertising — a win-win-win.

- Co-branded sponsorship logo placement
- Native placement of sponsored or branded content.
- 100% SOV of branded content to our entire subscriber base

MoneyWise
Together with

Good morning, Funny and insightful commentary on a hot-button topic or current news story. Elon Musk said something dumb. Amazon is running a bizarre promotion. It’s the 100th anniversary of the first Denny’s location. A big sports thing happened. And now here’s the punchline.

INVESTING

When it comes to trustworthy sources, UBS, Citi and Deloitte are definitely up there. So when they all say art is an investable asset, it’s worth paying attention. Deloitte even discovered that 85% of wealth managers believe art should be offered to clients. Here are a few likely reasons why:

1. Low correlation to equities.
2. Many billionaire collectors
# MoneyWise Subscriber Lists

## US Email Newsletter
- **300,000** subscribers
- **50%** open rate
- **3%** CTR

## Canada Email Newsletter
- **11,000** active subscribers
- **35%** open rate
- **5%** CTR

## Investing Email Newsletter
- Coming Soon

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March 22, 2022

**MoneyWise**

Together with **MASTERWORKS**

**Good morning,** Funny and insightful commentary on a hot-button topic or current news story. Elon Musk said something dumb. Amazon is running a bizarre promotion. It’s the 100th anniversary of the first Denny’s location. A big sports thing happened. And now here’s the punchline.

When it comes to trustworthy sources, UBS, Citi and Deloitte are definitely up there. So when they all say art is an investable asset, it’s worth paying attention. Deloitte even discovered that 85% of wealth managers believe art should be **offered to clients.**

Here are a few likely reasons why:

1. Low correlation to equities.
2. Many billionaire collectors.
Content Sponsorships

Let our trusted content team put together a package that drives brand awareness and educates consumers on your valuable products.

- 100% SOV of advertising placements within editorial, co-created or branded content
- Homepage promotion of sponsored content
- Email and social amplification
2022 US Editorial Calendar

January
- Tax Season Special Report
- Red Update
- Mortgage Rate Trends

February
- Best/Worst States for Retirement
- Tax Season Special Report
- Best Tax Software
- Mortgage Rate Trends

March
- Tax Season Special Report
- Fed Update
- Mortgage Rate Trends

March Cont.
- Financial Literacy Month Special Report
- Tax Season Special Report
- Mortgage Rate Trends
- Spring Homebuying Guide

April
- Spring Homebuying Guide
- Moneywise Homebuying Survey
- Credit Score Data by State

May
- Tax Season Special Report
- Fed Update
## 2022 US Editorial Calendar

<table>
<thead>
<tr>
<th>May Cont.</th>
<th>Topic</th>
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<tbody>
<tr>
<td></td>
<td>Mortgage Rate Trends</td>
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<tr>
<td></td>
<td>Spring Homebuying Guide</td>
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<td></td>
<td>MoneyWise Homeowner Survey</td>
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<td>Best Cash Credit Cards</td>
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<td>Best travel Rewards Credit Cards</td>
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### June

<table>
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<tr>
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<tbody>
<tr>
<td>Investing Basics Guide</td>
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<td>Fed Update</td>
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<tr>
<td>Mortgage Rate Trends</td>
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<tr>
<td>Best Mortgage Lenders</td>
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<td>Basic Life Insurance Providers</td>
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### July

<table>
<thead>
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<td>Fed Update</td>
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<td>Mortgage Rate Trends</td>
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### August

<table>
<thead>
<tr>
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<tr>
<td>Can Insurance Buying Guide</td>
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<td>Car Insurance Rate Discount Study</td>
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<tr>
<td>Fall Homebuying Guide</td>
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<tr>
<td>Mortgage Rate Trends</td>
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<td>Best Coastal Cities for Retirement</td>
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### September

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<td>Fed Update</td>
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<tr>
<td>Mortgage Rate Trends</td>
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</tbody>
</table>
2022 US Editorial Calendar

October
- Mortgage Rate Trends

November
- Holiday Spending Update
- Fed Update
- Mortgage Rate Trends

December
- Fed Update
- Mortgage Rate Trends
- 2023 Tax Season Preview
- Social Security Payouts by State
# 2022 Canada Editorial Calendar

<table>
<thead>
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<tr>
<td></td>
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<td></td>
<td>Mortgage Trends</td>
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<td></td>
<td>Bank of Canada Interest Rates</td>
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<td></td>
<td>Jobs Update</td>
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<td>Housing Affordability Update</td>
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<td>Jobs Update</td>
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<td>Inflation Update</td>
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<td>Best Robo Advisors in Canada</td>
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<td>Jobs Update</td>
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<td>Best High-Interest Savings Account</td>
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<td></td>
<td>Best Mortgage Lenders</td>
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<td></td>
<td>Best High Interest Savings Accounts</td>
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<tr>
<td></td>
<td>Jobs Update</td>
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</table>
2022 Canada Editorial Calendar

**June**
- Bank of Canada Interest Rate Update
- Job Update
- Inflation Update

**July**
- Jobs Update
- Bank of Canada Interest Rate Update
- Inflation Update

**August**
- Retirement Guide
- The Best Places in Canada to Retire
- Jobs Update

**August Cont.**
- Housing Affordability Update
- Inflation Update

**September**
- Bank of Canada Interest Rate Update
- Jobs Update
- Inflation Update
- Fall Homebuying Guide

**October**
- Auto Insurance Discounts Survey
- Jobs Update
- Inflation Update
- Bank of Canada Interest Rate Update
## 2022 Canada Editorial Calendar

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<tr>
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<td>Best Cash-Back Credit Cards</td>
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<tr>
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