



[suppliers.nfda.org](https://suppliers.nfda.org)

# 2022

## Media Kit

Your connection to members of the **world's leading and largest** funeral service organization.

# Meet your **Business Development Team!**

## Your Partners at NFDA



**Anthony Kaniuk**  
Senior Business  
Director Industry Relations  
akaniuk@nfda.org  
262.814.1550

Since 2014, Anthony has worked with businesses near and far to develop the right packages of NFDA advertising and sponsorship offerings that help them best reach their target audience.

Prior to joining NFDA, Anthony worked for Kates-Boylston Publications as associate publisher of *American Funeral Director* and *American Cemetery & Cremation* magazines and *Funeral Service Insider* newsletter for 14 years. He is also past president of the International Memorialization Supply Association, where he played a pivotal role in securing a new executive director and assisted in the development of many new benefits for members.



**Lorri Wagner**  
Director of Business  
Development  
lwagner@nfda.org  
262.814.1546

When Lorri joined NFDA in 2014, she brought a wide range of experience that enables her to establish inclusive sales and marketing plans for NFDA's valued partners.

Lorri's multifaceted career includes employment in the travel industry, running a home business and working as a regional sales representative for Innovative Signs. Lorri also served as national retail manager for Penzeys Spices, where she led teams that launched new stores across the country.



**Christina Von Den Bergh**  
Business Development Project  
Coordinator  
cvondenbergh@nfda.org  
262.814.1563

Christina joined NFDA in 2020, supporting multiple departments as the Administrative Project Coordinator. She transitioned into the role of Project Coordinator for the Business Development team in 2021 and is responsible for tracking sponsorship assets for NFDA events and its annual convention. In addition, duties include managing insertion orders, coordinating website banner ads, scheduling e-bulletins, and providing onsite convention exhibitor support.

Before joining NFDA, Christina's career working in various administrative roles allowed her to gain insight into a wide array of customer service skills. This experience helped cultivate her passion for supporting customers and their individual needs.

# Reach the top decision-makers in funeral service when you advertise with NFDA!

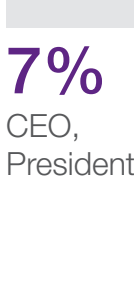
## NFDA Members...

### ...are in charge!



**63%**

Owner,  
Principal  
Partner



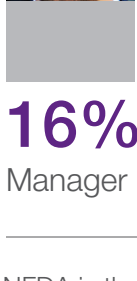
**7%**

CEO,  
President



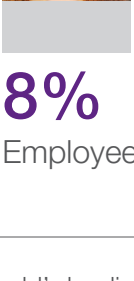
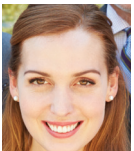
**6%**

Vice  
President



**16%**

Manager














**8%**

Employee

NFDA is the world's leading funeral service association, serving more than 20,000 individual members that represent more than 10,000 funeral homes in the United States and internationally. Our members are the decision-makers you want to connect with!

### ...also own or offer:

	Crematory	<b>100%</b>
	Rental/Ceremonial Caskets for Cremation With Viewing	<b>88%</b>
	Preneed Insurance	<b>81%</b>
	Headstones, Markers, Monuments	<b>72%</b>
	Aftercare	<b>70%</b>
	Flower Shop	<b>50%</b>
	Green Funeral Services/Burials	<b>47%</b>
	Cemetery Without Cremation Services	<b>40%</b>
	Cemetery With Cremation Services	<b>39%</b>
	Estate/End-of-Life Planning Services	<b>24%</b>
	Pet Care Services	<b>26%</b>

### ...have life experience!

#### Average Age

25-39	<b>14%</b>	55-64	<b>30%</b>
40-54	<b>35%</b>	65+	<b>20%</b>

Based on most recent NFDA General Price List Study

# THE DIRECTOR

Official Publication of NFDA



More than 13,000 funeral professionals around the world count on their monthly issue of *The Director* to keep up on the latest trends and important information they need to be successful in today's funeral service profession.

## Our readers take action!

**62%** Visited company's website to learn more

**41%** Purchased advertised product

**51%** Give preference to advertisers seen in the magazine

**35%** Shared with a colleague

**46%** Referred to an ad when researching a purchase

**29%** Saved ad for future reference

**44%** Contacted company about a product



"If you are a supplier to the funeral industry and you are not advertising in *The Director* magazine then you are not reaching a large part of your target audience. As the official publication of the largest association of funeral directors in the world, why would you not advertise with them?"

**Jamie Meredith**  
Executive Vice President  
C&J Financial, LLC

Based on most recent NFDA Funeral Service Publication Study

# 2022 Editorial Calendar

## BUSINESS as UNUSUAL\*

\*Funeral homes must get back down to business. Business as usual? Not anymore.

### January

#### Taking the Next Five Steps

- Something Different Is Happening

Space Reservation: 11/5/21

Ad Material Due 11/12/21

Editorial Material Due 11/15/21

### February

#### Nontraditional Delivery

- Home Funerals/Alternate Venues

Space Reservation 12/5/21

Ad Material Due 12/12/21

Editorial Material Due 12/15/21

### March

#### The Funeral Planner

- Sometimes One Voice Rises Above the Crowd: Celebrants/Doulas

Space Reservation 1/5/22

Ad Material Due 1/12/22

Editorial Material Due 1/15/22

### April

#### Your Social Network

- Are You Reaching Out? Are You Connecting?

Space Reservation 2/5/22

Ad Material Due 2/12/22

Editorial Material Due 2/15/22

### May

#### Capital Ideas

- Investing in Your Business

Space Reservation 3/5/22

Ad Material Due 3/12/22

Editorial Material Due 3/15/22

### June

#### Community Engagement

- Where Do You Stand in Your Community?

Space Reservation 4/5/22

Ad Material Due 4/12/22

Editorial Material Due 4/15/22

### July

#### Your Winning Team

- Recruiting and Keeping the Best

Space Reservation 5/5/22

Ad Material Due 5/12/22

Editorial Material Due 5/15/22

### August

#### Funeral Directors: The Next Generation of Leaders

#### Plus: The NFDA Expo Preview

Space Reservation 6/5/22

Ad Material Due 6/12/22

Editorial Material Due 6/15/22

### September

#### The Consumer's Voice

(Annual NFDA Consumer Survey)

#### Plus: NFDA's Convention Workshop & Speaker Preview

Space Reservation 7/5/22

Ad Material Due 7/12/22

Editorial Material Due 7/15/22

### October

#### The NFDA Convention Issue

#### Plus: The Best Thing I Am Doing

- The Idea Bank

Space Reservation 8/5/22

Ad Material Due 8/12/22

Editorial Material Due 8/15/22

### November

#### Your Strategic Plan for 2023

Space Reservation 9/5/22

Ad Material Due 9/12/22

Editorial Material Due 9/15/22

### December

#### The Convention Recap

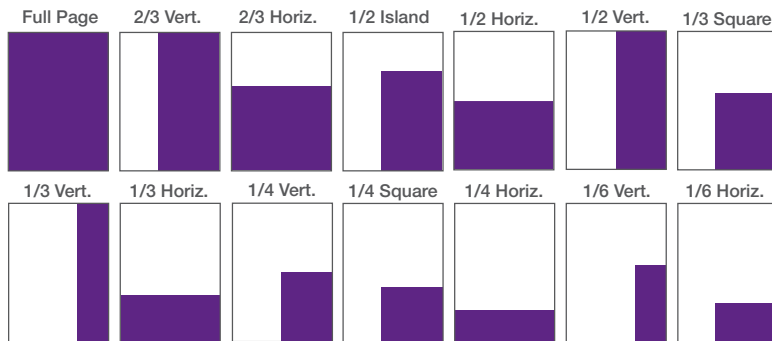
Space Reservation 10/5/22

Ad Material Due 10/12/22

Editorial Material Due 10/15/22

# Print Ad Dimensions

## Ad Placement



## 2021 Ad Rates

Cover Rates (includes 4-color process)

	1X	3X	6X	12X
Cover 2	3,220	3,065	2,920	2,780
Cover 3	3,100	2,950	2,810	2,675
Cover 4	3,600	3,425	3,260	3,100

4-Color Rates (includes black-and-white space rates)

	1X	3X	6X	12X
1 page	2,530	2,460	2,390	2,320
2/3 page	1,865	1,810	1,755	1,705
1/2 page	1,400	1,355	1,315	1,275
1/3 page	945	915	885	860
1/4 page	775	750	730	710
1/6 page	560	545	525	510

Black-and-White Rates

	1X	3X	6X	12X
1 page	1,530	1,460	1,390	1,320
2/3 page	1,200	1,145	1,090	1,040
1/2 page	900	855	815	775
1/3 page	615	585	555	530
1/4 page	525	500	480	460
1/6 page	400	385	365	350

## Full-page Ad Dimensions

**Live area:** 7-1/4" x 9-7/8" Keep all copy and live matter a minimum of 1/2" from the gutter and final trim

**Trim size:** 8-1/4" x 10-7/8"

**Bleed size:** 8-1/2" x 11-1/8" Allow 1/8" bleed on the head, foot and face

Press-quality, high-resolution PDF required with all fonts embedded, layers flattened, minimum 300 dpi. **Send to [artwork@nfda.org](mailto:artwork@nfda.org)**

## Ad Dimensions

(For bleed information, please see Advertising Specifications on reverse of Insertion Order.)

### Wide x High

1 page	7-1/4" x 9-7/8"
2/3 V	4-3/4" x 9-7/8"
2/3 H	7-1/4" x 6"
1/2 Isl.	4-3/4" x 7-1/4"
1/2 V	3-1/2" x 9-7/8"
1/2 H	7-1/4" x 4-7/8"
1/3 Sq.	4-3/4" x 4-7/8"
1/3 V	2-1/4" x 9-7/8"
1/3 H	7-1/4" x 3-1/4"
1/4 Sq.	4-3/4" x 3-3/4"
1/4 V	3-1/2" x 4-7/8"
1/4 H	7-1/4" x 2-1/4"
1/6 V	2-1/4" x 4-7/8"
1/6 H	4-3/4" x 2-1/2"

# Looking for something different?



## Polybag Ride-along

Enjoy discounted rates when you include your marketing piece with others packaged in a clear plastic polybag.

## Polybag Exclusive

All the great benefits of the ride-along polybag opportunity, with the addition of being a stand-alone inclusion.



"I wanted a cost-effective way to introduce a new service to the entire funeral industry. The polybag option was simple, it dramatically increased my exposure, and provided a great ROI for me. I began receiving calls immediately!"

**Jason Troyer, PhD**



## Belly Band

Be the first thing readers see when they pick up *The Director!* And they're sure to notice your message on the front and back of the band as they remove it to open the magazine.



## Dot Whack

Stick your message right on the cover or in a targeted area of the magazine with a custom-printed sticker.



## French Gate Cover

The cover of *The Director* will open to reveal your full-page ad.

Highly visible specialty options make a big impact and can be more affordable than you think! Consider these unique and interesting ways to include your message with an upcoming issue of *The Director*.

Call us at

**800.228.6332** or  
**+1.262.789.1880**

for details and pricing!

# Unique solutions to reach members throughout the year!

## NFDA Member List Rental

\*Email lists are excluded

Direct mail is back and better than ever! Get your creative ready, get out of the inbox and get your message into the hands of key decision-makers in funeral service.

### List Rental Option 1 Mail List Only

*(Subsequent rentals within a 12-month period \$1,000)*

Includes member name and mailing address

- Entire membership list \$1,500
- Per state \$400

### List Rental Option 2 Mail & Telemarketing List

*(Subsequent rentals within a 12-month period \$1,500)*

Includes member name, mailing address and phone number

- Entire membership list \$2,000
- Per state \$500

NFDA Member List Rental is for your one-time use (per rental). Please note: It is NFDA's policy to keep member email addresses confidential. If purchasing only 1-3 states, that rate will be deducted in the total membership rate should you purchase the entire list.

## Looking for options to advertise

at the

## NFDA International Convention & Expo?

Check out the

**Prospectus** or visit [suppliers.nfda.org](https://suppliers.nfda.org).



# NFDA International Convention & Expo supplemental publication opportunities

NFDA offers so many ways for you to get the word out about your company and what you stand for – before, during and after the big event! Make the most of your Convention investment with these special opportunities.



## NFDA International Convention & Expo Preview Brochure

The first glimpse of the big event is included in all NFDA new-member packets, with NFDA Store orders and other mailings and is distributed at state conventions from March through June.

Exclusive back cover: \$2000  
Ad materials due  
January 7, 2022.



## NFDA International Convention & Expo Registration Brochure

Poly-bagged with the July issue of *The Director*, circulated with all NFDA new-member packets and at state conventions from July through October, this anticipated brochure dishes the details. Secure your ad space early – this will sell out!

Limited – full page ad.  
Ad materials due April 8, 2022.  
Pricing: \$2000 cover, \$1972 inside full page.

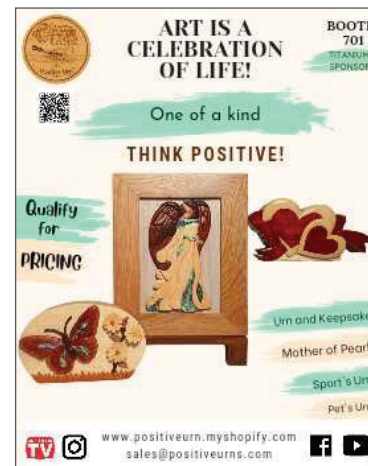
# Welcome to the **Digital World** of NFDA!

## How popular is [nfda.org](http://nfda.org)?

	Page Views	Visits	Unique Visitors
Monthly Average	<b>138,891</b>	<b>52,725</b>	<b>41,478</b>
Annual Total	<b>1,666,700</b>	<b>635,536</b>	<b>497,737</b>

## Web ads boost your visibility

Put your brand on our most visited website page! The NFDA website is a primary source of information for funeral service professionals, and you have an opportunity to place your ad in one of four positions that remain static on our **home page**!



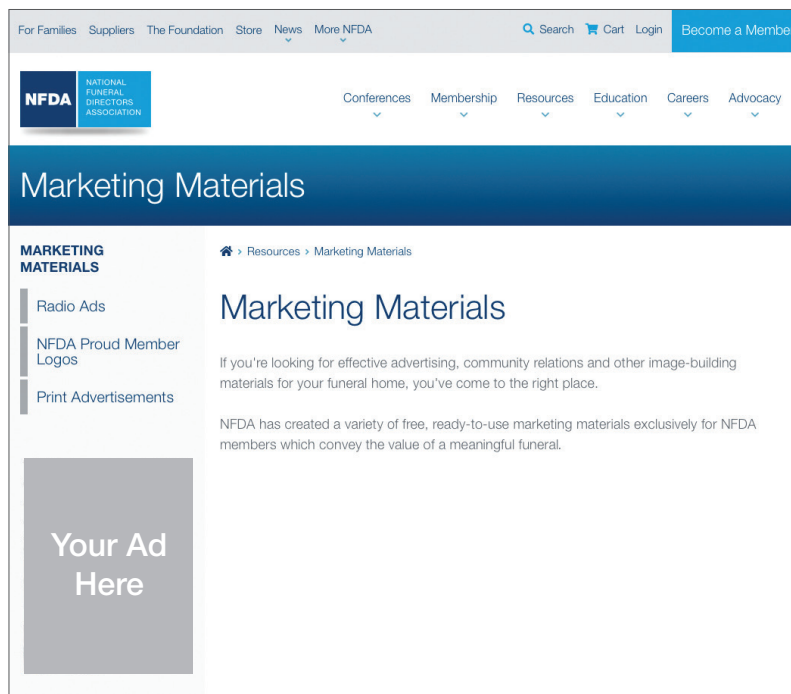
This high-profile opportunity has never been offered before. Put your company in front of thousands of funeral service professional each month!

### 2022 Rates

1 month - \$850	3 months - \$2168
6 months - \$4080	12 months - \$7650

# The sky's **the limit...**

...when your **skyscraper ad** is included in the rotation! Maximize your brand exposure wherever visitors decide to land at nfa.org!



## 2022 Website Ad Rates

1 Month	\$600
3 Months	\$1,500
6 Months	\$2,650
12 Months	\$4,200

## Web Ad Specs

- 275 pixels wide x 350 pixels high
- JPEG or PNG file type
- Max file size 50 KB

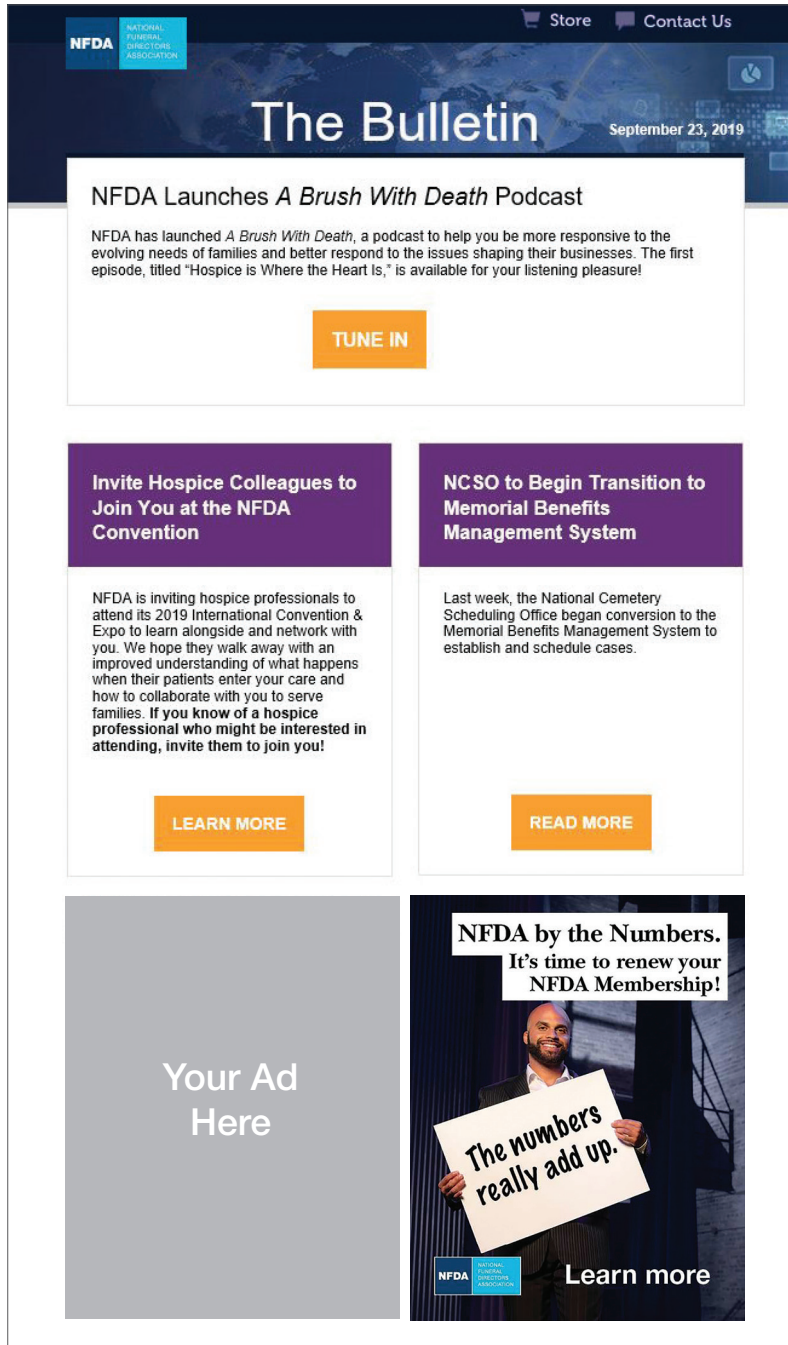
Website artwork is due one week prior to the ad's starting run date.

## Your web ads will be seen!

- Ads appear on **>90% of pages** sitewide
- **Heavily trafficked** pages
- **10-second** display rotation

# The Bulletin

## NFDA's Weekly Must Read!



### Reap the rewards...

...of advertising in The Bulletin!  
 Extend your reach to NFDA members through this weekly email digest.

**27%** Average Open Rate

**7%** Average Click-Through Rate

### 2022 Bulletin Ad Rates

1 Email	\$250
3 Emails	\$600
6 Emails	\$900
12 Emails	\$1,800

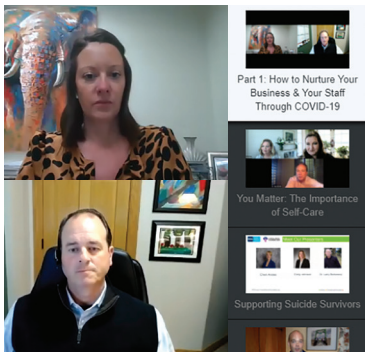
### Email Ad Specs

- 275 pixels wide x 350 pixels high
- JPEG or PNG file type
- Max file size 90 KB

Email artwork is due one week prior to the ad's starting run date.

# Webinars and Podcasts

## When people tune in – you win!



### Sponsored Webinars

This is an excellent way to communicate your message and inform our members about your products or services. Your sponsored webinar is free to our members. We take care of the registration and promotion – you get the credit!

#### 2022 Webinar Sponsorship Rates:

- 1 webinar: \$3500
- 3 webinars: \$10,000



### NFDA Podcasts

NFDA's *A Brush With Death* podcast hosts a variety of guests, speaking on topics that help funeral professionals respond to the evolving needs of families and issues shaping their businesses. New episodes are released on the second Tuesday of each month. Sponsor an NFDA podcast and be confident that your brand will be heard on average by nearly 1,000 listeners a month! As of November 2021, the podcast has had over 23,000 downloads!

#### 2022 Podcast Rate:

\$750 per episode



### New! Lunch and Learn

Communicate your message and inform our members about your products or services. This sponsored “lunch and learn” webinar is free to our members. NFDA takes care of the registration and promotion – you get the credit! Included, is a \$20 gift card for lunch (e.g. Uber Eats or DoorDash.) to the first 75 registered participants!

#### 2022 Sponsorship Rates:

\$5,000 per webinar

# 2021 Prospectus



2022  
Prospectus

Your guide to brand visibility at the  
world's largest funeral service event  
[suppliers.nfda.org](https://suppliers.nfda.org)

## Your guide to brand visibility at the world's largest funeral service event.

If your business would benefit from being a part of the world's largest gathering of funeral service professionals, then now is the time to **secure your booth** at the NFDA International Convention & Expo!

And if you really want to stand out from the crowd, we'll work with you to craft a custom blend of **sponsorship** and **advertising** to help you meet your goals.

Learn more –  
get the 2022 Prospectus at  
[suppliers.nfda.org](https://suppliers.nfda.org).



“We have been a keen advertiser and a sponsor from the very start. NFDA affords an outstanding opportunity to showcase our products and interact with members from across the country and around the world, including key decision makers and thought leaders in the industry. It also lends insights and direction to where the industry is heading, and what future forms may present themselves. LoveUrns® highly recommends supporting it, for these reasons, and also for the betterment and future direction of the industry.”

**Naseem Khan**  
President, LoveUrns, LLC.



## Now's **your chance!**

### **NFDA's valued partners are now eligible for Associate Membership!**

While most companies agree that the greatest benefit is official affiliation with the world's leading funeral service association, there are many great benefits to joining!

- Extra points for booth selection
- Discounted Endorsed Provider rates
- Exclusive Associate Member logo
- And so much more!

[suppliers.nfda.org/join](https://suppliers.nfda.org/join)








Associate Member  
2022



NFDA Headquarters | Brookfield, WI

## About Us

-  World's largest funeral service association
-  More than 20,000 members in 49 countries
-  Trusted leader and beacon for ethics
-  Largest global network of funeral service professionals
-  Strongest advocate for the profession
-  Best-in-class education
-  Easy-to-use business management tools and resources

## Our Mission

The National Funeral Directors Association is the world's leading, largest and most trusted association to support funeral professionals. We provide our members with critical information, innovative tools, resources and the professional community they need to serve families, run sustainable businesses and become pillars in their communities.



Each year, the NFDA International Convention & Expo draws thousands of attendees from around the globe to experience the world's largest funeral service expo, best-in-class continuing education and premier social and networking opportunities that help funeral directors achieve more in their businesses, communities and lives.

Learn how you can get involved!

Visit [suppliers.nfda.org](https://suppliers.nfda.org) or ask about the 2022 Prospectus.

*Icons made by Freepik from [www.flaticon.com](http://www.flaticon.com) and by CC 3.0 BY from [www.flaticon.com](http://www.flaticon.com)*



Required only for first-time advertisers:

Advertising Company (printed in Ad Index) \_\_\_\_\_ Contact \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone \_\_\_\_\_ Mobile \_\_\_\_\_ Fax \_\_\_\_\_

Email \_\_\_\_\_ Website \_\_\_\_\_

Marketing/Billing Agency/Company (if different) \_\_\_\_\_

Contact \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone \_\_\_\_\_ Mobile \_\_\_\_\_ Fax \_\_\_\_\_

**Dates of Insertion**

(Please check desired months and year)

- |                                    |                               |                               |
|------------------------------------|-------------------------------|-------------------------------|
| <input type="checkbox"/> January   | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |
| <input type="checkbox"/> February  | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |
| <input type="checkbox"/> March     | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |
| <input type="checkbox"/> April     | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |
| <input type="checkbox"/> May       | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |
| <input type="checkbox"/> June      | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |
| <input type="checkbox"/> July      | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |
| <input type="checkbox"/> August    | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |
| <input type="checkbox"/> September | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |
| <input type="checkbox"/> October   | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |
| <input type="checkbox"/> November  | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |
| <input type="checkbox"/> December  | <input type="checkbox"/> 2022 | <input type="checkbox"/> 2023 |

**Color**

- 4-color
- Black/White

**Advertisement Size**

- |   |                 |   |                 |
|---|-----------------|---|-----------------|
| <input type="checkbox"/> Full page      | 7-1/4" x 9-7/8" | <input type="checkbox"/> 1/3 horizontal | 7-1/4" x 3-1/4" |
| <input type="checkbox"/> 2/3 vertical   | 4-3/4" x 9-7/8" | <input type="checkbox"/> 1/4 horizontal | 7-1/4" x 2-1/4" |
| <input type="checkbox"/> 2/3 horizontal | 7-1/4" x 6"     | <input type="checkbox"/> 1/4 vertical   | 3-1/2" x 4-7/8" |
| <input type="checkbox"/> 1/2 island     | 4-3/4" x 7-1/4" | <input type="checkbox"/> 1/4 square     | 4-3/4" x 3-3/4" |
| <input type="checkbox"/> 1/2 horizontal | 7-1/4" x 4-7/8" | <input type="checkbox"/> 1/6 vertical   | 2-1/4" x 4-7/8" |
| <input type="checkbox"/> 1/2 vertical   | 3-1/2" x 9-7/8" | <input type="checkbox"/> 1/6 horizontal | 4-3/4" x 2-1/2" |
| <input type="checkbox"/> 1/3 square     | 4-3/4" x 4-7/8" |   |                 |
| <input type="checkbox"/> 1/3 vertical   | 2-1/4" x 9-7/8" |   |                 |

**Rate** Per Insertion (see Editorial Calendar/Ad Rates and Dimensions) \$ \_\_\_\_\_

**Payment Options** An approved credit application is required for invoicing future ads.

- |   |   |   |  |
|---|---|---|--|
| <input type="checkbox"/> Check (enclosed) | <input type="checkbox"/> Check (by space closing) | <input type="checkbox"/> Invoice advertiser | <input type="checkbox"/> Invoice ad agency |
| <input type="checkbox"/> MasterCard       | <input type="checkbox"/> VISA                     | <input type="checkbox"/> American Express   | <input type="checkbox"/> Discover          |

Account number \_\_\_\_\_ Expiration date \_\_\_\_\_ CW \_\_\_\_\_

Name on card \_\_\_\_\_ Authorized signature \_\_\_\_\_

**Cancellations must be received in writing on or before the space reservation deadline.**

**No cancellations or alterations of space will be accepted after the space deadline.**

## The Director Advertising Specifications

### Special Position

Positions specified by advertiser or agency cannot be guaranteed, but when available, earned rate plus 10 percent.

### Closing Dates for Space Reservation

The 5th day of the second month preceding month of publication. Example: Space reservation deadline for the March issue is January 5. If the 5th falls on a weekend, the next business day becomes the materials deadline. No cancellations or alterations of space will be accepted after space closing deadline.

### Materials Deadlines

The 12th day of the second month preceding month of publication. Example: Materials deadline for the March issue is January 12. If the 12th falls on a weekend, the next business day becomes the materials deadline. Ad materials must be received by materials deadline or the publisher reserves the right to repeat the most recent ad run or charge for space reserved if ad materials or copy changes are not received by the materials deadline.

### Materials Requirements

Printed offset, perfect bound.

Trim size: 8-1/4" x 10-7/8"

Bleed size: 8-1/2" x 11-1/8"

Two-page spread:

Trim size: 16-1/2" x 10-7/8"

Bleed size: 16-3/4" x 11-1/8"

- Allow 1/8" bleed on the head, foot and face. Keep all copy and live matter a minimum of 1/2" away from gutter and final trim. Bleed allowed on the following ad sizes: full page, 2/3 vertical, 2/3 horizontal, 1/2 vertical, 1/2 horizontal, 1/3 vertical, 1/3 horizontal.
- Fractional (non-full page) ads should include a frame/border surrounding the ad at the correct specified ad dimensions.
- Materials not submitted according to publisher's specifications or dimensions will be altered to fit the publisher's requirements at advertiser's expense. Additional preparation work and production charges are non-commissionable and will be billed back to the advertiser at a minimum charge of \$50.
- Digital files should be accompanied with all printer and screen fonts and any attached graphic files. Also include information about the software, version and platform used. Macintosh platform preferred.
- Documents and ads created in programs other than the following are not accepted:
  - o Mac Photoshop PDF, TIFF or EPS file; 300 dpi minimum.
  - o Mac Illustrator EPS file – convert all fonts to outlines. (Include all printer and screen fonts if you do not create outlines for type.)
  - o Mac InDesign document – include all printer and screen fonts. Send all graphic images as Photoshop or Illustrator files (see instructions above).
  - o QuarkXPress documents will not be accepted. Convert all QuarkXPress documents to Adobe Acrobat PDF CS2.

## Payment Terms and Policies

### Contracts and General Conditions

Contracts and/or insertion orders must be signed and returned to NFDA by the space closing deadline. Publisher reserves the right to refuse any advertisement for any reason at any time without liability, even though previously acknowledged and accepted. Publisher reserves the right to place the word "Advertisement" on ad copy that could, in the publisher's opinion, be construed as editorial copy. Publisher's liability for any error will not exceed the charge for the advertisement in question. Ad materials will only be kept on file for a 12-month period. Any ad materials not run within a 12-month period will be destroyed if specific ad is not requested in writing to be returned to the advertiser or agency.

### Commissions

Recognized agencies receive the standard 15 percent commission. Additional preparation work and production charges are not commissionable.

### Terms

A prepayment is required of all first-time display advertisers for the first two insertions and is to be included with the contract and/or insertion order by the space closing deadline. Subsequent insertions will be invoiced with an approved credit application. All invoices are payable within 30 days of their issue. A cash discount of 2 percent is available on all invoices paid within 10 days. A finance charge of 1.5 percent per month will be charged on balances over 30 days. Past-due accounts over 30 days are subject to loss of frequency rate and will be adjusted to the single-issue cost; agencies are subject to loss of commission. Both the agency and advertiser are jointly liable for all charges.

### Frequency Rate/Short Rates

Frequency rates are based on a minimum of one advertisement per issue run within a 12-month period from starting issue date. Advertising ordered at a frequency discount rate and not earned will be billed at the correct frequency earned rate.

### Cancellations

Cancellations must be received on or before the space closing deadline. No cancellations or alterations of space will be accepted after the space closing date. The publisher reserves the right to repeat the most recent ad run or charge for space reserved if ad materials or copy changes are not received by the materials deadline.

### Contact Information and Mailing Instructions

Please direct all questions, advertising contracts, insertion orders, payments and materials to the NFDA Business Development team at [advertising@nfda.org](mailto:advertising@nfda.org).