

2018 Rate Card

Advertising options and rates for 2018

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Our Audience

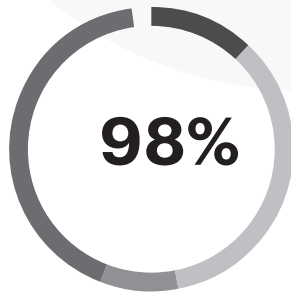
Our loyal readers are influential and highly engaged making the San Francisco Business Times media platforms the most attractive environments for Bay Area business-to-business advertisers.

47,900 readers



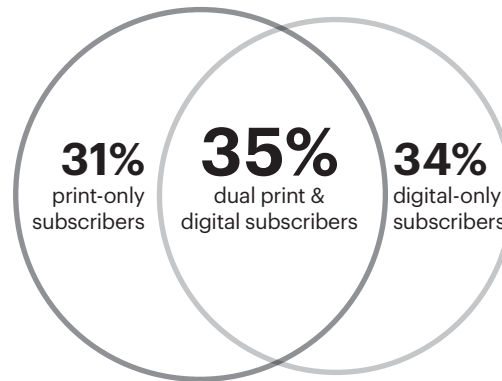
79%
read 4 of the last 4 issues

61%
read 3 or 4 of the last 4 issues



12% doctorate degree
35% master's degree
of readers
went to college
9% postgraduate study
(without degree)
42% graduated from
a 4-year college

OUT OF 100% OF OUR
TOTAL SUBSCRIBERS:



Source: SFBT Subscriber Study, 2014

SUBSCRIBERS

53% are owners, partners, or C-Suite
47% are owners or partners
86% influence the purchases for their firm

PRINT

21 median local workforce employees
\$178 MILLION average gross sales for company's local operations
\$3.7 MILLION average household net worth
\$221,000 annual household income
\$2.13 MILLION average portfolio value
41 MINUTES average time a subscriber spends reading a print issue

WEBSITE

2,335,350 monthly page views
579,907 visits
416,397 unique visitors
3.80 MINUTES time spent on site

Sources: Alliance for Audited Media Consolidated Media Report Business Publication for six months ended June 2017; Website data as of October 2017; San Francisco Subscriber Study, 2017

2018 Display Advertising Rates

Classic Format Rates

	OPEN	3x or \$10,000	6x or \$20,000	9x or \$40,000	13x or \$60,000	19x or \$80,000	26x or \$100,000	52x or \$125,000
DOUBLE PAGE	\$23,765	\$20,475	\$16,645	\$15,005	\$12,860	\$11,245	\$10,615	\$10,080
FULL PAGE	\$12,860	\$11,140	\$9,090	\$8,040	\$6,880	\$5,720	\$5,395	\$5,200
¾ PAGE	\$11,830	\$10,245	\$8,340	\$7,695	\$6,330	\$5,270	\$5,060	\$4,975
ISLAND	\$11,225	\$9,650	\$7,875	\$7,340	\$6,200	\$4,995	\$4,885	\$4,780
½ PAGE	\$9,690	\$8,420	\$6,875	\$6,210	\$5,255	\$4,615	\$4,395	\$4,125
⅜ PAGE	\$8,525	\$7,645	\$6,090	\$5,575	\$4,670	\$3,930	\$3,825	\$3,740
¼ PAGE	\$6,130	\$5,370	\$4,450	\$3,990	\$3,475	\$2,955	\$2,745	\$2,535
⅛ PAGE	\$3,710	\$3,210	\$2,720	\$2,465	\$2,210	\$1,930	\$1,800	\$1,590
U SHAPE <i>(spread)</i>	\$13,005	\$11,705	\$9,625	\$9,365	\$8,900	\$8,270	\$7,545	\$7,230
BELT SPREAD	\$12,485	\$11,235	\$9,385	\$8,530	\$7,865	\$6,490	\$5,690	\$5,515
BELT SINGLE PAGE	\$7,805	\$7,020	\$5,450	\$5,100	\$4,610	\$4,005	\$3,375	\$3,270
VERTICAL TOWER × 2	\$10,405	\$9,365	\$8,090	\$7,645	\$6,460	\$5,595	\$5,080	\$4,830
VERTICAL TOWER	\$5,720	\$5,145	\$4,440	\$4,055	\$3,515	\$2,995	\$2,760	\$2,550
STRIP SPREAD	\$10,145	\$9,020	\$7,960	\$7,750	\$6,320	\$5,565	\$5,045	\$4,745
STRIP <i>(page or list)</i>	\$6,160	\$5,435	\$4,680	\$4,285	\$3,830	\$3,180	\$2,920	\$2,650
WAVE	\$7,115	\$6,305	\$5,115	\$4,680	\$3,800	\$3,350	\$3,115	\$2,940
¼ PAGE 2 <i>(Center of it All)</i>	\$6,430	\$5,525	\$4,590	\$4,230	\$3,650	\$3,140	\$3,055	\$2,865
TRIANGLE	\$6,240	\$5,360	\$4,460	\$4,105	\$3,545	\$3,075	\$2,995	\$2,810
LOGO on cover	—	—	—	—	—	—	\$1,770*	\$1,560 *
LOGO	—	—	—	—	—	—	\$1,140*	—

All rates are Net and include color.

Add 10% for guaranteed positioning. Add 15% for back cover.

*Must be minimum 26x; must include equal money in digital advertising

Volume Discounts

Volume discounts are determined by combining the dollar value of print and digital insertions in the San Francisco Business Times, plus sponsorships, within the contract period. Contract begins with the date of first insertion and must be fulfilled within a 12-month period. Book of Lists and pre-printed inserts may also be included as part of your volume contract. Contracts guarantee the volume rate earned and ad sizes may vary during contract period. Refer to the column under the volume for rate of desired size. Rates subject to change during contract period. Rate increases are effective January 1, and all advertisers' rates change on that date.

Credit, Payment, & Commissions

All first-time advertisers must pre-pay and payment must accompany all copy until credit has been established with the Credit Department. Payment by check, Visa, MasterCard or American Express. All advertisers must submit a Credit Application. Terms of credit extension to advertisers is Net 30 Days. No cash discounts. Any discrepancies in advertising invoices must be questioned within 10 days of publication. All rates are net and non-commissionable. All advertising transactions with the San Francisco Business Times are subject to the publication's advertising terms and conditions, a copy of which is available on our Web site and, if applicable, in our advertising agreement.

Deadlines & Cancellations

Space reservation deadline is noon, Wednesday, nine days prior to publication for the weekly paper. Closing date for space reservations for pull-out publications is Wednesday, twenty-four days prior to publication date.

See Sizes & Specifications, Submitting Print Artwork for artwork deadlines. Ads that are sent after Monday at noon, 4 days prior to publication date, are subject to a \$50 rush charge.

Cancellation of an ad or a change in its schedule must be received in writing before space reservation deadline. Ads canceled after reservation deadline will be billed at 100%.

Submission

All ad submissions should be press-ready and uploaded to our File Transfer website filetransfer.amcity.com

Be sure to choose "San Francisco Business Times" box in the ACBJ publication menu. Also, send a confirmation e-mail to ad-sf@bizjournals.com.

Digital Advertising Rates

Our digital opportunities are efficient, powerful, cost-effective ways to extend your reach to your best new business prospects.

Run of Site Monthly Sponsorships

Includes upper and lower 300px x 250px, top and bottom 728px x 90px, and mobile 320px x 50px banner.

Purchase of an XL unit package includes 970px x 250px XL banner and 300px x 600px XL island.

	OPEN	>\$10,000	>\$20,000	>\$40,000	>\$60,000	>\$80,000	>\$100,000	>\$125,000
400,000 IMPRESSIONS	\$9,730	\$8,760	\$7,860	\$7,000	\$6,740	\$6,520	\$6,390	\$6,260
330,000 IMPRESSIONS	\$8,710	\$7,910	\$6,730	\$6,000	\$5,790	\$5,590	\$5,470	\$5,370
200,000 IMPRESSIONS	\$5,810	\$5,010	\$4,490	\$4,000	\$3,860	\$3,720	\$3,650	\$3,580
130,000 IMPRESSIONS	\$4,350	\$3,750	\$3,370	\$3,000	\$2,890	\$2,790	\$2,740	\$2,680
80,000 IMPRESSIONS <i>Sold in 2 week increments</i>	\$2,900	\$2,510	\$2,240	\$2,000	\$1,930	\$1,860	\$1,820	\$1,790
50,000 XL IMPRESSIONS*	\$2,890	\$2,500	\$2,230	\$2,000	\$1,920	\$1,860	\$1,820	\$1,780

All impressions served on Web and Mobile platforms; proportionate delivery based on usages of each platform.

**Must be purchased with any ROS package (if purchased with 80k package, will run 2 weeks).*

All products above are sold on a monthly basis, except for the 80,000 ROS package which is sold in 2 week increments.

All rates are net. Print and digital advertising can be combined to earn a higher volume discount.

Digital Advertising Rates *(continued)*

Our digital opportunities are efficient, powerful, cost-effective ways to extend your reach to your best new business prospects.

Targeted Content and Creative Solutions

	RATE	
SPECIAL SECTION*	\$1,000	Must be purchased in conjunction with a 130,000 impression or larger run of site package (see above for ROS units). The total impressions sold (130,000; 200,000; 330,000; or 400,000) will run in the Section first with the remaining impressions running run of site.
PEOPLE ON THE MOVE	\$1,000	
LIST SPONSORSHIP	\$1,000	120px x 60px logo placement, upper and lower 300px x 250px, top and bottom 728px x 90px, and mobile 320px x 50px banner
HOMEPAGE TAKEOVER <i>Sold in 5 day increments</i>	\$2,800	Must be purchased in conjunction with a 130,000 impression or larger run of site package (see above for ROS units). 47,000 estimated 5 day impressions. 1600px x 660px skin, 970px x 418px expanded ad unit, 970px x 66px leave-behind ad unit and 300px x 250px island ad
BUSINESS PULSE	\$2,500	
BOTTOM LINE	\$4,110	Approximately 102,000 impressions. One client sold per month. Maximum 3 units served per unique user per day. 1034px x 90px expanded ad, 1034px x 30px reminder ad

Content Vertical Sponsorship

Align your message with a specific industry covered by our editorial team. Logo and ads are placed adjacent to the specific industry content.

INDUSTRIES	OPEN	>\$10,000	>\$20,000	>\$40,000	>\$60,000	>\$80,000	>\$100,000	>\$125,000
Banking & Financial Services, Commercial Real Estate, Energy, Health Care, Manufacturing, Professional Services, Technology (200K Impressions)	\$6,640	\$5,730	\$5,130	\$4,570	\$4,410	\$4,260	\$4,170	\$4,090
Career & Workplace, Education, Food & Lifestyle, Government & Regulations, Philanthropy & Nonprofit, Media & Marketing, Retail & Restaurants, Residential Real Estate, Sports Business, Transportation, Travel & Tourism (130K Impressions)	\$4,980	\$4,290	\$3,850	\$3,430	\$3,310	\$3,190	\$3,130	\$3,070

All products above are sold on a monthly basis, except for the Homepage Takeover which is sold for 5 days.

*Must be purchased with 130K impression package or higher.

All rates are net. Print and digital advertising can be combined to earn a higher volume discount.

Crane Watch

Crane Watch is a premier content destination for professionals seeking market intelligence on commercial development and construction projects in the Bay Area. This digital section features an interactive map linked to related development news and analysis written by the San Francisco Business Times.

This innovative resource hub is customizable to meet the individual needs of the user, making it a return destination for business professionals with ties to construction, commercial real estate and development.

Features

- continuous updates keep content relevant to users
- highly visible, multi-platform promotion drives traffic and user engagement
- interactive map that provides a rich user experience
- data heavy tool

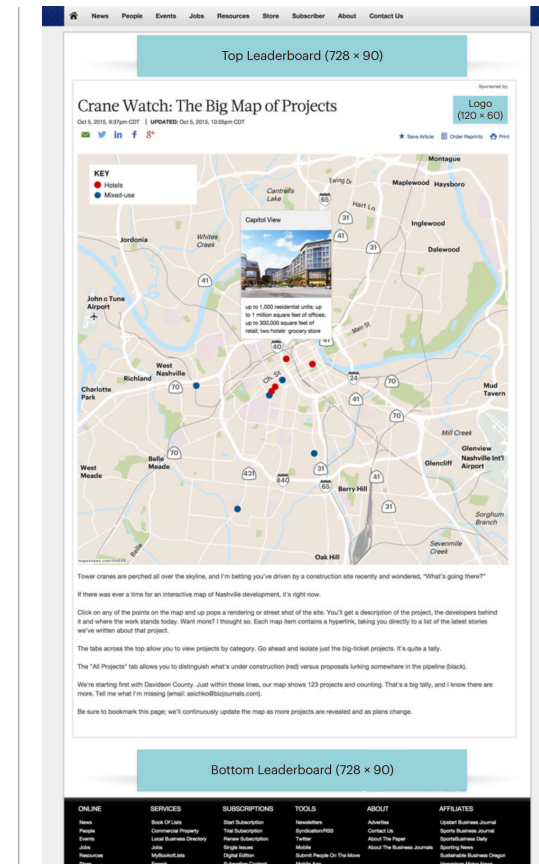
Benefits

- limited to three sponsors
- industry exclusivity
- display banner ads in Crane Watch section
- unique content alignment and ownership opportunity

Rate

		AD DIMENSIONS
SPONSORSHIP	\$9,000	top & bottom 728px x 90px banner,
		upper & lower 300px x 250px island, and 320px x 50px mobile ad

Minimum 3 month commitment.



Morning Edition Newsletter

Start the day off right by sponsoring the Morning Edition, an early morning update of regional breaking business news. Let your company's message be the first thing subscribers see each day.

Benefits

- high frequency brand exposure
- impact an engaged opt-in audience
- uncluttered environment
- weekly sponsorships are ideal for time sensitive messages

Position Specific Benefits

Top Leaderboard

- adjacent to SFBT header
- “above the fold”
- size easily translates to Run of Site

Text Ads

- appears within headlines where users are most engaged, as part of the news
- text not blocked by firewalls

The screenshot displays the Morning Edition Newsletter layout. At the top, there's a 'Top Leaderboard (729 x 90)' section with a 'SAN FRANCISCO BUSINESS TIMES MORNING EDITION' header. Below this are several article teasers with images and headlines, such as 'Macy's to sell San Francisco Stonestown Galleria store to mall operator for \$41M' and 'The San Francisco jobs with the largest pay increases in 2016'. A 'Middle Leaderboard (729 x 90)' is positioned below the articles. Further down is a 'BUSINESS PULSE' section with a question 'How much are you saving in your 401(k) plan?'. At the bottom, there's a 'LOWER LEADERBOARD (729 x 90)' and a 'FOLLOW US' section with social media icons and buttons for 'Unsubscribe', 'Newsletter Preferences', and 'Contact Us'.

Rates

	OPEN	>\$10K	>\$20K	>\$40K	>\$60K	>\$80K	>\$100K	>\$125K	AD DIMENSIONS
TOP LEADERBOARD <i>sold out for 2018</i>	\$4,305	\$3,827	\$3,348	\$2,870	\$2,487	\$2,296	\$2,105	\$1,913	728px x 90px
MIDDLE LEADERBOARD	\$3,348	\$2,870	\$2,679	\$2,296	\$2,200	\$2,009	\$1,818	\$1,722	
LOWER LEADERBOARD	\$1,913	\$1,722	\$1,531	\$1,244	\$1,148	\$1,052	\$861	\$765	
UPPER LOGO + TEXT	\$1,913	\$1,722	\$1,531	\$1,244	\$1,148	\$1,052	\$957	\$861	120px x 60px logo + 255 characters (including spaces)
MIDDLE LOGO + TEXT	\$1,435	\$1,339	\$1,148	\$957	\$861	\$765	\$670	\$574	

All rates are NET. Costs quoted are per week (six drops per week, Monday-Saturday).

Afternoon Edition Newsletter

Position your company at the forefront of the day's local business scene with a weekly sponsorship of the Afternoon Edition. Afternoon Editions are sent out Monday through Saturday to opt-in subscribers. There are five different ad positions available. Each position is sold on an exclusive basis for the entire 6 days.

Benefits

- high frequency brand exposure
- engaged opt-in subscriber base
- exclusivity in an uncluttered environment
- weekly sponsorships are ideal for time-sensitive messages

Position Specific Benefits

Top Leaderboard

- adjacent to SFBT header
- “above the fold”
- size easily translates to Run of Site

Text Ads

- appears within headlines where users are most engaged, as part of the news
- text not blocked by firewalls

Rates

	OPEN	>\$10K	>\$20K	>\$40K	>\$60K	>\$80K	>\$100K	>\$125K	AD DIMENSIONS
TOP LEADERBOARD	\$4,027	\$3,580	\$3,132	\$2,685	\$2,327	\$2,148	\$1,969	\$1,790	728px × 90px
MIDDLE LEADERBOARD	\$3,132	\$2,685	\$2,506	\$2,148	\$2,058	\$1,879	\$1,700	\$1,611	
UPPER LOGO + TEXT	\$1,790	\$1,611	\$1,432	\$1,163	\$1,074	\$984	\$895	\$805	
MIDDLE LOGO + TEXT	\$1,342	\$1,253	\$1,074	\$895	\$805	\$716	\$626	\$537	120px × 60px logo + 255 characters (including spaces)

	3 MONTHS	6 MONTHS	9 MONTHS	12 MONTHS	AD DIMENSIONS
LEADERBOARD MONTHLY ROTATION	\$8,900	\$8,000	\$7,100	\$5,300	728px × 90px; rotates monthly between top and middle positions

All rates are NET. Costs quoted are per week (six drops per week, Monday–Saturday), except for Monthly Rotation which is per month.

The screenshot displays the layout of the Afternoon Edition Newsletter. At the top, there is a 'Top Leaderboard (729 x 90)' section with a 'Stats' box containing:

- » 17,899 daily recipients
- » Cumulative open rate of 62.74%
- » Cumulative click-through of 16.86%

 Below the stats is a sign-up link: 'Sign up for the SFBT Afternoon Edition Newsletter' with the URL 'sanfranciscobusinesstimes.com/promo/newsletters'. The main content area features a 'Middle Leaderboard (729 x 90)' with several article teasers, including 'The five hottest Bay Area neighborhoods for home appreciation are all in Oakland' and 'Tourists join Trump bank rally that extends well beyond Wells Fargo'. At the bottom right, there is a 'PEOPLE ON THE MOVE' section with profiles of four individuals: Kellyn Gardner, Kyle Rowe, Kyrin Kestel, and Ann Mary Olson. A 'HEALTH CARE' section and 'FEATURED JOBS' section are also visible.

Real Estate Inc. Newsletter

Real Estate Inc features all the latest commercial real estate news in the Greater Bay Area.

Benefits

- engaged opt-in subscriber base
- exclusivity in an uncluttered environment
- combined with the Silicon Valley Business Journal
- includes Run of Site impressions (talk with your advertising representative for more information)

Rates

	SPONSORSHIP	UPPER	MIDDLE	LOWER	AD DIMENSIONS
LEADERBOARD <i>sold-out for 2018</i>	\$6,500	—	—	—	top 728px x 90px banner + 120px x 60px logo
SKYBOX	—	\$4,500	—	\$1,900	200px x 200px
BANNER	—	—	\$3,000	\$1,525	468px x 60px

Rate are per month.


Stats

- » **67,896** emails sent per month
- » Cumulative open rate of **68.42%**
- » Cumulative click-through of **15.75%**

2017

Sign up for the SFBT Real Estate Inc. Newsletter
sanfranciscobusinesstimes.com/promo/newsletters

Leaderboard (728 x 90)




REAL ESTATE INC.
BAY AREA STRUCTURES


SAN FRANCISCO BUSINESS TIMES / SILICON VALLEY BUSINESS JOURNAL

Sponsored by


Logo
(120 x 60)




Kennedy Wilson buys huge East Bay apartment complex for \$97 million
Kennedy Wilson snapped up a Pittsburg apartment complex — one of the biggest East Bay apartment sales in years.



Swift strikes again, paying \$80M for DivcoWest assets
Chris Peatross' Swift Realty Partners is on a roll. His latest purchases snap up seven buildings.



Large office tenants can't find enough space in S.F., East Bay
The East Bay has been waiting for spillover from San Francisco to result in a huge new tenant relocating, but demand from large tenants is up in both markets.



Homebuilder True Life elbows into crowded Silicon Valley market
Another home developer has entered the crowded Silicon Valley market. The True Life Cos. is building a presence here for the first time since it relaunched under a new name three years ago.

Upper Skybox
(200 x 200)

BREAK THROUGH OUR PAYWALL

[Get corporate wide unrestricted online access to the SF Business Times/SV Business Journal.](#)

LOCAL BUSINESS EVENTS

[Food & Beverage Leadership Forum 7/10](#)

[Corporate Philanthropy Awards & Summit 7/24](#)

[Embarcadero Meet Up 8/8](#)

[Browse All San Francisco Events](#)

[Browse All Silicon Valley Events](#)

NATIONAL REAL ESTATE NEWS

[California developer buys Chandler office building for \\$13.9M](#)

[Seville at Mace Ranch in Davis sells for \\$18 million](#)

[Angry neighbors speak out on Swedish expansion plan at Cherry Hill](#)

[Out of action: Zillow executive Errol Samuelson](#)

Upper Banner (468 x 60)

[Zendes's Mid-Market HQ building flipped for double 2011 price](#)

[Lennar docks first homes at massive Shipyard project in S.F.](#)

[Valley office market posts 13th straight growth quarter](#)

[Five projects that are reshaping Mission Bay](#)

[Despite high costs, Related Cos. leaders bullish on Santa Clara megaproject](#)

Lower Banner (468 x 60)

[Frenzy over building sites in S.F., pinpoints SoMa, Van Ness corridor](#)

[San Jose housing fee study: Will \\$17-\\$28 per foot pencil out?](#)

[New details about Oakland A's O.co Coliseum lease](#)

[San Francisco to spend \\$16 million on park sites](#)

[Mountain View says it wants more housing, less office in San Antonio Center](#)

Lower Skybox
(200 x 200)

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Breaking News Newsletter

Get exclusive access to an attention-rich audience of local business leaders actively engaging with ads at a level unbeknownst to web, social or mobile. Because these people didn't just happen upon this content, they signed-up for it. And when they get it, they open it and then spend quality time with it. All of which results in your brand and your message being seen, and remembered.

Benefits

- 100% cross-device; reach your customers across every device, screen, & browser that they use.
- high viewability
- with an average of 13 sends per month, your ad will be consistently positioned next to the premium content that your clients need and want
- over 21,000 unique recipients: Tap into the largest audience of Bay Area business leaders and influencers

Features

- 300x250 ad unit on the Breaking News email
- logo placement with "sponsored by" text
- minimum of six breaking news emails each quarter

Rates

	12-MONTHS	6-MONTHS	3-MONTHS	AD POSITIONS
SPONSORSHIP	\$51,000	\$28,000	\$15,200	300px x 250px ad unit + 120px x 60px logo

Online Recruitment Services

Get your job listings in front of the largest collection of professional candidates.

Features

- Sponsorship of Featured Jobs Module
 - Homepage
 - Article Pages
- Afternoon Edition Emails
 - Career Center
- Featured Job Postings up to 5
- ROS Banners

Rates

	RATE	ROS BANNERS	SPONSOR LOGO	FEATURED JOBS
PACKAGE 1	\$5,000/month	160,000 impressions	500,000 impressions	up to 5 postings
PACKAGE 2	\$7,500/month	330,000 impressions	500,000 impressions	up to 5 postings
		<i>exposure on SFBT Homepage, Article Pages, Career Center</i>	<i>exposure on SFBT Homepage, Article Pages, Afternoon Edition Emails, Career Center</i>	<i>exposure on SFBT Homepage, Article Pages, Afternoon Edition Emails, Career Center</i>

Individual Featured Job Posting | \$395

- increase visibility in front of passive job seekers while targeting the active job seeker as well
- promoted at the top of job section with logo
- also promoted on local homepage, article pages and daily newsletters with logo
- unlimited text
- all listings are searchable on Google, Yahoo and other search engines
- 30 day campaign

Standard Job Posting | \$295

- appears in career center only
- unlimited text
- all listings are searchable on Google, Yahoo and other search engines
- 30 day campaign

Volume Featured Job packages

- 5 Featured online job postings for \$1,500
- 10 Featured online job postings for \$2,500

*Can be used all at once or spread over a year
Multi-market and custom packages also available*

Classifieds

Companies with limited ad budgets can reach the Bay Area's business community by advertising on the classified page. Research shows that the more times an ad appears, the more impressions it makes. Classified display ads allow you to economically build the frequency you need.

Rates

	OPEN	8×	13×	26×	52×
1 COL. × 2"	\$305	\$280	\$235	\$195	\$155
1 COL. × 3"	\$440	\$390	\$335	\$280	\$215
2 COL. × 2"	\$530	\$485	\$400	\$335	\$265
1 COL. × 5"	\$625	\$575	\$485	\$430	\$305
2 COL. × 3"	\$780	\$715	\$595	\$485	\$370
2 COL. × 4"	\$1,035	\$935	\$780	\$630	\$485
3 COL. × 3"	\$1,160	\$1,040	\$880	\$705	\$540
2 COL. × 5"	\$1,245	\$1,115	\$940	\$760	\$580
2 COL. × 6"	\$1,485	\$1,335	\$1,115	\$950	\$685
3 COL. × 6"	\$2,100	\$1,890	\$1,580	\$1,275	\$970

Color

For one color (plus black) +\$50, for full color +\$100. Color charges are per ad and will be added to the total.

Deadlines

RESERVATION 1 week before
ARTWORK 3 days before

Dimensions

	1 COL.	2 COL.	3 COL.	4 COL.	5 COL.	6 COL.
WIDTH	1.5"	3.1875"	4.875"	6.5625"	8.25"	10"

All rates quoted are NET and non-commissionable.

Luxury Living

The San Francisco Business Times Luxury Living will showcase your available homes to our affluent audience and showcase individual retailers in the area.

Rates

	OPEN	13x or \$60,000	26x or \$100,000	52x or \$125,000
1 BLOCK	\$600	\$545	\$500	\$345
2 BLOCKS	\$1,150	\$1,035	\$890	\$690
3 BLOCKS	\$1,575	\$1,460	\$1,230	\$945
HALF PAGE	\$4,460	\$3,345	\$2,910	\$1,870
FULL PAGE	\$5,730	\$4,440	\$3,745	\$2,410

Dimensions

	1 BLOCK	2 BLOCKS	3 BLOCKS	HALF PAGE	FULL PAGE
WIDTH	3.1875"	6.5625"	10"	10"	10"
HEIGHT	4.25"	4.25"	4.25"	6.75"	13.5"

Color

For one color (plus black) +\$50, for full color +\$100. Color charges are per ad and will be added to the total.

Deadlines

RESERVATION
ARTWORK

1 week before
3 days before

Table of Experts

Benefits

- your company leader will have a seat at the discussion and a profile in the section (150 words), headshot, company logo
- your company will have input as to the topic and Q&A of the discussion
- quarter page, color ad in the printed section
- company logo on the front page of the printed section
- Online Special section on SFBT website for 30 days
- PDF of the printed section provided to use for additional marketing

Program

- 2:00–4:00PM discussion hosted at SFBT
- program will be moderated by individuals chosen by SFBT
- program must have at least four participants (not exclusive to industry) sold 6 weeks prior to publication date

Rates

NET INVESTMENT: \$6,000 per panelist

INDUSTRY EXCLUSIVE: \$15,000 to sponsor the entire panel with two industry exclusive seats at the table.

EXAMPLE

The example shows four pages from the 'Table of Experts' section. The top-left page is titled 'Managing Cybersecurity Risk' and features a quote from a panelist: 'A lot of focus is being put on the...'. The top-right page is titled 'Fostering a Culture of Vigilance Against Cybercrime' and includes a quote: 'What is the biggest threat to your...'. The bottom-left page is titled 'Decoding Cyber Risk' and features a quote: 'Cyber risk is evolving. Your...'. The bottom-right page is titled 'Cybersecurity is about knowing your own organization...' and features a quote: 'Cybersecurity is about knowing your own organization...'. Each page includes a small image and a quote from a panelist.

Inserts

With the continual increase in postage fees, direct mail has become an expensive proposition. Inserting your company's collateral pieces into the San Francisco Business Times is an effective and affordable option to make sure your message lands in the hands of decision makers rather than in a pile of "junk mail."

Inserts may be used as part of your frequency display advertising contract. Each insert counts as one ad toward fulfilling your contract. Match your frequency contract to the appropriate insert rate.

Dimensions

Inserts can be up to 10" x 13" and 12 pages. Inserts must be no smaller than 6" x 4". Inserts exceeding the maximum size must be folded to meet maximum size dimensions

Rates

	OPEN	4x	8x	12x
1-4 PAGES	\$8,670	\$8,160	\$7,445	\$6,630
5-8 PAGES	\$9,180	\$8,670	\$7,955	\$7,140
9-12 PAGES	\$10,200	\$9,690	\$8,975	\$8,160

Requirements

- inserts are available on a first come, first served basis. Maximum of three inserts per issue.
- required print order 13,000 circulation (SFBT does not offer zoning or partial runs)
- prices are for inserts weighing 1 ounce or less.
Each additional ½ ounce will incur a \$30 per thousand cost increase
- flat pieces only; no objects
- paper stock must be minimum weight of 60# book stock or equivalent.
- inserts cannot be labeled as "catalog;" no postal indicias
- inserts resembling editorial matter must have "Paid Advertising Supplement to San Francisco Business Times" in 14-point type at the bottom of the front page
- postal regulations govern insert requirements; therefore, please obtain postal approval through your account representative prior to printing the pieces
- three samples of the insert must be delivered to your account representative 10 days prior to publication for content and postal approval

All rates quoted are NET and non-commissionable.

Deadlines

RESERVATION	9 days before publication date
DELIVERY	7 days before publication date

Delivery

Inserts must be delivered to:
SFOP (Southwest Offset Printing)
Attn: Kevin Campau
C/O San Francisco Business Times
587 Charcot Ave
San Jose, CA 95131

- Due a maximum of 12 and a minimum of 5 days prior to publication. (Inserts held more than 12 days may be subject to storage charge).
- Delivery hours are 8am to 5pm Monday through Friday.
- Delivery charges are the responsibility of the advertiser.
- Each carton and/or skid must be labeled with "San Francisco Business Times," the client's name, issue date and count.
- A bill of lading must accompany the inserts and be signed by a Southwest Offset Printing Representative.

Questions

TRAFFICKING: Kathy Biddick
 415-288-4925 kbiddick@bizjournals.com

2019 Book of Lists

Be a part of the Bay Area's most prestigious annual business guide. San Francisco's most valuable business reference guide and the one publication readers turn to throughout the year. It's a compilation of the San Francisco Business Times weekly lists and is full of important information about San Francisco's business that is unavailable any place else. The Book of Lists is sold year-round.

Rates

FULL PAGE	\$9,900
½ PAGE	\$7,175
¼ PAGE	\$5,000

Deadlines

PUBLICATION DATE	December 28
RESERVATION	October 26
ARTWORK	November 2

Sponsorships

All sponsorships include first right of renewal for next year's sponsorship of the Book of Lists.

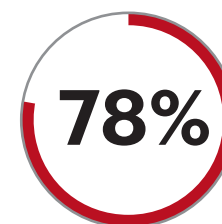
	RATES	INCLUDED IN SPONSORSHIP
CHAPTER SPONSOR	\$15,000	<ul style="list-style-type: none"> • full page, four-color ad • logo on chapter home page • two strip ads in the Book of Lists • 2 tickets to the BOL Party, + 1 ticket to VIP reception • 10 bonus copies of the Book of Lists
SPEED BUMP SPONSOR	\$15,000	<ul style="list-style-type: none"> • 2-sided full page four-color ad on card stock paper inserted into the BOL • 2 tickets to the BOL Party, + 1 ticket to VIP reception • 10 bonus copies of the Book of Lists
STICKER PAGE	\$30,000	<ul style="list-style-type: none"> • full page, four-color ad • full page of sticker tabs • 10 tickets to the Book of Lists Party • 25 bonus copies of the Book of Lists
INDEX SPONSOR	\$28,000	<ul style="list-style-type: none"> • full page, four-color ad • strip ads at the bottom of all index pages • 10 tickets to the BOL Party, + 1 ticket to VIP reception • 50 bonus copies of the Book of Lists
EVENT SPONSORSHIPS	For information on Title, Partner, and Back Cover Sponsorships, see the Event Marketing Guide, or visit www.sanfranciscobusinesstimes.com/promo/bol .	

Guaranteed positions for full page only. Book of Lists ads are non-cancelable. All rates are NET and include color.



The average rate at which our subscribers refer back to the Book of Lists is **1.5 times per month**. That equates to over

18 references back to the Book of Lists each year!



of our subscribers feel Book of Lists advertisers are **leaders in their industry**

Source: SFBT Book of Lists study 2015

East Bay Book of Lists

Position your business at the top! This annual ranking of the top East Bay businesses is a valued business resource—made even more valuable with information about your products, services and expertise. In addition to a diverse array of Top Business Lists, the Book includes valuable economic development data, as well as a directory of business resources from East Bay communities. A strong ad message will showcase your business and expertise and position your company as a leader in the East Bay. Book your advertisement opposite a specific industry list targeting the top business decision makers in the region.

Rates

FULL PAGE	\$5,385
½ PAGE	\$4,345
¼ PAGE OR STRIP	\$3,240

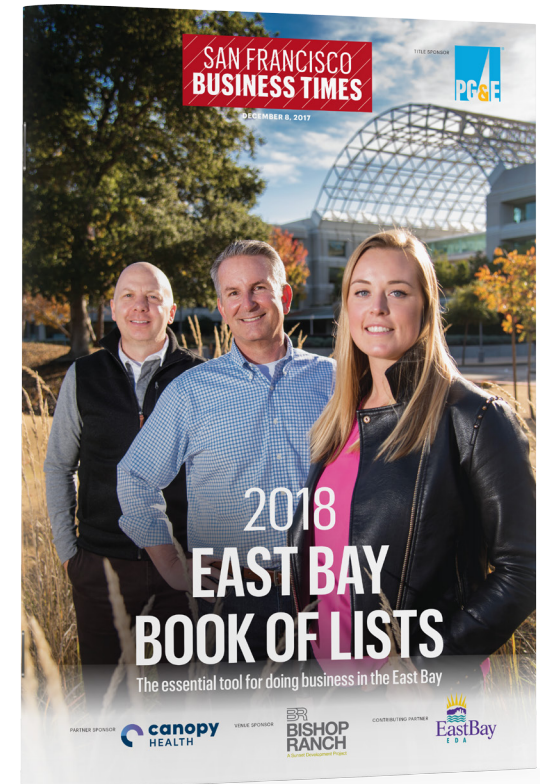
Deadlines

PUBLICATION DATE	December 14
RESERVATION	November 28
ARTWORK	November 30

Sponsorships

All sponsorships include first right of renewal for next year's sponsorship of the East Bay Book of Lists and a full page, four-color ad in the East Bay Book of Lists.

	RATES	INCLUDED IN SPONSORSHIP
PARTNER SPONSOR	\$11,500	<ul style="list-style-type: none"> • logo on cover of publication • full page ad • 130,000 ROS impressions • 10 tickets to the event • 25 copies of the publication for a full list of benefits, see the Event Marketing Guide
SUPPORTING SPONSOR	\$6,420	<ul style="list-style-type: none"> • full page ad • logo on screen at the event • 4 tickets to the event



Terms & Conditions

The following terms and conditions govern all entities that place advertising ("Advertiser"), either directly or through an agent ("Agency"), with publications ("Business Journal(s)", digital Business Journal publications ("Digital Editions"), websites and mobile sites ("Websites") and applications ("Apps") and any other service (collectively, together with Business Journals, Digital Editions, Websites and Apps, the "Service") published and/or owned, licensed or operated by or on behalf of American City Business Journals ("Publisher"). The placement of advertising in any Publisher Service constitutes Advertiser's (and, if applicable, Agency's) agreement to these terms. These terms and conditions may be modified from time to time by Publisher; additional placement of advertising will constitute Advertiser's (and, if applicable, Agency's) agreement to any such modifications.

I. Definitions

A. "Dollar Volume Discount" is determined by combining the dollar value of print and digital insertions in the Business Journal(s) plus sponsorships, within the contract period. Contract begins with the date of first insertion and must be fulfilled within a 12-month period. Book of Lists and pre-printed inserts may also be included as part of your volume contract. Contracts guarantee the volume rate earned and ad sizes may vary during contract period. Refer to the column under the volume for rate of desired size. Rates subject to change during contract period. Rate increases are effective January 1, and all advertisers' rates change on that date.

B. "Short Rate" is the difference between the rate charged on the contracted dollar volume and the higher rate based on the reduced dollar volume of advertisements actually published and paid for.

II. Terms and Conditions Applicable to Advertising Placed in Any Publisher Service

A. Publisher's Right To Reject, Cancel or Terminate Orders Publisher reserves the right at its absolute discretion, and at any time, to cancel any advertising order or reject any advertising copy, whether or not the same has already been acknowledged and/or previously published, displayed, performed or transmitted (collectively referred to herein as "Published" or "Publish"), including, but not limited to, for reasons relating to the content of the advertisement or any technology associated with the advertisement. In the event of such cancellation or rejection by Publisher, advertising already run and to be run shall be paid for at the rate that would apply if the entire order were Published and no Short Rate will apply.

Publisher, at its absolute discretion, may terminate its relationship with Advertiser and/or Agency for the breach of any of the terms hereof, including without limitation a breach based on the failure on the part of either Advertiser or Agency to pay each bill by its due date. Should Publisher terminate its relationship with Advertiser and/or Agency, a Short-Rate may apply and all charges incurred together with Short-Rate charges shall be immediately due and payable. Furthermore, in the event Advertiser or Agency breaches, Publisher may, in addition to its other remedies, (a) cancel its recognition of Agency, thereby causing Agency to lose claim to any commission for any further advertising placed with Publisher on behalf of Advertiser or any other client of Agency, and/or (b) refuse to Publish any or all of Advertiser's advertising.

B. Advertiser's Failure to Run Advertising/Short-Rate All agreements for advertising Dollar Volume Discounts require that the specified dollar volume of advertisements be Published within a specified period and be promptly paid for. In the event of Advertiser's or its Agency's cancellation of any portion of any advertising order/contract or failure to have Published and paid for the specified dollar volume of advertisements, or if at any time Publisher in its reasonable judgment determines that Advertiser is not likely to Publish and pay for the total amount of advertising specified during the term of the agreement, any rate discount will be retroactively nullified, including for previously Published advertisements, and may result in a Short-Rate. In such event, Advertiser and/or Agency must reimburse Publisher for the Short-Rate within 30 days of invoice thereof and Advertiser will thereafter pay for advertising at the open rate or at the earned rate(s) as applicable. Any merchandising program executed by Publisher in reliance

on advertising that is cancelled will be paid for by Advertiser at the fair market rate for such program. Advertising credits (for any earned advertising Dollar Volume Discount adjustments for advertising run in excess of specified schedule) will only be earned if all advertising is paid for by the due date. Advertising credits must be used by the Advertiser within six months after the end of the period in which they were earned. Any portion of such advertising credits unused at the expiration of the foregoing six month period shall be expired and Publisher shall not have any further obligation to Advertiser and/or Agency with respect thereto.

C. Restrictions on Advertiser's Cancellation of Advertising Orders No changes in orders or cancellations are accepted unless received before the specified closing dates, which vary by product and are set forth in Publisher's rate card and web site. No changes in orders or cancellations may be considered executed unless acknowledged in writing by Publisher. Orders not cancelled as of these closing dates will be billed, even though Advertiser fails to furnish copy, digital files or film. When change of copy or artwork is not received by the closing date, copy run in previous issues will be published. Should Publisher agree to cancel an existing work order, Advertiser will be responsible for the cost of any work performed or materials purchased on behalf of Advertiser, including the cost of services, paper and/or printing.

D. Advertising Positioning at Publisher's Discretion Orders for advertising containing restrictions or specifying positions, facings, editorial adjacencies or other requirements may be accepted and Published but such restrictions or specifications are at Publisher's sole discretion.

E. Labeling of Advertisements Advertisements that simulate or resemble, or otherwise might not be obviously distinct from, editorial content must be clearly identified and labeled "ADVERTISEMENT" or any other label as determined by Publisher at the top of the advertisement, and Publisher may, in its discretion, so label such material and/or otherwise distinguish the style and/or presentation of such material.

F. Inserts An accurate copy of any furnished insert must be submitted to Publisher for review prior to the printing of the insert. Publisher's review and/or approval of such copy does not release or relinquish Advertiser/Agency from its responsibilities hereunder. Publisher is not responsible for errors or omissions in, or the production quality of, furnished inserts. Advertiser and/or Agency shall be responsible for any additional charges incurred by Publisher arising out of Advertiser and/or Agency's failure to deliver furnished inserts pursuant to Publisher's specifications. In the event that Publisher is unable to Publish the furnished insert as a result of such failure to comply, Advertiser and/or Agency shall nevertheless remain liable for the space cost of such insert.

G. Errors in or Omissions of Advertisements In the event of Publisher's errors in or omissions of any advertisement(s), Publisher's liability shall be limited to a credit of the amount paid attributable to the space of the error/omission (in no event shall such credit exceed the total amount paid to Publisher for the advertisement), and Publisher shall have no liability unless the error/omission is brought to the Publisher's attention no later than 60 days after the advertisement is first Published. However, if a copy of the advertisement was provided or reviewed by Advertiser, Publisher shall have no liability. In no event will Publisher have any liability for errors or omissions caused by force majeure or errors in key numbers. In the event of a suspension of print publication due to computer, software, or network malfunction, congestion, repair, strike, accidents, fire, flood, storms, terrorist attacks, acts of war or any other cause or contingencies or force majeure beyond the reasonable control of Publisher, it is agreed that such suspension shall not invalidate any advertising agreement but a) will give Publisher the option to cancel any advertising agreement, or if Publisher does not do so, b) upon resumption of print publishing, the agreement shall be continued and Publisher will have no liability for any errors or omissions or any damages or missed impressions caused by such suspension. IN NO EVENT WILL PUBLISHER HAVE ANY LIABILITY FOR ANY ADVERTISING CREATIVE OR PRINTING COSTS, ADMINISTRATIVE COSTS, AND/OR CONSEQUENTIAL,

INDIRECT, INCIDENTAL, PUNITIVE, SPECIAL OR EXEMPLARY DAMAGES WHATSOEVER, INCLUDING WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS, BUSINESS INTERRUPTION, LOSS OF INFORMATION AND THE LIKE.

H. Trademarks The titles and logos of the Business Journals and other publications Published by American City Business Journals, as well as the Websites and Apps Published or used by American City Business Journals, are registered trademarks and/or trademarks protected under common laws. Neither the titles nor the logos may be used without the express written permission of American City Business Journals.

I. Warranties; Indemnification Advertiser and its Agency, if there be one, each represent and warrant that: (i) Advertiser's websites, mobile sites, applications, and/or similar services that are associated with advertising purchased under an IO shall contain all necessary consumer disclosures required by applicable federal, state and local laws, rules and regulations, including, but not limited to, a conspicuous link to a clear, accurate and up-to-date Privacy Policy (and Advertiser shall not violate the terms of such disclosures) that: (a) discloses (1) the usage of third party technology; (2) the participation of third party service providers; and (3) the data collection and usage by such service providers and from such third party technology; and (b) complies with all applicable privacy laws, rules and regulations; (ii) it will not merge personally identifiable information with information previously collected as non-personally identifiable without robust notice of, and the end-user's prior affirmation (i.e., "opt-in") consent to, that merger; and (iii) any advertising or other material (including, but not limited to, product samples) submitted by Advertiser or Agency and/or created by Publisher on behalf of Advertiser or Agency, and any material to which such advertisement or other material links or refers, complies with all applicable laws and regulations and does not violate the personal or proprietary rights of, and is not harmful to, any person, corporation or other entity. As part of the consideration to induce Publisher to Publish such advertisement, Advertiser and its Agency, if there be one, each agrees jointly and severally to defend, indemnify and hold harmless Publisher, its parent, subsidiaries and affiliates, and each of their officers, directors, members, employees, contractors, licensees, agents, representatives, successors and assigns against any and all liability, loss, damage, and expense of any nature including, but not limited to, attorneys' fees (collectively, "Losses") arising out of any actual or potential claims for libel, invasion of privacy, harm, copyright, patent, or trademark infringement, and/or any other actual or potential claims or suits that may arise out of (a) the copying, printing, publishing, displaying, performing, distributing or transmitting of such advertisement; (b) any violation of the CAN-SPAM Act or other laws relating to Advertiser's advertisements, including, but not limited to, commercial messages e-mailed on Advertiser's behalf by Publisher; (c) the loss, theft, use, or misuse of any credit/debit card or other payment, financial, or personal information; (d) the products and/or services promoted, sold, presented and/or contained in Advertiser's advertisements; and/or (e) a breach or alleged breach of its covenants, warranties and obligations under these advertising rate card contract terms and conditions. If the Publisher participated in the creation of an advertisement, the Publisher will indemnify Advertiser in connection with potential claims only to the extent it has agreed to do so in writing.

J. Responsibility for Payment of Advertising Bills In the event an order is placed by an Agency on behalf of Advertiser, such Agency warrants and represents that it has full right and authority to place such order on behalf of Advertiser and that all legal obligations arising out of the placement of the advertisement will be binding on both Advertiser and Agency. Advertiser and its Agency, if there be one, each agrees to be jointly and severally liable for the payment of all bills and charges incurred for each advertisement placed on Advertiser's behalf. Advertiser authorizes Publisher, at its election, to tender any bill to Agency, and such tender shall constitute due notice to Advertiser of the bill and such manner of billing shall in no way impair or limit the joint and several liability of Advertiser and Agency. Any bill tendered by Publisher shall constitute an account stated unless written objection thereto is received by Publisher within ten (10) days from the rendering thereof. Payment by Advertiser to Agency shall not discharge Advertiser's

Terms & Conditions (continued)

liability to Publisher. The rights of Publisher shall in no way be affected by any dispute or claim between Advertiser and Agency. Advertiser and Agency agree to reimburse Publisher for its costs and attorneys' fees in collecting any unpaid advertising charges. Advertiser confirms that it has appointed Agency, if one is specified, to be its authorized representative with respect to all matters relating to advertising placed on Advertiser's behalf with the understanding that Agency may be paid a commission.

K. No Assignment of Advertising Advertiser and its Agency may not use any advertising space either directly or indirectly for any business, organization, enterprise, product, or service other than that for which the advertising space is provided by Publisher, nor may Advertiser or Agency authorize any others to use any advertising space.

L. Republication of Advertisements Advertiser and Agency agree that any submitted advertisements Published in any Service hereunder, may, at Publisher's option, be republished, re-performed, retransmitted or otherwise reused by Publisher or its agents in any form in whole or in part in all media now in existence or hereafter developed, whether or not combined with material of others. The copyright in any advertisement created by Publisher is owned by Publisher and may not be otherwise used by Advertiser or third parties without Publisher's prior written consent.

M. Advertising Rates Publisher's Business Journal rates contained in advertising orders that vary from the rates listed herein shall not be binding on Publisher and the advertisements ordered may be inserted and charged for at the actual schedule of rates. Publisher's Business Journal rates and units of space are effective January 2016. Announcement of any changes in rates will be made thirty (30) days in advance of the closing date for the first issue affected by such new rates. Rates will be honored by Publisher until the current contract expires. Advertising rates are not contingent on Business Journal reaching any circulation or readership level that may be represented in Business Journal's marketing materials.

N. Special Publications Certain special publications (e.g., The Book of Lists) produced and published by the Business Journals carry special rates and are non-cancellable once an agreement is signed.

O. Terms of Sale Payment is due thirty (30) days from the date of invoice. All advertising production fees (if any) shall be billed and are immediately due in full within the first month of the advertising campaign. Interest may, at Publisher's discretion, be charged at a rate of 1.5% per month on past due balances. Publisher may at its option require cash in advance with order or change payment terms.

Q. Disclaimer PUBLISHER DISCLAIMS ALL WARRANTIES AND/OR GUARANTEES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES FOR NON-INFRINGEMENT, ACCURACY, AVAILABILITY, UPTIME, MERCHANTABILITY AND/OR FITNESS FOR ANY PARTICULAR PURPOSE IN CONNECTION WITH THE DISPLAY, PERFORMANCE AND TRANSMISSION OF ADVERTISEMENTS ON PUBLISHER'S SERVICES. Without limiting the generality of the foregoing, Publisher disclaims all warranties and guarantees with respect to its Services, including, without limitation, warranties and/or guarantees relating to: (a) the positioning or placement of advertisements on the Services, (b) advertising results on the Services; and (c) the accuracy of audience data, including, but not limited to, audience demographic data, audience size/reach data, etc. with respect to the Services.

R. Entire Agreement The foregoing terms and conditions (and the Additional Terms set forth below) shall govern the relationship between Publisher and Advertiser and/or Agency. Publisher has not made any representations to Advertiser or Agency that are not contained herein. Unless expressly agreed to in writing and signed by an officer or senior executive of Publisher, no other terms or conditions in contracts, orders, copy, or otherwise will be binding on Publisher. Failure by Publisher to enforce any of these provisions shall not be considered a waiver of such provision.

III. Additional Terms and Conditions Applicable to Digital Advertising Placed on Publisher's Websites and Apps

The placement of digital advertising on any of Publisher's Websites and Apps constitutes Advertiser's (and, if applicable, Agency's) agreement to the following terms: (These terms and conditions may be modified from time to time by Publisher; additional placement of digital advertising will constitute Advertiser's (and, if applicable, Agency's) agreement to any such modifications.)

A. Section II Advertising Terms and Conditions For the purpose of clarification, the terms and conditions set forth in Section II above also apply to all digital advertisements Published on Publisher's Websites and Apps.

B. Interactive Advertising Bureau Standard Terms and Conditions Except to the extent modified below, the Interactive Advertising Bureau Standard Terms and Conditions for Internet Advertising for Media Buys One Year or Less, Version 3.0 - Dec 2009 (found at http://www.iab.net/media/file/IAB_4As-tsandcs-FINAL.pdf) ("IAB Terms") shall also apply to all digital advertisements Published on Publisher's Websites and Apps. To the extent the IAB Terms directly conflict with or are inconsistent with Sections III(A) or III(C) herein, Sections III(A) and III(C) shall govern with respect to digital advertising placed on Publisher's Websites and Apps. The IAB Terms are hereby modified as follows:

(i) Section III(d) of the IAB Terms is hereby modified by changing 24 hours to two (2) business days.

(ii) Section IX(c) of the IAB Terms is hereby modified by deleting the following in the last sentence: "provided that if Media Company has reviewed and approved such Ads prior to their use on the Site, Media Company will not immediately remove such Ads before making commercially reasonable efforts to acquire mutually acceptable alternative Advertising Materials from Agency."

C. Additional Digital Advertising Terms & Conditions

1. Impression Guarantees Publisher makes no guarantee or representation as to the quantity and/or quality of visits, impressions, circulation, or other usage of Publisher's Websites or Apps or of the advertisement, or as to the use of any particular tracking or information-gathering devices, unless Publisher expressly agrees otherwise in writing. Advertiser and Agency acknowledge and agree that advertisements and ad impressions Published on Publisher's Websites and/or Apps may be viewed by end users located in and/or outside the United States.

2. Errors in or Omissions of Advertisements In the event of Publisher's errors in or omissions of any advertisement(s) on its Websites or Apps (including, but not limited to, errors or omissions involved in converting Advertiser's ads into an App), Publisher's sole liability shall be limited to a credit of the amount paid attributable to the space of the error (in no event shall such credit exceed the total amount paid to Publisher for the advertisement), and Publisher shall have no liability unless the error/omission is brought to the Publisher's attention no later than 5 days after the advertisement is first Published. However, if a copy of the advertisement was provided or reviewed by Advertiser, Publisher shall have no liability. IN NO EVENT WILL PUBLISHER HAVE ANY LIABILITY FOR ANY ADVERTISING CREATIVE OR PRINTING COSTS, ADMINISTRATIVE COSTS, AND/OR CONSEQUENTIAL, INDIRECT, INCIDENTAL, PUNITIVE, SPECIAL OR EXEMPLARY DAMAGES WHATSOEVER, INCLUDING WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS, BUSINESS INTERRUPTION, LOSS OF INFORMATION AND THE LIKE.

3. Additional Advertiser Warranties; Indemnities In addition to the warranties set forth in Section II above, Advertiser and its Agency, if there be one, each represent and warrant that: (i) none of the advertisements, ad tags (if any) or any other materials provided to Publisher for display on its Websites or Apps cause the download or delivery of any software application, executable code, any virus or malicious or social engineering (e.g., phishing) code or features; (ii) it will not conduct or undertake, or authorize any third party to conduct or undertake, any unlawful or improper actions in connection with the Websites or Apps, including, but not limited to, generating automated, fraudulent

or otherwise invalid clicks or impressions on Publisher's Websites or Apps, or collecting data contrary to applicable laws or regulations or Publisher's Privacy Policy and/or these terms and conditions or Publisher's Third Party Data Collection Policy (referenced in Section 5 below); and (iii) it will comply with all applicable self regulatory behavioral targeting principles, including, but not limited to, the Digital Advertising Alliance and Network Advertising Initiative self regulatory behavioral targeting principles. In addition to the indemnification obligations of Advertiser/Agency set forth in Section II above, Advertiser and its Agency, if there be one, each agrees jointly and severally to defend, indemnify and hold harmless Publisher its parent, subsidiaries and affiliates, and each of their officers, directors, members, employees, contractors, licensees, agents, representatives successors and assigns against any and all Losses (as defined in Section II above) that may arise from or relate to: (a) the linkage of any advertisement on Publisher's Website and/or Apps to other material; or (b) a breach or alleged breach of Advertiser's warranties set forth in this Section 3.

4. Additional Disclaimer In addition to the disclaimers set forth in Section II above, and without limiting the generality of the foregoing, Publisher disclaims all warranties and guarantees with respect to its Websites and Apps, including, without limitation, warranties and/or guarantees relating to: (a) the availability, uptime and delivery of any impressions or advertisements on any of Publisher's Websites or Apps; and (b) the quantity, quality or frequency of clicks or click-through rates of advertisements on the Websites and Apps. Advertiser acknowledges that third parties other than Publisher may generate automated, fraudulent or otherwise invalid/improper impressions, conversions, inquiries, clicks or other actions on Advertiser's advertisements displayed on Publisher's Websites or Apps. As between Advertiser and Publisher, Advertiser accepts the risk of any such improper actions. Advertiser's exclusive remedy for such suspected improper actions is for Advertiser to request a refund relating to its impacted advertisements in the form of advertising credits on the applicable Website or App within thirty (30) days from the end of the calendar month in which such advertisement is initially displayed on the applicable Website or App. Any advertising credit refunds in connection with the Advertiser's aforementioned requests are within the sole discretion of Publisher.

5. Data Collection To the extent Advertiser and/or Agency collects or obtains data from any Publisher owned or operated Website or App, whether collected or received via an advertising unit, widget, pixel tag, cookie, clear gif, HTML, web beacon, script or other data collection process, including without limitation "clickstream" or "traffic pattern" data, or data that otherwise relates to usage of the Website and/or App, user behavior, and/or analytics, Advertiser and/or Agency is subject to the then-current version of Publisher's Third Party Data Collection Policy, which is incorporated herein by reference (a copy of which is available upon request).

6. MakeGoods All makegoods relating to digital advertising on Publisher's Websites and Apps shall be determined by Publisher in accordance with Publisher's makegood policy.

