

OTR

JOURNAL OF THE ACADEMY OF LIFE UNDERWRITING

**JOURNAL OF THE
ACADEMY OF
LIFE UNDERWRITING**

**ADVERTISING
RATES**

**EFFECTIVE:
JANUARY 1, 2021**

**The World's Only Journal
Dedicated to Life and
Health Risk Management**

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Rate Card

Effective January 1, 2021

Publisher

ON THE RISK, Journal of the Academy of Life Underwriting, is published four (4) times annually by the Academy of Life Underwriting.

2021 Deadlines

Issue	Space	
	Reservations	Ad Material
March	1/1/2021	2/1/2021
June	4/1/2021	5/1/2021
September	7/1/2021	8/1/2021
December	10/1/2021	11/1/2021

Digital Ad Copy Requirements

- OTR is produced on a Windows platform; to submit a digital display ad file, please send it in PDF format readable in Windows.
- Full page trim size is 8 1/2 x 11; 1/2page:7 1/2X5
- Bleed ads should be 8 3/4 x 11 1/4 minimum.
- Adobe PDF Settings -
 - General Conversion Settings - Press
 - File Options - Compatibility with Acrobat 8.0 (PDF1.7); Left Binding; 2400 dpi Resolution;
 - Compression -Images -ZIP; OK for Text and Line Art;
 - Fonts - Embed all fonts
 - Color Settings - Settings File - none; Leave color unchanged : Document Rendering Intent -Preserve; Device-Dependent Data - none;
 - Advanced - allow Postscript file to override Adobe PDF settings; Preserve level 2 copy page semantics;
 - Document Structuring Conventions - OK for all but don't log DSC warnings.
- ON THE RISK will import the PDF file

**Black and White Advertising Rates
(U.S. Funds Only) -Noncommissionable**

Space	One Issue	Two Issues	Three Issues	Four Issues
1 page	1525	1325	1150	1000
1/2 page	1050	950	825	725
1/4 page	725	650	600	550

* Per Issue Rate in US\$

**Color Advertising Rates Per Issue
(U.S. Funds Only) - Noncommissionable**

Space	One Issue	Two Issues	Three Issues	Four Issues
1 page				
1 color	1850	1650	1475	1300
4 color	2550	2325	2150	1950
1/2 page				
1 color	1475	1350	1225	1125
4 color	2200	2050	1925	1800

* Per Issue Rate in US\$

Premium Pages (center, inside cover, back cover) when available require an additional charge

Paid ad includes company logo on OTR website with link to company site

Invoicing

Ad payment due within 30 days of issue release date.

10% charge for payment after 30 days.

Copy Approval

**OTR reserves approval rights to all advertising.
Not acceptable are:**

- 1) Messages which proselytize employees;**
- 2) Comparisons with named or otherwise identifiable products;**
- 3) Ads not offering a product or service professionally used by home office underwriters, medical directors, or management.**

Staff

**Pam Bergsten, Editor in Chief
Sophia Clement, Executive Editor
Bonnie Rickert, Administrative Editor
Vickie Fleming, Advertising Manager**

Shipping Instructions

**Correspondence, contracts, insertion orders,
and ad materials should be emailed to:
Vickie Fleming, Advertising Manager
otrads@msn.com**

**To inquire about ad placement, contact
Vickie Fleming 740-497-0518**

***ON THE RISK* Website**

**Add Web advertising to your marketing strategy.
\$250 per quarter or \$750 for yearly
www.ontherisk.com
OTR is on Facebook, LinkedIn and Twitter**