



**Forbes@100**  
INNOVATING SINCE 1917

# ~~Timely~~ Timeless Relevance 100+ Years of Media Innovation

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# Four Major Trends Are Causing Disruption To Publisher's Business Models

1. Viewability

2. Fake News

3. The Move  
To Mobile

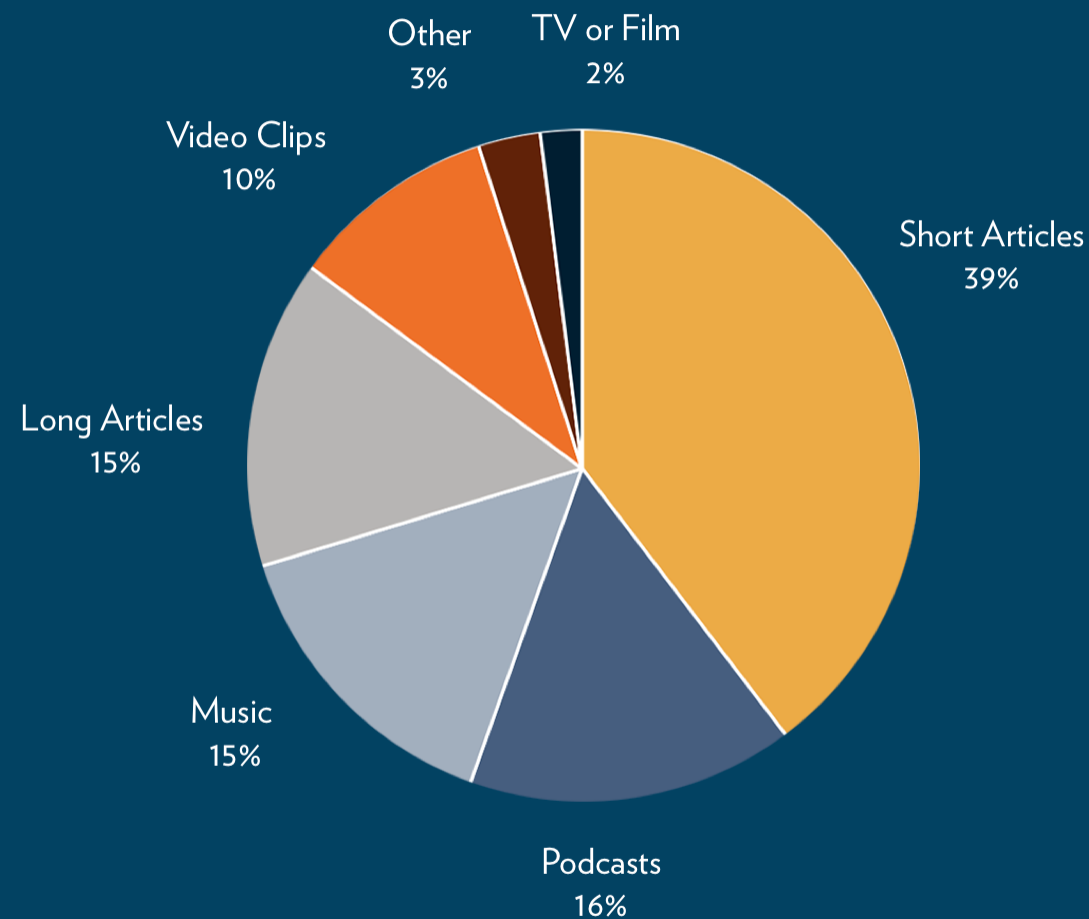
4. Ad Blocking

**35% of our 2017 Under 30 nominees don't trust major news organizations today.  
(20% increase from last year!)**

— Forbes 2017 30 Under 30 Survey (January 2017)



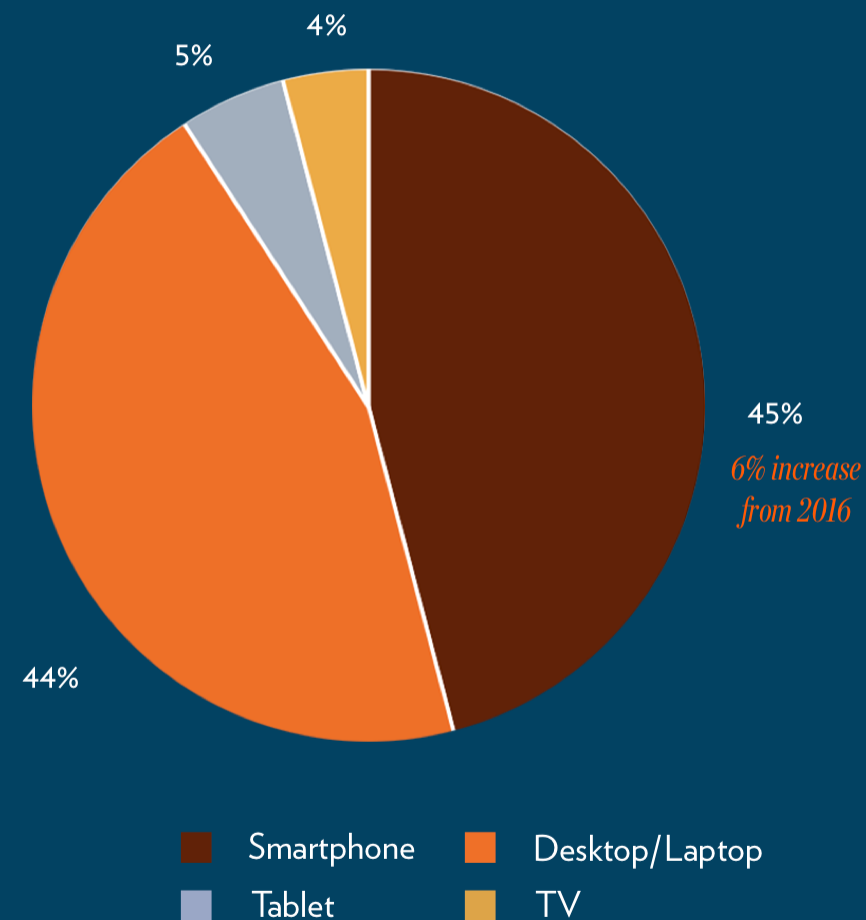
# On mobile 40% most often consume short articles



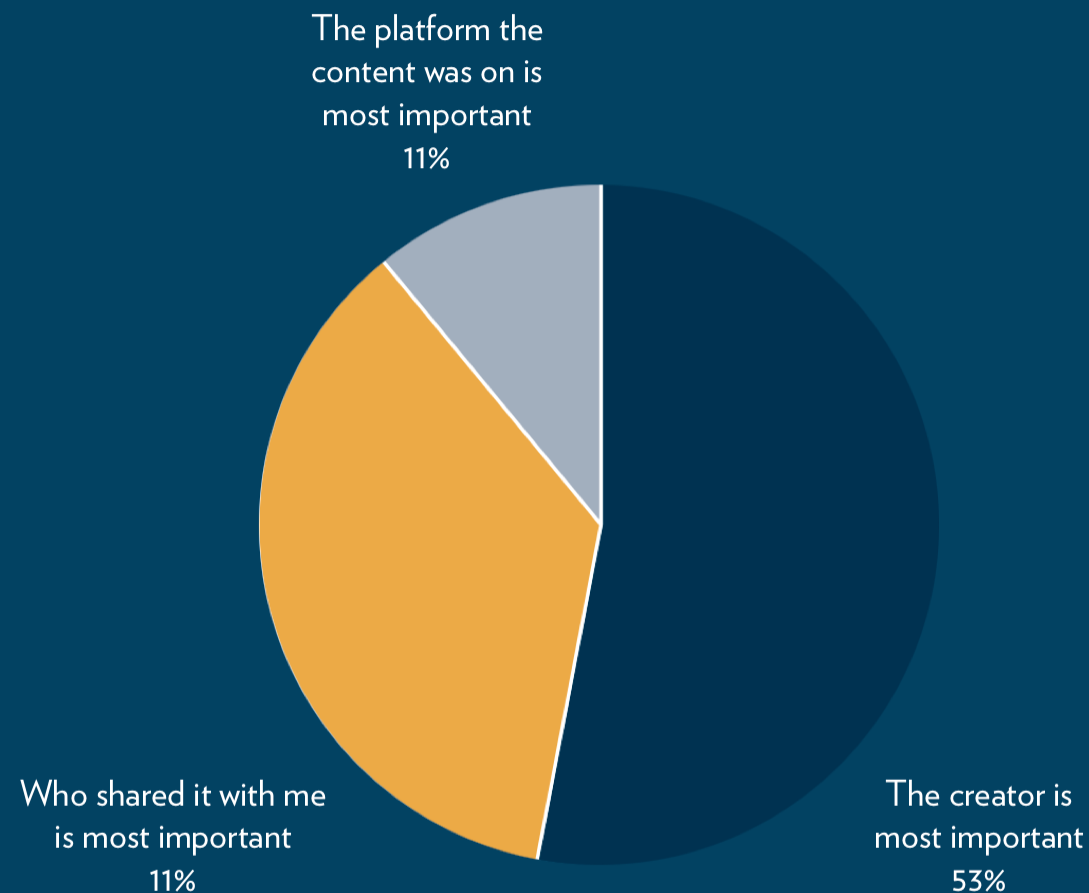
— Forbes 2017 30 Under 30 Survey (January 2017)

Nearly 1 in 2 (45%)  
prefer to consume video on  
their smartphones – 64%  
consuming news-related video.

— Forbes 2017 30 Under 30 Survey (January 2017)



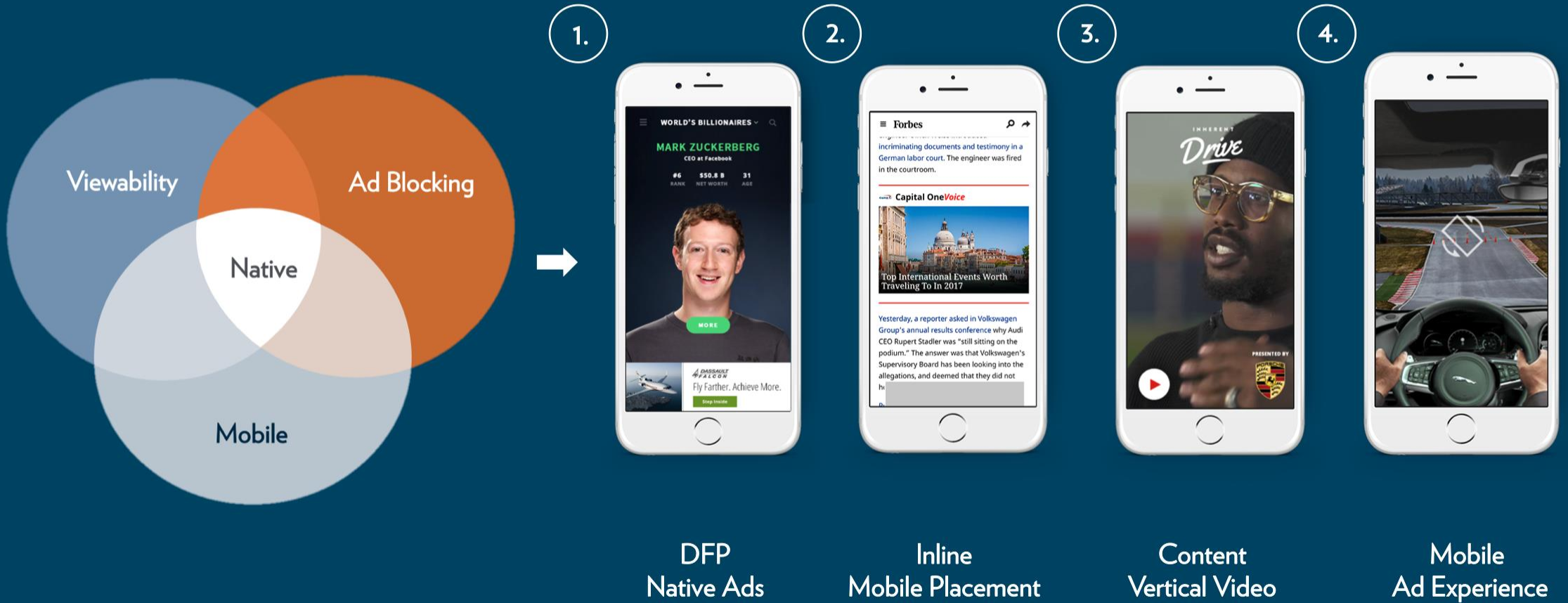
**When it comes to content,  
1 in 2 (53%) care most about  
the creator of the news – vs.  
who shared it or which  
platform it was shared on**



— Forbes 2017 30 Under 30 Survey (January 2017)

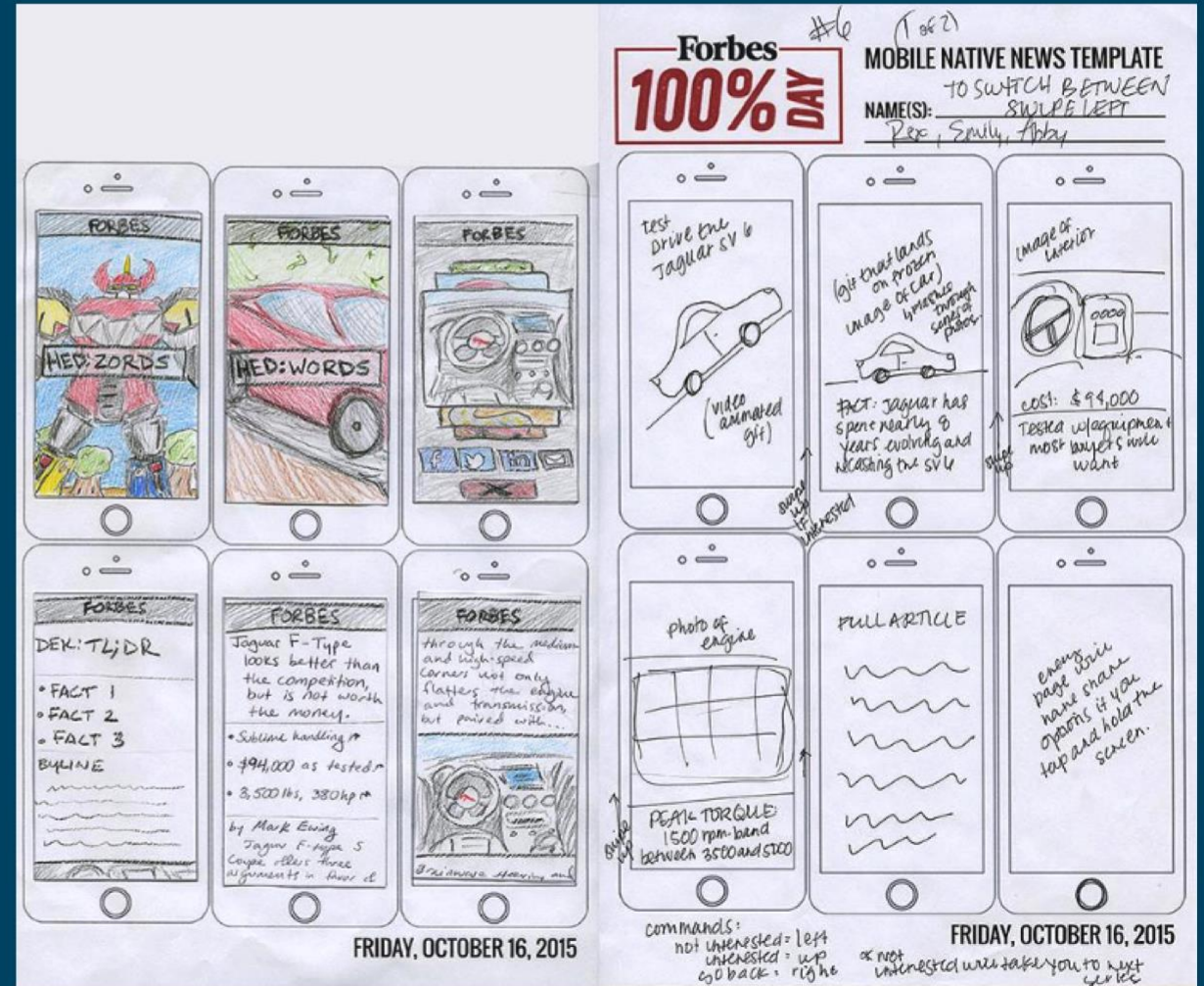


# Mobile Native



# Inside Forbes: RIP Digital Article Page

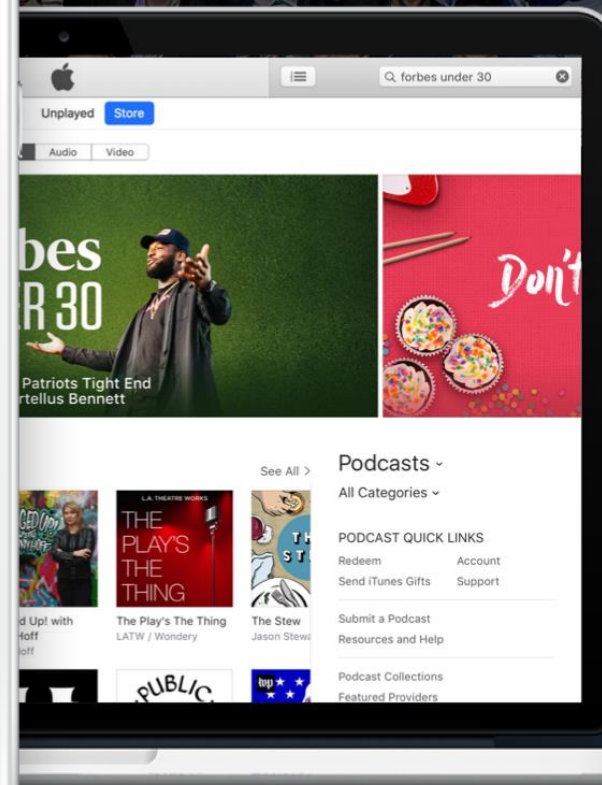
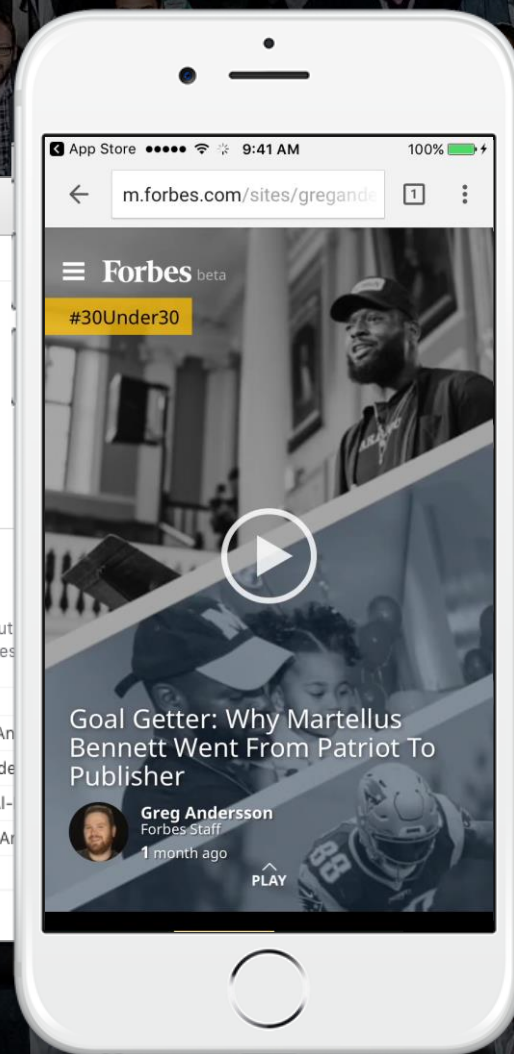
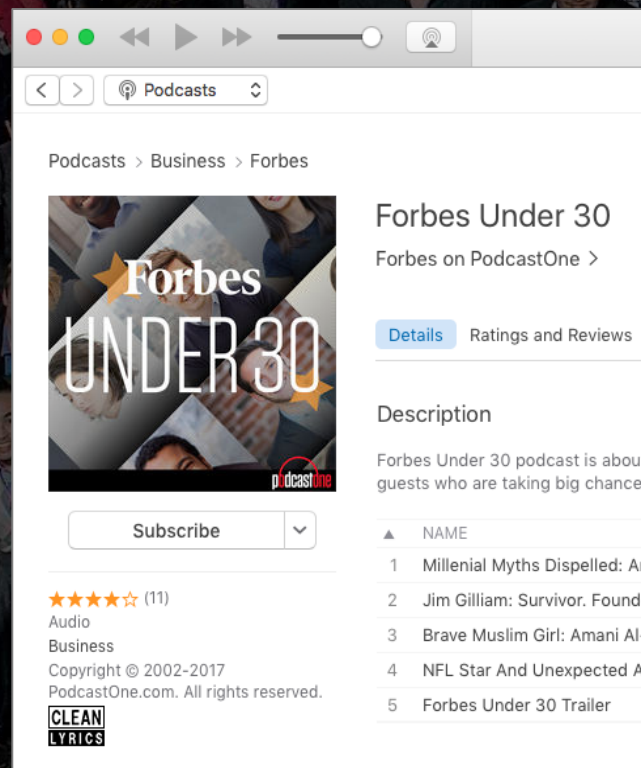
(We Won't Miss You), April 27, 2016





Forbes

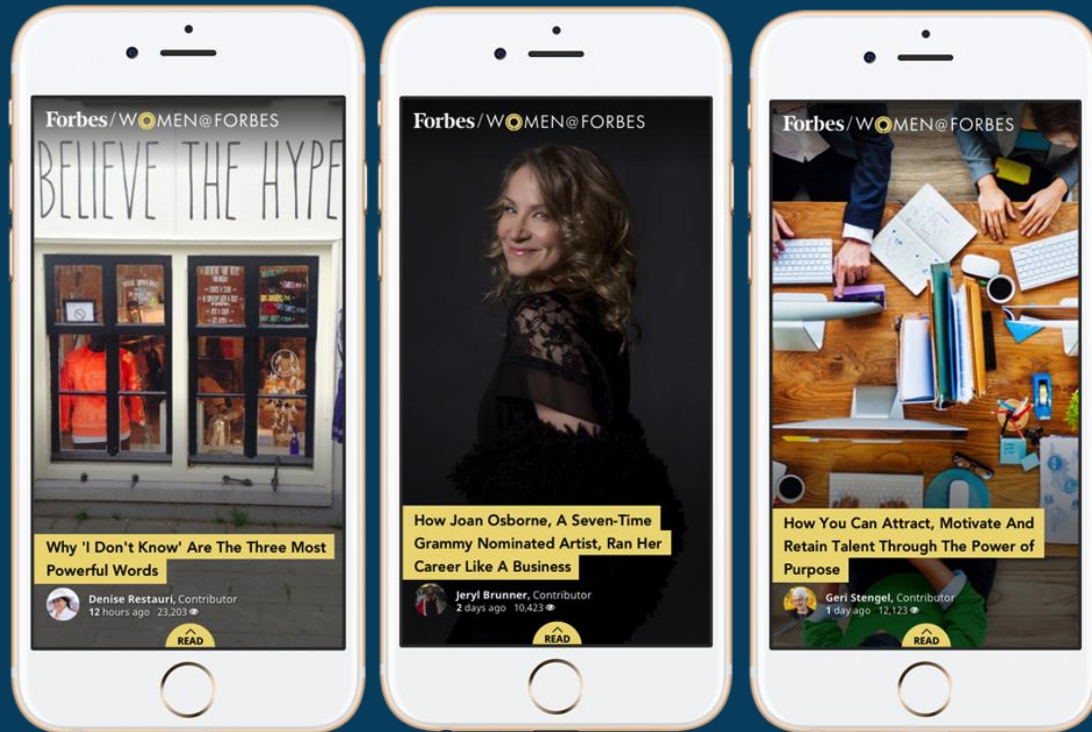
# Forbes Reimagines the Mobile Experience





# Narrative Streams

## Women@Forbes



## Level Up



# #topinfluencers

Forbes



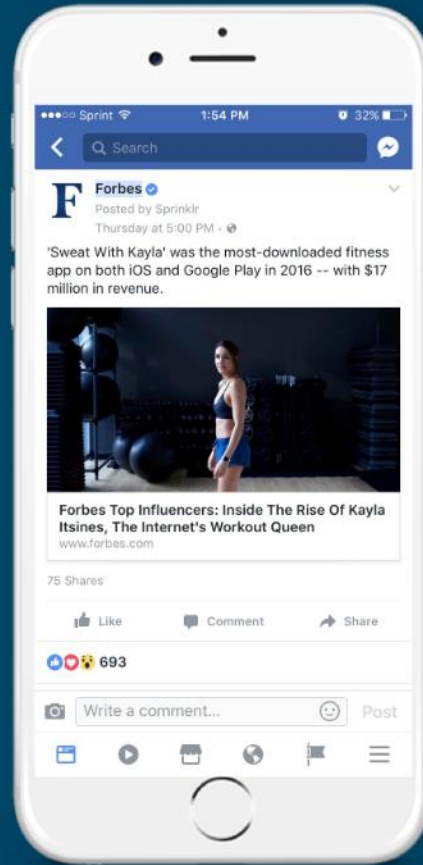


# Taking Storytelling into New Dimensions

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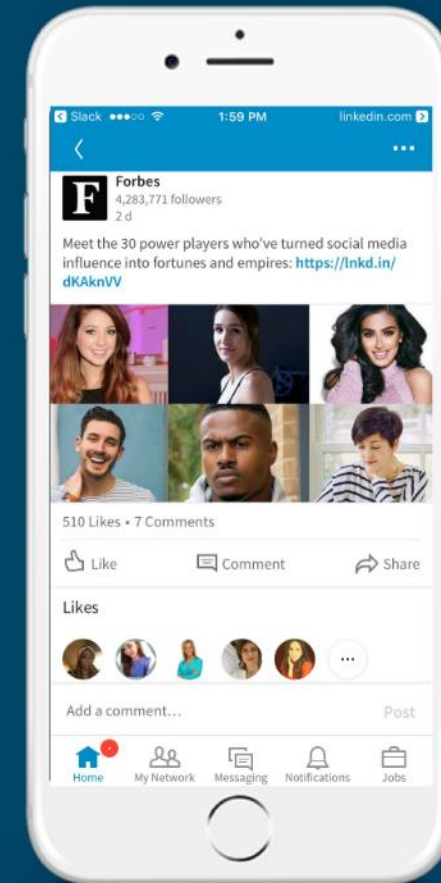
Instagram



Facebook



Twitter



LinkedIn

# BrandVoice Mobile Cards

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#RetirementCheckup

YOUR RETIREMENT SCORE

FROM FIDELITY VOICE

Know Where You Stand for Retirement in 60 Seconds

106

Answer 6 simple questions to get your score and additional steps to consider.

LAUNCH

The Fidelity Retirement Score™

Know where you stand for retirement in just 60 seconds. Answer 6 simple questions to get your score and additional steps to consider as you save for retirement.

1. How old are you?

NEXT

IMPORTANT! The projections or other information generated by the Fidelity Retirement Score regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

Forbes 1 of 1

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#RetirementCheckup

CATCHING UP

FROM FIDELITY VOICE

How Much Do I Need to Save For Retirement?

AGE

SAVE THIS MUCH OF YOUR SALARY

352X

454X

608X

See how well you're doing by comparing your savings to benchmarks like these.

READ

You know that saving is important. After all, you want to enjoy your someday—your retirement. Be free from the 9-to-5, and do what you want to do—when you want. Living your someday the way you want means having a roadmap now—including how much to have saved by the time you retire, as well as different points along the way. That's why we did the analysis and came up with four key metrics: a yearly savings rate, a savings factor, an income replacement rate, and a potentially sustainable withdrawal rate to help you create your retirement roadmap.

They are all interconnected, so it is important to keep each in mind as you save for retirement, and understand how they work together. For instance, if you want to retire earlier than 67, your savings rate and how much you need to save would likely increase. Retire later and they would likely decrease.

We will focus on each guideline in separate Viewpoints articles. To read about all our retirement guidelines, see the Viewpoints special report: Road to retirement! Here we focus on the savings factor—how much you should aim to have saved along the way to retirement.

The Savings Factor Explained

The savings factor is how many paychecks (before taxes and employer contributions) you need to have saved by the time you retire to cover your retirement needs. For example, if you need to save 4X your salary, that means you need to have saved 4 paychecks by the time you retire.

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#RetirementCheckup

CATCHING UP

FROM FIDELITY VOICE

Just 1% More Can Make A Big Difference

Bob, 25, earns \$40K

Andrew, 45, earns \$58K

See the difference 1% can make for these hypothetical 401(k) investors.

READ

Often it's the little things in life that can make the biggest difference. That's true when it comes to saving for retirement. Putting just 1% more into a tax-advantaged retirement account like a 401(k), 403(b), or traditional IRA could make a noticeable difference in your lifestyle in retirement.

"The retirement savings mountain might appear imposing from a distance, but the climb isn't as steep as it looks," says Jeanne Thompson, senior vice president of retirement insights at Fidelity. "Small steps can turn into big strides."

While 1% is a small percentage of your annual earnings, after 20 or 30 years it can make a big difference in your account balance when you retire. That's because the longer you give your money a chance to grow, the better. And it works no matter how old you are—or how far off retirement is.

See your numbers.

Want to create an example like the ones shown above to see what a difference even a 1% increase can make for you? Use our interactive "See how a small change can make a BIG DIFFERENCE."

Consider small steps.

As you can see in our examples—and probably in your own too—small weekly amounts like \$12, \$14, and \$16 can make a noticeable difference in your savings. So how do you find the money? We won't say skip the latte if you really, really need it, but there are probably places in your spending that may be easy to cut. Are you paying for cable and cell phone services you aren't using? Maybe you can consider negotiating a lower rate. Do you eat out a lot? Even skipping one restaurant meal could save you \$16 or more. And the beauty of 401(k) contributions is that they come right out of your paycheck, so you may not even miss the spending money.

If a one-time bump-up isn't ideal now, consider aiming to increase contributions each year. For instance, if your 401(k) lets you set automatic increases every year, consider signing up.

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#RetirementCheckup

CATCHING UP

FROM FIDELITY VOICE

What Should My Savings Rate Be to Achieve the Retirement I Want?

Our Rule of Thumb:

15%

Aim to save at least that much of your pretax income each year from age 25 to age 67.

READ

Who doesn't have a retirement dream—a someday? It may be as simple as sleeping late or riding your bike on a sunny afternoon, or as daring as jumping out of a plane at age 90. Living your someday the way you want means having a roadmap now—including how much to have saved by the time you retire, as well as different points along the way. That's why we did the analysis and came up with four key metrics: a yearly savings rate, a savings factor, an income replacement rate, and a potentially sustainable withdrawal rate to help you create your retirement roadmap.

They are all interconnected, so it is important to keep each in mind as you save for retirement, and understand how they work together. For instance, if you want to retire earlier than 67, your savings rate and how much you need to save would likely increase. Retire later and they would likely decrease.

Aim to save 15% each year

Our savings factors can help you track where you are on your journey to retirement. Simply multiply your income at certain ages by your savings factor to see how much you should aim to have saved by that point. Then see how your savings match up.

"Setting up a savings goal linked to your income can help simplify your planning, and help you determine your overall retirement savings target. The good news is, even a small, consistent contribution can make a big difference in your retirement savings over time."



# New Mobile Experience Load Time & Engagement Metrics

	Load Time	Avg. Session Duration	Scroll to 100%
PWA vs. Forbes.com	41% faster	2X longer	3X increase

Thank You