



# CONSEILLER

LE MÉDIA DES PROFESSIONNELS EN SERVICES FINANCIERS AU QUÉBEC • NOVEMBRE 2014 • WWW.CONSEILLER.CA

## REER

### 10 idées pour convaincre vos clients

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LE MÉDIA DES PROFESSIONNELS EN SERVICES FINANCIERS AU QUÉBEC • MAI 2014 • WWW.CONSEILLER.CA

## QUI TOUCHERA LE JACKPOT ?

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LE MÉDIA DES PROFESSIONNELS EN SERVICES FINANCIERS AU QUÉBEC • AVRIL 2014 • WWW.CONSEILLER.CA

## SÉCURITÉ DES DONNÉES

### des trous PARTOUT

# CONSEILLER

LE MÉDIA DES PROFESSIONNELS EN SERVICES FINANCIERS AU QUÉBEC • MARS 2014 • WWW.CONSEILLER.CA

## QU'ALLEZ-VOUS FAIRE APRÈS ?

## Les ravages du market timing

Entrer dans le marché boursier quand il va bien et en sortir quand il va mal, ou l'inverse, est au cœur de la stratégie de synchronisation du marché. Il existe plusieurs façons de tenter de surpasser le marché et de déjouer les indices, mais toutes comportent leurs risques, à la fois au plan du rendement, de l'économie et de la société.

## RESSOURCES

Depuis deux ans, les investisseurs ont mangé leur pain dur.



## EDITOR'S NOTE

**ADVISOR'S GROUP** portfolio of media products goes where you go. **CONSEILLER** and **LE JOURNAL DU CONSEILLER** are available in print and iPad editions. And our flagship site **CONSEILLER.ca** keeps you up to date on your desktop or mobile device.



PLANIFICATION

Attention aux faux pas avec le FERR!

Stratégies pour faire durer son argent jusqu'à la fin de sa vie.

DAN COOMANS

LA RETRAITE des habi-
bonnes solides avec un
meilleur rendement sur le
marché obligataire. Les titres à
revenu fixe, qui constituent
souvent la pierre angulaire d'un
portefeuille de retraite, offrent
pas le même rendement que
ce qu'on peut obtenir sur le
marché des actions.

Le problème est accentué
par l'augmentation, par ailleurs
considérable, de l'espérance de
vie. Nos clients qui dépendent
graduellement de leur FERR
pourraient avoir à penser
plus de risques que ce qui
est la norme pour un retraité.

Investir les actifs d'un FERR

Jan Ouz, spécialiste en
planification de la retraite chez
Ouz & Associés, suggère de
transférer les avoirs en actions
dans un fonds diversifié de
dividendes, afin de bénéficier
de la croissance à long terme
d'un FERR en FERR.

Assés, les portefeuilles des
clients ne devraient pas
comprendre plus de
80% d'actions et la portion à
des revenus fixe devrait être
constituée de titres à court
terme.

- 1. Le marché - Les fluctuations
de marché peuvent entraîner
une séquence de rendements
négatifs et le pédale de
retraite ne sera pas suffisante
longue pour compenser
les pertes.
2. L'inflation - Le pouvoir
d'achat de l'épargne diminue
avec l'inflation.
3. La longévité - une plus longue
espérance de vie augmente
le risque de survie à son
capital.

M. Ouz affirme que le risque
de longévité est particulièrement
important dans le contexte
de l'augmentation de l'espérance
de vie. Selon lui, les conseillers en
placement devraient tenir pour
acquis que les hommes vivent jusqu'à
97 ans et les femmes, jusqu'à 97.

ajuste sa stratégie en fonction
du moment et de la façon dont
les clients prévoient recevoir
les versements de leur FERR.

Les clients âgés, qui ne
dépendent pas de leur FERR,
optent pour un seul versement
à la fin de la durée. Cela leur permet
de laisser leur capital croître à
l'écart de l'impôt sans longtemps
que possible. « Pour ceux
clients, l'option de versement
mensuel est la plus appropriée
à l'échelle de la retraite, car les
obligations viennent à échéance le
1<sup>er</sup> décembre », explique M<sup>re</sup> Moir.

Le transfert en nature

LE PAIEMENT DU FERR n'a pas à être
versé en espèces; le transfert peut être réalisé
en nature », explique Bev Moir, planificatrice
financière chez ScotiaMcLeod.

Des actions, mais pour une
obligation offerte par un
investisseur de haute qualité.
Il est important de prévoir
une marge de manœuvre pour
profiter de cette occasion,
explique-t-elle. Si le seul de
substance au risque d'un
portefeuille dépend de l'âge,
des actifs et des dépenses
du client, mais il devrait
toujours avoir suffisamment
de liquidités à l'échelle de
la fin de la durée. Cela leur
permet de laisser leur capital
croître à l'écart de l'impôt sans
longtemps que possible. « Pour
ceux clients, l'option de
versement mensuel est la plus
appropriée à l'échelle de la
retraite, car les obligations
viennent à échéance le 1<sup>er</sup>
décembre », explique M<sup>re</sup> Moir.

Certains clients manquent
de discipline pour gérer leur
budget et préfèrent obtenir
l'argent d'un versement mensuel
de leur FERR. « Dans ce cas, il
est préférable pour mes clients
d'acheter pour mes clients
rapporte 2,5% d'intérêt par année - ce
sont des revenus nets, car les
dividendes sont imposables à
ceux qui les reçoivent », ajoute-t-elle.

D'autres encore préfèrent
recevoir la totalité de leur
versement à la fin de la durée
de leur FERR. « Dans ce cas,
Bev Moir privilégie une stratégie
d'obligations échelonnées sur
cinq ans, chaque année, une
obligation vient à échéance au
moment où le client veut retirer
son argent. Pour ces clients, la
planificatrice financière gère avec
prudence les obligations au FERR
dans les fonds communs de
placement et en obligations à
court terme, en prévision d'un
versement de

Table with 2 columns: 'Démographie des clients' and 'Préférence de placement'. It shows data for different age groups and their preferred asset classes like 'Actions', 'Obligations', and 'Fonds communs de placement'.

CONSEILLER.CA

Conseiller.ca is the online resource for Québec financial advisors. The editorial focus of Conseiller.ca is on daily news and practice management tools for financial advisors including:

- Practice management articles
• Real time solutions relative to the financial advisors individual needs and market
• A daily bulletin featuring up-to-date industry news and information
• Expert bloggers covering market trends, investor psychology, taxation, communications, legal advice, etc.
• Links to additional online resources
• Tools, template letters and client education materials

LE JOURNAL DU CONSEILLER

The Journal du Conseiller is a key source of strategic information for investment advisors in Québec. Each issue features exclusive content to keep advisors abreast of their industry's evolution and to inform about the latest research and events that affect the way they do business. Also, Québec's top advisors share their secrets about how best to apply investment and insurance solutions, while inspiring readers in the implementation of financial, tax and estate planning strategies for their clients.



ADVISOR GROUP'S print and web products have reach in Quebec! **CONSEILLER.ca** is the go to source for Quebec financial advisors.

Have a look at our stats.

FREQUENCY **10 ISSUES** PER YEAR



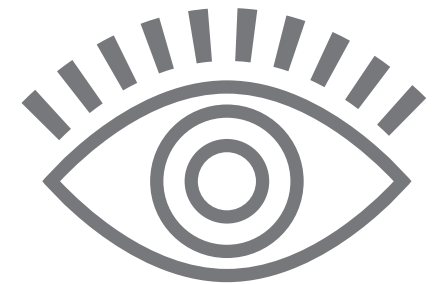
**25,119** UNIQUE VISITORS PER MONTH

FREQUENCY **3 ISSUES** FOR  
LE JOURNAL DU CONSEILLER



**52,757**

AVERAGE  
.ca **VISITS**  
PER MONTH:



AVERAGE  
PAGE VIEWS  
PER MONTH:

**102,847**

224,396 (INCLUDING BULLETIN PAGE VIEWS)

**TARGET:**  
QUÉBEC FINANCIAL ADVISORS

- FOCUS:**
- >> BREAKING INDUSTRY NEWS
  - >> MARKET-TARGETED STRATEGIES
  - >> TOOL KITS, TEMPLATES, PLANNERS AND GUIDES



CIRCULATION OF  
**9,500**

\*Google Analytics as of September 30, 2014



# 2015 PUBLISHING/EDITORIAL CALENDAR

Every issue of **CONSEILLER** looks in depth at ways advisors can better connect with clients, deploy more effective solutions, and better structure their practices so that they run more smoothly.



## CONSEILLER

2015 ISSUES	SALE CLOSE	MATERIAL CLOSE	IMPACT DATE	FEATURES
<b>JANUARY</b>	DECEMBER 02	DECEMBER 04	JANUARY 12	Prospecting within group plans; What do you do to control your stress?
<b>FEBRUARY</b>	JANUARY 06	JANUARY 08	FEBRUARY 02	Conseiller Sweet 15th Anniversary; Protect client from looming recession
<b>MARCH</b>	FEBRUARY 02	FEBRUARY 04	MARCH 02	Are there succession plans for GAs; Secrets of succeeding investors
<b>APRIL</b>	MARCH 10	MARCH 12	APRIL 06	Selling benefits and group insurance; Asset management in ethical investing
<b>MAY</b>	APRIL 07	APRIL 09	MAY 04	IQPF: a year in review; Client behavior and financial planning
<b>JUNE</b>	MAY 04	MAY 06	JUNE 01	Advisor dealing with illness in their family; Keeping an eye on valuations influence earnings
<b>SEPTEMBER</b>	AUGUST 04	AUGUST 06	SEPTEMBER 01	Head hunters in the financial industry; The cost of Continuing Education
<b>OCTOBER</b>	SEPTEMBER 08	SEPTEMBER 10	OCTOBER 05	Keeping assets within family; What's new in infrastructures investments
<b>NOVEMBER</b>	OCTOBER 05	OCTOBER 07	NOVEMBER 02	Biotech, healthcare investing; RRSP Survival Guide
<b>DECEMBER</b>	NOVEMBER 10	NOVEMBER 12	DECEMBER 07	Investing in the year ahead – the world in review; How to manage clients' expectations

Le journal du  
**CONSEILLER**

Three times a year, Le Journal du Conseiller presents the top technical financial stories published in our sister publication, Advisor's Edge Report.

2015 ISSUES	SALE CLOSE	MATERIAL CLOSE	IMPACT DATE
<b>MARCH</b>	MARCH 02	MARCH 04	MARCH 16
<b>OCTOBER</b>	OCTOBER 09	OCTOBER 14	OCTOBER 26
<b>NOVEMBER</b>	NOVEMBER 09	NOVEMBER 11	NOVEMBER 23



## 2015 RATE CARD

All magazine advertising runs across print and digital editions

### CONSEILLER.CA

#### RUN-OF-SITE (ROS) DISPLAY AD OPPORTUNITIES

Big Box, Leaderboard, Billboard/Skyscraper CPM \$304/ROS  
 • Rates are Cost Per Thousand Impressions (CPM Based)  
 • Premium charges apply for additional targeting (25% minimum)

#### DAILY E-NEWSLETTER

Leaderboard, Big Box, Text Ad Units available **PER E-NEWS**  
 Daily E-Newsletter Takeover \$813  
\$1,625

#### E-DIRECT MAIL

Custom HTML email message sent to our third-party opt-in list. **PER EMAIL**  
 • List segmentation and geo-targeting available (25% premium \$8,794  
 charges apply).

#### \*RICH MEDIA

Site Takeover (Wallpaper + Takeover) **PER DAY**  
 Digital Belly Bands (Anchored with Big Box) \$7,500  
 Sliver Ad, Film Strip, Cat Fish \$2,500  
1,300

#### MOBILE SPONSORSHIP OPPORTUNITIES

Exclusive banner sponsorship of our mobile-enabled website **PER MONTH**  
 (accessible via \$4,000  
 smartphone) (1 month minimum)

#### \*\*CUSTOM PROJECTS

##### Special Report Sponsorship

Editorial special report packages include a series of top stories, sponsor logo on article pages, pop-up, and promotional e-direct. (1 month minimum)

##### Partner Education (Sponsored Content)

Sponsored content. Opportunity to post 500-word article or post white paper within an article page, including link to download PDF. Promoted on website for a 1-week period via button.

##### Partner Success Centre (Microsite)

Custom-built landing page delivering a wide variety of engaging content. (1 month minimum)

##### CE Corner

CE course supplied and accredited for posting in CE Corner. Sponsor logo and two text/bulletin ads per month and monthly report

\* All magazine will run a static replica ad in the digital edition for National FP, DPS and Advertorial ads

\* Regional editions available speak with your Account representative for more information

## CONSEILLER

### FOUR-COLOUR

AD SIZE	1X	4X	8X
Full Page	\$9,924	\$9,554	\$9,199
2/3 Page	8,915	8,558	8,216
1/2 Page	6,821	6,548	6,286
1/3 Page	5,334	5,121	4,916
1/4 Page	4,533	4,352	4,178
1/6 Page	3,492	3,352	3,218
DPS	15,128	14,522	13,941
1/2 DPS	16,023	15,382	14,766

Black and white rates less 15%

### COVER RATES: FOUR-COLOUR

AD SIZE	1X	4X	8X
Outside Back	\$12,662	\$12,155	\$11,669
Inside Front	13,182	12,655	12,148
Inside Back	11,209	10,761	10,331
IFC Spread	23,148	22,222	21,333

## Le journal du CONSEILLER

### FOUR-COLOUR

AD SIZE	1X	2X
Full Page	\$10,952	\$10,541 (5% discount)
2/3	9,906	9,509
1/2	8,830	8,477
1/3	5,928	5,690
1/4	5,037	4,836
1/6	3,880	3,724
DPS	17,804	17,092
1/2 DPS	16,197	15,549

Black and white rates less 15%

### COVER RATES: FOUR-COLOUR

AD SIZE	1X	2X
Outside Back	\$14,070	\$13,506
First Tabloid Page	10,795	10,364
Inside Back	12,455	11,957
Cover Ear Lug	2,254	2,163
Cover 1/6 Page Banner	3,880	3,724



## ADVERTISING INFORMATION AND SPECIFICATIONS

### CONSEILLER

Le journal du  
**CONSEILLER**

AD SIZE	TRIM SIZE	BLEED SIZE
Full Page	7.875 x 10.75	8.375 x 11.25
DPS	15.75 x 10.75	16.25 x 11.25
2/3 Page Vertical	4.625 x 10	5.125 x 10.5
1/2 Page Horizontal	7 x 4.625	7.5 x 5.125
1/2 Page Vertical	3.375 x 10	3.875 x 10.5
1/2 Island	4.625 x 7.5	5.125 x 8
1/2 DPS	15.75 x 4.625	16.25 x 5.125
1/3 Page Horizontal	7 x 3.125	7.5 x 3.625
1/3 Page Vertical	2.25 x 10	2.75 x 10.5
1/3 Page Square	4.625 x 4.625	5.125 x 5.125
1/4 Page Horizontal	7 x 2.375	7.5 x 2.875
1/4 Page Square	3.375 x 4.875	3.875 x 5.375
1/6 Page Horizontal	4.875 x 2.25	5.375 x 2.75
1/6 Page Vertical	2.25 x 7.875	2.75 x 8.375

Standard unit sizes in inches; width x height

AD SIZE	TRIM SIZE	BLEED SIZE
Full Page Tabloid	10.8125 x 16.625	11.3125 x 17.125
DPS	21.625 x 16.625	22.125 x 17.125
1/2 Page	10.0625 x 8.3125	10.5625 x 8.8125
1/2 DPS	21.625 x 8.3125	22.125 x 8.8125
Magazine	7.875 x 10.75	8.375 x 11.25
2/3 Page	10.0625 x 10.75	10.5625 x 11.25
1/3 Page Banner	10.0625 x 5.375	10.5625 x 5.875
1/3 Page Square	8 x 7	8.5 x 7.5
1/4 Page	5.9375 x 8.3125	6.4375 x 8.8125
1/4 Page Banner	10.0625 x 4	10.5625 x 4.5
1/6 Page Banner	8 x 2.3125	8.5 x 2.8125
Ear Lug	1.875 x 2.25	2.375 x 2.75
Banner Ad Opposite Mailing Label	1 x 6.0938	1.5 x 6.5938

Standard unit sizes in inches; width x height

### PRODUCTION PROCESS

#### Method of Printing

High-speed, web offset lithography

#### Method of Binding

Saddle stitched

#### Inserts/ Polybag

Rates and quantities are available on request.

### TERMS AND CONDITIONS

Prices are subject to sales taxes where applicable. Prices are subject to change.

Accounts are payable at the office of publication in Canadian funds or their equivalent at the prevailing rate of exchange at the time of payment.

Publisher is NOT RESPONSIBLE for lineup of type or images running through the gutter on spreads or single pages to adjacent inserts. Running type or images through the gutter are STRONGLY discouraged.

### ADDIRECT INSTRUCTIONS

- 1 Log into Magazines Canada's AdDirect™ Ad Portal ([addirect.sendmyad.com](http://addirect.sendmyad.com)).  
*Note: A user account will have to be set up upon the first visit.*
- 2 Select the publisher/magazine you are advertising with. Complete the relevant ad info, then click Upload.
- 3 Follow the onscreen preflight process.
- 4 Approve your ad.





## DIGITAL ADVERTISING SPECIFICATIONS

### DISPLAY ADVERTISING SPECIFICATIONS

AD SIZE	DIMENSION (px)	SIZE
Leaderboard	728 x 90	40kb or less
Big Box	300 x 250	40kb or less
Billboard	300 x 600	40kb or less
Wide Skyscraper	160 x 600	40kb or less

### NEWSLETTER ADVERTISING SPECIFICATIONS

AD SIZE	DIMENSION (px)	SIZE
Leaderboard	728 x 90	40kb or less
Big Box	300 x 250	40kb or less

Standard unit sizes in inches; width x height

NOTE: Hold all type matter or illustrative material not intended to trim a minimum of 0.25" (6mm) from outside trim edges and include 0.125" (3mm) gutter allowance for saddle-stitched spreads or 0.25" (6mm) gutter allowance for perfect bound spreads. Publisher is NOT responsible for the lineup of type or images running through the gutter on spreads or on single pages adjacent to inserts. Running type or images through the gutter is STRONGLY discouraged, as folding and trimming are subject to variation.



### PRODUCTION PROCESS

#### File Types

GIF, JPG, Flash SWFs, Third-Party Ad Tags

All online material to be supplied to BPPG Creative: bppgcreative@rci.rogers.com

#### Late Creative

All material must be submitted a minimum of 5 business days prior to campaign start date. Late material will result in a delayed campaign start date with full campaign being charged to advertiser.

### TERMS AND CONDITIONS

- » Detailed reporting will be provided every month.
- » Full specifications are available upon request.
- » Rates are based on run of site and placement in available ad sizes; a premium will apply to specific ad placement.
- » Accounts are payable at the office of publication in Canadian funds or their equivalent at the prevailing rate of exchange at the time of booking.
- » All online media ad creative adheres to IAB Canada Standards.
- » Reports are generated by DART for Publishers [DFP].
- » When reconciling delivery reports, a divergence of 10% with thirdparty ad server results is considered full delivery.
- » E-directs are non-cancellable and sponsors can change flight date with 30 days' notice.
- » Prices are subject to sales taxes where applicable. Prices are subject to change.

### E-DIRECT MAIL

#### Single-sponsored emails sent to Canadian financial advisors

- » Custom email message including: brand, product, educational, event, etc.
- » All content is sponsor-created and branded.

\* Final submitted material will be screened to ensure creative complies with our best practices & standards for e-direct mail.

#### Late Creative

All material must be submitted a minimum of 5 business days prior to campaign start date. Late material will result in a delayed campaign start date with full campaign being charged to advertiser.

### E-NEWSLETTERS

- » Supply image files in GIF or JPG format (40 kb max file size + click through url).
- » Text Ad (text only): 50-75 words with link
- » Logo can be used (40 k max file size)
- » Logo size within ad should not exceed 160px in width or 55px in height
- » Supply logo in EPS or high-quality JPG format.

\* Ask us about additional E-newsletter opportunities





## DIGITAL MAGAZINE MEDIA RATES

Our digital editions offer a rich experience where readers enjoy more features and more content. Enhance your static ad with interactive features that capture the imagination and attention of readers.

Enhanced creative can be supplied (see specs page) or produced by Rogers. Speak to your Account Representative for more information and pricing.

### TIER 1 TITLES

Chatelaine, Maclean's, Canadian Business, MoneySense, HELLO!, Canadian Health & Lifestyle

### TIER 2 TITLES

Châtelaine, L'actualite, Flare, LOULOU (EN/FR), Advisor Group, Today's Parent, Sportsnet

### MEDIA RATES

FEATURE	TIER TITLE	GROSS
LOAD SCREEN	1	\$4,320
	2	\$2,970
LINK-ENABLED PAGE (Link out to client webpage, no other rich media features)	1	\$842
	2	\$675
ENHANCED PAGE WITH UP TO TWO RICH MEDIA FEATURES (Ex: Link, Video, Gallery, Touch/Reveal)	1	\$3,036
	2	\$2,429
CUSTOM (Ex: More than 2 features, uniquely built page, spread, or multipage insert)	1 and 2	QUOTED PER EXECUTION

\* Rates subject to change



## DIGITAL MAGAZINE AD SPECS

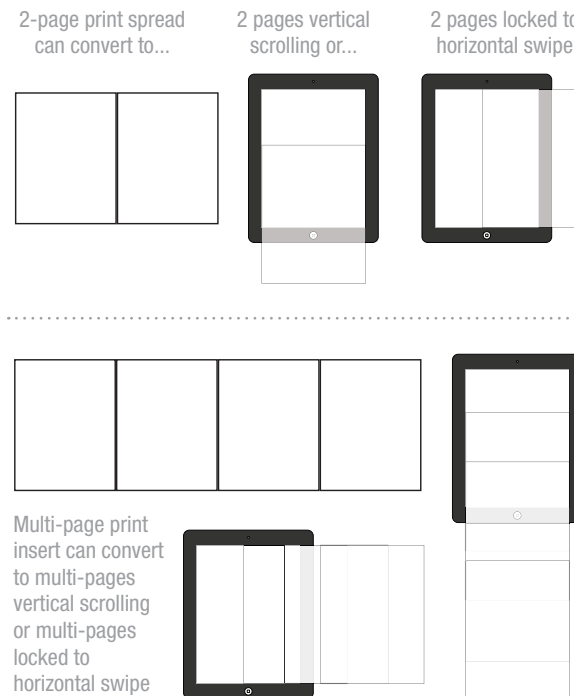
### THE BASICS

- All apps operate on Adobe Digital Publishing Suite (DPS), viewer version 27
- Full-page tablet ad size is 768px by 1024px, without any interactive elements within 40px top and bottom
- Only portrait orientation is supported
- For multiple-page ads, vertical or horizontal, ordering is possible. Please include preference, in the delivery package as plain text instructions (as a TXT file)
- Optimal Image and Asset Settings
  - Images: PDF or PNG with resolution no lower than 108ppi
  - Text: PDF with interactive states as vector, minimum recommended point size is 12pt
  - Video: MP4 format with .h264 encoding, 8-10MB per minute of video

### GRAPHICS AND TEXT

- For ads with dynamic/interactive elements, material must be provided as a full InDesign package (all fonts/links included), and compatible with Adobe InDesign 6.0
- Multi-state objects (ex: image galleries, hotspots) and embedded video/audio clips may be included (see <https://digitalpublishing.acrobat.com/welcome.html> for info)
- If these elements are not built into the layout using DPS tools, please include all necessary resources in the delivery package with plain text instructions (as a TXT file)
- PDFs may be provided only for fully static ads
- All graphics should be left as vector and not rasterized, wherever possible; assets may be left at printready resolution and in their respective colour settings
- Please consider text legibility on tablet; body text should be larger than print (9pt in print should translate to approx. 15-20pt on tablet, depending on font)
- Please refer to Optimal Image and Asset Settings

### ORIENTATIONS

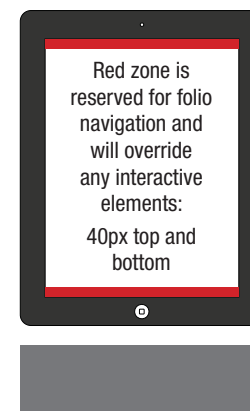


### URLS, ANALYTICS

- URLs/links to web may be embedded in the layout using DPS tools (see DPS tools site <http://helpx.adobe.com/digitalpublishing-suite/help/installing-digitalpublishing-tools.html> for info)
- If URLs/links are not embedded using DPS tools, please include full URLs and embedding/placement instructions in the delivery package in plain text (as a TXT file)
- Third-party tracking/tracking pixels is not supported at this time

### HTML ADS

- HTML-coded ads may also be provided, up to full-page size
- Please conform to latest iOS standards
- If an HTML environment negates the user's ability to navigate away from the page or access the navigation bar, then alternative navigation must be incorporated in the page layout (via a 40px space at the bottom of the page)
- Please include a static full-page image of any HTML ad to be used as a thumbnail in issue navigation
- An HTML ad should also be delivered as a full InDesign package, with the HTML content placed in the layout using DPS tools (see [adobe.com/ca/products/digitalpublishing-suite-pro.html](http://adobe.com/ca/products/digitalpublishing-suite-pro.html) for info)
- If the HTML content cannot be placed in a layout, please include all HTML files and resources, as well as an InDesign layout sized to full-page with the required static full-page image, in the delivery package
- Please note that HTML ads are only available on iOS devices



### ASSET DELIVERY

- Tablet material deadlines match material close/deadline for the corresponding print issue
- All assets should be submitted as a ZIP file via AdDirect: <https://adirect.sendmyad.com>
- Additional instructions should be included in the delivery package as a TXT file, but may also be emailed to: [alek.trpkovski@rci.rogers.com](mailto:alek.trpkovski@rci.rogers.com)



## GENERAL TERMS AND CONDITIONS

The applicable insertion order (to the extent it does not conflict with the terms hereof), the then current rate card of the publication(s) to which the insertion order relates ("Publication") and Publication's then current advertising specifications are incorporated by reference into these terms and conditions and are collectively referred to as the "Agreement". The person(s), firm or corporation contracting with Rogers Publishing Limited ("Publisher") for the insertion of advertising in Publication, whether as principal ("Advertiser") or as agent ("Agency"), shall be deemed authorized for all purposes relating to the Agreement.

### RATES AND COMMISSIONS

- (a) Publisher reserves the right to change its advertising rates at any time. Rate changes shall be made at least 30 days in advance of the closing date of the first issue to which such rates apply. If a rate change is not acceptable to Advertiser or Agency, it may, within 15 days of notification of such rate change, cancel the Agreement without incurring short rate charges (excluding multi-year discounts).
- (b) Advertising rates are subject to the addition of applicable taxes, including Goods and Services Tax (GST), Harmonized Sales Tax (HST) and a Quebec Sales Tax (QST) where applicable.
- (c) Agency commissions equal to up to 15% of gross billings for space, colour, position or special insert stock are payable to recognized agencies only. Commissions are not payable on extra mechanical charges, reprints, split runs and other such charges.
- (d) Any negotiated discounts are only applicable to and available during the period in which they are earned. Rebates resulting from any and all earned advertiser discount adjustments must be used within 6 months after the end of the period in which they are earned, and will expire if unused during such period.

### BILLING AND PAYMENTS

- (a) Advertiser and Agency shall be jointly and severally liable for payment of all invoices for advertising published in the Publication(s).
- (b) Advertiser and/or Agency shall pre-pay for its advertising purchase except with approval from Publisher's credit department. If approved for credit, Advertiser and/or Agency (as applicable) shall pay all amounts due upon receipt of invoice.
- (c) Publisher shall invoice Advertiser or Agency on a monthly basis unless otherwise stipulated in order.

- (d) Publisher reserves the right to impose a late payment charge of 2% per month (26.8% per year) from the date of the first invoice until the date Publisher receives such amount in full.
- (e) Invoiced amounts are payable at Publication's office in Canadian funds, or equivalent funds at the rate of exchange prevailing at the time of payment.
- (f) Publisher reserves the right to change the payment terms to cash with insertion order at any time.

### CANCELLATION

- (a) Cancellation of the Agreement by Advertiser or Agency is subject to Publisher's approval, in its sole discretion. Agreements for covers, special positions and inserts may not be cancelled by Advertiser or Agency. No cancellations shall be accepted by Publisher after the closing date for advertising space. Short rate charges shall apply to all cancellations by Advertiser or Agency.
- (b) Publisher may, at its option terminate this Agreement for the breach of any term hereof. Upon termination for breach, all charges incurred, together with short rate charges, shall be immediately due and payable.

### ADVERTISING MATERIALS

- (a) All advertising copy is subject to Publisher's approval and Publisher may without notice and without liability reject, discontinue or omit any advertising for any reason at any time.
- (b) The word "Advertisement" shall be placed above copy which Publisher determines resembles Publication's editorial material or that is not immediately identifiable as an advertisement.
- (c) Publisher shall not be responsible for colour or colour trapping or advertising copy that does not conform to digital Magazines Advertising Canadian Specifications ("dMACS"). For further information regarding magazine

industry standards, please refer to Magazines Canada [www.magazinescanada.ca](http://www.magazinescanada.ca) or dMACS <http://magazinescanada.ca/dmacs.php?cat=dmacs>. Proofing requirements may also be found on [www.rogersdigitalads.com](http://www.rogersdigitalads.com) under "Proofing Info".

- (d) Publisher may insert the advertising anywhere in Publication in its discretion, and any condition on orders or copy instructions involving the placement of advertising shall be treated as a positioning request only and cannot be guaranteed. Publisher's inability or failure to comply with any such positioning request shall not relieve Advertiser or Agency of the obligation to pay for the advertising.
- (e) Publisher shall not be obligated to return any advertising material.
- (f) Any advertising published in Publication may, in Publisher's discretion, be published and archived by Publisher or any anyone authorized by Publisher, as many times as Publisher and those authorized by Publisher wish, in and on any product, media and archive (including anything in print, electronic or other form).

### WARRANTIES, INDEMNITIES, LIMITATIONS

- (a) Advertiser and Agency each warrant, represent and covenant to Publisher that: (i) it has the full right and power to offer the advertising materials to Publisher and to enter into this agreement; (ii) the advertising materials do not contain any defamatory, libelous or slanderous material and will not violate any individual rights, including without limitation, intellectual property rights, rights of privacy, publicity or personality of any person; (iii) it has obtained all consents, waivers, releases and rights necessary for the use of such advertising materials published in the Publication(s), as contemplated by each order.
- (b) Advertiser and Agency shall be jointly and severally liable for all content (including text, representation and illustrations) of any advertising printed. Advertiser and Agency shall jointly and severally indemnify Publisher, its affiliates and their respective officers, directors, employees, contractors and agents against any and all liability and costs including any legal fees arising from a breach of this Agreement and/or resulting from the publication of the advertising materials, including without limitation, defamation, illegal competition or trade practice, infringement of trademark, trade name, or copyrights, and violation of rights of privacy, property or contract.

- (c) Publisher shall not be responsible for errors or omissions in any advertising materials provided by Advertiser or Agency (including errors in key numbers) or for changes made to such advertising after the applicable closing date.
- (d) Advertiser and Agency agree that Publication shall be under no liability for the failure, for any reason, to publish any advertising or circulate any issue of Publication.

### GENERAL

- (a) If Agency has entered this Agreement on behalf of Advertiser, Agency confirms that Advertiser has been provided with a copy of the terms hereof.
- (b) This Agreement constitutes the entire agreement between the parties with respect to its subject matter and supersedes all prior agreements and understandings relating to the subject matter. No changes to this Agreement shall be effective unless made in writing and signed by the party sought to be bound.
- (c) For clarity, Publisher shall not be bound by any conditions, printed or otherwise, appearing on Advertiser or Agency contracts, orders or instructions which conflict with, vary or add to these terms and conditions.
- (d) Neither Advertiser nor Agency may assign any rights or obligations under this Agreement.
- (e) Advertiser and Agency agree not to make promotional or merchandising reference to Publication in any way without the prior written permission of Publisher in each instance.
- (f) No provision of this Agreement shall be deemed waived by a course of conduct unless such waiver is in writing signed by all parties and stating specifically that it is intended to modify this Agreement.
- (g) This Agreement is governed by and construed in accordance with the laws of the Province of Ontario and the federal laws of Canada applicable therein. Any proceeding relating to the subject matter of this Agreement shall be within the exclusive jurisdiction of the courts of the Province of Ontario.



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