

Moneyfacts®

Issue 265 November 2010

Moneyfacts®

Financial information that's second to none

Moneyfacts Comment

Testing times for IFAs...or is it?

BASE RATE

WORLD RATES

INDICATORS

Why advisers are set to take a leading role in the PPI review on page 13

LAUNCHED 1988

CML

A question of size

Ensuring the right fit

Sue Anderson explains that one impact of the proposed responsible lending rules may be that a large number of people will only be able to get smaller mortgages than they need, if they can get a mortgage at all

AUTHOR

Sue Anderson is Head of Member and General Relations, Council of Mortgage Lenders (CML)

IN THE PRESS AND PRESSURE

in her present and previous roles at Building Societies Association, Sue has worked on developing and communicating the industry's self-regulatory Mortgage Code and the transition to statutory mortgage regulation.

Sue regularly contributes to the CML on TV, radio and in print

We recently published an assessment of what the consumer impact of the CML's responsible lending rules might have been if they had remained in place. This report is available in the November issue of Moneyfacts. To request a copy of the report, please contact Sue Anderson on 01203 625000 or sue.anderson@cml.org.uk

THE CML responds

The CML has published a response to the proposed responsible lending rules. The response is available in the November issue of Moneyfacts. To request a copy of the response, please contact Sue Anderson on 01203 625000 or sue.anderson@cml.org.uk

THE CML explains

The CML has published a response to the proposed responsible lending rules. The response is available in the November issue of Moneyfacts. To request a copy of the response, please contact Sue Anderson on 01203 625000 or sue.anderson@cml.org.uk

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BUY-TO-LET MORTGAGES

Table with columns: Lender, Product, Rate, Term, Fees, etc.

Lender	Product	Rate	Term	Fees
Abn-Amro
...

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Benefit from our experience:

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

*Reader survey 2009/10



A word about Moneyfacts



"Moneyfacts has been the choice of the intermediary for 23 years. It is the leading specialist monthly finance magazine providing the day-to-day data that intermediaries rely on for decision making. The Moneyfacts name is universally known within the world of personal finance by providers, intermediaries and the media for reliability and accuracy 'beyond doubt,' packaged independently of influence. In other words, if we say it, it must be true. Just ask anyone in personal finance!"

Sylvia Waycot
Publishing Director

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

- MPPi Quarter 1
- Overseas Mortgages Quarter 2
- Mortgages for unusual properties Quarter 3

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.

Broker directory

Designed to be a portable working tool, our broker directories provide instant access to detailed data about a given subject. Previous broker directories have included: *Tax & benefits*, *Offshore banking* and *Residential mortgages*.

Pocket sized tax table

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

Call Christine to discuss ways to help you promote your campaigns to thousands of intermediaries

Christine Taylor 01603 476857 [email: ctaylor@moneyfacts.co.uk](mailto:ctaylor@moneyfacts.co.uk)



The Moneyfacts Awards are presented at a daytime awards ceremony which is one of the highlights of the personal finance industry calendar. Rigorous product monitoring is carried out throughout the preceding year and the intermediary community is also consulted for their feedback. The ceremony is the pinnacle of the year's product and service advocacy.

- Tables can be purchased year round – email ctaylor@moneyfacts.co.uk for information.
- Intermediary voting is open during January and February each year
- Shortlists are announced at the end of March/beginning of April each year
- The awards ceremony is early June (10 June 2011)

Licences for awards logos available for purchase after the awards ceremony

Display advertising rates

Rates	1	3	6	9	12
Full page colour	£2,860	£2,574	£2,288	£2,002	£1,859
Inside front cover	£3,320	£2,988	£2,656	£2,324	£2,158
Outside back cover	£3,400	£3,060	£2,656	£2,380	£2,210
Inside back cover	£3,320	£2,988	£2,656	£2,324	£2,158
Half page	£1,400	£1,250	£1,100	£950	£800
Quarter page	£800	£675	£575	£495	£450
Bookend	£800	£675	£575	£495	£450
Strip on editorial pages	£682	£613	£545	£477	£443

Pre-paid display advertising rates

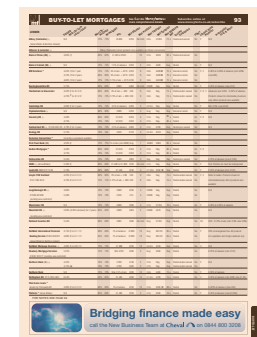
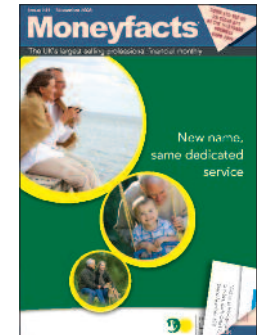
Rates	1	3	6	9	12
Full page colour	£2,860	£2,315	£2,060	£1,700	£1,490
Inside front cover	£3,320	£2,690	£2,390	£1,975	£1,725
Outside back cover	£3,400	£2,755	£2,390	£2,025	£1,770
Inside back cover	£3,320	£2,690	£2,390	£1,975	£1,725
Strip on editorial pages	£682	£550	£490	£405	£355

Agency commission 10%

Supplement rates

Full page colour £3,500

Agency commission 10%



Product specification

Full cover wrap

Trim area H297mm x W420mm

Type area H285mm x W405mm

Avoid putting text in 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

Three quarter cover wrap

Trim area H245mm x W420mm

Type area H230mm x W405mm

Avoid putting text in 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 on editorial

Trim area N/A

Ad size H140mm by W193mm

Half page vertical for editorial

Trim area N/A

Ad size H253mm by W93mm

Half page vertical mono ad for page 71

Trim area N/A

Ad size H273mm x W93mm

Half page

Trim area N/A

Ad size H142mm x W193mm

Quarter page

Trim area N/A

Ad size H120mm x W92mm

Bookend

Trim area N/A

Ad size H252mm x W61mm

Standard strip ad

Trim area N/A

Ad size H30mm x W193mm

Residential mortgage pages strip ad

Trim area N/A

Ad size H30mm x W196mm

Third of page portrait ad as per equity release pages

Trim area N/A

Ad size H83mm x W193mm

All artwork as high resolution PDF, EPS or TIFF



“ I have been a Moneyfacts subscriber in my IFA/accountancy practice for many years. It’s a terrific and trusted reference for me and my clients.” Terry Helevers, Managing Director, The Capita Group

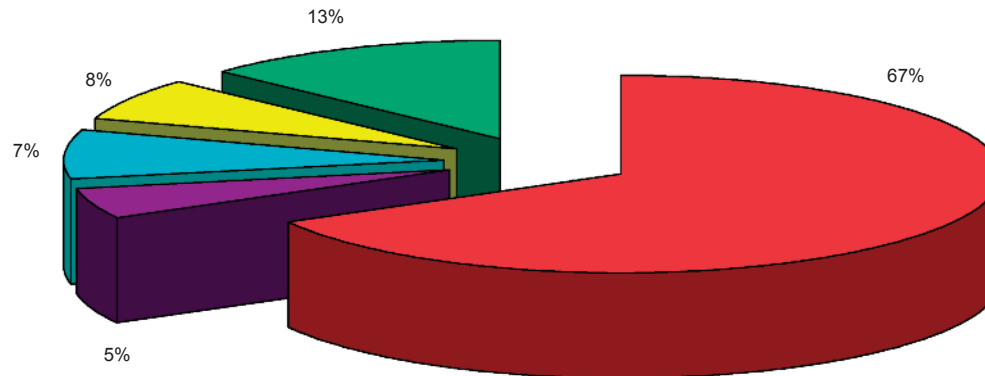
Our readers include...

Circulation breakdown

Moneyfacts has an average monthly readership of 31,500.
(Source Moneyfacts reader survey September 2010)

Subscriber profile

IFA	67%
Mortgage broker	5%
Accountants/Solicitors	8%
Banks & building societies	7%
Other*	13%



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



Facts about our subscribers

- 95% of Moneyfacts circulation is paid and controlled
- 48% of readers advise directly on mortgages
- 70% of readers belong to a professional organisation
- 67% write/advise on ISAs
- 69% write/advise on critical illness
- 71% write/advise on life/term assurance
- 66% write/advise on income protection
- 65% write/advise on personal pensions



Forward Features 2011

January 2011 - published 05/01/11

Advertising - 21/12/10

Mortgages: A look at the future for the much reduced but still important buy-to-let sector

February 2011 - published 31/01/11

Advertising - 24/01/11

Savings: Review of the most consistent performers in the savings sector over the past quarter

Retail Distribution Review: An updated view on the possible effects of the review on the market

March 2011 - published 28/02/11

Advertising - 21/02/11

Overseas mortgages: Why buying abroad can still prove profitable

Product choice: The continuing rise of supermarket banking

April 2011 - published 04/04/11

Advertising - 28/03/11

Survey: ISAs: Who will come out on top?

May 2011 - published 03/05/11

Advertising - 21/04/11

Diversification: Identifying any untapped areas that brokers can consider for increasing revenues

June 2011 - published 06/06/11

Advertising - 27/05/11

Treating customers fairly: Discussing the latest TCF initiatives

Survey: Child trust funds: Comparing the cash and equity options and where the value lies

July 2011 - published 04/07/11

Advertising - 27/06/11

Debt management: Helping your client make the right choices

Survey: Buy-to-let: Looking for signs of improvement in choice



Forward Features 2011

August 2011 - published 01/08/11

Advertising - 25/07/11

Financial difficulties: Helping your client before it is too late

Mortgage protection: Our latest look at the wide range of mortgage protection products on offer

September 2011 - published 05/09/11

Advertising - 26/08/11

Retail Distribution Review: Update on the latest changes

Commercial mortgages: Current state of the market and opportunities to become more involved

October 2011 - published 03/10/11

Advertising - 26/09/11

Mortgages: We highlight the latest trends in choice and availability

Survey: Loans: We reveal the results of our latest look at this sector

November 2011 - published 31/10/11

Advertising - 24/10/11

Savings: Review of the most consistent performers in the savings sector over the past quarter

Survey: Bridging finance: We reveal the results of our latest look at this sector

December 2011 - published 05/12/11

Advertising - 28/11/11

Retail Distribution Review: Latest opinion from the industry as implementation moves ever closer

The year in focus: The key events for the intermediary sector