

Requirements

Digital Ad Specifications:

Submit as a PDF/X1a file distilled from Post-Script (with embedded fonts).

All of the high resolution images and fonts must be included when the Postscript file is saved. We recommend the use of Adobe Type 1 or OpenType fonts – no font substitutions are allowed. Images must be SWOP (CMYK or Grayscale) TIFF or EPS format between 200 and 400 dpi. Total area density should not exceed SWOP standard 300% TAC. Images should be CMYK or grayscale only. Do not nest EPS files into other EPS files. Do not embed ICC profiles within images. Do not embed OPI information in files. All required image trapping must be included in the file. All spot colors not intended to print must be converted to CMYK.

Press Proof:

Send ads with SWOP standard press proof. The Printer and/or Publisher cannot be held liable for color complaints when files are submitted without an acceptable color proof. Publisher will not be responsible for quality of reproduction if materials provided do not meet these specifications.

Alterations:

Advertisements requiring alterations, such as, editing, image manipulation, reductions or enlargements, trapping, etc., will be billed pre-press charges at the publisher's prevailing rates. Approximate costs can be quoted in advance.

Retention of Materials:

Ad material will only be retained up to one year following use unless return is specifically requested.

Mail Materials To:

Risk & Insurance®
Production Department
747 Dresher Road
Suite 500, Dept. 608
Horsham, PA 19044-0980

FTP Materials To:

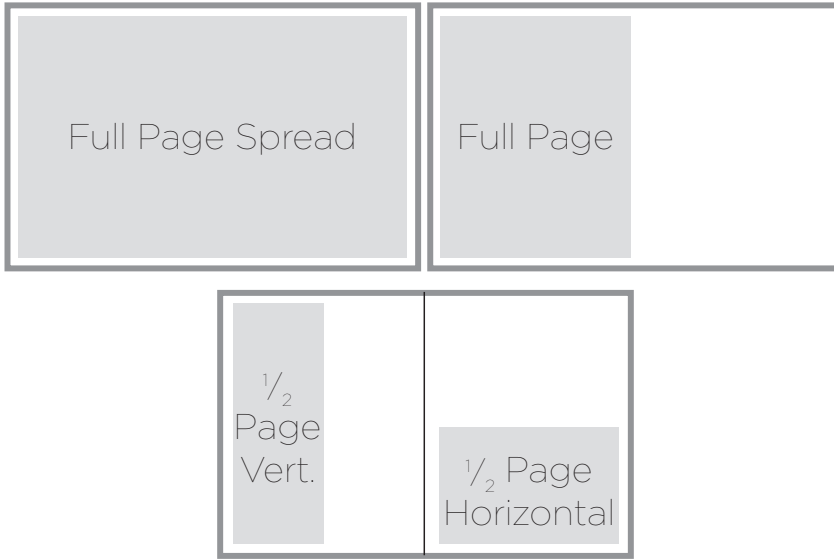
spaces.hightail.com/uplink/LRP-Publications

Questions should be directed to Production Manager.
(215) 784-0910 X 6252,
FAX: (215) 784-0870

| Issue | Issue Closing | Material Closing | Issue Mailing |
|--------------|---------------|------------------|---------------|
| February | 1/16 | 1/22 | 2/23 |
| March | 1/29 | 2/2 | 3/9 |
| April | 3/5 | 3/9 | 4/13 |
| May | 3/23 | 3/29 | 4/27 |
| June | 4/20 | 4/26 | 6/1 |
| August | 6/20 | 6/26 | 7/27 |
| September 1 | 7/25 | 7/31 | 8/31 |
| September 15 | 8/10 | 8/16 | 9/14 |
| October 1 | 8/28 | 9/4 | 10/5 |
| October 15 | 9/10 | 9/14 | 10/12 |
| November | 9/26 | 10/2 | 11/2 |
| December | 11/9 | 11/15 | 12/14 |

PRODUCTION: PRINT SPECS

Tabloid



Non-Bleed

Unit Size Width X Depth

Tabloid:

| | | | |
|----------------------|--|---------|---------|
| Full Page Spread | | 19-3/4" | 12-3/4" |
| Full Page | | 9-3/8" | 12-3/4" |
| Half-Page Horizontal | | 9-3/8" | 6-1/8" |
| Half-Page Vertical | | 4-5/8" | 12-3/4" |

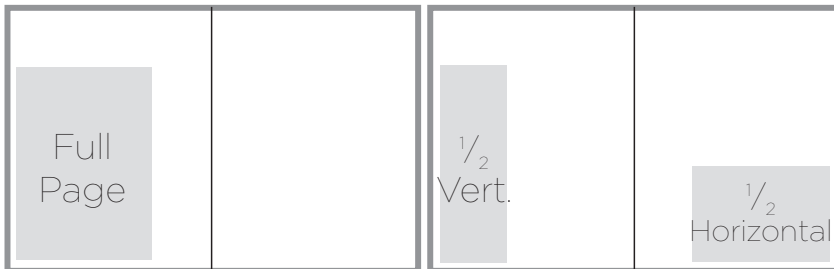
Bleed

Unit Size Width X Depth

Tabloid:

| | | | |
|------------------|-------|---------|---------|
| Full Page Spread | Live | 19-3/4" | 12-3/4" |
| | Trim | 20-1/2" | 13-1/2" |
| | Bleed | 20-7/8" | 13-7/8" |
| Full Page | Live | 9-3/8" | 12-3/4" |
| | Trim | 10-1/4" | 13-1/2" |
| | Bleed | 10-5/8" | 13-7/8" |

Standard



Non-Bleed

Unit Size Width X Depth

Standard/Junior:

| | | | |
|---------------------|--|--------|--------|
| Full Page | | 7" | 10" |
| One-Half Vertical | | 3-3/8" | 10" |
| One-Half Horizontal | | 7" | 4-7/8" |

Bleed

Unit Size Width X Depth

Standard/Junior:

| | | | |
|-----------|-------|----------|---------|
| Full Page | Live | 7" | 10" |
| | Trim | 7-7/16" | 10-5/8" |
| | Bleed | 7-13/16" | 11" |