PRODUCTION INFORMATION 2026

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.

FTP Materials To:

spaces.hightail.com/uplink/RiskandInsurance Questions should be directed to Sr. Production Manager.

Suzanne Shultz: Shultz@theinstitutes.org

Issue	Issue Closing	Material Closing	Issue Mailing
January/ February	1/15	1/21	2/19
March/April	3/2	3/6	4/6
May/June	4/15	4/21	5/21
July/August	6/8	6/12	7/13
September/ October	8/4	8/10	9/10
November/ December	10/5	10/9	11/9

PRODUCTION: PRINT SPECS

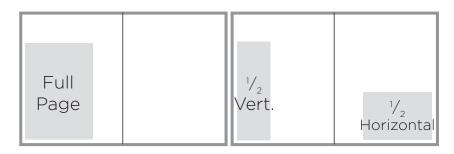
Tabloid

Full Page Spread Full Page

1/₂
Page
Vert.
1/₂ Page

Non-Bleed Unit Size Tabloid:	V	Vidth	Χ	Depth
Full Page Spread Full Page Half-Page Horizont Half-Page Vertical	al (9-3/4" 9-3/8" 9-3/8" 1-5/8"		12-3/4" 12-3/4" 6-1/8" 12-3/4"
Bleed Unit Size Tabloid:		Width	Χ	Depth
Full Page Spread Full Page	Live Trim Bleed Live Trim Bleed	19-3/4 20-1/2 20-7/8 9-3/8" 10-1/4 10-5/8)" "	12-3/4" 13-1/2" 13-7/8" 12-3/4" 13-1/2" 13-7/8"

Standard



Non-Bleed Unit Size Standard/Junior:	Width >	(Depth
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"