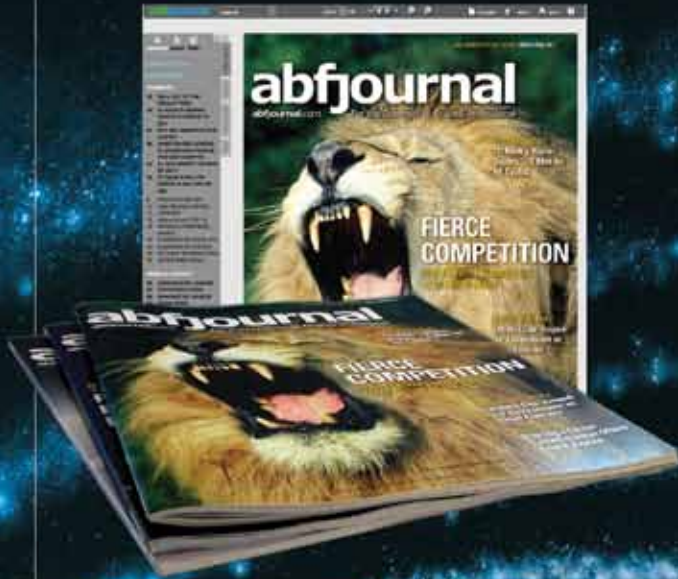


More Media Platforms More Audience Engagement

MOBILE



PRINT/DIGITAL



abfjournal



ONLINE

2012 MEDIA PLANNER

Letter From the Publisher...

The year 2012 marks the 10th anniversary of *ABF Journal*. As one of the two media properties owned by Xander Media Group, *ABF Journal* was created to provide an independent voice for practitioners in the asset-based lending discipline within commercial finance. Our mission is to consistently satisfy the informational needs of our readers. This mission is accomplished by the use of a unique content delivery format that includes timely articles authored by industry specialists and resident journalists as well as regular features that are the hallmark of the publication.

In 2003, we launched *abfjournal* to provide an online platform designed to meet the changing needs of our readership and advertisers. With our popular *Daily E-News Broadcast*, we provide real-time information for our readers through an alternative distribution channel that satisfies our advertisers' needs as well.

With a website relaunch in 2009, we enhanced *ABF Journal's* online presence with new offerings and enriched features. Most recently, we introduced a feature-rich digital version of the print magazine in addition to Monday's *Weekly E-News Wrap-Up* that presents the most popular news headlines from the prior week.

For us the business proposition is simple: we facilitate buyer-seller interaction through the consistent delivery of timely and useful content to our print/digital readers and online visitors.



abfjournal
abfjournal.com

Advertisers — Custom

With more print, digital, online and mobile app choices, you can customize a marketing campaign around *ABF Journal's* broad array of assets that are specifically designed to deliver enhanced visibility and more opportunities for audience engagement.

IN PRINT... *ABF Journal*

In 2012, celebrating its 10th year in publication, *ABF Journal* will continue with eight issues during the year including three special editions themed for specific audiences — includes bonus distribution at major conferences scheduled for the coming year. Reach is further enhanced with its feature-rich digital version of the print magazine. *ABF Journal's* circulation is national with a subscription base of 6,500 decision makers in the asset-based lending industry.

Target Audience

ABF Journal reaches a market audience of both direct lender prospects and lender referral sources...

- **81%** (5,240) of *ABF Journal* subscribers hold the position of VP or above — 31%, or 2,000+, are top-level executives and/or business owners/principals.
- **62%** (4,000+) of our subscribers are employed by lenders — bank and non-bank financials, smaller independents and factors.
- **24%** (1,500+) of our subscribers are comprised of referral sources (i.e., legal, accounting, private equity, turnaround and consulting firms).
- ***ABF Journal Digital***: Launched in 2011 and distributed to a pre-disposed audience of 4,000 *ABF Journal* subscribers.
- ***ABF Journal Mobile***: New in 2012, editor-selected exclusive articles, news stories and other features delivered via mobile apps (iPad/iPhone) so busy *ABF Journal* readers can “stay in touch” regardless of environment.

Print Format Designed to Engage Readers...

Each issue of *ABF Journal* is themed around a core industry subject and is formatted to accommodate seven individual sections. Like an old friend, reader engagement begins at the start and is sustained through a series of mainstream topics of interest that continue to the end — *ABF Journal's* exclusive FinalCut feature. One of the unique design elements of *ABF Journal* is how the content is delivered — it's always on point and never gets boring.

Delivery Is the Name of Our Game...

Maximize reach with multiple media channel distribution — print, digital, online, daily & weekly e-news broadcast & new in 2012 — *ABF Journal* Mobile app.

ONLINE... *abfjournal*

ABF Journal's companion website, *abfjournal*, continues to out-traffic the competition with daily news updates, notable ABL transaction tracking, Web-only feature stories, classified job listings, comprehensive service directory resources and the industry's most popular banner and text advertising opportunities available.

Daily E-News Broadcast — The Only Media Platform of Its Kind

Forwarded every business day to over 5,000 registered subscribers, *abfjournal's* *Daily E-news Broadcast* is the asset-based lending industry's most popular online medium for up-to-date news and daily commentary. Uniquely formatted to ensure reader engagement, sponsors enjoy the benefit of consistent exposure to their target market audience.

Weekly E-News Wrap-Up

Launched in 2011, *abfjournal* forwards a weekly summary of the top 10 news stories from the previous week. Selection is based on reader interest using a unique model to test for popularity. Forwarded via e-mail first thing Monday morning, our 5,000+ registered subscribers get the benefit of this new "catch-up" feature to ensure nothing was missed from the previous week's headlines. With only 52 broadcasts scheduled for 2012, advertisers will want to explore this unique offering early as the opportunity to participate is limited.

Website Banner/Sponsorship Advertising

Redesigned and relaunched in the fall of 2009, *abfjournal* is the place to be if you're seeking the unique visibility of homepage content proximity and full banner rotation throughout the site. With three banner offerings to suit your budget, you can plan a marketing campaign around any theme you desire. Opportunities for engagement are afforded through a direct link feature to the Web page of your choice. We also provide the additional flexibility to change the message and/or URL to test for results. Monthly metrics are provided so you always know how your ad is performing.

Services Directory Advertising

The online directory showcases lenders, service/product providers and consultants in a real-time format including your company logo, a complete company profile, space for multiple contact information and a direct link to any page on your company website. For even more exposure you have the opportunity to become a Featured Partner Listing with prominent exposure on *abfjournal's* homepage with a direct link to your online listing.

CONTACT DENISE FINEGAN FOR ALL OF YOUR ADVERTISING NEEDS

PHONE: 800.708.9373 x120 **E-MAIL:** denise@abfjournal.com

Print/Digital & Online Metrics

PRINT CIRCULATION:

6,500 Subscribers

PASS-ALONG REACH:

1.8x or 11,700 Additional Readers

PUBLICATION FREQUENCY:

8 Issues Annually

BONUS DISTRIBUTION:

Incremental Circulation at Major Industry Conferences

DIGITAL CIRCULATION:

4,000 Print Subscribers
(Incremental Reach to Core Audience)

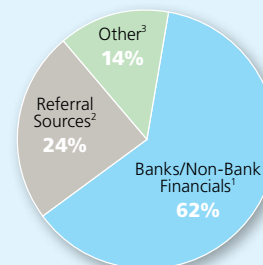
DIGITAL FEATURES:

Rich Media Options and Mobile App

ONLINE VISITS:

17,000+ monthly
(Based on WebTrends Data Q3/11)

READER COMPOSITION BY BUSINESS TYPE



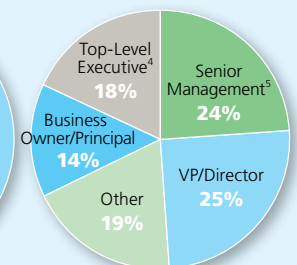
SAMPLE SIZE: 72% of 6,500 mailed circulation, or 4,680 subscribers (as of 9/11)

¹ Includes: Bank Affiliates, Non-Bank Financials, Small Independents & Factors

² Includes: Legal, Accounting, Private Equity, Turnaround & Consulting Firms

³ Includes: Service Providers & Others

READER COMPOSITION BY MANAGEMENT LEVEL



SAMPLE SIZE: 79% of 6,500 mailed circulation, or 5,135 subscribers (as of 9/11)

⁴ Includes: Chairman, CEO & President

⁵ Includes: EVP, SVP, CFO, COO, Managing Director & General Manager

Print Advertising

Published eight times in 2012, *ABF Journal* leads the industry with 6,500 subscribers and an audience reach of more than 18,000 readers — 81% hold the title of VP and above; reader composition includes 1,500+ referral sources.

STANDARD BLACK & WHITE DISPLAY AD RATES

AD SIZE	INSERTION FREQUENCY (COST PER INSERTION)							
	1X	2X	3X	4X	5X	6X	7X	8X
Full Page	\$2,945	\$2,655	\$2,535	\$2,445	\$2,360	\$2,270	\$2,200	\$2,135
Half Page Island	2,100	1,890	1,810	1,745	1,680	1,615	1,570	1,525
Half Page	1,695	1,525	1,460	1,410	1,355	1,305	1,265	1,225
Third Page	1,375	1,250	1,190	1,155	1,115	1,075	1,035	995
Quarter Page	965	870	850	825	800	775	750	725
Sixth Page	775	695	665	645	625	605	585	565
Two-Page Spread	5,595	5,045	4,815	4,645	4,485	4,315	4,180	4,055

All advertising rates are subject to change.

COVER & PREMIUM GUARANTEED POSITION AD RATES

FULL PAGE ADS	INSERTION FREQUENCY (COST PER INSERTION)							
	1X	2X	3X	4X	5X	6X	7X	8X
Back Cover	\$3,940	\$3,795	\$3,650	\$3,520	\$3,390	\$3,265	\$3,155	\$3,040
Inside Front Cover	3,565	3,425	3,290	3,175	3,060	2,945	2,830	2,710
Inside Back Cover	3,420	3,290	3,165	3,055	2,945	2,830	2,720	2,610
Pages 1, 2, 5 & 7	Position guaranteed at an additional 10% charge over standard full page rates							

All advertising rates are subject to change.

CUSTOM OPTIONS

Special requests can be accommodated. Please contact Denise Finegan for details.

AGENCY COMMISSIONS

Commissions are available to independent agencies for print advertising only. All ads must be submitted to specifications below to qualify.

MULTIMEDIA PACKAGE DISCOUNTS*

To encourage advertisers to use the multimedia platforms of *ABF Journal*, print display advertisers contracting for **two or more print insertions** qualify for the following online advertising discounts: purchase one online offering and receive a discount of **10% off** the cost; purchase two and receive a **20% discount** off the cost of both.

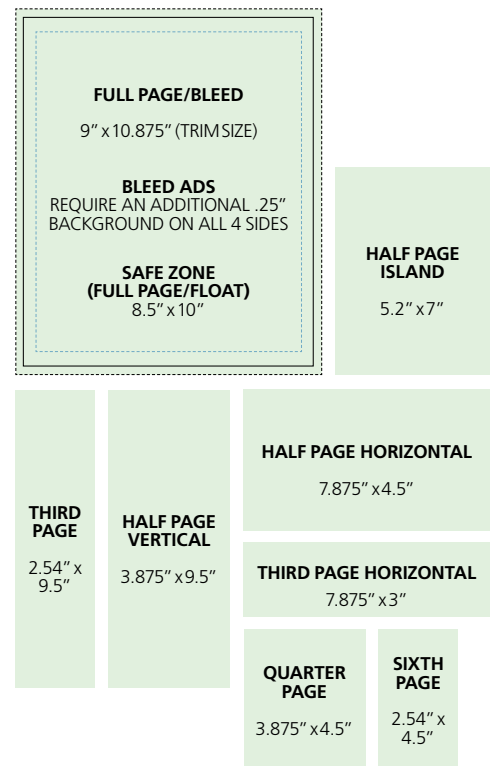
* Discount offer excludes daily or weekly e-news advertising.

COLOR/BLEED CHARGES

AD SIZE	COST PER INSERTION [^]	
	FULL COLOR	SINGLE COLOR
Full Page	\$1,095	\$575
Half Page & Island	875	450
Third & Quarter Page	570	290
Sixth Page	325	175
Bleed (Available on Full Pgs Only)	200	

[^]Color and bleed charges are per insertion. Single color charges are per color, all colors will run as CMYK (must be converted prior to submission), no spot/PMS colors are accepted.

MAGAZINE DISPLAY AD SIZES



PRINT AD GUIDELINES & SPECIFICATIONS

We accept press-ready PDF files only. Please consult our complete print specifications guide before creating your ad. This guide contains all of the necessary PDF specifications, ad sizes and guidelines, as well as submission and/or FTP instructions that you will need to ensure your ad is accepted upon delivery. You can request this from your sales rep or, download it at: <http://www.abfjournal.com/advertising/print-specifications.pdf>.

CONTACT DENISE FINEGAN FOR DISPLAY ADVERTISING DETAILS

PHONE: 800.708.9373 x120 E-MAIL: denise@abfjournal.com

E-News Advertising

Ideally suited to support any marketing campaign, *ABF Journal's* unique Daily E-News Broadcast and Weekly Wrap-Up afford unmatched audience reach for advertisers and sponsors.

DAILY E-NEWS BROADCAST ADVERTISING

Our most popular advertising media platform, *abfjournal Daily E-News Broadcast*, reaches over 5,000 registered e-news subscribers every business day. Its unique format and delivery has made it the medium of choice for advertisers seeking to heighten awareness. A direct hotlink feature affords the additional opportunity for audience engagement.

DURATION	CONTRACT COST (FREQUENCY/INSERTIONS PER WEEK)				
	1X	2X	3X	4X	5X
1 Year	\$3,970	\$7,345	\$10,710	\$12,705	\$14,875
6 Months	2,575	4,785	6,945	8,230	9,655

All e-news advertising rates are subject to change without notice.



WEEKLY E-NEWS WRAP-UP ADVERTISING

This new platform, launched in January 2011, provides an alternative to the *Daily E-News Broadcast*. Using a new e-mail delivery system that measures story popularity, this broadcast of the top 10 news stories from the previous week is forwarded every Monday morning to *abfjournal's* 5,000+ e-news subscribers.

This exclusive new media platform is limited to three (3) advertisers per broadcast thus improving visibility and the opportunity to engage with this opt-in audience.

INSERTION/FREQUENCY	CONTRACT COST (DURATION)		
	1 YEAR	6 MONTHS	3 MONTHS
One Time Per Week	\$7,800	\$5,200	\$3,250

All e-news advertising rates are subject to change without notice.



DAILY & WEEKLY E-NEWS AD REQUIREMENTS

BANNER STYLE: 600 pixels wide x 80 pixels tall, JPG or GIF. Maximum file size is 15K. Animation is NOT supported.

LOGO/TEXT STYLE: Company logo/image area is 200 pixels wide x 120 pixels tall, must include 10 pixel white border on top and bottom. Animation is NOT supported. If you cannot prepare a Web-ready image, send us a high-resolution EPS, TIF or PDF of your logo and we will prepare it for you. E-news message space is limited. Please supply text as follows:

- Line 1: Bold Headline** — Single line only, cannot exceed 60 characters including all spaces and punctuation.
- Lines 2/4: Body Copy** — Three lines only, please limit text to 220 characters including spaces and punctuation. We will work with advertisers to edit text that is too long when submitted.
- Line 5: URL (live hotlink)** — Line 5 is designed to contain an active URL only, other text will not be considered. URL cannot exceed 50 characters including punctuation.

CONTACT DENISE FINEGAN FOR E-NEWS ADVERTISING DETAILS!

PHONE: 800.708.9373 x120 **E-MAIL:** denise@abfjournal.com

Online Banner Advertising

Newly enhanced *abfjournal* leaderboard and banner offerings, coupled with full website rotation and popular content proximity features, ensure maximum visibility and audience engagement.

abfjournal SPONSORSHIP BANNERS

Banners are available in three styles and sizes and rotate throughout the entire website — in addition to appearing on all *abfjournal Daily E-News Broadcast* and *abfjournal Weekly E-News Wrap-Up* linked story pages (80 news stories in a typical week or over 4,000 per year).

As an added value, banner advertisers' company logos appear in the sponsor index page in both the print and digital editions of *ABF Journal* for the duration of their contract.

Leaderboard

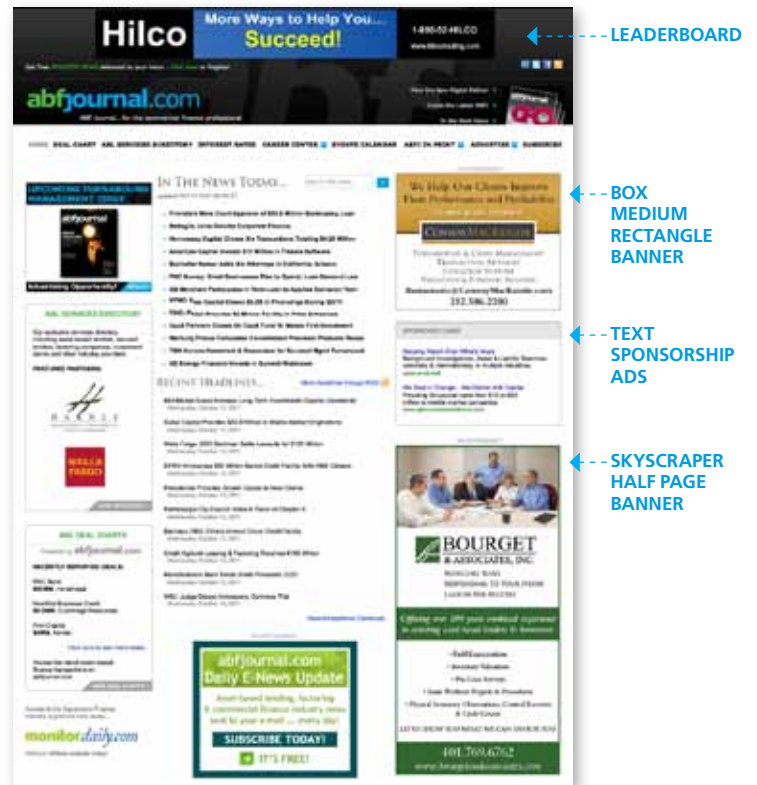
Our most exclusive and visible banner ad! The leaderboard is located at the top of every *abfjournal* page and limited to only seven (7) rotating advertisers.

Skyscraper Half Page

The largest skyscraper Web ad available — this half page banner is designed to catch a visitor's attention utilizing a large portion of prime Web page real estate.

Box Medium Rectangle

Our oversized box banner ads are prominently displayed throughout the website to provide more visibility than ever to ensure maximum exposure of your company's message.



BANNER TYPE	CONTRACT COST (DURATION)			DIMENSIONS
	1 YEAR	6 MONTHS	3 MONTHS	
Leaderboard	\$7,125	\$4,275	\$2,495	728 x 90
Skyscraper Half Page	2,790	1,755	NA	300 x 600
Box Medium Rectangle	2,365	1,550	NA	300 x 250

Dimensions are in pixels, width by height. All Web advertising rates are subject to change without notice.

BASIC BANNER DESIGN REQUIREMENTS/RESTRICTIONS

ACCEPTED FILE FORMATS: GIF, JPG & SWF (**SWF:** Please request additional guidelines for all details pertaining to coding Flash banners.)

MAXIMUM FILE SIZE: 40K GIF/JPG; 50K Flash

RESOLUTION/COLOR: Image resolution must be optimized at standard screen resolution, 72 PPI (pixels per inch) and be designed with a single pixel (1x1) solid color border on all four (4) sides, JPG banners must be full bleed with no transparency or background fill outside the border, non-bleed must be submitted as GIF or SWF

ALT TEXT: Please supply desired "Alt Text" to be added to your banner. Cannot exceed 100 characters.

ALTERNATIVE IMAGE (SWF ONLY): Banners submitted as SWF require an additional JPG or GIF image that will appear when Flash is not supported (i.e., iPad)

URL: Please supply the active URL where your banner should link to for all banners including SWFs.

ANIMATION LENGTH/ BEHAVIOR: Maximum length (run time) is 30 seconds (incl. multiple loops). Animations must end on a single frame after 30 seconds, preferably with company/contact information. Animated GIFs should have two seconds between frames, maximum six frames. All ads must open a new browser window upon click.

REQUEST COMPLETE ONLINE AD SPECIFICATIONS & REQUIREMENTS

To ensure that your banner functions properly, please request our complete online specifications guide from your sales rep **before** creating your banner. It contains detailed specifications, recommendations and coding (ClickTAG) requirements for Flash. Or, you can download it at: <http://www.abfjournal.com/advertising/web-specifications.pdf>.

CONTACT DENISE FINEGAN FOR ALL ONLINE ADVERTISING DETAILS

PHONE: 800.708.9373 x120 **E-MAIL:** denise@abfjournal.com

Online Services Directory & Text Ads

Showcase your company to decision makers with *abfjournal's* premium directory listings and text sponsorship ads.

abfjournal ONLINE SERVICES DIRECTORY

Newly revamped in 2010, *abfjournal's* Online Services Directory provides advertisers with the opportunity to feature their unique expertise to deliver solutions. Your listing allows for a company logo, hotlink to your website, complete profile, multiple contact information and flexibility to make real-time text or copy changes.

Homepage Featured Partner

Being a Homepage Featured Partner provides additional visibility because of your logo's positioning on the *abfjournal* homepage — in close proximity to popular content. The benefit is incremental visitor traffic driven directly to your directory listing page.

Added-Value Feature

Services directory advertisers get the benefit of a complementary index listing in *ABF Journal* print and digital publications over the duration of their contract — includes company name and website URL (hotlinked in digital edition).

ONLINE LISTING TYPE	CONTRACT COST
	DURATION/1 YEAR
Standard Online Directory Listing	\$950
Homepage Featured Partner Listing	295

All advertising rates are subject to change.

abfjournal TEXT SPONSORSHIP ADS

Text sponsorship ads provide a quick, easy Web advertising solution without any design/production, while delivering informative text-based advertising for your organization. Text sponsorship ads rotate throughout the entire *abfjournal* website and provide the very best in Search Engine Optimization technology.

AD TYPE	CONTRACT COST (DURATION)	
	1 YEAR	6 MONTHS
Text Sponsorship Ad	\$1,450	\$895

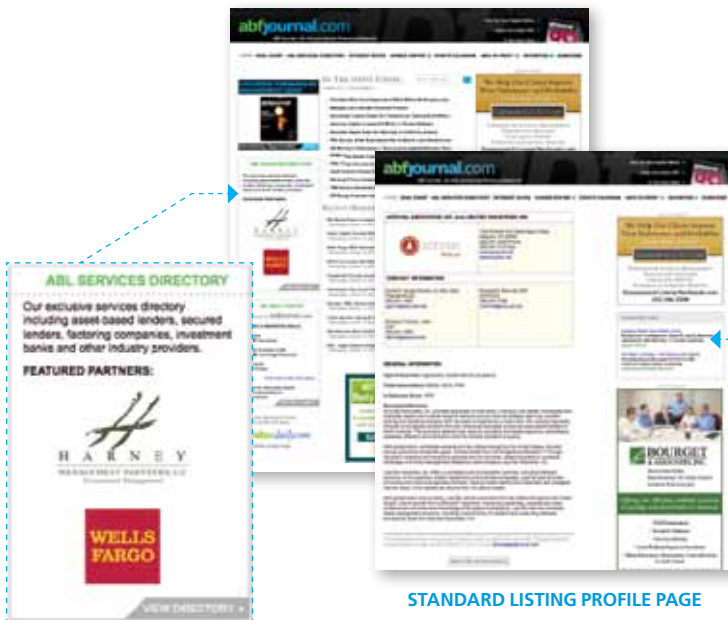
All Web advertising rates are subject to change without notice.

SPONSORED LINKS

Keeping Watch Over What's Yours
Background Investigations, Asset & Liability Searches, nationally & internationally, in multiple industries.
www.cr-cs.net

We Deal in Change... We Deliver with Capital
Providing Structured loans from \$10 to \$50 million to middle-market companies.
www.gbmerchantpartners.com

EXPANDED VIEW TEXT SPONSORSHIP AD



ABL SERVICES DIRECTORY

Our exclusive services directory including asset-based lenders, secured lenders, factoring companies, investment banks and other industry providers.

FEATURED PARTNERS:

HARNEY
MANAGEMENT PARTNERS, L.P.
Investment Management

WELLS FARGO

EXPANDED VIEW PREMIUM FEATURED LISTING

STANDARD LISTING PROFILE PAGE

TEXT SPONSORSHIP AD REQUIREMENTS

Text sponsorship ad space is limited. Please supply text as follows:

- Line 1: Bold Headline/Call to Action Line** — Single line only, cannot exceed 50 characters including spaces and punctuation.
- Lines 2/3: Body Copy/Description** — Two lines only, limit text to 120 characters including spaces and punctuation.
- Line 4: URL (live hotlink)** — Active URL only, other text will not be considered. URL cannot exceed 50 characters.

CONTACT DENISE FINEGAN FOR ALL ONLINE ADVERTISING DETAILS

PHONE: 800.708.9373 x120 **E-MAIL:** denise@abfjournal.com

2012 ABF Journal Editorial Calendar

Now in its 10th year, *ABF Journal* is the most widely read independent trade publication in both print and digital formats focused on asset-based lending.

ISSUE	DEADLINES	TOPIC/FOCUS	BONUS DISTRIBUTION
JAN/FEB	SPACE: 1/9 MATERIAL: 1/13	RISK MANAGEMENT <ul style="list-style-type: none"> • Today's Underwriting Strategies • Fraud Prevention Techniques • Portfolio Valuations 	
MARCH	SPACE: 2/20 MATERIAL: 2/24	BANKRUPTCY <ul style="list-style-type: none"> • Commercial Bankruptcy Trends • Views from the Bench • A Look at the Cases of the Day 	ABFJ/NYIC/TMA/CFA Regional Conference TMA Annual Spring Conference ABI Annual Spring Meeting
APRIL	SPACE: 3/26 MATERIAL: 3/30	SPECIALTY LENDING <ul style="list-style-type: none"> • Alternative Forms of Finance • The Latest in Factoring Trends • Trends in Niche Markets 	ABFJ/NYIC/TMA/CFA Regional Conference IFA Annual Factoring Conference
MAY/JUN	SPACE: 5/7 MATERIAL: 5/11	ABL INDUSTRY ISSUE <ul style="list-style-type: none"> • Industry Leaders' Roundtable Discussion • Fourth Annual ABL Marketplace Survey • Smaller Deals: The Other End of the Market 	AIRA Annual Conference TMA Mid-Atlantic Regional Conference
JUL/AUG	SPACE: 6/25 MATERIAL: 6/29	PRODUCTS & SERVICES <ul style="list-style-type: none"> • The Latest in Innovative Products & Services • Finance Companies: The State of Funding • Independent ABLs Survey 	
SEPTEMBER	SPACE: 8/6 MATERIAL: 8/10	ABL BORROWERS' ISSUE <ul style="list-style-type: none"> • Expanded Distribution: Middle-Market CFOs • The State of Key ABL Borrower Industries • ABLs & CFOs — The Right Relationship 	Thomson Reuters LPC Annual Loan Conf TMA Annual Conference CFA Annual Convention
OCTOBER	SPACE: 9/10 MATERIAL: 9/14	TURNAROUND MANAGEMENT ISSUE <ul style="list-style-type: none"> • Turnaround Mangers' Roundtable • Third Annual Turnaround Managers' Survey • Restructuring Redefined 	TMA Annual Conference
NOV/DEC	SPACE: 10/22 MATERIAL: 10/26	ANNUAL CONFERENCE ISSUE/CAPITAL MARKETS <ul style="list-style-type: none"> • Looking Back to 2012 • ABL: What's in Store for 2013? • Current Trends in the Capital Markets 	CFA Annual Convention ABI Annual Winter Leadership Conference

Bonus distribution is subject to change. Please contact Denise Finegan for the most current distribution schedule.

ABF JOURNAL EXCLUSIVE FEATURES

In addition to timely cover stories and articles, every issue of *ABF Journal* features the following reader favorites...

- **UPFRONT:** Recent news, notable transactions and timely industry data
- **EXECUTIVE PROFILES/NEW ON THE SCENE:** Exclusive interviews with industry leaders and new industry players
- **TURNAROUND CORNER:** Updates from the world of corporate renewal
- **SPECIALTY LENDING SHOP:** News and articles on factoring and other specialized forms of financing
- **BANKRUPTCY UPDATES:** News, interviews and perspectives on the most newsworthy bankruptcies of the day
- **LEGAL EYES:** Legal articles authored by credentialed professionals
- **FINALCUT:** A whimsical look at top industry headlines from *abfjournal*

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