

2012 Media Kit

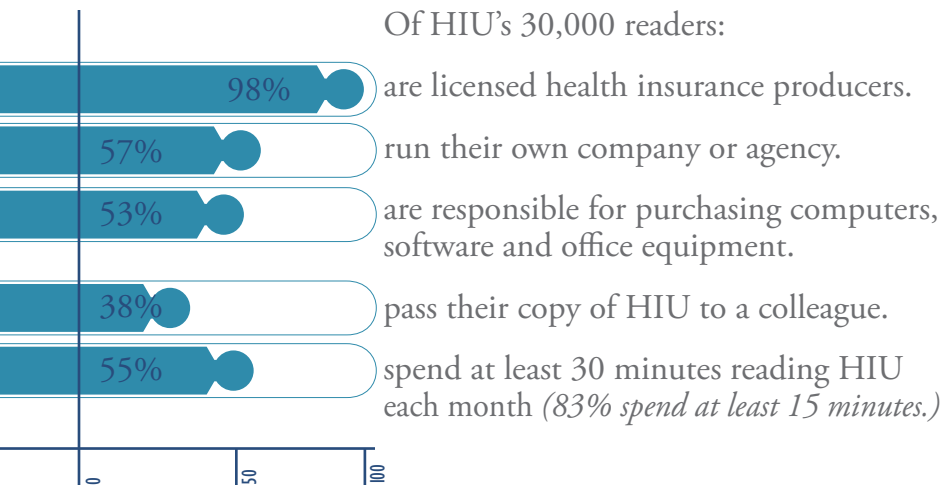


The Health Insurance Underwriter Magazine

HIU is the official publication of the National Association of Health Underwriters. Each month, it is delivered to 30,000 of the country's top benefits professionals.

Readership Profile

Of HIU's 30,000 readers:

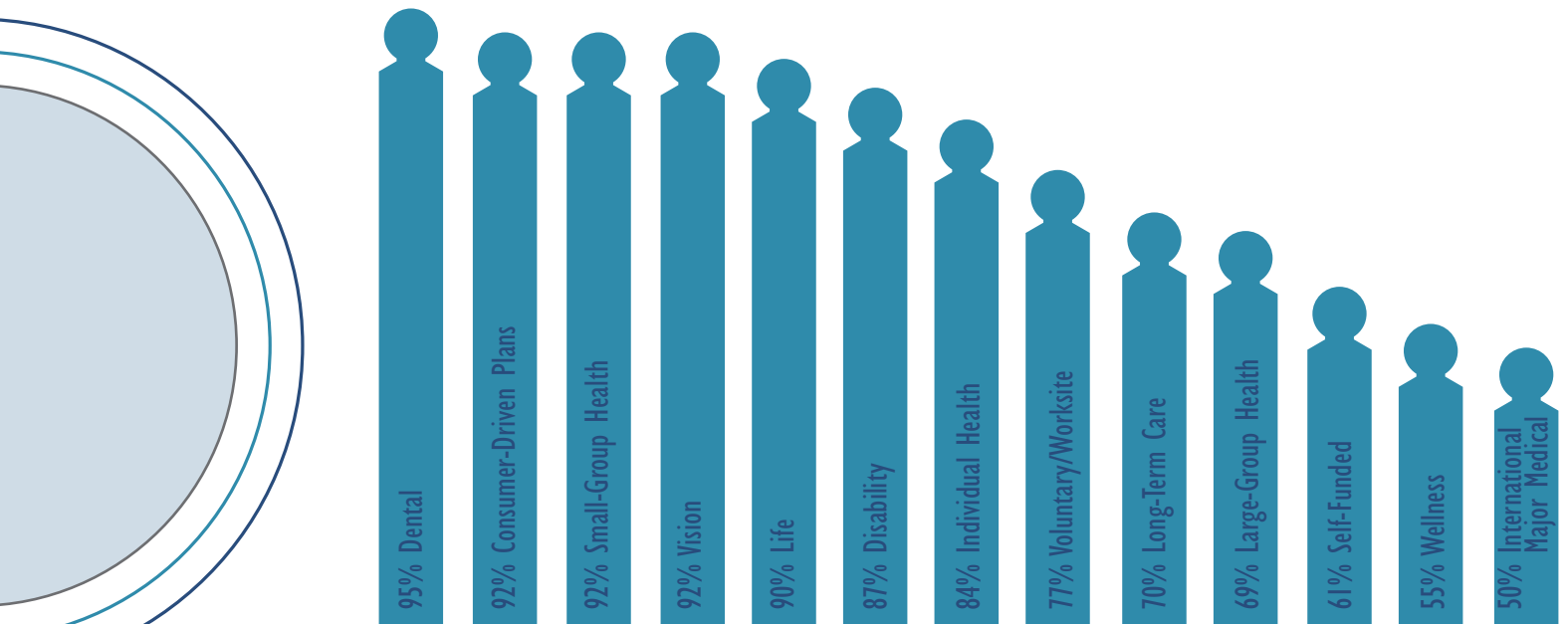


“There are many publications that we have access to but HIU provides the necessary tools and up-to-date relevant information that is useful for all types of agents. It is the ultimate agent magazine!”



What They Sell

The percentage of HIU readers who sell these products:



Contact Angie.VanGorder@theYGSgroup.com or Justin.Wolfe@theYGSgroup.com for more information.

2012 Editorial Calendar

January* Dental, Vision and Technology Ad Close: 11/30/11 Art Due: 12/5/11	February Long-Term Care Medicare Products Ad Close: 12/30/11 Art Due: 1/5	March Worksite Marketing Voluntary Benefits Ad Close: 1/31 Art Due: 2/6
April Consumer-Driven Plans Ad Close: 2/29 Art Due: 3/5	May Disability Income Insurance Ad Close: 3/30 Art Due: 4/5	June** Software and Technology Ad Close: 4/30 Art Due: 5/7
July Dental, Vision and Sales Tips Ad Close: 5/31 Art Due: 6/5	August Long-Term Care Medicare Products Ad Close: 6/29 Art Due: 7/5	September Individual and Self-Funded Plans Ad Close: 7/31 Art Due: 8/6
October Disability Income Insurance Ad Close: 8/31 Art Due: 9/5	November Technology Ad Close: 9/28 Art Due: 10/5	December Consumer-Driven Plans Ad Close: 10/31 Art Due: 11/5

* Bonus distribution at NAHU's Capitol Conference in Washington, DC

** Bonus distribution at NAHU's Annual Convention in Las Vegas, NV

"HIU is the consummate professional's periodical. This magazine sets forth straightforward and up-to-date information that is relevant and timely to our industry."



*Bonus Distributions

In addition to the regular monthly mailing to members and subscribers, copies of *Health Insurance Underwriter* will be handed out at these industry events:

NAHU's Capitol Conference

NAHU's Annual Convention & Exhibition

Additional sponsorship, exhibitor and advertising opportunities are available.

“HIU provides an informative digest of articles, industry leaders and their value propositions that enables me to find a solution for my business needs. The advertising keeps me on my game with product updates across the country.”



Print Advertising Rates

AD SIZES	1X	3X	6X	12X	18X	24X
FULL PAGE	\$4,393	\$4,311	\$4,233	\$4,151	\$3,966	\$3,775
2/3 PAGE	\$3,734	\$3,657	\$3,595	\$3,523	\$3,353	\$3,219
1/2 PAGE	\$3,193	\$3,121	\$3,060	\$2,998	\$2,859	\$2,725
1/3 PAGE	\$2,503	\$2,452	\$2,375	\$2,323	\$2,220	\$2,143
1/4 PAGE	\$1,957	\$1,937	\$1,896	\$1,839	\$1,788	\$1,695
1/6 PAGE	\$1,484	\$1,463	\$1,442	\$1,432	\$1,370	\$1,252
COLOR RATES						
Four-Color Process Full Page						\$1,200
Four-Color Process Fractional Page						\$975
*PMS—Spot colors will be printed in CMYK equivalent at process color prices listed above.						

Material Specifications

Please provide ad materials as digital media, via electronic transmission.

Preferred File Format: Adobe PDFX1a.

E-mail files to theimageworx@aol.com. Send as attachments. Include name of advertiser, month of publication, size of ad and format in which ad was created.

Provide hard copy for any electronically transmitted file. Fax to 410-289-1398.

Mailing Instructions

Send advertising materials to:
 The iMage Worx
 802 32nd Street.
 Ocean City, MD 21842
Phone: 703-731-6515
E-mail: theimageworx@aol.com

Changes/Corrections

Required disk intervention, resizing, mechanical and production services or strip-ins/corrections to ads may result in charges to the advertiser.

FTP LOGIN INFORMATION

host: ftp.theYGSgroup.com
username: nahumedia
password: ygsftp (*login is case sensitive*)
 Place files in the “Ad Artwork” folder

Closing Date

All ad materials are due on the first business day of the month prior to publication. Insertion orders must be received at least two business days before materials are due.

Material Deadline

All ad materials are due on the first business day of the month prior to publication. Insertion orders must be received at least two business days before materials are due.

Issue Date

HIU is published 12 times per year, two weeks prior to the beginning of the month.

Special Positions

Inside front cover, inside back cover, outside back cover and other premium spaces available.

Ad Sizes

Full Page Trim Size
8-1/8" x 10-7/8"

Full Page Bleed Size
8-3/8" x 11-1/8"


Keep live matter 1/2"
from trim.

Spread Trim Size
16-1/4" x 10-7/8"


Spread Bleed Size
16-1/2" x 11-1/8"

Keep live matter 1/2" from trim.


2/3 Page
4-5/8" x 10"




1/2 Page Horizontal
7" x 4-5/8"




1/2 Page Vertical
3-3/8" x 10"



1/2 Page Island
4-5/8" x 7-3/8"

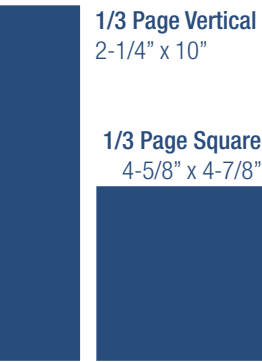


1/3 Page Horizontal
7" x 3-1/4"



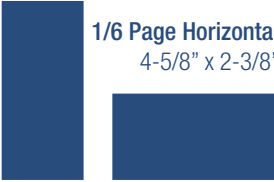
1/3 Page Vertical
2-1/4" x 10"

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




1/6 Page Vertical
2-1/4" x 5"


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



1/4 Page Horizontal
4-5/8" x 3-1/2"



1/4 Page Vertical
3-3/8" x 4-7/8"



"I really enjoy the all of the information that is included in the magazine and would recommend it to everyone in the health care field."

The Online Version of HIU

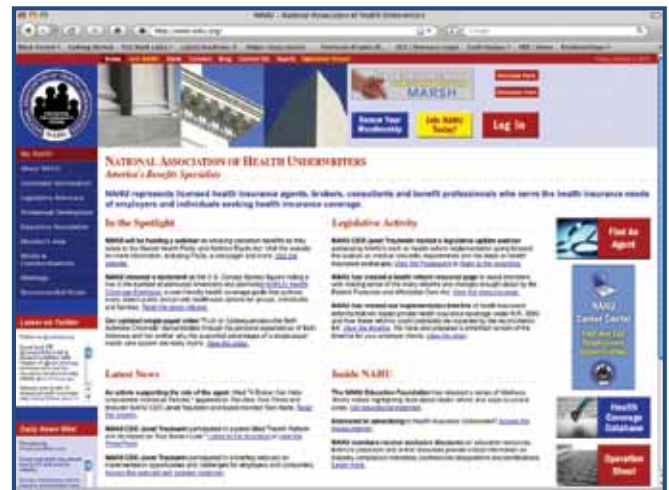


HIU's readers and the public can view each issue of the magazine on www.hiu-digital.com. Using Texterity, one of the top platforms for online magazines, entire issues are easy to browse—and it's easy to share articles with others. Your ads appear just as they do in the print version, and they can be linked directly to your company's website.

NAHU's Website

You can now advertise on the homepage of NAHU's website, www.nahu.org. The website has always been a destination for insurance professionals and policy experts to visit for information, but it has also become a destination for consumers.

The "Find an Agent" feature of the website, where consumers can quickly find information on agents and brokers in their area, has recently been mentioned on "The Today Show," in The Washington Post, Women's Day, Kiplinger's, Money Magazine and The Wall Street Journal, on Yahoo Finance, and in Suze Orman's latest book. Consumers are visiting the site in record numbers, and your vertical banner ad can appear just below the "Find an Agent" button. There are also top and bottom banner ads that guarantee you high visibility.



- **Vertical** (located near the "find an agent" button) 120x240
 - **Horizontal Banner** 468x60
 - **Top Banner** 234x60
- Cost: \$1750 per month rate (for 3, consecutive-month placements)

Leaderboard - \$2,500

These ads appear on the frame of the digital edition Static Ad or Dynamic Ad
Image size: 728 w x 90 h pixels

Button Drawer Ad - \$600

These ads appear on the frame of the digital edition Static Ad or Dynamic Ad
Image size: maximum 180 w x 150 h pixels

Bellyband

Can be placed on any page of the digital edition. Static Ad or Dynamic Ad
Image size: suggested maximum – 800 w x 175 h pixels

Blow-In

Static Ad
Image size: suggested maximum – 500 w x 300 h pixels

Please note:

Static ads should be submitted as .jpg, .gif, or animated .gif files
Dynamic ads should be submitted as a .swf file.

Static ads will link to the advertiser's website.

Dynamic ads should include a JavaScript ad tag that works within an iframe.

"I am very new to this business and I read the magazine from front to back – it's very beneficial!"



Electronic Newsletter

NAHU sends regular electronic newsletters to all of its members, and prime advertising space is available on all of them. Washington Update is sent every week to approximately 20,000 health insurance producers. NAHU News is sent once a month to the same list. Your banner ad on these newsletters stands out and guarantees you exposure to your target market.



NAHU News
Vertical Placement
\$1000 per email
Specs: 120x240 pixels

Washington Update
Vertical Placement
\$500 per email on purchase;
\$1,000 for 4 emails
Specs: 120x240 pixels

Terms and Conditions

Space Reservations

No cancellation or changes accepted after closing date. Advertisers not meeting frequency on insertion order will incur short rate. All space reservations must be submitted in writing by magazine insertion order by closing date.

Payment

Pre-payment for the first month's insertion required from all first-time advertisers. All other advertisements billed 30 days. Advertisers whose accounts have outstanding balances over 60 days will be restricted from advertising until payment is received. Interruptions in an advertiser's contract due to nonpayment will cause forfeiture of frequency discount rates. Advertisers and advertising agencies are jointly responsible for payment of all insertions. Publisher reserves the right to require payment in advance from companies with a poor credit history. Multiple insertions must be completed within 12 calendar months.

Agency Commission

Agency commission discount of 15% given to recognized advertising agencies providing camera-ready material if paid within 30 days of billing date. After 30 days, all unpaid accounts billed at gross rate plus service charge of 1.5% per month on unpaid balance. Schedules not completed will be rebilled at earned rate. The advertiser and its agency, jointly and separately, will indemnify and hold harmless the publisher, its officers, agents and employees from any loss or expenses (including attorney fees) incurred as a result of any claim including, but not limited to, claims or suits for libel, plagiarism, invasion of privacy, copyright infringement or any other claim or suit arising from the ads, their content or subject matter.

All advertisements are subject to the approval of the Publisher. Advertiser indemnifies The YGS Group and the National Association of Health Underwriters (NAHU) against losses or liabilities arising from this advertising. The YGS Group assumes no liability whatsoever, except to the extent of a one time paid advertisement of the same specification, in the next or similar publication, if any proven or admitted errors or omissions have occurred. Payment is due upon receipt of the invoice. Interest shall be charged at 2% per month compounded to yield 26.82% per year on overdue accounts. A charge of \$30.00 will be levied against all returned checks. Revisions to previously submitted ad copy are subject to additional charges. In the event of a contract cancellation, the advertiser/or agency agrees to repay The YGS Group any discounts granted for multiple insertions less any discount applicable for the number of insertions completed in the contract. All cancellations must be received in writing prior to the advertising sales deadline. All premium positions are noncancelable. Prices are net of agency commission. Ads may also appear in an online version of the publication(s). The YGS Group is not responsible for errors if a hard copy proof is not submitted with the electronic file.

PROTECTING THE CONSUMER'S FUTURE

NAHU

National Association
of Health Underwriters

AMERICA'S BENEFITS SPECIALISTS

ADVERTISING OPPORTUNITIES

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