

INVESTING

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kiplinger.com

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Mission Statement

Kiplinger's

PERSONAL
FINANCE

KIPLINGER'S PERSONAL FINANCE is a trusted and authoritative source of guidance on investing, managing and spending money.

OUR READERS are affluent and influential men and women who are actively involved in their own personal-finance decisions.

WE OFFER OUR READERS reliable information and advice for all stages of their financial lives.

WE ARE GUIDED by the expectation that our readers will act on what we write about and benefit from doing so.



About Kiplinger

Kiplinger's Personal Finance is the standard bearer in personal finance journalism. For over 60 years, the magazine has staked its claim by providing investing, managing and spending guidance with a consistent, timely and authoritative editorial voice.

According to our Editor-In-Chief, Knight Kiplinger,

"The Kiplinger organization has been giving financial and business-management advice about as long as anyone" (Our sister publication, The Kiplinger Letter, has been publishing since 1923.) "To us, the work we do is more than a business; it's a calling, a profession – indeed, a mission. We're passionate about giving our readers great value in every issue. Our readers trust us, and that bond of trust is what makes us such an effective advertising medium, too."

Published since 1947, *Kiplinger's Personal Finance* provides down-to-earth advice on managing money and achieving financial security. We provide our readers with trustworthy information and practical guidance on saving, investing, planning for retirement, paying for college, buying an automobile, home and other major purchases, as well as reliable advice for all stages of their financial lives. Our readers are affluent and influential men and women who are actively involved in their personal-finance decisions, and we are guided by the expectation that they will act on what we write about and benefit from doing so.

KIPLINGER is a prestigious brand built on a heritage of trust and a reputation for authoritative financial advice. Our more than 2 million readers recognize this solid foundation and place their trust in the magazine.

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2012 Edit Calendar

Kiplinger's PERSONAL FINANCE

Issue	Editorial Highlights	Closing	On Sale
January	Where to Invest in 2012	10/28/11	12/6/11
February	Save Thousands in 15 Minutes (or Less) <i>plus: Best Values in Public Colleges</i>	11/25/11	1/3/12
March	Lock in Your Retirement Lifestyle <i>plus: Hottest New Cars and Trucks</i>	12/30/11	2/7/12
April	100 Best Kip Tips	1/27/12	3/6/12
May	Team You: Pick Your Financial Brain Trust <i>plus: The Kiplinger 25, our favorite mutual funds</i>	3/2/12	4/10/12
June	How to Make a Million—and Make Your Other Dreams Come True	3/30/12	5/8/12
July	Where to Put Your Money Now <i>plus: Midyear Outlook</i>	4/27/12	6/5/12
August	Steal These Deals—The Best Bargains	5/25/12	7/3/12
September	Put More Cash in Your Pocket <i>plus: Mutual Fund Rankings</i>	6/29/12	8/7/12
October	Planning for Retirement	7/27/12	9/4/12
November	What to Do With \$1,000 or Less	8/31/12	10/9/12
December	The Best List	9/28/12	11/6/12
SPECIAL ANNUAL PUBLICATIONS			
	Newsstand Only	Closing	On Sale
	MUTUAL FUNDS 2012	1/6/12	2/14/12
	RETIREMENT PLANNING	4/6/12	5/15/12
	SUCCESS WITH YOUR MONEY	8/17/12	9/25/12



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Revised 10/18/11. This calendar is subject to change. Call your sales representative for more timely editorial information.

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Topline Numbers MRI Doublebase 2011

Kiplinger's PERSONAL FINANCE

Kiplinger's PERSONAL FINANCE

Total Adults (000)	2,453
Total Men	65%
Total Women	35%
Age 25-54	42%
Age 35-64	63%
Median Age	56.8 years
HHI \$75,000+	68%
HHI \$100,000+	50%
Median HHI	\$100,430
IEI \$50,000+	40%
IEI \$75,000+	28%
Median IEI	\$68,786
Prof/Managerial	41%
Top Management*	16%
Influentials	24%
Graduated college+	62%
Married	72%
Own Home	87%

*Top 8 job titles

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Reader Loyalty MRI Doublebase 2011

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All the major syndicated studies agree that *Kiplinger's Personal Finance* offers one of the most loyal audiences within the industry today. According to MRI, *Kiplinger's Personal Finance* ranks among the highest for reader loyalty against all magazines.

READ 4 OF THE LAST 4 ISSUES	% Audience	Rank
Barron's	57%	9
KIPLINGER'S	55%	11
The Economist	53%	16
Money	45%	53
SmartMoney	40%	92
Forbes	35%	157
Fortune	35%	160

ONE OF MY FAVES/VERY GOOD	% Audience	Rank
The Economist	78%	1
Barron's	68%	12
KIPLINGER'S	63%	33
Forbes	57%	70
Money	53%	107
SmartMoney	50%	134
Fortune	48%	147

AVERAGE READING TIME	Minutes	Rank
The Economist	59	6
Barron's	55	12
KIPLINGER'S	52	20
Money	50	26
SmartMoney	46	52
Fortune	41	110
Forbes	40	127

Affluent Readership MRI Doublebase 2011

Kiplinger's Personal Finance, has the **third highest individual employment income** and the **eighth highest household income** among ALL paid magazines measured by MRI, providing advertisers with some of the most affluent readers in print media.

Top 25 Magazines

MEDIAN IEI		MEDIAN HHI		
1.	Barron's	\$77,445	1. The Economist	\$121,152
2.	The Economist	\$72,219	2. Wine Spectator	\$107,788
3.	Kiplinger's <small>PERSONAL FINANCE</small>	\$68,786	3. Barron's	\$105,691
4.	Fortune	\$62,829	4. Runner's World	\$102,915
5.	Inc.	\$62,689	5. Fortune	\$102,703
6.	Condé Nast Traveler	\$60,603	6. Travel + Leisure	\$102,168
7.	Golf Digest	\$59,735	7. Conde Nast Traveler	\$100,644
8.	Wine Spectator	\$59,041	8. Kiplinger's <small>PERSONAL FINANCE</small>	\$100,430
9.	Yachting	\$58,938	9. Yachting	\$100,381
10.	Money	\$58,724	10. Dwell Magazine	\$99,873
11.	Cigar Aficionado	\$58,405	11. Cigar Aficionado	\$99,409
12.	Golf Magazine	\$58,114	12. Inc.	\$97,893
13.	Travel + Leisure	\$57,845	13. Veranda	\$97,646
14.	Forbes	\$56,948	14. Architectural Digest	\$97,123
15.	Smart Money	\$56,940	15. More	\$96,817
16.	The Atlantic	\$55,820	16. The New Yorker	\$94,815
17.	Scientific American	\$54,567	17. Forbes	\$93,800
18.	Architectural Digest	\$54,350	18. Real Simple	\$93,731
19.	Saltwater Sportsman	\$54,312	19. Golf Digest	\$93,392
20.	Dwell Magazine	\$54,096	20. Smart Money	\$92,418
21.	Backpacker	\$53,180	21. Bon Appetit	\$92,327
22.	Sierra	\$52,925	22. Macworld	\$91,530
23.	The New Yorker	\$52,564	23. Ski	\$91,436
24.	Consumer Reports	\$51,486	24. The Atlantic	\$91,079
25.	Wired	\$51,341	25. New York Magazine	\$90,903
			28. <i>Money</i>	\$89,840

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Newsstand Issues



Kiplinger's Retirement Planning Written for new and seasoned investors alike, this special newsstand guide shows readers the workable, realistic strategies they need to retire and thrive.



Kiplinger's Success With Your Money This year's edition of *Success With Your Money* aims to give basic guidance to people of all ages about all aspects of their finances. From investing to money management to major spending decisions, we include articles that reflect the economy and recent trends affecting personal finances—how to save for retirement in uncertain times, opportunities in housing, health insurance strategies, investing for income and safety, and a whole lot more.



Mutual Funds A fact-and-idea-packed guide that's helped hundreds of thousands make smart and profitable mutual fund investments. *Kiplinger's Mutual Funds* includes ranking and comprehensive data on thousands of funds—and solid advice on how to use that data.

	Closing Date	On Sale Date
Kiplinger's Mutual Funds	1/6/12	2/14/12
Kiplinger's Retirement Planning	4/6/12	5/15/12
Kiplinger's Success With Your Money	8/17/12	9/25/12

2012 Rates • Newsstand Distribution: 190,000		
Unit	4C	B&W
Page	\$20,550	\$15,930
2/3	15,620	12,120
1/2	12,330	9,560
1/3	8,220	6,360
1/6	4,120	3,180
2nd, 3rd Cover	22,590	—
4th Cover	23,630	—

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Retirement Report Newsletter

Kiplinger's

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Kiplinger's Retirement Report is a monthly publication devoted to giving retirees and soon-to-be retirees the best in workable, realistic strategies for achieving their goals. Editorial topics include personal finance, estate planning, taxes, health care, travel, leisure, volunteering and job-search advice.

DEMOGRAPHICS

Male/Female	85%/15%
Age 45-64	38%
Average Age	63.5
Average HHI	\$139,876
Average HH Net Worth	\$1.8 million
Married	85%
Graduated College+	85%
Retired	63%
Employed	34%

Source: 2010 Subscriber Study

2012 RATES

UNIT	COST (GROSS)
Page 4C	\$11,342
Spread 4C	\$22,684

2012 CLOSING DATES

ISSUE	SPACE CLOSING	MATERIAL CLOSING	SHIP DATE
January	11/28/11	12/02/11	12/20/11
February	12/30/12	01/06/12	1/24/12
March	1/27/12	02/03/12	2/21/12
April	3/02/12	03/09/12	3/27/12
May	3/30/12	04/06/12	4/24/12
June	4/27/12	05/04/12	5/22/12
July	5/25/12	06/01/12	6/19/12
August	6/29/12	07/06/12	7/24/12
September	7/27/12	08/03/12	8/21/12
October	8/31/12	09/07/12	9/25/12
November	9/28/12	10/05/12	10/23/12
December	10/26/12	11/02/12	11/20/12

Note: Closing dates are subject to change.

Total Subscribers: **86,000**
 Average Renewal Rate: **64%**
 Renewal Rate for 4+ year
 Subscribers: **88%**
 % of Subscribers receiving
 KRR 3+ yrs: **51%**

KRR subscribers spend nearly **1 hour** reading the *Retirement Report*. They look at each issue approximately **2.6 times**.



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WEB AWARDS

2008 Eppy Award
for Best Business Site for under
1 million unique visitors

2008 Webby Award
Official Honoree for
Financial Services sites

2007 MIN's Best of the Web
Finalist for Redesign/Relaunch



Median Age: 47.2

Median HHI: \$82,064

60% Male

40% Female

65% Age 35-64

64% Married

76% Own Primary Residence

58% Graduated College +

51% HHI \$75K+

31% HHI \$100,000+

34% Professional/Managerial

30% Business Decision Makers/Influencers

Source: Nielsen @plan 2011 R1

Average Monthly Traffic:

10,500,000 Page Views

1,600,000 Monthly Unique visitors

Average Time Spent per Visit: 10.2 minutes

Source: Omniture 2011

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ETHISSPHERE

Kiplinger's PERSONAL FINANCE

Kiplinger Again Named to “World’s Most Ethical Companies” List by Ethisphere Magazine



Ethisphere magazine has again named Kiplinger one of the most ethical companies in the world. The magazine is the quarterly publication of the Ethisphere Institute, which is dedicated to the research and sharing of best practices in ethics, compliance, and corporate governance. This is the second year in a row our company has received this honor.

Here's what Ethisphere says it takes to make the list: “The World's Most Ethical Companies are the ones that go above and beyond legal minimums, bring about innovative new ideas to expand the public well being, work on reducing their carbon footprint rather than contributing to green washing and won't be found next to the words ‘Billion Dollar Fine’ in newspaper headlines any time in the near future. These are the companies that stand out among the competition in their industry.” You can read more about it at <http://ethisphere.com/wme2008/>

Among the other firms honored for 2008: American Express, BMW, Deere & Company, Duke Energy, Gap, GE, General Mills, Google, The Hartford Financial Group, Honda, Ikea, Kellogg, McDonalds, Nike, Patagonia, Pitney Bowes, Starbucks, Sun Microsystems, Symantec, Time Warner, Trader Joes, UPS, Xerox.

“We feel very honored by this recognition of our company's long tradition of integrity in our dealings with our employees, our subscribers, and our community,” said Knight Kiplinger, editor in chief and president of the 87-year-old closely held firm, which publishes The Kiplinger Letters, *Kiplinger's Personal Finance* magazine, and Kiplinger.com, among other services.

The Kiplinger organization, founded in 1920 by journalist W. M. Kiplinger, publishes the weekly Kiplinger Letter, the longest-published and most widely read business forecasting letter in the world. It pioneered the field of personal-finance publishing with the founding of Kiplinger's magazine in 1947. Its Web site, Kiplinger.com, is a fast-growing repository of analysis and advice on every aspect of business and personal money management.

Rate Card #38, effective January 2012 Issue
Circulation Rate Base: 600,000

NATIONAL ADVERTISING RATES

Unit	4C	B&W
Page	\$58,820	\$40,460
2/3 Page	47,090	31,700
1/2 Page	41,200	24,290
1/3 Page	29,430	16,180
1/6 Page	—	8,110
2nd Cover	\$70,580	—
3rd Cover	64,700	—
4th Cover	76,470	—
Newsstand-Only Publication Rates		
Newsstand Distribution: 190,000		
Page	\$20,550	\$15,930
2/3	15,620	12,120
1/2	12,330	9,560
1/3	8,220	6,360
1/6	4,120	3,180
2nd, 3rd Cover	22,590	—
4th Cover	23,630	—

CLOSING DATES

Issue	Ad Closing	On Sale
January 2012	10/28/11	12/06/11
February	11/25/11	1/03/12
March	12/30/11	2/07/12
April	1/27/12	3/06/12
May	3/2/12	4/10/12
June	3/30/12	5/08/12
July	4/27/12	6/05/12
August	5/25/12	7/03/12
September	6/29/12	8/07/12
October	7/27/12	9/04/12
November	8/31/12	10/09/12
December	9/28/12	11/06/12
January 2013	10/26/12	12/04/12
2012 Newsstand-Only Pubs		
Mutual Funds	1/6/12	2/14/12
Retirement Planning	4/6/12	5/15/12
Success With Your Money	8/17/12	9/25/12

Orders for special units or inserts are due 10 days prior to the normal ad closing date listed above. Disk for a business reply card to be printed by Kiplinger's is due in Washington, D.C. one week before closing.

Special Charges apply to 5-color advertising: 5th color on cover or text: 4C rate plus \$2,500; 5th color on a spread: 4C spread rate plus \$3,100. Metallic ink as second color on 2-color ads: 2C rate plus \$2,200.

No charge for bleed.

Regional Advertising Rates

Regional breaks are available by state. Space is offered subject to availability on an issue to issue basis, first-come, first served.

Minimum regional circulation: 50,000.
Less than 50,000 call for quote.

Circulation	BW CPM	4C CPM
Less than 100,000	\$98	\$108
101,000 – 200,000	\$81	\$92
201,000 – 500,000	\$65	\$76
501,000 – 600,000	\$54	\$65



Mechanical Requirements

Cover is printed on 80 or 100 pound gloss coated paper and text is printed on 34 pound gloss coated paper by web offset. Binding is saddle-stitched. Materials should comply with SWOP, appearing in SRDS Print Media Production Data.

	Bleed	Non-Bleed
Full Page	8.125" x 10.75"	7" x 9.571"
Spread	16" x 10.75"	15" x 9.571"
2/3 Pg Vert.	5.125" x 10.75"	4.506" x 9.571"
1/2 Pg Hor.	8.125" x 5.135"	7" x 4.645"
1/2 Pg Hor. Spread	16" x 5.135"	15" x 4.645"
1/3 Pg Vert.	2.721" x 10.75"	2.096" x 9.571"
1/3 Pg Square		4.506" x 4.645"
1/6 Pg		2.096" x 4.645"

TRIM SIZE: 7.875" x 10.5"

A full 1/8" (0.125) is required on all sides. Type Safety: 3/8" (0.375") from all edges and either side of gutter on spreads.

DIGITAL ADS

For advertisements the preferred format is PFD/X-1a, 2001 compliant. The sum total of all dot percentages in any given area of the file, alternately called Total Tonal Density (TTD) or Total Area Coverage (TAC), should never exceed a maximum of 300%. Please refer to our printer's guidelines at <http://dsc.rrd.com/DSC/index.cfm> for all application specifications and recommendations.

COLOR PROOFS

A hardcopy proof must accompany each submitted file. Color proofs may be grouped into two general categories:

- 1) Contract (SWOP Approved) Proofs
- 2) Color Guidance

A Contract Proof is defined as one that meets SWOP Specifications. This includes using a SWOP approved color bar and matching SWOP for color gamut, color balance, dot gain and printing substrate. Every effort will be made to match color.

A Color Guidance Proof is defined as one that does not meet some or all criteria of a Contract Proof, which could be a pdf or a laser copy and will serve as guidance only.

Mailing Instructions

All advertising insertion orders, materials and proofs should be sent to:

Kiplinger's Personal Finance
Advertising Production Department
1100 13th Street, N.W. - Suite 750
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Attn: Carolyn Segree

For further information, contact:

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General Information

Member, Audit Bureau of Circulation
2012 Guaranteed Rate Base: 600,000

Kiplinger's Personal Finance is published monthly by:

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1100 13th Street, N.W. - Suite 750
Washington, DC 20005
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Knight A. Kiplinger, Editor in Chief
Alex J. McKenna, Publisher
Paul Vizza, Associate Publisher

Agency Commission: 15% to accredited advertising agencies if paid within 30 days of invoice.

Standby Space Discount: 50% off one-time rate.

Contract & Copy Regulations

1. Orders for advertising may not be cancelled after closing date.
2. The Publisher reserves the right to reject or cancel at any time, without specific explanation, any advertisement it deems inappropriate for publication in its pages.
3. The Publisher is not responsible for key-number errors.
4. The Publisher will not be bound by any conditions printed or otherwise appearing on insertion orders or copy instructions if such conditions conflict with the regulations set forth in the rate card or insertion order acknowledgement.
5. The Publisher reserves the right to print the word "advertisement" above and below any advertisement presented as though it were editorial matter.
6. Advertising is accepted for publication on the condition that the agency and advertiser will make no promotional references to Kiplinger's Personal Finance Magazine without prior written permission from the Publisher.
7. By submitting an advertisement for acceptance, the agency and advertiser warrant that they are authorized to publish its contents in their entirety. They further agree to indemnify the Publisher from and against any loss or expense caused by publication of the ad, including but not limited to those arising from claims of libel, invasion of privacy, plagiarism or copyright infringement.
8. The Publisher is not liable for failing to print or circulate any issue or advertisement if such failure is caused by strikes, work stoppages, accidents, acts of God or any circumstances not within the Publisher's control.

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