

AssCompact

Specialist magazine for Capital and Risk Management



2012

Short profile

AssCompact is the monthly magazine for management personnel and decision-makers of the financial management and insurance industry. The magazine directs its attention to independent agents such as insurance brokers, non-exclusive agents, financial-service providers, estate managers and bank consultants. AssCompact keeps its readers informed through subject-orientated essays related to practice, interviews, decisions and news flashes and therefore presents effective concepts and approaches to solutions to the day-to-day business throughout the market. The print run of AssCompact is subject to the circulation control of IVW.

AssCompact informs about the following topics:

- Insurance
- Pro & Contra
- Investment
- Closed funds
- Finance
- Management & Science
- Further education
- Taxes & Law
- Life & Consumption

Special issues are always arranged topically due to current events on the market

Publisher's information

| | |
|---------------------------------------|---|
| Publication dates | to the 5th of the current month |
| Edition | the current edition is available under www.asscompact.de  |
| Price per magazine | 3,80 € |
| Price list effective from | 1 January 2012 |
| Copy deadline and closing date | on the 1st of the previous month |
| Material deadline | on the 10th of the previous month |
| Cover material deadline | on the 1st of the previous month |
| Ad transfer | see specifications printing material |

Contact

AssCompact

Publisher and editor

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Submit Print Material for Advertisements to

GMK Gesellschaft für Marketing-Kommunikation mbH & Co. Werbung KG
Bindlacher Straße 10
95448 Bayreuth/Germany

Contact

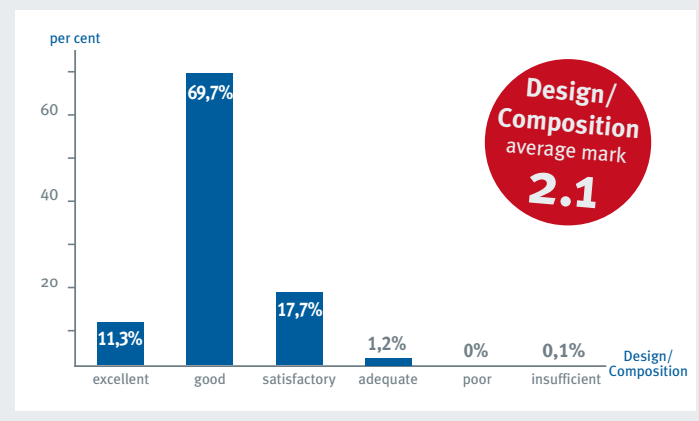
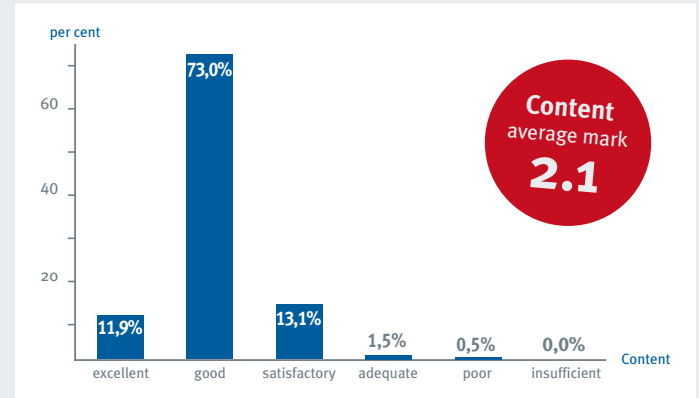
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Research method

Online readership survey

- Standardized questionnaire
- Survey period: 10 – 23 September 2010
- Target readership: In total 15,778 readers of AssCompact were invited per email to participate in the survey
- Participation rate: 7 % (1,039 interviews)
- The average duration for completing the survey was approx. 6 minutes

If you were to assess the magazine Asscompact, which mark would you give?

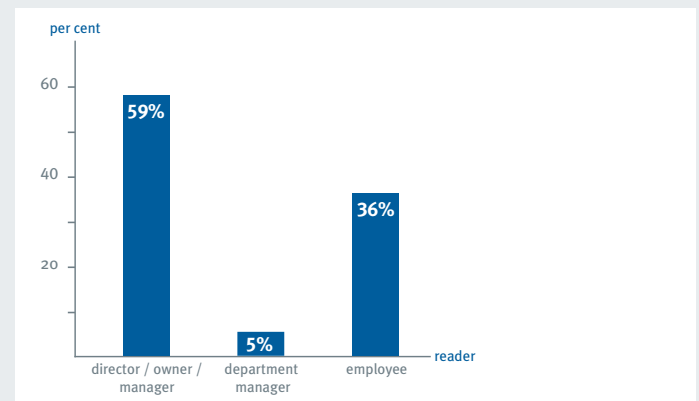


Data preparation & data analysis

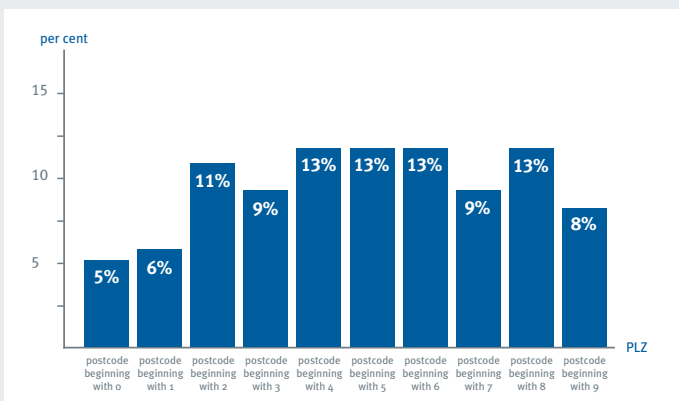
TSM Marktforschung, 67059 Ludwigshafen, Germany



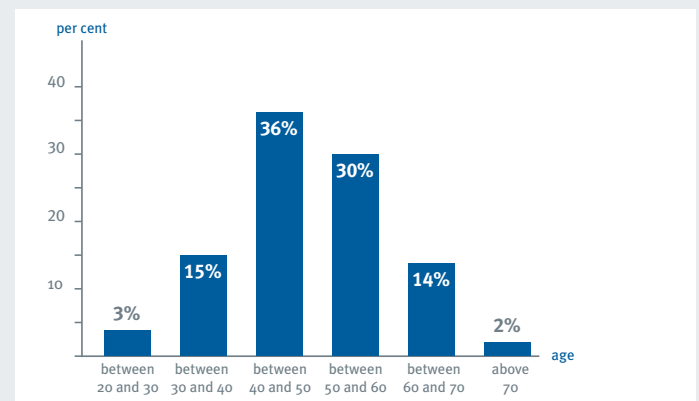
AssCompact readership by their position



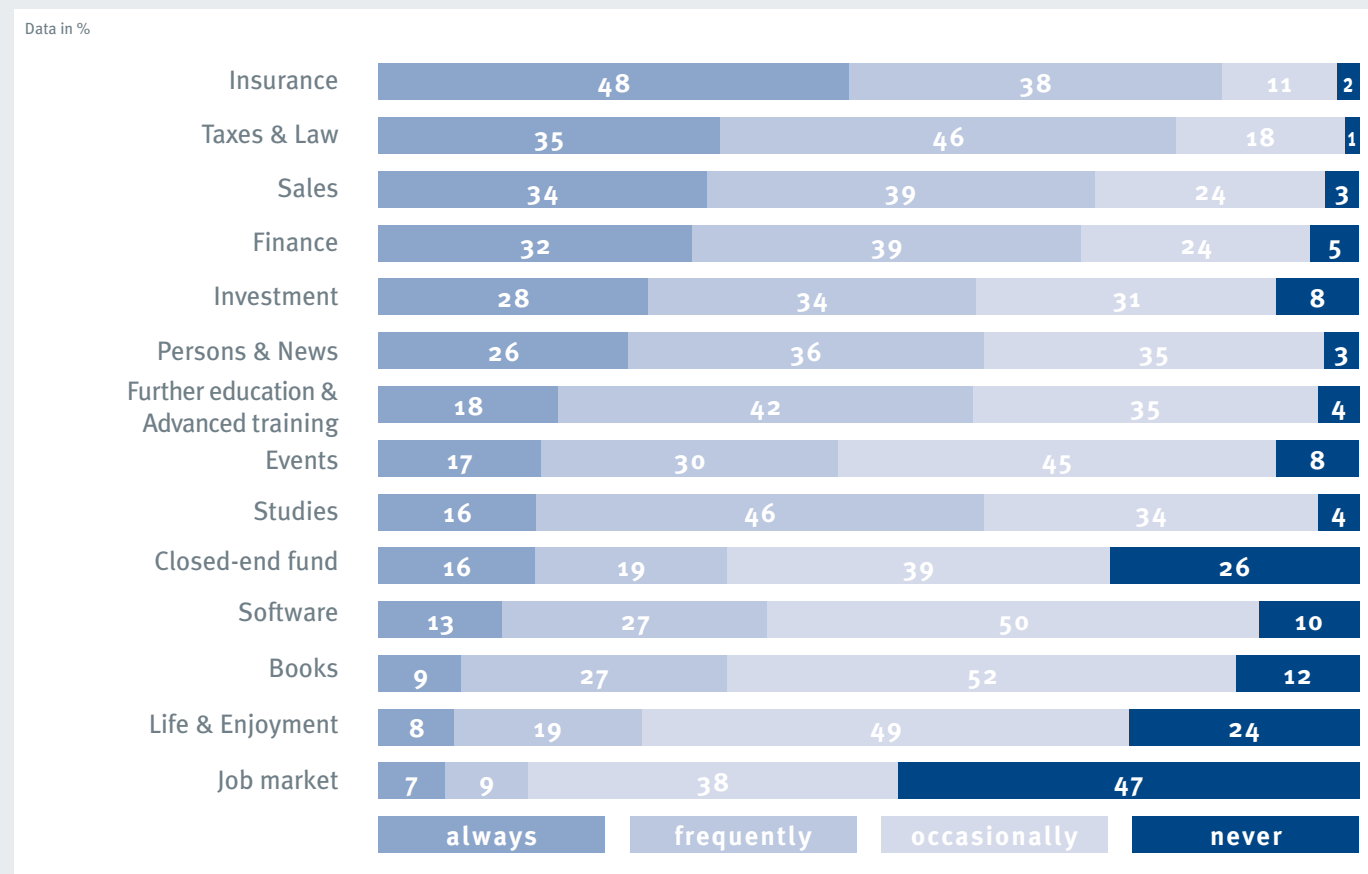
Circulation distribution according to the German postcode system



AssCompact readership by their age



I read the category ... in AssCompact (sorted)



Advertisement and Material submission deadlines

| Edition | Closing date | Material submission deadline |
|---------|--------------------|------------------------------|
| 01/2012 | 01. December 2011 | 09. December 2011 |
| 02/2012 | 02. January 2012 | 10. January 2012 |
| 03/2012 | 01. February 2012 | 10. February 2012 |
| 04/2012 | 01. March 2012 | 09. March 2012 |
| 05/2012 | 02. April 2012 | 11. April 2012 |
| 06/2012 | 02. May 2012 | 10. May 2012 |
| 07/2012 | 01. June 2012 | 11. June 2012 |
| 08/2012 | 02. July 2012 | 10. July 2012 |
| 09/2012 | 01. August 2012 | 10. August 2012 |
| 10/2012 | 03. September 2012 | 10. September 2012 |
| 11/2012 | 01. October 2012 | 10. October 2012 |
| 12/2012 | 02. November 2012 | 09. November 2012 |

You will find all special topics under www.asscompact.de (menu item "Media") as of December 2011

Date of publication is always in the first calendar week of the month

Prices / Formats / Discounts

Double-page spread, 4-colour

Product placement: 14.250,- €
Recruitment advertisement: prices available on request *



Double-page spread, type area
w x h = 370 x 257 mm

Double-page spread, 4-colour

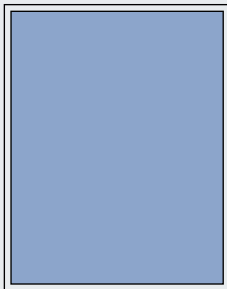
Product placement: 14.250,- €
Recruitment advertisement: prices available on request *



Double-page spread, bleed (untrimmed)
w x h = 420 x 297 mm
+5 mm bleed difference

Full page, 4-colour

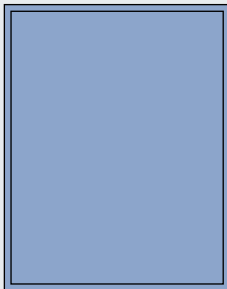
Product placement: 7.500,- €
Recruitment advertisement: 3.800,- €*



Full page, type area
w x h = 168 x 257 mm

Full page, 4-colour

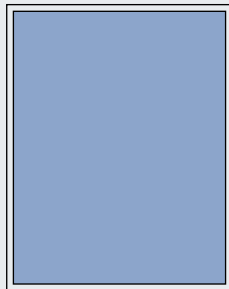
Product placement: 7.500,- €
Recruitment advertisement: 3.800,- €*



Full page, bleed (untrimmed)
w x h = 210 x 297 mm
+ 5 mm bleed difference

Full page, 4-colour

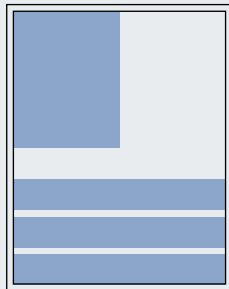
Advertorial: 7.500,- €



Full page, type area
w x h = 168 x 257 mm

1/4 page "Recruitment"

1.200,- €*
w x h = 82 x 125 mm



Job ticker

400,- €*
w x h = 168 x 35 mm

Type area column widths

double column classifieds

1 column = 82 mm
2 columns = 168 mm

three column classifieds

1 column = 53 mm
2 columns = 111 mm
3 columns = 168 mm

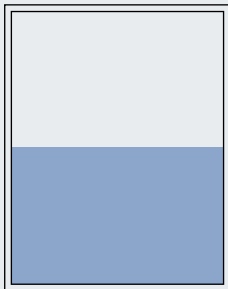
Extra charges

Special positions (prices in euro)

| | |
|--------------|-----------|
| cover page 2 | 1.500,- € |
| cover page 3 | 1.500,- € |
| back cover | 3.000,- € |

1/2 page, 4-colour, horizontal

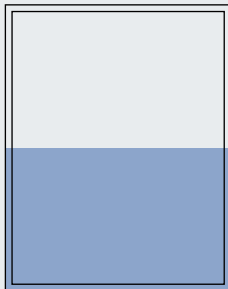
Product placement: 4.000,- €
Recruitment advertisement: 2.000,- €*



1/2 page, type area
w x h = 168 x 125 mm

1/2 page, 4-colour, horizontal

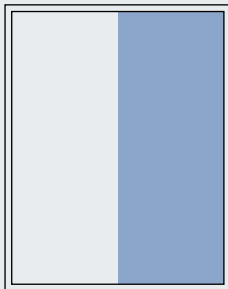
Product placement: 4.000,- €
Recruitment advertisement: 2.000,- €*



1/2 page, bleed (untrimmed)
w x h = 210 x 144 mm
+5 mm bleed difference

1/2 page, 4-colour, vertical

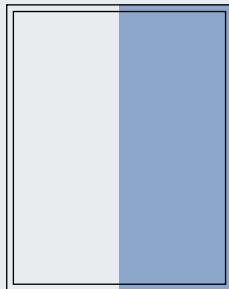
Product placement: 4.000,- €
Recruitment advertisement: 2.000,- €*



1/2 page, type area
w x h = 82 x 254 mm

1/2 page, 4-colour, vertical

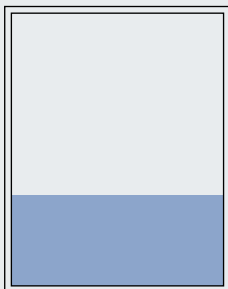
Product placement: 4.000,- €
Recruitment advertisement: 2.000,- €*



1/2 page bleed (untrimmed)
w x h = 107 x 297 mm
+5 mm bleed difference

1/3 page, 4-colour, horizontal

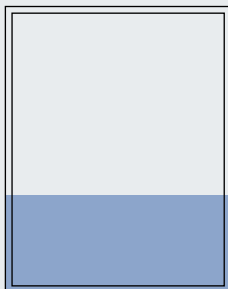
Product placement: 3.200,- €



1/3 page, type area
w x h = 168 x 82 mm

1/3 page, 4-colour, horizontal

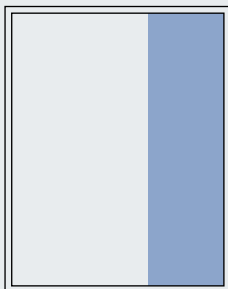
Product placement: 3.200,- €



1/3 page, bleed (untrimmed)
w x h = 210 x 100 mm
+5 mm bleed difference

1/3 Seite 4C hoch

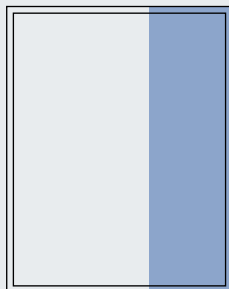
Produktanzeige: 3.200,- €



1/3 page, type area
w x h = 53 x 254 mm

1/3 Seite 4C hoch

Produktanzeige: 3.200,- €



1/3 page, bleed (untrimmed)
w x h = 78 x 297 mm
+5 mm bleed difference

Series discount

(excluding Job ticker)

| | |
|--------------------|--------------|
| 2 inserts | 5% discount |
| 3 to 5 inserts | 8% discount |
| 6 to 8 inserts | 10% discount |
| 9 to 11 inserts | 12% discount |
| 12 inserts or more | 15% discount |

Terms of Payment and Voucher Copies:

All prices quoted are exclusive of VAT. Payment is due net within 14 days of the date of our invoice. Voucher copies are sent along with the invoice.

agency commission: 15%

* * including publication in the online job market under www.asscompact-stellenmarkt.de (Text muss selbst eingepflegt werden) including one time publication in the weekly AssCompact newsletter

AssCompact

Customer:

| | |
|---------------------------|-----|
| Firm / Company | |
| Legal form of the company | |
| Contact person | |
| Street address | |
| Postcode / city | |
| Phone | Fax |
| E-Mail | |

| |
|---|
| Order number |
| Date of order |
| Your advertising customer (only to be filled in by advertising agencies) |
| Theme label / Campaign |
| <input type="radio"/> Image ads |
| <input type="radio"/> Recruitment advertisement |
| <input type="radio"/> Job ticker (standard format SF = 170 x 35 mm) |
| <input type="radio"/> Beilage |

| Edition (please mark with a cross) | Quantity | Ad dimensions (please mark with a cross) | | | | | | Type area | Bleed | Vertical | Horizontal | 4-colour | Price |
|---------------------------------------|----------|--|-----|-----|------|-------|----|-----------|-------|----------|------------|----------|-------|
| | | 2/1 | 1/1 | 1/2 | 1/3* | 1/4** | SF | | | | | | |
| January | | | | | | | | | | | | | |
| February | | | | | | | | | | | | | |
| March | | | | | | | | | | | | | |
| April | | | | | | | | | | | | | |
| May | | | | | | | | | | | | | |
| June | | | | | | | | | | | | | |
| July | | | | | | | | | | | | | |
| August | | | | | | | | | | | | | |
| September | | | | | | | | | | | | | |
| October | | | | | | | | | | | | | |
| November | | | | | | | | | | | | | |
| December | | | | | | | | | | | | | |

Upon receipt of your order, you will receive an order confirmation in written form. This confirmation includes all detailed information regarding the material deadline etc. If you are an advertising agency, agency commission will be considered.

The General Terms and Conditions of AssCompact apply. You will find these in the mediadata 2012.

Company stamp / Signature

* This ad dimension is only available for product and image ads!
 ** This ad dimension is only available for recruitment advertisements!

Tip-on Cards

(tip-on card, product sample, A6 booklet) in 1/1 page carrier advertisement



| | |
|---|-----------|
| Full page, 4-colour, carrier advertisement | 7.500,- € |
| Pasting the finished delivered tip-on card | 3.500,- € |
| Additional technical costs for double business reply cards | 450,- € |
| Flat rate postage (may not be applied toward frequency/volume discount) | 500,- € |

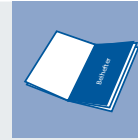
Bound-in Unit

One or more pages (Price quote for up to 25 g max.)

(brochure, leaflet, single page, folding supplement, letter-fold, roll folder)

(Price quote for up to 25 g max.)

| | |
|---|-----------|
| Attaching of a bound-in unit with one or more pages | 7.500,- € |
| Flat rate postage (may not be applied toward frequency/volume discount) | 500,- € |



Pasting of a CD or DVD (Delivery in a paper sleeve)

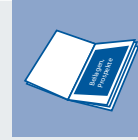
| | |
|---|-----------|
| Pasting of a CD or DVD delivered in paper sleeve | 7.500,- € |
| Flat rate postage (may not be applied toward frequency/volume discount) | 500,- € |



Supplements, leaflets

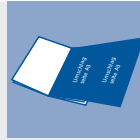
(Price quote for up to 25 g max.)

| | |
|---|-----------|
| Adding a finished delivered supplement (format smaller than DIN A4) | 7.500,- € |
| Flat rate postage (may not be applied toward frequency/volume discount) | 500,- € |



Three-fold gatefold

A three-fold gatefold has altogether three flaps for advertising messages



| | |
|---|------------|
| Full production | 33.260,- € |
| 1. page 207 x 297 mm, 2. page 197 x 297 mm | |
| Please note: The same is also possible for a 2-fold cover gatefold. | |

Bookmark with "cord"

| | |
|--|------------|
| This cord is fixed onto the last page of the editorial article. | |
| Inserting the finished delivered bookmark with cord in a predetermined place | 13.900,- € |
| Flat rate postage (may not be applied toward frequency/volume discount) | 500,- € |



Cut-outs

(please discuss the shapes beforehand with the publishing house)

Cut-outs (circle, corners, logo etc.), offered on request
Diameter with a minimum size of 5 cm; minimum distance of 2 cm from paper margin and may not be located in the centre; minimum paper weight 170 g/m² – offers are made based on paper weight, paper quality and amount of the pages. (2 or 4 pages)



Off-prints (4-sided)*

| | |
|-------------|--|
| Format | 210 x 297 mm |
| Ink density | 65% |
| Print | 4 pages, 4/4 colour in Euro scale |
| Paper | 200 g/m ² picture printing coated, high gloss paper without h (BVS) |
| Print run | 500 1.120,- € |
| | 1.000 1.315,- € |
| | 2.000 1.390,- € |
| | 3.000 1.480,- € |
| | 5.000 1.670,- € |
| | 6.000 1.750,- € |
| | 7.500 1.950,- € |
| | 10.000 2.250,- € |
| | 15.000 2.850,- € |
| | 20.000 3.600,- € |
| | 25.000 4.350,- € |
| | 30.000 5.100,- € |

Off-prints (2-sided)*

| | |
|-------------|--|
| Format | 210 x 297 mm |
| Ink density | 65% |
| Print | 2 pages, 4/4 colour in Euro scale |
| Paper | 200 g/m ² picture printing coated, high gloss paper without h (BVS) |
| Print run | 500 685,- € |
| | 1.000 810,- € |
| | 2.000 985,- € |
| | 2.500 1.035,- € |
| | 3.000 1.110,- € |
| | 4.000 1.250,- € |
| | 5.000 1.310,- € |
| | 6.000 1.400,- € |
| | 7.000 1.485,- € |
| | 10.000 1.750,- € |

Examples for a selection based on key factors

By placing a supplement, a company wants to reach the clientele of independent agents who are specialized in home purchase saving plans. Based on the professional profile which the agents provided AssCompact with, the desired target group is selected. The AssCompact copies with the supplements are then sent to this group only. The cost for this offer depends on the pre-determined amount of recipients (circulation).

(As of September 2011, 22,526 independent agent profiles)

The following selection is possible:

| Sectors of Priority | Percentage |
|--|------------|
| Occupational disability | 74% |
| Life insurance | 67% |
| Health insurance | 67% |
| Property insurance/HUK | 64% |
| Private liability insurance | 63% |
| Personal accident insurance | 62% |
| Fond policies | 62% |
| Pension plans in general | 61% |
| Legal expenses insurance | 59% |
| Car insurance | 56% |
| Direct insurance | 54% |
| Equity fund | 53% |
| Building financing | 49% |
| "Riester," German retirement programme | 49% |
| Umbrella fund | 45% |
| German basic pension ("Rürup") | 45% |
| Pension fund | 44% |
| Trade insurance / Industrial insurance | 44% |
| Taxes & Law | 40% |
| Home purchase savings plan | 38% |
| Further education & Advanced training | 38% |
| House and contents insurance | 36% |
| Insurance general pension pool (bAV) | 31% |
| Rating & Rankings | 30% |
| Retirement income insurance | 29% |
| Nursing care insurance | 29% |
| Pension fund | 29% |
| Benevolent fund | 28% |
| Banking products | 27% |
| Senior citizens market | 26% |
| Pension commitment | 25% |
| Persons & News | 25% |
| Capital accumulation benefits | 24% |
| Real estate | 24% |
| Hedge funds | 24% |
| Real estate fund | 23% |
| Asset Management | 22% |

The percentage listed refers to the broker's profile.

Further key subjects are available on request!

Terms of payment

All prices quoted are net and subject to VAT. A fee for shipping and handling will be added according to time and effort. Payment is due net within 14 days of the date of the invoice. Our General Terms and Conditions apply.

Specifications / Printing material

The magazine AssCompact is produced digitally. When drawing up the printing material, please note the following:

| | |
|---------------------------|--|
| Magazine format: | widths 210 mm, height 297 mm |
| Type area format: | widths 168 mm, height 257 mm |
| Screen widths: | 60 lines per cm / 150 lpi |
| Colours: | <p>Printing is only done by standardized offset printing on reel-fed and sheet-fed printing equipment. The basic colours cyan, magenta, yellow and black (CMYK) are used for printing. The standard profiles of ECI are used for conversion and control of the colour space. "ECI_Off-set_2009" and "ecirRGB20" are available for download free of charge under www.eci.org.</p> <p>Please note: tonal values of colour which cannot be determined by the colours scheme of the Euro scale are based on the tolerance range of the printing version; so are slight deviations in colour nuances.</p> |
| Data formats: | <p>We recommend transferring the data as PDF, specifically applying the international norm PDF/X-3 (free software "PDF/X3-Inspector" under www.pdfx3.org). Digital files have to be print-ready, i.e. all fonts and images shall be embedded; half-ton images need a resolution of 300 dpi, line arts a minimum of 600 dpi.</p> |
| Proof: | <p>In order to control colour consistency, digital proofs must include the current version of the FOGRA/UGRA media wedge. Proofs must include an official print control strip which can be ordered under www.fogra.org.</p> |
| Ad transfer: | <p>Please transfer your digital advertisement data by email to asscompact_d@gmk.de or transfer it via ftp server.</p> <p>To upload data onto our ftp server you require our access data which you will receive by calling +49 921 76440-12 (Ms Grünwald) or +49 921 76440-20 (Ms Kirschneck).</p> |
| Further inquiries: | <p>In case of further inquiries regarding data transfer, please do not hesitate to contact us. You may reach us during working days between 8.30 a.m. and 5.30p.m. on our hotline +49 921 76440-0 or by E-Mail: asscompact_d@gmk.de.</p> |

| | |
|--|--|
| Data medium: | <p>We recommend CD-ROM deliveries by postal service to:</p> <p>CD-ROM oder DVD-ROM per Post an: GMK Gesellschaft fuer Marketing-Kommunikation mbH & Co. Werbung KG Bindlacher Straße 10 95448 Bayreuth / Germany</p> |
| Data storage: | <p>All data is stored, therefore unchanged reruns are usually possible. However, we cannot provide any data guarantees.</p> |
| Mailing address for supplements, inserts and postcards: | <p>Delivery free westermann druck GmbH Wareneingang Tor 1 / Yvonne Prochaska Georg-Westermann-Allee 66 38104 Braunschweig / Germany (please at least 20 working days before the magazine is published)</p> |
| Delivery note: | <p>"AssCompact" + edition + year</p> |
| Hours: | <p>Monday through Friday between 7.00 a.m. and 2.00 p.m.</p> |
| Euro palette measurement: | <p>80 cm x 120 cm (height maximum 110 cm)</p> |
| Disclaimer: | <p>The customer shall be responsible for the technical execution, the quality and resolution of the files. Ads shall be technically acceptable. If this is not the case, the publishing house shall not be liable for any flawed printing.</p> |
| Print quality: | <p>We shall not be liable for print quality in case of deviating data structures. Deviations in colours from one place of printing to another and within the production of each place of printing are process-related and do not justify claims for compensation. Slight differences in fit may occur.</p> |

General Terms and Conditions

General Terms and Conditions for Advertisements and Third-party Supplements and Inserts in AssCompact

1. An "advertising contract" within the meaning of the following General Terms and Conditions is a contract on the publication of one or several advertisement(s) or other advertising materials (e.g. inserts, supplements, etc.) – hereinafter called advertising materials – of an advertiser within the publishers objects of bbg Betriebsberatungs GmbH (hereinafter called Publisher). The placing of an order for advertising materials shall only be legally binding after receipt of the Publisher's written confirmation or the Publisher's confirmation by e-mail. Advertisers shall inform the Publisher upon changes in the company, contact persons, address, or other contact information in writing or by e-mail. If an advertising agency places orders, a contract shall always be concluded with the advertising agency. If agreed upon otherwise, advertisers must be named by the advertising agency specifying the company name, address, and contact persons and an appropriate written confirmation of the advertiser must be made available to the Publisher. An order for advertising materials is exclusively subject to the General Terms and Conditions on hand; besides the confirmation of the order, the media data, and the price list form an essential part of the contract. Possible advertiser's general terms and conditions shall not apply and shall explicitly be excluded if they do not correspond with these General Terms and Conditions.
2. When in doubt, all advertising materials shall be called up for publication within one year. If some or several call ups for advertising materials, for which the Publisher cannot be made liable, are not fulfilled, the Principal shall reimburse the Publisher an appropriate reduction or discount on the difference of the granted and the actual publishing of advertising materials – without prejudice to possible further legal obligations.
3. Orders for advertisements that avowedly shall be published exclusively in certain numbers, certain issues, or on certain places of the publishers products must be received by the Publisher in due time so that the Principle can be informed of a changing in the advertising order before the closing date for advertisements. Categorized advertisements are published in the appropriate column without prior express agreement.
4. Advertisements that are not recognizable as advertisements due to their editorial design, are clearly marked as such by the Publisher with the word „advertisement“ or „advertorial“.
5. The Publisher is not obliged to check orders for advertising materials as to whether they interfere with rights of a Third Party. The Principal is solely responsible for the contents and the legal admissibility of advertising materials (advertising copy/image motif, etc.). He or she shall release the Publisher from all Third Party claims that may arise from such a Third Party against the Publisher and which could be associated with the publication of advertising materials. Furthermore, the Publisher shall be released from all costs arising from possible and necessary legal defences. The Principal shall inform the Publisher without culpable delay about all declarations to cease and desist or all interim injunctions regarding Third Party rights.
6. The Principal shall assign all rights required for the use of advertisements and other advertising materials within the scope of the advertising contract to the Publisher.
7. The Publisher reserves the right to refuse orders for advertising materials or call-ups due to its contents, its origin, or its technical form for reasons of the Publisher's uniform and objectively justified principles if the contents of those orders or call-ups offends against laws or infringes government regulations or if its publication is unacceptable for the Publisher. Orders for insertions (including tip-ins, supplements, and samples) shall only be binding for the Publisher upon presentation of a sample and the Publisher's approval. Insertions that convey the reader's impression in such a way that they form part of the publishers product due to its format or layout or insertions that include adverts of other parties will not be accepted by the Publisher. The Principle shall immediately be notified about a refusal of an order for advertising materials or of a call-up.
8. The Principle shall bear the responsibility for providing a timely delivery of advertising materials and for its way of delivery stipulated within the media data, particularly with regard to advertising copies and their perfect quality. All advertising materials must correspond with the Publisher's stipulated format or its technical specifications. The closing date for advertisements and printing deadlines included in the media data shall apply. Deliveries effected after these deadlines cannot be considered. All deviations must be agreed upon in the contract in writing or by e-mail. If expenses or a damage to the Publisher's disadvantage arise due to a failure to deliver in time, the Principal shall provide for compensation. The Publisher does not give a guarantee if a position agreed upon cannot be adhered to due to a delayed delivery of the printing material or in cases of deterioration in quality. Changes in sizes and formats are no longer possible after the closing date for advertisements. The Principal shall bear the costs arising from changes in the printing materials after the expiration of printing deadlines if those changes are requested by the Principal or if he or she is responsible for them.
9. The Principal must provide the Publisher with proofs/hard proofs in contract proof-quality at the printing deadline at the latest. If the Principal waives a delivery of proofs/hard proofs in contract proof-quality, the Publisher does not give a guarantee with regard to the printing quality. Proofs are only delivered upon explicit request. The Principal shall be responsible for the correctness of the proofs returned. The Publisher shall consider all error corrections that are communicated to him or her within the period stipulated when sending the proof. The proof sent to the Principal shall be considered approved unless the Principal returns the corrected proof within the period stipulated or if he or she objects to the print in writing.
10. Printing materials are only returned to the Principle upon explicit request. The obligation to preserve materials shall end three months after the order for advertisements expires.
11. If an order for advertising materials is not carried out due to circumstances that are beyond the Publisher's responsibility (particularly force majeure), the carrying out of the order for advertising materials shall be caught up on if possible. In case of catching up on the order after removal of the interference in an appropriate time that is acceptable for the Principal, the Publisher's claim for remuneration shall remain. If only the circulation of an edition is impaired, the Publisher is entitled to full payment of the adverts published if the publishers object has been delivered with 80% of the average edition sent by the Publisher within the last four quarters. In case of smaller contractual deliveries, the invoice amount shall be reduced by the equal ratio in which the guaranteed edition is in comparison to the actual edition delivered. All further claims to fulfillment or compensation shall be excluded.
12. In case of illegible or incorrect printing of the advertisement, the Principal is entitled to a payment reduction or a flawless substitute advert, but only to the extent to which the purpose of the advertisement was impaired. If the Publisher lets a deadline stipulated for this purpose pass or if the substitute advertisement is again not flawless, the Principle is entitled to a payment reduction or rescission of the order. If the incorrect print is caused by a defect in the documents handed in by the Principal and the defect only becomes visible during the process of reproduction or printing, the Principle shall not be entitled to warranty claims. A guarantee claim shall also not apply to irrelevant errors and to errors in repeated placing of advertisements if the Principal has not pointed to the error before the publication of the next placing of the advert. The same shall apply to corrections communicated by telephone. The Principal is obliged to immediately check the advert for correctness and completeness upon receipt of the specimen copy and to immediately give notice of obvious defects after their discovery in writing. All warranty claims against the Publisher shall become statute-barred within one year upon receipt of the specimen copy.
13. The Publisher shall bear full liability for all damage caused intentionally or by gross negligence, for taking charge of a guarantee in quality, and for personal injury. The same shall apply to liabilities for vicarious agents. For all other damage caused by slight negligence, the Publisher shall only be liable for vicarious agents in cases of a violation of one's duty the adherence to which is of particular importance (cardinal duty) for achieving the contract purpose and if the damage is typical and foreseeable due to its contractual application. Any further liability for damages for loss of profit or other financial loss shall be excluded. Insofar as the Publisher's liability is excluded or limited, this shall also apply to personal liabilities of the personnel, employees, staff members, representatives, and vicarious agents. All damage claims against the Publisher shall become statute-barred within one year upon receipt of the specimen copy. If a periodic publishers product, in which the advertisement of the Principal would have had to be published according to contract, is published later than the date communicated, this cannot be considered a delay in performance on the part of the Publisher.
14. An advertisement order can only be cancelled free of charge until the closing date for advertisements. In case of a later cancellation, the total order value will be charged to the Principal's account. Any cancellation of the order must be made in writing.
15. Prices, discounts, etc. result from the Publisher's price list valid at the time of placing the order for advertising materials or the time the call up was made. Prices on the price list are quoted as a remuneration for the placing of the order for advertising materials and do not include production costs or other costs. Changes in prices are valid if they have been announced by the Publisher at least one month before the publication of advertising materials. In case of price increases, the Principle is entitled to rescind the contract. A right of rescission must be exercised within 14 days upon receipt of the notification of price increases in writing or by fax/e-mail.
16. An invoice must be paid within the period mentioned on the invoice. In case of delay in payment or prolongation of payment, interests at a rate of 4% above the current base rate will be charged. In case of delay in payment, the Publisher may postpone a further processing of the current order until payment has been effected and demand payment in advance for all remaining advertising materials. If reasonable doubts exist with regard to the Principal's solvency, the Publisher is entitled to make all further processing of current orders for advertising materials conditional on the partly or completely effected payment in advance of all amounts that are due to the Publisher according to the advertising contract.
17. The Publisher shall provide the Principal with a specimen copy.
18. In case of advertisements under a box number, the Publisher attends to the safekeeping and timely passing on of all offers with the diligence of a prudent businessman. Registered letters and express letters as response to advertisements under a box number shall only be forwarded via normal post. All receipts of responses to advertisements under a box number shall be kept for four weeks. Mail that is not picked up during that period will be destroyed.
19. Place of performance shall be the Publisher's place of business. Insofar as not provided otherwise by law, the place of jurisdiction shall be the Publisher's place of business. German law shall apply to the contract to the exclusion of the UN Sales Convention. If one of the provisions mentioned above ceases to be effective or is ineffective in whole or in part, all other provisions shall remain effective.

Effective: III. Quarter 2011

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