

Family Business

2016 Advertising and Sponsorship Information

Deep and broad engagement with multi-generational family businesses

With the largest and deepest database of family businesses in North America, *Family Business Magazine* reaches more family business members—from the patriarchs and matriarchs, to the controlling generation, to shareholders and married-ins, to the next generation, to outside and independent directors and advisory board members—than any other media.

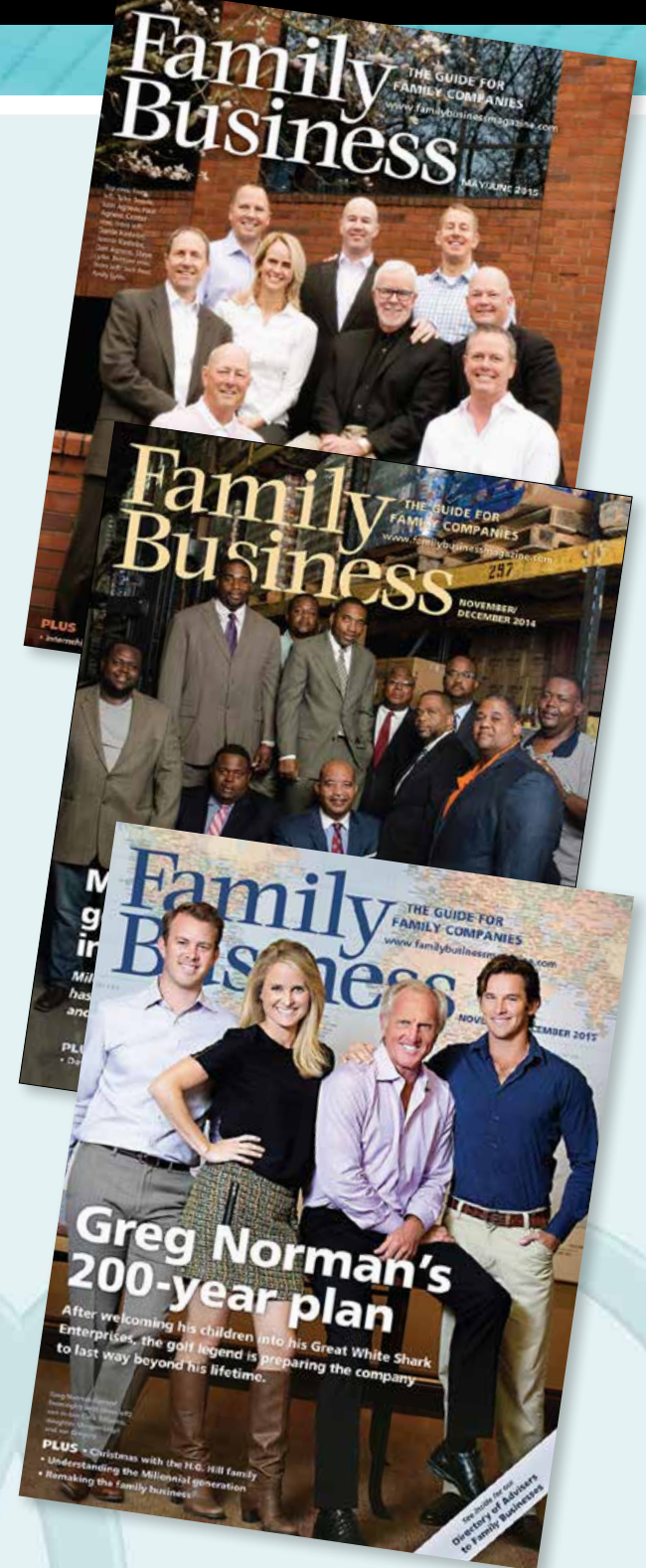
Through our print, digital and live platforms, engage with family business leaders, shareholders and next generation members and build a life-long and profitable relationship with these families.

Delivering marketing outcomes...not just impressions

Customized, integrated marketing designed to accomplish your marketing goals:

- Thought leadership marketing programs
- Effective digital delivery
- Enhanced lead generation
- Top level corporate branding

www.familybusinessmagazine.com



Family Business

For family businesses, by family businesses
www.familybusinessmagazine.com

Reach deeply into multi-generational family companies and enterprises with *Family Business Magazine's* array of media:

- **Family Business Magazine**

- ◆ Published six times a year, in print and digitally for paid subscribers.
- ◆ Led by editor-in-chief Barbara Spector and advised by a top-notch group of family company owners and shareholders.
- ◆ Featuring our acclaimed "Oldest" and "Largest" family business lists.
- ◆ Semi-monthly E-Newsletter.
- ◆ Each issue features a special advertising supplement on such topics as wealth management, family business education programs, family business valuation and capitalization and estate planning.

- **The Transitions 2016 Conferences (East and West)**

- ◆ Attracts record-setting crowds, twice a year.
- ◆ Offers direct interaction with multi-generational family members.

- **The Private Company Governance Summit 2016**

- ◆ The only national conference focused exclusively on the unique governance challenges of privately-owned businesses, including closely-held companies, family-owned companies and private equity-owned companies.
- ◆ Monthly E-Newsletter and semi-annual *Private Company Director* magazine.

- **Transitions Mexico 2016**

- ◆ Reach the vibrant Latin American family business community with Transitions Mexico, now in its second year.

- **Family Business Wealth Conference (NEW!)**

- ◆ A different kind of wealth conference, created by families for families, focused on real-world solutions to wealth preservation and growth across generations. Scheduled for September 2016.

- **Family Business E-Blasts**

- ◆ The single best way to reach a family company member's email box, using our exclusive double opt-in email list.

- **Directory of Advisers**

- ◆ The most complete directory of family company advisers anywhere, published 6 times a year, and available online.

- **Family Business Custom Webinars and Roundtables**

- ◆ Sponsored online and live education for family companies.

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Family Business Magazine In-Person Events

Meet the owners and shareholders of top family businesses and enterprises through sponsorship of Family Business Magazine's Transitions West and East conferences, Family Business Wealth, Transitions Mexico and the Private Company Governance Summit.

Transitions East 2016, Transitions West 2016

The Transitions conferences feature more top-notch family speakers than any other conference, and offer sponsors an opportunity to meet and network with important multi-generational family company members.

Family-owned companies and family-controlled enterprises of all types and sizes attend Transitions. They all share one key characteristic: They are multi-generational (or intend to be multi-generational) and want to perpetuate the business and the family.

- The majority of speakers are members of family companies or enterprises, sharing real-life successes and failures.
- Limited attendance, and a private and confidential environment in which to share challenges and opportunities with other families.
- Focus on networking with other family business and enterprise members.
- Special content and sessions for NextGen and married-in family members.
- Topics developed by an advisory board of family business owners and members, based on feedback from conference attendees.

For more information, visit www.familybusinessmagazine.com/transitions

Transitions Mexico 2016

Launched in 2015, Transitions Mexico is the only event produced in the country serving the vibrant multi-generational family businesses of America's third largest trading partner. With speakers from both US and Mexican family companies, Transitions Mexico attracts multiple members of major Mexican family companies looking for advice and counsel on how to ensure succession for the future.

Transitions Mexico offers US sponsors an opportunity to explore and market to this family business community. Future plans call for the development of events in Central and South America, including Brazil.

Family Business Wealth

New in 2016, Family Business Wealth will launch in September 2016. This will be a different kind of wealth management conference, created by families for families, focused on real-world solutions to wealth preservation and growth across generations.

The conference will focus on such topics as:

- Family offices
- Affirmative Investing
- Actionable Philanthropy
- Managing Intergenerational Wealth Transfer
- Next Gen Financial Literacy and responsibility
- Family Investment Banks and Venture Funds
- Capitalization and Dividend Strategies
- "Passion" Investments
- Personal Security
- Fine Arts and Collectibles
- Portfolio Diversification

Attendees will include high net worth families, private investors, family office leaders. A limited number of sponsorships will be available.

The Private Company Governance Summit 2016

Produced in partnership with *Directors & Boards*, the leading journal of corporate governance thought leadership, The Private Company Governance Summit is the only national event dedicated to the unique governance issues of all types of privately held companies—closely held, family owned, and private equity owned—and dedicated to increasing the standards and effectiveness of private company governance.

For more information, visit www.privatecompanydirector.com

Family Business Custom Roundtables

Family Business Roundtables are sponsored, intimate gatherings of family business and enterprise owners and shareholders who participate in a guided dialog about the most important issues they face. *Family Business Magazine* helps develop topics and manages the invitation process for these completely customizable events.

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Family Business Digital

Family Business Magazine offers a variety of brand-building and lead-generating tools to reach family business and enterprise owners and shareholders directly on their tablets, smart phones and desktops.

Family Business Basics Videos

Family Business Basics is a series of short videos (4-6 minutes), hosted by Peter Begalla, Conference and Education Director for Family Business Magazine. Designed to be quickly and easily viewable, each video highlights a key family business issue, and outlines potential approaches and solutions. Topics to be addressed the video series are among the most commonly highlighted by attendees of Family Business Magazine's Transitions conferences, and include:

- Effective family meetings
- The role of a family constitution
- Developing the cousin consortium
- Building next generation engagement
- Family leadership development
- Governance: Family assembly or family council?
- Family business governance: Process versus solution
- The value of family legacy
- Family conflict management and resolution
- Key family business documents
- The married-in experience
- Getting past the second generation
- The pros and cons of non-family executives

Available options: 15 second pre-roll advertising, co-hosting of each video.

Family Business E-Blasts

Push your direct response message precisely to *Family Business*' double opt-in e-subscriber list with highly effective html e-blasts, brought to readers under the trusted brand of *Family Business Magazine*.

E-Blast marketers have included:

- Harvard Business School
- PwC
- ILO Institute
- Babson
- Family Business Consulting Group
- Loyola
- SEI Wealth Management
- Kennesaw
- Kellogg
- Pepperdine
- Kellogg
- St. Joseph's University
- University of Wisconsin
- Sauder School of Business
- Blank Rome
- Chief Outsiders
- Family Business Network
- AXA
- EDHEC
- Northern Trust
- Aurora University
- Touro University
- Whitnell
- Minnesuing Acres
- Concordia University
- Alvernia University
- Withers Bergman
- Wharton
- Ernst & Young

Family Business E-News

Redesigned for 2016, the twice-monthly *Family Business Magazine* E-Newsletter is an essential news source for more than 10,000 double opt-in family company executives, and features prominent ad banner positions.

Family Business Online

Family Business' completely redesigned and responsive website features the complete contents of the magazine and its archives for subscribers, as well as an extensive selection of free content, news and blog posts from editor-in-chief Barbara Spector. New digital advertising positions, including interstitials and rich media, are available.

Family Business Custom Webinars

Family Business Webinars are a significant and successful way for marketers to reach out to family business and enterprise owners and shareholders, and generate direct and actionable leads. Family Business Webinars provide a one hour live and archived educational session, moderated by editor Barbara Spector, and featuring sponsor executives and significant family business members as co-presenters.

Native Advertising/Custom Digital Advertorials

Family Business Magazine's website and e-Newsletter offer limited availability for native (custom sponsored) content. Options range from true native to advertorial content.

Native advertising is a form of online advertising that matches the form and function of the platform on which it appears. For example, an article written by an advertiser to promote their product, but using the same form as an article written by the editorial staff. The word "native" refers to the content's coherence with other media on the platform.

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Family Business Research

An important new initiative from *Family Business Magazine* is the development of a formal research and data division, devoted to developing key metrics for family businesses and those who market to them.

Know and dominate your market with access to *Family Business Magazine's* array of custom and editorial research.

2016 Research Projects

Family Business Basics is a series of short videos (4-6 minutes), hosted by Peter Begalla, Conference and Education Director for *Family Business Magazine*. Designed to be quickly and easily viewable, each video highlights a key family business issue, and outlines potential approaches and solutions. Topics to be addressed the video series are among the most commonly highlighted by attendees of Family Business Magazine's Transitions conferences, and include:

- Family Business Magazine's renowned Oldest and Largest Family Business lists (sponsorship available)
- Editorial research sponsorships
- Custom studies, designed to help you understand your customers and the key issues they face.
- Private and Family Company Director Compensation Survey
- Marketing Effectiveness Survey
 - ♦ Advertising recall and effectiveness metrics for advertisers in Family Business Magazine.
 - ♦ Follow up webinar for marketers to discuss best practices for marketing to family companies.
- Readership and Audience surveys

Access to Family Business Research is available to contract advertisers and sponsors, depending on the level of overall marketing spend commitment. Additionally, Family Business Research is available to subscribers to the magazine as a key subscriber benefit.



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Family Business Magazine

For more than 25 years, *Family Business Magazine* has been the trusted print resource for multi-generational family companies, providing readers with case studies, profiles, expert advice and thought leadership.

Family Business is the only magazine that targets thriving multi-generational North American family companies. *Family Business's* searchable archive of more than 700 articles is available to all subscribers free of charge.

Special Targeted Supplements

Each issue, a topic-focused advertorial opportunity. Present a case study or thought leadership, along with your print ad.

- Wealth Managers
- Family Business Consultants
- Tax and Estate Planners
- Capitalization and Business Valuation
- Family Business Education Programs



New 2016 Handbook: Family Legacy

The Family Business Magazine Handbook Series is a best seller among family-owned companies, providing guidance to families on a variety of important topics. In 2016, our 12th handbook, on Family Business Legacy, will be produced, with a variety of sponsored distribution options.



Premium Positions

Premium advertising positions are available for contract advertisers, including covers and editorial adjacency.

Custom Thought Leadership Marketing Programs

Our editorial team will help you build thought leadership in the form of print "roundtables" which project your firm's subject matter expertise. Includes a presence on our website for three months, promotion via our e-newsletters, and can be printed as collateral for your company



Directory of Advisers

The "Yellow Pages" of family business advisers and service providers, this affordable directory is available in print and online, and provides 24/7 access to contact details. Contact Barbara Wenger for details: bwenger@familybusinessmagazine.com.

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Family Business Magazine Partners

Family Business Magazine is proud to be a marketing partner with these and other fine companies targeting family business owners and shareholders.

Abbot Downing
Attorneys for Family-Held
Enterprises
AIG
Akron
Altair
Alvernia University
American Association Cancer
Research
Arkay Manufacturing
Ascent Private Capital Management
Aurora University
Austin Family Business Center,
Oregon State University
AXA
Baker Tilley
Ballentine Partners
Banyan Global Family Business
Advisors
BDT Capital Partners
Berkeley Research Group
Bernstein Global Wealth
Bessemer Trust
BIC Alliance
BKD Wealth Advisors
Blank Rome

BNY Mellon
Brynavon Group
Business Families Foundation
Cambridge Institute
Capstone Legacy
Cardinal Board Services
Carmen Bianchi Family Business
CFAR
Chief Outsiders
Circa Digital Group
Columbia Business School
Concordia University
Continuity FBC
Coyote Financial
David Bork
Day & Zimmermann
David Deutsch & Co.
Dilenschneider Group
Donors Trust
Drexel University
Drinker, Biddle & Reath LLP
Delaware Valley Family Business
Center
EDHEC
Eisner Amper
Embassy Row

Ernst & Young
Executive Learning Systems
Family Business Institute
Family Business Network
Family Business USA
Family Business Consulting Group
Family Firm Institute
Family Office Exchange
Galliard, Inc.
GenSpring Family Offices
Glenmede
Harvard University
Haverford Trust
Howard & O'Brien
Ilead
Institute for Family Business
John Messervey
JZ Partners
K2 Intelligence
Kellogg School of Management
Ken Kaye
Kennesaw State University
Krasnow Saunders
Kreischer Miller
Lance Woodbury
Landsberg Gersick Associates

Loyola University Chicago
Mannington Mills
Minnesuing Acres
Mid Market Advisors
Moss Adams
NAECP
Network of Family Businesses
Northern Trust
One Advocate Group
Palgrave McMillan
Peak Coach
Pepperdine University
Pitcairn
University of Pittsburgh
PNC
Private Client Resources
Private Wealth Systems
PwC
Regeneration Partners
Relative Solutions
Rockefeller & Co.
Rollins College
Rose Glen Advisors
Rothstein Kass
Sauder School of Business
SEI Private Wealth

Solis Capital
Sports Clips
St. Joseph's University
Stetson University
The Tugboat Group
The Uhlmann Company
The World
Tiedeman Wealth Management
Touro University
U.S. Money Reserve
UBS
University of Missouri Kansas City
University of North Carolina
University of Wisconsin
Valuation Research Corp.
Vitamix
Vogel Consulting Group
Wealth Touch
Wharton
Whitnell
Wilmington Trust
Withers Bergman LLP

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Reach and Distribution

- *Family Business* offers a vital and active paid circulation of more than 7,200 committed family company owners, leaders and shareholders. *Family Business*' e-newsletters reach more than 10,000 family members.
- All members of the powerful YPO Family Business Network receive *Family Business* as part of their member benefits.
- Bonus distribution at family conferences and networking events, including Transitions East and Transitions West, The Private Company Governance Summit and the Family Business Leadership Symposium.

Print Circulation*

Average Distribution, 2015: 7,530 copies
Average Reach: 19,578 (Pass-along readership of 1.6 per issue)

Digital Reach

E-newsletters: 10,450 per issue
Website: 70,521 annual unique visits

High Quality Demographics

The average *Family Business* reader**:

- Is 42 years old
- Is a shareholder in a family-owned business
- Has a household income of \$527,000
- Has read *Family Business* for nearly 6 years
- Holds the title of Chairman, President, CEO or partner

The average company owned by a *Family Business* reader***:

- Has \$223 million in annual revenues
- Remains majority-owned by the founding family
- Has been in the family for 3.35 generations
- Has two generations actively involved in management of the family enterprise

Youngest generation currently working in the business:

The founding generation.....	9.3%
The second generation.....	34.4%
The third generation.....	31.4%
The fourth generation.....	17.9%
The fifth generation or later.....	7.0%

Primary Industry Served

Agriculture, forestry, fishing.....	19.6%
Mining.....	2.0%
Construction.....	7.8%
Manufacturing.....	24.5%
Transportation, communication, electric, gas or sanitary services.....	8.8%
Wholesale trade.....	4.9%
Retail trade.....	8.8%
Restaurant/food service.....	3.9%
Finance/insurance.....	2.0%
Media/entertainment/tourism.....	4.9%
Healthcare.....	8.8%
Logistics.....	1.0%
Food processing/manufacturing.....	2.9%
Real estate/property management.....	27.5%
Other.....	15.7%

* Publisher's data, based on the average circulation of the last six issues

** Source: *Family Business* readership study, conducted by Special Interest Media Research

*** Source: *Family Business State of the American Family Business Survey; Transitions conference attendee demographics*

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Editorial Calendar 2016

January/February 2016

Deadline for Editorial Inquiries: October 30, 2015

Ad Reservations: December 7, 2015

Ad Materials Deadline: December 14, 2015

Mails: January 2016

Special Advertising Supplement: Wealth Managers

- Inclusivity as a conflict-resolution strategy
- Succession planning challenges
- Fiscal stewardship lessons for NextGens
- The keys to long-term sustainability

March/April 2016

Deadline for Editorial Inquiries: December 18, 2015

Ad Reservations: February 12, 2016

Ad Materials Deadline: February 19, 2016

Mails: March 2016

Special Advertising Supplement: Family Business Consultants

BONUS DISTRIBUTION: Transitions East 2016

- Planning for life after retirement
- Shareholder liquidity strategies
- The role of the board in family business sustainability
- Assessing and developing the next generation

May/June 2016

Deadline for Editorial Inquiries: February 13, 2016

Ad Reservations: April 8, 2016

Ad Materials Deadline: April 15, 2016

Mails: May 2016

Special Advertising Supplement: Tax and Estate Planners

BONUS DISTRIBUTION:

The Private Company Governance Summit 2016

- How values and mission statements guide the family
- Family philanthropy: What you need to know
- Creating a positive family business culture
- Women CEOs in family companies

July/August 2016

Deadline for Editorial Inquiries: April 15, 2016

Ad Reservations: June 3, 2016

Ad Materials Deadline: June 10, 2016

Mails: July 2016

Special Advertising Supplement: Capitalization and Business Valuation

- Family camp: A summer bonding experience
- The pros and cons of cross-shareholdings
- Fair vs. equal in estate planning
- Setting policies to perpetuate a family legacy

September/October 2016

Deadline for Editorial Inquiries: June 10, 2016

Ad Reservations: July 29, 2016

Ad Materials Deadline: August 5, 2016

Mails: August 2016

Special Advertising Supplement: Wealth Managers

BONUS DISTRIBUTION:

Family Business Wealth Conference

- Social media and confidentiality policies
- Family education challenges
- Sending the right messages to your children
- Recruiting and retaining non-family executives

November/December 2016

Deadline for Editorial Inquiries: August 12, 2016

Ad Reservations: October 7, 2016

Ad Materials Deadline: October 14, 2016

Mails: November 2016

Family Business Education Programs

BONUS DISTRIBUTION: Transitions West 2016

- Advice from top non-family directors
- Strategic reinvention
- Buying out a shareholder
- Engaging your married-ins

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Family Business Magazine Advisory Board



Ross J. Born
Co-CEO
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Anne Eiting Klamar
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2016 Display Advertising Rates

Rate Card # 27 (All rates net)

4/color rates	1x	2x	3x	4x	5x	6x
Full page	\$4,740	\$4,295	\$4,095	\$3,900	\$3,720	\$3,540
2/3 page	\$3,850	\$3,495	\$3,315	\$3,170	\$3,015	\$2,875
Half page	\$3,165	\$2,755	\$2,625	\$2,610	\$2,495	\$2,375
1/3 page	\$2,485	\$2,260	\$2,160	\$2,065	\$1,970	\$1,875
1/4 page	\$2,025	\$1,850	\$1,765	\$1,695	\$1,615	\$1,545

2/color rates

Full page	\$4,370	\$3,910	\$3,715	\$3,515	\$3,360	\$3,120
2/3 page	\$3,465	\$3,115	\$2,940	\$2,780	\$2,650	\$2,530
Half page	\$2,785	\$2,490	\$2,360	\$2,235	\$2,130	\$2,030
1/3 page	\$2,105	\$1,875	\$1,775	\$1,685	\$1,610	\$2,535
1/4 page	\$1,655	\$1,355	\$1,385	\$1,310	\$1,260	\$1,195

B/W rates

Full page	\$3,990	\$3,535	\$3,330	\$3,140	\$2,995	\$2,855
2/3 page	\$3,075	\$2,730	\$2,560	\$2,400	\$2,295	\$2,185
Half page	\$2,400	\$2,105	\$1,975	\$1,850	\$1,765	\$1,685
1/3 page	\$1,720	\$1,495	\$1,395	\$1,300	\$1,250	\$1,185
1/4 page	\$1,270	\$1,085	\$1,000	\$925	\$895	\$850

Cover rates

Cover 4	\$5,435	\$4,835	\$4,605	\$4,390	\$4,185	\$3,985
Covers 2 + 3	\$5,115	\$4,635	\$4,410	\$4,205	\$4,010	\$3,815

Directory of Advisers

Each edition of *Family Business Magazine* features a comprehensive of directory of advisers; this directory in fully searchable form is also available on the *Family Business Magazine* website. Listings maybe upgraded to include multiple directory categories, corporate logos, photos, and special colors.

Basic directory listings are just \$350 per year (less for subscribers to the magazine!). Supplements and upgrades to basic listings are charged at an additional cost. Contact Barbara Wenger at 215-405-6072 for additional details.

Digital & E-mail Advertising 2016

Rate Card #12

Webcasts: \$8,000 master sponsor
\$3,000 multi-sponsor (per sponsor, minimum of three sponsors)

E-Blasts: \$3,000 per email
(Availability is limited, so please book early; limited volume discounts available).

Digital Advertising

Family Business Magazine Website

www.familybusinessmagazine.com (Rates per 30 days)

Interstitial on home page load: \$3,000
Interstitial on individual stories: \$2,500

Website Super Leaderboard: \$2,300 (970x90 pixels)
ROS Leaderboard: \$1,500 (728x90 pixels)
ROS Medium Rectangle: \$2,000 (300x250 pixels)
Landing Page Skyscraper: \$2,000 (160x600 pixels)

Supplied Insert Pricing 2016

Rate Card #12

2 page insert:	\$3,500	12 page insert:	\$7,750
4 page insert:	\$4,500	16 page insert:	\$9,970
8 page insert:	\$6,250		

These are guideline prices for pre-printed inserts in *Family Business*. This assumes "normal" weight and size (8 1/2 x 11 or less); heavier pieces, or unusual sizes, will be priced individually. Contact your advertising representative to discuss weight and sizing.

Pricing is for insertion in the magazine or insertion in the Polybag. Polybag insertions limited to 3 pieces per issue on a first-come, first-served basis.

Special insertion costs: Handwork, glue dotting etc., are billed at cost.

Family Business Magazine E-Newsletter

(24 editions per year, rates per issue)

Top leaderboard: \$2,500 (728x90 pixels)
Interstitial on clicked stories: \$2,500
Leaderboard: \$1,500 (728x90 pixels)

Native (Sponsored) Content

Creation and distribution, e-Newsletter and website. One e-Newsletter issue, plus 30 days on the website: \$3,500.
Max 1000 words.

Family Business Basics Videos

Exclusively sponsor one or more videos in the Family Business Basics series for one year. (All prices net)

Single video: \$4,000 Five videos: \$15,000
Three videos: \$10,000 Ten videos: \$25,000

Special Digital Opportunities

Master sponsor of *Family Business Magazine's* Digital Edition: \$2,000
(Delivered to digital subscribers and international members of the YPO Family Business Network, per issue.)

Other digital advertising opportunities include:

- In-Banner Video
- Rich Media Expandables

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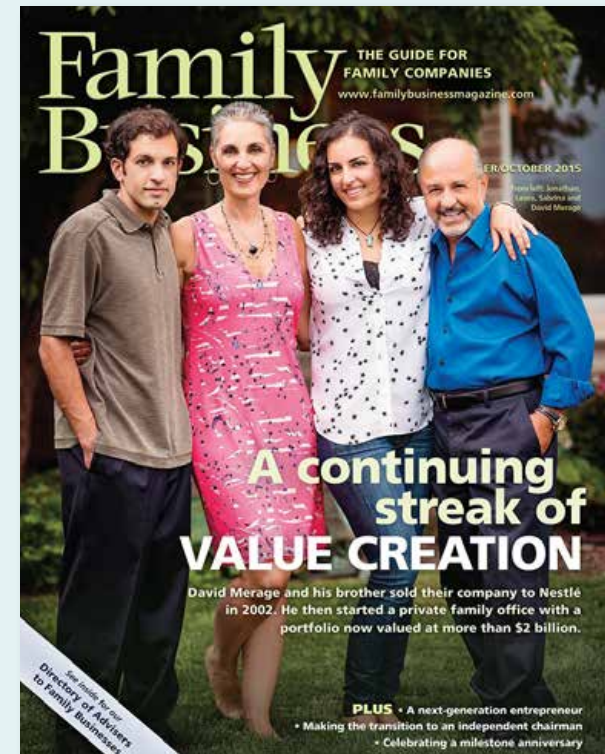
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Specifications and Terms

Mechanical Specifications

- Publication trim size.....8 1/2" x 10 7/8"
- Recommended ad page size.....7" x 10"
- Binding.....Perfect

Bleed

- There is no extra charge for full bleed ads
- Full-page size to be furnished 8 3/4" x 11 1/8"
- Keep reading and live matter a minimum of 1/2 inch from edges on all bleed pages.

Sizes

Full page (full bleed).....	8.75"w x 11.125"h
(includes .125" bleed on all sides)	
Full page (no bleed).....	7.25"w x 9.75"h
2/3 page.....	4.78"w x 9.75"h
1/2 page horizontal.....	7.25"w x 4.5"h
1/2 page island.....	4.78"w x 7"h
1/3 page vertical.....	2.3"w x 9.75"h
1/3 page square.....	4.78"w x 4.75"h
1/4 page.....	3.54"w x 4.75"h
Family Business Marketplace:	
1/4 page.....	3.54"w x 4.75"h
1/8 page.....	3.54"w x 2"h

Advertising Material Requirements

- We accept high-resolution (300 dpi) composite (CYMK) PDF files, with all fonts and graphics embedded. For the acceptability of other formats, please check with your advertising representative.

Mailing/Delivery Instructions

Materials should be mailed to:

Barbara Wenger

Family Business
1845 Walnut Street, Ste 900
Philadelphia, PA 19103
(215) 405-6072
Fax: (215) 405-6078
bwenger@familybusinessmagazine.com

Electronic files should be emailed to
dshaw@directorsandboards.com.

FTP information is available on request.

General Regulations

- Terms are net cash payable in U.S. dollars only.
- Advertisers will be credited if, within a 12-month period from the date of first insertion, they have used sufficient additional space to warrant a lower rate than that at which they have been billed.

Additional Information

Family Business is published by
Family Business Publishing Company
1845 Walnut Street, Suite 900
Philadelphia, PA 19103

Subscription Price

U.S.: \$79 for six issues per year

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General Conditions

Family Business Publishing Company ("Publisher") may hold the Advertiser and its designated advertising Agency, jointly and severally, liable for paying for all duly authorized advertisements ("ad" or "ads") inserted in or attached to *Family Business* Magazine and all other sums due and payable under this agreement. Publisher will not be bound by, and will disregard, terms and conditions appearing on insertion orders or copy instructions which conflict with provisions of this rate card.

No advertisement shall be published unless a signed insertion order is received at the offices of the Publisher no later than the closing deadline specified by the Publisher.

New advertising materials, orders, cancellations or corrections shall not be considered authorized by the Advertiser and/or Agency unless confirmation of such change, in writing, is received at the offices of the Publisher by the closing deadline. In the event copy changes are not confirmed in writing, Advertiser and/or Agency's most recent advertisement shall be inserted.

Advertiser and/or Agency are responsible for checking ad copy for corrections and providing prompt written notice of errors or changes within Publisher's deadlines. Publisher is not responsible to correct an error in an ad unless Advertiser and/or Agency have notified Publisher in writing that an error has been made prior to the closing deadline. In the event all necessary advertising materials are not received at the offices of the Publisher by the closing deadline, Publisher cannot guarantee insertion of such advertisement(s) or copy changes.

If Advertiser and/or Agency fails to provide the advertisement to Publisher in time to meet the deadline of an issue in which it ordered space, Publisher will charge Advertiser and/or Agency at the regular rate for the space it has reserved, and the bill is due and payable when rendered. Cancellation of space by Advertiser and/or Agency will not be accepted by Publisher unless received prior to the closing deadline. No advertisement may be canceled after the closing deadline. Insertion orders for covers (front, back, inside front and inside back) are non-cancelable and may not be canceled by Advertiser and/or Agency.

Conversion of film or correcting digital files is not included in Publisher's advertising price and shall be billed separately to Advertiser and/or Agency at prevailing rates.

All positioning of ads is at the sole discretion of Publisher. In no event will adjustments, reruns or refunds be made because of the position of an ad unless specifically indicated in the insertion order and agreed upon by the Publisher in advance. Advertisers who do not fulfill their contract will receive a short rate.

Ad Copy

Publisher shall not be responsible for claims made in advertisements, and Advertiser and Agency, jointly and severally, shall indemnify and hold Publisher harmless from any loss, damage, claim or expense, including reasonable attorney's fees and all other associated costs of litigation or settlement, arising out of publication of the Advertiser and/or Agency's advertisement or any element thereof including, without limitation, those based on claims for libel, slander, invasion of privacy, unfair trade practices, copyright infringement or trademark infringement.

All advertisements are subject to approval by Publisher, which may refuse any advertising submitted and cancel any order for an ad. Such approval shall be granted or withheld solely at Publisher's absolute discretion.

In order to ensure distribution of all advertising copy to a worldwide readership, Publisher reserves the right to make copy changes as necessary to comply with all customs and postal regulations. While every effort will be made to discuss the required changes with Advertiser and/or Agency, in some cases, especially when copy arrives after the closing deadline, this may be impossible.

All advertising materials will be destroyed one year after last publication by Publisher unless return instructions are received by Publisher in writing within that period.

Publisher will not be responsible for errors, omissions, losses or damages (including, without limitation, consequential damages) of any kind sustained from errors or omissions in ads except for failure to correct errors clearly and unambiguously marked by the Advertiser and/or Agency and received by Publisher before the closing deadline. Publisher's liability shall not exceed the rate for that portion of the ad in error as published. Liability of Publisher for the omission of any portion of any ad from any publication shall be limited to a partial reduction in the amount charged by Publisher for such ad based on the Publisher's rate card.

Frequency Discounts/Special Units

Frequency discounts apply if used within any 12-month period; otherwise the best charged rate actual earned frequency discount shall apply. Charges will be adjusted accordingly at the end of the contract period. A 1/4 page is the minimum size required to maintain frequency discount. Special units such as gatefolds are available. Pricing information is available upon request. Inserts/outserts do not count toward or earn frequency discounts.

Payment Terms

Payment by Advertiser and/or Agency is due in full within 30 days from the invoice date. Publisher offers a cash discount: 1.5% on net only if paid within 10 days of the invoice date.

Advertiser and Agency, jointly and severally, agree to pay a late charge equal to the greater of \$5.00 per month or 1.5% per month on the outstanding invoice balance not paid when due, or if such rate will exceed the maximum rate allowed by applicable law, then a late charge calculated at such maximum rate. Failure to pay as agreed may result in the placement of Advertiser and/or Agency's account in collection with a collection agency or attorney. If so, to the extent permitted by law, Publisher may charge and collect from Advertiser and Agency, jointly and severally, any collection costs and expenses incurred, including court costs and reasonable attorney's fees, in addition to the invoice amounts, late charges and interest.

Any invoice submitted to Advertiser and/or Agency shall be deemed conclusive as to its correctness unless the Advertiser and/or Agency provide a written, detailed objection to Publisher within 30 days of the invoice date. In the event of a dispute, Advertiser and/or Agency must promptly pay all amounts not subject to dispute. If any invoice remains unpaid 60 days after invoice, Publisher has the right to not accept future insertions from Advertiser and/or Agency until the past due balances have been paid. A 20% re-make charge shall apply for cancellations submitted after publication closes.

Advertising Production

Advertiser and/or Agency will pay Publisher an amount not less than to 15% of earned gross rate for ad materials produced by Publisher for Advertiser and/or Agency.