

ADVERTISING PROCEDURES

Queries

To ensure accuracy, all advertising queries must be submitted in writing.

Refunds

If advertisers see errors in published ads, they must contact RTO/ERO in **writing only** at advertising@rto-ero.org or fax: 416.962.9463 in order to process a refund or compensation for an amount not more than the cost of the ad.

Cancellations

Cancellations must be received in writing by the material deadline of a given issue.

Full customer service contact information including mailing address, email address, phone number, and business name, if applicable, and TICO registration number for travel ads must be included with all ad submissions, even if they do not appear in the advertisement.

Acceptance Guidelines

- RTO/ERO accepts only advertisements that it believes is in the best interests of the majority of its members. They should be of general interest to retired individuals, such as recreational facilities, travel, real estate opportunities, and bed & breakfast accommodation.
- RTO/ERO accepts business-related advertisements only and does not accept personal classified ads.
- RTO/ERO does not accept display ads related to travel as these are reserved for its officially appointed agency, Merit Travel. RTO/ERO does accept classified ads for travel.
- RTO/ERO reserves the **right to edit or reject any advertisement**. Payment will be returned if the advertisement is rejected.
- **All advertisements must be paid in advance.**
- All advertisements will be reviewed and approved by RTO/ERO prior to publication. French ads may be subject to editing to ensure they meet RTO/ERO style guidelines and French language standards.
- Inclusion of an advertisement in any RTO/ERO publications or media **does not constitute endorsement by RTO/ERO** of the advertisement or product, **nor coverage within RTO/ERO's group insurance plan**, nor imply knowledge of the advertisement, company, product or opportunity.
- Ads must not imply RTO/ERO endorsement unless agreed to in writing with set terms and conditions.
- RTO/ERO assumes no liability for problems arising with ads or advertisers. Any complaints must be taken up directly with advertisers.
- RTO/ERO is not liable for any errors or problems resulting from ads or ad changes submitted after the reservation deadlines listed in its current Media Kit.
- To receive membership rates, advertisers must provide their membership number when submitting an ad.
- For advertising inserts, a proof must be submitted to RTO/ERO at least one month prior to publication.

- Website advertisements may contain a company logo or image. RTO/ERO requires 5 business days to test and launch online ad submissions. Please allow ample time for this process prior to the ad start date.
- RTO/ERO reserves the right to suspend any web ad that is deemed to negatively affect site performance or the viewing experience.
- All advertising is published on the understanding that the advertiser assumes full and complete responsibility and liability for all advertising submitted, printed or published and agrees to indemnify and hold RTO/ERO staff and members harmless from any claim or demand.
- RTO/ERO shall not be subject to any liability whatsoever for any failure to publish or circulate all or any part of any issue or issues because of any circumstances not within the direct control of RTO/ERO, such as mail delivery or natural disasters.
- RTO/ERO cannot guarantee ad placement for ads submitted after the material deadlines listed in the Media Kit.
- In accordance with federal privacy legislation, RTO/ERO does not sell or otherwise provide membership information to third parties.

For more information:

- Contact RTO/ERO's Advertising Associate: advertising@rto-ero.org or 1.800.361.9888, ext. 244.
- Read RTO/ERO's Media Kit, <https://www.rto-ero.org/advertise-rtoero>.