

A Bottom-Line Approach to Communicating Your Financial Message.

- Editors can use a series of articles with helpful advice, much like a syndicated column.
- Offer tips from your reputable experts.
- Let readers know how they can save money or get tax credits.
- Inform readers how to grow and protect their assets.
- Include information from the government to build credibility.
- Drive people to your site or your 800 number for more information.

Eye-catching color images can speak a thousand words.

Saving for Retirement

Traditional vs. Roth IRA: The Choice Just Got More Interesting

(NAPSA)—How high do you think your taxes are headed? The answer to that—along with other factors—could help you decide which retirement accounts may make sense for you: Traditional IRA, Roth IRA or both?

The decision became more significant this year because the income limits for converting Traditional IRAs into Roth IRAs were removed. (As were those affecting SEP and SIMPLE IRAs and workplace savings plans with former employers like 401(k)s.) Already, Fidelity Investments says that Roth IRA conversions have increased and that Roth IRAs are more popular among new investors—and you can judge for yourself why.

Contributions to Traditional IRAs may provide an immediate tax deduction for those who meet certain basic income and other requirements, but taxes are ultimately due on amounts withdrawn. On the other hand, Roth IRA contributions are not deductible, but may leave you free from federal income tax as long as you keep the money in for at least five years and are 59½ or older when you take it out.

In other words, Roth IRAs, as Kerri Dogan, a senior vice president at Fidelity Investments, puts it, are a potential “hedge” against future higher federal income tax rates.

“Most investors should consider having a Roth IRA as part of their overall retirement plan to potentially help minimize taxes and maximize retirement savings,” she says.

Many higher earners in particular appear to have already gotten the message. Hence the



Financial adviser (right) helps a couple decide which type of IRA suits them best.

heightened interest in Roth IRA conversions, which until 2010 had been limited to those with modified adjusted gross incomes of \$100,000 or less.

Factors To Consider—First, know that IRAs currently have an annual contribution (or \$6,000, for the older). Also, if you now Roth IRA—as a conversion from a Traditional IRA, the contribution limit is \$120,000 or less than \$177,000 (filing jointly).

That said, be important issues to your financial adviser:

- Is not having a minimum distributed age 70½ a critical factor?
- Do you anticipate lower tax brackets in the future?
- Are you a young professional with time for prototyping gains?

Finally, if you whether a Roth IRA may make financial sense, check out the Rollover at www.f

MONEY-SAVING IDEAS



Cool Down Your Energy Bills

(NAPSA)—Something you already own can help you reduce your cooling costs. Air circulators and fans provide a cost-saving solution for homeowners looking for ways to stay cool without breaking the bank.

Fans and air circulators are great energy-saving tools when paired with a home's air-conditioning system, potentially helping consumers save up to 20 percent on their cooling costs.



Many Americans are becoming big fans of saving money by cooling their home with fans.

fans are up to 30 percent quieter than competing products, making them great for bedrooms and offices.

With so many options out there, how do you know which type of air circulator or fan is best for your needs? For tips and advice, visit the “Choose The Best Fan For You” section on www.HoneywellFanSavings.com. Also, check out such retailers as Target, Best Buy, CVS, Kmart, Sears and Menards to see some of the latest designs.

The website also provides a free interactive “savings calculator” that will let you quickly and easily see how much you can potentially save on your energy bills by using a fan or air circulator.

HEALTH MATTERS



Planning For Your Future Care

(NAPSA)—With more Americans living longer lives, there's new interest in purchasing long-term care insurance to cover costs generally associated with aging.

Currently, 8.2 million Americans have purchased long-term care insurance that pays for home care, for assisted living or for care in a nursing home.

Such long-term health care costs are not usually covered by medical insurance, by Medicare supplement plans or group insurance. For seniors on Medicare, the long-term care benefits are limited—especially when considering the cost of a debilitating disease such as Alzheimer's.

Fortunately, long-term care insurance may be more affordable than you realize. Here are a few tips on how to save from the experts at NAIFA.

Take advantage of the tax deduction. The Internal Revenue Service recently increased deductibility levels for long-term care policies. If you own a business, you may be able to deduct 100 percent of the cost. As an individual, your premiums may be partially tax deductible. Deductibles are based on age and range from \$350 to \$4,110.

Compare policies. Each insurer sets rates based on the type of client it seeks to attract. The company with the lowest cost for a 55-year-old married couple may not be the least expensive for a 55-year-old single individual.

Stay healthy. Individuals with few or no current health conditions pay less for their long-term care insurance.



Long-term care insurance can be a cost-effective way to pay for home care, assisted living or care in a nursing home.

Involve your significant other. Discounts are offered to married adults and even unmarried adults who live together if both individuals purchase insurance coverage.

Add a deductible. Deductibles on long-term care insurance policies are typically referred to as the Elimination Period, the number of days you choose to pay fully until your benefits for qualifying care begin. The longer the Elimination Period, the lower your annual premium.

Set a defined benefit period. Deciding how long you will need the benefits could save you more than 50 percent of the cost.

Share benefits. A shared care benefit gives couples a pool of money to work with.

Pay your premium once a year. Monthly premiums typically cost 7–8 percent more.

For more information, visit NAIFA at www.naifa.org/consumer.

MONEY MATTERS



The Savings Solution: Can Your Rainy-Day Fund Weather A Storm?

(NAPSA)—While many families focus on setting money aside for retirement, college tuition and other long-term goals, having a rainy-day fund can also help navigate smaller, unexpected financial storms.

Typically, families start to save more following a financial crisis like a recession. Making regular contributions to a savings fund can ease the burden of unanticipated costs such as automobile repairs or medical emergencies.

Getting Started

Remember, no amount is too small. Whether it's a change jar or an electronic account transfer, the



Setting up a savings plan is the first step to guarding against unexpected financial strain.

a savings step, says vice president, HSBC. Saving a CD, lowering the ability to build your goal.

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Learn More To see how your savings can really add up, use the online savings calculators at www.YouMoneyCounts.com.

Hints For Homebuyers

Finding Assistance And Incentive Programs

(NAPSA)—Although the Federal Home Buyer Tax Credit program has ended, potential homebuyers who missed the contract deadline should not be discouraged. There are many other programs available to help homebuyers; the key is knowing where and when to look.

With a little research, homebuyers can find various assistance and incentive programs. Neighborhood, county and state housing programs provide low interest rates or funds to help make homeownership more affordable. Many programs are aimed at first-time homebuyers, while other programs are based on income or geographic criteria.

The assistance programs work in conjunction with and in addition to your mortgage loan and may help you qualify. Here are tips to help house hunters find and compare assistance programs as they look to buy a home.

Do your homework. Look for online tools that can help you cut through all the information out there. Visit <http://neighborhoodfinding.bankofamerica.com> to find specific information and tips on various assistance and incentive programs.

Call state and local housing agencies. Some agencies still offer some type of tax credit, so contact them to find out if the home purchase qualifies.

Ask a real estate agent. Many agents are well versed in all types of programs, including applying for government assistance through the Federal Housing Administration or Department of Veterans Affairs.

Be persistent. Funding availability can be cyclical and tied to budget cycles, so stay in touch with local agencies to be ready to go when affordable housing funds become available.



You may be able to get money from state and local governments to help you buy a new home.

Ask a mortgage loan officer. Bank of America mortgage loan officers are able to identify programs a buyer may be eligible for from a database of more than 2,500 homeownership programs around the country and help secure funds from the housing finance agencies.

“Homebuyer assistance programs have been around for years as a way for local and state housing finance agencies to help their constituents into homeownership,” says Dottie Sheppick, Bank of America's affordable housing authority. “These programs can be just the incentive a homebuyer needs to make a decision on where or when to buy a home.”

There's no particular formula for determining how much is available or how funds are dispensed, and programs are constantly changing. For example, one program may give money toward a down payment while another might grant funds toward closing costs.

In some cases, income limits or first-time-buyer requirements are factors—but not the only considerations—that agencies use to determine who gets funding.

Learn More

For more tips and tools on the homebuying process, check out the interactive online home loan guide at <http://myhome.bankofamerica.com>.

NAPS Financial Clients

CHASE 



Bank of America 

PROGRESSIVE®

WELLS FARGO

GEICO®

VISA



AMERICAN EXPRESS

citi®

charles SCHWAB

 Merrill Lynch

MetLife®

NEW YORK LIFE

Genworth®
Financial 

YAHOO! FINANCE

CERTIFIED FINANCIAL PLANNER
BOARD OF STANDARDS, INC.

 Prudential

 Nationwide®
On Your Side

TIAA CREF

 EATON VANCE
Managed Investments

Reach more people by covering more media

□ *Traditional Media*

- Newspapers: 100 to 400 placements
- Radio: 300 to 400 on-air placements
- TV: 100 to 150 on-air placements
- Spanish Media: 10 to 25 placements in newspapers
- African-American Media: 10 to 25 placements in newspapers

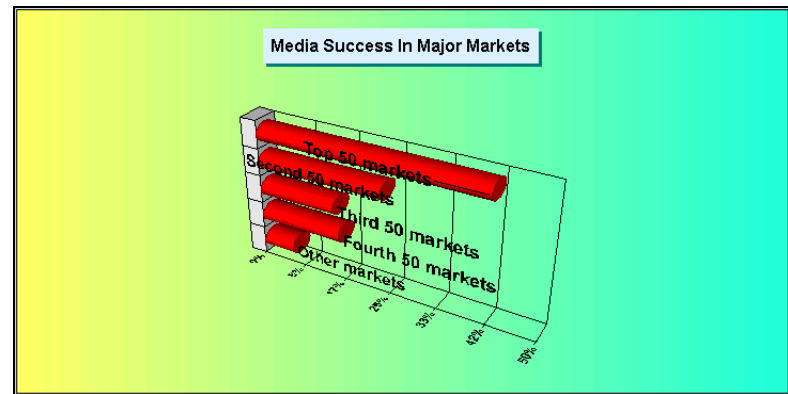
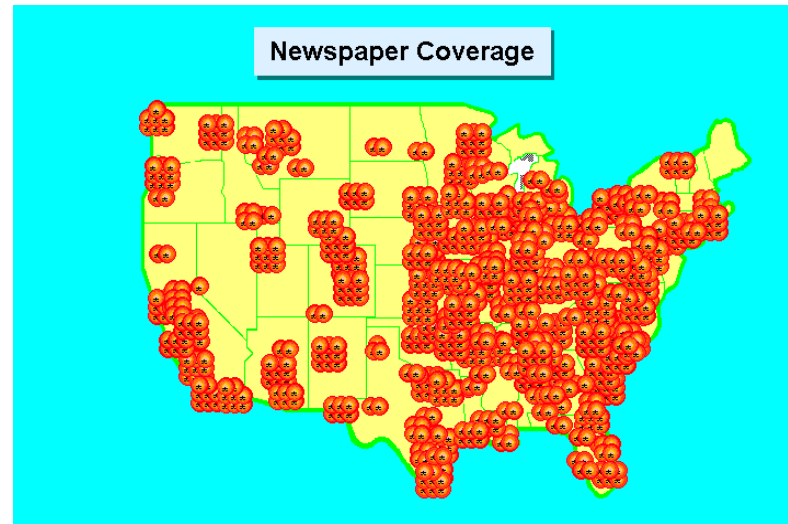
□ *Online*

- 1000+ online news sites
- Social media
- Twitter feeds to editors
- SEO
- Blogging
- Anchor texting and hyperlinking
- RSS feeds in XML
- Podcasting
- YouTube CSNN Channel

Reports include impressive results

- E-clips
- Circulation and readership figures
- Market rankings
- Page views
- Unique visitors per month
- AQH
- CUME
- Ad value equivalency

Ally Financial



Graph Data: As of 3/20/2018, **Ally Financial** generated **5252** news articles in **56** different states with a readership of **10,882,960**. The sites it was on were viewed by **78,371,898** unique visitors per month. Additionally it was viewed **578** times on www.napsnet.com. The print placements had an approximate ad value of **\$40,395.37**, based on column inch rates.

Reach the wealthiest and most populous communities

- Newspapers, radio stations and TV stations are supported by local advertisers.
- Advertisers will spend money where they are going to get the best ROI.
- Publications and stations tend to exist where advertisers are willing to spend.

Money Matters

Check Your Dollars: You Could Have A \$1 Bill Worth \$10,000

(NAPS)—They get shoved in pockets and run through the laundry, jammed in and spit out of vending machines. And grasped by many hands as they make their way across the United States.

Dollar bills take a beating. In fact, the average life span for a \$1 in circulation is only 5.8 years, according to the Federal Reserve. Compare that to a \$50 bill, which circulates for 8.5 years, or the \$100 bill, which hangs around almost three times as long as the humble single.

Nevertheless, your hardworking dollars could be working even harder for you. That's the idea behind an online banking and investing financial services company's "Hardest Working Dollar" campaign. An anonymous shopper will travel the country, spending 7,500 of the hardest-working dollars in mom-and-pop shops, cafes, and other locations in 15 U.S. cities.

Once in circulation, the value of these George Washingtons could increase. Some will be worth \$100, others will be valued at \$5,000 and one will be particularly prized: It will be worth \$10,000. Consumers can visit www.allyhardestworkingdollar.com and enter the serial numbers of their singles to see if theirs is eligible to win.

"The Hardest Working Dollar campaign is a continuation of our efforts to 'Do It Right' for our customers and all consumers by encouraging them to think about their money differently," explains Ally Chief Marketing and Public Relations Officer, Andrea Riley.

The company will also celebrate hard-at-work individuals in key markets across the U.S. Continued George Washingtons will thank employees on their way to work, show their appreciation for hardworking first responders, and honor dedicated volunteers at nonprofit organizations.

Make Your Money Work for You
Ultimately, every consumer has the



You may be holding a bill worth \$10,000 and not even know it.

ability to make any \$1 bill the hardest-working dollar. A new investing product, Ally Invest, offers several convenient online options for putting your money to work, including low-cost trading for investors looking to trade stocks, options, bonds and ETFs themselves, as well as managed portfolios, which are professionally designed, continually monitored and rebalanced automatically, for those who prefer a hands-off approach to their finances. Together, investing combined with the bank's great FDIC-insured savings rate is designed to help consumers make their money work harder.

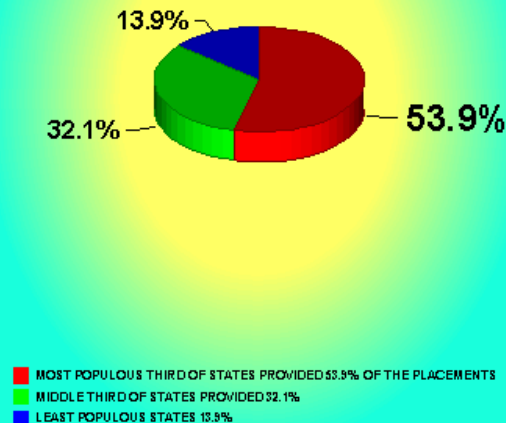
"We believe being an ally for our customers' financial well-being means encouraging people to focus on the products and services that will improve their financial lives for the long run," says Diane Morais, president of Consumer & Commercial Banking Products at Ally Bank, Member FDIC. "By saving at a higher rate of interest, using a cash-back credit card and investing with affordable fees, people have the opportunity to make their dollars work harder."

The "Hardest Working Dollar" sweepstakes kicks off the week of June 5 and runs through July 31.

Learn More
For further information, visit www.allyhardestworkingdollar.com and follow the hashtag #hardestworkingdollar on Twitter and Facebook.

Photo by Ed Harris. This article, while of interest to everyone, is of most significance to people in Ohio, Michigan, Pennsylvania, North Carolina and Utah.

Media Success Where the People Are



Media Success Where the Money Is

