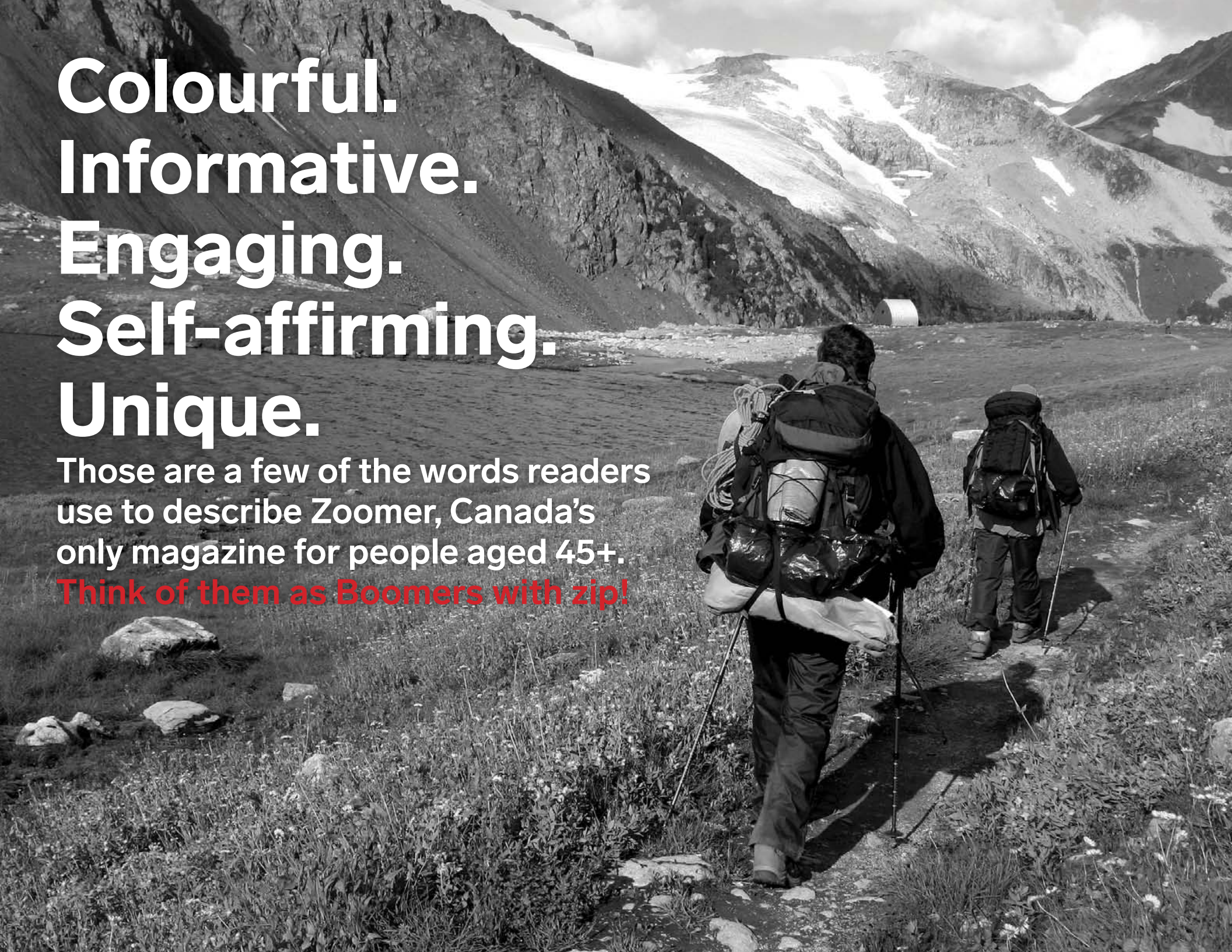

***ZOOMER[®]**
Media Kit
2017

**Colourful.
Informative.
Engaging.
Self-affirming.
Unique.**

Those are a few of the words readers use to describe Zoomer, Canada's only magazine for people aged 45+.

Think of them as Boomers with zip!



Why is the Zoomer market so desirable?

Because they control most of the country's wealth... and they spend it!

In fact, Zoomers beat out all other age-breaks on virtually every significant financial measure.

See for yourself.



Zoomer Magazine readers control close to **\$57 billion in spending power.**

136,000 have a household income **above \$150,000.**



A further 67,000 have HH incomes **greater than \$200,000.**



263,000 Zoomer readers have **over \$250,000 in securities and savings.**



125,000 spend between **\$2,500** and **\$5,000**
a month with their credit cards.



34,000 Zoomer readers have **spent \$100+**
on makeup in the past 30 days.



356,000 Zoomer readers live in a home
worth **\$500,000 or more**.



126,000 spent **\$40,000 or more** on their
most recent automotive purchase.



Zoomers represent the largest market for travel to specific destinations.

Destination	Number of Zoomers	Rank vs. other ages	% of total that are Zoomers
Bermuda	152,000	1st	65.5%
Bahamas	288,000	1st	53.3%
Cuba	886,000	1st	56.2%
Dominican Rep.	552,000	1st	51.7%
Mexico	1,207,000	1st	50.8%
Central America	204,000	1st	50.9%
South America	208,000	1st	49.6%
Britain/Ireland	545,000	1st	52.8%
France	434,000	1st	48.9%
Germany/Austria	349,000	1st	55.1%
Italy	412,000	1st	59.9%
Other Europe	783,000	1st	55.5%
Middle East	101,000	1st	50.0%
Africa	139,000	1st	51.0%
China/Hong Kong	286,000	1st	51.3%
Japan	64,000	1st	50.0%
Other Asia	298,000	1st	40.9%
Australia/NZ	171,000	1st	64.3%

The research has spoken

People no longer develop strong brand loyalties under the age of 30.

So why target younger, less affluent demos?

Reach the people most likely to actually buy your product.

Why Zoomer Magazine?

Because 1.32 million Canadians rely on us for great content on travel, fashion, personal finance, health and wellness, technology, automotive, booze, and much more.





Beauty



PUMP UP Maximize the volume on limp and thinning hair with Shu Uemura's Muroto Volume Pure Lightness Shampoo for fine hair. Containing no paraben or silicone to weigh tresses down, the formula fortifies hair fibre with essential minerals, so hair feels fuller yet light.

SOFTEN UP Chances are your grandmother used it or your mother used it, and now you're reaching for a tube too. When Canadian Elizabeth Arden first created the Eight Hour Cream in the 1930s, she couldn't have known it would achieve cult status. Now the brand has expanded the collection to include an Eight Hour Cream All-Over Miracle Oil that works to soften and condition skin and hair and has a subtle citrus floral scent. Home spa, anyone?

Winter's cold, dry air is no excuse for parched skin and hair

CLEAN UP We love the bath and body care products from C. Booth, a new line exclusive to Walmart, both for its old-school apothecary packaging as well its natural ingredients like olive oil, vanilla bean and coconut that make the products seem good enough to eat. We recommend you stick to slathering and lathering the line of body butters, lotions, washes and scrubs instead.

▲ LIFT UP Clinique's latest skin-care innovation, Sculptwear, promises to target the things we dislike about our aging face and neck - namely, sagging and wrinkles. Using ingredients like soybean extract, which is rich in LPA, a lipid that our bodies contain that has tightening and smoothing benefits, the Sculptwear contouring massage cream mask and contour serum aim to tone and sculpt cheeks, tighten jawlines and reduce the look of fine lines and wrinkles on the neck. If only the products could do laundry too. [Q](#)

Technology

[illegible]

Finance

Finance

Gordon Pape on low-risk ETFs

RISK ISA four-letter word, not to be spoken in polite company – especially if the topic of conversation is retirement savings.

Thousands of older Canadians learned this when they saw their savings decimated in the crash of 2008, forcing some to delay their

Thousands of older Canadians learned this when they saw their savings decimated in the crash of 2008, forcing some to delay their retirement plans and others to implement painful lifestyle changes to make ends meet.

If anything, the danger is even greater now. With interest rates near record lows, people are reaching for yield in an effort to obtain better returns. Instead of putting their money into safe, secure guaranteed investment certificates and government bonds, they're buying dividend stocks and high-distribution funds. That spells risk.

Not even the bluest of blue-chip stocks is immune to a market-led selloff. To sink Telecom, utilities, REITs (Real Estate Investment Trusts) and other preferred sell-ers against the wave of the collapse. Most people who held on eventually recovered their losses, but those who panicked and sold were hit hard.

What can be done? For starters, increase the fixed-income weighting in your portfolio. That's most easily done by using exchange-traded funds (ETFs) or mutual funds. I know returns on these securities are the pits right now. But they provide an important cushion in the event that the stock market heads south once again.

Next, take a look at new ETF products that have been created with the express goal of reducing market risk. Industry leader iShares offers

THE TOP FIVE
Returns are to June 30, 2015.
Note that none of these
funds has gone through a
major market correction.

- 1 **BMO Low Volatility Canadian Equity ETF (TSX: ZLB).** Launched in October 2011. Management fee: 0.35 per cent. Average annual return since inception: 30.4 per cent.
- 2 **BMO Low Volatility US Equity ETF (TSX: ZLU).** Launched in March 2013. Management fee: 0.3 per cent. Average annual return since inception: 26.7 per cent.
- 3 **iShares MSCI EAFE Minimum Volatility Index ETF (TSX: XMI).** Launched in July 2012. Management fee: 0.45 per cent. Average annual return since inception: 19.5 per cent.
- 4 **iShares MSCI USA Minimum Volatility Index ETF (TSX: XMI).** Launched in July 2012. Management fee: 0.3 per cent. Average annual return since inception: 20.2 per cent.
- 5 **Purpose Asset Management U.S. Low Volatility Index Fund (TSX: PHF).** Launched in August 2013. Management fee: 0.8 per cent. Average annual return since inception: 8.9 per cent.

the most diversity with a suite of five minimum volatility funds.

"These funds offer a low-risk portfolio of securities as measured by standard deviation," explains Pat Chiefalo, head of Canadian products at BlackRock Canada, purveyors of the iShares funds. (Standard deviation is a complex calculation ►

Audience

National Edition 2017

Zoomer Magazine

Total Readership	1,319,000
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Demographic Information

Male	40%
Female	60%
Average Age	61
Age 35+	88%
Age 18-49	17%
Age 25-54	20%
Age 45+	83%
Age 50+	80%
Age 55+	73%

Income

Avg HHI	\$75,138
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Geographical Distribution

Ontario	60%
BC	17%
Toronto CMA	28%
Vancouver CMA	10%
Calgary CMA	3%
Edmonton CMA	3%

Advertising Rates (Net)

National 2017

Total Reach: 1,319,000

4 COLOUR	1X	3X	6X	9X
IFC SPREAD	\$32,100	\$30,495	\$28,890	\$27,285
OBC	\$18,060	\$17,157	\$16,254	\$15,351
IBC	\$16,620	\$15,789	\$14,958	\$14,127
DPS	\$26,750	\$25,400	\$24,000	\$22,750
FULL PAGE	\$14,450	\$13,730	\$13,005	\$12,300
2/3 PAGE	\$12,285	\$11,675	\$11,060	\$10,450
1/2 PAGE	\$10,115	\$9,615	\$9,104	\$8,600
1/3 PAGE	\$7,225	\$6,700	\$6,500	\$6,150

Ontario East Edition 2017 (Ontario, Quebec, New Brunswick, P.E.I., Newfoundland, Nova Scotia)

Total Reach: 922,000

4 COLOUR	1X	3X	6X	9X
DPS	\$18,720	\$17,780	\$16,850	\$15,900
FULL PAGE	\$10,100	\$9,600	\$9,100	\$8,600
2/3 PAGE	\$8,600	\$8,200	\$7,750	\$7,310
1/2 PAGE	\$7,100	\$6,732	\$6,375	\$6,050
1/3 PAGE	\$5,100	\$4,800	\$4,550	\$4,300

Western Edition 2017 (British Columbia, Alberta, Saskatchewan, Manitoba)

Total Reach: 397,000

4 COLOUR	1X	3X	6X	9X
DPS	\$9,030	\$8,579	\$8,127	\$7,676
FULL PAGE	\$5,350	\$5,083	\$4,815	\$4,548
2/3 PAGE	\$4,685	\$4,451	\$4,217	\$3,982
1/2 PAGE	\$4,015	\$3,814	\$3,614	\$3,413
1/3 PAGE	\$3,125	\$2,969	\$2,813	\$2,656

Inserts/Polybags

- › Rates upon request
- › Limited positions available per issue
- › Samples must be provided at least two weeks prior to space closing for approval of handling, sizes and stock selection
- › All inserts must be shipped with brokerage fees and transport prepaid
- › Supplied inserts from outside Canada must be imprinted with the country of origin (e.g., "Printed in the U.S.A.")

Editorial

Print Calendar

Month	Theme	Space	Material	Inserts	In-Home	Newsstand
March	Your Money, Your Life	DEC 16	DEC 23	JAN 04	JAN 23	JAN 30
April	The 3 rd Age Wave	JAN 27	FEB 03	FEB 08	FEB 27	MAR 06
May	Right Sizing Your Life	MAR 03	MAR 10	MAR 15	APR 03	APR 10
June	Your Health Span	APR 07	APR 14	APR 19	MAY 08	MAY 15
July/August	Best of Canada	MAY 19	MAY 26	MAY 31	JUN 19	JUN 26
September	The Feel Good Issue	JUN 30	JUL 07	JUL 12	JUL 31	AUG 07
October	The How-To Issue	AUG 04	AUG 11	AUG 16	SEP 04	SEP 11
November	Winter is Coming	SEP 15	SEP 22	SEP 27	OCT 16	OCT 24
December/Jan	Mind, Body & Spirit/ New Year, New You!	OCT 27	NOV 03	NOV 08	NOV 27	DEC 04

Terms and Conditions

Agency Commission

15% of gross billing allowed on space, standard colour and position charges to recognized agencies only. Commission is not allowed on other charges such as extra mechanical charges, special colours and reprints. There is no commission on retail or classified advertising.

Payment

- › Terms: net 30 days.
- › Accounts payable at office of publication in Canadian funds or equivalent value at the rate of exchange prevailing at the time of payment.
- › Published rates do not include GST or HST. These taxes (as applicable) will be added to invoices and clearly identified.

Tax Deductability

Publisher warrants deduction of advertising costs is not restricted by section 19 of the Income Tax Act. Advertisers who file Canadian tax returns can claim advertising costs of this publication as a business expense.

General Information

- › Rates subject to change without notice.
- › Publisher reserves the right to refuse any advertisement for any reason.
- › Advertiser and advertising agency assume liability for all content (including text, representation and illustration) of advertisement printed and also assume responsibility for any claim arising therefrom against the Publisher.

- › Advertiser and advertising agency agree that ZoomerMedia Limited shall be under no liability for its failure, for any cause, to publish any advertisement.
- › Photographs, artwork and other production items made for advertisers are charged to them separately in addition to space and colour charges.
- › Publisher shall be entitled to payment as herein provided, upon having completed the printing of the advertising and having taken reasonable steps to distribute the publication.
- › Publisher will not be responsible for reproduction of colour advertisements unless colour proofs are supplied.

Contract, Copy & Cancellation Policy

- › Contract period covers any 12 months starting with the first insertion.
- › A contract must accompany the first insertion order of the advertisement covered.
- › In the event of a rate increase during a contract period, the advertiser is protected at the same volume level but not the same rate.
- › Contracts for special positions (e.g., covers, inserts, outserts) are noncancellable.
- › No cancellations are accepted after closing date for advertising space.
- › In the event that an advertiser's contract is not fulfilled as specified, the advertiser agrees to accept the resulting short rates back to the best earned space rate applicable within the specified 12-month period.

- › Publisher is not bound by any conditions, printed or otherwise, appearing on contracts or copy instructions when such conditions conflict with policies covered by this rate card.
- › Verbal agreements are not recognized by the company.
- › Any claim rendered against ZoomerMedia Limited for rebates on charges made under contract, for any reason, must be filed with the company in writing within 60 days following the expiration of the contract.

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ZoomerMedia: Multiple brands, multiple platforms.

