



2017

Benefits
Media Kit

A Higher Level Marketing Partner

Rough Notes serves the industry's leading independent insurance agents and brokers. An overwhelming number of our subscribers are owners of their firms and the key decision makers when it comes to the products and services they market and the systems they employ.

We provide the tools agents need to run their business and service their clients. Our approach has always been to be the number one information source for the industry through *Rough Notes* magazine, our newly designed web site, and targeted emails and blogs. We work hard to keep agents and brokers informed and current on industry trends and best practices.

[illegible]

A Higher Level Reader

*Putting your marketing message
in front of the highest level producers*

Audience Profile

- 75.86% pass along a copy of the magazine
- Industry's largest readers per copy - 4.18 (160,930 total readers)
- 93% of **Rough Notes** subscribers either hold a life/health license or manage someone who holds a health license.
- 72.41% of **Rough Notes** subscribers sell or manage someone that sells life/health products

80%
of subscribers
are owners of
their firm

82.75%
are
producers

68%
of readers believe
Rough Notes has the
highest credibility of all
insurance publications

Firm's Production Levels* Last 12 Months

Health Benefits
Voluntary Benefits

Average \$ Amount

\$28,106,428.00
\$964,583.00

Purchasing Power*

Life Insurance	100%
Disability (STD/LTD)	80%
Voluntary Benefits	76%
Disability, Individual and/or Specialty	76%
Dental Benefits	76%
Dental Benefits	72%
Vision Products	72%
Accidental Death and Dismemberment	72%
Accidental Insurance	64%
Hospital Insurance	60%
High Deductible Plans	60%
Employee Wellness	44%

Source: 2016 Survey Monkey Study

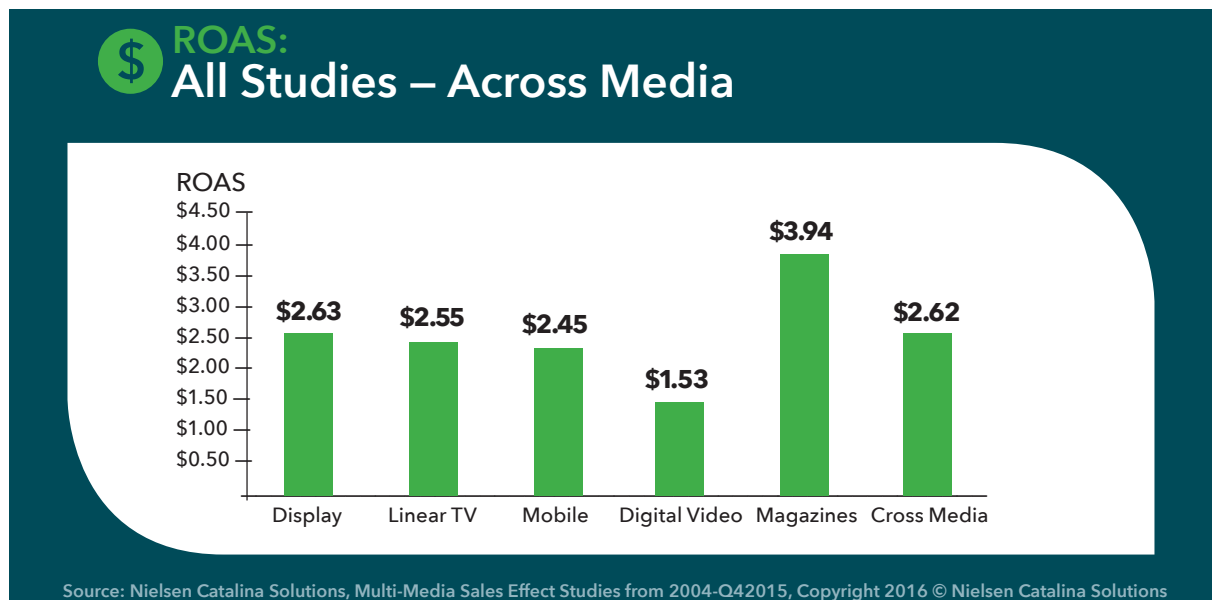


* 2014 Reader Profile Study

138 years of excellence in Print--now ONLINE

After being the number one print magazine for the better part of our 138 years of publishing, **Rough Notes** has redesigned our online presence to reflect the same excellence that has made us the invaluable information tool for agency owners. While online media has affected the way agents and brokers find information, print continues to be the most important source of industry knowledge. While many believe that online advertising is the best bang for your marketing dollar, the data reflects a different reality.

A recent Nielsen Catalina study finds magazines have the highest return on advertising spending and are the most effective medium when compared to online, TV, mobile and cross media marketing.



2017 editorial calendar

january

ad closing: 12.05.16
materials: 12.09.16

Editorial Highlights:

- Accident Insurance
- Capitalizing on Benefits
- Benefits Products

ad closing: 06.05.17
materials: 06.08.17

july

Workplace Benefits Special Report

Editorial Highlights:

- Disability
- Capitalizing on Benefits
- Benefits Products

Bonus Circulation:

- Workplace Benefits Mania

february

ad closing: 01.5.17
materials: 01.09.17

Voluntary Benefits Special Report

Editorial Highlights:

- Critical Illness
- Capitalizing on Benefits
- Benefits Products

Bonus Circulation:

- Workplace Benefits Renaissance

ad closing: 07.05.17
materials: 07.07.17

august

Editorial Highlights:

- Hospital Insurance
- Capitalizing on Benefits
- Benefits Products

march

ad closing: 02.03.17
materials: 02.09.17

Editorial Highlights:

- Identity Theft
- Capitalizing on Benefits
- Benefits Products

ad closing: 08.04.17
materials: 08.09.17

september

Benefits Special Report

Editorial Highlights:

- Cancer Insurance
- Capitalizing on Benefits
- Benefits Products

Bonus Circulation:

- Workplace Benefits Summit

april

ad closing: 03.06.17
materials: 03.09.17

Benefits Special Report

Editorial Highlights:

- Stop Loss High Deductible and Self Insurance
- Capitalizing on Benefits
- Benefits Products

Bonus Circulation:

- Benefits Selling Expo

ad closing: 09.05.17
materials: 09.08.17

october

Editorial Highlights:

- Accident Insurance
- Capitalizing on Benefits
- Benefits Products

may

ad closing: 04.04.17
materials: 04.07.17

Editorial Highlights:

- Disability, Individual and Specialty
- Capitalizing on Benefits
- Benefits Products

ad closing: 10.04.17
materials: 10.09.17

november

Editorial Highlights:

- Life Insurance
- Capitalizing on Benefits
- Benefits Products

june

ad closing: 05.05.17
materials: 05.09.17

Editorial Highlights:

- Dental and Vision
- Capitalizing on Benefits
- Benefits Products

Bonus Circulation:

- National Association of Health Underwriters

ad closing: 11.03.17
materials: 11.08.17

december

Editorial Highlights:

- Stop Loss
- Capitalizing on Benefits
- Benefits Products

Rough Notes Benefit Lead


All the news, at your fingertips

As an extension of the *Rough Notes* brand, our newsletters find the best practices and provide agents and brokers the tools they need to stay ahead of their competition and better service their clients. With targeted precision, we put your message in front of the decision makers that sell and use your products every day.

The Rough Notes Company, Inc.
Serving the insurance industry since 1878

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DEVELOP HEALTH PLAN FLEXIBILITY REGARDLESS OF RESULTS OF UPCOMING ELECTION

If Republican presidential candidate Donald Trump is elected in November, the Obama Administration's healthcare reform is targeted for quick repeal. If Democratic presidential candidate Hillary Clinton wins, expect Obamacare expansion on the fast track early in the new administration.

In the meantime, what should employers and their agent and broker advisers do to cope with increasing costs and a need for more health plan flexibility? Some employers are already on track to continue to redesign their benefit programs in 2017 using existing laws, and experts say that driven employers are likely to respond faster to these issues than political leaders.

Costs continue to drive the need for innovation. In July the American Health Policy Institute, a Washington-based think tank established to examine the impact of health policy on large employers, published the results of a survey of 26 large employers about their health insurance claims data. The survey indicated that costs continue to increase, driven by a small but expensive group of high-cost claimants.

The claimant trends point to some potential remedies. Specifically, the survey revealed:

- About 1.2% of employees are high-cost claimants.
- The average high-cost claimant costs \$122,382 a year.
- High-cost claimant spending accounts for 31% of total spending.
- High-cost claimants cost about 29 times the cost of average claimants.
- About 53% of costs are from chronic conditions and 47% from acute conditions.

300 x 600 Pixels

728 x 90 Pixels

Rough Notes

AD POSITION	SIZE	CPM
Spot Light	728 x 90	\$70
Text Ad & Logo	88 x 31	\$50
Half Page	300 x 600	\$70

Rough Notes

rate card & mechanical requirements

Effective January 2017

Circulation

Audited by BPA.

Publication & Closing Date

Rough Notes is published on the first day of every month. Closing date for space orders and artwork is the first day of the preceding month.

Inserts

Inserts and postcards are available. Please contact your advertising representative for details.

Commission

15% of gross billing allowed to recognized advertising agencies on space, color and position if paid within 30 days of invoice. No cash discounts.

Covers & Guaranteed Positions

(Earned Space Rate)

Second Cover.....	+15%
Third Cover	+10%
Fourth Cover	+15%
Other Guarantees.....	+10%

National Advertising Rates

Rates include advertiser's national ads at Rough Notes' Web site with a hyperlink to the advertiser's home page.

Black/White	1x	6x	12x
Full Page	5,775	4,945	4,485
2/3 Page	4,605	3,945	3,590
1/2 Page	3,460	2,955	2,705
1/3 Page	2,435	2,155	1,955
1/4 Page	1,925	1,645	1,495
1/6 Page	1,310	1,195	1,045

2-Color	1x	6x	12x
Full Page	6,420	5,590	5,130
2/3 Page	5,250	4,590	4,235
1/2 Page	4,105	3,600	3,350
1/3 Page	3,080	2,800	2,600
1/4 Page	2,570	2,290	2,140
1/6 Page	1,955	1,840	1,690

4-Color	1x	6x	12x
Full Page	7,430	6,600	6,140
2/3 Page	6,260	5,600	5,245
1/2 Page	5,115	4,610	4,360
1/3 Page	4,090	3,810	3,610
1/4 Page	3,580	3,300	3,150
1/6 Page	2,965	2,850	2,700

Full Page 7x10

2/3 Page 4-5/8 x 10

1/2 Vertical 4-5/8 x 7-3/8

1/2 Horizontal 7 x 4-7/8

1/3 Square 4-5/8 x 4-7/8

1/3 Horizontal 7 x 3-1/4

1/3 Vertical 2-1/4 x 10

1/4 Vertical 2-1/4 x 7-3/8

1/4 Square 4-5/8 x 3-5/8

1/4 Horizontal 7 x 2-3/8

1/6 Horizontal 4-5/8 x 2-3/8

1/6 Vertical 2-1/4 x 4-7/8

Color

Each Matched (PMS) color	\$645
Four-Color Process, extra per page	\$1,655
Metallic/Fluorescent.....	\$835

No Additional Charge For Bleed



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