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**Our website helps you make smarter buying decisions.
It's the quick, easy way to get the best product at the best price.**

There is no other website in the world like *ConsumerReports.org*. It's the **ONLY** unbiased, **ad-free** website with **all** the **objective** shopping advice you need. You'll find complete, updated, **UNBIASED** information on 1,000's of products and services – *plus* exclusive online features that make it easy to find the **best** products at the **best** prices. See for yourself:

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Log onto *ConsumerReports.org* to find constantly *updated* prices, *updated* Ratings, online archives of *Consumer Reports* magazine, the latest **CR Best Buy recommendations**® – plus our *Price & Shop* feature. It's the quick, easy way to locate the **best** products at the **best** price.

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81	7.7
90	9.8

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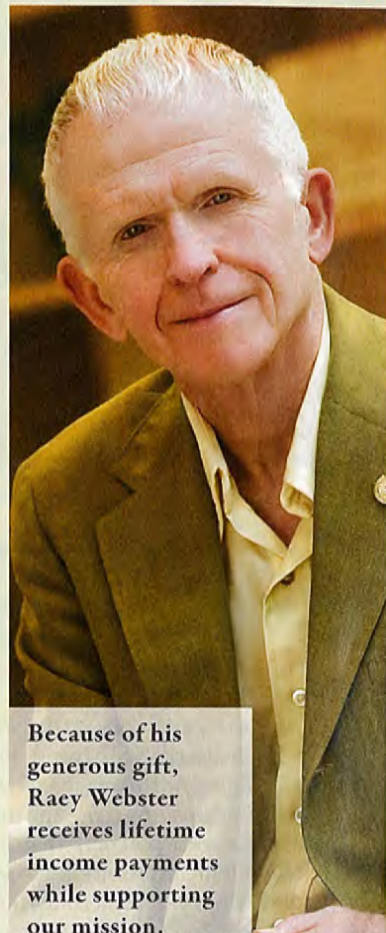
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1011AFR

HOW TO BUY A NEW CAR

The Right Way

New Car Buyer CHECKLIST

Follow these simple steps to make sure you get the best deal:

1 **NARROW** your search to 1 or 2 car models

CAR 1

CAR 2

2 **REQUEST** your Consumer Reports New Car Price Report. Call:

1-800-294-8757

3 **RECORD** the following prices for the car you want to purchase: (See your *New Car Price Report* for accurate pricing)

MSRP

DEALER INVOICE

INCENTIVES/REBATES/HOLDBACKS

OPTIONS / EQUIPMENT

CR BOTTOM LINE PRICE

4 **SAVINGS ON AVERAGE**

\$2,000

At the dealership when you're armed with a Consumer Reports *New Car Price Report*.

Consumer Reports

NEW CAR PRICE SERVICE

Easy Steps for Getting the Absolute Best Deal Available Anywhere



According to our research, consumers pay an average of \$2,000 more than they need to when they purchase a new car. Even with all of the Internet pricing tools available, fair deals are increasingly hard to come by. Dealers are just getting a little too clever: consumer confusion boosts their profit margin.

Consumer Reports has found a way to protect new car shoppers. Our *New Car Price Service* give you all of the detailed information you need to pay the absolute lowest price possible for the car, minivan, van, sport-utility vehicle or pickup truck you want to buy.

NO OTHER PRICE SERVICE PREPARES YOU FOR PURCHASING A CAR LIKE WE DO.

Before you sign up for one of those other price services, consider this: Consumer Reports *New Car Price Service* is 100% unbiased. We have no affiliations with car dealerships or manufacturers. Our only allegiance is to consumers like you.

Ask about our newest feature "Build & Buy"

Other services are thinly-veiled sales machines: many are paid by car-makers to help make an easy sale.

SAVE THOUSANDS OF DOLLARS.

Let us put together a customized *New Car Price Report* that spells out all the pricing information you need to save thousands of dollars. Your report will detail all of the following prices for you:

1. **The Dealer Invoice Price** — provided by the manufacturer to the dealer
2. **The "real" price for equipment and options packages**
3. **The "hidden" unadvertised dealer incentives and holdbacks** — the secret tools dealerships use to make money even when buyers think they're getting a good deal.
4. **The Consumer Reports Bottom Line Price** — our recommendation for what you should pay for the car.

When you call 1-800-294-8757 to request your *New Car Price Report*, you'll see immediately how much you stand to save. While the average savings is \$2,000, the potential savings can be far greater depending on the car that you're interested in. For example, the potential savings on the Jeep Liberty was recently \$5,757. The *New Car Price Service* costs \$14 and can save you thousands.

To Request Your Report

Call 1-800-294-8757

For service & price in Canada go to: www.ConsumerReports.org/canada27

When you call, please have your credit card ready (Visa, MasterCard, Discover, or American Express). You can access your customized report online or receive it by fax or mail. Ask about receiving a customized report for getting the best deal on your trade-in as well.

1011A3

Buying? Selling? Trading-In?

**Pinpoint the
Real Value
of most
Used Cars
and Save.**



Call 1-800-258-0249

**Get Base Pricing... Options Costs...
and Reliability Details for The
Last Ten Model Years**

How much is that used car really worth? Don't guess. Let the experts at Consumer Reports pinpoint the real market value price.

We'll prepare Used Car Price Reports for vehicles you're considering buying, selling or trading in. Each report contains:

- Calculations and Prices** — Discover the "Real Value" price including how to demystify the costs of additional equipment and options.
- Vehicle Overview** — Find out how the car performed in real-world *Consumer Reports* road tests.
- Reliability Verdict** — Are you about to make a big mistake and buy a clunker? Find out here before it's too late.
- Plus Successful Negotiating Strategies** — Whether you're buying or selling privately, or negotiating a dealer trade-in.

Call today and get the right car at the right price!

CALL
TOLL-FREE

1-800-258-0249

SERVICE NOT AVAILABLE IN CANADA

How to Get the Price Report you need on most Used Cars, Minivans, Vans, Sport-Utility Vehicles or Pickup Trucks for the last ten model years.

- Tell us the year, make, model, and trim line of the vehicle you want to buy, sell, or trade in (e.g., 2004 Honda Odyssey).
- Have your credit/debit card handy. (We accept Visa, MasterCard, Discover, or American Express.) Each report costs just \$12.
- We'll deliver your report to you by fax, mail or online.

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Reports®**

USED CAR
PRICE REPORTS

1011A5

Consumer Reports MoneyAdviser™

FREE
OFFER

Can you tell the difference between... *good* and *bad* financial advice?

Good or Bad Advice? (Check your answers below)	Good Advice	Bad Advice
1. The best place to stash cash now is a money market account	<input type="checkbox"/>	<input type="checkbox"/>
2. You can afford to retire on 75% of your pre-retirement income	<input type="checkbox"/>	<input type="checkbox"/>
3. Class B mutual funds are as good as no-load mutual funds	<input type="checkbox"/>	<input type="checkbox"/>

There is so much “*bad*” financial advice out there, it makes sense to turn to the “*good*” advice you’ll find in **Consumer Reports Money Adviser**.

Consumer Reports Money Adviser is brought to you from CONSUMER REPORTS. Like the magazine, *Money Adviser* is expert, independent and nonprofit.

You’ll find easy ways to help keep your money safe...ensure that your financial future is secure and comfortable...boost your investment profits...and learn what your broker, your banker, your accountant *won’t* tell you.

- Find a financial planner you can trust
- Determine whether you can retire early
- Get the best deals on credit cards
- What salespeople aren’t telling you about annuities
- Organize your will, power of attorney and estate – *easily*

**For “good” financial advice, turn to the source you can trust.
Send for a free copy of Consumer Reports Money Adviser.
For details see the attached post-paid card.**

Answers:

- 1. GOOD ADVICE.** If keeping ahead of inflation without any significant risk appeals to you, consider a high-yield money market account for your cash reserves.
- 2. BAD ADVICE.** New research shows that the old notion of retiring on 75% of your pre-retirement income does NOT apply to most people. A BETTER PLAN: Keep part of your portfolio invested in stocks, even after you retire, to generate additional income.
- 3. BAD ADVICE.** Brokers will sometimes tell you – *misleadingly* – that B shares are just like no-load funds. But when you redeem B shares you are charged a fee that’s *higher* than no-load funds. A BETTER PLAN: Avoid Class B shares.

The New Rules of Car Buying

Save thousands of dollars on a new car. Negotiating is the secret.

RULE #2: FIND OUT

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RULE #1: GET THE BEST DEAL

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THE NEW CAR PRICE SERVICE

The New Car Price Service costs \$14 and can save you thousands of dollars on a new car. The service gives you a complete report on the car you are interested in purchasing. The report is an organized plan and advice on playing the game. While the average savings is \$2,000, the potential savings is far greater, depending on the model of car. For example, the potential savings on the Jeep Liberty is \$5,757. The phone call is free: 1-800-279-5658

To Save Money Fast: Please have the following ready when you call:

- ✓ Year, make and model of the new car, minivan, van, SUV, or pickup truck you want to buy. (Example: 2011 Honda Accord)
- ✓ Year, make, model, and trim line of your trade-in, if you have one. (Example: 2004 Honda Odyssey)
- ✓ Your credit card (Visa, MasterCard, Discover or American Express)

Ask about our newest feature "Build & Buy"

call toll-free 1-800-279-5658

Consumer Reports NEW CAR PRICE SERVICE

For service & price in Canada go to: www.ConsumerReports.org/canada27

NEVER OVERPAY FOR A NEW CAR AGAIN!

CONSUMER REPORTS NEW CAR BUYING SYSTEM



YES, there's a simple "system" for getting the best possible price on a new car.

We've identified 3 easy steps that will put negotiations in the car buyer's favor. Those who follow the Consumer Reports 3-step system save \$2,000 on average, and sometimes much more, depending on the price of the car.

A 3-STEP PRICING SYSTEM, all in one customized report

There's a Consumer Reports New Car Price Report for nearly every new car make and model on the lot. And the New Car Price Report supplies you with key pricing information you can't find just anywhere.

YOUR CONSUMER REPORTS New Car Price Report Contains:

- Detailed Pricing of All Factory-Installed Options
- Unpublished Dealer Incentives And Holdbacks
- Equipment cost and Recommendations
- Current Safety Ratings
- Negotiating Tips And Traps

Ask about
our newest feature
"Build & Buy"

STEP 1: Find out what the dealer paid

Request a *Consumer Reports* New Car Price Report and you'll have the dealer invoice price for **all factory-installed options and packages** available for the make and model you're purchasing.

STEP 2: Find out what the dealer receives in hidden rebates

Dealers receive all kinds of cash rebates and unadvertised incentives from car manufacturers. Your New Car Price Report exposes these hidden bonuses so you can lower your offer.

STEP 3: Find out your Consumer Reports Bottom Line Price

Here's the key to your deal. Your New Car Price Report goes beyond the invoice price to show you what the dealer actually paid for the exact car you're buying. We call it the "CR Bottom Line Price," and once you know it, you'll never overpay.

When it's time to talk trade-in, you should know what your trade-in is worth whether you sell it privately or to a dealership. You can get that information from us too and it costs just an additional \$12.

Call Now For Your \$14 Report. \$12 for each additional report

1-800-203-5454

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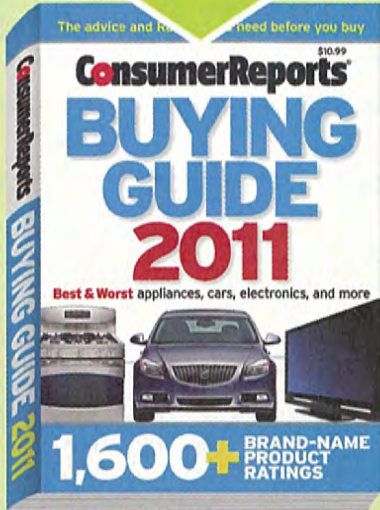
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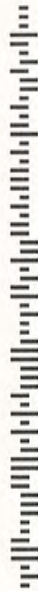
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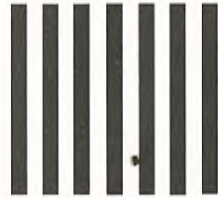
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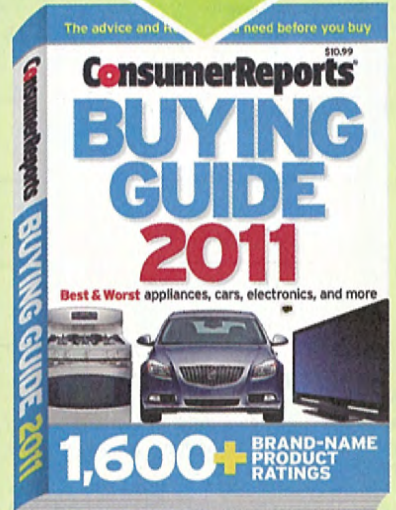
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