

# **OTR**

JOURNAL OF THE ACADEMY OF LIFE UNDERWRITING

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**JOURNAL OF THE  
ACADEMY OF  
LIFE UNDERWRITING**

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**ADVERTISING  
RATES**

**EFFECTIVE:  
JANUARY 1, 2022**

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

**Visit  
[www.ontherisk.com](http://www.ontherisk.com)**

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## Rate Card

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Effective January 1, 2022

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## Publisher

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

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## 2022 Deadlines

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	Space	
Issue	Reservations	Ad Material
March	1/1/2022	2/1/2022
June	4/1/2022	5/1/2022
September	7/1/2022	8/1/2022
December	10/1/2022	11/1/2022

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## Digital Ad Copy Requirements

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- 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

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

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

**\* Per Issue Rate in US\$**

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

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

**\* 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**

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## **Invoicing**

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**Ad payment due within 30 days of issue release date.**

**10% charge for payment after 30 days.**

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## **Copy Approval**

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**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.**

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## **Staff**

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**Sophie Clement, Editor in Chief  
Bonnie Rickert, Executive Editor  
Tami Britton, Administrative Editor  
Vickie Fleming, Advertising Manager**

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## **Shipping Instructions**

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**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**

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## ***ON THE RISK* Website**

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**Add Web advertising to your marketing strategy.  
\$250 per quarter or \$750 for yearly  
[www.ontherisk.com](http://www.ontherisk.com)**

**Follow OTR on Facebook and Twitter**