



your connection to independent brokers, advisors and planners for financial services, investments and the emerging retirement income marketplace

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 readers.

2009 editorial calendar

january - RETIREMENT INCOME PLANNING

Product Focus: Life Insurance & Settlements

- How to develop income strategies that work in today's retirement marketplace;
- Market forecast for 2009

february - RETIREMENT INCOME LONGEVITY

Product Focus: Long Term Care

- Insuring your clients' income in retirement
- New Product listing (LTCi)

march - CREATING WEALTH

Product Focus- Annuities & Life insurance

- New products and new strategies for building and keeping wealth

april - OPPORTUNITIES IN THE CORPORATE MARKETPLACE

Product Focus: DI; Benefits

- Strategies for selling in the workplace, from executive carve-out to payroll deduction

may - THE CHANGING DISTRIBUTION LANDSCAPE

Product Focus- Investments; Universal Life; 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: LTCi & Life insurance

- 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: Life Insurance & Settlements

- Who are the new prospects? How the industry has penetrated new sales territory

october - THE RETIREMENT INCOME MARKETPLACE

Product Focus: Annuities; Equities; LTCi

- The industry is changing its focus onto the longevity risk: making income last

november - THE EXECUTIVE MARKET

Product focus: DI; Life Insurance; Settlements; Pension

- Opportunities to build wealth through the group pension market

december - THE YEAR IN REVIEW / 2010 OUTLOOK

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

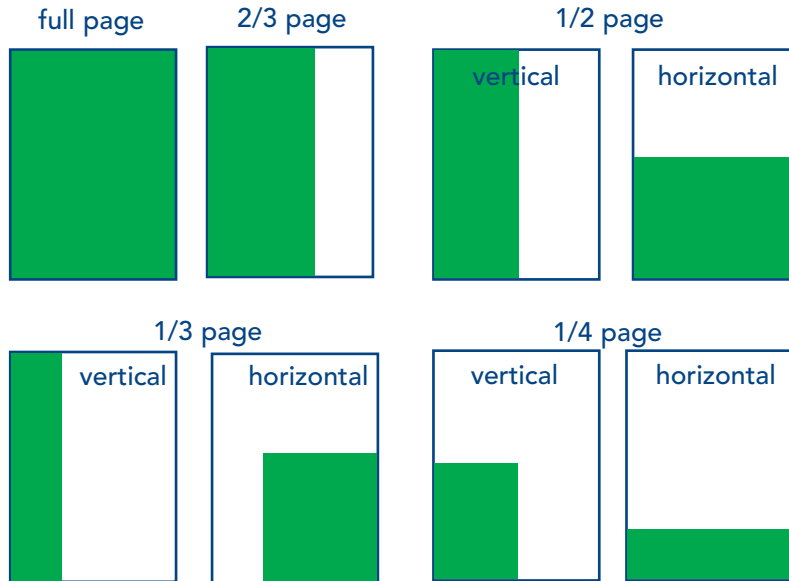
ADVERTISING RATES

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"			
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QUARTER PAGE — Horizontal 3.5" x 4.75" Vertical 7.125" x 2.25"			
3 Regions	\$1743	\$1552	\$1361
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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:
3 month — \$2,295
6 month — \$3,442
9 month — \$4,131
12 month — \$5,195

DESIGN SERVICES:
@ \$75/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

32,000 online subscribers /available by state

- e-newsletter

4,000 monthly subscribers /sponsorship available

- online @ www.lifehealth.com

12,700 visitors per month- recruitment /classified page

readership

92% of our readership are licensed to sell insurance and investment products, including life, health, annuities, ltc, pension, securities

76% hold a professional designation, such as CFP, CLU, ChFC, RIA

42% hold either series 6 or series 7 licenses

7% 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,

1350 main street, suite 6, walpole, ma 02081

FTP available for large files

scanned images must be minimum 300 dpi



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