

FRAUEN & FINANZEN  
**courage**

Price list No. 5

Valid from 1 January 2024





## Profile

Courage is Germany's first finance and careers magazine aimed primarily at women.

It is published bimonthly. The selection of topics is intended to motivate women to take charge of their own finances, make bold career moves and put their business ideas into practice. Other topics include inspiring travel, lifestyle and life stories.

The Money section covers finance topics spanning all phases of life. Smart saving and tax tips, wide-ranging tests of insurance providers and simple but effective investment strategies using reliable

products help empower readers to manage their own investments and take care of their own pension and insurance arrangements. Another key topic is managing finances in relationships/families.

The Careers section is focused on readers' personal and professional success. Fascinating features inform them about topical issues and trends such as New Work, the gender pay gap and the money mindset, interspersed with lots of practical tips and expert opinions. Another key focus is on business start-ups and self-employment.

The magazine is rounded off with profiles and stories of strong, inspiring women whose professional achievements and contributions to society make them role models for other women to follow.

The Love of Life section is about all the things that bring us joy – from travel, food and books to fashion, cosmetics and lifestyle. Exciting city getaways, relaxing nature breaks, the hippest bars and restaurants, stylish fashion trends. Courage has lots of tips and advice for the fun side of life, too.

## Courage readers:

Courage is aimed at women of all ages who have both feet firmly on the ground and want to enjoy life. They are well educated and career-focused, and have above-average incomes and strong (international) networks. As well as careers and finance, they are also interested in travel, fashion, cars/transport, digital media, family and lifestyle topics. Style, quality and sustainability are very important to them

**Publisher:** Holderstock Media GmbH  
Seidlstrasse 26  
80335 München, Germany

**Phone:** +49 (0) 89/6931946 00

**Email:** verlag@holderstock-media.de

**Website:** www.courage-online.de

**Ad production:** Dierichs Druck + Media GmbH & Co. KG  
(see p. 12 for contact details)

**Email:** prepress@ddm.de

**For up-to-date information and services:** www.holderstock-media.de

**Bank account:** Deutsche Bank  
IBAN: DE53 1007 0000 0046 0253 00  
BIC: DEUTDEBBXXX

**Payment conditions:** Net payment within 14 days of invoice date. 2% discount if paid via direct debit or within ten days of the invoice date. No discounts on unpaid older invoices. Interest at the standard rate for overdrafts is added to unpaid invoices and delayed payments.

**Value added tax:** All prices in euros excluding statutory VAT

**Publication frequency:** Bimonthly

**On-Sale date:** Tuesday

**Online publication:** Where technically and commercially possible, the publisher reserves the right to also publish in its online media the advertisements resulting from the insertion contracts issued for Courage. Please refer here to Sections 19 and 22 of the Standard Terms and Conditions for newspapers and magazines.

**Commercial conditions:** The standard Terms and Conditions apply to the processing/implementation of advertising orders, special inserts and preprint inserts. The full version of our Standard Terms and Conditions for newspapers and magazines is available at [www.holderstock-media.de](http://www.holderstock-media.de). Alternatively, on request we can send you a copy.

**Colour and B&W ads::** € 9,800.- for 1/1 page

**Calculated print run:** 17,000 copies

**Ad discounts:** Volume discount

From 3 pages 3%

From 5 pages 5%

From 10 pages 10%

From 15 pages 15%

From 20 pages 20%

Series discount

From 3 ads 3%

From 6 ads 5%

From 12 ads 10%

From 18 ads 15%

From 24 ads 20%

Only one of these two discounts  
can be applied.

All prices in euros excluding statutory VAT.

**Joint advertising:**

By special arrangement only

**Trim size:**

210 mm wide, 280 mm high

**Type area:**

180 mm wide, 243 mm high

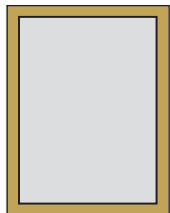
**Printing process:**

Cover: sheet-fed offset; contents: rotary offset

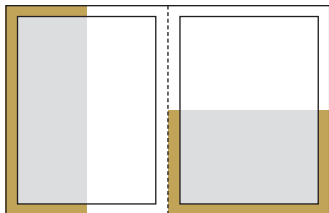
**Binding:**

Glue binding

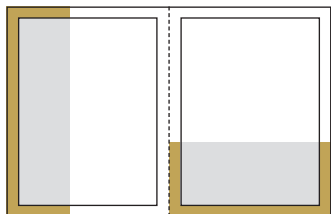
**Basic formats**



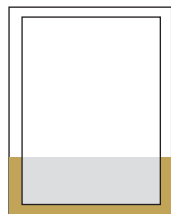
**1/1 page**  
210 x 280 mm



**1/2 page portrait** 103 x 280 mm  
**1/2 page landscape** 210 x 137 mm



**1/3 page portrait** 75 x 280 mm  
**1/3 page landscape** 210 x 95 mm



**1/4 page landscape**  
210 x 77 mm

Formats in bleed:  
3 mm trimming margin on all sides

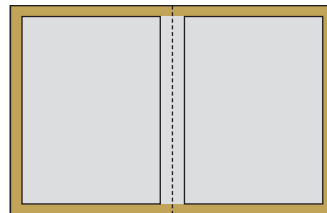
Dimensions given for all formats are width x height

Other formats available upon request.  
For technical details, see pp. 11 and 12

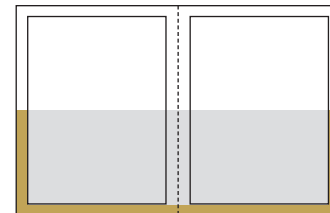
**\* Crossover formats:**

For ads that run over the gutter, a 5 mm section must be repeated. This is because glue-bound products do not open fully, meaning part of the print image will not be visible.

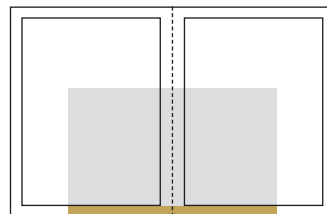
**Crossover formats**



**2/1 page**  
420 x 280 mm\*

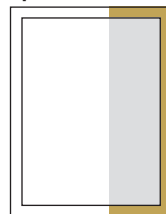


**2 x 1/2 page over gutter, landscape**  
420 x 137 mm\*



**2 x 9/16 page tunnel ad**  
262 x 165 mm\*

**Special formats inside the magazine**



**1/3 page next to editorial**  
75 x 280 mm

<b>Basic formats</b>			
Size in page fractions	Bleed <sup>1)</sup>		Rates for colour and B&W in €
	Width mm	Height mm	
1/1	210	280	9 800.-
1/2 portrait	103	280	5 900.-
1/2 landscape	210	137	5 900.-
1/3 portrait	75	280	4 100.-
1/3 landscape	210	95	4 100.-
1/4 landscape	210	77	3 200.-
<b>Cover pages</b>			
Size in page fractions	Bleed <sup>1)</sup>		Rates for colour and B&W in €
	Width mm	Height mm	
2nd cover page	210	280	10 800.-
3rd cover page	210	280	9 800.-
4th cover page	210	280	10 800.-

<b>Crossover formats (with 5 mm repeated section)</b>			
Size in page fractions	Bleed <sup>1)</sup>		Rates for colour and B&W in €
	Width mm	Height mm	
2/1	420	280	19600.-
2 x 1/2      landscape	420	137	11800.-
Tunnel ad	262	165	9700.-
<b>Special placements</b>			
Size in page fractions	Bleed <sup>1)</sup>		Rates for colour and B&W in €
	Width mm	Height mm	
2nd cover page + page 3 (opening spread)	420	280	22300.-
1/3 portrait, alongside editorial	75	280	4500.-

<b>Issue no.</b>	<b>Month</b>	<b>Publication date</b>	<b>Deadline for ad bookings/cancellation</b>	<b>Copy material deadline</b>	<b>Deadline for special ad format bookings/cancellation</b>	<b>Delivery deadline for special ad formats</b>
02/2024	Mar./Apr.	13.02.2024	16.01.2024	23.01.2024	19.12.2023	23.01.2024
03/2024	May/June	09.04.2024	07.03.2024	14.03.2024	07.03.2024	14.03.2024
04/2024	July/Aug.	11.06.2024	14.05.2024	21.05.2024	14.05.2024	21.05.2024
05/2024	Sept./Oct.	13.08.2024	16.07.2024	23.07.2024	16.07.2024	23.07.2024
06/2024	Nov./Dec.	15.10.2024	17.09.2024	24.09.2024	17.09.2024	24.09.2024
01/2025	Jan./Feb.	10.12.2024	12.11.2024	19.11.2024	12.11.2024	19.11.2024



	<b>Loose</b>	<b>Bound</b>	<b>Glued</b>
<b>are...</b>	... printed advertising materials inserted loosely in the pages of a magazine.	... printed materials/leaflets bound into the magazine. Please note: the bound insert must have a footnote reading "Courage no. [issue number], [date]", with the relevant details filled in.	... products that are glued onto a carrier ad for interested readers to detach. Empty envelopes and vouchers are categorised as glued postcards.
<b>Cost per thousand copies</b>	up to 25 g € 200.- up to 50 g € 230.-  Please enquire for higher individual weight and maximum weight.	2 pages € 180.- 4 pages € 180.- 8 pages € 200.- 12 pages € 220.- 16 pages € 230.-  Rate per additional four pages available upon request.	Postcards and other rectangular, unfolded print materials € 85.- Filled envelopes, folded print materials, booklets € 105.- Minimum ad purchase 1/1 page
<b>Discounts</b>	None		
<b>Postal charges</b>	These rates include weight-based postal charges incurred for bookings in subscription copies. The rates are net of agency commission.		
<b>Booking options</b>	Full print run	Full print run	Full print run
<b>Formats</b>	Min. 105 mm wide, 148 mm high Max. 190 mm wide, 260 mm high	<b>For glue binding:</b> 216 mm including 3 mm trim and 3 mm cutting edge; 5 mm gluing margin on IFC and IBC  <b>For saddle stitching:</b> untrimmed delivery format (gross): width = 215/225 mm (including 10 mm lip and trim), height = 315 mm (including 10 mm head trim)  <b>Trimmed final format (net):</b> 210 mm x 280 mm (W x H).	Minimum format: 120 mm wide, 90 mm high  Maximum format for postcard/leaflet: 165 mm wide, 190mm high  Other formats are available upon request; request must include sample.

<b>Number of pages Paper grammage Placement</b>	Up to 6 pages; for mor pages please enquire.	2-page bound inserts 150 - 200 gsm 4-page bound inserts 100 - 170 gsm 8-page bound inserts 70 - 160 gsm 12-page bound inserts 70 - 155 gsm 16-page bound inserts 65 - 135 gsm  Placement subject to technical feasibility.	Postcards 150 - 170 gsm Max. weight 10 g Max. weight for filled envelopes 13 g Max. thickness 1 mm  Other print materials: please enquire Placement of carrier ad: subject to technical feasybility. Position of glued insert: centre of page (vertically and horizontally). The pro- duct must be closed parallel to the binding edge. The process may result in slight variations in position.
<b>Delivery quantity</b>	To account for fluctuations in print run, please check the currently required quantity. Wastage allowance: 2 %		
<b>Booking/Cancellation</b>	See page 8		
<b>Liability</b>	You are liable for any losses suffered by the publisher due to failure to observe the technical requirements. In the event of any difficulties in processing, completion of the print run will take priority.		
<b>Delivery</b>	Delivery to printers on Euro pallets only, cost of delivery to be borne by client. Items must not be positioned crossways within a batch; each batch must be separated by a divider with a thickness of at least 2 mm. Delivery notes must include the following information: • Magazine, issue number, name of		
<b>Delivery address</b>	You will receive the delivery address with the order confirmation. The binders will not carry out an inspection of incoming goods.		
<b>Delivery deadline</b>	See page 8		
<b>Samples</b>	When placing an order, you must provide a binding sample (five copies). The booking only becomes binding on the publisher after the sample has been provided and approved. Approval by the printers may be dependent on a test run. In that case, the client must provide 1,000 original samples.		
<b>Joint advertising</b>	Loose/bound/glued inserts jointly published by multiple advertisers are only possible by special arrangement. Please enquire about rates.		
<b>Insert notice</b>	For technical reasons, it is not possible to publish an insert notice.		
<b>Press products</b>	We will register your insert order as a third-party insert. Generally, higher charges are not applied if the insert is labelled with "Ad", "Ad insert", "Reading sample" or "Special publication" on the cover. However, since 1 January 2004, Deutsche Post has charged certain printed inserts as a standard periodical (Presse-sendung) rather than a chargeable insert (especially if the print product has its own Deutsche Post press product ID (Zeitungskennzahl)). This may result in Deutsche Post subsequently charging considerably more, which we will have to pass on to you.		
<b>Labelling</b>	Under German press law, inserts whose design does not make them clearly recognisable as advertising must be clearly labelled with the word "Anzeige" ("advert") in nine-point, semi-bold, upper-case letters.		
<b>Other notes</b>	Clients must deliver loose, bound and glued inserts printed and ready for processing. Rates are charged based on estimated print run (please enquire prior to printing). Prices may increase if the products' qualities or condition make processing more difficult. Other special ad formats are available.		

<b>Trim size:</b>	210 mm wide x 280 mm high
<b>Type area:</b>	180 mm wide x 243 mm high
<b>Paper:</b>	Wood-free matt-coated
<b>Printing process:</b>	Cover: Sheet-fed offset; contents: rotary offset
<b>Print colours:</b>	Euroskala/CMYK (no special colours like Pantone, HKS)
<b>Digital copy material:</b>	To be sent on electronic storage devices (CDs) or via email/FTP. Please note that the publisher cannot accept claims for compensation for incorrect colour reproduction in colour ads if no colour proof has been provided.  The spine should be sent as separate document (spine thickness will vary depending on number of pages, and as a separate document the format of the spine can be adapted by DDM.)
	<b>Printer profile for producing proofs:</b> <b>Colour profile for ads on cover pages:</b> ISO Coated-V2 (Fogra 39) <b>Colour profile for ads on content pages:</b> PSO LWC Improved (Fogra 45)  These profiles can be downloaded free of charge from <a href="http://www.eci.org">www.eci.org</a>
<b>File formats:</b>	PDF files (as per CTP guidelines) with trim box. PDF versions 1.3 (please reduce transparency in editing software before creating the file) and 1.4 only. Embed all fonts, no OPI information. Double pages should be produced as single pages.

### Technical requirements for ad production

<b>Line screen:</b>	80 lines per cm
<b>Image resolution:</b>	300 dpi, line drawings 1,200 dpi at 1:1 scale
<b>Scaling:</b>	Set size of ad and ad elements to 100%

**Trimming margin:** Please include a 3 mm trimming margin around your documents.

In glue-bound magazines, please include a 3 mm section of repeat artwork per page for images running across the gutter on content pages; images running from a cover page to a content page (IFC to first content page and IBC to last content page) require 5 mm repeat artwork per page.

For design elements that are not supposed to bleed off, there must be a margin of at least 5 mm from the edges of the format.

<b>Fonts:</b>	Positive type min. 6 pt semi-bold Negative type min. 6 pt semi-bold, sans serif
	Type and lines must have a line thickness of at least 0,25 pt. Be careful when using serif fonts!
<b>Line thickness:</b>	Positive lines min. 0.25 pt Negative lines min. 0.3 pt
<b>Ad production:</b>	Cornelia Schüßler Phone +49 (0)561/60 280 255 Fax +49 (0)561/60 280 279 prepress@ddm.de
	Joachim Schlewitz Phone +49 (0)561/60 280 256 Fax +49 (0)561/60 280 279 prepress@ddm.de
<b>Address for copy material and proofs:</b>	Dierichs Druck + Media GmbH & Co. KG Anzeigenproduktion Courage Frankfurter Str. 168 34121 Kassel
<b>File transfer:</b>	FTP log-in details are available on request
<b>Folder name format:</b>	Courage_issue no_customer name_adname

**Disclaimer:**

The client is responsible for the technical execution, quality and resolution of the files. Ads must be free of technical errors. If they are not, the publisher accepts no liability for the ad being incorrectly displayed. Only colour proofs printed on magazine paper will be accepted.

The publisher accepts no liability for ads that have to be converted due to errors in the file or colour profile!

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