Website Advertising Policy and Rates

- All accounts payable in U.S. Dollars. Payment due in full prior to banner placement.
- Advertisements must be received by CTA 10 days prior to commencement of campaign.
- Campaign will begin on the date specified on the insertion order and run until the purchased impressions have been delivered.
- Cancellations must be received in writing. No refunds provided.
- CTA assumes no responsibility for delays in the posting of ads.
- CTA assumes no responsibility for correcting errors in copy or for the addition of key contact numbers.
- CTA may elect to re-run prior ads or release space if new copy is not received by the end of term.
- Reports of impressions and click-throughs will be provided upon request.
- Rates are subject to change without notice. Advertiser on contract shall have the option to cancel within ten (10) days of the notification date if rates are changed.

Rates and Specifications

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>File size</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Column Banner 300 pixels wide by 125 pixels tall</td>
<td>15KB</td>
<td>$30/per thousand impressions</td>
</tr>
</tbody>
</table>

Advertising Policy

- All advertising copy is subject to approval by the California Teachers Association.
- CTA reserves the right not to publish any advertising copy submitted within its sole and absolute discretion for any reason whatsoever.

CTA will not accept or display:

- Political Advertising.
- Advertising for legal, negotiation or representational services between faculty/staff and their employers.
- Advertising simulating editorial content.
- Advertising deemed misleading or offensive to members, inconsistent with the programs and purposes of the Association, or in conflict with the Association-sponsored programs.
- Advertising for insurance companies (no independent brokers or agents) marketing annuity products, life insurance and related products that are:
  (a) not in one of the top two categories as rated by at least two of the following major rating firms: S&P, Moody’s Duff & Phelps, AM Best or;
  (b) rated below the fourth category of any one of the major rating firms listed above.
- Should an insurance company drop below the standards during the term of an advertising contract with CTA, CTA will discontinue posting the advertisement and make any pro rate refund of the amounts paid for advertisements not yet run.
- Advertising for tax deferred annuities.
- Advertising for tobacco or alcoholic beverages.

These rules are subject to change by CTA at any time. CTA will attempt to notify advertiser that its advertising copy is not conforming as soon as possible. Nonetheless, if conforming copy is not received by closing date, the nonconforming copy will not be published, no cancellations will be accepted and no refunds will be made.