

*access, exposure and market visibility
for financial services, insurance, investment & retirement income planning*

print

Circulating to leading independent brokers and advisors in the insurance and financial services domain, including the emerging retirement income advisor market, the investment advisor channel and the established life insurance and annuity marketplace.

web

www.lifehealth.com provides a network of industry-focused links to our readers, vendors and contributors, offering our advertisers a powerful tool to establish greater visibility through the online channel.

email

LIFE&Health Advisor offers a robust e-mail marketing program designed to provide immediate access and connection to our on-line subscribers.

2010 editorial calendar

january - RETIREMENT INCOME PLANNING

- Product Focus; Variable Life; Mutual Funds
- Developing income strategies in today's economy
 - Market forecast for 2010

february - LONGEVITY AND THE PLANNING CHALLENGE

- Product Focus: Long Term Care; Life Settlements; UL
- Insuring your clients' income in retirement
 - New Product listing (LTCi)

march - CREATING & PRESERVING WEALTH

- Product Focus- Annuities; Managed Funds
- New products and new strategies for building and keeping wealth

april - OPPORTUNITIES IN THE CORPORATE MARKETPLACE

- Product Focus: DI; Benefits; Health Insurance
- Strategies for selling in the workplace, from executive carve-out to payroll deduction

may - THE CHANGING DISTRIBUTION LANDSCAPE

- Product Focus- Universal Life; Mutual Funds; LTCi
- The need for better wealth generating tools begins with the advisor that understands the new retirement income model;
 - Emerging Market series: Ethnic, Cultural & Women's markets

june - SALES TECHNIQUES

- Product Focus: Life insurance- The Industry Cornerstone
- Techniques and tricks of the trade, from prospecting to policy issue

july - IN THE WORKSITE

- Product Focus: COLI; Pension and Benefits Programs; Disability
- How are retirement income products being sold in the workplace?

august - THE SENIOR MARKET

- Product focus: Annuities & LTCi
- The income equation between pre-retirement and post-retirement

september - EMERGING MARKETS

- Product Focus: Mutual Funds; Variable UL;
- Who are the new prospects? How the industry has penetrated new sales territory

october - THE RETIREMENT INCOME MARKETPLACE

- Product Focus: Annuities; LTCi
- The industry is changing its focus onto the longevity risk: making income last

november - THE EXECUTIVE MARKET

- Product focus: DI; Life Insurance; Group Offerings; Pension
- Opportunities to build wealth through the group pension market

december - THE YEAR IN REVIEW / 2011 OUTLOOK

- Focus on trends, products and opportunities for success in the planning field

ADVERTISING RATES

cost per insertion (black & white):

AD SIZE	1-2 X	3-6 X	7-12 X
FULL PAGE — 7.125" x 9.625"			
3 Regions	\$3983	\$3589	\$3312
2 Regions	\$2832	\$2552	\$2208
1 Region	\$1770	\$1595	\$1380
2/3 PAGE — 4.625" x 9.625"			
3 Regions	\$3312	\$2756	\$2396
2 Regions	\$2208	\$1960	\$1704
1 Region	\$1380	\$1225	\$1065
HALF PAGE — Horizontal 7.125" x 4.75" Vertical 3.5" x 9.625"			
3 Regions	\$2554	\$2295	\$2047
2 Regions	\$1816	\$1632	\$1456
1 Region	\$1135	\$1020	\$ 910
1/3 PAGE — Horizontal 4.625" x 4.75" Vertical 2.25" x 9.625"			
3 Regions	\$1991	\$1777	\$1586
2 Regions	\$1416	\$1264	\$1128
1 Region	\$ 885	\$ 790	\$ 705
QUARTER PAGE — Horizontal 3.5" x 4.75" Vertical 7.125" x 2.25"			
3 Regions	\$1743	\$1552	\$1361
2 Regions	\$1208	\$1104	\$ 968
1 Region	\$ 755	\$ 690	\$ 605

Rev. 10/01/08

*smaller ads available upon request

REGION 1:
MA, CT, RI, ME, NH, VT

REGION 2:
PA, NJ, NY, MD, DE, VA, DC

REGION 3:
FL, GA

COLOR CHARGES:
per color/per page
standard pms: \$300
process: \$850

PREMIUM POSITION:
cover 2: \$250
cover 4: \$300
center spread: \$250

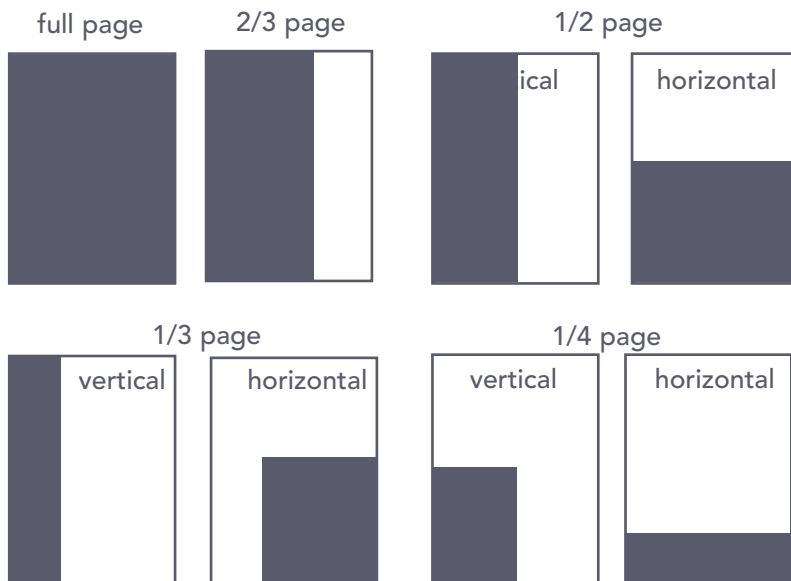
WEB BANNER ADS:
1 week — \$375
1 month — \$495
3 month — \$1263
12 month — \$3861

DESIGN SERVICES:
@ \$95/hr

TERMS:

- space reservation: 10th of preceding month
- materials due: 20th of preceding month
- 15% agency commission on gross charges
- payment due upon receipt
- contact: sally o'connell
soconnell@lifehealth.com

888-578-8025



demography/advertising specifications

circulation

- print

23,256 readers within 3 regional markets:

Northeast (MA, CT, RI, ME, NE, VT)

Mid-Atlantic (PA, NJ, NY, DE, MD, VA, DC)

Southeast (FL, GA)

- e-mail ads (e-blast)

15,000 targeted subscribers

- e-newsletter

15,000 monthly subscribers /banner sponsorship available

- online @ www.lifehealth.com

36,000+ visitors per month

readership

89% of our readership are licensed to sell insurance and investment products, including life, health, annuities, ltc, pension, securities

79% hold a professional designation, such as CFP, CLU, ChFC, RIA

55% hold either series 6 or series 7 licenses

15% company execs: management, marketing and underwriting

ad specs/mechanical requirements

trim size: 8.125" x 10.625" • live size: 7.125" x 9.625"

stock: covers: 70# coated (150 line screen)

inside pages: 50# white offset (100 line screen)

allow 3/16" margin for bleeds (no add'l charge)

submit press-ready PDF w/embedded fonts and images to:

prepress@lifehealth.com or mail files to life&health advisor,

P.O. Box 613, walpole, ma 02081

FTP available for large files

scanned images must be minimum 300 dpi