

Rates & Specs

2011 advertising rates

Number 72

Size	1x	3x	6x	12x	18x
3 or 4 Color					
1 page	\$6,381	\$5,827	\$5,537	\$5,304	\$5,082
2/3 page	5,378	5,051	4,802	4,616	4,419
1/2 island	4,968	4,663	4,445	4,285	4,130
1/2 page	4,557	4,300	4,099	3,949	3,798
1/3 page	3,858	3,623	3,493	3,374	3,260
1/4 page	3,469	3,281	3,157	3,064	2,970
1/6 page	2,931	2,774	2,696	2,619	2,551
Cover 2	8,096	7,509	7,079	6,769	6,443
Cover 3	7,947	7,369	6,955	6,681	6,329
Cover 4	8,496	7,928	7,473	7,136	6,800

Black & White

1 page	\$4,828	\$4,326	\$4,026	\$3,798	\$3,571
2/3 page	3,826	3,545	3,296	3,105	2,914
1/2 island	3,416	3,157	2,939	2,779	2,624
1/2 page	3,007	2,795	2,593	2,443	2,293
1/3 page	2,308	2,117	1,987	1,868	1,749
1/4 page	1,919	1,775	1,651	1,558	1,465
1/6 page	1,381	1,268	1,190	1,113	1,045
Cover 2	6,545	6,003	5,579	5,258	4,937
Cover 3	6,396	5,868	5,449	5,175	4,823
Cover 4	6,945	6,422	5,967	5,630	5,294

Premium position add 15%. No charge for bleed. Additional charge for metallic inks. For black & white plus one color: Add \$650 for a standard color; \$800 for a matched color. For information on higher frequency discount rates, contact your local sales representative.

Gross advertising rates effective January 2011

1. Display advertising rates

Number of units within 12 months from date of first insertion in contract period determines frequency rate. As used in this section and this rate card, the term "Publisher" shall refer to *Trusts & Estates*.

a. Split Runs: Consult Publisher.

b. Supplied Inserts and Business Reply Cards: Accepted in all issues. For information, contact your sales representative. Special charges in addition to space rates are non-commissionable.

c. Short Rate Protection: Advertisers billed at special contract rates based on frequency, but who fail to fulfill the contract, will be billed at the Publisher's sole discretion for the difference to reflect the rate that is actually earned. For example, advertisers will be billed for lost frequency discounts if, within a twelve (12) month period (or written contract period) from date of the first insertion, they do not use the amount of advertising space upon which their

billing rate was based.

d. Rate Protective Clause: If and when new rates are announced, advertisers will be protected at their contract rates for at least three months. Orders may be cancelled at the time the change in rates becomes effective without incurring a short rate adjustment on space already run, provided the contract rate has been earned up to the date of cancellation.

2. Classified advertising

a. Sold by the Column Inch
(Column Width 2 1/8"):

	1x	4x	8x	13x
Per column inch	\$187	\$171	\$154	\$138

Net rates not subject to agency commission. Add \$150 for standard color. Special half- and full-page rates are available.

3. Commission and cash discount

a. 15% of the gross billing allowed to recognize advertising agencies on space, color, bleed, and position only, provided account is paid within 30

(thirty) days of invoice date. Advertiser's material must be camera-ready to qualify for agency commission, Accounts payable within 30 (thirty) days. No cash discounts allowed.

b. Sequential Liability: Advertiser and Advertising Agency are jointly and severally liable for payment. *Trusts & Estates* will not release the Advertising Agency from liability even if a sequential liability clause is included in the contract, insertion order, purchase order, etc.

4. Terms and conditions

a. Terms of Sale: Net thirty days from date of the invoice. No cash discounts allowed. The Publisher will not accept any form of payment, which contains any limitations or conditions on payment such as short paid checks noted as representing payment in full of a disputed balance.

b. All advertisements are accepted and published entirely on the representation that the Advertising Agency and/or Advertiser are properly authorized to publish the entire contents and subject matter thereof. It is understood that, in consideration of the publication of advertisements, the Advertiser and/or Advertising Agency will indemnify and hold the Publisher harmless from and against any claims or suits for libel, violation of rights of privacy, plagiarism, trademark, patent and copyright infringements (including the text and photographs within the advertisements), and other claims based on the contents or subject matter of such publication. The Publisher reserves the right to reject any and all advertising, which the Publisher feels is not in keeping with the publication's standards, policies and principles. The Publisher reserves the right to add the word "Advertisement" at the top and/or bottom of, or anywhere within any publication page, that in the Publisher's sole judgment, too closely resembles editorial pages of the publication. The Publisher will not be bound by any conditions, printed or otherwise appearing on any order blank, insertion order or contract when they conflict with the terms or conditions of the publication's rate card, or any amendment thereof. The Publisher shall not be subject to any liability whatsoever for any failure to publish or circulate all or any part of the publication issue or issues due to strikes, work stoppages, accidents, fires, acts of God or any circumstance not within control of the Publisher. The Publisher is not responsible for the accuracy of any corrections or changes made to any Advertiser's materials. The Publisher's liability for any error will not exceed the charge for the advertisement in question. The Publisher assumes no liability for errors in key numbers, the Reader Service section, advertisers' index, or any type set by the Publisher. The Publisher is not responsible for the accuracy of any corrections or changes made to the Advertiser's copy/materials.

Rates & Specs

c. Advertising rates, terms and conditions set forth in this rate card shall govern all transactions and supersede any other information published in previous rate cards, directories, media guides or rate and data services whether in print or online. Publisher will not honor rates or data derived from these other sources unless it is in conformance with this rate card.

d. Cancellations must be submitted in writing, accepted up to 45 days prior to closing date published on the editorial calendar for ROB space and 90 days advance notice for Preferred or Specified positions. Cover positions are non-cancelable. Verbal cancellations will not be accepted.

e. **Line of Credit:** Advertiser's line of credit may increase or decrease from time to time. Such changes will be made at the sole discretion of the Publisher, and no advanced notification is promised or implied.

f. **Past Due Accounts:** Orders may be held at the Publisher's sole discretion.

g. **Collection-related Issues:** If the Publisher must refer Advertiser's delinquent account to an attorney or collection agency, Advertiser agrees to pay all reasonable attorneys' or collection agency's fees, court costs, and other collection costs in connection with the Publisher's collection efforts.

h. **Jurisdiction:** Advertising Agencies and/or Advertisers agree that any legal action arising between the Publisher and Advertising Agency and/or Advertiser must be brought in the courts of the state of Kansas, Johnson County, and that Advertising Agency and/or Advertiser agrees to submit all claims to the jurisdiction of these courts regardless of any conflict of jurisdiction which may arise.

i. **Notification to Publisher:** If the Advertising Agency and/or Advertiser changes their address or there is a change of ownership or control of their company, please notify the publisher of this change within ten working days.

j. Definitions: As used in this section and this rate card, the term "Publisher" shall refer to *Trusts & Estates* and its parent company.

5. Mechanical Requirements

Please visit <http://pentondigitalads.com> for additional information.

a. **Trim size:** 7 3/4" x 10 3/4"
Live area: 7" x 10"
Bleed size: 8" x 11"

b. **Type or Page Size:** Space is available in the following units. Advertisements exceeding type size in any dimension are considered bleed or oversize except for gutter bleed in spreads, and are subject to a 10% surcharge.

Units	Width x Depth
Full Page	7"x10"
2/3 Page (Vertical)	4-7/16"x10"
1/2 Page (Island)	4-7/16"x7-3/8"
1/2 Page (Horizontal)	6-3/4"x4-5/8"
1/3 Page (Vertical)	2-1/8"x9-1/2"
1/3 Page (Square)	4-7/16"x4-5/8"
1/4 Page (Vertical)	3-3/8"x4-5/8"
1/4 Page (Island)	4-1/2"x3-5/8"
1/6 Page (Vertical)	2-1/8"x4-7/8"
1/6 Page (Horizontal)	4-1/2"x2-3/8"

c. **Columns to Page:** 3. Column Width = 2-1/8". Column Depth = 10".

d. **Printing:** Web offset.

e. **Specifications for Bleed:**

Units	Width x Depth
Single Page	8"x11"
Spread	15-3/4"x11"
Gutter Bleed (each)	7-5/8"x10"

Keep text and vital graphics 1/2" from binding side (gutter) and at least 1/4" from trim edges. 10% extra on space and color. Acceptable in spreads and full page units only. No extra charge for gutter bleed in spreads.

f. **Binding:** Perfect

6. Digital ad specifications

a. **Color Mode:** CMYK Images must be high resolution, 266 to 300 dpi for halftone images, 600 ppi or more for line-art scans. Metafiles and graphics captured from the Internet are discouraged. Use only PostScript Type 1 fonts. When sending us the application file, include a copy of the placed graphic elements and a copy of the screen and printer fonts used. A color proof of the file is required.

b. **Accepted File Formats:** QuarkXPress, Adobe Illustrator or PhotoShop: eps, tiff or PDF files saved for high-end printing. Electronic Media: CDs DVDs. File

Digital Ad Submission:

Files can be sent via our digital ad portal at <http://pentondigitalads.com>. This portal can accept all files including stuffed native files with all fonts and graphics included.

c. **Proofs:** Text and element proof required to assist in preflighting digital ad files. For critical color match, a digital halftone proof (i.e. Kodak Approval, Dupont Digital Waterproof, Fuji FirstProof, etc.) is required. Accurate color reproduction can not be guaranteed without an accompanying SWOP-certified proof.

d. Any files received that do not meet our requirements will result in a request for resubmission.

e. *Trusts & Estates* will not alter or edit any ad materials. If you are unable to meet the specifica-

tions as outlined above, contact your Production Manager to make special arrangements.

f. Shipping Address:

ATTN: Vicki McCarty, Ad Production Manager
 Trusts & Estates
 9800 Metcalf Avenue
 Overland Park, KS 66212
 PHONE: 913-967-1926
 FAX: 913-514-6319
 E-mail: vicki.mccarty@penton.com

Online & e-Newsletter Materials

Jimena Canacari, Client Services Coordinator
 email: Jimena.canacari@penton.com
 phone: 913-967-1813
 fax: 913-514-6746

7. Frequency and closing dates

a. Published 12x in 2011.

b. Ad closing date is approximately 30 days prior to publication date.

c. Materials due one week after ad closing date.

d. Publisher reserves the right to change publication frequency, circulation and editorial calendar content.

8. CIRCULATION INFORMATION

a. **Member:** BPA Worldwide

b. **Subscription:** In the U.S., \$290 one year.

c. **Subscription Contact:** 1-800-229-0543

Online advertising rates Web site

Contact your local sales rep for more information. Current ad positions:

- Leaderboard
- Square
- Magazine Sponsorship
- Boom Box

Online ad specifications Web site

Banner Dimensions:

728x90	Leaderboard
125x125	Square
180x150	Magazine Sponsorship
300x250	Boom Box

MAXIMUM BANNER SIZE: 36K

Banner Formats:

Currently Accepted: GIF, Animated GIF, JPEG, HTML, Flash, Unicast, PointRoll, Eyeblaster, Enliven, Bluestreak, Motif.

Will accept for testing: DHTML, Audio, Real, Shoskeles

Non-accepted formats: Java, Java Applet, Video

ALL Rich Media must be accompanied by a standard gif for use as fall back for non-rich media enabled browsers. Standard turnaround time for Banners is 2 business days for non-Rich Media and 5 business days for Rich Media. More may be required for testing of new media formats. ALL Rich Media must include a target=blank command that will launch a new browser;

Rates & Specs

this is especially important for any file with JavaScript language.

ALL enhanced content Rich Media (expanding window, audio, etc) must be user-initiated. Automatic play or pre-expand are not allowed.

HTML: The following guidelines must be observed: Penton Media utilizes Javascript ad tags on its pages. HTML banners must be constructed to work within these tags.

HTML banners may either call to the client's server for component images or the component images may be submitted along with the HTML code directly to Penton Media. All component images must observe file size restriction and total combined file size of component images should not exceed maximum specified file sizes for the appropriate banner size.

In order for DART to track clicks on HTML banner with a 'form action' field (such as pull down menus, or typed search entry banners) you MUST use the form method=get and NOT form method=post. Penton Media will then be able to track clicks on your banner, though we may not be able to track clicks to multiple URLs separately.

<HTML> and <BODY> tags are not required. If you need to use <BODY> for your formatting you should substitute <TABLE> tags instead.

Flash: The following guidelines must be observed: If submitting a Macromedia Flash banner you must supply both the compiled swf file and backup gif. Penton Media uses DoubleClick DART to serve its ads.

DART is not able to track clicks on Flash banners without modification to the code before the swf file is compiled. If you wish Penton Media to be able to report on front-end clicks you must contact your trafficker at Penton Media for the proper modification instructions before you submit the Flash banner.

Eyeblander: Eyeblander Creative must have a visible close button.

PointRoll: Testing period may be longer than stated 5 days. PointRoll banners require a file to be uploaded to our servers and production considerations may delay implementation. Expanded window should be a maximum of 2.5x the original dimensions. Banners should expand only in one direction (either vertical or horizontal). Pre-expand or auto-initiate audio banners are not allowed. All enhanced content must be on mouse-over or click only, and must discontinue on mouse-off.

Motif: Penton Media accepts DoubleClick Motif and will traffic it as internal redirect for DFP. Expanding ad formats should be a maximum of 2.5x the original dimensions. Banners should expand only in one direction (either vertical or horizontal). Any enhanced content (audio, expanding banner, etc) must be user-initiated only.

- Unicast**
- 2 MB maximum file size.
 - 30 seconds maximum play time.
 - Must have visible close button.

File Sizes and Looping (File Size applies to direct upload/initial load only, not redirect or polite downloads. Polite downloads may be up to 100K after initial load. Looping and frames do not apply to Flash):

Max File Size = 36K
Max Frames = 4
Looping = 3 times

3rd Party Ad Serving: Penton Media will accept most 3rd Party Ad tags including DART, Atlas, Bluestreak, and Mediafarm. All 3PAS must be accompanied by anti-caching documentation.

E-newsletters
Newsletters text sponsorships include 40 words of text, including headline, plus linking URL. Logo and banner specs are as follows:

Banner Dimensions:
468x60Full Banner
300x250Boom Box
180x150Magazine Sponsorship

Banner Format: GIF or JPEG files only. No Rich Media.

File Sizes and Looping
Max File Size = 36K
Max Frames = 4

Looping = 3 times

3rd Party Ad Serving: Penton Media will accept most 3rd Party Ad tags. 3rd Party Ad tags for e-newsletters must be standard IMG SRC and HREF tags only. All 3PAS must be accompanied by anti-caching documentation.

NOTE: Not all sizes are available on all Penton Media Web sites. Please confirm the exact size for each contracted unit with your sales representative. Banner positions and static graphics specified may not be available for all positions in all newsletters. Please verify the allowed materials for each contracted newsletter with your sales representative.

Advertising Contacts

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- Penton Media Financial Services Group
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 - **Registered Rep.**
 - **National Real Estate Investor**
 - **Retail Traffic**
 - **Business Finance**
 - **Lodging Hospitality**