

# Benefits

CANADA

Required reading for pension, benefits and investment executives

## Benefits

CANADA

# TOP 50

## DC PLANS REPORT

*A road map for the future p18*

**PLUS! >>>**

- Helping employees navigate cancer care p38
- Steam Whistle's great green initiatives p46
- Enlarging the pension pie p57

BENEFITSCANADA.COM September 2011

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### CHARGING AHEAD

Michael Sabia's new game plan for the Caisse p20

### TOP 40 MONEY MANAGERS REPORT

p25

### 3 ways to educate your CAP members

p58

**PLUS! >>>**

- 2011 Cancer Care Summit: Employers help employees p41
- A non-traditional approach to benefits p50
- What you need to know about IFRS p66

BENEFITSCANADA.COM May 2011

## TOP 5 AREAS OF INTEREST

1. Defined Benefit Pension Plans
2. Defined Contribution/Group RRSP
3. Health Benefits
4. Drug Plans
5. Group Insurance

## KEY FACTS

**99%** of the pension benefit community reads *Benefits Canada*

**86%** read the magazine and the website

**1/3** of *Benefits Canada* readers have initiated a review of existing plans and policies as a result of reading an issue of *Benefits Canada*

**99%** of *Benefits Canada* readers take action, with 53% taking a buying action based on what they read or saw in the magazine

**38%** visited a website of an advertiser or supplier based on what they read or saw in the magazine

**85%** of readers are loyal, reading 3 out of 4 issues compared to other publications that rank 44% or less

## READERSHIP

Pension and Benefit Executives. Focused primarily on the top 3,500 employers in Canada and the consultant/advisor community.

## REACH

72,000

## FREQUENCY

12 times a year

## CIRCULATION

16,997

## EDITORIAL OVERVIEW

Benefits Canada is the country's original and most influential pension and benefits publication for key decision-makers in Canadian workplaces. Senior finance executives, pension board trustees, benefits professionals, human resource managers and industry specialists have turned to the magazine for 35 years to help make informed decisions about their pension and benefits plans.

## 2012 ADVERTISING RATE CARD

FOUR-COLOR	1 x	3 x	6 x	9 x	12 x
Double page	\$19,873	\$18,892	\$17,834	\$17,388	\$16,952
Full page	\$9,936	\$9,446	\$8,917	\$8,694	\$8,476
2/3 page	\$8,928	\$8,505	\$8,053	\$7,869	\$7,680
1/2 page island	\$8,338	\$7,946	\$7,523	\$7,356	\$7,189
1/2 page	\$7,061	\$6,737	\$6,414	\$6,297	\$6,118
1/3 page	\$6,013	\$5,796	\$5,512	\$5,422	\$5,289
1/4 page	\$5,149	\$4,932	\$4,737	\$4,660	\$4,580
1/6 page	\$4,709	\$4,559	\$4,387	\$4,258	\$4,130
BLACK & WHITE	1 x	3 x	6 x	9 x	12 x
Double page	\$14,781	\$14,225	\$13,186	\$12,774	\$12,304
Full page	\$7,390	\$7,128	\$6,593	\$6,387	\$6,152
2/3 page	\$6,593	\$6,191	\$5,818	\$5,533	\$5,340
1/2 page island	\$6,002	\$5,629	\$5,183	\$5,033	\$4,866
1/2 page	\$4,737	\$4,425	\$4,091	\$3,951	\$3,818
1/3 page	\$3,689	\$3,444	\$3,177	\$3,070	\$2,971
1/4 page	\$2,815	\$2,597	\$2,413	\$2,335	\$2,263
1/6 page	\$2,384	\$2,218	\$2,039	\$1,923	\$1,806

## COVER RATES

FOUR-COLOR	1 x	6 x
Outside Back	\$14,723	\$12,515
Inside Front	\$14,250	\$12,116
Inside Back	\$13,776	\$11,709

## APPOINTMENT NOTICES\*

BLACK & WHITE	1 x
1/3 page	\$3,689
1/4 page	\$2,815

\* Special rate: \$1,000 when combined with web

For Pantone Colour or Spot Colour, add \$1,070 for each colour.

**Francesca Gibson**  
Senior Account Manager  
Tel.: 416 764-3883  
francesca.gibson@rci.rogers.com

**Robert Martins**  
National Account Manager  
Tel.: 416 764-1839  
robert.martins@rci.rogers.com

**Andrea Phillips**  
Account Manager  
Tel.: 416 764-3832  
andrea.phills@rci.rogers.com

**Karine Huard**  
National Account Manager  
Tel.: 514 843-2133  
karine.huard@rci.rogers.com

**Alison Webb**  
Publisher  
Tel.: 416 764-3876  
alison.webb@rci.rogers.com

**Garth Thomas**  
Executive Publisher  
Tel.: 416 764-3806  
garth.thomas@rci.rogers.com

**Alison Wood**  
Associate Publisher/Editor Custom  
Tel.: 416 764-3823  
alison.wood@rci.rogers.com

**Karen Richards**  
Production Manager  
Tel.: 416 764-1688  
karen.richards@rci.rogers.com

**HEAD OFFICE**  
Rogers Publishing Limited  
One Mount Pleasant Road, 7th Floor  
Toronto, Ontario M4Y 2Y5  
Tel.: 416 764-2000 Fax.: 416 764-3934

**MONTREAL OFFICE**  
Les Éditions Rogers Limitée  
1200, avenue McGill College, bureau 800  
Montréal (Québec) H3B 4G7  
Tel.: 514 845-5141 Fax.: 514 843-2183



## EDITORIAL CALENDAR

ISSUE	FEATURES	IMPORTANT DATES		
		closing	material	mailing
<b>JANUARY</b>	<ul style="list-style-type: none"> <li>• <b>Benefits:</b> Benefits of health coaching</li> <li>• <b>Pensions:</b> DB to DC conversions: What you need to know</li> <li>• <b>Investment:</b> Volatility: How to defend your plan's portfolio</li> <li>• <b>Special Reports:</b> Pension Reform Update</li> <li>• <b>Conference:</b> Mental Health Summit</li> </ul>	December 2	December 6	January 9
<b>FEBRUARY</b>	<ul style="list-style-type: none"> <li>• <b>Benefits:</b> A consumerist approach to group benefits</li> <li>• <b>Pensions:</b> Financial literacy</li> <li>• <b>Investment:</b> Mitigating geo-political risk</li> <li>• <b>Conference:</b> Face to Face: Drug Plan Management</li> <li>• <b>Special Reports:</b> Custody Report</li> </ul>	January 6	January 10	February 6
<b>MARCH</b>	<ul style="list-style-type: none"> <li>• <b>Benefits:</b> Workplace wellness: Incenting healthy behaviours</li> <li>• <b>Pensions:</b> Transition to retirement: Smoothing the path</li> <li>• <b>Investment:</b> Pension investing for smaller plans</li> <li>• <b>Special Reports:</b> Mid-size Plans Report</li> </ul>	February 3	February 7	March 5
<b>APRIL</b>	<ul style="list-style-type: none"> <li>• <b>Benefits:</b> Benefits fraud: How to protect your plan</li> <li>• <b>Pensions:</b> Risk budgeting</li> <li>• <b>Investment:</b> Switching managers: A how-to guide</li> <li>• <b>Special Reports:</b> Group Benefits Providers Report; Drug Plan Report</li> <li>• <b>Conference:</b> DC Plan Summit</li> </ul>	March 2	March 6	April 2
<b>MAY</b>	<ul style="list-style-type: none"> <li>• <b>Benefits:</b> Retiree benefits trends</li> <li>• <b>Pensions:</b> Managing pension plan changes</li> <li>• <b>Investment:</b> Opportunities in infrastructure investment</li> <li>• <b>Conference:</b> Employers Cancer Care Summit</li> <li>• <b>Special Reports:</b> Top 40 Money Managers Report</li> </ul>	April 13	April 17	May 14
<b>JUNE</b>	<ul style="list-style-type: none"> <li>• <b>Special Issue:</b> New Media</li> </ul>	May 4	May 8	June 4
	<ul style="list-style-type: none"> <li>• <b>35<sup>th</sup> Anniversary Issue</b></li> <li>• <b>Benefits:</b> Organizational change and mental health</li> <li>• <b>Pensions:</b> DC plan engagement: Making members responsible for their own savings</li> <li>• <b>Investment:</b> The next generation of asset/liability matching</li> <li>• <b>Conference:</b> Benefits &amp; Pension Summit; Healthy Outcomes Conference</li> <li>• <b>Special Reports:</b> Top 100 Pension Funds Report</li> </ul>	May 17	May 22	June 18
<b>JULY/AUGUST</b>	<ul style="list-style-type: none"> <li>• <b>Benefits:</b> Drug plan management: Lessons from abroad</li> <li>• <b>Pensions:</b> Global lessons in pension plan design</li> <li>• <b>Investment:</b> Guide to global investing</li> <li>• <b>Conference:</b> Face to Face: Workforce Management</li> <li>• <b>Special Reports:</b> Pension and Benefits Consultants Report</li> </ul>	July 6	July 10	August 7
<b>SEPTEMBER</b>	<ul style="list-style-type: none"> <li>• <b>Benefits:</b> Scalable wellness solutions</li> <li>• <b>Pensions:</b> De-accumulation and retirement income adequacy</li> <li>• <b>Investment:</b> The new emerging markets</li> <li>• <b>Conference:</b> Canadian Leadership Council on Drug Evaluation</li> <li>• <b>Special Reports:</b> Top 50 DC Plans Report</li> </ul>	August 2	August 7	September 4
<b>OCTOBER</b>	<ul style="list-style-type: none"> <li>• <b>Benefits:</b> Managing casual absences and preventing LTD</li> <li>• <b>Pensions:</b> De-risking DB plans</li> <li>• <b>Investment:</b> DC legal issues: Are you at risk?</li> <li>• <b>Special Reports:</b> Benefits Communication Strategies</li> </ul>	August 30	September 4	October 1 <sup>st</sup>
<b>NOVEMBER</b>	<ul style="list-style-type: none"> <li>• <b>Benefits:</b> Catastrophic drug coverage</li> <li>• <b>Pensions:</b> Building a better default</li> <li>• <b>Investment:</b> Alternatives</li> <li>• <b>Special Reports:</b> Top 40 Money Managers Report; CAP Member Report</li> </ul>	October 4	October 9	November 5
<b>DECEMBER</b>	<ul style="list-style-type: none"> <li>• <b>Special Issue:</b> Benefits Canada Awards</li> <li>• <b>Benefits:</b> Innovative benefits: Employer case studies</li> <li>• <b>Pensions:</b> Retirement through the ages: Engaging Gen Y through boomers</li> <li>• <b>Investment:</b> Investing in commodities</li> <li>• <b>Conference:</b> DC Investment Forum; Solutions in Drug Plan Management; Drug Innovation</li> <li>• <b>Special Reports:</b> CAP Suppliers Report</li> </ul>	November 2	November 6	December 3

## MECHANICAL SPECIFICATIONS

### A) STANDARDS UNIT SIZE IN INCHES

	Width	Depth
Full page	7.875	10.75
2/3 page	4.625	10
1/2 page island	4.625	7.5
1/2 page horizontal	7	4.625
1/2 page vertical	3.375	10
1/3 page 1 col. wide	2.25	10
1/3 page square	4.625	4.625
1/3 page horizontal	7	3.125
1/4 page horizontal	7	2.375
1/4 page square	3.375	4.875
1/6 page (1/2 col. or horizontal)	2.25	4.875
DPS	15.75	10.75

### B) TRIM SIZE

7.875" x 10.75" (200 mm x 273 mm).

### C) FULL PAGE

Allow 1/4" (6 mm) bleed on all four sides of the ad.

- **Single-page bleed** size is 8.375" x 11.25" (213 mm x 286 mm).  
Type safety zone is 7" x 10" (177.8 mm x 254 mm).
  - **Double-page spread bleed** size is 16.25" x 11.25" (413 mm x 286 mm) to trim to 15.75" x 10.75" (400.05 mm x 273.05 mm).  
DPS type safety zone is 14.5" x 10" (368.3 mm x 254 mm).
- Allow 1/4" (6 mm) on each side of gutter.

### D) DIGITAL FILES ADVERTISING SPECIFICATIONS

Magazines Canada AdDirect is a free, web based ad portal designed to streamline the ad delivery process.

- 1) go to <https://addirect.sendmyad.com>
- 2) upload, preflight and review your ad
- 3) approve your ad, and it is automatically sent

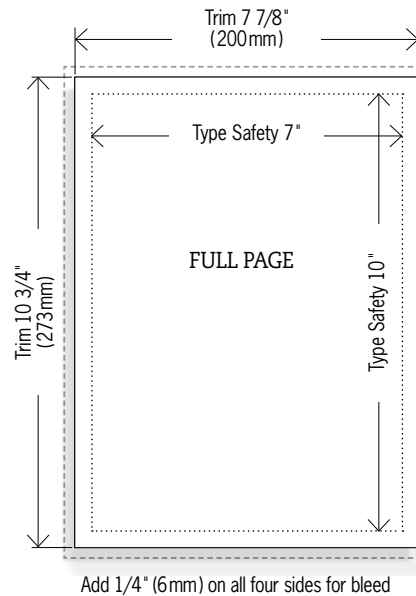
**NOTE:** Publisher is NOT RESPONSIBLE for line-up of type or image running through the gutter on spreads or single page to adjacent insert. Running type or image through the gutter is STRONGLY discouraged.

### E) METHOD OF PRINTING

Offset

### F) METHOD OF BINDING

Saddle stitch



### INSERTS/POLYBAG

Rates and quantities are available on request.

### COMMISSION

- Agency Commission: 15% of gross billing allowed on space, colour, bleed, position and the cost of special insert paper charges to recognized advertising agencies only.
- Prices are subject to sales taxes where applicable. Prices are subject to change.
- Accounts are payable at the office of publication in Canadian funds or their equivalent at the prevailing rate of exchange at the time of payment.

## THE CANADIAN MARKET

A FERTILE GROUND TO INTRODUCE INNOVATIVE PRODUCTS AND SERVICES

### MARKETING OPPORTUNITIES

#### Publication – *Benefits Canada*

Specifically designed to meet and exceed the needs of Canada's pension and benefits community.

- Display advertising
- Inserts
- Outserts
- Special directory opportunities
- Appointment notices/Announcements

#### Online – *benefitscanada.com*

An exclusive website providing the Canadian pension and benefits community with information and real-time solutions relative to their individual needs and markets.

- Banner and big-box advertising
- Daily Email Bulletins
- Research commentary and white paper postings
- Online debate platform
- Direct E-mails

#### Custom Publishing

Creative development and execution of print and online communication vehicles in support of products, programs and services offered by our advertisers and other partners to ensure broadened reach, greater program synergy and economy.

- Q&As
- White Papers
- Manager Profiles
- Guidebooks
- Roundtables

#### Conferences

From industry-leading vision and analysis to practical 'problem-solving' workshops, we provide the content, the forums and access to industry experts that the community knows and trusts.

- *Defined Benefits Summit*
- *DC Investment Forum*
- *DC Plan Summit*
- *Benefit & Pension Summit*
- *Mental Health Summit*
- *Face 2 Face: Drug Plan Management*
- *Face 2 Face: Disability Management*
- *Employers Cancer Care Summit*
- *Drug Innovations*
- *Healthy Outcomes*
- *Risk Management*
- *Investment Innovation*
- *Global Investment*

#### Research

Customized research relative to the financial communities we serve, with a view to fostering greater understanding, the spread of knowledge and the development of more precisely targeted tools.

#### Awards Programs

- *Benefits Canada Awards*
- *Workplace Health Awards*

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**CANADA'S MOST INFLUENTIAL SOURCE**  
OF PENSION AND BENEFIT INFORMATION