

2012 MEDIA KIT



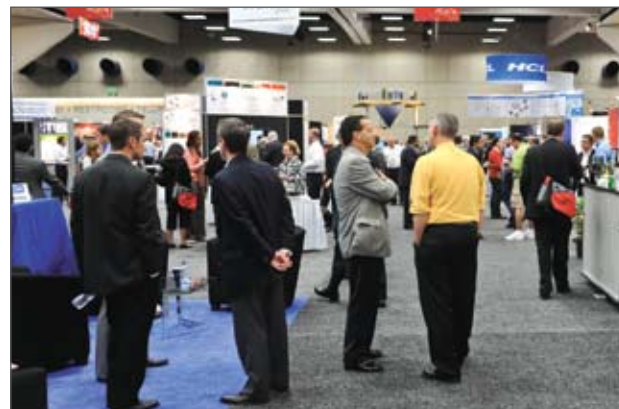
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What is LOMA?

LOMA is an Atlanta-based international association of insurance and financial services companies. Serving more than 1,200 member companies in the U.S., Canada and worldwide, LOMA promotes excellence in management and operations in the insurance and financial services industry.

Information exchange, conferences, research, education and other activities help LOMA's membership deal with challenges in the areas of technology, financial management, customer service, human resources and education. LOMA's FLMI Program has long been a designation of professionalism for the life insurance industry, while the new LOMA FFSI Program signifies expertise in financial services.

LOMA has 48 committees and councils composed of more than 1,000 upper management officials from member companies. These meet regularly to discuss issues, and all committee members receive Resource. Learn more about LOMA at www.loma.org or e-mail askloma@loma.org.



Networking in the exhibit hall at a LOMA conference

What subjects does Resource cover?

Resource, published monthly, provides readers with information about insurance and related financial services company management. Topics covered include industry trends, technology, computer systems, software, operations, customer service, human resources, financial management, strategic management, and education. Resource keeps readers informed about industry management through staff by-lined articles, case studies, contributions by industry officials, and LOMA research. Resource is available in both print and on-line versions.

What is the quality of Resource?

Resource and the staff have received many awards for excellence. The magazine has received more than 50 awards from national and international organizations. In readership surveys, more than 80 percent have rated Resource as above average or excellent in quality. Many decision-makers distribute Resource articles to their employees for information and education purposes.



Exhibit hall at a LOMA conference

Who reads Resource?

Resource, LOMA's official magazine, is aimed at the upper and middle management of LOMA's member insurance & financial services companies. In fact, Resource is the only insurance magazine devoted exclusively to overall insurance company management and operations. Readers include chairmen, presidents, CEOs, CIOs, vice presidents and other top management officials of LOMA's 1,200 member companies. Circulation is 19,000 worldwide. Through pass-throughs and route lists, total readership is approximately 50,000.

More than life insurance! P&C also!

LOMA members are involved in more than life insurance. Our members are involved in annuities, pensions, mutual funds and related financial services. Many are also in the P&C business (about 25 percent). LOMA has several P&C committees.



Resource reaches the decision-makers of the insurance industry:

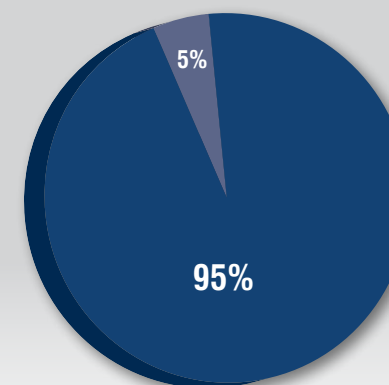
- 19,000 executives and professionals
- including the CEO, CIO, CFO and other C-level executives at 1,200 insurance companies that are LOMA members
- representing 95% of the assets of all life insurers in North America
- 80% of our readers are senior-level business and IT executives

Resource delivers buying power:

- Premium income of our audience in North America totals over \$600 billion.
- The typical reader works at an insurance company with more than 3,000 employees.
- Our members account for 95 percent of the \$15 trillion worth of life insurance in force in the U.S.
- IT spending among these life insurers is estimated to be \$15 billion
- Over half our readers are involved in the purchasing process of systems, services and related products, including: policy administration systems, consulting services, financial or accounting software, e-commerce/internet systems, document management/imaging, reinsurance and bank services/asset management.

Resource Penetration:

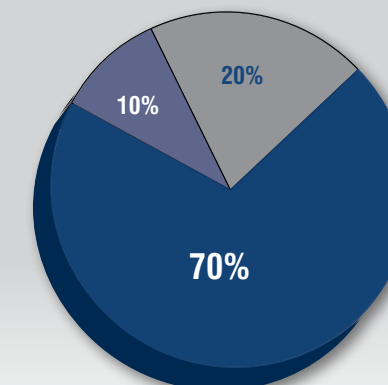
Resource Executive Management
95% Penetration at All Insurers in North America



- Insurance Companies — Top Executives Receiving Resource 95%
- Companies not receiving Resource 5%

Resource Management Level

80% of Readers at Senior Level



- Senior-Level Business & IT 70%
- Committees — Senior-Level 10%
- Management and Professional 20%



RESOURCE Circulation Analysis

From SRDS Sworn Statement for June 2011

Average Circulation, 6-months period ending June 2011: 18,960

ANALYSIS OF MAY 2011 ISSUE:

1. Top Management Circulation **5,650**

Key Top Executives: 1,205

Includes:

- Presidents
- Chairmen
- CEOs
- Managing Directors
- Chairman

KeyC-Level: 4,445

Includes:

- CIOs & Chief Technology Officers
- CFOs
- Chief Customer Service Officers
- Chief Actuaries
- Chief Underwriter
- C-level business unit heads for life insurance, annuities, pensions,
- C-level heads of marketing, claims, compliance, human resources, treasurers, etc.

Total Top Management: **5,650**

2. Council & Committee Members **1,018**

Resource goes to all members of LOMA's councils and committees. LOMA committees cover some 48 subject areas, including technology, financial, service, HR and others. Committees meet regularly to discuss issues and work on projects and research.

3. Other Upper Management **3,258**

Includes VPs, department heads, managers, etc.

4. Other Management, Professional/Technical & industry related, including FLMI's: **8,525**

TOTAL CIRCULATION **18,451**

Geographic Circulation:

U.S.: 15,757
 Canada: 1,655
 International: 1,037

Audit: Resource is a non-audited publication. Provided to 1,200 LOMA member insurance companies as a member benefit and as part of LOMA dues, Resource is distributed monthly to each member company's corporate management team. LOMA's membership is company-based, not individual-based.

Because Resource readers are active and involved in LOMA, the association for insurance/financial services management!

You want to make sure your ads are noticed. If you want to reach life insurance/financial services industry management, the best way to do that is to advertise in Resource, LOMA's official magazine.

LOMA is an internationally respected association specializing in life insurance/financial services management and operations. LOMA's Resource has a circulation of 19,000 executives at the 1,200 companies that are LOMA members. (LOMA member companies account for 95 percent of the assets of all life insurers in North America).

These Resource readers are active and involved with LOMA. They attend LOMA conferences and seminars; they participate in LOMA education programs; they are members of LOMA committees and councils, they serve on LOMA's board of directors; and they serve on LOMA task forces. And they all turn to Resource for news of the industry and information about LOMA's programs and activities.

No other insurance publication can offer you such involvement!

For example, the 48 LOMA councils and committees are extremely well known in the industry. Composed of top insurance executives, they meet several times a year to discuss industry issues and perform cooperative research and projects in the areas of technology, service, human resources, financial management and other topics. Resource goes to every one of these council and committee members.

Readers value Resource; they spend an average of 30 minutes reading it each month. Over 65% of readers rate Resource as above average or excellent in quality.

The courses in LOMA's FFSI and FLMI programs are utilized by more than 50,000 individuals worldwide every year. Global standards of professional development, our designations are held by all levels of management at more than 1,000 companies, and many future leaders are working on their LOMA designation right now. About 70 percent of current Resource readers have their FLMI or FFSI. Resource is a benefit they value as a means to keep up with industry trends, essential information, and LOMA.

You want involved readers—you'll get them with LOMA's Resource.

Resource readers act.

Over two-thirds of our readers report they have taken some action after seeing ads and articles. Most common are:


- Visited an advertiser's web site
- Discussed with others
- Passed along to others
- Kept ad for reference

Readers are highly involved in purchasing decisions for a wide variety of systems, consulting, and services. Ask our ad reps for a copy of our reader survey.



Resource 2012 Editorial Calendar

Resource 2012 Editorial Calendar

| Editorial Focus | Advertiser Extras | Bonus Distribution | Deadlines | Editorial Focus | Advertiser Extras | Bonus Distribution | Deadlines |
|---|--|--|---|---|---|---|---|
| JANUARY 2012 Industry Forecast The annual forecast for 2012, with discussion of the major issues facing the industry in technology, service, HR and more. | Thought Leadership Forecast Article An opportunity for suppliers to give their views on insurance industry issues. Advertisers that place a full-page ad in this issue can have 250 words of editorial to give their views on industry issues for a roundup article. This article will be supported by news releases, web posting and the LOMA e-newsletter. | | Ad Close 12/5 Materials Due 12/7 | JULY Human Resources Report Selection, retention and talent management are key issues in today's environment. This issue will explore key human resources topics. | | | Ad Close 6/6 Materials Due 6/7 |
| FEBRUARY Underwriting Trends What are the current issues and trends in underwriting? Teleunderwriting, Rx profiles and more. | Customer Service or Underwriting Advertorials 1-page advertisers may have a 1-page advertorial on service or underwriting. | Distribution to attendees at the 2012 LOMA Customer Service Conference , March 14-16, in Las Vegas. | Ad Close 1/5 Materials Due 1/9 | AUGUST Systems Forum Report Editorial coverage of the 2012 ACORD LOMA Insurance Systems Forum . A highlight will be an article summarizing technology announcements at the Forum. | Tech News E-Bonus for Advertisers Advertisers in this issue will have their Systems Forum announcements included in a bonus Resource Web site article that will also be promoted by the LOMA e-newsletter. | | Ad Close 7/6 Materials Due 7/9 |
| MARCH The Insurance Industry of the Future What will the insurance industry look like in the future? How can insurers prepare to handle this future? A special report. Promoted by LOMA e-news, Website article and news releases. | Industry Future Sidebar Advertisers of 1 page may contribute 250 words for a roundup article on the future of the industry. This roundup article will also be posted on our website and supported by a news release. This issue will be distributed at the 2012 Life Insurance Conference and the 2012 Retirement Industry Conference, which are attended by top industry officials. | Distribution to attendees at these important conferences: <ul style="list-style-type: none"> ■ The Life Insurance Conference, April 23-25, 2012, Orlando and ■ The Retirement Industry Conference, April 25-27, 2012, Orlando. | Ad Close 2/4 Materials Due 2/8 | SEPTEMBER Customer Service Trends This will focus on the latest trends in customer service and call centers for the insurance and financial services industry. | Special Service Advertorial Section Advertisers of one page may have one page of editorial to discuss trends or issues in customer service. | Bonus distribution: LOMA Annual Conference, Sept. 12-14, Seattle. | Ad Close 8/3 Materials Due 8/7 |
| APRIL Financial & Strategic Management Focus This issue will focus on top financial and strategic management issues affecting the insurance industry. | Special Section: 2012 Systems Forum Exhibitor Preview This section will preview the 2012 ACORD LOMA Insurance Systems Forum, to be held May 15-17, 2012 in Orlando. It will include a Special Exhibitor Showcase . March advertisers of 1 page get a free 1/6 page Exhibitor Showcase ad if they are an exhibitor and a Preview Profile , which will be a 100-word description. | Distribution at the 2012 LOMA Financial Forum in May. | Ad Close 3/5 Materials Due 3/7 | OCTOBER International Insurance Review This issue will look at worldwide industry trends and the hottest markets around the world. | International Sidebars Advertisers of one page may have 200 words for a sidebar commenting on some aspect of the international insurance industry. | | Ad Close 9/5 Materials Due 9/7 |
| MAY Technology Focus Issue We will explore the latest trends in technology and how they can help the insurance and financial services industry. | Systems Forum On-Site Show Issue plus 1-page Exhibitor Profiles The combined ACORD LOMA Insurance Systems Forum is the must-attend event for the industry. In 2012, it will be held May 15-17, in Orlando. The May issue of Resource will feature an Exhibitor Profile Section for advertisers. One-page advertisers get a one-page profile article of 500 words plus logo. This issue will be distributed to all attendees at the Forum. Advertiser Bonus: e-posting of the profile section on the LOMA web site. | Distribution directly to ALL attendees at The ACORD LOMA Insurance Systems Forum , May 15-17, 2012 in Orlando.  Tentative: IASA, June | Ad Close 4/6 Materials Due 4/9 | NOVEMBER Emerging Technology for the Industry This issue will look into the future of e-business and new technologies for the financial services industry. | New Technology Advertorial In the New Technology Advertorial, advertisers who provide a new or improved technology can receive a full page of editorial (500 words) to describe it if they place a full-page ad. | | Ad Close 10/4 Materials Due 10/8 |
| JUNE Professional Development This issue will focus on how learning and professional development improves the operations of today's insurance and financial services companies. | Case Study Advertorial Section Advertisers of one page or more are invited to contribute a 500-word article about how they helped an insurer improve its operations or profitability. | | Ad Close 5/4 Materials Due 5/7 | DECEMBER LOMA Technology Directory This issue will contain the printed version of LOMA's Technology Directory, which contains information about software, hardware and technology-related services for the insurance industry. | Companies that list in the Directory and who advertise in this issue will receive highlighted listings in the print version of the directory and a logo in the electronic version on LOMA's Web site. | | Ad Close 11/2 Materials Due 11/5 |

Each issue contains a mix of articles on topics pertaining to the management of the insurance & financial services industry, including industry trends, technology, financial management, service, human resources and more.

2012 Black & White Space Rates

Color is additional—see color rate charge, below:

| SIZE | 1 TIME | 3 TIMES | 6 TIMES | 12 TIMES | 18 TIMES | 24 TIMES |
|--------|-----------|-----------|-----------|-----------|-----------|-----------|
| 1 pg | \$3700.00 | \$3545.00 | \$3300.00 | \$3200.00 | \$2900.00 | \$2800.00 |
| 2/3 pg | 2442.00 | 2339.00 | 2178.00 | 2112.00 | 1914.00 | 1848.00 |
| 1/2 pg | 1850.00 | 1772.00 | 1650.00 | 1600.00 | 1450.00 | 1400.00 |
| 1/3 pg | 1221.00 | 1169.00 | 1089.00 | 1056.00 | 957.00 | 924.00 |
| 1/4 pg | 925.00 | 886.00 | 825.00 | 825.00 | 725.00 | 700.00 |
| 1/6 pg | 610.00 | 584.00 | 544.00 | 528.00 | 478.00 | 462.00 |

Color Rates:

(Add color rate to B&W space rate)
 Per page or fraction, extra:
 4 color, process, one page, add \$1,380.
 4 color, process, per spread, add \$2,500.
 Standard 4A or matched PMS color, add \$800.
 Metallic colors, add \$1,200

Special Positions:

Covers:

Earned rate plus:
 Front cover: no advertising
 Inside Front cover: 10% extra
 Inside back cover: 10% extra
 Outside back cover: 15% extra

Other Special positions:

10% extra

Front Cover Sticker Advertisement:

Now available, a special 2" diameter cover ad, that promotes your ad or news inside. Can contain your logo. Deadline 45 days prior to month of publication. Price: \$2,200 net.



Inserts:

Available, contact publisher for rates. Based on earned B&W rate.

Bleeds:

No charge.

Commission:

15% to recognized agencies for space and color only; no cash discount.

Mechanical Requirements:

Number of columns per page: 3
 Column width, 13 picas;
 column depth, 60 picas
 Trim size: 8 1/8" x 10 7/8"
 Bleed specifications: add 3/16" to each side to allow for trim

Ad Composition Charges:

Will be billed at prevailing rates. No agency discounts apply to composition charges.

Frequency Conditions:

Any advertiser wishing rates other than 1-time basis must sign an advertising agreement specifying frequency. This space must be used within one year of first insertion to qualify for that rate. Advertisers may increase frequency at any time and qualify for new rate effective with the date of change; however, rebates will not be given. Advertisers who fail to comply with frequency agreements will incur a short rate.

Ad Material:

Digital Required: e-mail acceptable for ad under 6MB. Create ads in 300 dpi, CMYK format.
FTP transfer site also available for larger ads, contact publisher for information and password.

ACCEPTED FILES: hi-res PDFs preferred. EPS or TIFF files also accepted. Create PDFs to PDF X-1a standard or higher. PDFs should be hi-res composite with fonts, images embedded. All images should be high-resolution, CMYK. Supply color laser proof if possible.

Alterations: Note: we cannot alter original or pickup ads, we can add a line to new ads only if it is an EPS or TIFF file. CDs will not be returned. All ads are stored digitally at our printer.

Ad sizes in inches

| | | | |
|-------------------------------------|-----------------|--------------------------|----------------|
| 2 page spread (full bleed)..... | 16 1/4 x 10 7/8 | 1/2 page horizontal..... | 7 x 4 7/8 |
| 2 page spread (without bleed) | 15 1/8 x 10 | 1/2 page island..... | 4 9/16 x 7 3/8 |
| 1 page full bleed (trim size) | 8 1/8 x 10 7/8 | 1/3 page vertical..... | 2 1/8 x 10 |
| add for bleed: 3/8" each side | | 1/3 page square..... | 4 9/16 x 4 7/8 |
| 1 page (without bleed)..... | 7 x 10 | 1/4 page vertical..... | 3 3/8 x 4 7/8 |
| 2/3 page vertical | 4 9/16 x 10 | 1/4 page horizontal..... | 4 1/2 x 3 1/2 |
| | | 1/6 page vertical..... | 2 1/8 x 4 7/8 |

Printing:

Web offset. Binding: saddle.
 Send ad materials to:
 Resource Magazine
 LOMA
 2300 Windy Ridge Pkwy., Suite 600
 Atlanta, GA 30339-8443

Representatives:

Partners Publishers' Representatives
 306 South Tennessee St.
 McKinney, Texas 75069
 972-587-9064
 info@partnerspr.com

Publisher & Advertising Director:
 Ron Clark, LOMA, 770-984-3718, clark@loma.org

Policies and Contract Regulations:

Insertion orders required for every advertisement, stating full instructions. Advertisers agree that the placement of an ad, either verbally or through an insertion order, signifies that they accept all terms on this rate card, including the following:

All rates are subject to change, and advertisers holding reservations will be notified if an increase is made.

A contract year starts from the date of first insertion.

Advertiser and advertising agency agree to assume full liability for all content of ads printed (including text, representation and illustration) and also agree to assume liability for any claims arising therefrom made against the publisher.

Publisher is LOMA.

All advertising is subject to the publishers approval. Publisher reserves the right to reject any advertising it feels detracts from the integrity of the publication, or is offensive to association members, or makes derogatory statements about other companies, or makes comparisons with specifically named products/service of other companies, or promotes products/services that compete with LOMA, or implies LOMA endorsement.

Ads that simulate the magazine's editorial format will not be accepted. Publisher reserves the right to add the word "Advertisement" to copy.

Ad rates are for space only.

Advertisers agree that the publisher's liability for any error in placing or producing an ad will not exceed the charge for any advertisement in question.

Publisher shall not be liable for any delays in delivery and/or non-delivery in the event of fire, flood, or act of God, strikes, labor or material shortage, transportation interruption, or any condition beyond the control of publisher that affects production or delivery.

Payments for ads are due 30 days after the invoice date.

Publisher shall hold advertiser and/or its agency liable for such monies that are due and payable to the publisher for advertising that was ordered by advertiser/agent and which advertising was published.

Positioning of advertisements is at the discretion of the publisher unless advertiser/agent agrees to pay for the special position.

Ad orders may be canceled by publisher if the advertiser or agency fails to pay accounts when due.



Design an Integrated Marketing Program with Resource as your foundation!

Resource can serve as the foundation of a comprehensive integrated marketing program to reach the LOMA members who are the decision-makers of the industry. Plan a schedule of Resource ads, then add the following other marketing outreach opportunities:

LOMA Technology Directory



See the LOMA Technology Directory at www.loma.org/techdirectory

The LOMA Technology Directory is accessed through two sources: It is online year-round, as a featured part of LOMA's Web site, and a print version appears in the December issue of Resource magazine. Technology suppliers to the industry can list in both for one low price. Resource advertisers receive extra benefits in both versions. The print Technology Directory is seen by 50,000 Resource readers, while the online version receives about 40,000 page views a month.

LOMA Website Banner Ads

Place a banner ad on LOMA's highly visited Website!

- 330,000 page views a month,
- 24,000 unique visitors,
- 15-minute average visit length.

The site features information about LOMA's education programs, conferences, research and more. You can choose from a LOMA home page ad, an ad that appears on most other Web pages, or choose a specific page. You can even sponsor a page or section.

Home page banners:

- 280 x 60 pixels, \$2,600 a month.
- 280 x 150 pixels, \$3,500 a month.

Inside page banners

- 190 x 60 pixels, \$1,200 a month
- 190 x 125 pixels, \$1,800 a month
- 190 x 240 pixels, \$1,400 a month

Tech Directory banner, \$1,200 a month

E-newsletter Sponsorships

A limited number of sponsorships for the LOMA e-newsletter are available. Distribution: 7,500 monthly.
Cost: \$2,000 month (primary); \$1,400 month (secondary)

Webinars

Sponsored webinars are now available through LOMA's Resource. Reach LOMA's influential members through this prestigious opportunity. Contact the Resource ad director for details and guidelines.

White Papers, Advertorials, Surveys

Resource can work with you to produce advertorials, white papers, and even custom research and surveys.

2012 Systems Forum

LOMA and ACORD are co-hosting the ACORD LOMA Insurance Systems Forum, May 15-17, 2012 in Orlando. Exhibit booths and sponsorships are available. Resource can offer ways to increase your visibility there.



Other Exhibit & Sponsorship Opportunities

Exhibit and sponsorship opportunities are available for most of the major LOMA conferences. These include: The Life Insurance Conference, The Retirement Industry Conference, Customer Service Conference, The Financial Inforum, And several others

LOMA members receive discounts on some exhibit opportunities. Contact membrel@loma.org for membership information.

Contact the Resource ad director for details on any of the above marketing opportunities.



LOMA home page

Inside website page

Extensive, year-round multimedia exposure

Resource offers the innovative Thought Leadership Sponsorship, which gives you extensive, year-round multimedia exposure highlighting your company's thought leadership, brand and products/services to an audience composed of insurance management professionals at LOMA member companies, which represent assets of \$2.8 trillion and premium income of \$633 billion in North America.

The program includes visibility in:

- Print
- Website
- e-newsletters
- LOMA Conferences

Supported by:

- News releases and e-newsletters sent out by LOMA
- Articles and sidebars throughout the year

Levels of Sponsorships:

- Platinum
- Gold
- Silver
- Customized

The most comprehensive package is the Platinum Package. However, we can customize a package for you at the Gold or Silver level, using various elements of the Platinum package or we can consider your ideas. Contact the ad director for details.

Sponsorship Elements Include:

- Thought leadership articles
- Comments in cover stories
- Logos
- News releases
- Print ads
- Banner ads
- White papers on website
- Reprints at conferences
- and many more!

Value Added Services

1. **Special rates on reprints.** Cost varies as to size of reprint. Available for: ad reprints, article reprints, or Technology Trends reprints.
2. **White Papers on the Resource/LOMA Web site.** Length of posting depends on ad volume. This will also be promoted in the print magazine. Also available on a sponsored basis, \$2,000 a month.
3. **Polybagging of brochures** with magazine mailing. This is available to advertisers who place a certain volume of advertising. (Goes to North America only). Cost depends on volume of advertising.
4. **Special promotions at LOMA conferences.** Belly bands, inserts, flyers, etc. can be put into copies of the magazine distributed at such LOMA conferences as the Systems Forum, the Financial Inforum, the Customer Service Conference, the Life Insurance Conference, the Annual Conference and others. Cost depends on ad volume.
5. **Advertorials:** Available to advertisers depending on ad volume.
6. **Letters from the Publisher.** For advertisers who place a certain volume of ads we will send a letter with a copy of the magazine to a limited number of prospective customers of that advertiser. We must review this letter for appropriateness, however. Can be also done with reprints.
7. **Priority placement of news and product releases** in the Technology Trends section of Resource. No cost, given to all advertisers.
8. **Special section featuring User Group News:** Advertisers of 2 pages or more in a year can have a free write-up of their user group meetings in this special section of Technology Trends. Non-advertisers pay a fee.

LOMA reserves the right to discontinue any of the above services at any time. If LOMA does withdraw the services, the advertiser may cancel contract without penalty and be liable only for cost of ads already run.

To sign up, or for details, contact Ron Clark, Associate Publisher & Ad Director, at [770-984-3718, clark@loma.org](mailto:clark@loma.org).



Contact Information

Resource

LOMA
2300 Windy Ridge Parkway Suite 600
Atlanta, GA 30339
Phone: 770-984-3718 Fax: 770-984-6417
E-mail: resource@loma.org
www.loma.org

Ad Representation

Partners Publishers' Representatives
306 South Tennessee St.
McKinney, Texas 75069
972-587-9064
info@partnerspr.com

Advertise in a Magazine with Award-Winning Quality

Quality results in readerhip! Our recent awards:

- 2010 APEX Award of Excellence, Magazines.
- 2009 IABC/Atlanta, Silver Award, Magazines
- 2008 IABC/Atlanta, Gold Award, Magazines
- 2007 PRSA/GA Phoenix Award, Magazine Writing
- 2006 PRSA/GA Award, Magazine Writing
- 2005 PRSA/GA Phoenix, Overall Magazine
- 2004 IABC/Atlanta: Overall Magazine Writing, Feature Writing
- 2004 PRSA/GA Phoenix, Overall Magazine, Feature Writing

Plus more than 50 other awards from such organizations as the IABC, PRSA, ASBPE and others.