





## 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 tablet editions. And our flagship site **Conseiller.ca** keeps you up to date on your desktop or mobile device.

## INVESTISSEMENT

### Exploiter la valeur des titres pétroliers

**MARC HUBER**

**Le retour sur le seuil de rentabilité**

Lorsque le cours d'un pétrolier s'effondre, les investisseurs ont tendance à se rappeler que c'est le côté négatif du pétrolier qui détermine le prix d'aujourd'hui des États-Unis. Ils ignorent l'impact positif des nouvelles découvertes en Europe et de la mer du Nord. Les investisseurs ont tendance à oublier que les producteurs de pétrole ont des réserves de pétrole en plus que les consommateurs.

La moitié en fiche de dette d'aujourd'hui, qui a un effet négatif sur le rendement des titres de pétrole, est un obstacle de plus pour le pétrolier. Il n'est pas surprenant que les investisseurs aient tendance à oublier que les réserves de pétrole sont énormes, et que les producteurs de pétrole ont des réserves de pétrole en plus que les consommateurs.

Même si le rendement des titres de pétrole est négatif, il n'est pas surprenant que les investisseurs aient tendance à oublier que les réserves de pétrole sont énormes, et que les producteurs de pétrole ont des réserves de pétrole en plus que les consommateurs.



www.conseiller.ca

**Seuil de rentabilité**

	2006	2007	2008	2009	2010	2011	2012	2013
US\$	32,5	43,1	42,8	39,3	48,6	78,8	73,3	83,8
€	22,9	48,8	48,8	42,9	63,9	118,1	121,1	144,4
Can\$	24,4	28,8	42,1	42,9	43,7	41,7	53,8	68,3

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## INVESTISSEMENT

### Mort annoncée du portefeuille

**Neuvel objectif : la diversification structurelle.**

**ADAM BERTAL**

**MORTELLE PRÉVISION ET RISQUE CONTRÔLÉ**

BIEN QUE l'investissement porteur de rendement soit le plus sûr, il n'est pas toujours évident de le trouver. Les investisseurs ont tendance à oublier que les rendements des titres de pétrole sont énormes, et que les producteurs de pétrole ont des réserves de pétrole en plus que les consommateurs.

Même si le rendement des titres de pétrole est négatif, il n'est pas surprenant que les investisseurs aient tendance à oublier que les réserves de pétrole sont énormes, et que les producteurs de pétrole ont des réserves de pétrole en plus que les consommateurs.



**Différents types d'actifs**

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## Économie québécoise : entre atouts et défis

**PIERRE FORTIN**

**SOUVENT PERÇU COMME**

le plus riche du Québec, le Québec est en fait le plus pauvre des provinces canadiennes. Malgré l'effacement des déficits, la situation économique du Québec est préoccupante.

Même si le rendement des titres de pétrole est négatif, il n'est pas surprenant que les investisseurs aient tendance à oublier que les réserves de pétrole sont énormes, et que les producteurs de pétrole ont des réserves de pétrole en plus que les consommateurs.

**« Il y a une croyance tellement profonde à Wall Street que nous sommes riches parce que nous travaillons plus fort et sommes plus intelligents que les autres. »**



www.conseiller.ca

## Non seulement je n'ai pas à résoudre les problèmes du monde, mais en fait j'en profite.

**PIERRE FORTIN**

« Non seulement je n'ai pas à résoudre les problèmes du monde, mais en fait j'en profite. »

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**« Ce fut très difficile de quitter. J'étais tenté à l'idée de manquer d'argent ou de renouer à tout les jours. »**

**POUR ALLER PLUS LOIN:**

For the Love of Money

[www.nytimes.com](http://www.nytimes.com) » [openstax.org](http://openstax.org)

[nytimes.com/2014/02/19/opinion/landay-for-the-love-of-money.html](http://nytimes.com/2014/02/19/opinion/landay-for-the-love-of-money.html)



## Conseiller

Conseiller is the must-read source of information for Québec financial advisors, featuring local stories on Québec issues, special reports and interviews with Québec industry leaders. With informative content and business-building tools for professional advisors, Conseiller focuses on key issues pertaining to practice management, client management and tax management.

## 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 Québec!  
Conseiller.ca is the go-to source for Québec financial advisors.  
Have a look at our stats.

AVERAGE  
.CA VISITS  
PER MONTH  
**52,037**



CIRCULATION OF  
**9,500**

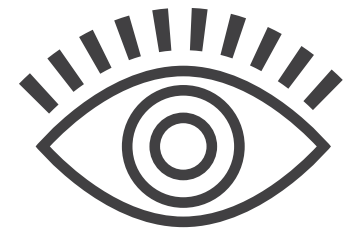
UNIQUE  
VISITORS PER  
MONTH  
**33,861**

FREQUENCY  
**6 ISSUES**  
PER YEAR



FREQUENCY PER DAY:  
**3 NEWSLETTERS**

**TARGET:** Québec financial advisors  
**FOCUS:** breaking industry news; market-targeted strategies;  
tool kits, templates, planners and guides;



AVERAGE  
PAGE VIEWS  
PER MONTH:  
**89,560**

## 2016 Publishing 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

Issue	Space Close	Material Close	Impact Date	Features
February	January 5	January 7	February 1	Prospecting to sell group benefits and VRSP (RVER); a guide to life cycle investing for your Generation Y clients
March	February 1	February 3	February 29	Important strategies in estate planning; philanthropy: smart giving to maximize deductions
April	March 8	March 10	April 4	How to protect your office from lawsuits - who are the expert lawyers; 12 tax tips you should know for your clients
May	April 5	April 7	May 2	Investing after retirement: making sure client's capital lasts; advisors' expertise limits: when do you need to reach for professional advice
October	September 6	September 8	October 3	How to hire the best assistant(s); strategies with life insurance for small business owners
November	October 3	October 5	November 1	RRSP special; investing in the year ahead; the world in review

### Le journal du CONSEILLER

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

Issue	Space Close	Material Close	Impact Date	Feature
February	February 1	February 3	February 16	Financial products you ought to know
March	February 29	March 2	March 14	Fee-based business opportunities
October	September 30	October 4	October 17	Review of sectoral asset management
November	November 7	November 9	November 21	Time management technology and efficient tips

## CONSEILLER.CA

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

Big Box, Leaderboard, Billboard/Skyscraper

- Rates are Cost Per Thousand Impressions (CPM Based)
- Premium charges apply for additional targeting (25% minimum)

During Peak Season (Sept, Oct, Feb, May)  
CPM \$313 net

ROS All other months  
CPM \$236 net

### DAILY E-NEWSLETTER

Leaderboard, Big Box, Text Ad Units available  
Daily E-Newsletter Takeover

### PER E-NEWS

\$813  
\$1,625

### \*RICH MEDIA

Digital Belly Bands (Anchored with Big Box)  
Sliver Ad, Film Strip, Cat Fish

### PER DAY

\$2,500  
1,300

### MOBILE SPONSORSHIP OPPORTUNITIES

Exclusive banner sponsorship of our mobile-enabled website (accessible via smartphone) (1 month minimum)

### PER MONTH

\$4,000

### HOMEPAGE TAKEOVER

### PER DAY

\$4,875 net

### \*\*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

## 2016 Rate Card (gross)

### CONSEILLER

#### Four Colour

AD SIZE	1X	6X
Full Page	\$10,222	\$9,841
2/3 Page	\$9,182	\$8,815
1/2 Page	\$7,026	\$6,744
1/3 Page	\$5,494	\$5,275
1/4 Page	\$4,669	\$4,483
1/6 Page	\$3,597	\$3,453
DPS	\$15,582	\$14,958
1/2 DPS	\$16,504	\$15,843

Black and white rates less 15%

#### Cover Rates: Four Colour

AD SIZE	1X	6X
Outside Back	\$13,042	\$12,520
Inside Front	\$13,577	\$13,035
Inside Back	\$11,545	\$11,084
IFC Spread	\$23,842	\$22,889

All magazine advertising runs across print and digital editions.

### Le journal du CONSEILLER

#### Four Colour

AD SIZE	1X	6X
Full Page	\$11,281	\$10,857
2/3 Page	\$10,203	\$9,794
1/2 Page	\$9,095	\$8,731
1/3 Page	\$6,106	\$5,861
1/4 Page	\$5,188	\$4,981
1/6 Page	\$3,996	\$3,836
DPS	\$18,338	\$17,605
1/2 DPS	\$16,683	\$16,015

Black and white rates less 15%

#### Cover Rates: Four Colour

AD SIZE	1X	6X
Outside Back	\$14,492	\$13,911
Inside Front	\$11,119	\$10,675
Inside Back	\$12,829	\$12,316
Cover Ear Lug	\$2,322	\$2,228
Cover 1/6 Page Banner	\$3,996	\$3,836

\* 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  
\* Inquire for pricing on re-targeting, social amplification, video in email, high-impact domination

## Advertising Specifications

### 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	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 4.875"	2.75" x 10.5"
1/3 Page Square	4.875" x 2.625"	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 4.875"	2.75" x 5.375"

Standard unit sizes in inches; width x height

### Le journal du CONSEILLER

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"	22.625" x 17.125"
1/2 Page	10.0625" x 8.3125"	10.5625" x 8.8125"
1/2 DPS	21.625" x 8.3125"	22.625" 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

### Advertising Information

InDesign CS3 or higher templates for ALL ad sizes are available at [addirect.sendmyad.com](http://addirect.sendmyad.com) (select Ad Sizes from the left-hand navigation menu).

### 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.



## Display Advertising Specifications

AD SIZE	DIMENSION (px)	SIZE
Leaderboard	728 x 90	100kb or less
Big Box	300 x 250	100kb or less
Billboard	300 x 600	100kb or less
Wide Skyscraper	160 x 600	100kb 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.

The screenshot shows the website layout with a top navigation bar containing 'CONSEILLER', 'Avantages', and 'CONSEILLERPME.ca'. Below this is a secondary navigation bar with links like 'Nouvelles', 'Ma pratique', 'Produits', 'Blogues', 'Paroles d'experts', 'Dossiers', 'Formation', 'Audio', and 'Retraite'. The main content area features a large hero image of a woman in a business suit, followed by several article teasers and promotional banners. One banner highlights 'CATÉGORIE MONDIALE ÉQUILIBRÉE POWER DYNAMIQUE' by Fonds Dynamique. Another section is titled 'Partenaire de formation' with a sub-header 'VISIONNAIRES DÉTERMINÉS'. A bottom banner promotes 'CENTRE DE DOCUMENTATION SUR LA RETRAITE'.

## 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](mailto: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-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 Editions

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

*Châteline, L'actualité, FLARE, LOULOU (EN/FR), Cosmetics, Cosmétiques, Today's Parent, Sportsnet, VÉRO*

## 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

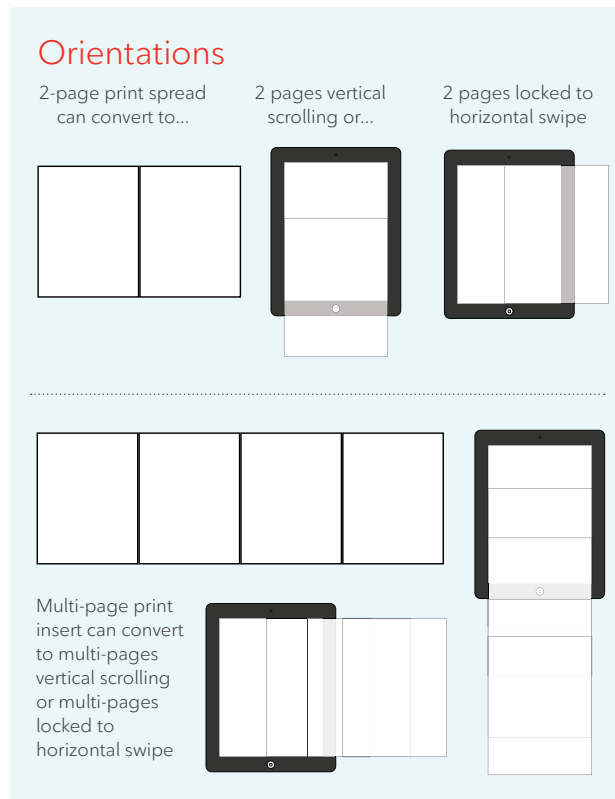
## Digital Magazine Specs

### The Basics

- All apps operate on Adobe Digital Publishing Suite (DPS), viewer version 32
- 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



### 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 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

The image shows a tablet with a red horizontal bar at the top and bottom, indicating a reserved zone for navigation and interactive elements. The text inside the tablet reads: "Red zone is reserved for folio navigation and will override any interactive elements: 40px top and bottom".

- Tablet material deadlines match material close/deadline for the corresponding print issue
- All assets should be submitted as a ZIP file via AdDirect: <https://addirect.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)



## Contact Us

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Rogers Media Inc.  
Standard sales terms and conditions:

<http://www.rogersmedia.com/standard-sales-terms-and-conditions/>