



## Standard Display Ad Specs

### Rich Media Ad Specs

Ad Units (Creative Unit Name)	Initial Dimensions (WxH in pixels)	Ad Format	Maximum Expanded Dimensions	Max Initial File Load Size	Max Subsequent/ Polite Load Size	Total Network Load*	Animation/Video Guidelines	Max # of Initial Load File Requests / Total # of Requests	Max Static Image File Size	Borders Required Y/N	3rd Party Tags Accepted Y/N	IAS Monitoring Tags Accepted Y/N	Notes (See also Heavy Ad Guidelines)
Leaderboard	728x90	HTML5, GIF, JPG	Expansion not allowed for this unit.	150 KB	300 KB	Cannot exceed 800 KB	3 loops max, 15 sec max animation length Video not allowed for this unit.*	10 / 100	250 KB	Y	Y	Y	An ad should not impose more than 30% CPU utilization during the first 30s upon load. This translates to 12s total of CPU consumed.*
Rectangle	300x250	HTML5, GIF, JPG	Expansion not allowed for this unit.	150 KB	300 KB	Cannot exceed 800 KB	*Same as Leaderboard	10 / 100	250 KB	Y	Y	Y	*Same as Leaderboard
Half Page	300x600	HTML5, GIF, JPG	Expansion not allowed for this unit.	150 KB	300 KB	Cannot exceed 800 KB	*Same as Leaderboard	10 / 100	250 KB	Y	Y	Y	*Same as Leaderboard
Skyscraper	160x600	HTML5, GIF, JPG	Expansion not allowed for this unit.	150 KB	300 KB	Cannot exceed 800 KB	*Same as Leaderboard	10 / 100	250 KB	Y	Y	Y	*Same as Leaderboard
Intro Ad	760x500 or 970x250 (additional 300x250 required to serve on mobile)	HTML5, GIF, JPG	Expansion not allowed for this unit.	150 KB	300 KB	Cannot exceed 800 KB	*Same as Leaderboard	10 / 100	250 KB	Y	Y - 1x1 trackng tags only	Y	*Same as Leaderboard
Premium Button	195x90	HTML5, GIF, JPG	Expansion not allowed for this unit.	80 KB	160 KB	Cannot exceed 800 KB	*Same as Leaderboard	10 / 100	80 KB	Y	Y	Y	*Same as Leaderboard
Standard Button	120x60	HTML5, GIF, JPG	Expansion not allowed for this unit.	80 KB	160 KB	Cannot exceed 800 KB	*Same as Leaderboard	10 / 100	80 KB	Y	Y	Y	*Same as Leaderboard
Large Button	300x50	HTML5, GIF, JPG	Expansion not allowed for this unit.	80 KB	160 KB	Cannot exceed 800 KB	*Same as Leaderboard	10 / 100	80 KB	Y	Y	Y	*Same as Leaderboard
Logo Button	88x31	GIF, JPG	Expansion not allowed for this unit.	80 KB	160 KB	N/A	*Same as Leaderboard	10 / 100	80 KB	N	Y	Y	*Same as Leaderboard
Sponsored Search Textlink	40 characters for one line of text, 65 characters for two lines of text (both limits include spaces)	Text	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N	Y - 1x1 trackng tags only	Y - 1x1 trackng tags only	N/A
65-character Textlink	65 characters, including spaces	Text	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N	Y - 1x1 trackng tags only	Y - 1x1 trackng tags only	N/A



## Standard Display Ad Specs

### eNewsletter Specs

Ad Units (Creative Unit Name)	Initial Dimensions (WxH in pixels)	Ad Format	Maximum Expanded Dimensions	Max Initial File Load Size	Max Subse- quent/ Polite Load Size	Total Network Load*	Animation/Video Guidelines	Max # of Initial Load File Re- quests / Total # of Requests	Max Static Im- age File Size	Borders Required Y/N	3rd Party Tags Accepted Y/N	IAS Moni- toring Tags Accepted Y/N	Notes (See also Heavy Ad Guidelines)
Rectangle	300x250	JPG or GIF (may be animated)	Expansion not allowed for this unit.	N/A	N/A	N/A	GIF may animate	N/A	100KB	Y	1x1 impres- sion and click track- ers only	N	

### References

[https://www.iab.com/wp-content/uploads/2019/04/IABNewAdPortfolio\\_LW\\_FixedSizeSpec.pdf](https://www.iab.com/wp-content/uploads/2019/04/IABNewAdPortfolio_LW_FixedSizeSpec.pdf)

[https://advertiseonbing.blob.core.windows.net/blob/bingads/media/library/creative-specs/Microsoft\\_display\\_ads\\_performance\\_standards.pdf](https://advertiseonbing.blob.core.windows.net/blob/bingads/media/library/creative-specs/Microsoft_display_ads_performance_standards.pdf)



## Heavy Ads Guidelines

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### Heavy Ads

Morningstar does not allow resource-heavy ads run on our websites. A Heavy Ad takes an excessive amount of network bandwidth and battery power to render on the browser and thereby creates a negative user experience. This includes making the page slow to render, draining device battery and consuming data.

Morningstar requires the following:

- ▶ Total Network Load under 800KB
- ▶ Maximum Polite loads/ subload under 400KB
- ▶ Max # of Initial Load File Requests: 10
- ▶ Max # of Requests: 100
- ▶ An ad should not impose more than 30% CPU utilization during the first 30s upon load. This translates to 12s total of CPU consumed.

Chrome will unload (or block) ad iframes that use an egregious amount of CPU or network bandwidth as part of their 'heavy ad intervention' feature.

### Heavy Ad criteria

An ad is considered heavy if the user has not interacted with it (for example, has not tapped or clicked it) and it meets any of the following criteria:

- ▶ Uses the main thread for more than 60 seconds in total
- ▶ Uses the main thread for more than 15 seconds in any 30 second window
- ▶ Uses more than 4 megabytes of network bandwidth

### Reference

#### Google

[https://developers.google.com/web/updates/2020/05/heavy-ad-interventions#heavy\\_ad\\_criteria](https://developers.google.com/web/updates/2020/05/heavy-ad-interventions#heavy_ad_criteria)

#### Microsoft Heavy Ad Detection and Performance Standards

[https://advertiseonbing.blob.core.windows.net/blob/bingads/media/library/creative-specs/Microsoft\\_display\\_ads\\_performance\\_standards.pdf](https://advertiseonbing.blob.core.windows.net/blob/bingads/media/library/creative-specs/Microsoft_display_ads_performance_standards.pdf)

All resources used by any descendant iframes of the ad frame count against the limits for intervening on that ad. It's important to note that the main thread time limits are not the same as elapsed time since loading the ad. The limits are on how long the CPU takes to execute the ad's code.



## Video Pre-Roll Specs

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### **Resolution**

1920x1080 (16:9) aspect ratio

Typical resolutions are:

- ▶ 1280x720 for 720p
- ▶ 1920x1080 for 1080p

### **Max File Size and Type**

5-30 secs, 30 fps max, 10 Mbps, H.264 Encoded MP4 File Type

### **Click URL**

Click-through URL, if desired

### **Video Interlacing**

Progressive scanning, ie non-interlaced. No intra-field motion (blended frames) or interlacing

### **3rd Party Tags**

VAST or 1x1 impressions & click trackers

### **Video Target Bitrate\***

- ▶ 1500-2500 kbps for 720p
- ▶ 2500-3500 kbps for 1080p

### **Audio Codec**

AAC-LC or HE-AACv1

### **Video Target Bitrate\***

- ▶ 128-192 kbps for AAC-LC
- ▶ 64-128 kbps for HE-AACv1

### **IAS Monitoring Tags**

Accepted

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\*Best Practice: The target bitrate recommendations are based on a video bit per pixel (VBPP) within the range of 0.05 to 0.1 using the formula preceding this table. Creative bitrate may exceed the specified ranges depending on the content of the ad and publisher requirements. A file will end up being approximately 1.5 MB per 15 seconds at 1000 kbps bitrate, but this may vary depending on ad content.



## Dedicated Email Specs

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We require that Dedicated Email assets be created with a fully functioning HTML file and render properly with the majority of email clients in the market.

### Assets

- ▶ **HTML file** with 3rd party references of images and click-thru URLs or a zip file that contains an HTML file and image files. In either instance, the click-thru URLs must be coded into the HTML file.
  - a. Any 3rd party tracking tags must be provided at the time of HTML file submission
- ▶ **Subject Line**
  - a. To clearly indicate that the content is coming from the advertiser and not Morningstar, the subject line must be in this format: "Advertiser Name: Subject line"
  - b. "Morningstar" or any reference to Morningstar IP may NOT be mentioned in the subject line under any circumstance
  - c. The subject line cannot read/be interpreted as an endorsement from Morningstar
  - d. Character limit may not exceed 70 characters including spaces. Please note, when opening on a mobile phone, only 41 characters are visible, so Morningstar recommends a brief subject line for maximum readability and impact
- ▶ **3rd Party 1x1 Tracking Tags** (if tracking will be provided): All 3rd party tracking must be provided at the time of HTML file submission, so they are included in the preview/test email (below in #4)
- ▶ **Proof/Preview List:** please provide a list of email recipients that we should send the preview email to for approval.
- ▶ **Unsubscribe:** Please do NOT include an unsubscribe link in the email. Morningstar includes a top and bottom disclaimer that includes an unsubscribe link".

### Timing/Due Dates

All assets as defined above are required 7 business days in advance of the drop date to allow enough time to build the email, send proofs for review and make any necessary edits for final approval. Final approval from the client/agency is required no later than 48 hours prior to the drop. If assets are not received 72 hours in advance of the drop date and final approval is not received by 48 hours prior to the drop, advertiser will forfeit the drop and remain responsible for payment.

### Guidelines

When building HTML email, **please build for email clients (not web browsers or mobile clients)**. We're utilizing a few major web browsers, and more than 10 different email clients, each with a solid market share. Each of these email clients render HTML and CSS in their own ways. So, please test your HTML email coding to make sure it will work in all the different email clients. In addition to your own practical testing, it's a good idea to use a third-party email testing service. These services test emails across many email clients and browsers. Examples of these services include:

- ▶ <https://litmus.com/email-testing>
- ▶ <https://mailtrap.io/>
- ▶ <https://previewmyemail.com/>
- ▶ <https://www.emailonacid.com/>

## Dedicated Email Specs Continued

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### **Email File Size**

The weight of the HTML is important because Gmail hides email content behind a “view entire message” link when the message size is larger than 102 KB and hides the full content. We recommend an average HTML weight of 53 KB and under and an average image weight under 2.5 MB.

### **Dimensions/Layout**

- ▶ Desktop maximum width must be no larger than 600 px.
- ▶ Mobile email design width Portrait 320 px.
- ▶ Vertical layout instead of horizontal is preferable.
- ▶ Calls-to-action should be clear and enticing.
- ▶ While newsletters are typically designed in two or three columns, mobile-optimized emails should be designed in a single-column template.

### **Images Size and Format**

- ▶ Static images (GIF, PNG, JPG) only.
- ▶ Each Image must not larger than 200 kb.
- ▶ All images must insert <alt> tag.
- ▶ Animated gifs are not accepted
- ▶ Please use absolute URLs for your graphics.
- ▶ No background images or image maps. Many email clients. (e.g. Outlook) do not support background images.
- ▶ Graphic text is not recommended for paragraphs.
- ▶ No spaces in file names. Use underscores or hyphens.
- ▶ Use only system fonts for compatibility.
- ▶ No rich format elements (Flash, Video).
- ▶ Rather than embedding videos into emails, use a still image linked to a video.

### **Copy and Content**

- ▶ Use short sentences and paragraphs.
- ▶ Use design elements like spacing and dividing lines to distinguish the content sections from one another.
- ▶ Use bold typeface and sub headers to make certain words stand out.
- ▶ Use bullet points to showcase benefits.
- ▶ Use web-safe standard fonts. e.g. - Arial, Arial Black, Arial Narrow, Comic Sans, Courier New, Georgia, Impact, Tahoma, Times New Roman and Verdana.
- ▶ Ideal font size for body copy is 14 pixels and title are minimum 22 pixels which provides decent readability on mobile phones.
- ▶ No custom fonts. (unless they are contained within images)
- ▶ Increase font size, line spacing, button sizes and white space to make it easy to touch on touch screens.
- ▶ As mobile devices don't support hover states, make sure your links, buttons etc. are clearly visible as clickable objects.
- ▶ For call to action buttons, please use static images vs HTML buttons, as Outlook does not render HTML buttons correctly.



## Dedicated Email Specs Continued

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### HTML Styling

#### Using Tables for Layout

- ▶ All HTML should be table-based, with <div> tags kept to a minimum with no floating or absolute positioning. Use <table> instead of <div>.
  - ▶ Using a container table for width and then an inner table with cell padding is a universally-acceptable way to add padding to your eDM.
  - ▶ When using tables, don't forget border="0" cellpadding="0" cellspacing="0"
- When using div tags be sure to use container divs to assign width and then nested divs to assign margin/padding (the same way as you would use tables). If assigning width and margin/padding to the one container div it will break in some email clients.

For example:

```
<div style="width:600px">  
  <div style="margin:0px 30px;">  
    Content Goes here  
  </div>  
</div>
```

- ▶ Divs have positioning and box-model issues in different email clients like Outlook. You can use divs if you want, but it's safer to code with tables.
- ▶ Padding is often stripped in many mail clients. If you want to style an element, use Margin.
- ▶ Spans and divs are used sparingly to achieve specific effects, while HTML tables do the bulk of the layout work

#### Set Widths in Each Cell Rather than on the Table

- ▶ For your container table—set the table width to 98%. Yahoo! Mail needs a 1% cushion on either side in order to display the email properly. If side gutters are critical to your email's design, set the width to 95% or even 90% to avoid potential problems. Of course, the tables inside the container table should be set to 100%.
- ▶ Email clients are unreliable when it comes to deducing the correct width of a cell, so it's safest to explicitly set one. Pixel widths are the most reliable, as using percentages can give you inconsistent results, especially when using nested tables.
- ▶ To set your cell padding, either set it once on the whole table with the cellpadding parameter or use CSS to set padding in individual cells. Mixing the two is likely to cause problems and is best avoided.

#### Nest Tables for Consistent Spacing

Even when margins and padding are supported by most email clients, results will be inconsistent. If the spacing is critical to you, try nesting tables inside your main table instead.

#### Set a Background Color on a Container Table

Please set a Background Color on a Container Table, not in the <body> tag. Some email clients will ignore a background on the <body> tag, or one that's set in your style sheet. Having a wrapping table around all your content and setting a bgcolor attribute on it will work around this issue. Do not use <body> tag attributes (bgcolor, background, etc.) and do not apply any markups or styles in the section. Web-based email clients will often filter out this code.

## Dedicated Email Specs Continued

### General Guidelines

- ▶ CSS2 instead of CSS3
- ▶ HTML4 instead of HTML5
- ▶ No Javascript
- ▶ No Iframes
- ▶ No bookmark anchor tags in HTML
- ▶ No overlapping content.
- ▶ Use background-color instead of background
- ▶ HTML attributes instead of CSS

### Please check your HTML is well-formatted with standard tags.

#### ▶ Use Inlined CSS

All styles **must** be inlined and not reference any external style sheets via <link>. Do not set style at the top of the HTML because Gmail will strip the whole style element in the <head> and leave the email unstyled. Use Inline CSS as Font tags are your safest option. You can use inline CSS for inline elements such as background colors and fonts. Some email clients will strip any CSS that isn't inline.

If using CSS styling rules, DO NOT embed global styles in the head tag – apply the styles individually to each element that needs them.

Put general font style information in the table <td> closest to the content.

#### Do

```
<p style="color:red;">The color of this paragraph text is red.</p>
<p style="color: #FF0000;">The color of this paragraph text is red.</p>
```

#### Don't

```
p { color: red; }
P { color: #FF0000; }
<p style="color: #FF0;">The color of this paragraph text is red.</p>
```

- ▶ <font> tags are not suggested, <span> is more compliant and should be used instead.

#### Do

```
<span style="color:blue; font-size:12px;">This text has a font size of 12px.</span>
```

#### Don't

```
<font size="2" color="blue">This is the text. </font>
```

- ▶ All HTML tags should be closed and correctly nested.

#### Do

```
<b>This is bold</b>

<b><i>This is bold and italicized</i></b>
```

#### Don't

```
<b>This is bold

<b><i>This is bold and italicized</b></i>
```



## Dedicated Email Specs Continued

► **Ensure images have width and heights specified.**

**Do**

```

```

**Don't**

```

```

► **Pixels should not be specified in tags.**

**Do**

```
<img width="50" />
<table width="600"></table>
```

**Don't**

```

```

► **Click-through and image URLs must be absolute path and open in a new window.**

**Do**

```
<a href="https://www.company.com/abc.html" target="_blank">Link</a>
```

**Don't**

```
<a href="abc.html">Link</a>
```

► **No CSS shorthand is used:** instead of using the abbreviated style rule font: 12px/16px Arial, Helvetica, you should instead break this shorthand into its individual properties: font-family, font-size, and line-height.

**Do**

```
font-family, font-size, and line-height.
font-family: Arial, Helvetica, sans-serif; , font-size:12px;
line-height:16px;
Use <span style="color:#ffffff;">
```

**Don't**

```
12px/16px Arial, Helvetica
<span style="color:#fff;">
```

## Apple News Ad Specs

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### **Reference**

#### **Ad Specifications for Apple News**

- Refer page 4 : Design Considerations
- Refer page 7 : Standard Banner Specifications - majority of our ad run in this size  
<https://static1.squarespace.com/static/54bdcba5e4b08f92b173441f/t/5dc05e93ece90e0e11bb8290/1572888219234/News-Ad-Specifications.pdf>

#### **IAB Banner Specs**

<https://support.apple.com/guide/adguide/iab-banner-specs-apd9c9243bfc/1.0/icloud/1.0>

#### **Ad Specifications for Apple News**

<https://support.apple.com/guide/adguide/ad-specifications-for-apple-news-apda0878bbd9/icloud>

#### **Rendered Display Information**

<https://support.apple.com/guide/adguide/rendered-display-information-apdc293e0d/icloud>



## Morningstar Magazine Digital File Specs

We require that Dedicated Email assets be created with a fully functioning HTML file and render properly with the majority of email clients in the market.

### Mechanical Specifications

Ad Size	Trim	Live	Bleed
Full Page	8.75" x 10.75"	8.25" x 10.25"	.125"
Full Page Spread	17.5" x 10.75"	17" x 10.25"	.125"
1/2 horizontal	N/A	7.625" x 4.375"	N/A

### Printing Process:

Offset — 4 color

\*NOTE: PMS spot colors cannot be accommodated. CMYK conversion is necessary before turning over final file.

### Safety:

Keep all LIVE matter, not intended to trim, 1/4" from TRIM edges.

### Gutter Safety for Spreads:

Allow 1/4" on each side of the gutter, 1/2" total gutter safety.

### Max Density:

4 Color 290%. 2 Color 190%. All material should comply with SWOP specifications.

### Binding Method:

Perfect Bound

### Line Screen:

133

### Media

E-mail (maximum file size 10 MB)

### Data Formats

- ▶ Adobe Creative Suite
  - ▶ Documents should be supplied as single independent pages. Color files must be in CMYK format (no RGB, Index, Pantone, or LAB colors. Spot colors must be converted by process.)
- ▶ High-resolution PDF in "Press Quality" or "PDF/X-4:2008"
- ▶ All fonts must be outlined within EPS supplied artwork files.



## Morningstar Magazine Digital File Specs Continued

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### **Miscellaneous Instructions**

#### **Desktop Instructions**

- ▶ Build pages to trim size and extend bleed beyond page edge.
- ▶ All elements must be at 100% size.
- ▶ If any solid black type or solid black type boxes are needed to knock-out of a background, a separate color should be created in the applications color palette with the following tint values assigned to it: 100% Black, 25% Cyan, 25% Magenta, 25% Yellow.
- ▶ Do not compress any image files.
- ▶ All images/scans must be in CMYK mode for 4/c ads.
- ▶ All images/scans must be in Grayscale mode for B&W ads.
- ▶ All colors in the page layout program should be changed to CMYK. Spot colors should be turned off except when a spot color is required.
- ▶ Four-color solids should not exceed SWOP density of 300%.

#### **Shipping**

If you want to forego electronic delivery and ship any materials or proofs, please notify the contact below:

Alex Skoirchet

Phone: 312 696-6545

[Alex.Skoirchet@morningstar.com](mailto:Alex.Skoirchet@morningstar.com)