

# Taylor Yearbook Investment Program 2008-2009

A safe, easy  
way to **grow**  
your yearbook  
money

# 4%

Taylor Publishing's Yearbook Investment Program is an easy, safe, and hassle-free way to grow extra money for your yearbook program. **Simply place a yearbook order with us, send in your deposits by the deadline shown and you're automatically enrolled.**

With the Yearbook Investment Program, early deposits are turned into an interest earning account. We're paying a remarkable **four percent interest rate** on every dollar above the required deposit\* you invest with Taylor when it's received before December 31st for Spring delivery yearbooks and March 15th for Summer/Fall delivery.

Whenever you invest, interest will be paid from the day we receive your deposit until the day your book ships; of course, that means the sooner you invest, the more your program will grow.

[www.tayloryearbooks.com](http://www.tayloryearbooks.com)

**Taylor**  
PUBLISHING

# How Competitive Is

# 4%

Compare it to the average six month CD rate of 3.14%, or a bank money-market average yield of 2.45%. Since the interest you earn goes directly to your yearbook account, it reduces the cost of your book. You can also use the additional money to help pay for “extras” like more pages, a better cover, or other options.

All rates are Quoted as of 08/06/08  
Source: Yahoo Finance

## How much growth can you expect? (an example)

- 1 Total Contract Dollar Amount = \$17,500 (Spring Book)
- 2 You make a deposit of \$15,000 received November 15th.
- 3 Your book ships on June 15th.

- The required\* first deposit would be \$5,250 ( $30\% \times \$17,500 = \$5,250$ )
- You're eligible to earn interest on \$9,750 ( $\$15,000 - \$5,250 = \$9,750$ ) until 3/15.
- The required\* second deposit would be \$7,875 ( $45\% \times \$17,500 = \$7,875$ ) for a total of 75% of your Contract Dollar Amount, or \$13,125, due 3/15.
- You're eligible to earn interest on \$1,875 ( $\$15,000 - \$13,125 = \$1,875$ ) from 3/15 until the date your book ships.
- Total interest to be credited to your account for the 7 months = **\$148.00.**

\*The required amount for the first deposit is 30 percent of the Contract Dollar Amount; due November 15th for Spring books and February 1st for Summer and Fall books. A second deposit of 45 percent of the Contract Dollar Amount is due on March 15 (Spring) and June 15 (Summer/Fall).

To earn 4%, deposit must be received by 12/31/08 for Spring delivery books and 3/15/09 for Summer and Fall books. Even if you miss these deadlines you can still

earn a hefty 3% rate. Just deposit money above the required amount anytime by the final investment deadline: 2/28/09 for Spring deliveries, 4/20/09 for Summer deliveries, and 5/31/09 for Fall deliveries. Interest will be earned from the date received until the book ships on the amount exceeding the required deposit, if both the first and second deposit requirements are met.