

CALIFORNIA BROKER

SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS

2023 MEDIA KIT

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

CALIFORNIA BROKER

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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% | • 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% | |

MONTH	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 for 2023	Medicare: Medicare Rules AEP Report Health Heart health Large/Small Group	American Heart Month
MARCH	Survey: Life Insurance/Annuities	Health: Nutrition & Health Technology: InsurTech, Cybersecurity Exit Planning Life & Annuities Medicare Large/Small Group	National Nutrition Month Save Your Vision Month Workplace Eye Wellness Month
APRIL	Technology / Vision	Medicare Financial: Annuities/Life Health: Diabetes Large/Small Group	National Financial Literacy Month Defeat Diabetes Month
MAY	Heart Health Professional Development	Health: Mental Health, Stroke & Fitness Marketing: Professional Development Exit Planning Voluntary Benefits: Vision Medicare Large/Small Group	National American Stroke Month National High Blood Pressure Education
JUNE	Survey: Small Group	Medicare Aging Health: Alzheimer/Brain Health: Men's Health Medicare Large/Small Group	Alzheimer's and Brain Awareness Month
JULY	Compliance	Medicare Exit Planning Legislations Update Pharmacy Marketing: Professional Development Large/Small Group	International Joke Day
AUGUST	Vision Plans Survey: Voluntary Benefits	Medicare 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 Large/Small Group	National Suicide Prevention Month Healthy Aging Month Life Insurance Month
OCTOBER	Group Open Enrollment	Medicare Annual Open Enrollment Legislation Update Pharmacy Voluntary Benefits-Vision Large/Small Group	Breast Cancer Awareness Month
NOVEMBER	Long-Term Care Month	LTC Health: Men Professional Development Tools Medicare 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 Large/Small Group	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

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

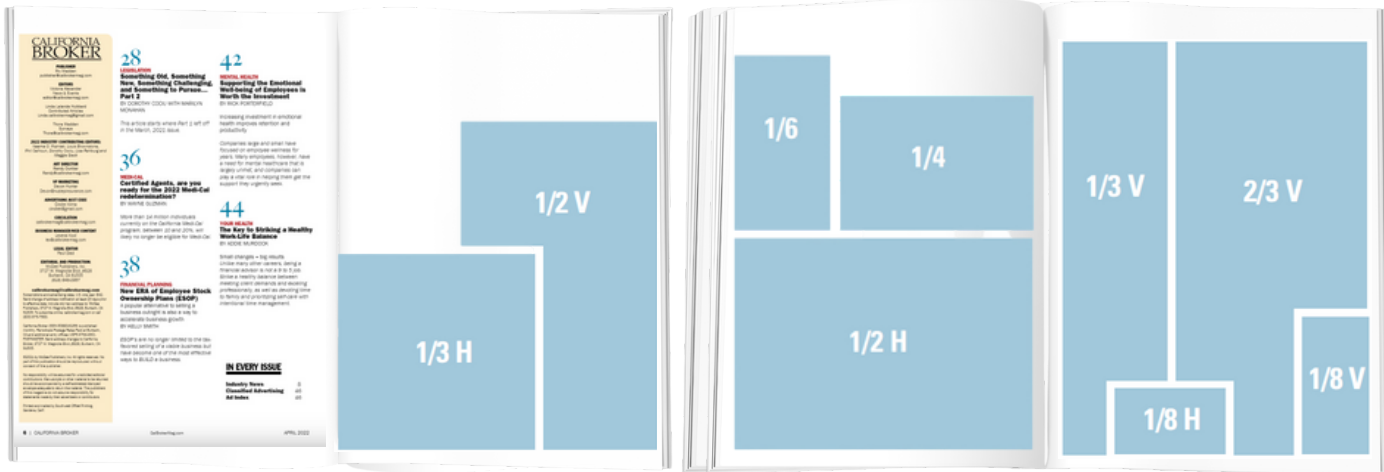
INSERTS

*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	<i>call for more information</i>
Tips On	

***Note: Price does not include printing**

Page Unit Sizes



PAGE UNIT SIZES		INITIAL
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	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.

WEBSITE PLACEMENT

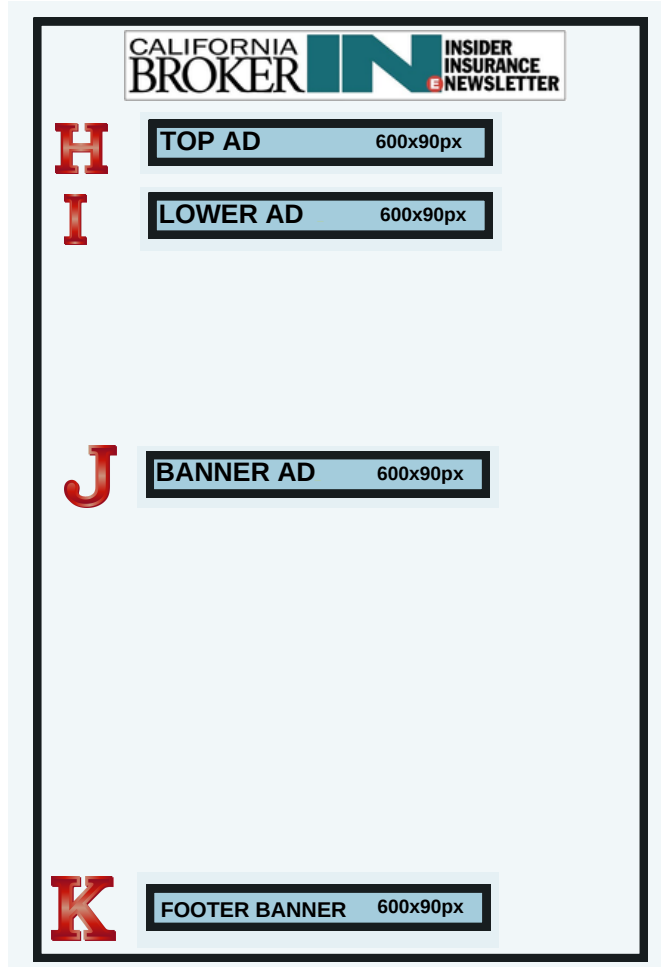
The screenshot shows the website layout with the following ad placements:

- A**: Top of Home Page (and every page on entire site) - TOP AD 728x90px
- B**: Top of Home Page (and every page on entire site) - LOWER AD 728x90px
- C**: (Top of Home Page only) - VERTICAL BANNER 600x90px
- D**: (Middle of Home Page only) - BANNER AD 600x90px
- E**: (Bottom of Home Page only) - FOOTER BANNER 600x90px
- F**: (Appears on right hand side bar of every page on the site) - BUTTON AD 125x125px
- G**: (Appears on right hand side bar of every page on the site) - BUTTON AD 125x125px

WEBSITE ADVERTISING RATES

PLACEMENT	SIZE	MONTHLY RATE
A TOP AD	728x90px + URL	\$2300
B LOWER AD	728x90px + URL	\$2000
C VERTICAL BANNER	600x90px + URL	\$1500
D BANNER AD	600x90px + URL	\$1000
E FOOTER BANNER	600x90px + URL	\$500
F BUTTON AD	125x125px + URL	\$600
G BUTTON AD	125x125px + URL	\$600

eNEWSLETTER ADVERTISING



eNEWSLETTER RATES

PLACEMENT		SIZE	WEEKLY RATE
H	TOP AD	600x90px + URL	\$600
I	LOWER AD	600x90px + URL	\$500
J	BANNER AD	600x90px + URL	\$300
K	FOOTER BANNER	600x90px + URL	\$200

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2023 MEDIA KIT

APPENDIXES

ADVERTISER:

WEBSITE:

EMAIL:

PHONE:

ADDRESS:

SEND INVOICE TO:

NAME:

EMAIL:

PHONE:

MARKETING/CONTENT PROVIDER:

NAME:

EMAIL:

PHONE:

Cal Broker Team:



PUBLISHER	PHIL CALHOUN	714-664-0311	publisher@calbrokermag.com
BILLING	CARMEN PONCE	714-380-3996	billing@calbrokermag.com
VP ADVERTISING	DEVON HUNTER	626-755-4770	devon@calbrokermag.com
EDITOR	LINDA LALANDE		editor@calbrokermag.com
ART DIRECTOR	RANDY DUNBAR		randy@calbrokermag.com

GENERAL REQUIREMENTS AND FORMATS

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 Magazine** 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: 15th 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

AD SIZE

- Full Page
- 2/3 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:

MONTHS RESERVED

- January
- February
- March
- April
- May
- June
- July
- August
- September
- October
- November
- December

PRINT AD COST

RATES	TOTAL
One Time Rate	
Three Times Rate	
Six Times Rate	
Twelve Time Rate	
Other Charges	
TOTAL COSTS:\$	

Notes/Memo:

ACKNOWLEDGEMENT



I agree to the following ad placement:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date

WEBPAGE AD SIZE **FREQUENCY OF CHANGE** **MONTHS RESERVED**

PLACEMENT		SIZE	MONTHLY RATE
A	TOP AD	728x90px	\$2300
B	LOWER AD	728x90px	\$2000
C	VERTICAL AD	600x90px	\$1500
D	BANNER AD	600x90px	\$1000
E	FOOTER BANNER	600x90px	\$500
F	BUTTON #1	125x125px	\$600
G	BUTTON #2	125x125px	\$600

FREQUENCY	# MONTHS
MONTHLY	
QUATERLY	
OTHER	

- January July
 February August
 March September
 April October
 May November
 June December

Total Costs:\$ _____

eNEWSLETTER: **FREQUENCY OF CHANGE:** **MONTHS RESERVED**

PLACEMENT		SIZE	WEEKLY RATE
H	TOP AD	728x90px	\$500
I	LOWER AD	728x90px	\$500
J	BANNER AD	600x90px	\$300
K	FOOTER BANNER	125x125px	\$250

FREQUENCY	# WEEKS
WEEKLY:	
OTHER:	

- January July
 February August
 March September
 April October
 May November
 June December

Total Costs:\$ _____

Notes/Memo:

ACKNOWLEDGEMENT 

I agree to the following ad placement:

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

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**

- 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**
- 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's by 5 pm

- Reports for the prior month will be sent by the 5th of the following month for all digital placements

ACKNOWLEDGEMENT 

I have read the Digital Specs:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date

PLEASE NOTE



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 (2%) 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.

ACKNOWLEDGEMENT



I have read the Terms and Conditions:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date

TOTAL COST



TOTAL	
PRINT:	
DIGITAL:	
WEBSITE:	
eNEWSLETTER:	
OTHER CHARGES:	
TOTAL COSTS:\$	

ACKNOWLEDGEMENT



I agree to the following advertising:

Advertiser

Signature

Date

Content Provider

Signature

Date

Cal Broker Representative

Signature

Date