

CUSTOM MEDIA 2010



For years, advertising and marketing practitioners have talked about the importance of integration in communicating marketing messages, but they could only bring themselves to take baby steps. Now, spurred in part by tight marketing dollars during these difficult economic times, the custom media industry is at the forefront, pulling everything together.

"In many ways marketers who embrace custom content are leading the way because they have no constraints," says Lori Rosen, executive director, Custom Content Council. "The only true requirement they have is to produce top-quality content. That's what engages and sells audiences."



Lori Rosen

Every channel plays a role these days, says Andrew Seibert, president-publisher, SmartMoney, who also is VP-SmartMoney's Custom Solutions.

Eric Schneider, president-CEO, Totem Communications Group, formerly Redwood Custom Communications, agrees: "We are not seeing initiatives anymore that are in the narrowness of just a custom magazine. At a minimum, we would create a related Web site."

Most initiatives today start with a core business objective, the executives say. "We then create a communication architecture designed to move customers through a journey using media and touch points relevant in the lives of the specific target groups," Mr. Schneider says. "It's all incredibly integrated."

Arjun Basu, editorial director, Spafax, says every proposal his company submits assumes multimedia—even if an RFP indicates just one distribution method.

However, because of the way client companies are organized and how budgets are allocated, incorporating digital can take some time. More departments often need to be involved.

For instance, Mr. Basu says, if some area is already sending electronic newsletters to its best customers, "you don't want to send more and inundate people. What we [as custom media firms] present has to fit into what structure the client already has."

"Our clients ... recognize that consumer cross-channel behavior is the norm today," says Chris Schraft, president, Time Inc. Content Solutions and Liquid Dialog, a dedicated digital unit. "Now that over 70 percent of U.S. households are online, marketers cannot afford to ignore the fact that online consumers also buy offline and that cross-channel consumers research offline and buy online."

For savvy custom content companies, that can be a big advantage. "What custom publishing—or custom content (note the CPC's move to rename itself the Custom Content Council)—has going for it, more than media that is advertising-supported, is its chameleon character," says custom council Chairman Michael Winkleman, president, Leverage Media. "In fulfilling a sponsor's need to provide reader-driven content that advances a sponsor's position, sells a sponsor's products or services, or establishes a sponsor's thought leadership, custom content, by definition, can take any form that is appropriate. It can be a magazine, or a Web site, or a podcast or a tweet, or anything in between."

But what should always come first, say custom media experts, is creating a brand story designed to meet objectives. "You've got to unify your story platform, your brand platform, then make sure the touch points are consistent across all chan-

nels," says Simon Kelly, chief operating officer, Story Worldwide.

This has become so important for custom that when Redwood changed its name to Totem earlier this year, the agency created a new tagline: brand stories. "This captures our strength in crafting the kind of messaging that engages customers on a narrative journey," Mr. Schneider says. "Be it the subject line of an e-mail, a feature article or a multipage photo-essay, the imperative of great storytelling is the core of our customer-focused approach. We've even created a new term to describe the craft employed by the talented staff that creates brand stories, and that is 'marketing journalists.'"

When the Internet is involved, "you've got to think like publishers" and create a content plan for continually building traffic to a site, Mr. Kelly says. In the early days of digital, everyone would create a massive brand site, buy Google Adwords, make sure the site was optimized, send out some e-mails, generate traffic and call it finished. "The world has changed now," he says.

Valerie Valente, senior VP-publishing director, Rodale Custom Publishing, agrees that as the custom industry embraces all these ways to engage with audiences, it makes for a much more complex process. Programs are driven by the needs of the business, not by the format, she says. "In some cases, it's for customer relationship marketing, sometimes customer acquisition, some to sell product directly on the Internet, some to enhance social media."

With so much focus on digital, the question that always arises is whether print is history. Absolutely not, custom media experts say. People still love print, and it's still a very ad-friendly place, while digital has a long way to go to catch up, they say. The challenge with print is the cost, and it's not as much the cost of printing as it is shipping and distribution for global companies.

A national poll conducted by Roper Public Affairs on behalf of the Custom Content Council last year found that, while



Valerie Valente

electronic options have increased, print still has the edge when it comes to branded content. The study, based on telephone interviews conducted with 1,000 adult Americans age 18 and older in February and March 2009, found that 36 percent of consumers at least occasionally look at the electronic custom publications they receive. This is significantly less than the 59 percent of consumers who said, at a minimum, they occasionally pick up and look through print custom publications.

When asked whether they would prefer to receive publications in print or electronic form, 56 percent of respondents said they would rather receive a print version, while 37 percent said they would prefer to receive publications electronically.

While tight marketing dollars in the difficult economy contributed to the explosion in digital, there were other factors. Marketers were already aware that consumers increasingly weren't sitting still. As channels of communication, whether TV

networks or Internet sites, proliferated, audiences that could be reached with a single channel were getting smaller and smaller.

With the migration away from traditional advertising, a harder-to-reach mobile consumer, shrinking audiences reachable through a single channel and reduced budgets, one might say it's a "perfect storm" for custom content, Mr. Kelly says.



Chris Schraft

While digital may be seen as less expensive, that can be misleading. "People just think, 'Let's just take that newsletter and make it digital,'" Mr. Seibert says. "But then nobody reads it because they don't open the e-mail. I have some customers who have 80 percent readership on their magazines, and their e-mail open rates are under 30 percent. The question is, is the decrease in cost worth it?"

People need to remember that every format is different and the most effective digital programs or cross-platform programs are developed with comprehensive knowledge of what the digital medium can deliver, says Marcie Avram, associate publisher, marketing business development, Rodale Custom Publishing.

Digital means much more than the Internet these days as marketers experiment with mobile and start to think about tablets. But as with other distribution methods, they should be used for a reason, experts say, not just because they are possible. "Professionally produced, quality-branded content and storytelling, which establish a user-first media environment, are not going away," Mr. Schraft says. "These environments may be complemented by user-generated content, mobile messaging or new forms of interactivity, but the purpose of our medium will remain—to communicate, inform, engage, drive behavior and deliver ROI." ■

8 Keys to Successful Custom Integration

- Always** start by understanding the consumer's online and offline behavior, preference and consumption patterns.
- Define** audience goals and key performance indicators at the outset.
- Make sure** you understand your brand's story fully before telling it.
- Remember** that content quality is king regardless of how it's delivered.
- Integrate** and cross-reference your brand's story message across every channel.
- Be usercentric.** Design channels with usability principles in mind.
- Go beyond** building traditional static digital brand sites and understand that the digital world has moved on to collaborative, distributed content experiences across all channels and audiences.
- Know** that content and channels are inextricably connected and need to be viewed together when planning on how to engage.

State of the Industry

The custom media business was not immune to the cutbacks in spending that battered the marketing communications business in 2009, but overall it wasn't hit as hard as other areas.

And so far, 2010 is looking brighter. Says Custom Content Council Chairman Michael Winkleman, president, Leverage Media: "I think that 2010 is likely to be an even better year for custom publishing than 2009 was—and 2009 was a better year for custom publishing than it was for most other forms of published communications. The trick will be figuring out how to keep up with the times. If they can do that, these custom content providers will have an exciting and profitable year."

Still, custom media companies say they could spot no discernible spending trends in the past year.

"2009 was all over the place," says Andrew Seibert, president-publisher, SmartMoney, who also is VP-SmartMoney's Custom Solutions. "We had some customers who increased their budgets and we had others who shut them down, some because they didn't know what to do and others because they were told to. It was all across the board. Within the same industry, people did polar-opposite activities. There was no trend."

At Spafax, where a number of clients reduced but did not eliminate their programs, Editorial Director Arjun Basu says, "We sat with them and devised ways to make it work on a reduced level to ensure that programs still went out there and were

serving their purposes."

Clearly, says Joseph Barbieri, senior VP-marketing & business development, Totem Communications Group, the confusion among marketers about where to put their dollars was reflected in the cutbacks in the media sector is benefiting the custom content industry. "We are seeing there is a clear opportunity for providing marketers content solutions even in a down market, especially in the digital space," he says.

Research from the industry showed an even rosier view than custom media executives indicate. The annual Custom Content Council (formerly the Custom Publishing Council) study released in December, conducted in partnership with ContentWise, a newsletter covering branded content, reported that marketers poured more money into branded content in 2009 than ever before. The study, conducted using online and traditional mail, showed that total spending on branded content was more than \$1.8 million per company, with 51 percent spent on print publications, 27 percent on Internet media and 22 percent on categories such as video or audio, which were measured for the first time. Even without the addition of new categories, 2009 spending was double that of 2008 and the highest amount reported since the council began conducting the survey in 2003.

The survey also found that branded content accounted on average for 32 percent of overall marketing, advertising and communications budgets. Some 59 percent of marketers surveyed said they plan to increase content marketing spending in 2010, compared with 56 percent in 2009 and 42 percent in 2008.

Of the 5,000 survey invitations sent to a random sample of companies across all industries, approximately 200 were returned, including responses from Booz Allen Hamilton, Costco Wholesale, General Electric Energy, Honda Financial Services, State Farm Insurance, VistaCare and World Vision.

In a separate study conducted by Roper Public Affairs on

behalf of the council in 2009, two-thirds of respondents said that companies that provide information about their products in custom magazines help them make better purchasing decisions—an increase of six percentage points since Roper last conducted this survey in 2005. Overall, custom media is a preferred source of information, with nearly three-quarters of respondents agreeing that getting information about companies from an interesting collection of articles is more appealing than getting information from ads.

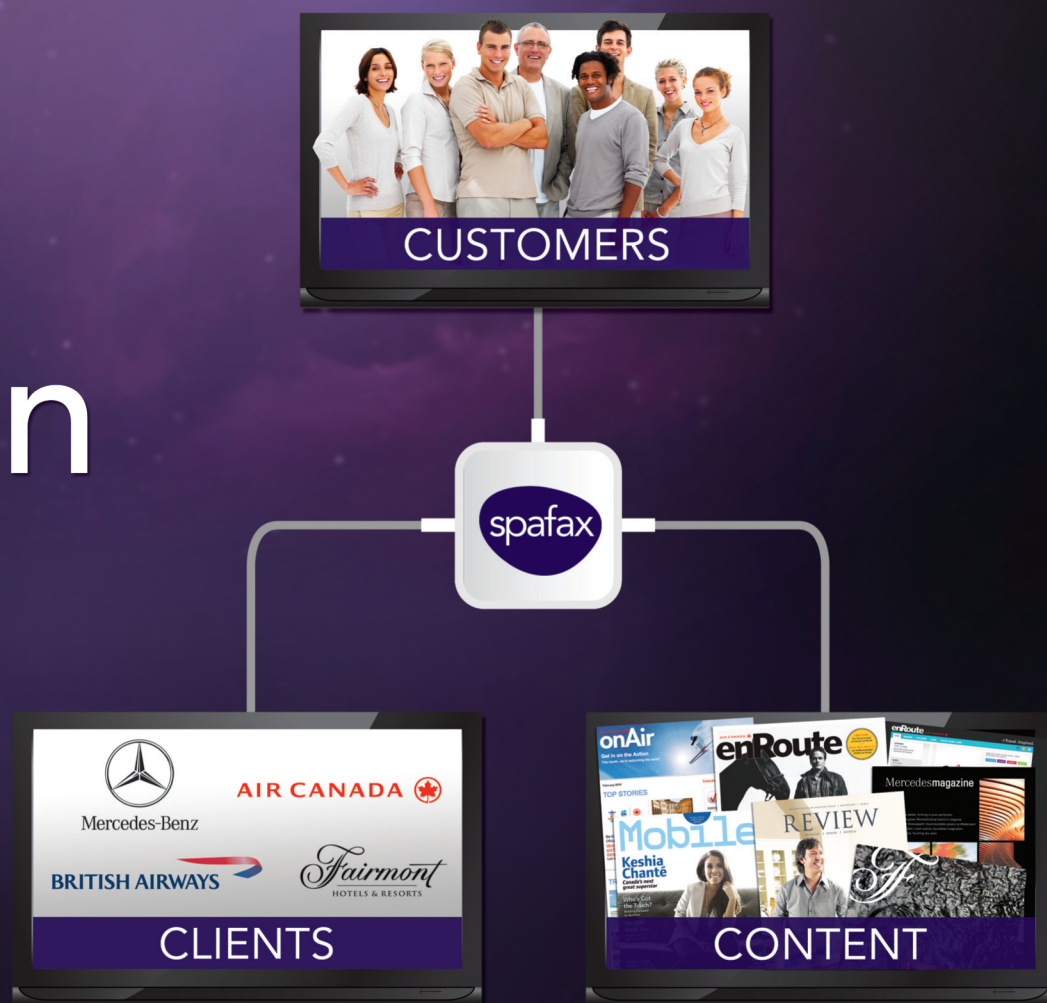
"With the overwhelmingly positive reaction to print custom media, the growing acceptance of electronic custom media and the explosion of branded social networking sites, blogs and Twitter, consumers are clearly finding the time for custom media products," says Lori Rosen, executive director of the Custom Content Council. "This survey reaffirms what we all know: Custom media works, and that is why our members continue to deliver effective return for their clients, despite challenging economic times."

However, the Jack Myers Media Business Report's 2007-2012 Advertising & Marketing Spending Report, updated in December 2009, predicted an 18 percent decline in custom publishing in 2009 and another 6.5 percent in 2010. Mr. Myers, who is considered among the most bearish of forecasters, says he does not expect the same upturn in ad spending that several forecasters have projected and that some current general economic indicators suggest. His figures show custom publishing representing just more than 8 percent of total advertising spending.

Practitioners, however, are already reporting increased business activity. "The bold marketers will grab market share. Others will realize it and try to quickly follow suit," Mr. Winkleman says. "The overall market for custom publishing should shape up nicely in 2010." ■

Make a Connection

- Custom media
- Web design & development
- Ad sales & sponsorships
- Movie & tv content
- Audio & video production
- GUI design & production



Custom Spreads Around the Globe

From the most developed international custom media markets to less developed markets in Latin America and Asia, more and more companies are integrating custom programs into their marketing mix.

Called by various names—including branded content, corporate publishing, customer publishing and content marketing—custom publishing came into its own in the late 20th century as mass media became less effective and marketers began looking for ways to measure the ROI of their marketing money.

Since the first national customer publishing association, the Association of Publishing Agencies in the U.K., was started in 1993, similar organizations have been formed in at least 20 countries.

In some markets, particularly in East Asia, a lot of custom is digital, particularly mobile, says Arjun Basu, editorial director, Spafax. “There is an appetite for custom wherever it’s done well,” he says.

As a pioneer in in-flight entertainment, Spafax has offices on four continents in order to be close to its airline clients. Those offices have since expanded into other industries such as other travel, lifestyle products, finance and entertainment.

One relatively new client—and new market—for Spafax is Chile’s Teatro Municipal, an opera house in Santiago. Teatro Municipal wanted to reach a younger demographic to sustain its audiences in the future. Spafax recommended a culture magazine that highlights the opera’s offerings in a younger and fresher manner. The result is Vox, a twice-yearly magazine that is delivered by mail to select readers in the Santiago area and also available online.

As in the U.S., custom media withstood the economic downturn

in most countries better than traditional media, according to the International Customer Publishing Forum, an umbrella organization for national customer publishing associations in Europe and Asia.

In the U.K., circulation for the top 100 customer magazines grew 6 percent since 2008 and now accounts for 54 percent of the total circulation of the top 100 magazines, according to the APA.



Royal Jordanian Airlines, Amman, Jordan, publishes its Royal Wings magazine six times a year and distributes it on all its flights worldwide. The bicultural and bilingual (in English and Arabic) magazine, created by Spafax, acts as a “calling card” for the country in the world at large.

They comprise one-third of the magazines in the top 100 most actively purchased publications and are sold alongside traditional magazines on newsstands.

According to the most recent research from the Audit Bureau of Circulations in the U.K., published in December, the top seven magazines in the U.K. by circulation are custom, and custom publications also dominate a number of magazine categories: the cooking and kitchen sector, with publications from grocery chains Tesco, Asda, Sainsbury’s and Morrison’s taking the top four spots; women’s fashion, with asos.com No. 2 behind Glamour and ahead of Cosmopolitan and Good Housekeeping; holiday and travel, with British Airways’ BA High Life; and business and finance, with NatWest’s Sense.

In other European countries, custom is also going strong. The first in-depth study of custom publishing in German-speaking countries in Europe, conducted in 2008 by market research company zehnvier for the European Institute for Corporate Publishing, found there were almost 15,000 custom magazines in the German-speaking region. The study also discovered that in its survey target—companies with more than 250 employees—97 percent use corporate publishing to comprise a market that exceeds \$3 billion.

For the study, zehnvier conducted 305 individual interviews with corporate publishing managers and decision-makers, using computer-assisted Web interviewing.

The future also looks particularly bright. Slightly more than half of the respondents said their own publications and media were becoming increasingly important. The survey found that corporate publishing will see particularly high growth in Switzerland and Germany at service companies with 1,000 or more employees.

The expansion of custom into digital is expected to open up even more opportunities in global markets. “Every culture has its own channels that it prefers to reach people or that work better,” Mr. Basu says. “Custom publishers will use whatever channel makes things stand out and gets the message across.” ■

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Totem Arrives as Brand Storyteller

New name marks new ownership, new vision and a new decade

A totem is a revered symbol—one that represents a community, a connection to heritage. It carries weight and power. It commands attention. ¶ All those qualities made Totem an appropriate and meaningful choice as the new name for Redwood Custom Communications. ¶ “What we do is take our clients’ brands and extend them as media properties that essentially act as totems for brand communities,” says Eric Schneider, CEO of the renamed Totem Communications Group. “We create brand stories.”



ERIC SCHNEIDER
CEO
Totem Communications
Group

Over the past decade, the agency has become a leader in custom media, creating brand stories for such global clients as Home Depot, Kraft Foods, Mazda Motor Corp., PepsiCo’s Frito-Lay and Procter & Gamble Co. Started by Mr. Schneider in 1999 with one other employee, the company has grown to 135 staffers in its offices in Toronto and New York.

The evolution of Redwood into Totem began in 2008, when the company entered into a partnership with Canadian printing and media giant Transcontinental Inc. Now part of Transcontinental’s Marketing Communications Sector, the agency is supported by the resources of an array of communications specialists that offers “a lot of complement and integration,” says Mr. Schneider, who partners with sibling agencies as needed.

Marking its 10th anniversary with the new ownership structure in place, the agency brainstormed a fresh, original name to complete the transition into a new phase of its development and growth. “We have a well-developed process of creating brands; we simply treated ourselves as a client,” Mr. Schneider says.

A discovery process tapping staff members and stakeholders as well as current and former clients pointed the way to the Totem name. That name stands on its own, but by “happy coincidence,” Mr. Schneider says, a totem also is a “more evolved redwood, if you carved it and told a story.”

In addition, Totem’s new corporate Web site, www.totembrandstories.com, debuts this week.

The Totem name and accompanying “brand stories” tagline don’t merely represent a new phase of the agency’s evolution, but rather reflect dramatic changes in the marketplace.

“The reality is that a decade ago, custom publishing sat in a distant marketing category, not well understood or appreciated by many marketers. The whole notion of the value of content as a marketing tool really only has come to the fore as we’ve marched down the digital track,” Mr. Schneider says.

“As consumers have gained control of the conversation with brands, rather than the other way around, there has been an overall recognition that well-constructed content—that brings entertainment, solutions and clarity of information—has huge value to both the consumer and the marketer.”

Custom-branded content has been a growing area of marketing spending, even during this economic slump. Totem has been innovating as it’s been growing.

P&G’s Rouge magazine symbolizes Totem’s cutting-edge approach. The custom publication was developed in Canada in 2005, piloted in the U.S. last year and will be rolling out to a total of 11 million North American households this year. But the print product is really designed to introduce P&G beauty product consumers to a richer, broader array of digital content available on Web sites, social media and via e-mail.

Rouge is the sort of multiplatform, content-driven project that demonstrates Totem’s evolution from a traditional custom publishing company to a marketing services agency focused on branded storytelling.

“We think we are out there again,” Mr. Schneider says. “We are charging at an opportunity that is bigger than custom publishing per se. Reflecting that, we think our competition is increasingly going to be agencies that understand they need to be content creators.”

He points, for instance, to public relations agencies getting engaged in social media initiatives. “We think the competitive set is going to shift and that we will bump up against CRM agencies, PR agencies and marketing services agencies more so than the traditional print publishers.”

In the search for content that forges consumer connections, brand marketers will find that agencies with roots in custom publishing have an advantage. “The key issue is the way we staffed the business,” he says. “Out of the gate, we had a strong marketing focus, with strategic planning and client services; but, at the heart of the business, the creative staff comes from a publishing background.

“We call them ‘marketing journalists.’ They employ the editorial skills and consumer insights of traditional journalists to create marketing content. It is branded storytelling.”

Mr. Schneider says he believes the evolution of custom media will be recognized when marketers begin to appoint content agencies of record to support content-based marketing—whatever the platform. From Totem’s perspective, the critical elements are understanding, developing and integrating the content.

He says the need for content that engages and connects consumers—Totem’s world-class branded storytelling—will continue growing by leaps and bounds. “Every time you hit Google you are seeking out content,” he says. “The big opportunity is to be there with that content at all the right touch points—whether that is mobile or the Web, whether it’s push or pull.” ■

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Marketer's Perspective

Execs discuss custom's value in reaching the right audiences in multiple formats



SYLVIE BOURGET

Senior VP-Marketing & e-Business
Aeroplan, Montreal
Publication: Aeroplan Arrival/Aeroplan Arrivée
Frequency: Three times a year
Audience: The most valuable and engaged Aeroplan members
Circulation: 850,000
Publisher: Totem

As Canada's premiere loyalty marketing program, Aeroplan got to the point where we needed to complement our promotional-intense messaging to our members with a more brand-engaging and integrated communications platform. So we created the concept of a customized magazine, a premium communications vehicle that would explore the full potential of the Aeroplan program and the personality and character of the brand. Despite the irreversible trend to digital, there's still something magical about a quality print vehicle delivered right to your door where you can sit down on the couch and enjoy the content.

We launched the first issue of Aeroplan Arrival and its French-language counterpart, Aeroplan Arrivée, in fall 2008. We share our member and business objectives with Totem, which develops the content for the magazine and Web. Both streams work in parallel, and the relationship is very collaborative. It's very important that Aeroplan Arrival content be tailored to the lifestyle and interests of our readers and inspire their travel behavior while building traffic to our partners. Within Canada, we target a very premium audience.

We have quickly grown our frequency from two to three times a year. Research has proven the magazine to be a strong lever in building positive perceptions of all brand drivers among the target group, so our formula works.

With the magazine as the cornerstone of our content management strategy, we expanded to the Web in May 2009. Aeroplan Arrival was reinvented for the Internet channel, its content adapted in wording, length and layout. It's been very successful, too. We can update the Web magazine at a higher frequency so you always have something new to come back to. And last fall we introduced some social media elements within the e-magazine to give readers more opportunities to interact with us.

Our content agency, Totem, has done tremendous work in terms of the quality of our product. They're a very innovative shop that makes the brand come to life through relevant, real-life stories for consumers.



ALEXANDRA BLUM

Director-Global Brand Partnerships
Fairmont Hotels & Resorts, Toronto
Publication: Fairmont magazine
Frequency: Semiannual
Audience: Global Fairmont guests
Circulation: 100,000 copies printed per issue; 2.1 million readers annually
Publisher: Spafax

Custom publishing is viewed as one of the most successful engagement tools we've ever launched. Last year we struck a deal with Spafax, which was always our first choice for publisher. It immediately understood the essence of our brand and what we meant to our customers: It really nailed the editorial platform and helped us visually articulate what we wanted to achieve with the magazine.

We're now at a completely different psychological level with the publishing team than we've ever been. We're getting into the granularity, the DNA, of the brand. For example, instead of talking about the incredible restaurants in our hotels and their chefs, in the last issue we visited two tea plantations in Kenya where Fairmont purchases all our global tea. "High Tea" was about the people behind the tea—the pluckers, the managers—and how their business is totally self-sustaining. It's what our guests want to read about; they don't want the same old hotel stories.

We're implementing two expansion strategies for our printed product, which currently has a U.S./international edition and a bilingual Canadian edition. In April we will introduce our first Middle East edition, with the editorial well in Arabic and English; and, in the fall, we'll debut our luxury edition, with a different editorial strategy, for our iconic international properties: the Plaza, Fairmont San Francisco, the Savoy, Peace Hotel.

Migrating to the online world is imperative as more people book online, and book more expensive trips online, than on [our toll-free reservation phone number]. So the magazine needs to have a meaningful online presence. Our affluent guests have extremely high expectations—they see extra online content every day. The online magazine has to be compelling enough to allow people to explore different aspects of our www.fairmont.com site.

We're 100 percent confident that with Spafax we can create an online publication that will live up to and exceed the expectations of our guests.



DIANA HOFFMAN

Director, Global Marketing
Bluetooth Special Interest Group, Seattle
Publication: SIGnature
Frequency: Quarterly
Audience: Development and member audiences
Circulation: 13,000 members via direct mail and Web site
Publisher: Pace Communications

We launched SIGnature magazine in April 2007 at the Bluetooth SIG All Hands Meeting, our annual member event. The magazine gives us an opportunity to feature industry trends and member innovations through award-winning content and best-in-class graphic design.

The publication has evolved since its debut. SIGnature, which is featured on our Web site, has expanded advertising opportunities and explored new ways to chart the technology's progress. Feature articles highlight members' companies and key individuals in our organization and the wireless industry, as well as unique user experiences. For example, Bluetooth Technology @ Heart focuses on health and human services; Bluetooth Technology @ Home examines ways people use the technology as they go about their daily lives; Bluetooth Technology @ Play looks at sports, entertainment, gaming and fitness-use cases; and Bluetooth Technology @ Work studies how organizations are using the technology to improve their operations.

Our Q1 2010 edition included a special report focusing on Bluetooth low-energy technology. This hallmark feature of the Bluetooth wireless specification was adopted in December 2009 and is expected to create a wide array of new market opportunities. With this development, manufacturers will be able to bring wireless capabilities to devices, such as sensors and watches, that run on button-cell batteries.

We recognize that the publishing world has changed, and so have consumers' preferences for how they consume content. We're working with our content partner, Pace Communications, to explore options like an entirely digital version of the magazine, with embedded video and links that can be delivered to iPad, Kindle and other mobile devices. Many media opportunities have opened up in the past few years, and we want to take advantage of them. Pace is leveraging its deep editorial and artistic resources in traditional and social media to help us explore these opportunities as we continue to expand and enhance our consumer and member communications.



WILLIAM SHAW

VP-Marketing & Communications
The Hartford, Simsbury, Conn.
Publication: Saving Today
Frequency: Quarterly newsletter
Audience: Retirement plan participants
Circulation: 800,000; 2 million by the end of 2010
Publisher: SmartMoney

People who participate in retirement plans, those of The Hartford and our competitors, usually get some educational material about the intricacies of investing with the quarterly statements of their account values.

Several years ago, when I was at Sun Life Financial Services, we did some surveys, and the feedback showed the four-page newsletter that accompanied their statements didn't have much value.

The newsletter is a standard marketing tool that will always be necessary to educate retirement plan participants. We asked SmartMoney magazine, which is considered one of the best financial-writing sources in the world for the average person interested in reading about investing, to help us make our newsletter more attention-getting and informative for all levels of investors, from basic to very sophisticated. Now Saving Today offers different levels of articles to attract different readers—and they're not all based on investing. The newsletter, which is now distributed by The Hartford after it acquired Sun Life's retirement business, has become very popular and well-read. It has lots of illustrations and color; it's like a minimagazine.

We always have one article running left center on the first page called "What's New From SmartMoney Magazine." We want it branded as SmartMoney because that lends credibility to the newsletter. On the inside page we have a "charticle"—a chart-format article about an interesting topic. We'll have stories on how to save for college, long-term care, consumer report information. One of the most-read pieces was about how to get your credit scores for free and what to do with that information. Embedded in everything are investment concepts and lessons that can be learned.

Now Saving Today, which is also available electronically on our Web site, is engaging our retirement plan participants. They tell us, "Great article!" or, "I learned so much." Before, we used to hear nothing from them. Our last participant and plan surveys showed a satisfaction rating over 90 percent. The good work of SmartMoney has helped us accomplish that.

