

OUR **2026** MEDIA KIT



OUR REACH

Active,
engaged
members —
with buying
power.

THE MILITARY OFFICERS ASSOCIATION OF AMERICA (MOAA) is the largest and most influential association of uniformed service officers and their spouses. For the past 95 years, MOAA has been the leading advocacy organization representing every officer at every stage of life. With more than 350,000 members, MOAA has an active and affluent membership base to which you can target your advertising.

Through our magazine, newsletter, website, direct email messaging, and more, MOAA can deliver your key audience and help you attract the customers you desire.

ADVERTISING SALES

Kathy Sveen, VP of Sales
Smithbucklin
312-673-5635
ksveen@smithbucklin.com

PUBLISHER

Military Officers Association of America
201 N. Washington Street
Alexandria, VA 22314



Cover Photos: clockwise from top: Maria Korneeva/Getty Images; Navy Petty Officer 1st Class Scott Barnes/DoD; The Good Brigade/Getty Images; Dougal Waters/Getty Images; MoMo Productions/Getty Images.

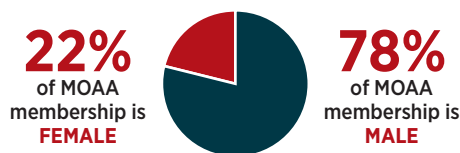
The appearance of U.S. Government visual information does not imply or constitute federal endorsement.

CONTACT US TO DISCUSS YOUR ADVERTISING GOALS: Kathy Sveen | 312-673-5635 | ksveen@smithbucklin.com

FULFILLMENT QUESTIONS: Ian Allen | 202-367-2334 | iallen@smithbucklin.com

OUR MEMBERS

Member profile & research results



44% of MOAA members are **LIFE** Members

67 mean membership **AGE**

\$170k mean membership **HOUSEHOLD INCOME**

\$1.1m mean membership **INVESTMENT PORTFOLIO**

60% of MOAA members plan to **TRAVEL DOMESTICALLY** in the next 12 months.

90% of members have made purchases via mail or online in the past month

DID YOU KNOW...

According to a recent third party readership study: "64% of MOAA members (224k) state Health/Wellness/Fitness education, is a topic of interest, while 79% of MOAA members (277k) state retirement education is also important to them."

If YOU have products and services that speak to these topics, would it make sense to help our members by advertising in our *Military Officer* magazine? If yes, reach out to Kathy Sveen, VP of Sales, today to learn how. (Don't miss our special issues in 2026!)

EVERY MONTH, YOU CAN REACH **MORE THAN 350,000+ AFFLUENT AND EDUCATED AMERICANS WITH BUYING POWER.**

Members of the Military Officers Association of America are current and former officers in the Army, Navy, Air Force, Marine Corps, Space Force, Coast Guard, U.S. Public Health Service, National Oceanic and Atmospheric Administration, and surviving spouses, who represent one of the healthiest and most influential and affluent groups of mature consumers in our country.

MEMBERSHIP DEMOGRAPHICS

78% Male
22% Female

42% of MOAA members are LIFE Members.

AFFLUENT

\$170k mean household income
\$1.1m mean investment portfolio value

HIGHLY ENGAGED

81% state they read every single issue and **86%** state they took action as a direct result of what they read/learned.

ACTIVE LIFESTYLES

64% of MOAA members state Health/Wellness/Fitness education is a topic of interest.

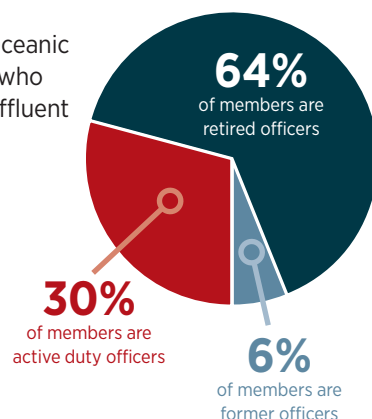
Our readers are very active — **60%** are planning domestic vacation travel in the next 12 months, **33%** are planning to travel internationally.

79% of MOAA members state retirement education is also important to them.

TRAVEL

60% Planning a Domestic Trip
33% Planning a Foreign Trip
33% Planning a Road Trip
22% Planning a Cruise

Source: MOAA membership data 12/2023;
Russell Research, 2022
Photo Credit: Alistair Berg/Getty Images



OUR CALENDAR

Recurring magazine sections

MOAA Dispatches: MOAA member profiles, chapter news, and the president's column

Mission Advocacy: legislative and advocacy news

Homefront: information on finances, health, family, and military benefits

R&R: travel and entertainment content

Why I Serve: positive story of a uniformed servicemember

Recurring newsletter topics

Advocacy: news from Capitol Hill affecting the military community

Finance: advice from experts on taxes, retirement, investing, and more

Transition and Career: details on job fairs and networking events, plus practical job-search guidance

Health Care and Benefits: coverage of TRICARE, the VA, Medicare, and other benefits information

Spouse and Family: updates on employment efforts, child care and housing regulations, and more

Recommended Reads: content from military-focused news partners and *Military Officer* magazine.

Member Spotlight: profile of a MOAA member and their work to give back

EDITORIAL

MOAA offers added value for advertisers through sponsored content in *Military Officer* magazine, in The MOAA Newsletter, and on MOAA.org. Sponsored content opportunities are available in our spring and fall retirement guides, Live and Play destination guide, TRICARE health program guide, holiday gift guide, and career-transition guide. Contact your sales rep for more information on these special guides.

SPECIAL MAGAZINE ISSUES*

MARCH & SEPTEMBER 2026:
Retirement Guide

JUNE 2026:
Where to Live and Play

NOVEMBER 2026:
TRICARE Guide
Holiday Gift Guide

DECEMBER 2026:
Career Transition Guide

*Topics subject to change

Visit moaa.org/retirement-guide to experience our digital retirement guide.



79%
of MOAA members state retirement education is important to them.

SPECIAL NEWSLETTER TOPICS*

JANUARY 2026:
New MOAA legislative priorities; military outlook and program changes for the new year.

FEBRUARY & MARCH 2026:
Overview of new tax rules and best practices for tax season.

APRIL 2026:
Coverage of our nationwide Advocacy in Action legislative campaign.

MAY 2026:
Special MOAA President's Message honoring Memorial Day.

JUNE 2026:
Digital presentation of *Military Officer* Live and Play 2026.

AUGUST 2026:
Coverage of nationwide MOAA advocacy campaign tied to summer congressional recess.

NOVEMBER 2026:
Special MOAA President's Message honoring Veterans Day.

NOVEMBER/DECEMBER 2026:
Guidance on "Open Season" for federal health benefits, which affects many of our members.

*Topics subject to change



MILITARY OFFICER MAGAZINE

OUR SPECS

Instructions to submit print art material

SUBMITTING PRINT ART

Submit ads via our web portal, AdShuttle, at www.adshuttle.com for registration and instructions. For AdShuttle questions and assistance, please call **866.774.5784**.

PRINT AD REQUIREMENTS

- PDF/X-1a
- Fonts must be embedded
- Color must be CMYK or Grayscale
- Maximum ink density: 240
- Resolution: 300 dpi

MATERIAL

- No rebate for insertions with wrong key number.
- Publisher reserves the right to reject faulty materials.

STORAGE

Files are saved for one year.

CHANGES

No changes to ad copy accepted after material closing dates.

PUBLICATION STATS

- Web offset
- Paper: 100 lb. cover and 40 lb. coated offset inside
- Trim size: 8" x 10.5"
- Saddle stitched, trimmed flush

STANDARD PRINT AD SIZES (INCHES)

FULL PAGE/SPREAD

Full page, no bleed: **7 x 9.625**

Full page, bleed: **8.25 x 10.75**
(Live text area: 7 x 9.625)

Spread: **16.25 x 10.75**

PARTIALS (no bleed)

2/3 page: **4.96 x 9.625**

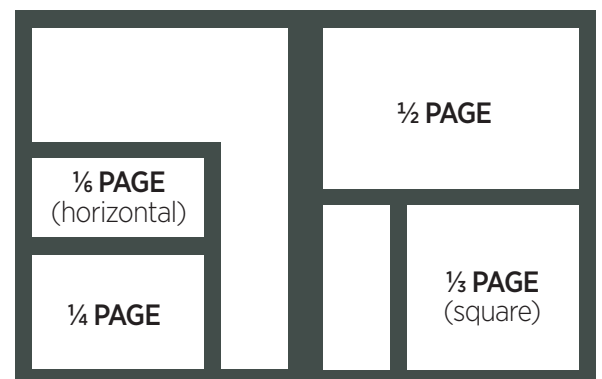
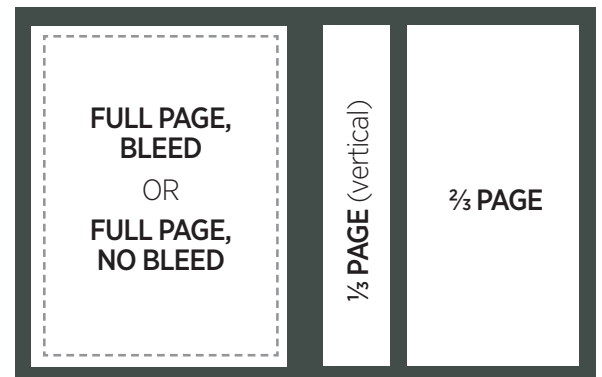
1/2 page (hor): **7 x 4.75**

1/4 page (hor): **4.96 x 3.5**

1/3 page (square): **4.96 x 4.75**

1/3 page (vert): **1.89 x 9.625**

1/6 page (hor): **4.96 x 2.25**



OUR

Closing dates

| ISSUE MONTH | SPACE CLOSING | MATERIAL CLOSING |
|-------------|---------------|------------------|
| January | Nov 4 | Nov 12 |
| February | Dec 1 | Dec 10 |
| March | Jan 16 | Jan 28 |
| April | Feb 9 | Feb 18 |
| May | Mar 9 | Mar 18 |
| June | Apr 20 | Apr 29 |
| July | May 11 | May 20 |
| August | June 5 | June 17 |
| September | July 13 | July 22 |
| October | Aug 10 | Aug 19 |
| November | Sept 14 | Sept 23 |
| December | Oct 12 | Oct 21 |

MILITARY OFFICER MAGAZINE

RATES

350k
MOAA members

200k printed issues

274k with pass
along readership

GENERAL RATES

MOAA members have access to both print and digital issues within their portal.

| COVERS | 1X | 3X | 6X | 12X |
|---------|----------|----------|----------|----------|
| Cover 2 | \$13,390 | \$12,750 | \$12,170 | \$11,565 |
| Cover 3 | \$12,400 | \$11,815 | \$11,205 | \$10,700 |
| Cover 4 | \$14,690 | \$13,975 | \$13,325 | \$12,675 |

4-COLOR

| | | | | |
|---------------|----------|----------|----------|----------|
| 2 page spread | \$21,879 | \$21,347 | \$20,397 | \$19,589 |
| 1 page | \$11,515 | \$11,235 | \$10,735 | \$10,310 |
| 2/3 page | \$9,150 | \$8,950 | \$8,590 | \$8,240 |
| 1/2 page | \$7,745 | \$7,475 | \$7,300 | \$7,045 |
| 1/3 page | \$5,250 | \$5,110 | \$4,950 | \$4,750 |
| 1/4 page | \$3,915 | \$3,800 | \$3,675 | \$3,555 |
| 1/6 page | \$3,215 | \$3,000 | \$2,900 | \$2,780 |

B&W

| | | | | |
|----------|---------|---------|---------|---------|
| 1 page | \$9,300 | \$9,075 | \$8,590 | \$8,230 |
| 2/3 page | \$7,015 | \$6,800 | \$6,425 | \$6,050 |
| 1/2 page | \$5,625 | \$5,300 | \$5,125 | \$4,875 |
| 1/3 page | \$4,325 | \$4,175 | \$3,980 | \$3,725 |
| 1/4 page | \$2,875 | \$2,750 | \$2,650 | \$2,500 |
| 1/6 page | \$2,300 | \$2,050 | \$1,970 | \$1,850 |

All rates are NET to MOAA.



Published monthly; issued five days before the issue month. No cancellations accepted after space closing date. No changes for copy will be accepted after material closing date, and none will be considered executed unless acknowledged by the publisher. Premium and Special Issue placements are non-cancelable. Some special programs may be non-cancelable by customer and will be called out on contract.

OUR NEWSLETTER

Digital Stats

THE MOAA NEWSLETTER:

358K
SUBSCRIBERS

44.35%
AVERAGE
OPEN RATE*

**may include bot opens*

29%
AVERAGE
CLICK-THROUGH
RATE

211,000
WEEKLY SUBSCRIBERS
DEPLOYS ON THURSDAYS

147,000
MONTHLY SUBSCRIBERS*

SPECS & RATES

| | Banner | Sponsored Content* |
|--------------------|----------|--------------------|
| Dimensions | 580 x 71 | |
| File Size | 40 kb | |
| Weekly | \$3,475 | \$4,200 |
| Monthly | \$2,500 | \$3,000 |
| Weekly and Monthly | \$5,830 | \$6,930 |

**Deploys 1x per month to members and non-members who request this content.*

All rates NET to MOAA



THE MOAA NEWSLETTER includes:

- Breaking news about military health care, pay and benefits, and MOAA's ongoing advocacy work.
- Expert guidance on personal finance and taxes, career transition, and other topics of interest to our wide membership.
- Exclusive details on new and expanding MOAA member benefits, travel packages, charitable efforts, and much more.

ADVERTISING OPTIONS

Each edition of The MOAA Newsletter includes a banner display ad in prime position.

Separately, each edition offers the opportunity for sponsored content. This allows advertisers to create engaging, custom content to interact with MOAA members. The sponsored content package includes a headline, photo, and readout in The MOAA Newsletter linking to an advertiser-provided article at MOAA.org. Contact your sales representative to learn more!

YOUR AD HERE

THE MOAA NEWSLETTER



Sept. 11, 2025 | www.moaa.org



Get This Month's Digital Edition of Military Officer

The September issue is online for PREMIUM and LIFE members. Read now (login required) or upgrade today!

[Read Now](#)

This Week's Top 5 >

COLA Watch: New Data Will Be Announced Sept. 11

The figures, set for a morning release, will inform upcoming military retiree pay and Social Security adjustments. Click above for updates.

NDAA Update: House Passes \$893 Billion Defense Policy Bill

The legislation includes a 3.8% pay raise for servicemembers. Debate continues on the Senate's version.

Members Make a Difference During Summer Advocacy in Action

More than 20,000 messages reached over 500 congressional offices.

This MOAA-Backed Change Will Preserve Key Improvements to the VA Experience

The new law lets beneficiaries maintain a strong voice in their care.

Member Spotlight >>

'Heart of a Gold Star': Hear This Chapter Member's Original Song
A former Army captain had the support of fellow Chattahoochee Valley (Ga.) Chapter members in his effort to honor these families.

Sponsored Content: Your Photo Here

Sponsored Content: Your Headline Here

Pudae num voloremque autaquid quatur saes doloreic teturiam qui te volorro beaquid adita ex eius sed utaquis et pro quodipsamus vollee aturem estor moluptaqui dendae nem.

More From MOAA.org >

Upcoming Event >>

Sept. 16 Webinar: Busting Common Medicare Myths
MOAA's new partner, Veterans Healthcare, can help you maximize your service-earned benefits and your overall coverage. Register now!

OUR WEBSITE

Digital Stats

WEBSITE:

1.33 MILLION

VISITORS
PER YEAR

3.78 MILLION

PAGE VIEWS
PER YEAR

1:38 MINUTES

AVG. TIME SPENT
ON EACH ARTICLE

Source: Google Analytics, Sept. 2024–Oct. 2025



HOME PAGE AD SPECS & RATES/MONTH

| Desktop | Mobile | Banner 1 | Banner 2 | Banner 3 |
|---------|--------|----------|----------|----------|
| 728x90 | 320x50 | \$3,120 | \$2,780 | \$2,565 |

NEWS PAGE AD SPECS & RATES PER MONTH

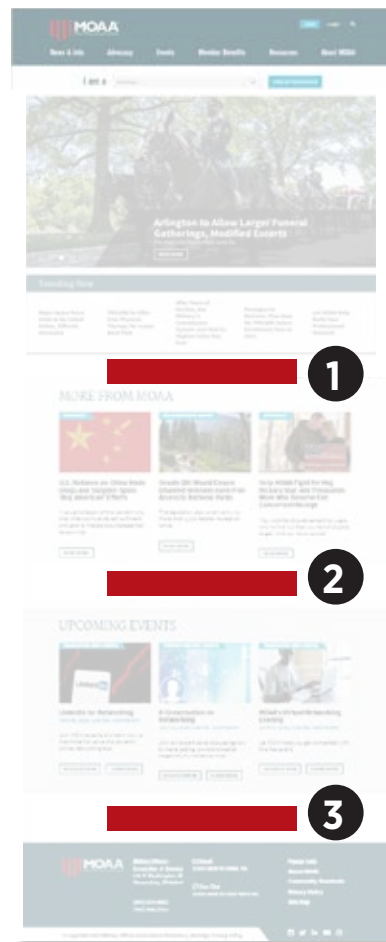
| Sizes | Desktop | Mobile | Rate |
|-----------------|---------|---------|---------|
| 4 Top Banner | 728x90 | 320x50 | \$3,575 |
| 5 Skyscraper | 300x600 | 336x280 | \$3,340 |
| 6 Med Rectangle | 300x250 | 336x280 | \$2,000 |

All rates are NET to MOAA.

MOAA.ORG

provides access to timely legislative news, information on valuable transition services and resources, a place for MOAA members to connect, and more.

MOAA.ORG HOMEPAGE



MOAA.ORG NEWS ARTICLE PAGE



MOAA DEDICATED EMAIL PROGRAM

The MOAA Dedicated Email program allows advertisers to appear in a prime position for our audience — at the top of their inbox.

AUDIENCE:

This program allows advertisers to be the sole feature of an email sent directly to 100,000 MOAA members.

TIMING/DEADLINES:

MOAA offers two opportunities per month. Materials due 10 business days prior to campaign launch date. A sample can be provided.

REQUIRED ASSETS:

Submit copy, images, and URL, and MOAA will place in a template and deploy on your behalf. Artwork and content is subject to approval. MOAA fulfillment team will be in touch with submissions details after contracting.

PRICING:

\$5,500 net per send

All rates are NET to MOAA.



Photo Credit: DMP/Getty Images

OUR **POLICIES**

Small print

- All advertising orders are subject to the publisher's approval.
- All rates are NET to MOAA and are subject to change. (MOAA rates are not calculated on a Cost Per Thousand: (CPM).
- Space is invoiced on contract rates. Payment terms are Net 30.
- Orders containing incorrect rates will be accepted and charged at regular rates. Such errors will be regarded only as clerical.
- *Military Officer* is published monthly (12 issues per year).
- Weekly (52) and Monthly (12) editions of The MOAA Newsletter are published year-round.
- No cancellations will be accepted after space closing date.
- No changes for copy will be accepted after material closing date, and none will be considered executed unless acknowledged by the publisher.
- Inventory may be limited and is always first come-first served locked with a signed MOAA contract and confirmed/invoiced by MOAA.

CONTRACTS & COPY

CONTRACTS & COPY REGULATIONS

Advertisements with MOAA are accepted upon the representation that advertiser and its agency have the right to publish the contents thereof. In consideration of such publication, advertiser and its agency jointly and severally agree to indemnify and hold publisher harmless against any expense or loss by reason of any claims or actions against publisher arising out of publication of the advertisement.

All contents of advertisements are subject to publisher's approval, and publisher reserves the right to reject or cancel any advertising, insertion order, space reservation, or position commitment at any time, with or without notice to the advertiser or advertising agency and whether or not such advertising was previously acknowledged, accepted, or published. Advertisements that, in the publisher's opinion, look like editorial copy will be marked "Advertisement."

Position of advertisement is at the full discretion of the publisher, and publisher will not be bound by any condition appearing on insertion orders or copy instructions that conflicts with the provisions of this rate card.

The publisher is not responsible for orders, cancellations, or corrections given over the telephone. Written confirmations of orders, cancellations, or corrections must be received by closing date. MOAA reserves the right to pick up existing artwork files if artwork is not received by published close date per media kit. If MOAA doesn't have artwork files and doesn't receive artwork, customer is still responsible for payment on invoices for those months contracted. Publisher will not be bound by conditions that appear on contracts that conflict with MOAA policies. Signed contracts may reflect special policies per programs with MOAA. MOAA reserves the right to adjust media kit offerings at its discretion. MOAA editorial is subject to change without notice.

All orders are accepted subject to the condition that publisher shall not be liable for delay or failure in execution of accepted advertising orders in the event of acts of God, action by any government or quasi-government entity, fires, accidents, strikes, or other contingencies beyond the publisher's control. The liability of the publisher for any error for which it may be held legally responsible will not exceed the cost of the space ordered or occupied by the error. The publisher specifically assumes no liability for errors in key numbers. The publisher will not, in any event, be liable for direct, special, incidental, or consequential damages, including but not limited to loss of income or profits.

Acceptance of the advertisement by the publisher shall in no way constitute endorsement of or recommendation by the publisher or the magazine for the contents of the advertisement or the product advertised.

Publisher shall have the right to hold advertiser and its advertising agency jointly and severally liable for such monies as are due and payable to the publisher for advertising which advertiser or its agent ordered and which was published.