



# MEDIA PACK

Life Magazine

2016

Kubera Wealth, changing the rules about how we help clients build, preserve and manage their wealth

Advertising Rates

- Inside cover (full page) - £1200
Inside (back cover) F/P - £1200
Internal Display full page - £900
Services booking rate discount (minimum 2 issues) - 20% discount

INSERTS

- Minimum charge £700
Under 10 grams £75 per 1,000
Over 10 grams £3 per gram per 1,000
Bound-in inserts price on application

SPONSORSHIP

Life magazine will partner with you to promote your events through advance publicity, event co-branding and post-event coverage. Please speak to our sales team for more details.

All prices quoted exclude VAT at 20%.

ADVERTISING SIZES

- Double Page Spread
Ad Size: 380 x 250mm
Bleed Size: 385 x 255mm
Type Area: 365 x 230mm

Full Page

- Ad Size: 190 x 250mm
Bleed Size: 195 x 255mm
Type Area: 170 x 230mm



Information

ADVERTISING

For all advertising contacts and creative solution enquiries, please contact:

Stuart Poonawala
T: +44 (0)20 8868 8886
E: stuart@kuberawealth.co.uk

PRINT PRODUCTION CONTRACTS

To discuss our print specifications, please contact:

Design Studio
T: +44(0)845 686 0055
F: +44(0)845 686 0071
E: jim@goldminemedia.co.uk
W: www. goldminemedia.co.uk

Goldmine Media
Basepoint Innovation Centre,
110 Butterfield, Great Marlings, Luton,
Bedfordshire LU2 8DL

TECHNICAL INFORMATION

All ads should be supplied at a minimum resolution of 300dpi in PDF (1.4). All ads must be CMYK (process colour). Files should be supplied including bleeds and crop marks.

Bleeds

Artwork for all adverts must include a 3mm bleed on all sides (see advertising sizes), all text and images should be at least a further 5mm from the crop guides. The easiest way of thinking of this if you are uncertain is to ensure the background image goes right to the edge of the file and then all text, logos, etc are at least 8mm from the edges. To ensure correct printing an appropriate

border will be added to all artwork supplied without correct bleeds.

Resolution

All non-vector artwork should be supplied at a minimum of 300dpi, any artwork supplied lower than 300dpi will print blurred. EPS and Illustrator files should have their final output set to 2540. PDF's should be set as follows; overall resolution of 2540, individual line art resolution of 1200dpi and individual bitmap resolution of 300dpi. An Out of Hand alternative to Acrobat Distiller's Press settings is available on request; this is set exactly as required to achieve best possible results.

Colour

Artwork should be completed and saved in CMYK process, Out of Hand cannot take responsibility for any unexpected results

experienced from artwork supplied in non-CMYK colour. Please delete all unused colour swatches from the colour palettes. Do not use Pantone or similar colours unless pre-arranged.

Ink Coverage

Maximum ink coverage must be no more than 240%, we recommend a vibrant black is created with 100% Key, 40% Cyan & 20% Magenta. Any thin text and/or artwork will not appear crisp if ink coverage is supplied too high.

Type

All fonts used should be embedded (PDF's) or converted to outlines (EPS, Illustrator).



# TERMS & CONDITIONS

## BOOKINGS

1. The placing with Kubera Wealth (“Publisher”) of a booking for the insertion of an advertisement within the Publisher’s Life magazine (the “Magazine”) will amount to acceptance of these Terms and Conditions (the “Conditions”) by the party placing the booking (“Buyer”). Any other conditions applicable to this arrangement shall be deemed null and void to the extent they are inconsistent with the Conditions. In these Conditions the “Advertiser” means the legal person either advertising the products or services promoted in the Advertisement or making the announcement contained in it. “Advertising Booking Form” means confirmation of the Advertiser or Buyer advertising booking.

2. The Buyer or Advertiser contracts with the Publisher.  
3. If the Buyer is acting as the advertising agency or media buyer for the Advertiser or in some other representative capacity, the Buyer warrants that it is authorised by the Advertiser to place the Advertisement with the Publisher and will indemnify the Publisher against any claim made by the Advertiser against the Publisher arising from its publication.

## ACCEPTANCE OF ADVERTISEMENTS

4. The Publisher reserves the right to decline or cancel any advertisement at any time without liability to the Advertiser or Buyer.

5. Advertisements which, in the sole and absolute judgment of the Publisher, create the impression that they are Kubera Wealth Life editorial material will be declined. The word “ADVERTISEMENT” in 12 point shall be printed at the top of the advertisements that in any way resemble general editorial material.

6. The Advertiser and its advertising agency, jointly and severally, agree to indemnify, defend, and save harmless the Publisher, its affiliates, and its and their employees, and agents from any claims, actions, expenses, costs (including legal costs) or losses based on or arising out of anything contained in such advertising, including, without limitation, the unauthorised use of any intellectual property, any person’s name or photograph or copyrighted material, obscene language, libellous

statements, invasion of privacy, or anything unlawful in connection with advertising purchased according to the terms laid out in this document.

7. The Buyer represents and warrants that the Advertisement complies with all legal and regulatory requirements and codes of practice (whether voluntary or obligatory), in which the Advertisement will appear.

8. To the full extent permitted by law, the Publisher will not be liable for any loss or damage, whether direct or indirect, including consequential loss or any loss of profits or similar loss, in contract or tort or otherwise, relating to the Advertisement, the applicable insertion order, or these Conditions or any error in the Advertisement or any failure of the Advertisement to appear for any cause whatsoever.

9. The Publisher is not liable for the failure to publish or circulate any part of an issue or issues because of, without limitation, acts of God, strikes, work stoppages, national emergencies, or circumstances beyond Kubera Wealth’s control.

10. All advertising position clauses on insertion orders are treated as requests. Since editorial requirements change as issue production progresses, the publisher cannot guarantee specific editorial positioning requests.

## ADVERTISING RATES AND PAYMENT TERMS

11. Rate Protection: Proper notification will be given of any rate change. Positional orders may be cancelled at any time once the change in rate becomes effective without incurring a short-rate adjustment on a position already run, provided the frequency specified in the contract has been used on a pro rata basis up to the date of the last insertion.

12. Payment in full for each insertion must be made upon signing the Advertising Booking Form and receipt of the invoice. The Publisher reserves the right to suspend insertion of Advertisements where the relevant Buyer is in arrears. The Buyer must pay for the advertisement irrespective of whether the Buyer has been paid by the Advertiser in respect thereof.

13. The Publisher reserves the right to require that a pre-payment, by credit or debit card or bank transfer is furnished as a condition of accepting any booking.

14. If a cancellation results in an Advertiser failing to reach agreed insertion levels to qualify for a frequency discount, the Advertiser will lose the right to such discount on all previous insertions and will be invoiced by the Publisher accordingly.

15. The Advertiser and the advertising agency shall be jointly and severally liable for all payments due to the publisher for advertising space or production charges.

16. Kubera Wealth Life will not extend credit for advertising orders or positional reservations that claim sequential liability.

## BASIS FOR RATES

17. Rates are based on the frequency of insertions and / or rateable advertising volume contracted for and used within a 12-month period (or more depending on the contract) from the date of the first insertion. Short rates and rebates may apply.

18. Agency Commission. Ten percent (10%) of the gross charges (excluding production charges). Bills are rendered on or before publication issue date and are payable on receipt. Cash discounts are not applicable.

## MISCELLANEOUS

19. The Publisher shall be entitled to reproduce, republish and distribute the Advertisement in any medium (print, electronic or otherwise), and as part of any service, in which Kubera Wealth Life is published or made available under license from the Publisher and including part of any press-cuttings service.

20. Contact your Kubera Wealth Life media consultant with any questions.