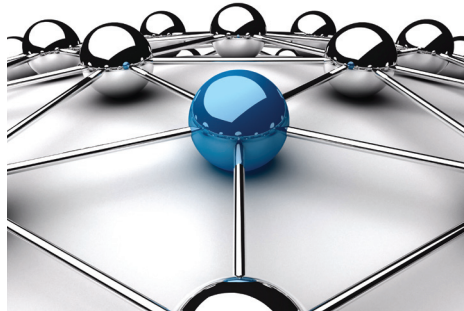




FACTOR

2016 EDITORIAL CALENDAR



COLUMNS IN EVERY ISSUE

An Inside Look

What Factor Clients Have to Say!

An interview every issue with factor clients. Questions about the value of factoring to your clients' businesses and specifically how your company and factoring is contributing to their overall growth.

Legal Factor

A discussion of the legal issues facing the factoring industry. Also, a review of some of the lessons learned in recent legal cases.

Small Ticket Factor

An article in about the specific issues in the small ticket factoring community. Small factors are a niche in the IFA membership and this article focuses on their unique needs.

Sales & Marketing

A look at sales and marketing efforts that have an impact and produce results. Industry professionals will address this topic and discuss cutting edge ideas.

Industry Spotlight

Each issue of Commercial Factor will include an in-depth look at one of the industries served by the factoring industry.

IFA Weekly E-Newsletter

IFA distributes an E-Newsletter to our members every week with the latest news and happenings in the factoring industry and with the association. See the attached information sheet in the media kit for more information and advertising rates. Also, send your news to news@factoring.org and we'll include it in our weekly updates!

JANUARY/FEBRUARY

Space Deadline: 12/14/15 • Material Deadline: 12/21/15

Editorial Focus: Credit Issues and Debtor Quality Trends

MARCH/APRIL

Space Deadline: 2/3/16 • Material Deadline: 2/10/16

Editorial Focus: Annual IFA Spring Conference Issue

Bonus Distribution: IFA Annual Spring Conference 4/13-16, Scottsdale, AZ

MAY/JUNE

Space Deadline: 4/18/16 • Material Deadline: 4/25/16

Editorial Focus: Sales and Marketing

JULY/AUGUST

Space Deadline: 6/13/16 • Material Deadline: 6/20/16

Editorial Focus: Niche Industries in Factoring

SEPTEMBER/OCTOBER

Space Deadline: 8/12/16 • Material Deadline: 8/19/16

Editorial Focus: Operations/Portfolio Management

Bonus Distribution: CFA Annual Convention, time and place TBA

NOVEMBER/DECEMBER

Space Deadline: 9/26/16 • Material Deadline: 10/3/16

Editorial Focus: 2017: A Look Ahead



TO ADVERTISE Please contact:

R&W Associates • 3534 Caley Road, Newtown Square, PA 19073
Lisa Rafter • Ph: (610) 213-9105 / lisarafter@rw-assoc.com
Chelsea Kirtley • Ph: (727) 450-9870 / chelsea@rw-assoc.com

FACTOR

2016 PRINT RATES

AD SIZE	1X RATE	3X RATE	6X RATE
FULL PAGE	\$1696	\$1530	\$1358
HALF ISLAND PAGE	\$1139	\$1030	\$916
HALF HORIZONTAL PAGE	\$988	\$889	\$791
THIRD PAGE	\$765	\$692	\$609

COLOR (Cost per insertion)

Full Color	\$530
One Color	\$213

PREMIUM POSITION RATES

Back Cover	+ 20%
Inside Covers	+ 15%

ARTWORK

We can accept files in the following programs:

Adobe InDesign (preferred). Please include all art & fonts, as well as the layout document. All art files need to be at 100% at 300DPI. Color art needs to be saved as CMYK.

Adobe Photoshop Please include all fonts. All art files need to be at 100% at 300DPI. Color art needs to be saved as CMYK.

Adobe Illustrator Please include all fonts.

Adobe Acrobat PDF Please include all fonts & save PDF for PRINT.

Materials may be emailed to: lisarafter@rw-assoc.com

OR sent on a CD to the address below.

JANUARY/FEBRUARY Space: 12/14/15 • Material: 12/21/15

MARCH/APRIL Space: 2/3/16 • Material: 2/10/16

MAY/JUNE Space: 4/18/16 • Material: 4/25/16

JULY/AUGUST Space: 6/13/16 • Material: 6/20/16

SEPTEMBER/OCTOBER Space: 8/12/16 • Material: 8/19/16

NOVEMBER/DECEMBER Space: 9/26/16 • Material: 10/3/16

All advertising rates are based on consecutive issue publishing schedules. Custom publishing schedules are available upon request, for an additional fee.

CONTACT INFO

R&W Associates • 3534 Caley Road, Newtown Square, PA 19073
 Lisa Rafter • Ph: (610) 213-9105 / lisarafter@rw-assoc.com
 Chelsea Kirtley • Ph: (727) 450-9870 / chelsea@rw-assoc.com

MATERIAL SPECIFICATIONS

FULL PAGE

Dimensions:

Trim Size: 8.125" W x 10.875" H

Bleed: Extend bleed 1/8" past trim

Keep live matter 1/2" from trim edge

1. HALF ISLAND

Dimensions:

4.6875" W x 7.375" H

2. HALF HORIZONTAL

Dimensions:

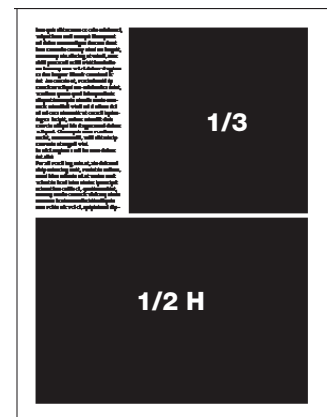
7.125" W x 4.875" H

3. THIRD

Dimensions:

4.6875" W x 4.875" H

Magazine prints at 133LPI.



The Commercial Factor



The International Factoring Association

6627 Bay Laurel Place, Suite C
 Avila Beach, CA 93424
 800-563-1895



ADVERTISER INFORMATION:

 Company

 Contact

 Title

 Phone _____ Fax _____

 eMail

 Address

 City, State, Zip

AGENCY INFORMATION:

 Ad Agency Name

 Contact

 Phone _____ Fax _____

 eMail

 Address

 City, State, Zip

BILLING INFORMATION:

 Company

 Contact

 Title

 Phone _____ Fax _____

 eMail

 Address

 City, State, Zip

I hereby accept the terms and conditions of the IFA advertising contract.

 Signature _____ Date _____

All advertising rates are based on consecutive issue publishing schedules.
 Custom publishing schedules are available upon request, for an additional fee.

PAYMENT:

Please bill me for \$ _____.

Enclosed is my check for \$ _____.

Please charge \$ _____ to my credit card:

VISA Mastercard American Express Discover Name on Card: _____

Credit Card Number: _____ Expiration Date: _____

 Signature _____ Date _____

MATERIALS: Mail or email complete form & materials to: **R&W Associates, 3534 Caley Road, Newtown Square, PA 19073**
email: lisarafter@rw-assoc.com / chelsea@rw-assoc.com • PHONE: (610) 213-9105 / (727) 450-9870

TERMS AND CONDITIONS:

- All advertisement material is held at the owner's risk and the publisher reserves the right to dispose of any photos/artwork after 3 months unless otherwise agreed.
- All advertisements are subject to the approval of the editor who reserves the right to omit or decline any advertisement.
- R&W is not responsible for errors in ad copy once the advertiser has approved a proof. Any ad that is submitted after the deadline is not guaranteed a proof prior to publication and R&W is not responsible for errors.
- R&W will charge and you agree to pay a late charge of 1.5% per month if your payment is not received within 30 days of the invoice date.
- R&W will charge and you agree to reimburse R&W for any/all discounts provided, including but not limited to advertising agency discounts, if payment is not received within 30 days of the invoice date. You also agree to reimburse R&W for all collection fees (including attorney's fees) it incurs in its efforts to collect any unpaid balance on your account.
- Advertisers and their agencies are jointly responsible for the cost of any advertising inserted.

CANCELLATIONS:

- Advertisers and agencies not fulfilling their insertion contract as agreed due to cancellation (for any reason) must pay the full price of the ad after the advertising space deadline.

INSERTION ORDER:

Please complete the following to reserve space for the company described on the left.

AD RATES 1x		AD RATES 6x	
<input type="checkbox"/> Full Page	\$1696	<input type="checkbox"/> Full Page	\$1358
<input type="checkbox"/> 1/2 Island Page	\$1139	<input type="checkbox"/> 1/2 Island Page	\$916
<input type="checkbox"/> 1/2 Horizontal Page	\$988	<input type="checkbox"/> 1/2 Horizontal Page	\$791
<input type="checkbox"/> Third Page	\$765	<input type="checkbox"/> Third Page	\$609
AD RATES 3x			
<input type="checkbox"/> Full Page	\$1530		
<input type="checkbox"/> 1/2 Island Page	\$1030		
<input type="checkbox"/> 1/2 Horizontal Page	\$889		
<input type="checkbox"/> Third Page	\$692		

Premium Position:

- Back Cover +20%
- Inside Covers +15%

Color: (Cost per Insertion)

- Full • \$530
- One Color • \$213

<p>2016 CONTRACT</p> <p>START ISSUE: _____</p> <p>FINISH ISSUE: _____</p>
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TOTAL: _____ \$ _____

Preferred Position: _____



IFA'S WEEKLY E-NEWSLETTER



IFA E-Newsletter

Sent directly to the email in-box of every IFA member with industry news, deals, IFA happenings and more! Your advertisement will reach over 8,300 factoring professionals every week. It's the first of its kind and reaches more factoring professionals than any other industry publication—both online and in print!

Our E-Newsletter rates are budget friendly. You'll reach thousands of individual factoring professionals for just pennies. It's an unbeatable opportunity to get your company's product and message out there to the decision makers.

2016 E-Newsletter Rates

	Top Horizontal*	Inside Horizontal	Vertical Skyscraper
4 WEEKS	\$448 (\$112/WK)	\$339 (\$85/WK)	\$327 (\$81.75/WK)
12 WEEKS	\$1264 (\$316/WK)	\$983 (\$245.75/WK)	\$926 (\$231.50/WK)
24 WEEKS	\$2465 (\$616.25/WK)	\$1904 (\$476/WK)	\$1764 (\$441/WK)
52 WEEKS	\$4843 (\$1210.75/WK)	\$3772 (\$943/WK)	\$3522 (\$880.50/WK)

*Top Horizontal is currently not available

SIZES:

- Top Horizontal: 600px X 85px
- Vertical Skyscraper: 185px X 240px
- Inside Horizontal: 355px X 65px (logo + one sentence description)
OR 400px X 65px (just image/logo)

All advertising rates are based on consecutive issue publishing schedules. Custom publishing schedules are available upon request, for an additional fee.

The International Factoring Association
 6627 Bay Laurel Place, Suite C
 Avila Beach, CA 93424
 800-563-1895

TO ADVERTISE PLEASE CONTACT

R&W Associates • 3534 Caley Road, Newtown Square, PA 19073
 Lisa Rafter • Ph: (610) 213-9105 / lisarafter@rw-assoc.com
 Chelsea Kirtley • Ph: (727) 450-9870 / chelsea@rw-assoc.com



WEEKLY E-NEWSLETTER 2016 E-NEWSLETTER ADVERTISING CONTRACT

ADVERTISER INFORMATION:

Company

Contact

Title

Phone Fax

eMail

Address

City, State, Zip

AGENCY INFORMATION:

Ad Agency Name

Contact

Phone Fax

eMail

Address

City, State, Zip

BILLING INFORMATION:

Company

Contact

Title

Phone Fax

eMail

Address

City, State, Zip

I hereby accept the terms and conditions of the IFA advertising contract.

Signature Date

All advertising rates are based on consecutive issue publishing schedules. Custom publishing schedules are available upon request, for an additional fee.

TERMS AND CONDITIONS:

- All advertisement material is held at the owner's risk and the publisher reserves the right to dispose of any photos/artwork after 3 months unless otherwise agreed.
- All advertisements are subject to the approval of the editor who reserves the right to omit or decline any advertisement.
- R&W is not responsible for errors in ad copy once the advertiser has approved a proof. Any ad that is submitted after the deadline is not guaranteed a proof prior to publication and R&W is not responsible for errors.
- R&W will charge and you agree to pay a late charge of 1.5% per month if your payment is not received within 30 days of the invoice date.
- R&W will charge and you agree to reimburse R&W for any/all discounts provided, including but not limited to advertising agency discounts, if payment is not received within 30 days of the invoice date. You also agree to reimburse R&W for all collection fees (including attorney's fees) it incurs in its efforts to collect any unpaid balance on your account.
- Advertisers and their agencies are jointly responsible for the cost of any advertising inserted.

CANCELLATIONS:

- Advertisers and agencies not fulfilling their insertion contract as agreed due to cancellation (for any reason) must pay the full price of the ad after the advertising space deadline.

INSERTION ORDER:

Please complete the following to reserve space for the company described on the left.

AD RATES 4 weeks

- Top Horizontal* \$448 (\$112/wk)
- Inside Horizontal \$339 (\$85/wk)
- Vertical Skyscraper \$327 (\$81.75/wk)

AD RATES 12 weeks

- Top Horizontal* \$1264 (\$316/wk)
- Inside Horizontal \$983 (\$245.75/wk)
- Vertical Skyscraper \$926 (\$231.50/wk)

AD RATES 24 weeks

- Top Horizontal* \$2465 (\$616.25/wk)
- Inside Horizontal \$1904 (\$476/wk)
- Vertical Skyscraper \$1764 (\$441/wk)

AD RATES 52 weeks

- Top Horizontal* \$4843 (\$1210.75/wk)
- Inside Horizontal \$3772 (\$943/wk)
- Vertical Skyscraper \$3522 (\$880.50/wk)

**Top Horizontal is currently not available*

CONTRACT
START WEEK: _____
FINISH WEEK: _____

PAYMENT:

Please bill me for \$_____.

Enclosed is my check for \$_____.

Please charge \$_____ to my credit card:

VISA Mastercard American Express Discover Name on Card: _____

Credit Card Number: _____ Expiration Date: _____

Signature Date

MATERIALS: Email complete form & materials to: lisarafter@rw-assoc.com / chelsea@rw-assoc.com
R&W Associates, 3534 Caley Road, Newtown Square, PA 19073 • PHONE: (610) 213-9105 / (727) 450-9870