



# momentum

## MEDIA KIT 2018

### Reach

our extensive readership of **more than 1 million** people with MS, their families and health professionals.

### Connect

with **Momentum** readers in print and online.

### Support

the National Multiple Sclerosis Society's vision of a world free of MS.

Nancy Wendirad has lived with MS since 1992. She is a migrant education advocate for high school students.



# HERMES

## CREATIVE AWARDS

2016 Hermes Creative Awards  
Platinum Award for Print Media Design –  
Illustration/Graphic Design

Gold Award for Print, Website and Tablet App –  
Cross Platform Content Program



Association Media &  
Publishing 2016  
Excel Bronze Award for  
Magazine Website

Excel Bronze Award for  
Feature Article Design,  
“Yes, you can regain bladder  
control” (Spring 2015)

## Welcome

**Momentum**, an 80-page quarterly magazine, is the largest publication focused on multiple sclerosis in the world with a circulation of **500,000** and an average issue readership of over 1 million.

## About Momentum

- **Momentum** recipients include people affected by MS, physicians, nurses and allied health care providers, event fundraisers and donors to the National MS Society.
- **Momentum** provides reliable, comprehensive and timely information about all aspects of MS.
- Companion tools to **Momentum** include an interactive magazine app and website that reaches **more than 164,000 visitors** annually.

## About the National MS Society

The National Multiple Sclerosis Society exists because there are people with MS. Our vision is a world free of MS. Everything we do is focused so that people affected by MS can live their best lives as we stop MS in its tracks, restore what has been lost and end MS forever.





Marques Jones enjoys time with his wife, Jessica, and their three girls, left to right, Zoey, Ainsley and K'leigh. African-Americans, particularly females, develop MS more frequently than previously thought.



... disease that predominantly affected those of European descent. The idea that African-Americans don't get MS was based mainly on two pieces of data, says Dr. Annette Selinger-Gould, a neurologist at the Kaiser Permanente Department of Research & Epidemiology in Pasadena, California. The first was a 1979 study of 5,300 World War II and Korean War veterans that found that white

males were approximately twice as likely to get MS as black males, and the second is the overall lack of MS diagnoses among black people in Africa.

But Dr. Langer-Gould says MS diagnosis is difficult throughout Africa because there are very few MRI scanners or neurologists. She also believes the military study was flawed because it only included a small number of African-Americans. In fact, a 2015 article written by six noted MS researchers and p

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## Who is reading Momentum?

Our most recent readership survey revealed:

**84%** of our audience is female

**77%** of recipients have MS. On average, those with MS were diagnosed 16 years ago

**63%** of Momentum's audience are 35-54 years old

**68%** of Momentum readers report reading the last four issues

**44%** pass their issues to at least one other person, and 26% saved an article for future reference

**36%** have taken one action as a result of reading advertising

**72%** have taken at least one action as a result of reading articles or columns in Momentum

**61%** of Momentum readers are interested in MS research and find that the articles meet their needs

Average time spent with each issue is **47 minutes**

Marques Jones (right), diagnosed with MS in 2008, with his wife, Jessica.



## What is multiple sclerosis?

Multiple sclerosis is an unpredictable, often disabling disease of the central nervous system that disrupts the flow of information within the brain, and between the brain and body. Symptoms vary from person to person and range from numbness and tingling, to walking difficulties, fatigue, dizziness, pain, depression, blindness and paralysis.

MS affects more than **2.3 million** people worldwide. Read more at [nationalmssociety.org/what-is-MS](http://nationalmssociety.org/what-is-MS).

## Why advertise in Momentum?

**Momentum** connects people affected by MS to the resources and information they need to live their best lives and offers access to the most sophisticated, best informed and engaged audience that takes action as a result of what they read. The magazine provides the most proactive and comprehensive information about MS, and offers advertisers a targeted pipeline to reach key decision makers and influencers in the MS community.

Angela Lott, diagnosed with MS in 1992, says she faces challenges discussing MS with many of her friends and family.



Wellness is about more than simply managing a disease. Rather, it is a lifelong journey to achieve our full potential as human beings. The National MS Society recently convened 60 experts and conducted a nationwide survey to learn about the wellness needs of those living with multiple sclerosis. The effort confirmed that there are many interconnected dimensions of wellness, including physical, occupational, social, emotional, intellectual and spiritual components. Read on to learn how people can apply these aspects of wellness to their own lives.

### Physical wellness

Laurin Munhoven, 31, of Ketchikan, Alaska, had her first severe MS attack in 2008. She took disease-modifying therapies (DMTs) to limit her relapses but still experienced symptoms ranging from vertigo, loss of hand dexterity and numbness to optic neuritis and foot drop. She attempted to improve her overall health with weight-control diets, but it wasn't until 2015 that she made a new determination to incorporate physical activity into her life. "I started walking and attending fitness classes," Munhoven says, "and in December I started running." Today she runs two to four times a week, and has not had a relapse since she began to exercise. "At first I was afraid I would stress my body too much, but the truth was that I had to let go of the fear and get out of my comfort zone." That said, it's important to modify physical wellness to one's abilities—



Laurin Munhoven and her daughter, Madeline

For example, Munhoven's regimen isn't possible for Phoenix-area resident Clay Custon, 69, who was diagnosed 25 years ago and who has used a wheelchair for the last 10. But he has found a level of exercise that benefits him. "Because MS can cause progressive contraction of muscle tissue, stretching is extremely important," he says. "Just stretching my fingers and hands—everything I can, all day long—helps relieve some of my painful symptoms." Physical wellness also includes regular medical care, weight control and proper nutrition. Though there is no "MS

by James Townsend

Several dimensions contribute to overall health.

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## 2018 Momentum editorial features

The award-winning magazine includes in-depth stories about people living with MS, expert opinions from MS specialists, and reports on current events, MS advocacy and recent advances in MS research.

Kellen Prouse who was diagnosed with MS in 2010, and his wife, Meghann, have found new ways to show affection for each other.



## Thrive

Deep dives into wellness, symptom management, social matters and employment issues, with a focus on strategies that enable people with MS—as well as their families and caregivers—to live their best life.

## Connect

Building, growing and maintaining relationships—both personal and professional—in a life with MS.

## Solve

The latest scientific research, discoveries and findings about MS, and how they're improving people's lives.

## Impact

Spotlight on the MS movement in action; helps to raise awareness, support and funds. Profiles of people and organizations that have touched lives within the MS community.

**40 solve**

### Demystifying MRIs

This technology, commonly used in MS care, can provide us with increasingly useful information. But it also has its limitations.

by Susan Worley

Since 1981, physicians and researchers have used magnetic resonance imaging (MRI) to look inside the body. It's a non-invasive way to see what's going on inside the body. MRI scans are used to diagnose and monitor a wide range of conditions, including MS. In MS, MRI scans can show areas of inflammation in the brain and spinal cord, which are called plaques. These plaques are made up of dead and dying nerve cells, and they can cause the symptoms of MS. MRI scans can also help doctors see how well a treatment is working. For example, if a person's MRI scans show fewer plaques over time, that may mean the treatment is helping. However, MRI scans are not perfect. They can be expensive, and they can be uncomfortable for some people. Also, MRI scans can't see everything. For example, they can't see the nerves themselves, only the myelin sheath that surrounds them. And, like any other medical test, MRI scans can sometimes give false results. So, while MRI scans are a valuable tool for diagnosing and monitoring MS, they are not the only tool. Doctors often use other tests, like blood tests and physical exams, to get a complete picture of a person's health.

### About gadolinium

Last summer, the Food and Drug Administration (FDA) issued a Safety Communication on gadolinium-based contrast agents. The FDA indicates that these agents might not be completely eliminated from the body. While there is currently no indication that these agents are harmful, the FDA has indicated its intent to investigate this issue as a possible safety concern. For more information, please visit [www.fda.gov/oc/ohrt/gadolinium](http://www.fda.gov/oc/ohrt/gadolinium).

### Challenges in interpreting MRIs

One challenge with MRI images is linking them to the clinical manifestation of the disease, such as a relapse or symptoms. For instance, new lesions, or plaques, appear on MRI scans about 10 times more frequently than when symptoms occur. Therefore, many of the plaques that are seen on MRI are "clinically silent," which means that they don't result in new symptoms. "Sometimes," says Dr. Reich, "you can pick up the effect of one of these new plaques with very sensitive neurological testing. But for the majority of them, it's not possible to identify any corresponding physical symptoms."

What's more, says Dr. Reich, it can be very difficult for experts to predict the outcome of new lesions—will they produce symptoms or not? Dr. Reich says is part of the reason people recover from relapses. "Whenever there's new inflammation in the body, there's a lot of swelling, which causes more water to be drawn into the brain," Dr. Reich says. "This swelling can cause the brain to expand, which can stretch and tear the myelin sheath. This can lead to a relapse, but it can also lead to recovery. The brain has a way of repairing itself, and sometimes the swelling goes away, and the myelin sheath can heal. So, while MRI scans are a valuable tool for diagnosing and monitoring MS, they are not the only tool. Doctors often use other tests, like blood tests and physical exams, to get a complete picture of a person's health."

**5**



# Print ads

## Print deadlines

Issue Date	Ships	Space close	Materials due
Spring 2018	Late March	12/7/17	1/19/18
Summer 2018	Late June	3/13/18	4/26/18
Fall 2018	Mid September	5/15/18	6/29/18
Winter 2018–2019	Early December 2018	8/16/18	9/25/18

## Print rates

Four Color Ad Rates				
	1x	2x	3x	4x
Full Page	\$24,355	\$23,307	\$23,048	\$22,260
½ Page	\$14,614	\$13,985	\$13,831	\$12,574
⅓ Page	\$9,741	\$9,322	\$9,217	\$8,379
¼ Page	\$7,795	\$7,376	\$7,122	\$6,703

Black & White Ad Rates				
	1x	2x	3x	4x
Full Page	\$18,549	\$17,750	\$17,552	\$16,956
½ Page	\$10,827	\$10,589	\$10,226	\$9,625
⅓ Page	\$7,420	\$7,105	\$7,017	\$6,384
¼ Page	\$5,931	\$5,617	\$5,424	\$5,105

Marketplace Ad Rates (Four Color)				
	1x	2x	3x	4x
½ Page	\$2,400	\$2,100	\$1,800	\$1,500
⅓ Page	\$2,200	\$1,900	\$1,600	\$1,300
¼ Page	\$2,000	\$1,700	\$1,400	\$1,100



Custom inserts and onsets are available. See page 11 for details.

Frequency discounts apply to multiple issues and/or total ad insertions in a calendar year.

15% agency discount to recognized agencies only.



# Print specs

**Trim Size:** 8" x 10.5" | **Bleed:** 0.125"

**Safety from Trim:** minimum 0.25" | **Binding:** Saddle stitched

**Live area:** All type must be 0.25" from the final trim, and a minimum of 0.125" from the gutter

Print Ad Sizes	Dimensions	Market place Ad Size	Dimensions
Two-Page Spread (bleed)	16.25" x 10.75"	1/6 Page Vertical (non-bleed)	2.25" x 5"
Two-Page Spread (non-bleed)	15" x 9.5"	1/6 Page Vertical (non-bleed)	2.25" x 2.875
Full Page (bleed)	8.25" x 10.75"	1/2 Page Vertical (non-bleed)	2.25" x 2"
Full Page (non-bleed)	7" x 9.5"		
1/2 Page Horizontal (non-bleed)	7" x 4.5"		
1/3 Page Vertical (non-bleed)	2.25" x 9.5"		
1/4 Page Vertical (non-bleed)	3.4375" x 4.5"		

Premium positioning based on availability (inside front cover, center spread, inside back cover and outside back cover\*) and subject to +20%.

\*Back cover dimensions may vary based on mail panel requirements.

## Acceptable file format

Please supply a hi-res print-ready PDF/X-1a file.	Resolution must be minimum 300 dpi.
View specifications at swop.org or adobe.com (search on PDF/X compliance).	Crop marks and color bars should be outside printable area (0.125" offset).
All fonts must be outlined or embedded.	Only one ad page per PDF document.

## Color ● ● ● ●

Color ads must use CMYK process color format only. | Ink density not to exceed 300%.

All colors must be converted to CMYK process color format. No RGB, LAB, Pantone or Spot colors will be accepted. | Black text 12 pt. or smaller—black only. (C=0%, M=0%, Y=0%, K=100%)

*The publisher is not responsible for the final reproductive quality of any materials provided that do not meet the defined specifications of the publication.*

## Proofs

A color proof printed at 100% with registration marks and color bars must accompany all color ads. For contact color: Kodak approval, FinalProof, Match/Print or other SWOP-certified color proof. View specifications online at swop.org. The publisher will not be held responsible for color running incorrectly if a color proof is not submitted by the advertiser. Failure to follow these guidelines may require additional time and charges and/or sacrifice reproduction predictability.

## Submitting print files

Ad Portal (SendMyAd): PDF ONLY.

Ad Portal cannot accept compressed files.

Photoshop files saved as PDFs are acceptable, but must be set to bleed size. When uploading, select the size for Photoshop PDFs.

All print creative must be submitted through SendMyAd.

1. Go to [momentummagazine.sendmyad.com](http://momentummagazine.sendmyad.com) and create an account if you're a new user. If there are multiple members on your team, please be sure to use the SAME company name and address (and enter it in the exact same way) in order to have your accounts properly linked. For example, all users should enter "ABC Company." Anyone using "Abc Co." will not be recognized as a user within the same company.
2. Under Actions choose "SendMyAd."
3. Choose Momentum from the Publication drop-down menu.
4. Choose the size of the ad and the issue it's going into.
5. Choose your file and upload.

SendMyAd will preflight your file and issue any warnings. If there are warnings you can fix the file and upload a revised file. If there are no warnings, approve the ad and you're done! Note: Photoshop files saved as PDF may not have the correct trim boxes and may appear as the bleed box. However this can be corrected using the "Reposition" or "Center Ad" feature on the portal.

If you are unable to use our ad portal system (SendMyAd), please contact the Production Manager at [LKlepitch@gldelivers.com](mailto:LKlepitch@gldelivers.com) for further instructions.

## Send all proofs to:

Amy Lawrence  
National MS Society  
900 South Broadway, 2nd Floor  
Denver, CO 80209  
Tel: 303-698-6100 x15204  
[Amy.Lawrence@nmss.org](mailto:Amy.Lawrence@nmss.org)



## Digital ads

Reach Momentum's engaged audience online

[nationalMSSociety.org/Momentum](http://nationalMSSociety.org/Momentum) and the Momentum app are updated quarterly with the latest magazine content and exclusive online features.

Momentum readers take action online.

**55% of readers report having visited suggested sites when accessing articles online**

**Nearly 235,400 page views annually**

**More than 800,000 ad impressions annually**



## Digital deadlines

Issue Date	Space Close	Materials Due	Live Dates
Spring 2018	12/3/18	2/19/18	Late March
Summer 2018	5/3/18	5/15/18	Late June
Fall 2018	7/6/18	8/16/18	Mid Sept.
Winter 2018-2019	10/2/18	11/1/18	Early Dec.

## App Ad Rates

	1x	2x	3x	4x
Full Page	\$2,200	\$1,925	\$1,650	\$1,375

Print ads will be automatically replicated for the app version of Momentum magazine, unless the advertiser specifies to "opt out" by the Digital Space Close deadline.

An advertiser may submit app-specific ad materials (specifications available upon request). All new, replacement and app-specific ad materials must be received by the Digital Materials Due date. Additions or replacements after the deadline will be subject to page replacement fees, or the omission of your ad.

The app is accessed through the Apple iTunes and Google Play stores.



## Website Ad Rates

	1x	2x	3x	4x
Leaderboard Banner	\$2,750	\$2,200	\$1,650	\$1,375
Skyscraper	\$2,200	\$1,925	\$1,650	\$1,375
Square	\$1,925	\$1,650	\$1,375	\$1,320
Rectangle Top	\$2,448	\$2,160	\$1,800	\$1,728
Rectangle Bottom	\$2,040	\$1,800	\$1,500	\$1,440
Video	\$3,600	\$3,000	\$2,400	\$1,800

20% premium charged for rich media banner ads.

Online rates are net (no additional agency discount provided).

# Website specs

**nationalMSsociety.org/Momentum** is updated quarterly with the latest magazine content and exclusive online features.

Online ads are only served in the continental United States.

Ad Size	LEADERBOARD	SKYSCRAPER	SQUARE	VIDEO	MOBILE RECTANGLE <small>(Ad designed for visibility on mobile device screen)</small>
Dimensions	728 x 90 px	160 x 600 px	300 x 250 px	640 x 360 px	320 x 50 px
Max file size	40 KB	40 KB	40 KB	10 MB	20 KB
Animated gif allowed	Yes	Yes	Yes	N/A	no
Max animated time	:30 seconds	:30 seconds	:30 seconds	N/A	N/A

## Video advertising requirements

**Aspect ratio:** 16:9

**Video size:** 90 seconds

**Video poster size:** 300 x 150 px

**Max length:** 90 seconds

**Video poster format:** .jpg, .png, .gif

No larger than 40 KB

**Video format:** .mov or .mp4

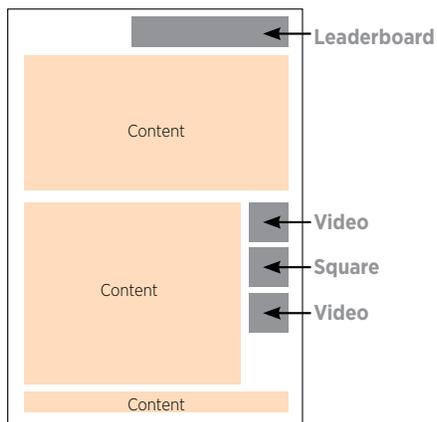
Playback and audio on click only.  
No autoplay. No looping.

Video can be hosted by Momentum magazine or hosted by the advertiser. If your video is self-hosted, you must provide the direct source link.

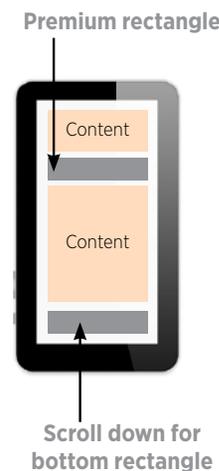
## Submitting digital files

Email ads to production manager at [LKlepitch@glcdelivers.com](mailto:LKlepitch@glcdelivers.com).

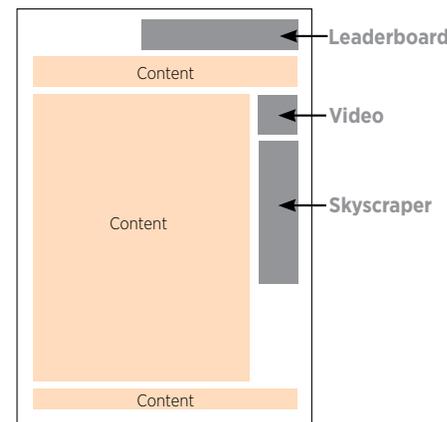
### DESKTOP INTERFACE



### SMARTPHONE INTERFACE



### DESKTOP INTERFACE



## Acceptable file format

All web images must be 72 dpi	File types: .jpg, .png, .gif
Color format: RGB or indexed	Click tags OK

Banner, video and mobile ads are designed to work across all modern browsers, but display support will vary across networks and firewall configurations. Banners and mobile ads are served using Google DoubleClick and may be blocked by some networks from view.



## More opportunities

### Make a bigger impact

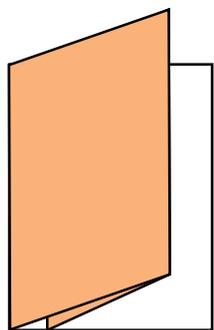
Momentum offers new ways to help your brand stand out from the crowd. Get noticed by our highly targeted audience of people with MS, their families, caregivers, physicians and researchers.

- **Onserts:** Make your message the first thing readers see.
- **Gatefolds:** Gain three pages of advertising space inside the cover or in the center of the magazine.
- **Sponsorships:** Sponsor Society programs and campaigns.

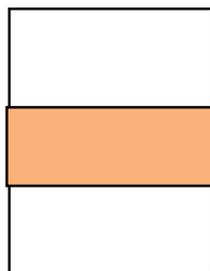
### Integrated marketing

We will work with you to customize an integrated marketing plan to enhance your company's brand recognition. Integrated packages are an affordable way to gain maximum exposure and to help you effectively target new customers.

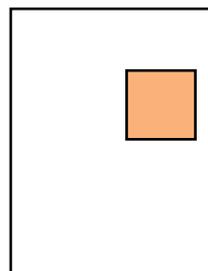
Bundled packages are available. Contact Amy Lawrence at [Amy.Lawrence@nmss.org](mailto:Amy.Lawrence@nmss.org) or 303-698-6100 x15204 for details



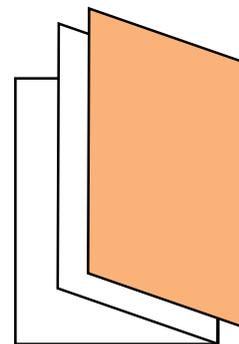
Gatefold



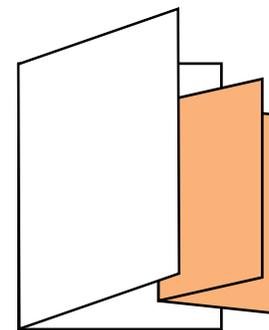
Bellyband



Sticky Note



Onsert



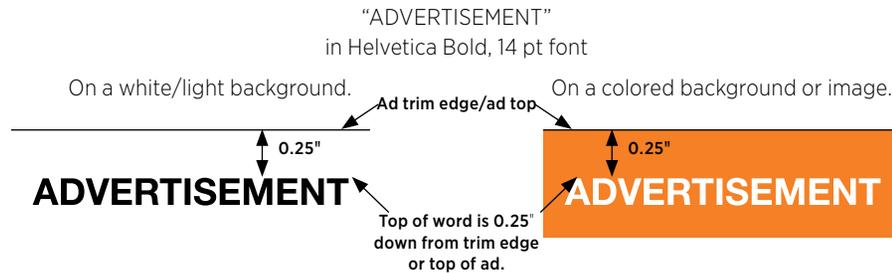
Insert



# Advertising guidelines

All full color ads must be labeled "ADVERTISEMENT." The exception is for B&W Patient ISI/ Safety Information pages. The word ADVERTISEMENT must be in 14 pt Helvetica Bold typeface, ALL CAPS, in black or drop-out white. The Society reserves the right to correct ads that do not comply with this guideline by placing the word ADVERTISEMENT over the ad at the publisher's discretion.

Examples of type style, size and placement:



- All production charges are net and non-commissionable to advertising agencies.
- All new advertisements are reviewed by all parties the Society deems necessary to ensure that the ad is consistent with our guidelines. If an advertisement does not meet these guidelines, the advertiser will have the opportunity to make revision(s) prior to the closing date.
- Ads that could potentially be confusing to a reader by inferring a direct relationship, affiliation, endorsement or offering by the National MS Society, will be rejected.
- Advertisements from pharmaceutical companies must conform to all FDA regulations.
- All prescription and over-the-counter medications, food products, vitamins, special diets, medical devices and assistive aids promoting specific health benefits for people with MS will only be accepted if claims made in the ad can be substantiated by specific clinical data from a reputable institution.
- We do not accept ads for medical tourism.
- All print publications, DVDs, CDs and programs incorporating any of the above must be reviewed by the Society to ensure accuracy and safety to our readers.

Momentum will not accept ads for participation in clinical trials. The Society will review all requests to recruit volunteers through our website and support study recruitment at our discretion. Inquiries should be directed to the Research & Clinical Programs office.

- Momentum magazine is mailed according to the United States Postal Regulations and adheres to all requirements for Nonprofit Mail Status. This status places restrictions on advertisers from whom we can accept ad submissions. Any advertising that is considered in the categories listed below should be carefully checked with the USPS and Nonprofit Mail guidelines, as these conditions must be fully met prior to consideration by Momentum magazine for inclusion in publication advertising.
- Credit, debit, charge card or similar financial organization
- Insurance policies/providers
- Travel companies/providers

## Terms and conditions

These conditions apply to all advertisements, insertion orders, drafts and mock-ups submitted to the National MS Society ("Publisher") for publication in the print edition or a digital application edition of Momentum.

## Advertiser responsibility

It is the responsibility of Advertiser and its agency to check the correctness of their advertisement when submitting their files through SendMyAd. Publisher assumes no responsibility for running wrong creative versions or for errors appearing in advertisements, including incorrect page order of the advertisement, submissions that do not contain an updated corporate logo and/or other errors found in Advertiser's submission.

Should the Publisher's contracted printing company make an error related to Advertiser's order during printing and/or production, Publisher shall not be liable and Advertiser must work directly with the printing company to reach a resolution.

## Publisher approval

All contents of advertisements are subject to Publisher's approval. Publisher reserves the right to reject or cancel any advertising copy, which it deems objectionable, misleading, not in the best interests of the reader, or contrary to Federal and State regulations, whether or not the ad had previously been accepted and/or published. Publisher further reserves the right to reject or cancel any advertisement, insertion order, space reservation or position commitment at any time without giving cause. Publisher reserves the right to insert the word "advertisement" above any copy. Ad units that run on a two-page spread that are less than a full page must have the label "ADVERTISEMENT" on each page specifically in accordance with the requirements.

## Advertiser warranty

Advertiser and its agency assume liability for all content of advertisements published by Publisher. Advertiser and its agency warrant that: (1) it has all the necessary rights in the advertisement, including acquiring necessary intellectual property rights for the advertisement; (2) the advertisement does not violate any applicable law or regulation; and (3) the advertisement does not violate or infringe upon any third-party right in any manner or contain any material or information that is defamatory, libelous, slanderous, that violates any person's right of publicity, privacy or personality, or may otherwise result in any tort, injury, damage or harm to any person. Advertiser and its agency acknowledge that Publisher is relying on the foregoing warranties.



## Liability

To the full extent permitted by law, Publisher is not liable for any loss or damage, whether direct or indirect, including consequential loss or any loss of profits, punitive damages or similar loss, in contract or tort or otherwise, relating to the advertisement or this agreement for any cause whatsoever, whether due to Publisher's negligence, breach of contract, breach of warranty, or any other claim in law or equity. Under no circumstances shall Publisher's liability exceed the invoiced price allocable to the specific portion of the work that gave rise to the liability.

Publisher is not liable for any error in the advertisement or any failure of the advertisement to appear for any cause whatsoever. Advertiser and its agency agree to defend, indemnify and hold Publisher harmless against any expense or loss relating to any claims arising out of publication or breach of any Advertiser Warranty.

## Advertisement positioning and placement

Positioning of advertisements is at the sole discretion of Publisher. Publisher does not guarantee any positioning requests or separation from other advertisers. A position guarantee is only permissible when a premium position is purchased (i.e., covers, gatefolds, center spread ads and onsert/insert placements).

## Cancellation policy

- Cancellations for print advertising schedules must be received in writing three (3) weeks prior to the stated materials due date.
- Cancellations for online advertising schedules must be received in writing thirty (30) days prior to the stated materials due date.

The Advertiser and its agency are responsible for the full cost of the space reserved for any late cancellations, whether or not the Publisher repeats an advertisement. If an Advertiser cancels an order that has discounts in addition to available frequency rates, the Advertiser shall pay the Publisher the difference between the frequency rate and the actual rate paid for all advertisements already published under the order.

## Premium position cancellations

All premium positions (cover #2, #3 and #4, inserts, onserts, polybags, center spread ad units and gatefolds) must be cancelled in writing sixty (60) days prior to the future issue ad space stated deadline.

The Publisher reserves the right to use an advertisement from a previous issue for any cancellations received after the stated deadline as outlined in the Cancellation Policy at full cost.

## Agreed-upon rate

Rates agreed to in a signed Insertion Order shall not change so long as the Advertiser provides creative consistent with the signed Insertion Order. If the Advertiser changes the creative (e.g. adds color pages that were quoted as black and white), the Advertiser is liable for the additional cost associated with the changes based on the Publisher's current rate

card. Advertiser must alert the Publisher at least thirty (30) days prior to the materials deadline that a change to the creative version is being requested.

## Payment

Payment is due in full immediately upon receipt of the invoice. Publisher reserves the right to discontinue future advertisements if Advertiser or its agency fail to pay an invoice within 30 days after issuance. Advertiser and its agency are liable for the full cost of any advertisements not printed because of non-payment. At its discretion, Publisher may charge interest at the rate of 18% per year for all invoices not paid after 30 days.

## Miscellaneous

This agreement shall be governed by and construed in accordance with the laws of the State of Colorado. Any civil action or proceeding arising out of or related to this agreement shall be brought in the courts of record of the State of Colorado. Each advertiser and its agency consents to the jurisdiction of such courts.

Conditions other than rates are subject to change by Publisher without notice. Publisher is not bound by any conditions other than those set forth here. Publisher is not bound by conditions printed or appearing on insertion orders or copy instructions that conflict with the provisions set forth here.

## Contacts

### Publishing and Editorial

Beth Clark  
National MS Society  
900 South Broadway  
2nd Floor  
Denver, CO 80209  
Tel: 303-698-6100 x15126  
Beth.Clark@nmss.org

Jane Hoback  
Editor  
National MS Society  
Tel: 303-698-6100 x15251  
Jane.Hoback@nmss.org

### Advertising Sales

Amy Lawrence  
National MS Society  
Tel: 303-698-6100 x15204  
Fax: 303-362-6253  
Amy.Lawrence@nmss.org

### Production

Linda Klepitch  
Project & Ad Traffic  
Manager  
GLC - a marketing  
communications agency  
Tel: 847-205-3030  
LKlepitch@glcdelivers.com

