

Obligationer: Ny lov åbner for attraktive investeringer

PENGE

& PRIVATØKONOMI



**Direktøren for
Mercuri Urval
Sådan får du
drømmejobbet**

NR. 4 APRIL 2010 WWW.PENGE.DK

50 KONTANTE TIP TIL EN STÆRKERE ØKONOMI

OM SKAT, FORBRUG, BANK, LÅN OG MEGET MERE



BK 25.03.2010-21.04.2010

ISSN 1862-0007 00004
LØSSALGSPRIS 74,95 KR.

Boligjagt
KØB HUSET
BILLIGST
MULIGT

Undgå topskat
SOLCELLER
GIVER STORE
FRADrag

Mini-ordbog
LÆR AT
FORSTÅ DIN
PENSION!

**Her er det
PERFEKTE
BOLIGLÅN**



EDITORIAL PROFILE: Penge & Privatøkonomi is filled with advise and inspiration on how to optimize your private economy. Penge & Privatøkonomi always offers good advise, tips and tricks within investment/financing, housing, pensions, taxation, banking, cars, insurance and wise consumption.

Editor-in-chief Søren Verup



Themes:

- Municipality, banking and car guides
- Pension and housing themes
- Shares

Standing elements:

- News & "Ask the Experts"
- Good tips
- Banking, Buy/forced sales, Pension school
- Large investment section with shares, pension and investment funds
- Wine panel



Reader Profile

- Men 70 %, women 30 %
- Majority of men between 35 and 59 years
- Several are decision-makers in the Danish business community.
- Well-educated, high level of income
- Very interested in new technology, politics, taxation and economics
- Travels often

Advertiser Profile

- Financial services and real-estate
- Cars
- Travel agents & airlines
- Electronics, IT, telecommunication
- Watches, fashion, personal care
- Beverages

Circulation and readership

Circulation "Dansk Oplagskontrol" 1st half-year 2010
 Readership "Index Danmark/Gallup" 1st half-year 2010

31,421
182,000

Rates

Size		w & h	Rate
1	2/1 page bleed	410 x 276	87,100 DKK
22	1/1 page bleed	205 x 276	45,900 DKK
39	1/2 page bleed, horizontal	205 x 136	29,800 DKK
40	1/2 page bleed, vertical	100 x 276	29,800 DKK
41	1/4 page bleed	100 x 136	18,900 DKK
43	1/4 page bleed, horizontal	48 x 276	18,900 DKK
45	1/4 page bleed, vertical	205 x 66	18,900 DKK

Special formats & positions*

199	Back cover (full page)	205 x 276	57,300 DKK
198	Page 2 & 3	410 x 276	111,500 DKK
191	Zone 1 - 2/1 page**	410 x 276	104,400 DKK
192	Zone 1 - 1/1 page**	205 x 276	55,000 DKK
123	2/1 page + 2 x 1/1 page flap	1172 x 276	194,000 DKK
122	1/1 page + 1/1-page flap	586 x 276	99,300 DKK
121	2/1 page+ 1/1 page flap	791 x 276	140,500 DKK
120	2/1 page + cover flap	791 x 276	186,700 DKK
119	1/1 page + half page flap	407 x 276	76,400 DKK

*) Rate for special formats may be adjusted half-yearly. An advertiser can obtain the same position a maximum of 4 times per year. All rates are exclusive of VAT and reproduction.

***) Zone 1 is a position within the first 30 pages of the magazine.

Advertising material:

Please upload pdf-file on www.bonnierpublications.com no later than **10 a.m.** on date of deadline.

Trimming for bleed ads + 5 mm. Double page ads must be uploaded as two full pages.

Deadlines

No.	Published	Week	Order date	Deadline
2	27.01	04	20.12.10	22.12.10
3	24.02	08	25.01	27.01
4	24.03	12	22.02	24.02
5	28.04	17	25.03	29.03
6	26.05	21	19.04	26.04
7	23.06	25	18.05	23.05
8	28.07	30	28.06	30.06
9	25.08	34	26.07	28.07
10	29.09	39	30.08	01.09
11	27.10	43	27.09	29.09
12	24.11	47	25.10	27.10
1.12	15.12	50	17.11	21.11

Subscribers may receive the magazine 5 days prior to publishing date.

Themes

No.	Editorial themes (preliminary)
2	Municipality guide, key economic ratios, index funds for retirement, minimize inheritance tax
3	Property guide, family loan, purchase/sales of second hand shares, tax handbook 2010/2011
4	Pension 2010, private economic key figures
5	Car guide, value equities, Caribbean at half price, converting mortgage
6	Cheaper property, optimize transport allowance
7	Employee shares, exchange rate on credit cards
8	Move your pension abroad, worst shares on the stock exchanges, best programme for shares on the network
9	Banking guide, analysis of your interest risk
10	Equity portfolio with lowest possible risk, buy dream car abroad
11	Pension guide, world's best investment association
12	Best tax tip, early redemption of mortgage, investments in infrastructure
1.12	Jubilee issue! 400 tips on personal finance, stock 2012, private economy 2012

PENGE.DK

SITE PROFILE: Penge.dk's target group is well-educated with a high income, and the site complements the magazine with services only the network can offer: financial calculators, current stock and foreign exchange rates, currency converter, car guides, bank interest etc. In addition to current news on equities, investment banking, housing, pension, tax, car and consumption.

Online-editor Eva Skjøde



Megaboard

Article banner

Rates

Penge.dk	Size/Info.	Rate
Megaboard	930 x 180	140 CPM
Article banner	300 x 250	120 CPM
Newsletter	receivers/week: 47,000	200 CPM

CPM: rate in DKK for 1000 exposures

Permissions/Leads

Buy leads of high quality and get in contact with precisely those customers who are interested in your product. We can find your customers both via geographic and demographic segmentation, interest etc. We deliver contact info. on each customer who has given permission to be contacted by mail and/or phone.

Behavioural Targeting

Make use of our sites' well-defined target groups with "Behavioural Targeting" and make your marketing even more precise.

Print and online advertising - increased attention:

More advertisers have with great creativity made use of both print and online to create even more attention to the message. We focus on individual solutions to optimize your exposure in our attractive target groups.

Call us at: +45 39 17 20 00

Ad material to our sites must apply with FDIM's specifications:

Size	Weight	Animation	Loops	Streaming
	GIF/JPEG/HTML/Flash			
930 x 180	50 kb	15 sec.	3	60 sec.
300 x 250	50 kb	15 sec.	3	60 sec.

Ad material must be with us 48 hours prior to campaign start, at the latest on adon@bonnier.dk

PRINT ADVERTISING MATERIAL

Advertising material should be supplied in PDF-format to www.bonnierpublications.com, where guidelines can also be downloaded. It is important to comply with the following requirements:

Formats: Pdf-filer must have the correct format (bleed) as well as trim marks. Half and quarter page advertisements must fit the magazine format. Double page ads must be delivered as two full pages. Regarding double page ads, the image must be located 2 mm from the spine on each side for spine compensation. All formats are bleed formats, text, logo etc. must be placed a min. of 9 mm from trim.

Images and colours: All grey-tones and 4-colour pictures must have a resolution of 300 dpi and bitmap images must have a minimum image resolution of at least 600 DPI. All images can be JPEG compressed in highest quality. All images and colours must be defined as CMYK with a max. total colouring of 310 % for heaset rotation and 340 % for printing sheets (no spot colour). To ensure that colours are reproduced correctly, it is necessary to use our ICC profile. For information, please refer to: www.bonnierpublications.com/ad_upload/technical_specifications.

Fonts: All fonts, logos, eps-files must be embedded in the ready pdf-file.

Printing quality: For quality check purposes and to ensure that colours are reproduced correctly, a proof print must be received by Publisher prior to deadline. If proof print is not received in due time, the Publisher cannot be responsible for any variations in the reproduction colours. The Publisher is not responsible for smaller variations in the reproduction colours. Please refer any questions to: Therese Gunni, direct tel.: +45 39 17 20 94 or mail: therese.gunni@bonnier.dk.

ONLINE ADVERTISING MATERIAL

Ad material must comply with FDIM's specifications. Please refer to www.fdim.dk "retningslinier/formats" (guidelines/formats). Material must be delivered to: adon@bonnier.dk

INSERTIONS

In Bonnier Publications' magazines we can offer the following possibilities for inserts: loose insert, stapled and glued insert, product sample (loose or glued). Rates are based on weight. Min. weight is 10 grammes. Rates are based on circulation figures. Postage applies on the subscription part according to rates from the Danish post.

ADVERTISEMENT CONTROL

Advertisements resembling editorial content will be printed with the word "Annonce" (advertisement) in the upper corner. We reserve the right to refuse an undesirable advertisement.

ERRORS

No reduction in the advertising rate is granted if the Publisher is not liable for the occurrence of an error. The Publisher cannot be held liable for any errors due to material being delivered after material deadline.

GUARANTEE - ONLINE

We cannot guarantee a certain number of exposures or permissions. If delivery is not as agreed, a credit note will be forwarded.

CANCELLATION

Cancellation of ordered advertising space must be communicated to the Publisher 1 week before order date at the latest. A valid cancellation requires written confirmation from the Publisher.

COMPLIMENTARY COPIES

1 complimentary magazine is supplied for each advertisement inserted. Additional copies will be charged.

CHARGING

Advertisements are charged at the rates valid on the day of insertion. In order to obtain discounts in the rate card all booked advertisements must be inserted. If deviations from the discount agreement occur any discount already invoiced will be retracted.

ALLOWANCE

Print: 1.5 % information allowance, 1 % when offering security for payment.

Online: 4 % technical allowance, 2 % information allowance, 1 % when offering security for payment.

STIPULATION OF VENUE

Any dispute shall be settled in accordance with Danish law. Legal proceedings arising of contractual relations must always be instituted at The Copenhagen City Court (Københavns byret). This venue stipulation shall apply regardless of the provisions contained in the Danish Administration of Justice Act (Retsplejeloven) concerning venue.

TURNOVER DISCOUNT

Advertisers who place advertisements for more than DKK 300.000 (net) may conclude a written contract for a turnover discount. This means that the advertiser obtains a fixed discount rate in Bonnier Publications' magazines within a 12-months period. Advertisements on Bonnier Publications sites are included in the turnover discount.

VOLUME DISCOUNT

The advertiser is completely free to choose between all of Bonniers' magazines and obtains a volume discount based on the number of insertions within a 12-months period. In the event of changing formats, the discount is based on the smallest format. One online campaign is equivalent to one print insertion.

6-7 insertions 12 %, 8-11 insertions 16 % and 12 or more insertions 22 %

VOLUME DISCOUNT - GUIDES

3 insertion: 10 %, 6 insertions: 15 %, 10 insertions: 20 % and 16 insertions: 25 %.

A campaign for an online guide is equivalent to one print insertion.

NEWBIZZ DISCOUNT

Advertisers who have not placed any advertisements in Bonniers' magazines during the past 24 months are entitled to a 33 % NewBizz discount on the first 4 insertions. Newbizz discount also applies when advertising on our sites but not in connection with our guide advertisements.

BONNIERS' MEDIA PACKAGE

Bonniers' Media package involves all magazines published by Bonnier Publications in Denmark. This package gives the advertiser the opportunity to choose the most relevant magazines in our port folio and at the same time obtain advantages. One online campaign on one of our sites, is equivalent to one magazine in the media package.

In order to obtain the media package discount, the advertiser must use 3 or more of Bonnier Publications' magazines within a 3 months period and advertise for one product. The message may vary from magazine to magazine.

The discount applies to Bonniers' magazines and supplements:

Discount: 3 magazines: 3 %, 4 magazines: 4 %, 5 magazines or more: 5 %

If you choose to make use of Bonniers' Media Package in 2011 the above discount + quantity or turnover discount applies. The discount is deducted from the gross amount of the magazines chosen and the turnover or quantity discount is deducted.

50 % EXTRA BONUS

3 and 6 insertions in the same magazine entitle advertisers to purchase 1 or 2 bonus advertisements at a discount of 50 %. The bonus advertisements must be placed in:

BO BEDRE, Penge & Privatøkonomi, Aktiv Træning: No. 8 or 1

National Geographic: No. 7 or 12

Gør Det Selv, Digital Foto, Illustreret Videnskab, Komputer for alle, I Form, Historie: No. 11 or 1

FACTS OF BONNIER'S DISCOUNTS

- Advertisers who have concluded a contract for turnover discount, volume discount or newbizz discount can choose freely between Bonniers' magazines and sites.
- Advertisers can vary their message from magazine to magazine and still obtain a discount.
- The turnover discount, volume discount, newbizz discount, introduction discount and the 50 % extra bonus discount can not be combined.
- We offer a maximum discount of 50 % on any given insertion.
- Insertions must be placed within a 12-months period.
- The discount obtained is deducted from each invoice.
- A discount agreement cannot be transferred to another company.
- If an agreement has not been fulfilled by the end of the agreement period any unduly paid discount will be retracted by Bonnier Publications.

NB! We make reservation for any mistakes occurring in this pricelist.