

BROKER WORLD 2009 EDITORIAL HIGHLIGHTS

<p>JANUARY Deadlines: Editorial 11/17 Ad Reservations 12/03 Ad Artwork 12/10 Mailing Date 01/02</p>	<p>CEO Forecasting Forum: Insight and predictions from carrier VIPs. Savvy producers seeking multiple perspectives to finalize their 2009 plans should see your product offerings here.</p>	<p>Editorial Topics: Alternative distribution issues; regulatory/legislative update; consumer confidence; reinsurance; emerging products. <i>Monthly Update: The "New" ADB Riders</i></p>
<p>FEBRUARY Editorial 12/16 Ad Reservations 01/05 Ad Artwork 01/09 Mailing Date 02/02</p>	<p>Annuities: Have your answers prominent for annuity specialists focused on matching product to diverse combinations of risk tolerance, life stage, and funding functions. <i>Bonus Event Circulation: Intercompany LTCI Annual</i></p>	<p>Editorial Topics: Suitability and sales practices; how to review and confirm a client's goals; unraveling complexity; underwriting issues. <i>Monthly Update: Group LTCI Survey</i></p>
<p>MARCH Editorial 01/16 Ad Reservations 02/04 Ad Artwork 02/11 Mailing Date 03/03</p>	<p>Disability Income and Critical Illness Protection: By protecting income and providing for unexpected expense, brokers can buffer life altering trauma. Make your products a part of our readers' solutions. <i>Bonus Event Circulation: NAFA Annual</i></p>	<p>Editorial Topics: Motivating a corporate buyer; short term disability do's and don'ts; salary shortfall strategies; CI case studies. <i>Monthly Update: Fixed Annuity Study</i></p>
<p>APRIL Editorial 02/16 Ad Reservations 03/03 Ad Artwork 03/10 Mailing Date 04/02</p>	<p>Employee Benefit Solutions: From retirement asset accumulation to coverage for today's bumps and bruises, in large measure peace of mind rests on a company's benefits. Let our readers find your offerings here.</p>	<p>Editorial Topics: Retirement benefits and divorce; executive compensation ideas; premium reimbursement plans; update on HSAs, FSAs, and other products. <i>Monthly Update: Women and Insurance</i></p>
<p>MAY Editorial 03/16 Ad Reservations 04/03 Ad Artwork 04/10 Mailing Date 05/01</p>	<p>Boomers to Seniors: Boomers bring longer life expectancy into an uncertain retirement. Our readers are seeking answers—make sure your solutions are considered for their proposals.</p>	<p>Editorial Topics: Understanding the new "old" consumer; Medicare Advantage update; motivating clients to adequately prepare for retirement; LTC funding. <i>Monthly Update: Life BGA Panel</i></p>
<p>JUNE Editorial 04/16 Ad Reservations 05/05 Ad Artwork 05/12 Mailing Date 06/02</p>	<p>Health Insurance and Associated Benefits: Independent producers serving this ever-challenging market evaluate as many product options as possible. Your products should be presented in this issue. <i>Bonus Event Circulation: NAHU Annual</i></p>	<p>Editorial Topics: What's working; individual health; employee assistance programs; mini-meds; short term products; dental, vision, and prescription plans. <i>Monthly Update: Settlement Solutions</i></p>
<p>JULY Editorial 05/15 Ad Reservations 06/03 Ad Artwork 06/10 Mailing Date 07/01</p>	<p>The Versatility of Life Insurance: To provide for those left behind—basic needs, wealth transfer or legacy building—life insurance is key. Your products here can help you, our readers and their clients. <i>Special Insert: Eleventh Annual LTCI Survey</i></p>	<p>Editorial Topics: The importance of selling the need; final expense plans; combination products; flexibility of life insurance in solving a client's planning needs. <i>Monthly Update: LTCI Issues</i></p>
<p>AUGUST Editorial 06/16 Ad Reservations 07/03 Ad Artwork 07/10 Mailing Date 08/03</p>	<p>Voluntary/Worksite Benefits: Have your products on display for full-service producers to offer in the market where working Americans make a high percentage of their insurance buying decisions.</p>	<p>Editorial Topics: Nontraditional benefits; what really helps close a sale—product or administration; real world and field tested marketing tools. <i>Monthly Update: Marketing/Study Group Overview</i></p>
<p>SEPTEMBER Editorial 07/16 Ad Reservations 08/04 Ad Artwork 08/11 Mailing Date 09/01</p>	<p>Indexed & Equity Product Update: Accurately gauging risk tolerance is but the first important step in selecting variable or fixed indexed products. Add your products to those our readers will consider.</p>	<p>Editorial Topics: Frontline tactics to avoid litigation; SEC update; latest product innovations; 1035 exchanges; payout phase considerations. <i>Monthly Update: Annuity Round Table</i></p>
<p>OCTOBER Editorial 08/17 Ad Reservations 09/03 Ad Artwork 09/10 Mailing Date 10/01</p>	<p>Agency Building: Beyond prospecting and marketing, a dedicated broker realizes growth from a host of variables—from timely reviews to diligent service, needs awareness to proper protection. Your products can find a place. <i>Bonus Event Circulation: International DI Society Annual</i></p>	<p>Editorial Topics: Practical steps to improve an insurance practice; upselling and cross-selling; recruiting pointers; product opportunities. <i>Monthly Update: DI Forum</i></p>
<p>NOVEMBER Editorial 09/16 Ad Reservations 10/05 Ad Artwork 10/09 Mailing Date 11/03</p>	<p>Impaired Risk: Make your product options visible to producers who realize our industry's great responsibility (and opportunity) is to find fair and suitable coverage for <i>all</i> their clients. <i>Bonus Event Circulation: NAILBA Annual</i></p>	<p>Editorial Topics: Emerging research and underwriting update; underwriting insights on dread diseases; nonmedical rating issues; addiction considerations. <i>Monthly Update: Multi-Generation Agencies</i></p>
<p>DECEMBER Editorial 10/16 Ad Reservations 11/03 Ad Artwork 11/10 Mailing Date 12/02</p>	<p>Advanced Estate Techniques: The benefit of future generations, familial or philanthropic, creates concern for clients and challenge for brokers. If your company's answers are to find their way into our reader's solutions, they must be seen in this issue.</p>	<p>Editorial Topics: Tax and philanthropic planning; mistakes to avoid when building a client's estate plan; liquidity issues; charitable giving revisited. <i>Monthly Update: Health BGA Panel</i></p>

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