

BROKER WORLD 2010 EDITORIAL HIGHLIGHTS

<p>JANUARY Deadlines: Editorial 11/16 Ad Reservations 12/3 Ad Artwork 12/10</p>	<p>Industry Insight: Carrier VIPs share their assessments and strategies. Your message finds readers analyzing the full spectrum of products, markets and applications.</p>	<p>Editorial Topics: Capitalization, reinsurance, legislative/regulatory, distribution, product and consumer outlook across all product lines. <i>Monthly Update: Combination Products</i></p>
<p>FEBRUARY Editorial 12/15 Ad Reservations 1/4 Ad Artwork 1/11</p>	<p>Advising the Annuity Prospect: Experts examine this adaptive market. Brokerage professionals look here to satisfy varied funding, risk tolerance and life stage circumstances.</p>	<p>Editorial Topics: Suitability, best practices, client goals, underwriting and complexity issues surrounding annuities and alternatives. <i>Monthly Update: LTCI Round Table</i></p>
<p>MARCH Editorial 1/15 Ad Reservations 2/3 Ad Artwork 2/10</p>	<p>Exploring Financial Protection Products: Authors present plans for the best income outcomes. Connect with BGAs and agents concerned about protecting their clients' living as well as legacy. <i>Bonus Event Circulation: Intercompany LTCI Annual</i></p>	<p>Editorial Topics: Disability income, business overhead expense, critical illness, long term care, final expense; products to protect living and livelihood. <i>Monthly Update: Fixed Annuity Study</i></p>
<p>APRIL Editorial 2/15 Ad Reservations 3/3 Ad Artwork 3/10</p>	<p>Providing Benefits Planning Options: Specialists offer employee/employer solutions. Experienced producers prospect here for product ideas to help maximize the value of clients' benefits budgets.</p>	<p>Editorial Topics: Pension, executive compensation and buy/sell strategies; health plans, HSAs, FSAs and ancillary benefits. <i>Monthly Update: Women and Insurance</i></p>
<p>MAY Editorial 3/15 Ad Reservations 4/5 Ad Artwork 4/12</p>	<p>Serving in the Senior Market: Boomer and senior market champions analyze needs and wants. Multiple product specialists look for answers for their valued clients here.</p>	<p>Editorial Topics: Re-booting retirement plans; life, annuity and LTCI integration; MedSup and Medicare Advantage; addressing health care. <i>Monthly Update: Life BGA Panel</i></p>
<p>JUNE Editorial 4/15 Ad Reservations 5/3 Ad Artwork 5/10</p>	<p>Maximizing the Medical Market: Product experts probe broader options for experienced health agents determined to find answers for clients frustrated by the medical insurance marketplace. <i>Bonus Event Circulation: NAHU Annual</i></p>	<p>Editorial Topics: Individual and group health options; HSAs and FSAs; dental, vision, Rx benefits; short term and mini meds; expanding broker reach and role. <i>Monthly Update: STOLI</i></p>
<p>JULY Editorial 5/17 Ad Reservations 6/3 Ad Artwork 6/10</p>	<p>Shaping Life Insurance Solutions: Accomplished authors identify product opportunities for savvy brokers to utilize in crafting the best life insurance plans for their unique clients. <i>Special Insert: Twelfth Annual LTCI Survey</i></p>	<p>Editorial Topics: Term, whole life, universal life; traditional, indexed and variable; ROP and combo products; client service beyond life sales. <i>Monthly Update: LTCI Issues</i></p>
<p>AUGUST Editorial 6/15 Ad Reservations 7/5 Ad Artwork 7/12</p>	<p>Benefitting Worksite/Voluntary Clients: Industry leaders review diverse offerings designed to aid BGAs and their agents dedicated to maximizing both benefits and employer/employee relationships.</p>	<p>Editorial Topics: Life, health, vision, dental, prescription, income, LTC and more protection for working families. <i>Monthly Update: Marketing/Study Group Overview</i></p>
<p>SEPTEMBER Editorial 7/15 Ad Reservations 8/3 Ad Artwork 8/10</p>	<p>Responsible Indexed and Equity Product Practices: Insurance brokerage specialists discuss product, presentation and analysis keys to guide producers concerned with being of true service advising risk conscious clients.</p>	<p>Editorial Topics: Variable life and annuities; fixed and fixed indexed products; alternatives for concerned clients; reassessing income and retirement security. <i>Monthly Update: Annuity Round Table</i></p>
<p>OCTOBER Editorial 8/16 Ad Reservations 9/3 Ad Artwork 9/10</p>	<p>Insuring Agency Health: Consultants and veterans offer essentials for service minded professionals to build value for clients and keep their practices strong. <i>Bonus Event Circulation: International DI Society</i></p>	<p>Editorial Topics: Balance; strategic focus and diversification; education, prospecting and product application; good service and time traps; evaluating online time and tech tools. <i>Monthly Update: DI Forum</i></p>
<p>NOVEMBER Editorial 9/15 Ad Reservations 10/4 Ad Artwork 10/11</p>	<p>Aiding the Impaired Risk: Accomplished underwriters and impaired risk masters identify procedures brokerage veterans can use to moderate risk offers for their most challenging clients. <i>Bonus Event Circulation: NAILBA Annual</i></p>	<p>Editorial Topics: Life and annuity opportunities; digging deeper for underwriting help; weighing client comfort concerns; service after the decline. <i>Monthly Update: Multi-Generation Agencies</i></p>
<p>DECEMBER Editorial 10/15 Ad Reservations 11/3 Ad Artwork 11/10</p>	<p>Proven Practices for Estate Planning: Planning gurus share their expertise with agents and BGAs focused on efficiently building client tax and legacy strategies.</p>	<p>Editorial Topics: Life, annuities, LTCI and DI; don't look past protecting the plan; tax, funding, philanthropic, control and liquidity issues. <i>Monthly Update: Technology Panel</i></p>

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