

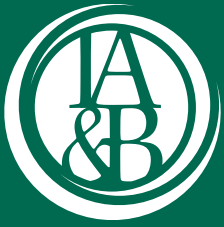
## Primary Agent

- ▶ is a publication of IA&B Service Group Inc.
- ▶ is distributed to members of Insurance Agents & Brokers — over 2,000 independent insurance agents in Pennsylvania, Maryland and Delaware.
- ▶ is a 40<sup>+</sup>-page, full-color publication.
- ▶ is published 12 times a year on a monthly basis.
- ▶ features articles on topics important to independent insurance agents.
- ▶ highlights special issues with monthly columns such as Preventing Errors & Omissions, Coverage Corner, Counsel's Comments and Technology Update.
- ▶ maintains a calendar for upcoming IA&B events, including education seminars, classes and institutes.

## Contact Information

Primary Agent Magazine  
Insurance Agents & Brokers Service Group Inc.  
P.O. Box 2023  
Mechanicsburg, PA 17055-0763

Phone: (717) 795-9100  
Fax: (717) 795-8347  
iab@iabgroup.com  
[www.iabgroup.com](http://www.iabgroup.com)



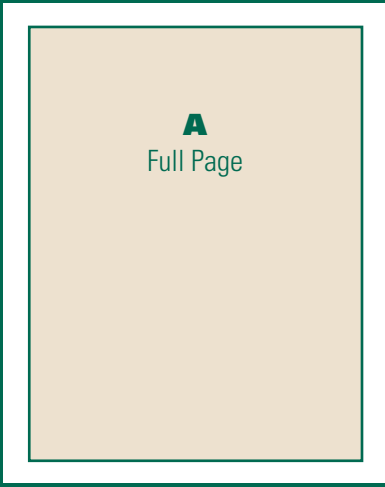
## MAILING INSTRUCTIONS

All materials, including but not limited to contracts, insertion orders, copy and artwork materials should be sent to: Primary Agent magazine, P.O. Box 2023, 5050 Ritter Road, Mechanicsburg, PA 17055-0763.

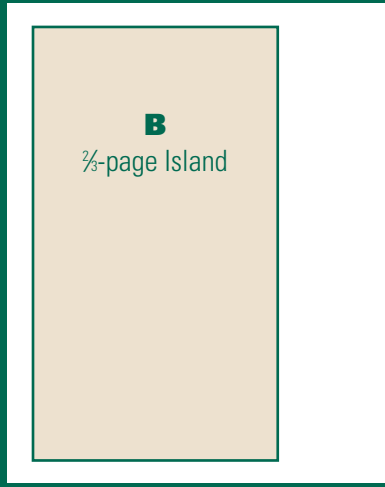
## CLOSING DATES

<u>Issue</u>	<u>Material Due Deadline</u>
January	November 1
February	December 1
March	January
April	February 1
May	March 1
June	April 1
July	May 1
August	June 1
September	July 1
October	August 1
November	September 1
December	October 1

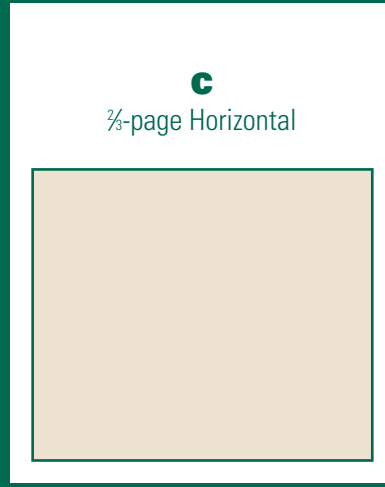
Primary Agent is published monthly and is mailed the first day of publication month. Advertising material and space reservations are due on the first of the month, two months prior to publication. Cancellation of space not accepted after closing date.



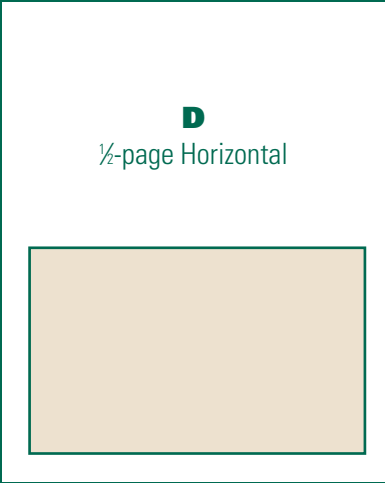
**A**  
Full Page



**B**  
2/3-page Island



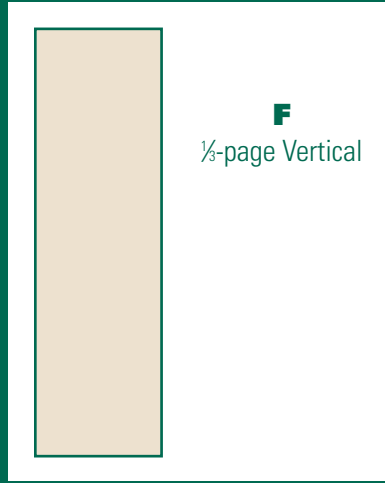
**C**  
1/3-page Horizontal



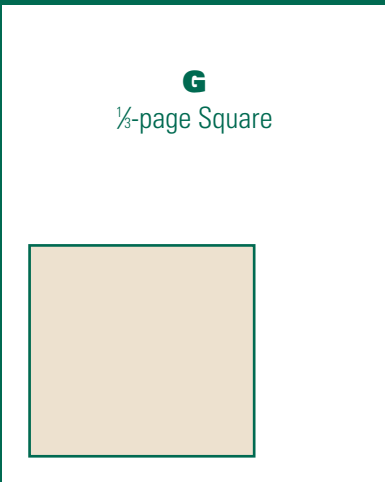
**D**  
1/2-page Horizontal



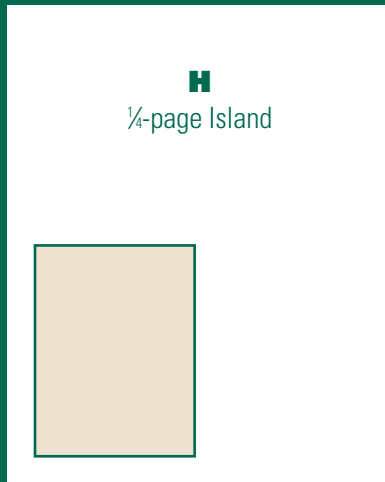
**E**  
1/2-page Island



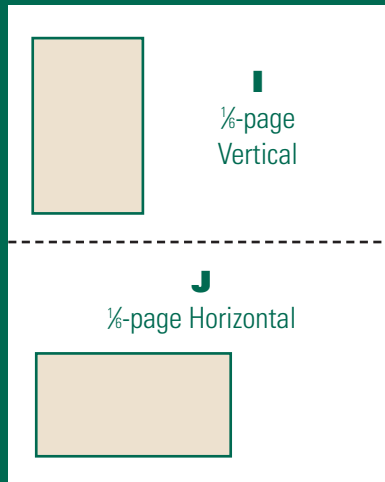
**F**  
1/3-page Vertical



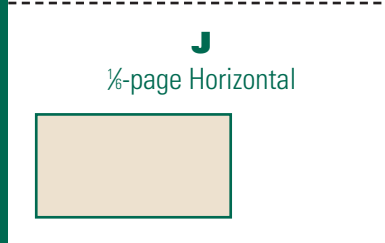
**G**  
1/2-page Square



**H**  
1/4-page Island



**I**  
1/6-page Vertical

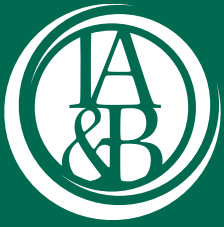


**J**  
1/6-page Horizontal

AD SIZES

<b>A</b>	Full Page	7.5 x 10
	Full Page with Bleed	8.5 x 11 Trim Size plus .025 Bleed
<b>B</b>	2/3-page Island	4.5 x 9.25
<b>C</b>	1/3-page Horizontal	7 x 6
<b>D</b>	1/2-page Horizontal	7 x 4.375
<b>E</b>	1/2-page Island	4.5 x 7
<b>F</b>	1/3-page Vertical	2.0625 x 9.25
<b>G</b>	1/2-page Square	4.5 x 4.375
<b>H</b>	1/4-page	3.25 x 4.375
<b>I</b>	1/6-page Vertical	2.0625 x 4.375
<b>J</b>	1/6-page Horizontal	4.5 x 2.0625

FOR ADDITIONAL  
ADVERTISING  
INFORMATION CONTACT:  
Advertising Manager  
Primary Agent  
Insurance Agents and Brokers  
P.O. Box 2023, 5050 Ritter Road  
Mechanicsburg, PA 17055-0763  
(717) 795-9100  
Fax: (717) 795-8347



## RATES

Display Ads (rates quoted are net and per insertion):

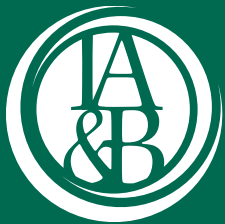
<b><u>BLACK &amp; WHITE</u></b>	<b><u>12 INSERTIONS</u></b>	<b><u>6-11 INSERTIONS</u></b>	<b><u>1-5 INSERTIONS</u></b>
Full Page	\$525	\$590	\$650
¾-page Vertical	\$405	\$460	\$525
½-page Island	\$370	\$425	\$515
½-page Horizontal	\$325	\$380	\$455
⅓-page Square	\$270	\$335	\$405
⅓-page Vertical	\$250	\$315	\$380
¼-page	\$190	\$250	\$315
⅙-page	\$130	\$175	\$240
⅙-page Horizontal	\$130	\$175	\$240
Inside Cover*	\$650	\$650	\$650
Outside Cover*	\$730	\$730	\$730

<b><u>FOUR-COLOR</u></b>	<b><u>12 INSERTIONS</u></b>	<b><u>6-11 INSERTIONS</u></b>	<b><u>1-5 INSERTIONS</u></b>
Full Page	\$1,020	\$1,110	\$1,130
¾-page Vertical	\$790	\$855	\$915
½-page Island	\$715	\$795	\$895
½-page Horizontal	\$630	\$705	\$790
⅓-page Square	\$530	\$625	\$705
⅓-page Vertical	\$490	\$585	\$660
¼-page	\$370	\$465	\$545
⅙-page	\$255	\$320	\$415
⅙-page Horizontal	\$255	\$320	\$415
Inside Cover*	\$1,235	\$1,235	\$1,235
Outside Cover*	\$1,280	\$1,280	\$1,280

\* See "Cover Pages" Information on page 6.

### Classified Ads

	<b><u>12 INSERTIONS</u></b>	<b><u>6-11 INSERTIONS</u></b>	<b><u>1-5 INSERTIONS</u></b>
First Column Inch	\$35	\$45	\$55
Each Additional Inch	\$30	\$30	\$30



## PACKAGE RATES

Advertising is also available in the annual IA&B Products & Services Catalog and the IA&B Professional Development Schedule. Discounted package pricing is available for advertising in both Primary Agent magazine and our ancillary publications. Two options are available.

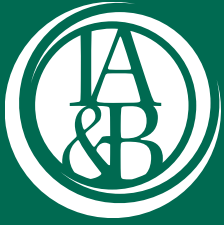
- ▶ Package 1: Regular number of insertions in Primary Agent magazine plus one insertion in *either* the annual IA&B Products & Services Catalog *or* the annual IA&B Professional Development Schedule (rates quoted are net and per insertion)
- ▶ Package 2: Regular number of insertions in Primary Agent magazine plus one insertion in *both* the annual IA&B Products & Services Catalog *and* one insertion in the IA&B Professional Development Schedule (rates quoted are net and per insertion)

### BLACK & WHITE

	<u>PACKAGE 1</u>	<u>PACKAGE 2</u>
Full Page	\$573	\$509
¾-page Vertical	\$446	\$394
½-page Island	\$415	\$357
½-page Horizontal	\$368	\$315
⅓-page Square	\$326	\$263
⅓-page Vertical	\$305	\$242
¼-page	\$242	\$184
⅙-page	\$168	\$126
⅙-page Horizontal	\$168	\$126
Inside Cover*	\$630	\$630
Outside Cover*	\$709	\$709

### FOUR COLOR

	<u>PACKAGE 1</u>	<u>PACKAGE 2</u>
Full Page	\$1,066	\$992
¾-page Vertical	\$830	\$768
½-page Island	\$772	\$696
½-page Horizontal	\$685	\$614
⅓-page Square	\$606	\$513
⅓-page Vertical	\$567	\$472
¼-page	\$450	\$359
⅙-page	\$313	\$246
⅙-page Horizontal	\$313	\$246
Inside Cover*	\$1,197	\$1,197
Outside Cover*	\$1,244	\$1,244



## Cover Pages

Cover pages include: Inside Front Cover, Inside Back Cover and Outside Back Cover pages.

All Primary Agent magazine cover pages are reserved for four-color advertisements; however, advertisers may purchase cover pages for black & white advertisements if no four-color advertisements have been purchased.

IA&B Service Group Inc. reserves the right to move black & white advertisements to the inside of the magazine if a four-color advertisement is requested for any month this agreement is in effect. The original advertiser will have the option to pay the 4-color rate to retain cover placement or the advertiser may choose to receive a premium placement inside the magazine. Premium placement is limited to those spaces not already under contract. If an advertisement is moved to the inside of the magazine, the advertiser will pay the appropriate rate for the inside page as listed on the current rate card.

As a courtesy, IA&B Service Group will:

- ▶ Provide one additional color at no cost and
- ▶ Cover any necessary printing charges associated with adding one additional color.

## Bleeds

\$25.00 bleed charge per page per insertion.

Live matter should be kept ½-inch from bleed edges.  
Please indicate bleed and trim marks on match print.

## Special Positions

Are reserved for full page ads only and honor the first-come, first-served basis.  
10 percent is added to ad rate when special placement is requested.

## Discounts

A&B Service Group does not honor advertising agency commissions or cash discounts.  
**All rates are net.**

## Prepayment for New Advertisers

New advertisers must prepay for the first placement of their ad in Primary Agent. Please make check payable to IA&B Service Group Inc. and include it with your signed Contracts and Insertion Order.

## Primary Agent Magazine

Insurance Agents & Brokers Service Group Inc.  
P.O. Box 2023  
Mechanicsburg, PA 17055-0763

**See Digital Requirements on back.**

## DIGITAL REQUIREMENTS

Primary Agent creates ads using Macintosh computers and will accept most files created for the Macintosh platform. We will accept ads created in PC platforms only in specific applications that allow cross-platform translation (acceptable software programs are listed below). Please specify which platform was used to create an ad when submitting it. Ads requiring conversion of files not meeting our software specifications may incur additional production charges.

### Software Programs Accepted

- ▶ Adobe Acrobat PDF (high-resolution)
  - ▶ Quark XPress (version 5.0 or higher)
  - ▶ Adobe Photoshop (version 4.0 or higher)
  - ▶ Adobe Illustrator (version 7.0 or higher)
- Freehand and Corel Draw files may be sent if .EPS file is created. No native files are accepted. Text and fonts must be converted to paths/curves/outlines.  
***MS Word, MS Publisher and Word Perfect files are not accepted.***

### Notes on Accepted Formats

1. Adobe PDF (preferred)
  - ▶ Set to print-quality specifications.
  - ▶ Fonts must be embedded.
  - ▶ All images must be 300 DPI.
  - ▶ Convert all RGB images to CMYK before creating the PDF file. If PDF is black and white, convert all images and text to grayscale.
  - ▶ A full-size proof that is created from the final file must be included. (Laser copy is accepted only for black and white ads. Quality color printed proofs must be sent with four-color files.)
2. TIFF file with a final size equal to ad size is acceptable.
  - ▶ The TIFF must have a resolution of at least 300 dpi. Convert all RGB images to CMYK.  
*JPEG files are not accepted.*
3. Illustrator files
  - ▶ Save Illustrator file as an .EPS file
  - ▶ All graphics used in the original file must be included (.TIFFs, embedded .EPS, logos, etc.).
  - ▶ Fonts (embedded in .EPS files and/or used in the document) must be converted to paths before the .EPS file is created.)

### Compatible Storage Devices

- ▶ CD
- ▶ 3.5" floppy disk
- ▶ E-mail (Files smaller than 1MB may be e-mailed to Melissa Griffith at [missyg@iabgroup.com](mailto:missyg@iabgroup.com). Hard copy proof must be mailed to Melissa Griffith, IA&B, 5050 Ritter Road, Mechanicsburg, PA 17055.)

### Other Important Notes

- ▶ All ads should be created at 100% of reproduction size and not compressed.
- ▶ All scanned color images should be 300 DPI (as CMYK); black and white line art should be 600 DPI. Scans that do not meet these specifications will not reproduce well and Primary Agent assumes no responsibility for poor reproduction quality.
- ▶ All submitted files should be accompanied by a proof of the final version of the ad. For black and white ads, a laser printout is sufficient. For color ads, digital color proof or laser color proof is required.
- ▶ Name files in this manner: company name, magazine name (PA), issue month and year (0805), file format. Do not use spaces or odd characters in file names. Example: `companynamePA0805.pdf`
- ▶ Both screen and printer fonts must be included with digital ads. Unfurnished fonts will be substituted. Primary Agent is not responsible for format changes in ads in which font substitutions must be made.  
**Note to PC users:** PC fonts cannot be converted to the Mac platform; convert all fonts to paths/outlines/curves to avoid font substitutions.
- ▶ All art should be grayscale or process CMYK. Color images must be converted to process CMYK. All RGB, Pantone and Spot colors will be converted to process CMYK format. Primary Agent is not responsible for color variance.



# ADVERTISING ORDER FORM FOR PRIMARY AGENT MAGAZINE

The official publication of IA&B Service Group Inc, a subsidiary of Insurance Agents & Brokers of Pennsylvania, Insurance Agents & Brokers of Maryland and Insurance Agents & Brokers of Delaware.



## Advertiser Information

Advertiser Company Name: \_\_\_\_\_  
Advertiser Contact Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
E-mail: \_\_\_\_\_

## Ad Agency/Public Relations firm Information (if applicable)

Advertiser Company Name: \_\_\_\_\_  
Advertiser Contact Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
E-mail: \_\_\_\_\_

## Advertisement Size (Please check correct size.)

- Full Page
- 3/4-page Island
- 3/4-page Horizontal
- 1/2-page Island
- 1/2-page Horizontal
- 1/3-page Square
- 1/3-page Vertical
- 1/4-page
- 1/4-page Vertical
- 1/4-page Horizontal
- Four-Color Ad
- Black & White Ad
- Outside Cover\*
- Inside Cover\*

## Insertion Months

<u>MONTH</u>	<u>YEAR</u>	<u>AD HEADLINE</u>
January	_____	_____
February	_____	_____
March	_____	_____
April	_____	_____
May	_____	_____
June	_____	_____
July	_____	_____
August	_____	_____
September	_____	_____
October	_____	_____
November	_____	_____
December	_____	_____

Please state to whom the monthly invoice and tear sheet should be sent:  Advertiser or  Ad Agency

Approved for Publication by: \_\_\_\_\_ Date: \_\_\_\_\_



# ADVERTISING CONTRACT FOR PRIMARY AGENT MAGAZINE

*The official publication of IA&B Service Group Inc, a  
subsidiary of Insurance Agents & Brokers of Pennsylvania,  
Insurance Agents & Brokers of Maryland and  
Insurance Agents & Brokers of Delaware.*



## (AGREEMENT = CONTRACT)

## IA&B COPY

As used in This Contract: IA&B means IA&B Service Group Inc. and Advertiser means the entity executing this Agreement which desires to purchase advertising space in the *Primary Agent* magazine ("magazine"). If the Advertiser is an advertising agency acting for or on behalf of its client, Advertiser warrants that it has provided a copy of this Contract to its client and client agrees to be bound by the terms of this Contract as evidence by the Authorization executed by client, which is incorporated by reference and made a part of this Contract.

This advertising Contract is made between \_\_\_\_\_ (hereafter referred to as Advertiser) and IA&B on this \_\_\_\_\_ day of \_\_\_\_\_.

Advertiser agrees to pay to IA&B the amounts set forth in this Contract for publishing Advertiser's advertisements, submitted in accordance with, and subject to the terms and conditions contained in this contract.

DURATION OF CONTRACT: This Contract is valid from \_\_\_\_\_ to \_\_\_\_\_. In no event shall this Contract exceed one year in duration.

ADVERTISEMENT PREPARATION: Advertiser agrees that all material necessary for the placement of its advertisement in the Magazine must be received by IA&B no later than the 1st day of the month two (2) months prior to publication and said advertisement shall be in conformity with this Contract. Advertiser agrees that in the event such materials fail to arrive at IA&B within the designated time period, IA&B will have no responsibility to Advertiser for failure to publish the proposed advertisement. Advertiser hereby specifically authorizes IA&B in such event to publish the last prepared advertisement of Advertiser, if any, and Advertiser agrees to be charged as if the proposed advertisement had been published and to pay this amount to IA&B in accordance with this Contract.

BILLING/PAYMENT: Advertiser agrees that any an all required payments are due and payable within 30 days of the invoice date unless a new Advertiser, in which case payment is due upon submission of advertising is required for new Advertisers to the Magazine. Advertiser agrees that if such amount is not paid when due, that IA&B is authorized to charge Advertiser a late charge of 1%. If Advertiser fails to pay IA&B within 60 days of invoice date, IA&B is authorized to hold all publications of any advertisement of Advertiser without any liability until such outstanding amount has been paid by Advertiser, at which time IA&B has the option to resume publication of advertisements for the period of this Contract or cancel this Contract without notice and without liability to IA&B. In such an event, IA&B will have no further obligation to publish any materials of Advertiser. NOTE: In the event of non-payment of any portion billed, Advertiser and/or its client agree to be held jointly and severally liable for such amount unpaid and owed to IA&B under this Contract.

REFUSAL OF ADVERTISEMENT: IA&B reserves the right to refuse any advertisement which is not in accordance with its advertising specifications or which may be considered illegal. In the event IA&B refuses a specific advertisement, the materials for that advertisement will be promptly returned to the Advertiser. If an advertisement is refused during the Contract period, Advertiser authorizes IA&B to substitute, without notice, the last advertisement of Advertiser unless replacement material is sent to IA&B in a timely manner as noted above and to pay IA&B the amount due for said advertisement.

CANCELLATION OF AGREEMENT: IA&B and Advertiser agree that in addition to cancellation for non-payment, this Contract may be cancelled by either party at any time for any reason upon providing prior written notice of such cancellation to the other party two months prior to publication. (If cancellation notice is received by IA&B on or before the deadline date of an issue IA&B has the option to honor the cancellation order. If the cancellation notice is received after the deadline date, the cancellation will take effect upon the date of the next scheduled insertion.)

RATES: The rates set forth in the "Specifications & Rates" are subject to change upon notice from IA&B.

### COPY AND CONTRACT REGULATIONS:

- A. IA&B shall have no liability for errors in key numbers.
- B. IA&B reserves the right to add the word "Advertisement" to the copy.
- C. Position of advertisement is at the discretion of IA&B except where a request for specific preferred position is agreed by IA&B in writing.
- D. Advertisements are accepted upon the representation that the advertiser and its client have the rights to publish the contents thereof. In consideration of such publication, Advertiser and its client agree to indemnify and hold IA&B harmless against any expense or loss by reason of any claims arising out of publication.
- E. An order may be cancelled by IA&B if the Advertiser or client fails to pay accounts when due, and the difference between rates billed and rates earned on space used shall become due and payable immediately.
- F. No conditions other than those set forth in the "Specifications & Rates" shall be binding on IA&B unless specifically agreed to in writing by IA&B. IA&B will not be bound by conditions printed or appearing on order blanks or copy instruction which conflict with provisions of this Contract.

RETURN POLICY: Advertising material will be returned upon written request submitted with your contract.

DELIVER DISCLAIMER: IA&B is not liable for delays in delivery and/or non-delivery in the event of Act of God, transportation interruption of any kind, work slowdown or any combination of events beyond the control of IA&B affecting production or delivery in any manner.

PERMISSION REPRESENTATION AND INDEMNIFICATION: The Advertiser and its client each represents that it is fully authorized and/or licensed to publish the entire contents and subject matter of its advertisement including (1) for any artwork; (2) the names, portraits and/or pictures of living or dead persons; (3) any copyrighted material; and (4) any testimonials contained in its advertisement and each agree to indemnify IA&B and hold IA&B harmless in the event any expense or loss is incurred by IA&B as a result of said advertisement.

## Please sign and return both Advertising Contracts.

Signed by Advertiser: \_\_\_\_\_

Signed by IA&B Rep: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_



# ADVERTISING CONTRACT FOR PRIMARY AGENT MAGAZINE

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- D. Advertisements are accepted upon the representation that the advertiser and its client have the rights to publish the contents thereof. In consideration of such publication, Advertiser and its client agree to indemnify and hold IA&B harmless against any expense or loss by reason of any claims arising out of publication.
- E. An order may be cancelled by IA&B if the Advertiser or client fails to pay accounts when due, and the difference between rates billed and rates earned on space used shall become due and payable immediately.
- F. No conditions other than those set forth in the "Specifications & Rates" shall be binding on IA&B unless specifically agreed to in writing by IA&B. IA&B will not be bound by conditions printed or appearing on order blanks or copy instruction which conflict with provisions of this Contract.

RETURN POLICY: Advertising material will be returned upon written request submitted with your contract.

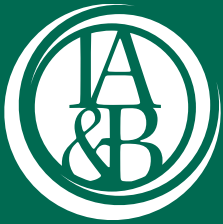
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PERMISSION REPRESENTATION AND INDEMNIFICATION: The Advertiser and its client each represents that it is fully authorized and/or licensed to publish the entire contents and subject matter of its advertisement including (1) for any artwork; (2) the names, portraits and/or pictures of living or dead persons; (3) any copyrighted material; and (4) any testimonials contained in its advertisement and each agree to indemnify IA&B and hold IA&B harmless in the event any expense or loss is incurred by IA&B as a result of said advertisement.

**Please sign and return both Advertising Contracts.**

Signed by Advertiser: \_\_\_\_\_

Signed by IA&B Rep: \_\_\_\_\_



**AUTHORIZATION NOTICE FOR PRIMARY AGENT MAGAZINE**

*To be filled out completely when client is using an advertising agency or public relations firm to place advertisement(s) in Primary Agent magazine.*

**FOR THIS AGREEMENT:**

Client = Client of Advertising Agency or Public Relations Firm and  
Advertiser = Advertising Agency or Public Relations Firm placing advertising for Client.

I, \_\_\_\_\_ (Representative of Client), as an authorized representative of Advertiser, hereby authorize Client to act on my behalf of Advertiser in placing advertisements in the Primary Agent magazine and Advertiser hereby agrees to be bound by the terms and conditions set forth in the Advertising Contract between Advertiser and IA&B, which Advertiser executed on my behalf.

Client hereby acknowledges receipt of a copy of said Advertising Contract.  
Further, Client agrees to be jointly and severally liable with Advertiser to IA&B for any and all amounts incurred by Advertiser on behalf of Client under said Advertising Contract.

Signed by Client: \_\_\_\_\_ Date: \_\_\_\_\_

**ADVERTISING ON COVER PAGES PROVISION FOR PRIMARY AGENT MAGAZINE**

*To be filled out completely when desiring to place advertisement on one of the three Cover Page spaces in Primary Agent magazine.*

Cover pages include: Inside Front Cover, Inside Back Cover and Outside Back Cover pages.  
All Primary Agent magazine cover pages are reserved for four-color advertisements; however, advertisers may purchase cover pages for black & white advertisements if no four-color advertisements have been purchased.

IA&B Service Group Inc. reserves the right to move black & white advertisements to the inside of the magazine if a four-color advertisement is requested for any month this agreement is in effect. The original advertiser will have the option to pay the four-color rate to retain cover placement or the advertiser may choose to receive a premium placement inside the magazine. Premium placement is limited to those spaces not already under contract. If an advertisement is moved to the inside of the magazine, the advertiser will pay the appropriate rate for the inside page as listed on the current rate card.

Signed by Advertiser: \_\_\_\_\_ Date: \_\_\_\_\_

**IA&B Service Group Inc. cannot accept advertising contracts or placements for cover pages unless this document is signed and returned to IA&B Service Group Inc.**

This document is valid for one year from the date of signing.