



Investment Life & Pensions
Moneyfacts[®]

September 2010 Issue 157

Investment Life & Pensions
Moneyfacts[®]

An uphill struggle

Retirement incomes drop further

Moneyfacts

FREE WITH THIS ISSUE: Structured Products Supplement

Health Cash Plans

Providing peace of mind

Jack Briggs highlights the benefits of cash plans and explains how they can help your clients budget for their healthcare needs

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Low Cost With Profits Endowments

PAST PERFORMANCE

FUND	1 YEAR	3 YEAR	5 YEAR	10 YEAR	15 YEAR	20 YEAR
Aviva	12.5%	15.2%	18.1%	21.3%	24.5%	27.8%
Aviva	11.8%	14.5%	17.3%	20.5%	23.7%	27.0%
Aviva	13.1%	15.8%	18.6%	21.8%	25.0%	28.3%
Aviva	12.9%	15.6%	18.4%	21.6%	24.8%	28.1%
Aviva	13.3%	16.0%	18.8%	22.0%	25.2%	28.5%
Aviva	13.5%	16.2%	19.0%	22.2%	25.4%	28.7%
Aviva	13.7%	16.4%	19.2%	22.4%	25.6%	28.9%
Aviva	13.9%	16.6%	19.4%	22.6%	25.8%	29.1%
Aviva	14.1%	16.8%	19.6%	22.8%	26.0%	29.3%
Aviva	14.3%	17.0%	19.8%	23.0%	26.2%	29.5%

Full Cost With Profits Endowments

FUND	1 YEAR	3 YEAR	5 YEAR	10 YEAR	15 YEAR	20 YEAR
Aviva	14.5%	17.2%	20.0%	23.2%	26.4%	29.7%
Aviva	14.3%	17.0%	19.8%	23.0%	26.2%	29.5%
Aviva	14.7%	17.4%	20.2%	23.4%	26.6%	29.9%
Aviva	14.9%	17.6%	20.4%	23.6%	26.8%	30.1%
Aviva	15.1%	17.8%	20.6%	23.8%	27.0%	30.3%
Aviva	15.3%	18.0%	20.8%	24.0%	27.2%	30.5%
Aviva	15.5%	18.2%	21.0%	24.2%	27.4%	30.7%
Aviva	15.7%	18.4%	21.2%	24.4%	27.6%	30.9%
Aviva	15.9%	18.6%	21.4%	24.6%	27.8%	31.1%
Aviva	16.1%	18.8%	21.6%	24.8%	28.0%	31.3%

Unit-Linked Endowments

FUND	1 YEAR	3 YEAR	5 YEAR	10 YEAR	15 YEAR	20 YEAR
Aviva	14.8%	17.5%	20.3%	23.5%	26.7%	30.0%
Aviva	14.6%	17.3%	20.1%	23.3%	26.5%	29.8%
Aviva	15.0%	17.7%	20.5%	23.7%	26.9%	30.2%
Aviva	15.2%	17.9%	20.7%	23.9%	27.1%	30.4%
Aviva	15.4%	18.1%	20.9%	24.1%	27.3%	30.6%
Aviva	15.6%	18.3%	21.1%	24.3%	27.5%	30.8%
Aviva	15.8%	18.5%	21.3%	24.5%	27.7%	31.0%
Aviva	16.0%	18.7%	21.5%	24.7%	27.9%	31.2%
Aviva	16.2%	18.9%	21.7%	24.9%	28.1%	31.4%
Aviva	16.4%	19.1%	21.9%	25.1%	28.3%	31.6%

Healthy returns from Healthy Investment

Top Quarter Past Performance Star for Low Cost With Profits Endowments

Top 100 UK Best ISA Funds over 5 years

Top 100 Investment Trust ISA Funds over 5 years

FUND	1 YEAR	3 YEAR	5 YEAR
Aviva	15.2%	18.5%	21.8%
Aviva	15.0%	18.3%	21.6%
Aviva	15.4%	18.7%	22.0%
Aviva	15.6%	18.9%	22.2%
Aviva	15.8%	19.1%	22.4%
Aviva	16.0%	19.3%	22.6%
Aviva	16.2%	19.5%	22.8%
Aviva	16.4%	19.7%	23.0%
Aviva	16.6%	19.9%	23.2%
Aviva	16.8%	20.1%	23.4%

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The established choice for
the serious professional adviser



Opportunities to benefit from:

- ✓ Readership of 12,600
- ✓ High quality editorial written by experts
- ✓ Data research that is the envy of the industry
- ✓ Your message linked with our reputation for quality and value
- ✓ A range of options to ensure you reach relevant readers in a way that suits your needs
- ✓ Our specialist focus ensures your advertisement will be relevant and meaningful for the reader

Benefit from our experience:

- ✓ Our blend of journalistic comment and expert knowledge is read in-depth and therefore is kept longer
- ✓ Our invaluable research is sought after by readers who refer to Moneyfacts magazines on average five times a day
- ✓ Moneyfacts magazines are not only read, but are used as a part of the adviser's decision process
- ✓ Our product surveys command industry respect



A word about Investment Life & Pensions Moneyfacts



"Investment Life & Pensions Moneyfacts is the established choice for the serious professional adviser. It's a monthly title that's referred to time and time again, giving companies advertising their products and services continued exposure and increasing the chances of a highly targeted response. Investment Life & Pensions Moneyfacts contains must-read editorial, regular surveys, unrivalled product coverage and the fastest delivery of fund performance of any trade monthly, covering over 9,000 funds supplied by Lipper. It's undoubtedly the publication of choice for companies looking to highlight the attractions of their own product range and create brand awareness."

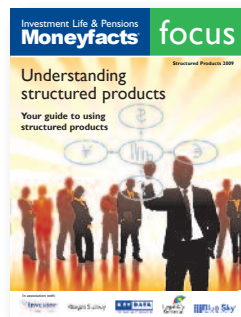
Sylvia Waycot
Publishing Director
Moneyfacts Group



Not only display... In addition to our display advertising, we offer:

Supplements

A series of educational supplements based on regulation and product knowledge aimed at intermediaries. These supplements offer the chance to demonstrate understanding of the intermediaries' professional needs and help them to grow their businesses.



The following supplements will be published in 2011

February	Absolute Return funds
March	SIPPs
April	Retirement showcase
May	Structured Products
June	IHT/Tax planning

Two-sided editorial inserts

Demonstrate expertise on a given subject with a two-sided editorial insert. This allows your message to stand out for our readership of intermediaries regardless of pre-planned feature lists.

Pocket sized tax table

Carried in the intermediaries' pockets, our tax table is always on hand - and constantly referred to.

Broker directory

Designed to be a portable working tool, broker directories provide instant access to detailed data about a given subject. Previous broker directories have included: *Tax & benefits*, *SIPPS* and *Equity Release*.

Beth is ready to discuss ways to help you promote your campaigns to thousands of intermediaries

Beth Baxter 01603 476858 email: bbaxter@moneyfacts.co.uk



Investment Life & Pensions Moneyfacts Awards

The Investment Life & Pensions Moneyfacts Awards are now approaching their 10th year. These highly anticipated awards reward those providers that have delivered the most competitive products, the best levels of service and shown the greatest innovation during the preceding twelve months.

- Tables can be purchased year round – email ajoyce@moneyfacts.co.uk for information.
- Adviser voting is open during April and May each year
- Shortlists are announced in June each year
- The awards ceremony is late September (23 September 2011)

Licences for awards logos available for purchase after the awards ceremony

“ This is the most powerful magazine on the open market..” IFA, Aviva, Grimsby



Display advertising rates

Rates	1	3	6	9	12
Inside front cover	£2,000	£1,700	£1,400	£1,200	£1,100
Inside back cover	£2,000	£1,700	£1,400	£1,200	£1,100
Outside back cover	£2,000	£1,700	£1,400	£1,200	£1,100
Full page colour	£1,700	£1,400	£1,250	£1,100	£1,025
Full page mono	£1,300	£1,040	£910	£780	£715
Half page	£800	£640	£560	£480	£440
Quarter page	£500	£400	£350	£300	£275
Strip advert	£300	£270	£240	£210	£180

Agency commission 10%

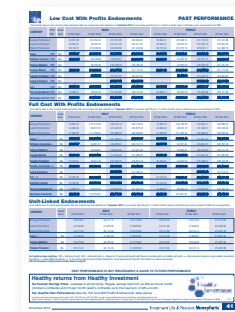
Pre-paid display advertising rates

Rates	1	3	6	9	12
Inside front cover	£2,000	£1,530	£1,260	£1,020	£880
Inside back cover	£2,000	£1,530	£1,260	£1,020	£880
Outside back cover	£2,000	£1,530	£1,260	£1,020	£880
Full page colour	£1,500	£1,080	£945	£765	£660
Full page mono	£1,300	£940	£820	£665	£575
Half page	£800	£580	£505	£410	£355
Quarter page	£500	£360	£315	£255	£220
Strip advert	£320	£235	£205	£165	£145

Agency commission 10%

Supplements

For standard 3 page editorial (1800 word count) and full page colour advert £3,500





Product specification

False cover (wrap)

Trim area H297mm x W420mm

Type area H285mm x W405mm

Avoid putting text in the the horizontal centre area as this is where the spine will be
Allow 16mm (8mm each way of centre)
Add 5mm bleed all way round

Double page spread

Trim area H297mm x W420mm

Type area H285mm x W400mm

Avoid text in the centre of the type area
Up to 16mm of the centre will disappear into spine due to stitching and creepage
Add 5mm bleed all way round

Full page including outside back cover

Trim area H297mm x W210mm

Type area H285mm x W195mm

Add 5mm bleed all way round

Half page landscape (squared up on page)

Trim area N/A

Ad Size H140mm x W180mm

Max type area H130mm x W170mm

Half page landscape (to bleed off page left and right)

Type area H130mm x W170mm

Ad size H140mm x W210mm plus 5mm bleed left and right

Half page vertical for editorial

Trim area N/A

Ad size H250mm x W90mm

Strip ad for editorial page

Trim area N/A

Ad size H30mm x W180mm

Standard strip ad for portrait data page

Trim area N/A

Ad Size H30mm x W195mm

Standard strip ad for landscape data page

Trim area N/A

Ad size H30mm x W284mm

All artwork as high resolution PDF, EPS or TIFF



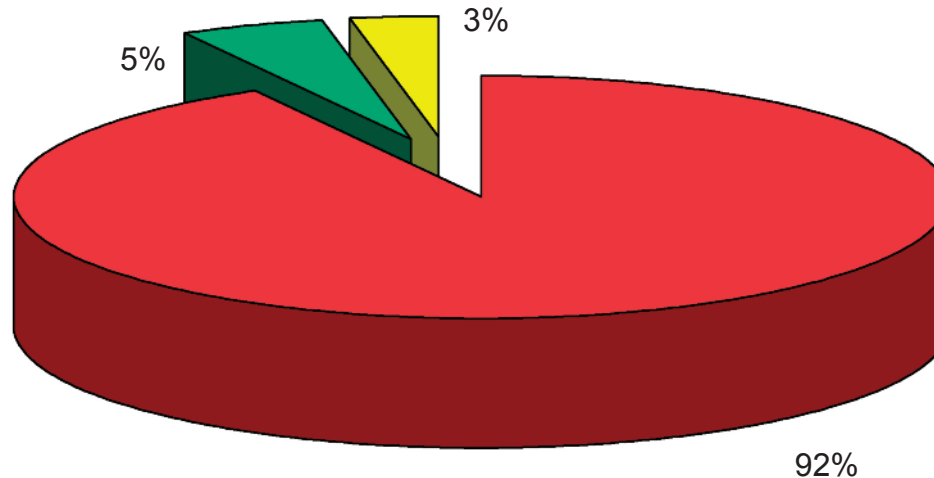


Our readers include...

Investment Life and Pensions Moneyfacts has an average monthly readership of 12,600

Subscriber profile

IFA	92%
Life company	5%
Accountants	3%



(* Other made up of estate agents, insurance, credit unions, retail & services, marketing & PR and private investors)

Facts about our subscribers

- 90% write/advise on protection products
- 90% write/advise on life/term assurance
- 90% write/advise on critical illness
- 90% write/advise on income protection
- 92% write/advise on pension products
- 92% write/advise on annuities
- 92% of subscribers write/advise on personal pensions
- 92% write/advise on investment products
- 92% write/advise on investment bonds
- 94% write/advise on unit trust/OEICS
- 85% write/advise on equity ISAs
- 85% of readers use ILP as a reference tool



Forward Features 2011

Issue January 2011 published 11/1/2011

Advertising 4/1/2011

Survey: Annuities. Review of the most competitive rates and trends over the last 12 months

Corporate Bonds: Latest outlook for corporate bond funds and their recent performance

Group Pensions: An overview of the market and recent developments

Issue February 2011 published 8/2/2011

Advertising 31/1/2011

Survey: SIPPs: Review of the thriving self invested personal pension market

Income protection: Focus on the range of income protection insurance products on offer

Emerging Markets funds: An ideal way for clients to spice up their portfolios?

Issue March 2011 published 8/3/2011

Advertising 28/2/2011

Survey: ISAs. A review of the hot funds and sectors in the build-up to the ISA season

Enhanced and impaired life annuities: A look at the annuity options for clients in poor health

SSAS: Why small self administered schemes are still relevant for director controlled companies

Issue April 2011 published 12/4/2011

Advertising 4/4/2011

Survey: With profits bonds and distribution bonds. Review of the latest with profits bond and distribution bond performance figures

Critical illness: A round-up of the latest developments in the critical illness market

Variable annuities/third way pensions: How variable annuities and third way products are transforming the ‘at retirement’ market

Issue May 2011 published 10/5/2011

Advertising 3/5/2011

Survey: Equity release. In-depth review of the range of equity release products on offer

Business protection: How businesses can protect against the death or serious illness of a keyperson

Investment linked annuities: A look at the growing attractions of investment backed annuities

Issue June 2011 published 14/6/2011

Advertising 6/6/2011

Survey: Ethical/SRI funds. We report on whether investors can profit from their principles

Investment bonds: A review of the investment bond market

Inheritance tax planning: How clients can mitigate the impact of inheritance tax



Forward Features 2011

Issue July 2011 published 12/7/2011

Advertising 4/7/2011

Survey: Multi-manager. Special focus on the features and performance of multi-manager funds

Income drawdown: The benefits and attractions of income drawdown

Private medical insurance: Why IFAs should be recommending private medical insurance

Issue August 2011 published 9/8/2011

Advertising 1/8/2011

Survey: Structured Products. How structured products can provide the ideal solution for cautious investors

Term assurance: The most competitive term assurance providers and premiums revealed

Wraps/Platforms: The role of wraps/platforms in financial planning

Issue September 2011 published 13/9/2011

Advertising 5/9/2011

Survey: Personal pensions. Review of the latest individual personal pension returns and market developments

Mortgage protection: A round-up of the wide range of mortgage protection products on offer

Property funds: Are property funds delivering attractive returns for investors?

Issue October 2011 published 11/10/2011

Advertising 3/10/2011

Survey: Absolute Return Funds. An in-depth review of recent absolute return fund performance

SIPPs: A look at the features and attractions of Sipp for clients seeking greater control of their pension saving

Health cash plans: Exploring the features and benefits of health cash plans

Issue November 2011 published 8/11/2011

Advertising 31/10/2011

Survey: Investment trusts. The latest trends within the world of investment trusts explored

Investing for children: The opportunities available for advisers looking at the children's savings market

ETFs: The growing popularity of Exchange Traded Funds

Issue December 2011 published 13/12/2011

Advertising 5/12/2011

Survey: Unit trusts/OEICs. The top performing unit trust sectors and funds revealed

Review of 2011: What made the headlines in the protection, pension and investment markets during 2011

Long term care: An overview of the latest trends in the long-term care market