2024 media kit

Insights and best practices for independent distribution

aspire

see and be seen

Aspire to stand out more

In less than a year, *Aspire* has surpassed all other media outlets for engagement and distribution in the insurance and financial services segments. With record-breaking readership levels, dynamic marketing options, and an engaging editorial calendar, we aspire to continue to exceed advertisers' expectations in 2024.

Let us help your marketing message stand out and be seen.

We have a good story to tell

In February of 2023, *Aspire* magazine launched in collaboration with LIBRA Insurance Partners with an unwavering commitment to accelerate business growth for broker general agencies (BGAs), insurance agents, and financial services advisors. Our strategy is simple: to provide content that matters, insights that empower, and knowledge that transforms.

Having input from those with a pulse on the business sets *Aspire* apart from other media options and has helped break readership records. The fourth edition of *Aspire* exceeded 300,000 views within two weeks of its release — a testament to the relevant and invaluable content the publication provides its readers.

Aspire to reach new heights

Through a combination of digital and print distribution, *Aspire* is reaching new heights. We invite your business to join us on this extraordinary journey.

Aspire to connect more

As the Information Age has transitioned into information overload, new challenges for connecting with target prospects have arisen. Understanding the marketing challenge while respecting readers' limited time, *Aspire* cuts through the clutter and advertorial content so prevalent in today's market. Laid out in executive summary style, articles and infographics visually engage; offering concise, to-the-point information. Full-page and half-page ad placements are available adjacent to relevant content, serving as additional resources to the readers.

Editorial Advisory Team

Aspire works with LIBRA partners and brokers who personally understand the challenges and opportunities in today's marketplace to ensure the content is useful and relevant to the readers.

With the team's insights, *Aspire* shares bylined articles and market insights from such experts as in-market professionals, independent research organizations, product-specific consultants, industry journalists, carriers and vendors.

The eyes have it

Great content and captivating design are just half the story. *Aspire* is also focused on reaching the entire market and keeping them engaged. After each issue, analytics are reviewed and shared with advertisers to ensure future advertisements and articles resonate with the readers.

The database is updated prior to each issue with the latest LIBRA partners' executives and their agents, along with other independent insurance agencies and financial services advisors who are licensed in the United States. The list of 750,000 includes active, licensed producers and agency executives with the following titles and credentials working within specific product categories.

INDEXED VARIABLE UNIVERSAL LIFE INSURANCE

Goldilocks and the 3 ULs

Most people are familiar with the children's story statement — "This one is too hot. This one is too cold. But this one is juuust right." We may now be entering a time where Universal Life Insurance solutions that have direct or indirect exposure to the capital markets may have some similarities to this classic tale.

For an industry that has occasionally been criticized for being slow to evolve, the introduction of Indexed Variable Universal Life (IVUL) represents one of the rare demonstrations of innovation.

Joe Pedersen is Vice President of Investment Strategy and Distribution for Prudential. Joe is a Certified Investment Management Analyst (CIMA®), and obtained his MBA from Quinnipiac University.

Two historical choices

Historically, financial professionals and consumers found themselves with two main types of permanent life insurance offerings that were influenced by the capital markets: Variable Universal Life (VUL) or Indexed Universal Life (IUL). And by just about any measure, VUL was likely to deliver meaningfully better long-term outcomes due to being directly linked to the capital markets with little to no insurance carrier restraints. However, there are a myriad of reasons why consumers and professionals didn't always choose VUL — risk tolerance being the biggest and most obvious example. VUL requires individuals to remain committed during periods of heightened volatility. And unfortunately, consumer behavior is such that it's during these periods that many individuals will skip premiums and/or make other bad decisions that can harm or eliminate their policy.

Comparatively, IUL is typically able to eradicate those bad years from the policy. The price of admission, so to speak, is forgoing dividend participation and limitations on the amount or magnitude of upside that can be captured on the cash value. In spite of product, index, and illustrative engineering suggesting that they can meet or exceed VUL over the long term, most rational insurance professionals understand and appreciate the extreme unlikelihood of this occurring.

Something in the middle

So now we have our bookends—our hot and cold porridge. Following on the heels of their cousins in the annuity industry, life insurance carriers recognized the need and opportunity for a solution in the middle: Indexed Variable Universal life insurance (IVUL). While this is a new category for the life insurance industry, the comparable annuity category has seen substantial growth over the past decade, with sales growing from $1.6B in 2013 to an estimated $40.9B for year-end 2022 and from 4 companies offering products then to 17 today[1].

To help demonstrate some of the fundamental mechanics of IVULs, the focus will be on more common product structures. There will undoubtedly be more esoteric nuances as more and more carriers enter the space looking to distinguish themselves, but there needs to be a foundational understanding first. Further, all insurance product elements will be ignored to fully isolate the index crediting component as that is the true differentiator.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

Life insurance is issued by Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). Securities products are offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

The downside

With respect to index crediting, IVULs can be viewed and compared to the IUL and VUL bookends in terms of upside participation and downside protection. Beginning with the downside, VUL offers no inherent protection while IUL offers essentially full protection from market based loss through a 0% floor. IVUL falls in the middle using what's called a buffer. The buffer is the amount of loss the policyholder is protected from before they experience negative index credits on the index-crediting strategies only. Variable investment options are available as on VUL but do not offer protection levels.

A common buffer is a one-year 10% on the S&P 500 Price Return. Meaning, if the index return lands between 0% and -10%, the policyholder simply wouldn't receive any index credits. However, if the index finished the one-year term down more than -10%, the policyholder would experience negative index credits beyond the first 10%. For example, if the index was down -18% during the one-year term, the policyholder would only be down -8% as the first -10% was absorbed by the buffer.

The upside

Clearly, this offers greater inherent downside protection than VUL, which offers none, and less than the full protection of IUL. So naturally, the upside opportunity should fall between the two as well. While the buffer will always be held constant on the downside (again, a common amount being 10%), cap rates, participation rates, and other upside capture strategies will vary over time. However, the caps on the positive side of these index credits tend to be substantially higher than IUL; in some cases, as much as four times or more what is readily available in the IUL marketplace. This is the upside opportunity being provided in exchange for the downside risk sharing of a buffer.

While comparing cap rates is the most natural way to distinguish IUL and IVUL index crediting options, there are and will continue to be other "uncapped" crediting strategies that use other means to throttle the upside. Depending upon the time period being examined, the cap options and the uncapped options may have provided greater index participation.

Holy Grail for investing

In theory, this registered hybrid option makes sense as it naturally slots in between the two existing insurance product types. Therefore, it can be a logical choice for consumers with a death benefit need and risk-tolerance levels that align. However, consumers and professionals may want to take a look at these offerings from a mathematical standpoint as well. The amount of loss absorbed by the buffer tends to be disproportionate to the amount of upside sacrificed. This asymmetrical profile has similarities to when Harry Markowitz discovered the benefits of diversification. As the founding father of Modern Portfolio Theory, this reduction in risk without an equal corresponding reduction in return became the new Holy Grail for investing. And now we've been able to harness that concept and deliver it at the institutional level.

For an industry that has occasionally been criticized for being slow to evolve, the introduction of Indexed Variable Universal Life (IVUL) represents one of the rare demonstrations of innovation. While impossible to say with definitive certainty, the adoption and utilization of these types of policies may very well see the same type of explosion as their cousins in the annuity space. And if so, there will be many people claiming that the porridge is just right.

Index-linked variable universal life products are complex insurance and investment vehicles and are long-term investments designed to provide death benefit protection with cash value accumulation potential. All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurer and do not apply to the underlying investment options.

1 *LIMRA Secure Retirement Institute U.S. Individual Annuities Sales Survey, 1Q 2022 and Preliminary 2Q 2022

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From cover-to-cover

Articles are being read and ad impressions are being made. Averages per issue continue to climb.

- Desktop is primary mode of consumption
- 500 hours spent by readers
- 48.50 pages read by reader
- 34.8 minutes time spent by reader
- 9 return views per reader

Audience titles/Professional credentials

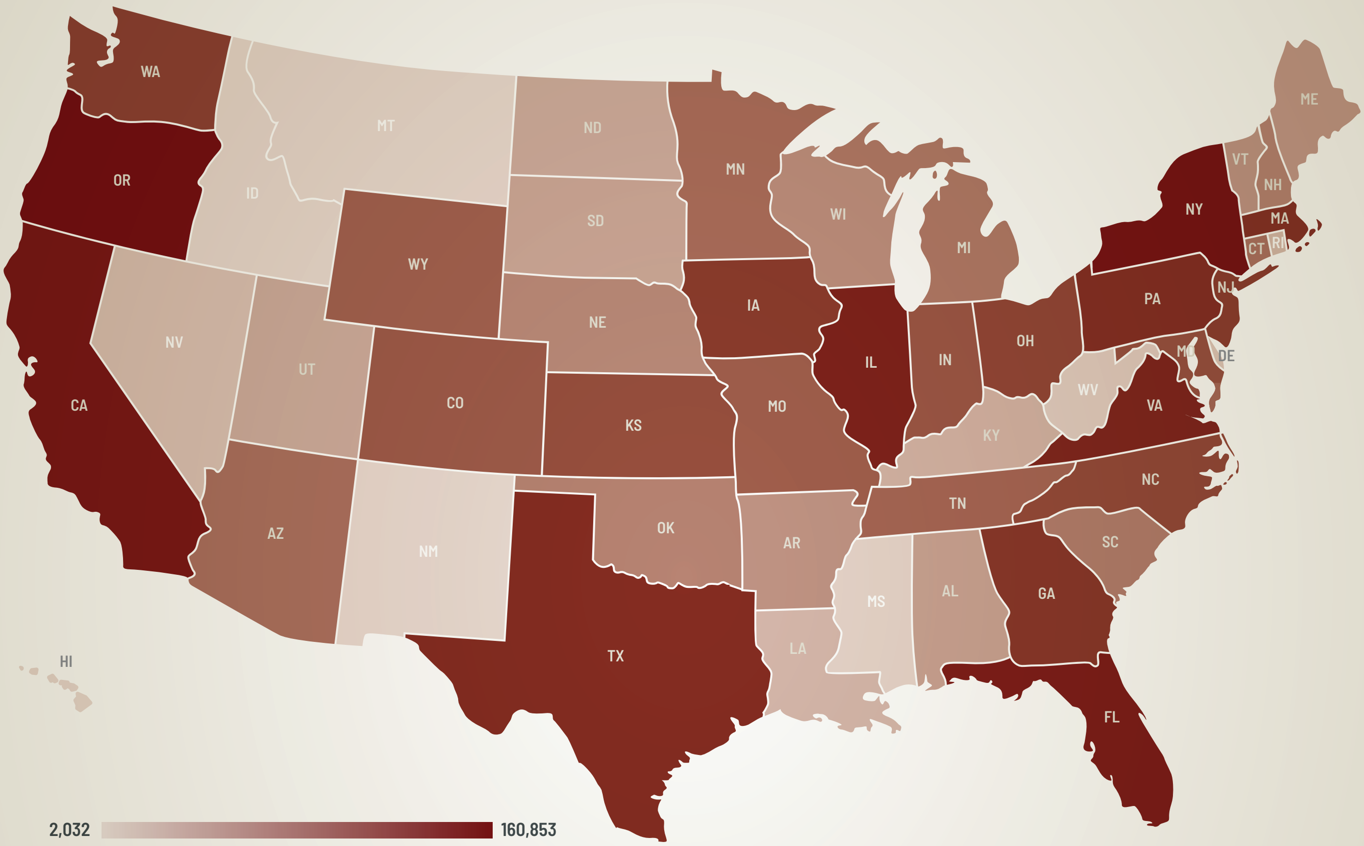
- AAI
- AEP
- ARM
- Agency Principal
- Agent
- Broker
- Case Manager
- Chairman of Board
- Chief Financial Officer
- Chief Marketing Officer
- Chief Technical Officer
- CEP
- CFP
- CLTC
- CLU
- CPA
- CRM
- Director of Brokerage
- Director of Marketing
- Director of Recruitment
- Field Agent
- Financial Advisor
- Managing Agent
- Managing Broker
- President
- Producer
- Senior Vice President
- Underwriter
- Vice President

Product lines:

- Accidental
- Annuities
- Critical Illness
- Disability Insurance
- Impaired Risk
- Life Insurance
- Long-Term Care Insurance
- Medicare Supplement
- Reinsurance
- Senior Markets

Aspire to be seen across the U.S.

Everyday, *Aspire's* readership grows with readers coming back to the digital edition an average of 6 times. Delivering content that is relevant to insurance and financial services professionals across the country, *Aspire* shares content from many industry experts for one powerful read.



Top 10 states in descending order:

Oregon	160,853
New York	150,882
California	138,186
Florida	133,968
Illinois	124,043
Virginia	110,073
Texas	100,459
Pennsylvania	90,853
Massachusetts	80,221
Georgia	70,018

Aspire to be consistent

Every other month, distribution provides ongoing connectivity with the readers without being overwhelming or intrusive to their inboxes. Designed in an executive-style format with rich visuals, *Aspire* is laid out to provide optimum exposure for advertising messages.

Priced with cost-efficiency and consistency in mind, readership analytics are provided for year-long advertising campaigns to ensure continuity and success.

2024 RATE CARD

	FULL PAGE 4/COLOR	½ HORIZONTAL 4/COLOR
1x rate	$6,500	$3,500
3x rate	$5,750	$3,000
6x rate	$5,000	$2,850

2024 EDITORIAL CALENDAR & DEADLINES

ISSUE	ISSUE DATE	SPACE CLOSE	MATERIALS CLOSE	CONTENT CLOSE
January/February	1/25/24	12/15/23	1/5/24	12/29/23
March/April	3/19/24	2/16/24	2/29/24	2/26/24
May/June	5/21/24	4/18/24	4/26/24	4/24/24
July/August	7/23/24	6/24/24	7/3/24	6/28/24
September/October	9/24/24	8/23/24	8/30/24	8/27/24
November/December	11/21/24	10/14/24	10/30/24	10/22/24

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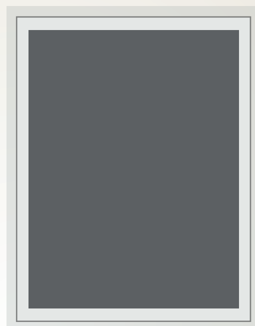
Specifications

Artwork Requirements:

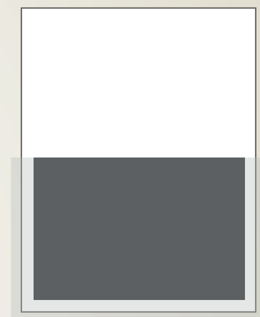
- All digital color and grayscale artwork must be supplied at 300 DPI.
- Line art must be supplied at 600 DPI.
- High-res PDF and JPEG files are accepted. Images from the Web are not suitable for printing.
- All color artwork must be in CMYK mode; black and white artwork must be in either grayscale or bitmap mode.
- RGB mode artwork is not accepted and if supplied will be converted to CMYK mode, which will result in a color shift.
- All screen and printer fonts as well as linked images must be supplied if not embedded in the file.

Magazine trim size: 9" x 10.875"



Full Page
9" x 10.875" add .125" bleed

Full Page Non-Bleed
8" x 9.875"



1/2 Horizontal Bleed
9" x 5.25" add .125" bleed

1/2 Horizontal Non-Bleed
8" x 4.75"

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ASPIRE EDITORIAL CALENDAR

Every issue of *Aspire* covers sales strategies for five key product categories – life insurance, long-term care, disability insurance, annuities, and senior market products. Issue themes and topics to address special awareness dates are highlighted within the editorial calendar.

October/November 2023

Planning ahead

- **Life Insurance:** Revisiting whole life and term life.
- **Compliance:** The latest issues including tax code 7702B.
- **LTC:** Building LTC into retirement planning.
- **Annuities:** Creative uses for indexed annuities.
- **Estate Planning:** Blended families and charitable giving — considerations.
- **Marketing:** Using trends and awareness dates to build community connections and visibility.

December 2023: Special Edition

Raising the bar: Celebrating sales strategies shaping the success of 2023

- **Business Development:** Compilation of successful strategy case studies.
- **Market Analytics:** Q3 numbers and trends.
- **Tax and Estate Planning:** Pre-tax season considerations.

January/February 2024

How to make it the best year yet

- **Life Insurance:** Divorce's impact on coverage; and how to market to this subset.
- **Income Protection:** In a changing job market, how income protection compliments traditional life insurance coverage.
- **Social Security:** How cuts may impact retirement planning and medicare supplements.
- **Health and Wellness Initiatives:** How integration wellness programs and wearables are impacting life insurance policies and pricing.
- **Servicing:** Taxes and data privacy as a client touchpoint.
- **Marketing:** Attracting Millennials and Gen Z clients.

March/April 2024

Rewriting the script: Making insurance understandable

- **Decoding Business Speak:** Removing the B.S. from client and professional jargon.
- **Shareables:** Consumer-friendly content on life insurance, term life, retirement plans, annuities, DI, and LTC.
- **Marketing:** How to sponsor "America Saves Week" in your communities for free to increase visibility.

May/June 2024

Detecting opportunities – Big wins with small business, niche markets, and smart technology

- **Sales Strategies:** Selling keyman policies, LTC, DI, and Life insurance: Role reversal implications on coverage with 1 in 5 dads staying home.
- **Life Insurance:** Sales and product trends in the niche markets.
- **Blockchain and Smart Contracts:** How blockchain and smart contracts are streamlining life insurance and cybersecurity.
- **LTC, DI, and Life insurance:** Role reversal implications on coverage with 1 in 5 dads stay home.
- **AEP:** A review of compliance rules, technology, and prospecting ideas.
- **Servicing:** Staying connected in preparation for Summer Break.

July/August 2024

Turning up the heat

- **Life Insurance:** Incorporating life insurance into financial planning.
- **Climate Change and Risk Assessment:** How climate change affects the life insurance sector.
- **Sustainable and ESG Investing:** How changing social and environment priorities are changing the insurance and investment landscape.
- **AEP:** Keeping sales momentum during crunch time.
- **Teaming Up: Team playing in a non-team world:** How to work with other professionals for the client's best interest.

September/October 2024

It takes a plan

- **Life Insurance Awareness:** It's an everyday event for advisors, but latest research shares how consumers are looking at it these days.
- **AEP:** Last minute sales ideas and ways to maximize efforts with the launch of AEP.
- **Cyber Awareness:** Continued coverage of ways to not only keep business safe, but clients from cyber attacks.
- **Financial Planning:** Retirement and medicare supplemental coverage are on the calendar for October; providing reasons to talk with clients about protecting families and retirement.
- **Estate Planning:** Talking through deferred annuities and incorporating life insurance into plans.

November/December 2024

Raising the Bar: Celebrating sales strategies shaping the success of 2024

- **Business Development:** Compilation of successful strategies and processes used in the field.
- **Market Analytics:** Third quarter revenue numbers and trends.
- **Tax and Estate Planning:** Things to consider prior to tax season.
- **Politics:** What will the elections mean to insurance and annuities?

Submission Policy

Aspire welcomes byline content that is non-advertorial in nature. Please submit an outline of the article two months in advance of the content deadline for consideration to the publisher. Acceptable articles provide market insights, trends, strategies, and processes that do not promote specific companies or products.