

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, in collaboration with LIBRA Insurance Partners, *Aspire* magazine launched 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 at the heart of independent brokerage 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

To ensure useful and relevant content, *Aspire* works with LIBRA partners and brokers who personally understand today's insurance challenges and opportunities.

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

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

LIFE INSURANCE

Why life insurance is wealth protection



Jim Effner, CLU, Lifetime Member of MDRF, former managing partner at one of the largest Northwestern Mutual offices. As president of PJP Group, Jim works with top financial reps to give them the mindset, accountability, and systems to grow their business.

As financial advisors, we often find ourselves navigating the path of least resistance, focusing on money management and investments — topics that are easy to discuss and lucrative. Yet, there's a crucial conversation missing from this narrative: life insurance.

Most of the people we sell it to are in their mid-30's, just starting a family, and with a lot of debt. They think, "If I'm not able to provide for my family, I need life insurance to step in and play that role." And they believe that sometime in their early to mid-50's, when their kids are out of the house and their mortgage is paid off, they won't need it anymore and they'll drop it. Little do they know they'll need it and want it until the day they die.

Let's dispel some of the most common myths about the role life insurance plays in safeguarding people's future.

Myth 1: You only need it when you're young
It's easy to see how a young family could benefit from permanent life insurance, but let's go over a less obvious scenario. Let me share my mom's story. She's an 86-year-old widow and grandmother of 14 grandchildren. Nobody is financially dependent on her, she has no mortgage payments, and no college bills. The reasons most people think they need life insurance are long in the past for her. Even though she has a pension, social security, and is comfortable financially, what's important to her now is that she leaves a lasting memory, somewhat financially, to the people she loves.

A few years ago, my siblings asked me to talk to her. She had been giving the grandkids \$100 for Christmas. I had to tell her, "Mom, you can't do that anymore. You don't have the money." The next Christmas when she stood up in front of all her grandchildren and told them how much she loves them, and how sorry she was that she could no longer give them the \$100 check, she started to cry. It was heartbreaking.

Imagine if, way back in her 30s, she started buying a chunk of permanent insurance. And, in the last 20 or 30 years, the dividends had been paying the premiums. It would be enough to give each of the grandchildren \$100 each Christmas and \$10,000 at her passing. That would mean the world to her.

An 86-year-old widow is not someone you'd think of as someone who needs life insurance. And yet, she deeply wishes she had it.

Myth 2: Once you retire, life is easy

It's difficult for young people to imagine what their life will be like decades down the road. The problem is, when they realize they need life insurance, it's often too late for them to acquire it.

Let's say they are at retirement age with a good amount in assets, but want to make sure some of it goes to their children. The decisions they make around whether to take a cruise, go on vacation, or have a medical procedure that could make their life easier are different if they have life insurance. If they're worried about the spend down of assets, the last years of their life will be very different than if they had a paid off life insurance policy set aside. With a policy, they could spend their assets however they want. Life insurance gives the guarantee of having money left over to pass on to loved ones.

Myth 3: The goal is to spend all your money before you die

It's fun saying that your last check should be to the undertaker, and it should bounce. But I haven't met anyone who, late in life, is looking to spend every cent they own. Nearly every person at that stage in life has the same fear — running out of money and being a financial burden to those they love.

With permanent life insurance in place, one can spend their savings enjoying life without worry of being a financial burden.

Myth 4: Retirement savings alone will be enough

Imagine a client who is 65, married, newly retired, and has a 401k or has a defined benefit pension from an employer. Pretty quickly, most people in this situation without life insurance realize it's not going to be enough money. They reduce their income so their spouse will have money if they survive them. Life insurance could play a beneficial role where they could enhance that sole survivorship and use the dividend income out of that policy. And, they'll still have income left over when they pass away. For retired people, life insurance enhances lifetime income and it gives the peace of mind to know when their life ends, they'll have money left behind.

I'm not saying you shouldn't talk to clients about investments, but I encourage you to discover the untapped potential of comprehensive wealth protection using permanent life insurance. Our job isn't just about protecting assets, it's about safeguarding our clients' future and ensuring their financial resilience.

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Focusing on money management and investments are easy to discuss and lucrative. Yet, there's a crucial conversation missing from this narrative.



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

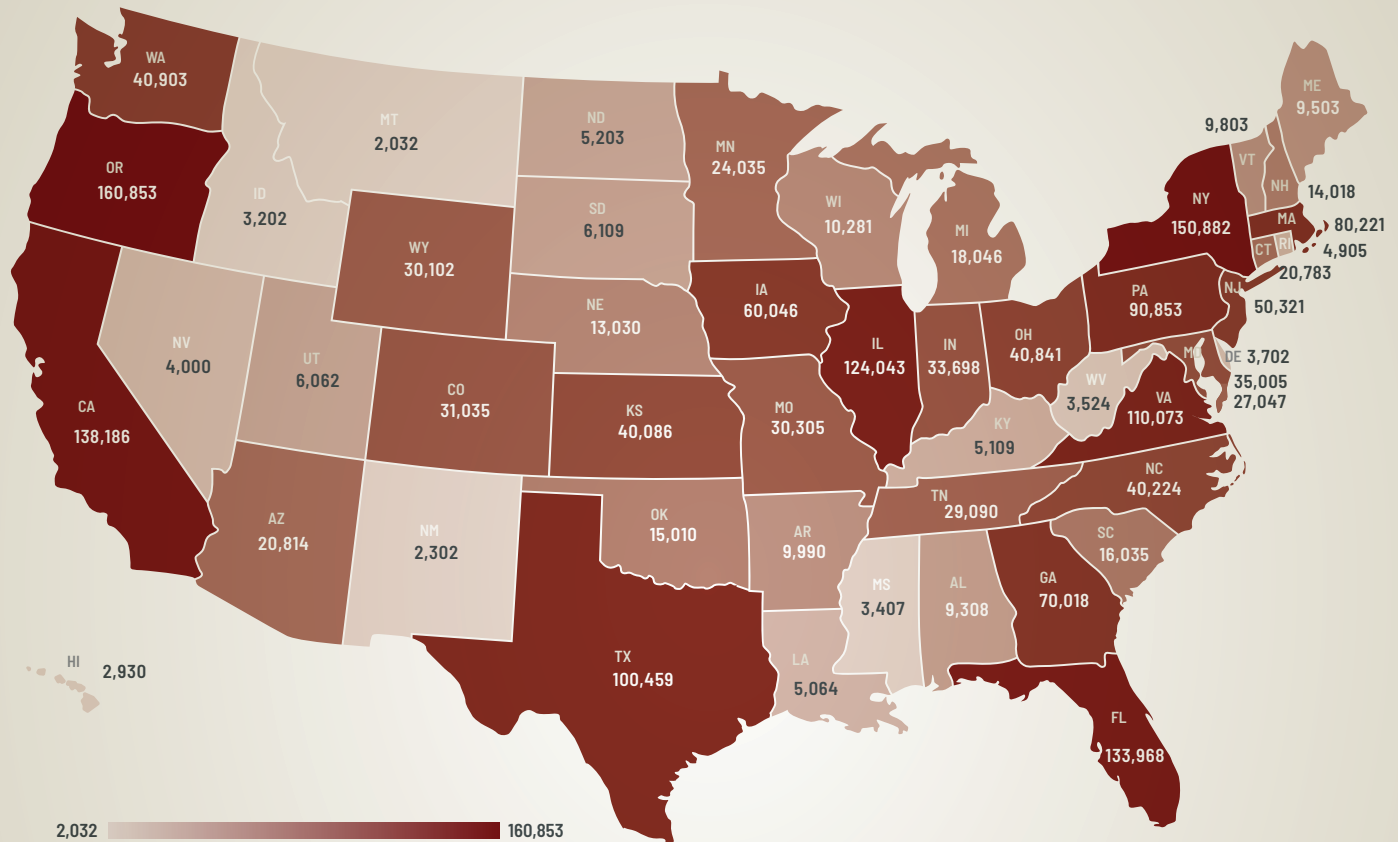
AAI
AEP
ARM
Agency Principal
Agent
Broker
Case Manager
Chairman of Board
Chief Financial Officer
Chief Marketing Officer
Chief Technical Officer
CEP
CFP
CLTC
CLU
CPA
CRM
Director of Brokerage
Director of Marketing
Director of Recruitment
Field Agent
Financial Advisor
Managing Agent
Managing Broker
President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

Product lines:

Accidental
Annuities
Critical Illness
Disability Insurance
Emergency Savings
Group benefits
Impaired Risk
Life Insurance
Long-Term Care Insurance
Medicare Supplement
Reinsurance
Senior Markets
Voluntary Benefits

Aspire to be seen across the U.S.

Everyday, *Aspire's* readership grows — with readers returning to the digital edition an average of 9 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	\$7,000	\$4,000
3x rate	\$6,250	\$3,750
6x rate	\$5,750	\$3,250

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

Aspire is published both digitally and in print. Please email creative materials to pam@aspiremag.media.

For digital

- Provide high-res artwork
- Provide links in email for reference for either buttons, logos, QR code, if applicable

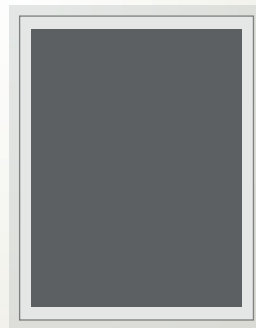
For printed version:

- Provide crop marks and bleeds (add .125")
- If using a QR code or web address in the copy, please let us know in the email if there is a specific start date for the link

Artwork Requirements:

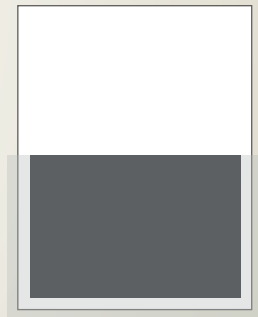
- All digital color and grayscale artwork must be supplied at 300 DPI.
- Line art must be supplied at 600 DPI.
- High-res PDF and JPEG files are accepted. Images from the Web are not suitable for printing.
- All color artwork must be in CMYK mode; black and white artwork must be in either grayscale or 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.

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 about various business categories.
- **Marketing:** How to sponsor "America Saves Week" in your communities for free to increase visibility.
- **Distribution:** LIBRA Spring Meeting.

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.
- **Bonus Distribution:** LIBRA Fall Meeting.

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.

For information on sharing your advertising message, contact Pam Sheehan: pam@aspiremag.media

To receive your complimentary *Aspire* magazine, visit www.aspiremagazine.us