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Retirement Report Newsletter



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**.

Kiplinger's
RETIREMENT REPORT
 Your Guide to a Richer Retirement VOLUME 17 ■ NUMBER 6 ■ JUNE 2012 ■ \$5.00

Should You Roll Over Your 401(k) to an IRA?
 W HEN WALTER SMITH'S employer laid him off earlier this year, he had to make a decision that all new retirees face. He needed to decide whether to roll his 401(k) into an IRA. Smith, 62, had been contributing 22% of his salary to his employer plan. The company, which coordinates corporate events, now uses him as a contractor, but he is not allowed to contribute to the 401(k). "I didn't feel comfortable keeping my money there," says Smith. Also, Smith needed to make sure that his savings would last for decades, and he didn't think that the six mutual funds that the 401(k) offered would do the trick. Smith, who lives in El Cajon, Calif., says, "I didn't have the diversification that I have in an IRA." He decided to roll his 401(k) money into an IRA and hired an investment adviser to help manage his nest egg.

As baby boomers join the retiree ranks, they are facing the same roll-over-or-not-to-roll decisions. And many middle-aged workers, forced to find new jobs after being laid off from their old ones, must decide whether to leave their retirement seeds with the old employer or move it to an IRA.

For the financial-services industry, millions of these decisions will add up to billions of investment dollars. More than 50 million employees and retirees hold \$3 trillion in 401(k) plans, according to the Investment Company Institute.

Brokerage firms and mutual fund companies are in fiercest competition to capture your business. "That old 401(k) isn't going to take care of itself—do something about it," demands the Charles Schwab Web site. TD Ameritrade and F+Trade are offering up to \$500 to buy your rollover business.

And, employers are becoming increasingly

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