

CALIFORNIA BROKER

SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS



MEDIA KIT

CALIFORNIA BROKER

SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS

MISSION STATEMENT

California Broker's continues the commitment to be the leading source of news and information for all California licensed 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
- **Reach:** All California's 250,00 Licensed Life and Health brokers
- **Brand Recognition:** 80% of brokers recognize the California Broker Brand

California Broker Exceeds the Competition in reaching all California brokers.

Readers of California Broker represent 85% of California small businesses, 90% of Medicare beneficiaries and 70% of IFP members. Our readers have a unique understanding of the demands on consumer health care, the perspectives of business owners, and the financial realities of the health insurance markets.

Our readers agree to abide by CA DOI Code of Ethics, which requires them to always make health care coverage recommendations with the customer's best interest in mind.

WHY ADVERTISE WITH CALBROKER

1. Only media reaching ALL licensed health and life insurance professionals in California four times a month.
2. Only source of industry content in both digital and print media platforms for all subscribers
3. Only media offering Cost per Click reporting for all published content including articles, advertorials, and advertisements emailed to subscribers
4. Only health and life insurance content available in a **Read, Listen, Watch** digital format.

Our subscribers sell a multitude of plans and/or products:

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



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EDITORIAL CALENDAR

MONTH <i>COVER</i>	FEATURED FOCUS	ADDITIONAL TOPICS	HEALTH OBSERVANCE
JANUARY <i>New Year</i>	Special Issue Industry Outlook Forecast	Planning Issue Financial Wellness	EYE CARE
FEBRUARY <i>Heart Health</i>	Health Health	OEP Valentine's Day	AMERICAN HEART MONTH BLACK HISTORY MONTH
MARCH <i>Food Wellness</i>	Technology Panel	Women's History Month St. Patrick's	NATIONAL VISION MONTH WORKPLACE EYE WELLNESS MONTH
APRIL <i>Blood & Sugar Monitors</i>	Life Insurance/Annuities	Easter Smart Money Week	NATIONAL FINANCIAL LITERACY DEFEAT DIABETES MONTH
MAY <i>Faces of California</i>	Professional Development	Mother's Day Older Americans Mental Health Military Appreciation	NATIONAL AMERICAN STROKE MONTH NATIONAL HIGH-BLOOD PRESSURE EDUCATION
JUNE <i>Graduations</i>	Small Group Panel	Father's Day	ALZHEIMER'S & BRAIN AWARENESS MONTH
JULY <i>MEDICARE</i>	MEDICARE SPECIAL ISSUE	Vision Health	CULINARY MONTH PARK & REC MONTH
AUGUST <i>Vol. Benefits</i>	Dental & Vision Panel	Summer Celebrations	CHILDREN'S EYE CARE & SAFETY MONTH
SEPTEMBER <i>Faces of Advertisers</i>	GROUP BENEFITS SPECIAL ISSUE	Hispanic Heritage	NATIONAL SUICIDE PREVENTION MONTH HEALTHY AGING MONTH LIFE INSURANCE MONTH
OCTOBER <i>Leading Care Centers</i>	Group Open Enrollment	Breast Care Arts & Humanities	BREAST CANCER AWARENESS MONTH
NOVEMBER <i>Family</i>	LONG-TERM CARE SPECIAL ISSUE	History & Traditions Veteran's Day	LONG-TERM CARE AWARENESS MONTH
DECEMBER <i>Winter in California</i>	Year End Review	Looking Back & Forward	VACCINES CHRISTMAS, KWANZA & CHANUKAH

EDITORIAL SUBMISSIONS:-

Please contact Phil Calhoun for all editorial submissions: publisher@calbrokermag.com

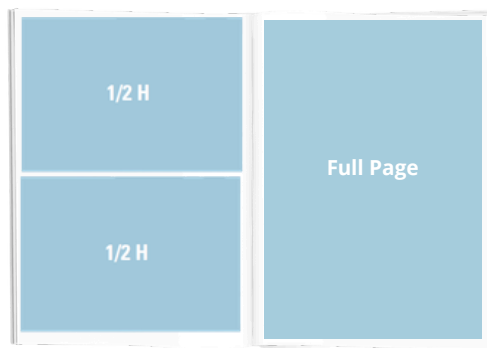
Article submissions are required six weeks before publishing dates.

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

SPECIAL ISSUE



PLACEMENT	SPECS
SPREAD	Trim: 16-3/4" x 10-7/8" Live Area: 16" x 10-1/8" w/Bleed: 17" x 11-1/8"
Full Page with Bleed	Trim: 8-3/8" x 10 7/8" Live Area: 7-5/8" x 10 1/8" - 8-5/8" x 11 1/8"
1/2 Page Horizontal	7" x 4-7/8"



DIGITAL PRINT AD REQUIREMENTS

Resolution: 300 dpi up to 2000 dpi

Color: CMYK only. NO SPOT COLORS

Print Format: Single page PDF

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.
- 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
- 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.)
- Flatten all layers and set transparency to highest setting.
- **PLEASE NOTE:** Materials that do not meet the stated advertising specifications will be rejected.

California Broker Media is not responsible for any errors in content.

- **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: 10th 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



RATES

SIZE	1X RATE	3X RATE	6X RATE	12X RATE
FULL PAGE	\$5,875	\$5,581	\$5,259	\$4,627
½ PAGE	\$4,075	\$3,871	\$3,671	\$3,277

MONTHS RESERVED

- | | |
|-----------------------------------|------------------------------------|
| <input type="checkbox"/> January | <input type="checkbox"/> July |
| <input type="checkbox"/> February | <input type="checkbox"/> August |
| <input type="checkbox"/> March | <input type="checkbox"/> September |
| <input type="checkbox"/> April | <input type="checkbox"/> October |
| <input type="checkbox"/> May | <input type="checkbox"/> November |
| <input type="checkbox"/> June | <input type="checkbox"/> December |

SIZES

- Full Page
- ½ Horizontal page
- SPECIAL ORDER: SEE NOTES**

RATES & TOTALS

- | | |
|--|----|
| <input type="checkbox"/> One Time Rate | \$ |
| <input type="checkbox"/> Three Times Rate (3x) | \$ |
| <input type="checkbox"/> Six Times Rate (6x) | \$ |
| <input type="checkbox"/> Twelve Times Rate (12x) | \$ |
| <input type="checkbox"/> Other Charges | \$ |

TOTAL COST: \$

- Package-See Final Page (20)

Notes/Memo:

TOTAL COST: \$	INITIAL
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ACKNOWLEDGEMENT



I have read the print requirements:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date



WEBSITE PLACEMENT



PLACEMENT		SIZE	MONTHLY RATE
A	LEADERBOARD #1	728x90px + URL	\$2,500
B	LEADERBOARD #2	728x90px + URL	\$2,000
C	BANNER AD	600x90px + URL	\$1,500
D	MID-SECTION BANNER AD	600x90px + URL	\$1,200

DIGITAL CONTRACT FORM

WEBPAGE AD SIZE

PLACEMENT	SIZE	MONTHLY RATE	INITIAL
A LEADERBOARD #1	728x90px + URL	\$2,500	
B LEADERBOARD #2	728x90px + URL	\$2,000	
C BANNER AD	600x90px + URL	\$1,500	
D MID-SECTION BANNER AD	600x90px + URL	\$1,200	

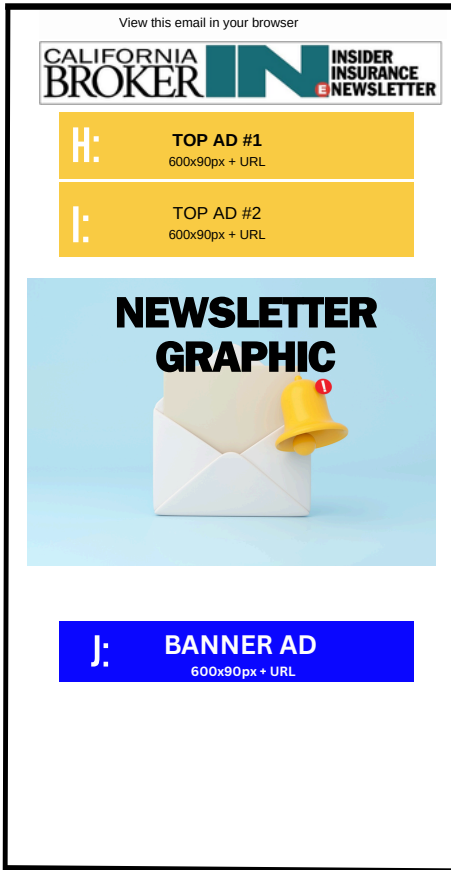
MONTHS RESERVED

- | | |
|-----------------------------------|------------------------------------|
| <input type="checkbox"/> JANUARY | <input type="checkbox"/> JULY |
| <input type="checkbox"/> FEBRUARY | <input type="checkbox"/> AUGUST |
| <input type="checkbox"/> MARCH | <input type="checkbox"/> SEPTEMBER |
| <input type="checkbox"/> APRIL | <input type="checkbox"/> OCTOBER |
| <input type="checkbox"/> MAY | <input type="checkbox"/> NOVEMBER |
| <input type="checkbox"/> JUNE | <input type="checkbox"/> DECEMBER |

FREQUENCY OF CHANGE

FREQUENCY	# MONTHS	INITIAL
MONTHLY		
QUARTERLY		
OTHER		

TOTAL COST:	\$	INITIAL
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eNEWSLETTER MONTHLY SCHEDULE

1st Wednesday of the month	Digital California Broker Magazine Issue
2nd Wednesday of the month	Latest Industry News
3rd Wednesday of the month	CalBroker Affiliated Partners
4th Wednesday of the month	Industry eCalendar & eDirectory

eNEWSLETTER RATES:

PLACEMENT		SIZE	MONTHLY RATE
H	TOP AD #1	600x90px + URL	\$1,500
I	TOP AD #2	600x90px + URL	\$1,500
J	BANNER AD	600x90px + URL	\$900
IC	eCalendar	600x90px + URL	

eNEWSLETTER PLACEMENT:

PLACEMENT	SIZE	MONTHLY RATE	INITIAL
H TOP AD #1	600x90px + URL	\$1,500	
I TOP AD #2	600x90px + URL	\$1,500	
J BANNER AD	600x90px + URL	\$900	

MONTHS RESERVED

- JANUARY JULY
- FEBRUARY AUGUST
- MARCH SEPTEMBER
- APRIL OCTOBER
- MAY NOVEMBER
- JUNE DECEMBER

FREQUENCY OF CHANGE:

FREQUENCY	# WEEKS	INITIAL
WEEKLY:		
OTHER:		

TOTAL COST: \$	INITIAL
-----------------------	----------------



PLEASE NOTE:

PLACEMENT	SIZE
TOP AD #1	720x90px + URL
TOP AD #2	720x90px + URL
BANNER AD	600x90px + URL

- 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

- 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.***
- 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: ***15th of month preceding month***
- ***ADVERTISER: can change web ads once per contracted month***
- Space Reservations: ***Closing date is 30 days before Material Deadline.***
- Published:
 - Website updated within the first week of month of stated contract.
 - eNewsletter: weekly email blast distribution on Wednesday's
- ***Metrics Reports: Available the 15th of the following month for all digital placements***



HOT PRODUCT advertorials are highly effective in communicating the reasons why California Broker readers should be doing business with you or using your product/services.

Each sponsored **SOLO** Hot Product will provide a platform for you to communicate your message that is educational, practical, and includes useful information in which California Broker readers would find value.

TWO HOT PRODUCT FORMATS:

OPTION A: SOLO HOT PRODUCT

Enjoy the benefits of a targeted a **SOLO** Hot Product email blast:

- Delivers your message directly to the inboxes of decision-makers
- Frequently forwarded to others for additional exposure
- Directs visitors to the landing page of your choice to facilitate the purchasing process
- Each Hot Product is exclusive to one advertiser

OPTION B: 3 to 4 ADVERTISERS COMBINED IN ONE HOT PRODUCT

Our subscribers get a solo email OR combo email with up to four advertisers with your your message, logo and your content. Your offer will come with metric clicks that lead to people to learn more and land on your website.

Metrics Report

Metrics of unique clicks are totaled and listed on a spreadsheet which includes names, addresses, and email addresses. Metrics report also shows subscribers who clicked multiple times.



Material Requirements

- Fully designed, ready-to-send email in an HTML file

Email platforms can display your content differently, so it is recommended to use a testing service to confirm

- Subject line for email (40 characters recommended; 78 maximum)
- Pre-Header text for the email (75 characters maximum)

HTML Specifications

- 650 px wide (recommended)
- Footer to include Company Name, Valid Postal Address and Email Address
- Mobile responsive
- All images and fonts need to be linked to the appropriate files hosted on your servers (no local files)
- All hyperlinks need to be embedded

Deadlines & Proofing

- Materials are due on Monday, two weeks before the scheduled distribution date.
- Materials that do not meet stated advertising specifications will be rejected.
- All content is subject to review and approval by *California Broker Media*.
- Necessary alterations are the responsibility and at the expense of the advertiser.
- A proof from the email system will be sent to the advertiser for approval.
- Any delay in the submission of materials or approvals by the advertiser may impact the distribution date.

Best Practices

- Avoid a single image as the eblast**
- Stick with web safe fonts for the best compatibility. Hosted fonts do not work in all email clients.

Ways to avoid spam triggers:

- Avoid words like "free", "last chance", and "offer" in your subject line
- Do not use excessive characters like \$ or %.
- Using all caps in your subject line
- Avoid displaying URLs that link to different web addresses:
i.e. www.mywebsite.com/home linking to www.mywebsite.com/best-offers.

ACKNOWLEDGEMENT



I have read the print requirements:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date



HOT PRODUCTS CONTRACT FORM-

Contact us for availability.

- OPTION A: SOLO HOT PRODUCT \$ 3,000**
- OPTION B: Combo: 1 out of Four. \$1,000**

	PLACEMENT	MONTHLY RATE	ANNUAL RATE
OPTION A		\$3,000	\$25,000
OPTION B	1 out 4	\$1,000	\$10,000

FREQUENCY OF DISTRIBUTION

FREQUENCY	# MONTHS	INITIAL
___ PER MONTH		
OTHER:		

MONTHS RESERVED

- | | |
|-----------------------------------|------------------------------------|
| <input type="checkbox"/> JANUARY | <input type="checkbox"/> JULY |
| <input type="checkbox"/> FEBRUARY | <input type="checkbox"/> AUGUST |
| <input type="checkbox"/> MARCH | <input type="checkbox"/> SEPTEMBER |
| <input type="checkbox"/> APRIL | <input type="checkbox"/> OCTOBER |
| <input type="checkbox"/> MAY | <input type="checkbox"/> NOVEMBER |
| <input type="checkbox"/> JUNE | <input type="checkbox"/> DECEMBER |

TOTAL COST:	\$	INITIAL
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APPENDIXES

TERMS & CONDITIONS FOR DIGITAL ADVERTISING AGREEMENT

1. Terms of Payment.

Advertiser and Agency are jointly and severally liable for the timely payment of all sums coming due under the Order to which these Additional Terms and conditions are attached and the performance of all obligations as are required to be performed by Advertiser and/or Agency under the Order and/or these additional terms and conditions. All sums due and owing on the Order shall be and become due and payable on or before the expiration of thirty (30) days from and after the date set forth in the Order. If Advertiser or Agency shall fail to make any payment coming due under the Order within such thirty (30) day time period, then the sum owed under the Order shall be considered delinquent and at the option of Publisher, Publisher may thereafter add to its invoice each month until the delinquent amount is 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.

2. No Guarantee.

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

3. Force Majeure.

Excluding payment obligations, no party will be liable for delay or default in the performance of its obligations under this Agreement if such delay or default is caused by conditions beyond its reasonable control, including but not limited to fire, flood, accident, earthquakes, telecommunications line failures, electrical outages, network failures, acts of God, labor disputes, general insurrection or civil war ("Incident"). In the event that Publisher suffers an Incident, Publisher shall make reasonable efforts to recommend a substitution for the Ad. If no such substitution is reasonably acceptable to Advertiser, Publisher shall allow Advertiser a pro-rata reduction in the space, time and/or program charges hereunder in the amount of money assigned to the space at the time of purchase.

4. Indemnification.

Advertiser and Agency agree to defend, indemnify and hold harmless Publisher, its Affiliates and their respective directors, officers, employees and agents from any losses incurred as a result of a Third Party Claim, judgment or proceeding relating to or arising out of Advertiser's and/or Agency's breach of this Agreement and/or the content or subject matter of any advertisement or Advertising Materials provided to Publisher by Advertiser or Agency, including but not limited to allegations that such content or subject matter violates the right of a Third Party, are defamatory, obscene, pornographic or violate any laws, administrative rules and. or other regulations.

5. Authority to Bind Advertiser.

Agency represents and warrants that it has the authority as agent to Advertiser to bind Advertiser to these Additional Terms and Conditions and each Order placed with Publisher. Agency agrees to defend, indemnify and hold harmless Publisher, Its Affiliates and their respective directors, officers, employees and/or agents from any and all losses incurred as a result of the Agency's alleged breach of the foregoing sentence.

6. Notice to Indemnifying Party.

If any action will be brought against Publisher, its Affiliate(s) and/or their respective directors, officers, employees and/or agents (the "Indemnified Party") in respect to any allegation for which indemnity may be sought from Advertisers and/or Agency (the "Indemnified Party"), the indemnified Party will promptly notify Party of any such claim of which it becomes aware and will (i) provide reasonable cooperation to the Indemnifying Party at the Indemnifying Party's expense in connection with the defense or settlement of any such claim; and (ii) be entitled to participate at its own expense in the defense of any such claim. The Indemnified Party agrees that the Indemnifying Party will have sole and exclusive control over the defense and settlement of any such Third Party claim. However, the indemnifying Party will not acquiesce to any judgment or enter into any settlement that adversely affects the Indemnified Party's rights or interests without the prior written consent of the Indemnified Party.

ACKNOWLEDGEMENT 

I have read the print requirements:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date



TERMS & CONDITIONS FOR DIGITAL ADVERTISING AGREEMENT

7. Compliance with Federal, State, Local Laws.

Advertiser, Agency, and Publisher will comply at all times with all applicable federal, state and local law, ordinances, regulations, and codes that are relevant to their performance of their respective obligations under this Agreement.

8. Licenses/Clearances.

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.

9. No Resale, Assignment, Transfer.

Neither Advertiser nor Agency may resell, assign or transfer any of its rights or obligations hereunder, and any attempt to resell, assign or transfer such rights or obligations without Publisher's prior written approval will be null and void. All terms and provisions of these Additional Terms And Conditions and each Order will be binding upon and inure to the benefit of the parties hereto and their respective permitted transferees' successor and assigns.

10. Entire Agreement.

These Additional Terms And Conditions and the related Order constitute the entire agreement of the parties with respect to the subject matter and supersede all previous communications, representations, understandings, and agreement, either oral or written, between the parties with respect to the subject matter of the Order. The Order may be executed in the counterparts each of which shall be an original and all of which together shall constitute one and the same document.

11. Governing Law.

In the events of any inconsistency between the terms of an Order and these Additional Terms And Conditional, the terms of the Order shall prevail. All Orders and terms and conditions of These Additional Terms And Conditions For Print and Digital Advertising shall be governed by the Laws of the State of California. No modification of any Order and/or these Additional Terms And Conditions shall be binding unless in writing and signed by all parties. If any provision herein is held to be unenforceable, the remaining provisions shall remain in full force and effect. All right and remedies hereunder are cumulative.

12. Notices.

Any notice required to be delivered hereunder shall be deemed delivered three days after deposit in the U.S. Mail, return receipt requested, one business day if sent by overnight courier service, and immediately if sent electronically or by fax. All notices to Publisher, Advertiser, and Agency shall be sent to the contact and address as specified in the Order.

13. Survival of Provisions.

All obligations of Advertiser and Agency capable of being performed by Advertiser and/or Agency after publication of their advertisement shall survive said publication. In addition, Publisher shall, in its discretion, retain, return or destroy Advertising Materials.

14. 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.

15. Omission of Advertisement.

The Publisher assumes no liability if for any reason it becomes necessary, in Publisher's discretion, to omit and advertisement.

16. Publishers' Current Rates/Change/Cancellation.

All Orders are accepted subject to the terms and provisions of Publishers' current rates. Orders are accepted subject to change in rates upon notice from the Publisher. However, Orders may be canceled within five days following the date that Advertiser and/or Agency receive actual notice of the change in rates or the change in rates is posted on Publisher's website, whichever occurs first.

17. Credit Criteria.

Advertisers who do not meet the Publisher's credit criteria will be required to lodge a credit card as security for their advertising orders.

18. All Prices quoted are Net.

ACKNOWLEDGEMENT



I have read the print requirements:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date



TERMS & CONDITIONS FOR DIGITAL ADVERTISING AGREEMENT

19. Collection Costs.

In the event of non-payment or other breaches, the advertiser and/or its advertising agency shall be jointly and severally liable for reasonable collection costs, including court costs and attorneys' fees. If it becomes necessary to file suit to collect any amounts owed hereunder, the federal courts and state or local courts of the State of California Located in Los Angeles County, California, shall have exclusive jurisdiction over any and all court proceedings and the parties hereby consent thereto.

20. Publisher's Order Form Controls.

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 form or these Additional Terms And Conditions or any amendment thereto.

21. Rejection or Cancellation.

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 breach of Publisher's Order or these Additional Terms And Conditions.

22. Authorizations.

All advertisements are accepted and published by Publisher on the representation and agreement of Advertiser and Agency that both are authorized to publish the entire contents of the subject matter of the advertisement and upon acceptance by the Advertiser and the Agency of all the terms and conditions of Publisher's Order and these Additional Terms And Conditions. It is the responsibility of the Advertiser and Agency to ensure that all advertising shall comply with U.S. Postal Regulations and other applicable federal and state laws and regulations.

When advertisements containing the names, pictures and/or testimonials of living persons are submitted for publication, the order or request for publication thereof shall be deemed to constitute a representation by the Advertiser and Agency that they have obtained the written consent for the use thereof from all such persons and that they may lawfully publish or cause such publications to be made. In consideration of Publisher's publication of an advertisement hereunder for Advertiser and Agency and/or other valuable consideration hereby acknowledged having been received by the Advertiser and Agency. Advertiser and Agency agree to hold harmless Publisher, its Affiliates and their officers, agents, and employees from any and all Losses arising out of or in any manner related to the publication of such advertisement by Publisher and all material appearing therein furnished by Advertiser and/or Agency, including without limitation, claims, actions or proceedings for libel, violation of any person's right of privacy, copyright infringement, plagiarism, and trademark infringement.

23. Limitation Liability.

The liability of the Publisher for any error for which it may be held legally responsible will not exceed the cost of the space occupied by the error. The Publisher will not, in any events, be liable for loss of income or profits or any consequential damages.

24. Ownership.

Publisher shall own all right, title and interest in and to all content in its publication created by Publisher. Nothing in this Agreement or otherwise shall preclude Publisher from using in the future any design, idea, concept or material used by it in connection with this Agreement for itself or any third party. Publisher reserves the right to change the design, look and feel of the content in its publication at any time and for any reason. Advertiser and/or Agency authorize Publisher to bring any claims Publisher, in its sole discretion, shall choose to pursue to prevent third party use of the content or data contained in Publisher's advertising, without Publisher's Advertiser's and/or Agency's consent.

ACKNOWLEDGEMENT



I have read the print requirements:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date



TERMS & CONDITIONS FOR DIGITAL ADVERTISING AGREEMENT

25.Choice of Law.

This Agreement and validity thereof shall be construed, interpreted and enforced pursuant to and in accordance with substantive law (excluding choice of law provisions) of the State of California.

26.Usury Laws.

The publisher intends that this Agreement comply with all applicable usury laws. In fulfilling this intention, all agreements made hereunder between Publisher, one the one hand, and Advertiser and Agency, on the other hand, for the payment of interest on the late payments made by Advertiser and/or Agency are expressly limited so that the amount of interest paid or agreed to be paid to Publisher for the late payments shall not exceed the maximum amount permissible under applicable law. If for any reason payment of any amount required to be paid under this contract shall be prohibited by law, the obligation shall be reduced to the maximum allowed by law. If for any reason Publisher receives as interest an amount that would exceed the highest lawful rate, the amount that would be excessive interest shall be applied to the reduction of the unpaid balance of principal and not to the payment of interest.

27.Meaning of the words.

- A. Publisher shall mean Health Broker Publishing., dba California Broker Magazine, A California corporation or its successor in interest.
- B. Advertiser and Agency shall mean those entities, persons, and parties specified as such in the Order.
- C. Order or Publisher's Order shall mean that certain forms entitled California Broker Magazine Print and Online Ad Rate Card Order Form And Contract or other forms used by Publisher to contract with Advertiser and Agency for the placement of advertising for the Advertiser in the publisher's publication.

ACKNOWLEDGEMENT



I have read the print requirements:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date



TERMS OF PAYMENT

Terms of Payment:

Advertiser and Agency are responsible for the timely payment of all sums due and owing 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 breach 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 breach of Publisher' Order or these Additional Terms and Conditions.

ACKNOWLEDGEMENT



I have read the print requirements:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date

PLACEMENT TOTAL



MEDIA CONTENT	TOTAL
DIGITAL PRINT	
WEBSITE BANNER AD	
eNEWSLETTER	
HOT PRODUCT	
eCALENDAR	
OTHER CHARGES	
TOTAL COSTS:	\$

Notes/Memo:

ACKNOWLEDGEMENT



I have read the print requirements:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date