

Mechanical Requirements

Cover is printed on 80 or 100 pound gloss coated paper and text is printed on 38 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	8.25" x 10.75"	7" x 9.571"
Spread	16.25" 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.	8.25" x 5.135"	7" x 4.645"
1/2 Pg Hor. Spread	16.25" 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: 8" 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
1729 H Street, N.W.
Washington, D.C. 20006
Attn: Carolyn Segree

For further information, contact:

Carolyn Segree, Production Director
Tel: (202) 887-6511
Fax: (202) 659-2087
Email: csegree@kiplinger.com

Frances Blowers, Advertising Coordinator
Tel: (212) 398-6320
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General Information

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Kiplinger's Personal Finance is published monthly by:

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Knight A. Kiplinger, Editor in Chief
Alex J. McKenna, Publisher
Carol F. Le Pere, 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.