

JOURNAL OF
FINANCIAL
SERVICE *Professionals*

2012 MEDIA KIT

Groundbreaking peer-reviewed articles and regular columns by industry experts in all areas of financial planning:

Estate Planning

Retirement Planning

Insurance

Investments

Tax Planning

Employee Benefits

Economics

Ethics

National Sales Representative

M. J. Mrvica Associates, Inc.

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Berlin, NJ 08009-1442

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JOURNAL OF FINANCIAL SERVICE Professionals

Rates effective with the
January 2012 issue.

Publisher

The *Journal of Financial Service Professionals* is published in January, March, May, July, September, and November by the Society of Financial Service Professionals.

Joseph E. Frack, CEO and Publisher
Mary Anne Mennite, Associate Publisher and
Managing Editor
Kenn Beam Tacchino, JD, LL.M., RFC, Editor

Editorial Focus

The Journal publishes applied research in all areas of financial planning, including insurance, estate planning, retirement planning, investments, tax, health care, economics, ethics, and other topics of concern to insurance and financial advisors. It is a blind peer-reviewed journal.

Circulation, Subscription Rates

Circulation in all 50 states, approximately 14,000.
See SRDS Business Publication Advertising Source for circulation statement.
Subscription rate, 1 year: Individuals - \$90; Institutions - \$115.

Publisher's Advertising Policy

Prospective advertising material is accepted only after careful screening to assure that it is constructively consistent with the professionalism and purposes of the Journal and its publisher. All advertising must be in good taste and reflect positively and professionally on the insurance and financial services industry. The following are cited as guidelines to types of advertising that are not accepted:

1. Comparisons with named or otherwise identifiable competitive products or companies
2. References to specific compensation levels or other specific financial inducements
3. Advocacy of policy replacement as a general business method or philosophy unless justified by economic or tax advantage
4. Advertorials

The publisher of the Journal reserves the right to decline advertising that violates these guidelines, detracts from the publication's integrity, or is deemed inappropriate to the publication in any way. Publication of an advertisement does not constitute an endorsement by the Journal or its publisher of the product or services advertised.

2012 General Advertising Rates

| Space | One Time | Three Times | Six Times | Twelve Times |
|-----------------|----------|-------------|-----------|--------------|
| 1 pg. | \$5450 | \$4980 | \$4440 | \$4200 |
| 2/3 pg. | 4070 | 3820 | 3570 | 3330 |
| 1/2 pg., island | 3650 | 3400 | 3130 | 2960 |
| 1/2 pg., horiz. | 3380 | 3130 | 2920 | 2620 |
| 1/3 pg., sq. | 2740 | 2620 | 2490 | 2360 |
| 1/3 pg., vert. | 2740 | 2620 | 2490 | 2360 |

All rates include 4-color.

There is no extra charge for bleed ads.

1. Premium Positions

- 2nd cover, earned space rate plus 20%
- 3rd cover, earned space rate plus 15%
- 4th cover, earned space rate plus 25%
- Cover positions can be combined with ROB space to earn lower frequency rates. However, 4th cover must be 4-color and at either a 3x or 6x consecutive frequency.
- Pages facing Table of Contents: earned space rate plus 15%.

2. Guaranteed Positions

Other than premium positions, no positions are guaranteed.

3. Inserts

Contact M. J. Mrvica Associates, Inc., 856-768-9360, for rates and production specifications. Inserting charges are non-commissionable to agencies.

4. Business Reply Cards

Business reply cards are accepted with fullpage ads only. Cards will be jogged to the top of the page unless otherwise indicated in writing. Contact M. J. Mrvica Associates, Inc., 856-768-9360, for rates and production specifications. Inserting charges are noncommissionable to agencies. For publisher to print cards, please request price quotation.

5. Web Advertising

Contact M. J. Mrvica Associates, Inc., 856-768-9360 for information.

6. Agency Discounts

Recognized agencies—15% of gross rates including position charges. No cash discount.

7. Short Rates and Credit Memos

Rates are based upon total number of space units used or placed within a 12-month period. Frequency rates are also earned with additional pages within any given issue. A

continued

short rate will be issued to advertisers who do not use space in accordance with their prior billing frequency. Credit memos will be issued or can be applied to future insertions if any insertions have been used in excess of the billing frequency rates. Any advertiser who has one unpaid invoice will not be permitted to place further insertions until the invoice has been paid.

8. Ad Cancellations/Changes

No cancellations of space orders or changes to ad materials can be accepted after published closing dates. Additionally, the publisher cannot be held responsible for faulty ad materials or incomplete insertion orders.

See Editorial Calendar for Closing Dates.

Mechanical Requirements

1. Magazine trim size: 8 1/4 x 10 7/8

| | |
|---------------------------|---------------|
| Spread | 15 1/2 x 10 |
| Full page | 7 1/8 x 10 |
| 2/3 page..... | 4 5/8 x 10 |
| 1/2 page, island | 4 5/8 x 7 1/8 |
| 1/2 page, horizontal..... | 7 1/8 x 5 |
| 1/3 page, square | 4 5/8 x 4 7/8 |
| 1/3 page, vertical | 2 1/8 x 10 |

2. Bleed Sizes:

| | |
|-----------------------------|----------------|
| Spread | 17 x 11 1/8 |
| Full page | 8 1/2 x 11 1/8 |
| 1/2 page spread, horiz..... | 17 x 5 5/8 |

- Standard 1/8" gutter grind-off on spreads.
- Live matter should be kept 3/8" of trim size.
- Any expense incurred by publisher for typesetting, negatives, or excessive copy alterations will be billed to advertiser/agency.

3. Printing Process

ROB: Web offset Covers: Sheetfed offset

- Preferred material, Digital Advertising: Specifications for preparing digital material are available at <http://www.cadmusmediaworks.com:16080/specs/cadmus>.
- B&W and 2-color screen, 133 line recommended; 150 line maximum. B&W and 2-color density; maximum 170%. Second color not to exceed solid.
- 4-color screen, 133 line recommended; 150 line maximum. Density for 4-color: maximum 280%; yellow 10-15%; red 20-30%; blue 50-60%; black solid. Rotation of colors: black, blue, red and yellow.
- Proofs: Progs, Chromalins, or Match Prints preferred.

4. Binding Method: Perfect

5. Paper Stock:

50 lb. matte coated for ROB
Cover: 100 lb. gloss coated text

Shipping Instructions

1. Correspondence, contracts and insertion orders should be sent to M. J. Mrvica Associates. See back of rate card for address.
2. Materials should be shipped, prepaid, to:
Journal of Financial Service Professionals
19 Campus Blvd., Ste. 100
Newtown Square, PA 19073-3239
Attention: Journal/Manager, Publications

National Sales Representative

M. J. Mrvica Associates, Inc.

2 West Taunton Avenue
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Tel: 856-768-9360 • Fax: 856-753-0064
Email: mjmrsvica@mrsvica.com

2012 Editorial Calendar and Closing Dates

JANUARY

Retirement & Estate Planning for Middle Income Clients

Ad Space Closing Date: November 15, 2011
Ad Materials by November 22, 2011

MARCH

Investment Management & Tax Planning

Ad Space Closing Date: January 13, 2012
Ad Materials by January 20, 2012

MAY

Insurance Issues & Financial Planning

Ad Space Closing Date: March 15, 2012
Ad Materials by March 22, 2012

JULY

Pensions & Retirement Planning

(Bonus Distribution at FSP Clinic for Advanced Professionals)

Ad Space Closing Date: May 15, 2012
Ad Materials by May 22, 2012

SEPTEMBER

Estate & Financial Planning

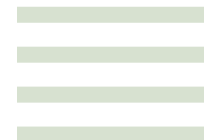
Ad Space Closing Date: July 13, 2012
Ad Materials by July 20, 2012

NOVEMBER

Financial Services & Financial Planning

Ad Space Closing Date: September 14, 2012
Ad Materials by September 21, 2012

Special Advertising Opportunities



Bonus Distribution

Maximize your visibility by advertising in those issues of the *Journal of Financial Service Professionals* that receive bonus distribution. Contact M. J. Mrvica Associates at 856-768-9360 or mjmrvica@mrvica.com for details.

Web Advertising

Increase your exposure to Society members and other financial professionals by placing your banner or button advertisement, including a hyperlink to your company, on the Journal's Web pages. See reverse for rates. Contact M. J. Mrvica Associates at 856-768-9360 or mjmrvica@mrvica.com for more information.

Reprints

Ad Reprints: Extend your advertising reach by purchasing reprints of your ad to use as leave-behinds on sales calls or as handouts at trade shows. Call 410-943-3147 to order reprints.

Editorial Reprints: Has your company been mentioned in a Journal article? Publicize it by purchasing professionally reproduced reprints to enhance your marketing efforts. Call 410-943-3147 to order reprints.

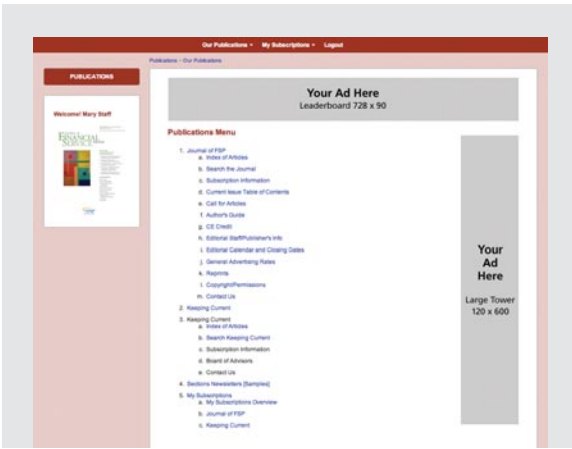
Member Discount Program

Receive a 10% discount on your Journal advertising when your company participates in the FSP Member Discount Program. The Member Discount Program adds value to FSP membership through a menu of relevant offerings with discounts and incentives. For information on joining the Member Discount Program, contact Michelle Connor at 610-526-2561 or email at mconnor@financialpro.org.

Other Marketing Opportunities

Boost your company's brand recognition among FSP members by taking advantage of the many speaking, exhibiting, and sponsorship opportunities offered by the Society of FSP. For more information, contact Michelle Connor at 610-526-2561 or email at mconnor@financialpro.org.

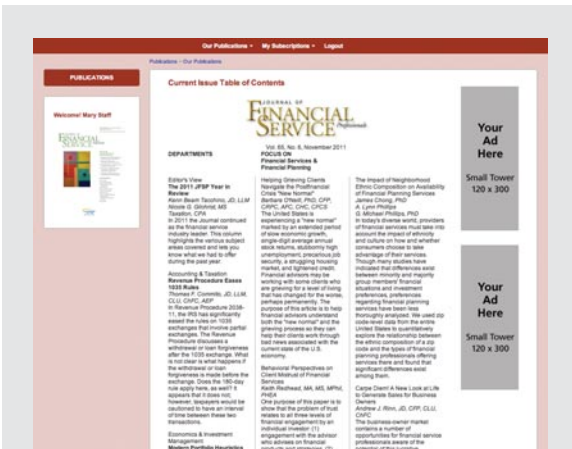




Publications Menu Page

www.financialpro.org/pubs/index.cfm

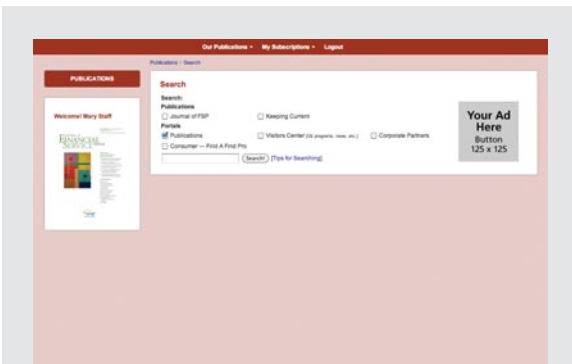
| Ad | Dimensions | File Size | Net Rates |
|-------------|------------|-----------|-----------|
| Leaderboard | 728 x 90 | 40kb | \$525 |
| Large Tower | 120 x 600 | 40kb | \$450 |
| Small Tower | 120 x 300 | 30kb | \$375 |



Current Journal Table of Contents

www.financialpro.org/pubs/journal_toc.cfm

| Ad | Dimensions | File Size | Net Rates |
|-------------|------------|-----------|-----------|
| Large Tower | 120 x 600 | 40kb | \$450 |
| Small Tower | 120 x 300 | 30kb | \$375 |

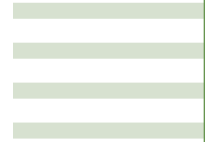


Journal Search or Index Page

Access is restricted to members and subscribers only.

| Ad | Dimensions | File Size | Net Rates |
|---------------|------------|-----------|-----------|
| Square Button | 125 x 125 | 20kb | \$175 |

*File types, all pages: jpg, gif, animated gif
All rates are monthly.*



JANUARY: Retirement & Estate Planning for Middle Income Clients

Possible topics include: annuities, decumulation, portfolio failure, portfolio liquidation, investing and longevity planning, "age-banded" retirement planning, estate tax planning, wills and trusts.

Ad Space Closing Date: November 15, 2011

Ad Materials by November 22, 2011

MARCH: Investment Management & Tax Planning

Possible topics include: securities sales, investment advisor rules, education planning, divorce planning, ethics, investment strategies, tax strategies, capital needs analysis, risk tolerance, economics, life cycle investing, taxation of products, investment vehicles, investment theory, and tax compliance.

Ad Space Closing Date: January 13, 2012

Ad Materials by January 20, 2012

MAY: Insurance Issues & Financial Planning

Possible topics include: group insurance, life insurance, health insurance, disability insurance, long-term care insurance, property and casualty insurance, social insurance, specialty products, business insurance, buy-sell coverages, and business overhead insurance.

Ad Space Closing Date: March 15, 2012

Ad Materials by March 22, 2012

JULY: Pensions & Retirement Planning

(Bonus Distribution at FSP Clinic for Advanced Professionals)

Possible topics include: pension law, qualified plans, welfare benefit plans, Social Security, health care, long-term disability, compensation planning, nonqualified executive benefits, annuities, and tax and Department of Labor issues.

Ad Space Closing Date: May 15, 2012

Ad Materials by May 22, 2012

SEPTEMBER: Estate & Financial Planning

Possible topics include: estate tax changes, estate tax planning, wills and trusts, charitable planning, and estate planning for the closely held business.

Ad Space Closing Date: July 13, 2012

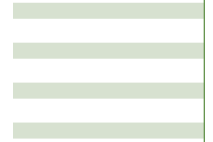
Ad Materials by July 20, 2012

NOVEMBER: Financial Services & Financial Planning

Possible topics include: marketing, products, markets, comprehensive financial planning, plan implementation, investments, cash flow, net worth, needs analysis, asset allocation, client communication, ethics, the financial planning process, risk tolerance, time value issues, business succession planning, compensation planning, and investment vehicles.

Ad Space Closing Date: September 14, 2012

Ad Materials by September 21, 2012



In the world of financial services, the Journal speaks volumes.

Established in 1946, the *Journal of Financial Service Professionals* is one of the oldest and most prestigious journals in the financial planning field. From its roots in insurance, pensions, and estate planning, the Journal has evolved into a vehicle for groundbreaking applied research in all areas of financial planning, including retirement planning, investments, tax, health care, economics, ethics, and other topics of concern to insurance and financial advisors.

The Journal reaches approximately 14,000 practitioners, academics, and policymakers in the financial services industry, many of whom are members of the Society of Financial Service Professionals. The Society is a professional association dedicated to helping its members excel as professional advisors by providing quality continuing education, ethical guidance, and other valuable resources, including the member-acclaimed Journal.

Both member and nonmember subscribers find the Journal indispensable when it comes to keeping them abreast of the rapid changes and ever-increasing complexities in the financial services industry.

Editorial Content

A blind peer-reviewed bimonthly periodical, the Journal publishes insightful articles that enhance the ability of financial advisors to serve their client base. In addition, every issue contains columns written by the industry's best, offering the kind of analysis not found in other sources.

Topics include:

- Accounting & Taxation
- Economics & Investment Management
- Estate Planning
- Ethics & Regulations
- Executive Compensation
- Financial Gerontology
- Health Insurance
- Insurance & Risk Management
- Qualified Plans & Retirement Counseling
- Technology
- Leadership

Each issue also features a continuing education exam worth four hours of PACE credit that requires a thorough cover-to-cover review of the publication.

The Journal's editor is Kenn B. Tacchino, JD, LL.M., RFC, professor of taxation at Widener University, Chester, Pa.



Circulation



12-month average, Oct. 2010–Nov. 2011

| | |
|-------------------|--------|
| Total Paid: | 13,889 |
| Total Free: | 50 |
| Total: | 13,939 |

Circulation by State November 2011–BPA Parallel

New England — 6.7%

| | |
|---------------------|------------|
| Maine | 74 |
| New Hampshire | 74 |
| Vermont | 66 |
| Massachusetts..... | 370 |
| Connecticut..... | 247 |
| Rhode Island..... | 108 |
| Total | 939 |

Middle Atlantic — 16.4%

| | |
|--------------------|--------------|
| New York..... | 967 |
| New Jersey..... | 556 |
| Pennsylvania | 777 |
| Total | 2,300 |

East N. Central — 18.5%

| | |
|--------------------|--------------|
| Ohio..... | 785 |
| Indiana | 274 |
| Illinois..... | 798 |
| Michigan | 422 |
| Wisconsin | 310 |
| Total | 2,589 |

West N. Central — 9.7%

| | |
|--------------------|--------------|
| Minnesota..... | 266 |
| Iowa..... | 294 |
| Missouri | 322 |
| North Dakota | 19 |
| South Dakota..... | 24 |
| Nebraska..... | 246 |
| Kansas..... | 182 |
| Total | 1,353 |

South Atlantic — 19.1%

| | |
|----------------------------|--------------|
| Delaware | 94 |
| Maryland..... | 350 |
| District of Columbia | 23 |
| Virginia..... | 433 |
| West Virginia | 58 |
| North Carolina..... | 562 |
| South Carolina | 91 |
| Georgia | 333 |
| Florida | 727 |
| Total | 2,671 |

East S. Central — 4.3%

| | |
|--------------------|------------|
| Kentucky | 137 |
| Tennessee | 306 |
| Alabama..... | 102 |
| Mississippi..... | 62 |
| Total | 607 |

West S. Central — 8.6%

| | |
|--------------------|--------------|
| Arkansas | 70 |
| Louisiana | 154 |
| Oklahoma | 154 |
| Texas | 829 |
| Total | 1,207 |

Mountain — 5.3%

| | |
|--------------------|------------|
| Montana..... | 40 |
| Idaho | 35 |
| Wyoming | 25 |
| Colorado | 227 |
| New Mexico..... | 69 |
| Arizona..... | 170 |
| Utah..... | 114 |
| Nevada..... | 68 |
| Total | 748 |

Pacific — 10.8%

| | |
|--------------------|--------------|
| Alaska..... | 26 |
| Washington | 244 |
| Oregon | 104 |
| California | 1,065 |
| Hawaii | 75 |
| Total | 1,514 |

Other — 0.43%

| | |
|---|-----------|
| Virgin Islands, Canada, and all others..... | 65 |
|---|-----------|

Total — 13,939





The Society of Financial Service Professionals is a multidisciplinary professional organization composed of active financial advisors who have earned or are in pursuit of one or more of these widely recognized professional credentials and degrees: CASL®; CEBS®; CFA®; CFP®; ChFC®; CIMA®; CLF®; CLU®; CPA; CPC; CPCU®; CTFA; Enrolled Actuary; JD; MSFS/MSM; REBC®; RHU®; Graduate Degree in Financial Services (MS, MBA, PhD) from an accredited institution.

Society Member Profile

(Based on a survey sample of 1,407 respondents)

Years in Profession

| | |
|--------------------------|-----|
| Less than 3 years | 1% |
| 3 to 5 years | 1% |
| 6 to 10 years | 3% |
| 11 to 20 years | 10% |
| 21 to 30 years | 25% |
| More than 30 years | 60% |

Professional Credentials Currently Held

| | |
|-------------|-----|
| CLU | 81% |
| ChFC..... | 61% |
| LUTCF | 15% |
| CFP | 14% |

Securities Licenses Held

| | |
|----------------|-----|
| None | 30% |
| Series 63..... | 42% |
| Series 6 | 42% |
| Series 7 | 40% |
| Series 65..... | 19% |
| Series 24..... | 14% |
| Series 66..... | 9% |
| Series 22..... | 7% |
| Series 26..... | 6% |

Insurance Licenses Held

| | |
|----------------------------------|-----|
| Life & Disability license | 86% |
| Annuities license..... | 77% |
| Health Insurance license | 76% |
| Long-Term Care license..... | 64% |
| Property & Casualty license..... | 19% |
| Life Settlements license | 6% |

Job Function

| | |
|---|-----|
| Financial Planner/Advisor | 37% |
| Independent Life Insurance Agent | 22% |
| Investment Advisor | 16% |
| Independent Insurance Broker | 14% |
| Estate Planning Specialist..... | 14% |
| Benefits Consultant/Broker | 12% |
| Advanced Sales/Marketing | 11% |
| Long-Term Care Specialist..... | 11% |
| Disability Income Specialist..... | 8% |
| Captive Life Insurance Agent..... | 7% |
| General Agent | 7% |
| Sales/Marketing Management..... | 7% |
| Business Consultant..... | 6% |
| Pension Specialist..... | 6% |
| Securities Broker..... | 6% |
| Home Office Employee | 6% |
| Property and Casualty Insurance Agent | 5% |
| Brokerage General Agent..... | 5% |

Primary Business Affiliation

| | |
|--|-----|
| Insurance Company..... | 34% |
| Self-employed | 11% |
| Independent Broker/Dealer | 11% |
| Financial Advisory/Wealth Management Firm | 8% |
| Independent Business Owner..... | 8% |
| Brokerage General Agency | 6% |
| Producer Group (insurance)..... | 2% |
| Accounting Firm | 2% |
| Law Firm..... | 2% |

Target Markets

| | |
|--|-----|
| Individuals under age 45 | 26% |
| Individuals aged 45 -65 | 59% |
| Individuals over age 65 | 49% |
| Middle Americans (< \$1 million) | 45% |
| Affluent Individuals/Families (\$1-4.9 million)..... | 52% |
| High Net Worth Families (\$5 million or more)..... | 30% |
| Family-owned Businesses | 57% |
| Small Businesses (Less Than 250 employees) | 52% |
| Mid-sized Businesses (250 – 2,500 employees)..... | 11% |
| Large Businesses (More than 2,500 employees)..... | 3% |
| Government/Nonprofit entities..... | 7% |
| Financial Service Firms or Producers | 4% |

Number of Clients Served

| | |
|---------------------|-----|
| Less than 50 | 11% |
| 51 to 100 | 11% |
| 101 to 200 | 15% |
| 201 to 300 | 10% |
| More than 300 | 27% |

Assets under Management

| | |
|-------------------------------------|-----|
| Under \$5 million | 7% |
| \$5 million to \$9.9 million..... | 6% |
| \$10 million to \$24.9 million..... | 13% |
| \$25 million to \$49.9 million..... | 10% |
| \$50 million to \$99.9 million..... | 7% |
| \$100 million or more | 7% |
| Do not manage assets..... | 48% |

Number of Fund Companies Used

| | |
|---------------------------|-----|
| 1 to 2 | 7% |
| 3 to 4 | 11% |
| 5 to 6 | 9% |
| 7 to 9 | 6% |
| 10 or more | 17% |
| Do not manage assets..... | 48% |

Proportion of Insurance or Annuity Business Placed with a Single Company

| | |
|--|-----|
| Less than 20% | 13% |
| 20% to 39%..... | 15% |
| 40% to 59%..... | 11% |
| 60% to 79%..... | 9% |
| 80% to 99%..... | 16% |
| All (100%) | 5% |
| Do not sell Life Insurance or Annuities..... | 28% |

Number of Different Companies with Which Insurance and Annuity Business Is Placed

| | |
|---|-----|
| 1 to 2 | 11% |
| 3 to 5 | 27% |
| 5 to 7 | 17% |
| 7 to 9 | 7% |
| 10 or more | 10% |
| Do not sell Life Insurance/Annuities..... | 27% |

Products/Services Recommended or Sold

| | |
|---|-----|
| Life Insurance | 73% |
| Annuities - Fixed | 62% |
| Long-Term Care Insurance..... | 62% |
| Disability Insurance | 60% |
| IRAs..... | 55% |
| Mutual Funds | 49% |
| Annuities - Variable..... | 49% |
| Pension Retirement Products/401k | 40% |
| Health Insurance/plans..... | 39% |
| Education Savings plans (529 plans) | 38% |
| Money Market Accounts | 32% |
| Employee Benefits/Group Insurance | 31% |
| Separately Managed Accounts..... | 24% |
| Domestic Equities/Stocks..... | 23% |
| Wrap Accounts..... | 22% |
| REITs | 20% |
| ETFs | 20% |
| Bonds - Corporate..... | 20% |
| Bonds - Municipal..... | 20% |
| International Equities/Stocks | 18% |
| Property/Casualty Insurance..... | 10% |
| Life Settlements | 8% |

Products/Services Purchased

| | |
|--|-----|
| Personal Computers & Accessories | 54% |
| Office Products & Equipment | 57% |
| Financial Software | 50% |
| Continuing Education Programs | 55% |
| Client Newsletters and Brochures..... | 44% |
| Travel & Meeting Services | 42% |

Source: Society of Financial Service Professionals, 2011

