

2016 MEDIA KIT

The Official Journal of the Society of Financial Service Professionals

Groundbreaking peer-reviewed articles and regular columns
by industry experts in all areas of financial planning



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NATIONAL SALES REPRESENTATIVE

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Editorial Focus

In the world of financial services, the Journal speaks volumes.

Established in 1946, the *Journal of Financial Service Professionals* is one of the oldest and most prestigious journals in the financial planning field. From its roots in insurance, pensions, and estate planning, the Journal has evolved into a vehicle for groundbreaking applied research in all areas of financial planning, including retirement planning, investments, tax, health care, economics, ethics, and other topics of concern to insurance and financial advisors.

The Journal reaches approximately 10,000 practitioners, academics, and policymakers in the financial services industry, many of whom are members of the **Society of Financial Service Professionals**. The Society is a professional association dedicated to helping its members excel as professional advisors by providing quality continuing education, ethical guidance, and other valuable resources, including the member-acclaimed Journal.

Both member and nonmember subscribers find the Journal indispensable when it comes to keeping them abreast of the rapid changes and ever-increasing complexities in the financial services industry.

Editorial Content

A blind peer-reviewed bimonthly periodical, the Journal publishes insightful articles that enhance the ability of financial advisors to serve their client base. In addition, every issue contains columns written by the industry's best, offering the kind of analysis not found in other sources.

- Topics include:**
- Accounting & Taxation
 - Advice for the New Planner
 - Economics & Investment Management
 - Estate Planning
 - Ethics & Regulations
 - Executive Compensation
 - Financial Gerontology
 - Health Insurance
 - Insurance & Risk Management
 - Practice Management
 - Qualified Plans & Retirement Counseling
 - Technology

A continuing education exam worth four hours of PACE credit, requiring a thorough cover-to-cover review of the publication, is available for each issue.

The Journal's editor is Kenn B. Tacchino, JD, LLM, RIPC, professor of taxation and financial planning at Widener University, Chester, Pennsylvania.

JOURNAL OF
FINANCIAL
SERVICE Professionals



Special Advertising and Marketing Opportunities

Special Advertising Opportunities

Contact M. J. Mrvica Associates at 856-768-9360 or mjmrsvica@mrsvica.com for details about these advertising opportunities.

Bonus Distribution

Maximize your visibility by advertising in those issues of the *Journal of Financial Service Professionals* that receive bonus distribution.

Web Advertising

Increase your exposure to FSP members and other financial professionals by placing your banner or button advertisement, including a hyperlink to your company, on the Journal's Web pages.

Digital Edition

Reach FSP members and subscribers on their smartphones and other mobile devices via the digital edition of the *Journal of Financial Service Professionals*. Amplify your message with digitally enhanced advertising, such as presentation pages, margin ads, audio, video, slide shows, and more.

Other Marketing Opportunities

Boost your company's brand recognition among FSP members by taking advantage of the many speaking, exhibiting, and sponsorship opportunities offered by the Society of FSP. For more information about these and other opportunities, contact Michelle Connor at 610-526-2561, mconnor@SocietyofFSP.org.

Corporate Partnership Program

Become a Corporate Partner and be recognized as a leader in the financial services industry who is committed to advancing the profession. Corporate Partners receive a 15% discount off the published rate for an advertisement in the *Journal of Financial Service Professionals*. FSP can tailor a package for you that includes options for speaking opportunities, sponsorships of FSP educational programs, and more.

Sponsorship of an FSP Webinar (Sponsored Education Online)

By sponsoring a Webinar, your company will be prominently identified as the Webinar sponsor and will provide the speaker and topic. This Webinar will be provided to FSP members at no charge. The Society of FSP will assume all marketing efforts for this Webinar and will actively promote the Webinar to all FSP members, positioning it as a member benefit. Average attendance for each Webinar is approximately 150-250 registrants.

Member Discount Program

Target your message to highly qualified insurance and financial professionals by offering your company's products and services to FSP members at a discount through e-mails, Web ads, and more.

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2016 Editorial Calendar and Closing Dates



JANUARY: The Nonfinancial Side of Retirement

Possible topics include: working with widows, helping clients with caregiver burdens, retirement housing, financial elder abuse, successful retirement, adapting the house for retirement living, relocation in retirement, the biology of aging, and the psychology of aging.

Ad Space Closing Date: November 16, 2015

Ad Materials by: November 23, 2015

MARCH: Estate Planning & Disability Planning

Possible topics include: estate tax changes, estate tax planning, trust strategies, charitable giving, succession planning, estate planning across borders, passing IRAs to future generations, special needs planning, disability insurance, special needs trusts, and disability law.

Ad Space Closing Date: January 15, 2016

Ad Materials by: January 22, 2016

MAY: Pensions & Retirement Planning

Possible topics include: Social Security claiming options, retirement income planning, qualified plan changes, financial gerontology, compensation planning, retirement accumulation planning, nonqualified executive benefits, annuities, tax, and Department of Labor issues.

Ad Space Closing Date: March 15, 2016

Ad Materials by: March 22, 2016

JULY: Insurance & Tax Planning

Possible topics include: health insurance and the Affordable Care Act, group insurance, life insurance products and strategies, disability insurance, long-term care insurance, property and casualty insurance, specialty products, business insurance, buy-sell agreements, and insurance regulation.

Ad Space Closing Date: May 16, 2016

Ad Materials by: May 23, 2016

SEPTEMBER: Investment Management & Financial Planning

Possible topics include: investment strategies, asset allocation modeling, investment vehicles, cash flow, education planning, regulation of financial planners, and needs analysis.

Ad Space Closing Date: July 15, 2016

Ad Materials by: July 22, 2016

NOVEMBER: Financial Services & Financial Planning

Possible topics include: practice management, prospecting, comprehensive financial planning, investments, cash flow, net worth, asset allocation, client communication, ethics, the financial planning process, risk tolerance, time value issues, business succession planning, compensation planning, and financial planning technology.

Ad Space Closing Date: September 15, 2016

Ad Materials by: September 22, 2016

Circulation

12-month average, Nov. 2014–Oct. 2015
Total Paid: 10,074; Total Free: 287; Total: 10,361

Circulation by State September 2015

New England — 6.7%

Maine.....	58
New Hampshire.....	55
Vermont.....	36
Massachusetts.....	284
Connecticut.....	180
Rhode Island.....	63
	676

Middle Atlantic — 16.6%

New York.....	724
New Jersey.....	394
Pennsylvania.....	569
	1,687

East N. Central — 17.6%

Ohio.....	610
Indiana.....	186
Illinois.....	490
Michigan.....	295
Wisconsin.....	206
	1,787

West N. Central — 10.2%

Minnesota.....	208
Iowa.....	247
Missouri.....	205
North Dakota.....	13
South Dakota.....	15
Nebraska.....	210
Kansas.....	132
	1,030

East S. Central — 4.4%

Kentucky.....	109
Tennessee.....	208
Alabama.....	72
Mississippi.....	53
	442

South Atlantic — 19.5%

Delaware.....	75
Maryland.....	234
District of Columbia.....	14
Virginia.....	319
West Virginia.....	44
North Carolina.....	533
South Carolina.....	57
Georgia.....	211
Florida.....	489
	1,976

West S. Central — 8.7%

Arkansas.....	50
Louisiana.....	124
Oklahoma.....	90
Texas.....	615
	879

Mountain — 5.4%

Montana.....	24
Idaho.....	28
Wyoming.....	15
Colorado.....	161
New Mexico.....	52
Arizona.....	131
Utah.....	96
Nevada.....	45
	552

Pacific — 10.5%

Alaska.....	25
Washington.....	178
Oregon.....	66
California.....	745
Hawaii.....	55
	1,069

Other — 0.43%

Virgin Islands, Canada, and all others.....	44
Total.....	10,142

2016 Advertising Rates/Requirements



Publisher

The Journal of Financial Service Professionals is published in January, March, May, July, September, and November by the Society of Financial Service Professionals.

Joseph E. Frack, CPA, CGMA, CEO and Publisher
Kenn Beam Tacchino, JD, LL.M., RIPC, Editor
Anne Rigney, JD, CLU, ChFC, Managing Editor

Editorial Focus

The Journal publishes applied research in all areas of financial planning, including insurance, estate planning, retirement planning, investments, tax, health care, economics, ethics, and other topics of concern to insurance and financial advisors. It is a blind peer-reviewed journal.

Circulation

Circulation in all 50 states, approximately 10,000. See SRDS Business Media Advertising Source for circulation statement.

Publisher's Advertising Policy

Prospective advertising material is accepted only after careful screening to assure that it is constructively consistent with the professionalism and purposes of the Journal and its publisher. All advertising must be in good taste and reflect positively and professionally on the insurance and financial services industry. The following are cited as guidelines to types of advertising that are not accepted:

1. Comparisons with named or otherwise identifiable competitive products or companies
2. References to specific compensation levels or other specific financial inducements
3. Advocacy of policy replacement as a general business method or philosophy unless justified by economic or tax advantage
4. Advertorials

The publisher of the Journal reserves the right to decline advertising that violates these guidelines, detracts from the publication's integrity, or is deemed inappropriate to the publication in any way. Publication of an advertisement does not constitute an endorsement by the Journal or its publisher of the product or services advertised.

2016 Print Advertising Rates

Space	One Time	Three Times	Six Times	Twelve Times
1 pg.	\$5,450	\$4,980	\$4,440	\$4,200
1/2 pg., vertical	3,650	3,400	3,130	2,960
1/2 pg., horizontal	3,650	3,400	3,130	2,960
1/3 pg. vertical	2,740	2,620	2,490	2,360

All rates include 4-color.
There is no extra charge for bleed ads.

1. Premium Positions

- 2nd cover, earned space rate plus 20%
- 3rd cover, earned space rate plus 15%
- 4th cover, earned space rate plus 25%
- Cover positions can be combined with ROB space to earn lower frequency rates. However, 4th cover must be 4-color and at either a 3x or 6x consecutive frequency.
- Pages facing Table of Contents: earned space rate plus 15%.

2. Guaranteed Positions

Other than premium positions, no positions are guaranteed.

3. Inserts

Contact M. J. Mrvica Associates, Inc., 856-768-9360, for rates and production specifications. Inserting charges are noncommissionable to agencies.

2016 Advertising Rates/ Requirements (continued)

4. Business Reply Cards

Business reply cards are accepted with full-page ads only. Cards will be jogged to the top of the page unless otherwise indicated in writing. Contact M. J. Mrvica Associates, Inc., 856-768-9360, for rates and production specifications. Inserting charges are noncommissionable to agencies. For publisher to print cards, please request price quotation.

5. Agency Discounts

Recognized agencies—15% of gross rates including position charges. No cash discount.

6. Short Rates and Credit Memos

Rates are based upon total number of space units used or placed within a 12-month period. Frequency rates are also earned with additional pages within any given issue. A short rate will be issued to advertisers who do not use space in accordance with their prior billing frequency. Credit memos will be issued or can be applied to future insertions if any insertions have been used in excess of the billing frequency rates. Any advertiser who has one unpaid invoice will not be permitted to place further insertions until the invoice has been paid.

7. Ad Cancellations/Changes

No cancellations of space orders or changes to ad materials can be accepted after published closing dates. Additionally, the publisher cannot be held responsible for faulty ad materials or incomplete insertion orders.

See Editorial Calendar for Closing Dates.

Print Advertising Specifications

Magazine trim size: 8 1/4 x 10 7/8

Spread.....	15 x 10
Full page	7 1/2 x 10
1/2 page, horizontal.....	6 3/4 x 5
1/2 page, vertical	3 1/8 x 8 1/4
1/3 page, vertical	3 1/8 x 6

Bleed Sizes:

Spread.....	17 x 11 1/8
Full page	8 1/2 x 11 1/8
1/2 page spread, horiz.....	17 x 5

- Standard 1/8" gutter grind-off on spreads.
- Live matter should be kept 3/8" of trim size.
- Any expense incurred by publisher for typesetting or excessive copy alterations will be billed to advertiser/agency.

Printing Process

ROB: Web offset Covers: Sheetfed offset

- B&W and 2-color screen, 133 line recommended; 150 line maximum. B&W and 2-color density; maximum 170%. Second color not to exceed solid.
- 4-color screen, 133 line recommended; 150 line maximum. Density for 4-color: maximum 280%; yellow 10-15%; red 20-30%; blue 50-60%; black solid. Rotation of colors: black, blue, red, and yellow.

Binding Method: Perfect

Paper Stock:

ROB: 50 lb. matte coated
Covers: 100 lb. gloss coated text

File Format

Preferred format is PDF or PDF/X-1a created with high-resolution PostScript from the native application. Convert the PostScript to PDF with Acrobat Distiller 4.0 or higher, set for compatibility to PDF version 1.3.

Page Layout

All ads must conform to the following specifications:

- Final size must meet journal trim size and include 1/8" bleed image on all four sides.
- Files will include trim marks with a minimum 3/16" setback.
- Supply as single page files only.
- No content is to be within 3/8" of trim size.
- All color ads should be supplied as composite files.

2016 Advertising Rates/Requirements (continued)

- Embedded images should not be scaled, cropped/masked, or rotated within the page layout application but instead should be manipulated in a proper image editing program (e.g. Photoshop) and then imported into the page layout program at proper size and position.
- All lines and line art images should be of a minimum 1/3 pt. thickness (1/2 pt. for reverses) at final size to reproduce effectively on press.

Color Space

All color images and files are to be supplied as CMYK with a Total Area Coverage (TAC) not to exceed 300% for the darkest area of an image. Files supplied as RGB will be automatically converted to CMYK.

Spot Colors

Spot colors are to be identified using the standard Pantone naming convention and not a custom color such as "Dark Blue." PMS colors will be converted to process unless otherwise specified. When using both art and layout programs be sure spot color naming is consistent in all applications (e.g. Do not define both PMS 201CV and PMS 201CVC).

Proofs

All proofs must be produced from the final file submitted. Proofs must be imaged at 100% scale and in accordance with SWOP specifications. All color ad proofs require a SWOP-certified contract color proof, which includes a SWOP proofing bar or a GATF proof comparator. For a list of current SWOP-approved proofs visit www.swop.org/certification/systemlist.asp. Proofs generated from any of the approved devices are acceptable. Desktop inkjet printer proofs do not meet SWOP specifications. Our printer cannot guarantee color match unless acceptable proof is provided. If a contract color proof is not supplied our printer will run to standard ink densities and dot gains.

Web Advertising Rates and Specifications

Journal Menu Page

www.financialpro.org/pubs/journal_index.cfm

Ad	Dimensions	File Size	Net Rates
Leaderboard	728 x 90	40kb	\$525
Large Tower	120 x 600	40kb	\$450
Small Tower	120 x 300	30kb	\$375

Current Journal Table of Contents

www.financialpro.org/pubs/journal_toc.cfm

Ad	Dimensions	File Size	Net Rates
Large Tower	120 x 600	40kb	\$450
Small Tower	120 x 300	30kb	\$375

Journal Search or Index Page

Access is restricted to members and subscribers only.

Ad	Dimensions	File Size	Net Rates
Square Button	125 x 125	20kb	\$175

File types, all pages: jpg, gif, animated gif
All rates are monthly.

Digital Edition Advertising Rates and Specifications

Reach FSP members and subscribers on their smartphones and other mobile devices via the digital edition of the *Journal of Financial Service Professionals*. Amplify your message with digitally enhanced advertising, such as presentation pages, margin ads, audio, video, slide shows, and more.

Contact M. J. Mrvica Associates, 856-768-9360, mjmrvica@mrvica.com, for information.

Shipping Instructions

Correspondence, contracts, insertion orders, and advertising materials should be sent to:

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Tel: 856-768-9360 | Fax: 856-753-0064
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