

Reverse Mortgage

The official magazine of the National Reverse Mortgage Lenders Association

MEDIA KIT 2017

Be part of the Reverse Mortgage Story



Award Winning Magazine, Valuable Audience

Welcome to *Reverse Mortgage* magazine, **the official publication of the National Reverse Mortgage Lenders Association**. Reverse Mortgage (NRMLA) is the definitive magazine for industry members, and is one of only 2 Association Magazines honored with a Platinum MarCom Award by the International Association of Marketing & Communication Professionals for the third year in a row. In all, NRMLA received 10 Marcom awards for our communications in 2015. We are pleased to invite you to leverage its unique and valuable audience.

Targeted Readership

Circulation: 3,000

Reverse Mortgage is NRMLA's flagship magazine. Printed six times annually, *Reverse Mortgage* is distributed to all NRMLA member delegates and at reverse mortgage industry events. The magazine is read by loan originators, as well as senior-level executives who oversee their company's reverse mortgage operations, vendors, counselors, federal and local government officials and the press. A PDF copy of each newsletter is saved to the Members Only section of NRMLAOnline.org, so that other employees of a NRMLA member firm can view the contents. As a result, the actual readership is higher than the print circulation.

NRMLA, The Gold Standard

Established in December 1997, NRMLA is the national trade association for reverse mortgage originators, servicers, and investors. Our over 300 member companies make and service more than 90 percent of all reverse mortgages in the U.S.



2013 MarCom Award

Media Partnerships

NRMLA Annual Media Partnerships provide you with widespread exposure throughout the year in our publications, at our conferences, in our advertising. They distinguish your company as a key participant in our industry and support NRMLA's ongoing communication efforts.

GOLD Media Partnership to include:

- Full Page Advertisements to appear in the 2017 editions of the *Reverse Mortgage* magazine (6 total). If contract is signed in 2017 one of more of your ads will appear in the 2018 issue(s).
- Online Ads in all 2017 Weekly Reports; every week for 12 months (52 total)
- Corporate biography in every issue of the magazine
- Rotating logo as part of the media slide show at the national conference
- Logo in all 2017 conference books as part of the partners' page
- Logo in up to (2) marketing emails prior to NRMLA's Eastern, Western and Annual Meeting conferences
- Editorial content

Total Price: \$20,000 one time annual fee

SILVER Media Partnership to include:

- Half Page Advertisements to appear in the 2017 editions of the *Reverse Mortgage* magazine (6 total). If contract is signed in 2017 one of more of your ads will appear in the 2018 issue(s).
- Online Banner Ads in 2017 Weekly Reports; every week for 6 months or every other week for 12 months (26 total)
- Corporate biography in every issue of the magazine in which your ad appears
- Rotating logo as part of the media slide show at the national conference
- Logo in all 2017 conference books as part of the partners' page
- Logo in up to (2) marketing emails prior to NRMLA's Eastern, Western and Annual Meeting conferences
- Editorial consideration

Total Price: \$10,000 one time annual fee

BRONZE Media Partnership to include:

- One-third Page Advertisements to appear in the 2017 editions of the *Reverse Mortgage* magazine (6 total). If contract is signed in 2017 one of more of your ads will appear in the 2018 issue(s).
- Online Banner Ads in 2017 Weekly Reports; every week for 6 months or every other week for 12 months (26 total)
- Corporate biography in every issue of the magazine in which your ad appears
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- Logo in all 2017 conference books as part of the partners' page
- Logo in up to (2) marketing emails prior to NRMLA's Eastern, Western and Annual Meeting conferences
- Editorial consideration

Total Price: \$5,200 one time annual fee

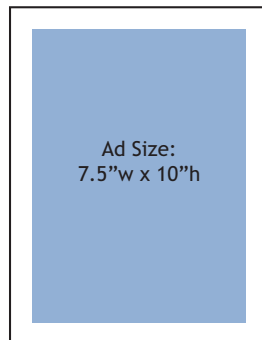
INDIVIDUAL Ads:

Reverse Mortgage magazine	
Full page	\$3,190
1/2 page	\$1,595
1/3 page	\$1,290
Weekly Report	\$250 per week (Spot Ad)

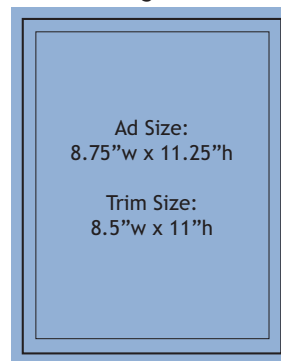
Specs

Specs

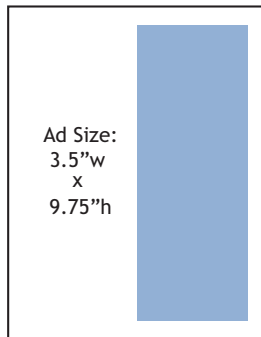
Full Page Non-Bleed



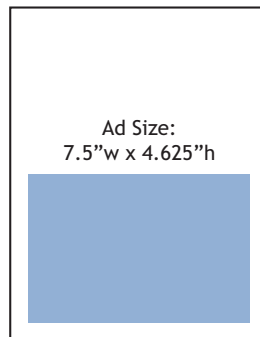
Full Page Bleed



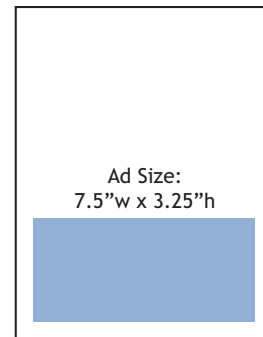
Half Page Vertical



Half Page Horizontal



1/3 Page Horizontal



*For more information
on ad specs, contact
Lisa Toji-Blank at
tojidesign@comcast.net*

Submission Guidelines

- All ads must be 4-color CMYK with process colors only.
- Magazine trims at 8.5" w x 11" h.
- If running a 2-color ad, one color must be Black (K) and the other must be a Process Pantone color.
- Arrangements can be made for the use of spot/PMS colors, but a printing fee will be added.
- If running a Black & White ad, all images and type must be either grayscale or black.
- Embed all fonts or outline all text.
- Make sure there is no RGB, PMS/Spot or Indexed Color used on image or type.
- 2-Page Spread Non-Bleed Ads must have Live Matter 0.125" away from the gutter.

Submitting Advertising Materials

When submitting advertising materials, please submit a press-ready with crop & bleed marks. 2-page Spread ads may be submitted as one PDF or as two individual page PDF's. You can submit your files in one of three ways: email, FTP or ship on CD.

Submission Deadlines

Materials for advertising must be received by the 15th of the month prior to publication. For example, the materials for the January/February issue are due December 15.

Email Submission

E-mail your files to both Lisa Toji-Blank at tojidesign@comcast.net and to Jessica Hoefer at jhoefer@dworbell.com. In the body of the email make sure to include the advertiser name, the issues that it will run in, contact name & telephone number. There is a 10MB limit on e-mail submissions.

Submission Via FTP

Go to: <https://www.hightail.com/u/TojiDesign> to send files larger than 10MB.

All files should be zipped or compressed prior to transfer. Also, make sure your filename doesn't have any spaces or special characters. When naming your file, use only letters of the alphabet or numbers. Do not use any grammatical symbols with the exception of an underscore (use underscores instead of spaces).

Once your file has been successfully transferred, please email Jessica Hoefer at jhoefer@dworbell.com. In the email please include the advertiser name, the issues that it will run in, contact name & telephone number, the name of the file(s) and transfer time/date.

If you have any questions or concerns about these ad specifications please call Sarah Aaronson at 209-549-1530.

Contact Us

Your Contacts

Marty Bell
 202-939-1745 (p)
 202-265-4435 (f)
 mbell@dworbell.com

Sarah Aaronson
 209-549-1530 (p)
 sarah@irmevents.com



NEW RESEARCH Equity Extraction Motivations HECM vs. HELOCs vs. Cash-out rfs

THE PREVALENCE OF HOME EQUITY EXTRACTION is the focus of a new report issued by a team of researchers from Ohio State University, the University of Wisconsin-Madison and the Federal Reserve Board.

The probability that a household will decide to extract equity is affected by housing prices and credit availability. These factors are also important to the equity extraction decision they make. Home equity lines of credit (HELOCs) and cash-out refinancing are more popular than reverse mortgages (HECMs). A prior study published in the *Journal of Housing Finance* found that households with lower credit scores and higher credit utilization rates were more likely to extract equity from their homes to replace an existing home loan during the last price boom period of 2002 to 2006. But then the fall in the home price index led to a reversal of the flow of equity extraction. In fact, a conventional loan now leads to more equity through a cash-out refinance, also often through a Home Plus

Reverse Mortgage

Talking to a New HECM Audience

Reverse Mortgage

High Rise Reverse Mortgages

What's up with co-ops and condos?

Reverse Mortgage

The Fog Lifts in San Francisco

NRMLA 2015 Annual Meeting Report

SNEAK PREVIEW OF NEW RESEARCH:

Aging in Place

Analyzing the Use of Reverse Mortgages to Preserve Independent Living

By Stephanie Minton, Cynthia Lohr and Donald Hainin (The Ohio State University)

At the NOVEMBER NRMLA ANNUAL MEETING in San Francisco, Dr. Stephanie Minton presented a study on the long-term results of aging in place reverse mortgage loans. The study is a component of a research project being conducted by researchers at The Ohio State University, in partnership with the American Council on Education, the U.S. Department of Housing and Urban Development (HUD), and the National Reverse Mortgage Lenders Association (NRMLA). The study examines the use of reverse mortgages to help seniors remain in their homes as they age. The study also examines the use of reverse mortgages to help seniors remain in their homes as they age.

Table 1: Survey Respondent Status	N	%
Series of Reverse Mortgage	667	27%
Did not obtain	1,192	48%
Obtained, reversed	182	6%
Obtained, not reversed	11	0%
Did not reverse	28	1%
Reversed within 30 days	2	0%
Reversed after 30 days	2	0%
Other	1,761	100%

Reverse Mortgage

Reverse Mortgage Mumbo Jumbo

Speaking to customers in their own language

INSIDE:
 How FA changed underwriting
 HMBSS seeks new investors
 Overcoming realtor resistance

Reverse Mortgage

The Costs of Aging

A handbook

INSIDE:
 MarCom Award Winner:
 Best Association Magazine Category
 5th consecutive year

Gold Media Partnership



As a media partner you are supporting all areas of NRMLA; including Political Advocacy, Communication, Membership, Research, and Public Relations. We appreciate your support and pledge our part to continue advocating change.

DATE _____ COMPANY _____
BILLING CONTACT NAME _____ EMAIL/PHONE _____
MAILING ADDRESS _____ CITY, STATE, ZIP _____

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- Editorial content
- **Total Price: \$20,000 one time annual fee** DATE CONTRACT BEGINS _____ AND EXPIRES _____

Terms & Conditions

1. Payment is due in full upon signing
2. Payment Instructions: VIA Check, made payable to NRMLA, please mail to address below. VIA CREDIT CARD, please fill out below (Amex, VISA, Discover, MasterCard).
3. Creative Materials are due on the 15th of the month, prior to the month we print. Example: January/February 2017, Creative Materials due December 15th 2016.
4. Client can either keep or change creative edition; the choice is entirely yours
5. Please submit creative materials directly to both tojidesign@comcast.net and jhoefer@dworbell.com
6. To schedule your webinar, please contact Darryl Hicks directly at 202-939-1784 or email at dhicks@dworbell.com
7. Please sign this form and return via email or fax to Sarah Aaronson: Telephone: 209-549-1508 | Email: sarah@irmevents.com
8. Cancellation permitted only upon expiration of this agreement

Company:

SIGNATURE _____ TITLE _____ DATE _____

NRMLA:

SIGNATURE _____ TITLE _____ DATE _____

Credit Card Payment: Amex VISA Discover MasterCard

NAME _____ CREDIT CARD # _____
EXP DATE _____ SECURITY CODE _____ BILLING ADDRESS _____
CITY _____ STATE _____ ZIP _____
SIGNATURE _____ DATE _____

Ad Contact Name: (This is the person who will submit the ad to NRMLA)

EMAIL _____ PHONE NUMBER _____

NRMLA, 1400 16th Street, NW, Suite 420, Washington, DC 20036

Silver Media Sponsorship



As a media partner you are supporting all areas of NRMLA; including Political Advocacy, Communication, Membership, Research, and Public Relations. We appreciate your support and pledge our part to continue advocating change.

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MAILING ADDRESS _____ CITY, STATE, ZIP _____

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5. Please submit creative materials directly to both tojidesign@comcast.net and jhoefer@dworbell.com
6. Please sign this form and return via email or fax to Sarah Aaronson: Telephone: 209-549-1508 | Email: sarah@irmevents.com
7. Cancellation permitted only upon expiration of this agreement

Company:

SIGNATURE _____ TITLE _____ DATE _____

NRMLA:

SIGNATURE _____ TITLE _____ DATE _____

Credit Card Payment: Amex VISA Discover MasterCard

NAME _____ CREDIT CARD # _____

EXP DATE _____ SECURITY CODE _____ BILLING ADDRESS _____

CITY _____ STATE _____ ZIP _____

SIGNATURE _____ DATE _____

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EMAIL _____ PHONE NUMBER _____

NRMLA, 1400 16th Street, NW, Suite 420, Washington, DC 20036

Bronze Media Sponsorship



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Company:

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NRMLA:

SIGNATURE _____ TITLE _____ DATE _____

Credit Card Payment: Amex VISA Discover MasterCard

NAME _____ CREDIT CARD # _____

EXP DATE _____ SECURITY CODE _____ BILLING ADDRESS _____

CITY _____ STATE _____ ZIP _____

SIGNATURE _____ DATE _____

Ad Contact Name: (This is the person who will submit the ad to NRMLA)

EMAIL _____ PHONE NUMBER _____

Advertising Contract

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DATE _____ COMPANY _____
CONTACT NAME _____ EMAIL/PHONE _____
MAILING ADDRESS _____ CITY, STATE, ZIP _____

Prices

Full page \$3,190
1/2 page \$1,595
1/3 page \$1,290
Weekly Report \$250 per week (Spot Ad)

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Company:

SIGNATURE _____ TITLE _____ DATE _____

NRMLA:

SIGNATURE _____ TITLE _____ DATE _____

Credit Card Payment: Amex VISA Discover MasterCard

NAME _____ CREDIT CARD # _____
EXP DATE _____ SECURITY CODE _____ BILLING ADDRESS _____
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