

BANKINSURANCE.com NEWS media kit

BankInsurance.com News is a monthly electronic publication that reports the most important news stories in the bank insurance and investment marketplace. Written and published by Michael White Associates and delivered digitally via email, *BankInsurance.com News* is a streamlined and targeted source of news and events that directly impact financial institutions, insurance companies, agencies, broker-dealers, and the other businesses that provide products and services to the bank insurance and investment world.

Published in a beautiful full-color electronic PDF format, *BankInsurance.com News* is a dynamic publication that leverages the benefits of the polished look and feel of print advertising with the active hyperlinked advantages of web advertising.

Space is not wasted in this publication to which subscription is free. Possessing concise, concentrated content, *BankInsurance.com News* is a compact publication with information-impact and analytic benchmarking you'll not find elsewhere.



Senior management-level devotees rely on *BankInsurance.com News* for their 'executive summary' of what is happening in the bank insurance and investment arena.

Our peerless, targeted content written by our own staff keeps subscribers abreast of industry dealings while sparing them hours of sifting through other, irrelevant news.



editorial content



The screenshot shows a table with columns for bank names, quarters, and earnings figures. The table is titled 'Bank Earnings' and lists various banks such as Bank of America, Wells Fargo, and Citigroup, along with their respective earnings for different quarters.

Bank insurance, investment brokerage, wealth management. *BankInsurance.com News* is about more than just bank insurance. *BankInsurance.com News* also covers bank investment brokerage, wealth management, and related noninterest fee income activities. All these activities, like the formerly segregated industries they once represented, have converged in the marketplace and in this publication.

Acquisitions, divestitures, fee income earnings. *BankInsurance.com News* is the one place you can expect to discover who bought and sold what in the bank insurance and investment marketplace. We also report the quarterly earnings of both the banking industry and dozens of individual banks — earnings from insurance brokerage, wealth management and retail investment programs, including securities brokerage and annuity sales, as well as income from the sale and servicing of mutual funds and annuities. But, we do more than report earnings; we analyze and compare them with our own research findings.

Investment program performance benchmarks and ratings.

Applying findings from our analyses of data from nearly 8,000 banks and 1,000 large bank holding companies, we augment banks' earnings reports using benchmarks of fee income concentration, productivity, and density. Additionally, we rank and rate dozens of programs by their fee income results and compare them nationally, regionally, statewide, and by their asset-peer group.



The screenshot shows a table with columns for bank names, investment programs, and performance metrics. The table is titled 'Investment Program Performance' and lists various banks and their investment programs, along with their performance ratings and benchmarks.



The screenshot shows a table with columns for bank names, alliances, partnerships, and global expansion. The table is titled 'Alliances, Partnerships, Global Expansion' and lists various banks and their alliances, partnerships, and global expansion activities.

Alliances, partnerships, global expansion.

BankInsurance.com News covers other events and forces that influence the bank insurance & investment market: international bancassurance acquisitions; domestic and international strategic alliances, partnerships, and joint ventures; and insurers' bank startups. We also provide semi-annual analyses of bank-owned life insurance (BOLI) assets and their impact on bank capital.

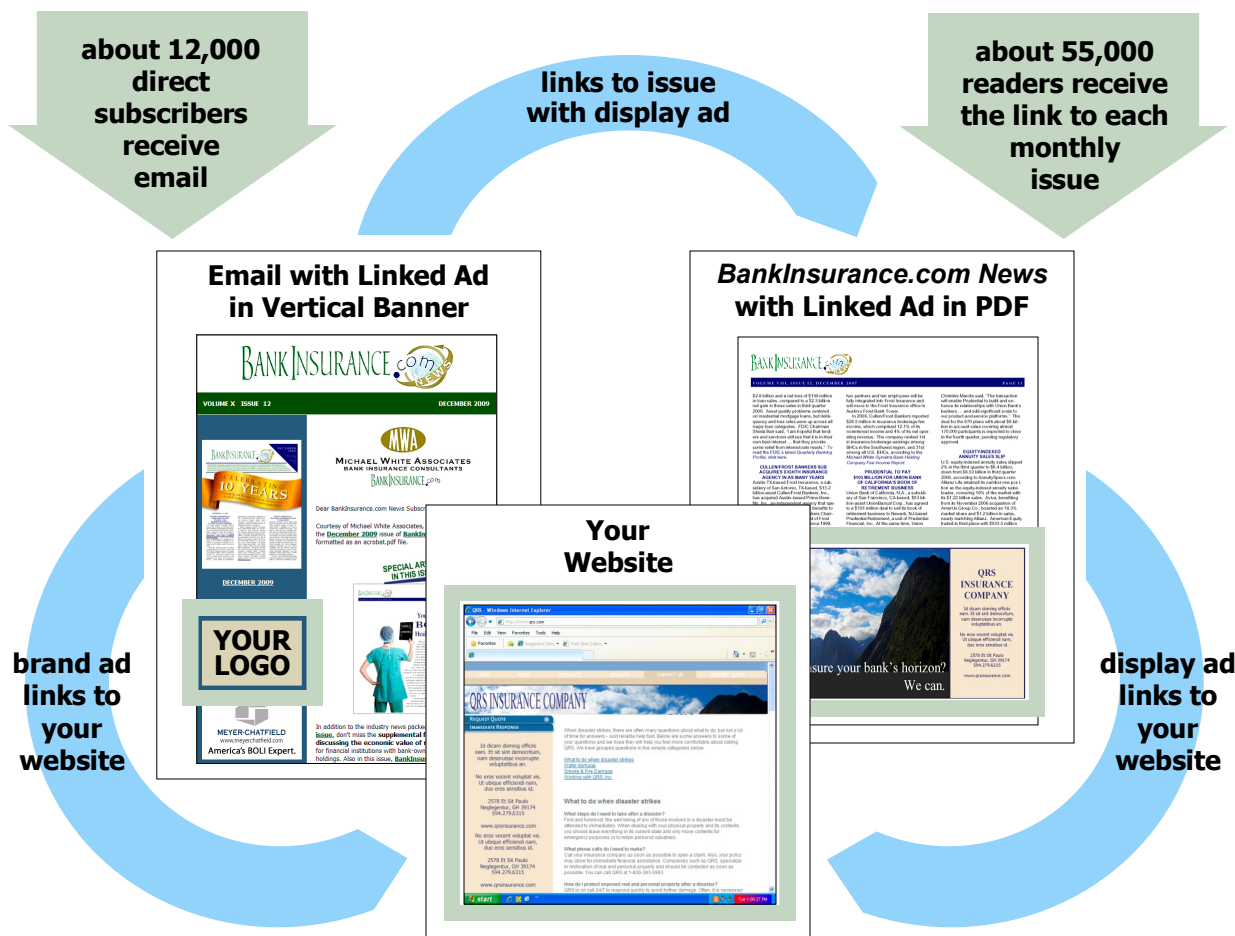
Legislation, regulation, litigation. The bank insurance and investment landscape is shaped by legislation, regulation and litigation. *BankInsurance.com News* covers critical events like the continuing controversy over federal preemption, optional federal insurance charters, SEC and FINRA actions, lawsuits, regulatory sanctions, and new guidance on products and transactions. And with that coverage, we provide direct links to recently proposed laws and newly enacted regulations relevant to our industry.

circulation and reader profile

BankInsurance.com News reaches about **55,000 financial services industry decision makers** at approximately **6,000 financial institutions**, including **the top quartile bank insurance and investment programs**. Of these financial services professionals, **4 out of 5 work for financial institutions**. Among our readers are:

- Senior bank executives, including CEOs, presidents, CFOs, EVPs, & SVPs **64%**
- Insurance & investment program CEOs, managers, registered reps, insurance agents, wealth management or trust officers, & financial advisors **14%**
- Vendors & consultants to the bank insurance & investment industry **10%**
- Bank channel marketers & insurance & mutual fund corporate decision makers **7%**
- Officers & staff at national & state banking trade associations **1%**

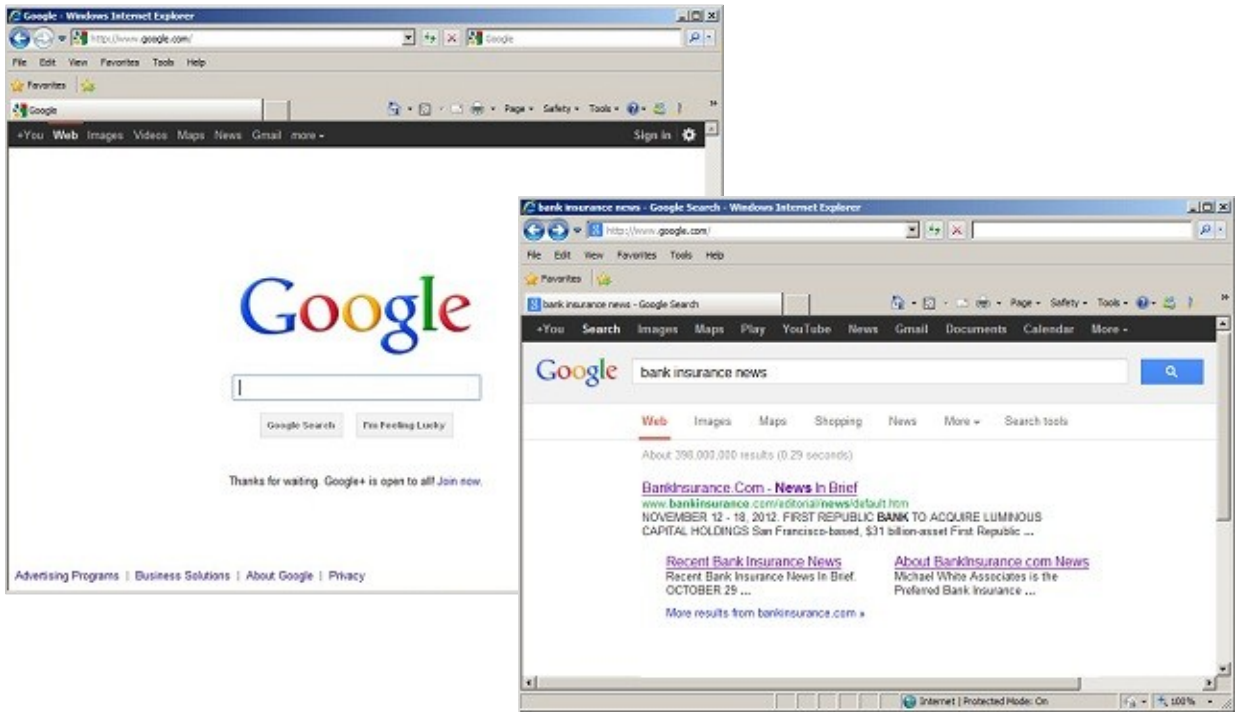
Of our readers, 12,000 link to *BankInsurance.com News* through an email featuring each **advertiser's brand presence** with an embedded **logo** that **dynamically links to the advertiser's website**. An additional 43,000 industry leaders access *BankInsurance.com News* through our partnership program with a major national bank trade association. **All 55,000 readers** view the magazine in PDF where each ad is **featured prominently** as a **clickable display** that **dynamically links to the advertiser's website** for **67,000 potential views monthly**.



Circulations are approximate. Due to list maintenance, circulation may vary.






No. 1 of 398 million

BankInsurance.com News is the number one ranked result on Google when anyone searches for the words "bank insurance news."¹ Out of 398 million results, *BankInsurance.com News* was ranked as most relevant. That means that in addition to our core subscriber base, our advertisers benefit from exposure to non-subscriber traffic driven to our publications via the world's most popular internet search engine.



¹ As of November 14, 2012.

ad sizes

				
Full Page 7.74" w x 8.63" h	2/3 Page 5.06" w x 8.63" h	1/2 Page 7.74" w x 4.15" h	1/3 Page 5.06" w x 4.15" h	1/6 Page 2.36" w x 4.15" h

Final size of *BankInsurance.com News* is 8 1/2" wide x 11" high when printed.

ad rates

Ad Rates per Display within a 12-month period for:	Full Page	2/3 Page	1/2 Page	1/3 Page	1/6 Page
1 TIME	\$975	\$730	\$590	\$390	\$240
3 TIMES	\$930	\$690	\$560	\$370	\$230
6 TIMES	\$850	\$640	\$510	\$340	\$210
12 TIMES + BONUS ISSUE*	\$740	\$560	\$440	\$300	\$190

**Billed at 12-issue rate, but includes bonus placement in '13th month' Year-In-Review edition published in January.*

- For placement in excess of 13x, contact us for available discounts.
- Prices are the same for full-color and black & white ads.
- For special placements, add 15%.
- All prices are net of agency commissions.



payment terms

Payment terms:

Total charges due and payable at time of order. All prices are net of agency commissions. Payment may be made by check or credit card. Checks should be made payable to "Michael White Associates." Credit card orders must be paid via PayPal upon receipt of email invoice.

Late Fees:

If ad materials are received after deadlines, a \$100 late fee will be charged. If ad materials are received more than five business days after the deadline, a \$200 late fee will be assessed.

Cancellation/Postponement:

Orders are not cancelable. Orders may be postponed (for insertion in a later issue) in writing no later than ten days prior to ad closing deadlines. Orders postponed after such point are subject to their normal rate charge plus an additional 25% postponement fee.

schedule your ad

Orders may be placed via e-mail to ad@bankinsurance.com or by phoning (610) 254-0440. In an e-mail ad placement request, please include a **contact name, company name, phone number** and **e-mail address**, and any **specific ad requests**, and we will contact you to finalize an insertion order. If available, please also attach a digital version of the ad you are placing.

In general, ads in *BankInsurance.com News* will consist of products and services of potential interest to our readers. The Publisher reserves the right to refuse any ad for any reason. Display of any ad (paid or otherwise) is not an endorsement of any particular vendor, product or service.

digital art specifications

Preferred format:

PDF at 300dpi or higher (must have fonts embedded)

Accepted formats:

PDF at 300dpi or higher (must have fonts embedded)

JPG at 300dpi or higher

GIF at 300dpi or higher

BMP at 300dpi or higher



All images must be submitted at the dimensions (or larger) of the final size of the ad. No advertisement of any size may contain animated content. All ads are non-bleed.

submission of materials

Ad submissions are due on the issue closing date. For closing dates, refer to editorial calendar.

Email Ad Materials to: ad@bankinsurance.com (max size 2MB)



need an ad designed?

Let our creative team design your ad. We can handle design and layout and assist you with copy writing.

full page \$250

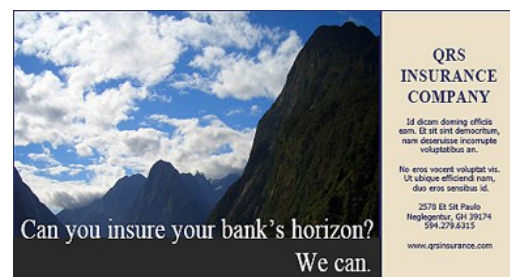
2/3 page \$190

1/2 page \$160

1/3 page \$130

1/6 page \$60

minimum charge for changes \$60



2013 BankInsurance.com News editorial calendar

2012 Year In Review

Ad Closing: 01/15/13
Materials Due: 01/25/13
Publishing Date: 02/10/13

Bank insurance and investment acquisitions and divestitures, as well as acquisitions of banks and third-party marketers by securities firms and insurance companies

Bank insurance and investment contributions to earnings – quarterly and year-to-date (YTD) earnings from insurance brokerage, securities brokerage, annuity sales, and sales and servicing of mutual funds and annuities

Bank insurance and investment marketplace – international bancassurance acquisitions, strategic alliances, partnerships, and joint ventures

Bank-owned life insurance (BOLI) assets and their impact on bank capital

Bank insurance and investment legislation, regulations & litigation – FINRA, SEC, optional federal charters, fines, lawsuits, and more

January

Ad Closing: 12/15/12
Materials Due: 12/25/12
Publishing Date: 01/10/13

Continuing: More bank and bank holding company (BHC) earnings reports for third quarter 2012

Third quarter YTD 2012: Community Bank investment programs

February

Ad Closing: 01/15/13
Materials Due: 01/25/13
Publishing Date: 02/10/13

Third quarter YTD 2012: Bank and BHC annuity income

Third quarter YTD 2012: Bank and BHC insurance brokerage income

March

Ad Closing: 02/15/13
Materials Due: 02/25/13
Publishing Date: 03/10/13

Third quarter YTD 2012: Bank-owned life insurance (BOLI) holdings

Third quarter YTD 2012: Bank and BHC securities brokerage income

Bank and BHC earnings reports for fourth quarter and Year-end 2012

April

Ad Closing: 03/15/13
Materials Due: 03/25/13
Publishing Date: 04/10/13

Continuing: More bank and BHC earnings reports for fourth quarter and Year-end 2012

Year-end 2012: Community Bank investment programs

May

Ad Closing: 04/15/13
Materials Due: 04/25/13
Publishing Date: 05/10/13

Year-end 2012: Bank and BHC annuity income

Year-end 2012: Bank and BHC insurance brokerage income

Year-end 2012: BHC total insurance income

June

Ad Closing: 05/15/13
Materials Due: 05/25/13
Publishing Date: 06/10/13

Year-end 2012: Bank-owned life insurance (BOLI) holdings
Year-end 2012: Bank and BHC securities brokerage income
Bank and BHC earnings reports for first quarter 2013

July

Ad Closing: 06/15/13
Materials Due: 06/25/13
Publishing Date: 07/10/13

Continuing: More bank and BHC earnings reports for first quarter 2013
First quarter YTD 2012: Community Bank investment programs

August

Ad Closing: 07/15/13
Materials Due: 07/25/13
Publishing Date: 08/10/13

First quarter 2013: Bank and BHC annuity income
First quarter 2013: Bank and BHC insurance brokerage income

September

Ad Closing: 08/15/13
Materials Due: 08/25/13
Publishing Date: 09/10/13

First quarter 2013: Bank-owned life insurance (BOLI) holdings
First quarter 2013: Bank and BHC securities brokerage income
Bank and BHC earnings reports for second quarter 2013

October

Ad Closing: 09/15/13
Materials Due: 09/25/13
Publishing Date: 10/10/13

Continuing: More bank and BHC earnings reports for second quarter 2013
Mid-Year YTD 2013: Community Bank investment programs

November

Ad Closing: 10/15/13
Materials Due: 10/25/13
Publishing Date: 11/10/13

Mid-Year YTD 2013: Bank and BHC annuity income
Mid-Year YTD 2013: Bank and BHC insurance brokerage income
Mid-Year YTD 2013: BHC total insurance brokerage income

December

Ad Closing: 11/15/13
Materials Due: 11/25/13
Publishing Date: 12/10/13

Mid-Year YTD 2013: Bank-owned life insurance (BOLI) holdings
Mid-Year YTD 2013: Bank and BHC securities brokerage income
Bank and BHC earnings reports for third quarter 2013

Publishing dates are approximate.