

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.

MoneyWise





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.



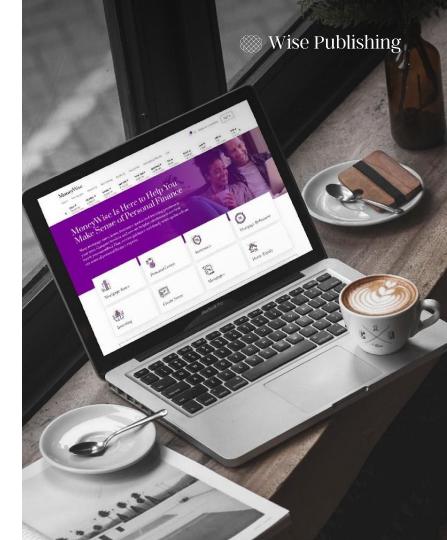






NATIONAL*POST





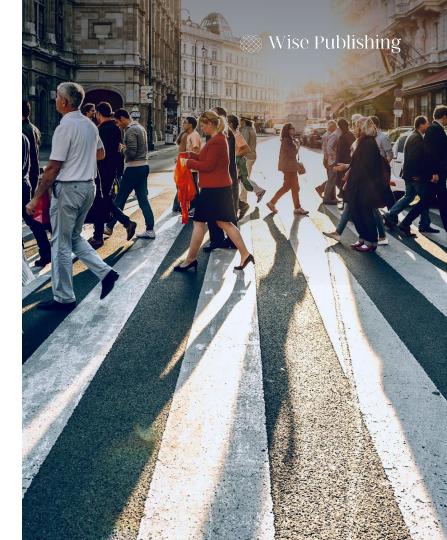
Meet Our Audience

11.2 million Monthly unique visitors

65% **35**% Viewership: Devices 46% **5**4% Viewership: Gender Location Age Demographic

Source: Google Analytics

Media Kit 2022



Meet Our US Audience

ll Million

MONTHLY UNIQUE VISITORS

Viewership: Devices 65%

33%

Viewership: **Gender**

62%

MALE

Location

II%

7% TEXAS

Age Demographic

% 9

17%

22% 55-64 30%

Source: Google Analytics

Media Kit 2022



Meet Our Canadian Audience

200,000

MONTHLY UNIQUE VISITORS

Viewership: Devices 690
DESKTOP

27%

Viewership: Gender

40%

60%

Location

50%

14%
BRITISH COLUMBIA

Age Demographic

7%

9%

15%

20%

21%

23%

Source: Google Analytics

Media Kit 2022



Index Categories / Rating

HHI Education

120 Index

Grad School

Browsing Interest

150K

Personal Finance 259 Index Credit, Debt, & Loans/Education 3089 Index Credit, Debt. & Loans 466 Index 209 Index Investing Credit, Debt, & Loans/Automotive 197 Index Investing/Retirement Planning 197 Index Insurance/Life Insurance 177 Index Investing/Stocks 170 Index Tax Planning 164 Index 159 Index Insurance

 Business
 227 Index

 Education
 155 Index

 College and University
 367 Index

 Real Estate
 381 Index

 Residential
 613 Index

 Sales
 292 Index

125 Index

Source: Quantcast





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.

Employment

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.

Auto & Vehicles

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.

Financial/Investment Services

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.

Travel/Hotels & Accommodations

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.

Real Estate/Residential Properties

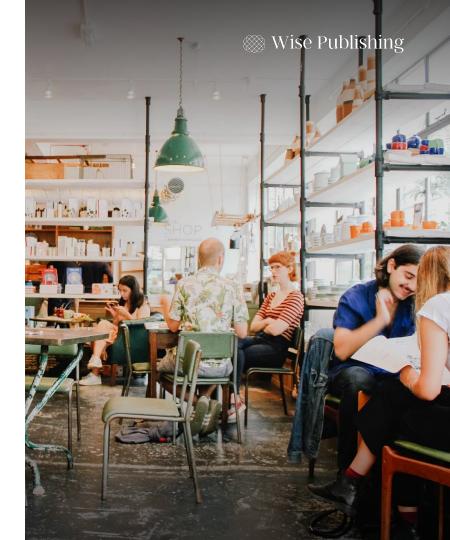
Whether you're a renter or already own a home, or if you're considering a relocation, buying your next place can be daunting. MoneyWise provides tools and insights to help our readers plunge into a real estate deal.

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

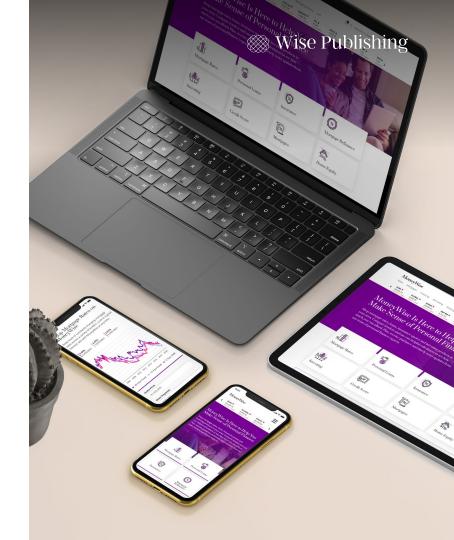
Get in front of consumers who are ready to take action.

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

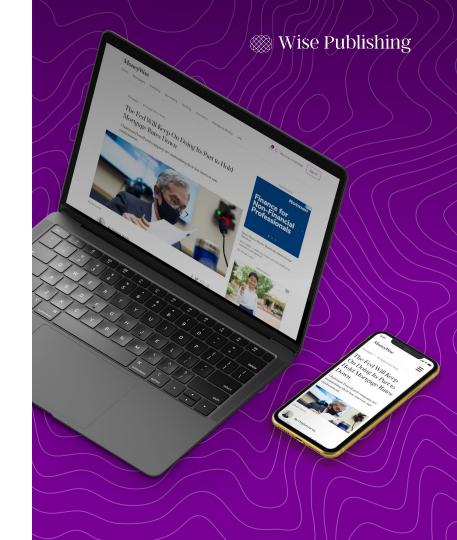
Let our trusted content team put together a package that drives brand awareness and educates consumers on your valuable products.



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.

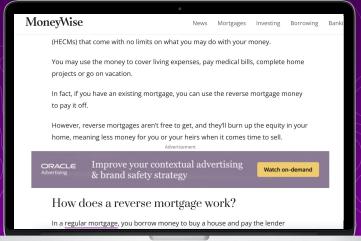


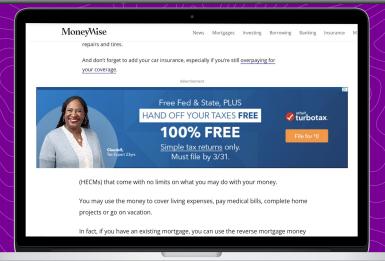
High Impact Placements

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



MoneyWise

s Mortgages

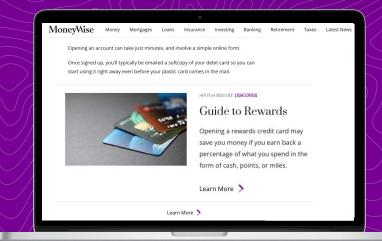
gages Invest

A **home equity line of credit (HELOC)** is similar but acts more like a credit card. Instead of a lump sum, you get a <u>pool of cash</u> 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?

SPONSORED

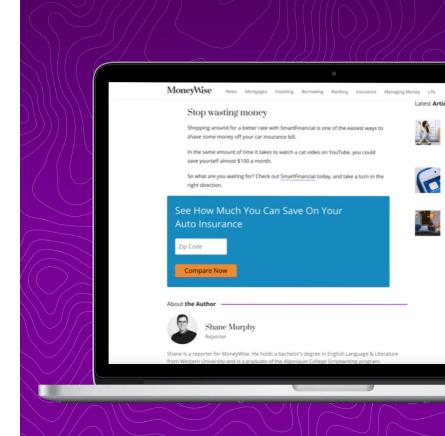
It's important to get out from under those hefty interest rates. <u>Consolidating to a lower-interest</u> personal loan will help you save and pay off your debt faster, so consider using Credible to <u>compare prequalified offers</u> to help pay your bills this month.



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



Direct Mail & Newsletter Sponsorships

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

₩ise Publishing

March 22, 2022

MoneyWise

Together with

MASTERWORKS

Good morning. Funny and insightful commentary on a hotbutton 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

SPONSORED BY MASTERWORKS

UBS, Citi and Deloitte agree: You shouldn't ignore this asset class



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:

- Low correlation to equities.
- 2. Many billionaire collectors

MoneyWise Subscriber Lists

US Email Newsletter

300,000

50%

3%

Canada Email Newsletter

11,000

35%

5%

Investing Email Newsletter Coming Soon



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Content Sponsorships

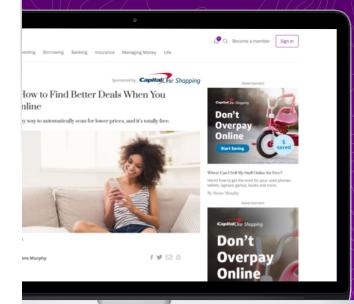
Let our trusted content team put together a package that drives brand awareness and educates consumers on your valuable products.

• 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

Topic		Topic
Tax Season Special Report	March Cont.	Spring Homebuying Guide
Red Update		Moneywise Homebuying Survey
Mortgage Rate Trends		Credit Score Data by State
Best/Worst States for Retirement	April	Financial Literacy Month Special Report
Tax Season Special Report		Tax Season Special Report
Best Tax Software		Mortgage Rate Trends
Mortgage Rate Trends		Spring Homebuying Guide
Tax Season Special Report		MoneyWise Homeowner Survey
Fed Update		Student Loan Refinance Special Report
Mortgage Rate Trends	May	Tax Season Special Report
		Fed Update
	Tax Season Special Report Red Update Mortgage Rate Trends Best/Worst States for Retirement Tax Season Special Report Best Tax Software Mortgage Rate Trends Tax Season Special Report Fed Update	March Cont. Tax Season Special Report Red Update Mortgage Rate Trends Best/Worst States for Retirement Tax Season Special Report Best Tax Software Mortgage Rate Trends Tax Season Special Report Fed Update



2022 US Editorial Calendar

	Topic		Topic
May Cont.	Mortgage Rate Trends	July	Fed Update
	Spring Homebuying Guide		Mortgage Rate Trends
	MoneyWise Homeowner Survey		Best Banks
	Best Cash Credit Cards	August	Can Insurance Buying Guide
	Best travel Rewards Credit Cards		Car Insurance Rate Discount Study
June	Investing Basics Guide		Fall Homebuying Guide
	Fed Update		Mortgage Rate Trends
	Mortgage Rate Trends		Best Coastal Cities for Retirement
	Best Mortgage Lenders	September	Fall Homebuying Guide
	Basic Life Insurance Providers		Fed Update
Media Kit 2022 ——			Mortgage Rate Trends

2022 US Editorial Calendar

	Topic
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

	Topic		Topic
February	RRSP Season	April	Best Investing Services/Apps in Canada
	Mortgage Trends		Best Robo Advisors in Canada
	Bank of Canada Interest Rates		Jobs Update
	Jobs Update		BOC Update
	Housing Affordability Update		Inflation Update
			Tax Day Warnings
March	Bank of Canada Interest Rate Update		
			Spring Homebuying Guide
	Jobs Update		
	Inflation Update	May	Best High-Interest Savings Account
	illiation opuate		best right-interest savings Account
	Spring Tax Guide		Best Mortgage Lenders
			Best High Interest Savings Accounts
			Jobs Update
Modia Kit 2022			



2022 Canada Editorial Calendar

	Topic		Topic
June	Bank of Canada Interest Rate Update Job Update	August Cont.	Housing Affordability Update
	Inflation Update	September	Bank of Canada Interest Rate Update
July	Jobs Update		Jobs Update
	Bank of Canada Interest Rate Update		Inflation Update
	Inflation Update		Fall Homebuying Guide
August	Retirement Guide The Best Places in Canada to REtire Jobs Update	October	Auto Insurance Discounts Survey Jobs Update Inflation Update Bank of Canada Interest Rate Update

2022 Canada Editorial Calendar

	Topic
November	Money-Saving App Comparison
	Best Cash- Back Credit Cards
	Holiday Spending Update
	Job Update
	Inflation Update
	Housing Affordability Update
	Financial Literacy Month
December	Bank of Canada Interest Rate Update
	Jobs Update
	Inflation Undate
	Inflation Update
	Holiday Spending Update



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