CALIFORNIA BROCKER ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS



\mathbf{F} SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS

MISSION STATEMENT

California Broker's commitment is to be the leading source of news and information for California brokers and agents operating in the health, life, and annuity industry. We are committed to connecting Life and Health insurance professionals to valuable resources and solutions they can provide to their insurance clients.

The Cal Broker Media Marketing Advantage

- Longevity: Established in 1981
- The leading media outlet for California Life and Health brokers
- California Broker Magazine brand awareness is at the 80th percentile
- Print magazine subscribers currently at 25,000
- Insurance Insider eNewsletter subscribers currently at 8,000, growing 2,000 a quarter

Cal Broker Exceeds the Competition in print and digital reaching more California brokers.

Readers of Cal Broker include Fortune 500 companies, small businesses, and people looking for health insurance. A special grasp of consumer health care demands, business owners' perspectives, and the financial realities of the health insurance markets exists among our readers.

Our subscribers sell a multitude of plans and/or products. The percentage of them who sell:

- Consumer-Driven HSA 89% Vision 84%
- Dental 87%
- Disability 86%
- Small Group 85%
- Individual 80%
- Life 72%
- Large-group 69%
- Wellness 64%
- Long-Term Care 64%
- Voluntary/Worksite 62% Annuities 39%
- Self-funded 62%
- Medicare Supplements 54%
- Medicare Advantage 50%

CALIFORNIA BROKER 2003 STRUCT LA DE VELTE AD VEL

PLACEMENT

PLACEMENT	1X RATE	3X RATE	6X RATE	12X RATE
Full Page	\$5,875	\$5,581	\$5,259	\$4,627
2/3 Page	\$5,025	\$4,774	\$4,505	\$3,910
1/2 Page	\$4,075	\$3,871	\$3,671	\$3,277
1/3 Page	\$3,275	\$3,111	\$2,970	\$2,672
1/4 Page	\$2,753	\$2,615	\$2,519	\$2,287
1/6 Page	\$2,350	\$2,242	\$2,168	\$1,979

SPECIAL POSITIONS

COVERS	1X RATE	3 X RATE	6 X RATE	12X RATE
INSIDE COVER	\$7,479	\$7,105	\$6,655	\$5,833
INSIDE BACK COVER	\$7,479	\$7,105	\$6,655	\$5,883
OUTSIDE BACK COVER	\$9,132	\$8,671	\$8,099	\$7,072

INSERTS

Call for mechanical specifications and availability.*

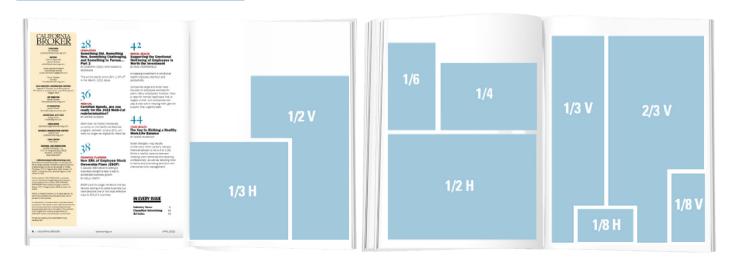
2 pages (magazine page printed 2 sides)	\$4,989*
4 pages (2 magazine page printed 2 sides)	\$8,799*
Business Reply Cards	call more
Tips On *Note: Price does not include printing	information

*Note: Price does not include printing





Page Unit Sizes



PAGE UNIT SIZES		INITIAL
Spread	Trim: 16 3/4" x10 7/8" Live Area: 16" x 10 1/8" w/Bleed: 17" x 11 1/8"	
Full Page	Trim: 8 3/8" x 10 7/8" Live Area:7 5/8" x 10 1/8"	
W/Bleed	– 8-5/8 " x 11 1/8"	
2/3 Page	4-5/8" x 9-3/8"	
1/2 Page Horizontal	7" x 4-7/8"	
1/2 Page Vertical	4-5/8" x 7 1/2"	
1/3 Page Horizontal	4-5/8" x 4-7/8"	
1/3 Page Vertical	2-1/4" x 9-3/4"	
1/4 Page	4-5/8" x 3 3/4"	
1/6 Page	2-1/4" x 4 7/8"	
2 Page Spread	Trim: 16 3/4" x 10-7/8" Live Area: 16" x 10-1/8" w/Bleed: 17" x 11-1/8"	

PREFERRED POSITIONS

*May be secured by adding 10% to space rate. Restrictions may apply.

GENERAL REQUIREMENTS AND FORMATS

Resolution: 300 dpi up to 2000 dpi

Color: CMYK only. NO SPOT COLORS

Print Format: Single page PDF

CALIFORNIA

Photos: Resolution 300 dpi or greater – png or jpeg

- Resolution of all photography and scanned illustrations must be at least 300 dpi. Line art should be 600 dpi.
- Vital copy and images must be at least 1/8" away from trim. Spread ads must have at least 3/8" total gutter.
- Materials should be submitted without crop marks, but full-page ads should include the required 1/8" bleed.
- All fonts used must be embedded in the PDF file.
- Ads must be suitable to print as-is.
- California Broker Magazine is not responsible for any errors in content.
- Using the bold, italic or other style keys is not encouraged. Please use the bold or italic version of the font. (For example, instead of making Adobe® Garamond bold with the style key, use the actual font for Adobe® Garamond Bold.)

PRINT AD REQUIREMENTS

Health Broker Publishing, LLC. • 14771 Plaza Drive Suite C, Tustin, CA. 92780 • (714) 664-0311

- Flatten all layers and set transparency to highest setting.
- **PLEASE NOTE**: Materials that do not meet the stated advertising specifications will be rejected.
- Necessary alterations are the responsibility of and at the expense of the advertiser. All materials must be submitted in accordance with the published deadlines and meet the criteria stated in the advertising policy.
- Space reservations cannot be cancelled after closing date.
- Publisher reserves right to bill for space ordered and will repeat ad of same size if available.
- Material Deadline: Tenth of month preceding month of issue.
- Space Reservations: Closing date is 30 days before Material Deadline.
- Issue Date: Published monthly, in circulation first week of month of issue.

ACKNOWLEDGEMENT

"I" have read the print requirements:

Advertiser	Signature	Date
Content Provider	Signature	Date
Cal Broker Representative	Signature	Date



CONTACTS Health Broker Publishing, LLC. • 14771 Plaza Drive Suite C, Tustin, CA. 92780 • (714) 664-0311

Advertiser:		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Address:		
City:	State:	Zip:
Contact:		
Phone:	Email:	
Send Invoice To:		
Address:		
City:	State:	Zip:
Contact:		i i i i i i i i i i i i i i i i i i i
Phone:	Email:	
Marketing/Content Provider:		
Department:		
Phone:	Email:	
Contact:		
Department:		
Phone:		
Cal Broker Team:	enf	

PUBLISHER/ADVERTISING

Phil Calhoun publisher@calbrokermag.com (714) 664-0311

EDITOR

Linda Lalande editor@calbrokermag.com

BILLING

Carmen Ponce billing@calbrokermag.com (714)380-3996

ART DIRECTOR

Randy Dunbar randy@calbrokermag.com



монтн	FEATURE FOCUS	ALSO INSIDE	HEALTH OBSERVANCES
JANUARY	Preparation for a New Year	Reflection: 2022 Industry Outlook 2023 Professional Development Tools Legislation Update Exit Planning Voluntary Benefits-Vision Plans	National Eye Care Month
FEBRUARY	Forecasting: Industry Outlook for2023	Medicare: Medicare Rules AEP Report Health Heart health	American Heart Month
MARCH	Technology / Vision	Health: Nutrition & Health Technology InsurTech, Cybersecurity Exit Planning Life & Annuities	National Nutrition Month Save Your Vision Month Workplace Eye WellnessMonth
APRIL	Survey: Life Insurance/Annuities	Medicare Financial: Annuities/Life Health: Diabetes	National Financial Literacy Month Defeat Diabetes Month
ΜΑΥ	Heart Health Professional Development	Health: Mental Health, Stroke & Fitness Marketing: Professional Development Exit Planning Voluntary Benefits: Vision	National American Stroke Month National High Blood Pressure Education
JUNE	Survey: Small Group	Medicare Aging Health: Alzheimer/Brain Health: Men's Health Small Group	Alzheimer's and Brain Awareness Month
JULY	Survey: Voluntary Benefits	Exit Planning Legislations update Pharmacy Marketing: Professional Development	International Joke Day
AUGUST	Vision Plans	Small/Large Group Voluntary Benefits: Vision	Children's Eye Health & Safety Month
SEPTEMBER	Medicare Panel	Medicare Exit Planning Life & Annuities, Life Settlements, LTC Mental Health Voluntary Benefits: Dental	National Suicide Prevention Month Healthy Aging Month Life Insurance Month
OCTOBER	Group Open Enrollment	Medicare Annual Open Enrollment Legislation Update Pharmacy Voluntary Benefits-Vision	Breast Cancer Awareness Month
NOVEMBER	Long-Term Care Month	LTC Health: Men Professional Development Tools Exit Planning Small /Large Group	Long-term Care Awareness Month
DECEMBER	Planning Next Year	Medicare Technology: InsurTech, Cybersecurity Life & Annuities: Life Settlements, LTC Voluntary Benefits-Dental	Rosa Parks Day

EDITORIAL SUBMISSIONS:

Please contact Linda Lalande for all editorial submissions: editor@calbrokermag.com

Article submissions are required six weeks before publishing dates.

To participate in surveys please contact: publisher@calbrokermag.com



Full Page January One Time Rate: \$ 3/3 Page February One Time Rate: \$ ½ Vertical page March Three Times Rate: \$ ½ Horizontal page May Six Time Rate: \$			
% Page February One Time Rate: \$ % Vertical page March Three Times Rate: \$ % Horizontal page May Six Time Rate: \$ % Vertical page June Twelve Time Rate: \$ % Horizontal page July Other Charges: \$ % Horizontal page July Other Charges: \$ % Horizontal page September	AD SIZE	MONTHS RESERVED	PRINT AD COST
ent	 ³/₂ Page ¹/₂ Vertical page ¹/₂ Horizontal page ¹/₃ Vertical page ¹/₃ Horizontal page ¹/₄ Page ¹/₆ Page ² Page Spread SPECIAL ORDER: 	 February March April May June July August September October November 	☐ Three Times Rate: \$ ☐ Six Time Rate: \$ ☐ Twelve Time Rate: \$ ☐ Other Charges: \$
agree to the following ad placement	CKNOWLEDGEN	IENT	
	I" agree to the follow	ving ad placement	

Advertiser	Signature	Date
Content Provider	Signature	Date
Cal Broker Representative	Signature	Date

CALIFORNIA BROKER 2023 DIGITAL-WEBSITE Health Broker Publishing, LLC. • 14771 Plaza Drive Suite C, Tustin, CA. 92780 • (714) 664-0311

WEBSITE PLACEMENT

	×	8	\otimes	
$\leftrightarrow \rightarrow C'$	https://www.calbrokermag.com/			
	REPAGE ONLY		Top of Home Page (and every page LEADERBOARD:1 Top of Home Page (and every page) LEADERBOARD:2 (appears on right band side bar of every	728x90px ge on entire site) 728x90px
(Middle of Ho	me Page only) 600x90px		(appears on right hand side bar of every BUTTON #1 125x125px	page on the site)
			(appears on right hand side bar of every	page on the site)
(Bottom of Ho	ome Page only)		BUTTON #2 125x125px	
FOOTER:1	600x90px			

WEBSITE ADVERTISING RATES

PLACEMENT		SIZE	MONTHLY RATE
A	LEADERBOARD	728x90px + URL	\$2000
в	LEADERBOARD	728x90px + URL	\$2000
с	BANNER AD	600x90px + URL	\$1000
D	MID-SECTION BANNER AD	600x90px + URL	\$900
Е	FOOTER	600x90px + URL	\$500
F	BUTTON #1	125x125px + URL	\$1200
G	BUTTON #2	125x125px + URL	\$1200



eNEWSLETTER ADVERTISING

ſ	CALIFORNIA INSIDER INSURANCE ENEWSLETTER	
	LEADERBOARD AD:1 600x90px	
	LEADERBOARD AD:2 600x90px	
Y	MID-SECTION BANNER AD: 600x90px	
	BUTTON	
K	125x125px	
	FOOTER:1 600x90px	

eNEWSLETTER RATES

PLACEMENT		SIZE	WEEKLY RATE	
н	LEADERBOARD #1	600x90px + URL	\$500	
I	LEADERBOARD #2	600x90px + URL	\$500	
J	BANNER AD	600x90px + URL	\$300	
к	EMAIL BLAST BUTTON AD	125x125px + URL	\$250	
L	FOOTER	600x90px + URL	\$200	

CALIFORNIA BROCKER 20025 SERVICE CALIFORNIA CONSTITUTE AND HEALTH INSURANCE PROCESSIONS

WEBPAGE AD SIZE

FREQUENCY OF CHANGE:

MONTHS RESERVED

PLACEMENT		SIZE	MONTHLY RATE	
	A	LEADERBOARD #1	728x90px	\$2000
	В	LEADERBOARD #2	728x90px	\$2000
	С	BANNER AD	600x90px	\$1000
	D	MID-SECTION BANNER AD	600x90px	\$900
	Е	FOOTER	600x90px	\$500
	F	BUTTON #1	125x125px	\$1200
	G	BUTTON #2	125x125px	\$1200

FREQUENCY# MONTHSMONTHLYQUATERLYOTHER:

🔲 January	🔲 July
February	August
🔲 March	September
🗖 April	October
🗖 Мау	November
🔲 June	December

Total Costs:\$_____

eNEWSLETTER: **FREQUENCY OF CHANGE:** MONTHS RESERVED January 🔲 July WEEKLY RATE PLACEMENT FREQUENCY **# WEEKS** SIZE February August LEADERBOARD #1 н 728x90px \$500 September March WEEKLY: April October Т LEADERBOARD #2 728x90px \$500 OTHER: 🗖 May November BANNER AD J 600x90px \$300 🔲 June December κ EMAIL BLAST BUTTON AD 125x125px \$250 FOOTER 600x90px \$200 L

Total Costs:\$_

Notes/Memo:

ACKNOWLEDGEMENT



"I" agree to the following ad placement

AdvertiserSignatureDateContent ProviderSignatureDate



Please note:

- Total File Size Limit: 200 KB
- File Formats Accepted: GIF, JPG, PNG
- 1-pixel border must be visible in ad if background is white (#ffffff) to differentiate from content area
- User-initiated on click
- Functioning close button
- ADVERTISER WILL PROVIDE URL WITH ART WORK TO BE USED PLEASE NOTE:
- Materials that do not meet the stated advertising specifications will be rejected.
- Necessary alterations are the responsibility of and at the expense of the advertiser.
- All materials must be submitted in accordance with the published deadlines and meet the criteria stated in the advertising policy.
- Space reservations cannot be cancelled after closing date.
- Publisher reserves right to bill for space ordered and will repeat ad of same size if available.
- Material Deadline: Tenth of month preceding month of issue.
- Space Reservations: Closing date is 30 days before Material Deadline.
- Published: Website updated the first week of month of issue.

eNEWSLETTER: weekly email blast distribution on Wednesday by 5 pm



Terms of Payment:

Advertiser and Agency are responsible for the timely payment of all sums due and owning on the Placement Order Form. Payments are due and payable on or before the expiration of fifteen (15) days from the publication date. Failure to make any payment when due is considered delinquent and the delinquent amount must be paid in full.

The late payment fee equal to one half percent (1.5%) of the unpaid delinquent amount which shall be due and owing to Publisher in addition to Publisher's other charges set forth in its invoice.

Publisher does not represent, warrant or guarantee that Advertiser will receive any particular response as a result of the advertisement placed by Advertiser in the Publication of Publisher.

Publisher reserves the right exercisable to reject or cancel any advertising for any reason at any time without suffering any liability to Advertiser or Agency. Publisher will refund the fee paid Advertiser or Agency provided that the rejection or cancellation was not a result of Advertiser's or Agency's beach of Publisher' Order or these Additional Terms And Conditions.

Advertiser and Agency represent and warrant that they have obtained all necessary licenses and clearances to use the content contained in their advertisements and Advertising Materials.

Digitally submitted Advertisements:

The Publisher assumes no responsibility for the inaccurate reproduction of digitally submitted advertisements resulting from the materials delivered by Advertiser and/or Agency to Publisher, including without limitation, artwork, graphics, color and type delivered by Advertiser and/or Agency.

Publisher will not be bound by any terms and/or conditions, printed or otherwise, appearing on any order form, insertion order or contract submitted by Advertiser and/or Agency to Publisher when they conflict with Order taken by Publisher or Publisher's Order former these Additional Terms And Conditions or any amendment thereto.

Publisher reserves the right exercisable in its sole discretion, to reject or cancel any advertising for any reason at any time without suffering any liability to Advertiser or Agency. Publisher will refund the fee paid Advertiser or Agency provided that the rejection or cancellation was not a result of Advertiser's or Agency's beach of Publisher' Order or these Additional Terms and Conditions.

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Advertiser	Signature	Date
Content Provider	Signature	Date
Cal Broker Representative	Signature	Date