

Kiplinger's RETIREMENT REPORT

2012 Media Kit

Retirement

Estate Planning

Managing
Your Finances

Investing

Taxes

Insurance

Health

Travel
& Leisure

kiplinger.com

kipmediakit.com

**YOUR GUIDE
TO A RICHER
RETIREMENT**



The KRR Reader

2010 Subscriber Study

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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**.

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% |

Articles about “*making your money last a lifetime*” (96%) interest KRR subscribers the most. Also of interest are articles about taxes (95%), health insurance/Medicare (90%), Social Security (92%) and estate planning (80%).

ACTIONS TAKEN as result of reading (past 12 mos.)

| | |
|---|------------|
| Took Any Action | 97% |
| Archived an issue or article for future reference | 83% |
| Referred to articles to manage personal finances | 71% |
| Discussed an article or ad with someone else | 65% |
| Passed the report along to someone else | 36% |
| Sought out information on a financial product | 33% |
| Cut out an article | 34% |
| Made financial investment | 26% |

Reasons for Subscribing

| VERY/SOMEWHAT IMPORTANT (NET) | |
|--|------------|
| To keep up-to-date on retirement information | 99% |
| To live better during retirement | 97% |
| For financial advice | 93% |
| To plan for retirement | 71% |
| For leisure and travel information | 48% |

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Editorial Overview

Kiplinger's RETIREMENT REPORT

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.

COVER STORY

We run our most newsworthy and timely stories here. Articles run the gamut from specific stock, bond and mutual fund recommendations to preparing for new Medicare benefits, from changes in tax laws to new trends in annuities and long-term care insurance.

INVESTING/MANAGING YOUR FINANCES

The Investing and Managing Your Finances sections cover all the important topics that affect our readers' finances. We provide strategies on how to invest and manage a retirement portfolio, including advice on diversification, asset allocation and withdrawals. We write extensively about IRAs, 401(k) plans, stocks and bonds, mutual funds and annuities. We also recommend ways that readers can minimize income, capital gains and estate taxes.

ESTATE PLANNING

Our readers want to put their affairs in order and leave as much as possible to loved ones. Their first priority is usually the well-being of their spouse, but many readers want to help their kids and grandkids through college and leave vacation homes to their children. We provide information on wills, trusts, estate-planning strategies and tax-smart ways to leave these assets to beneficiaries.

MANAGING YOUR HEALTH

KRR provides in-depth coverage on getting the most from Medicare, an employer's health plan and managed care, as well as long-term-care, COBRA and Medigap insurance. We educate readers on continuing-care retirement communities, assisted living and nursing homes. We help readers find the right insurance policy for the best price.

TRAVEL/LEISURE/LIVING

We report on great retirement destinations and active-adult communities. We offer solid advice on how to evaluate potential retirement spots here and abroad. Plus, we provide tips on great vacations, exciting getaways, travel bargains and travel insurance strategies.

INFORMATION TO ACT ON

This section is packed with short, to-the-point news and advice. It offers timely investment and tax tips, updates on Medicare and Social Security, and shopping and travel advice. Items in this section include Web sites and phone numbers readers can use to get more information.



YOUR GUIDE TO A RICHER RETIREMENT

Rates & Ad Specifications

Kiplinger's RETIREMENT REPORT

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.

2012 EDIT CALENDAR

| | |
|-----|--|
| JAN | Best ways to save for health care in retirement |
| FEB | Tips for preparing your 2011 tax return |
| MAR | It's more important than ever for workers to keep tabs on their pension benefits |
| APR | Steps to take when you're in the homestretch heading toward retirement |
| MAY | Are target-date retirement funds hitting the bulls-eye? |
| JUN | Medicare enrollment rules; Municipal bond market; Is it time to buy TIPS? |
| JUL | 401(k) disclosure rules; Prepare for 2012 tax yr |
| AUG | Time for emerging markets? |
| SEP | Create an ETF portfolio |
| OCT | Medicare Open Enrollment; Investing in low-rate markets |
| NOV | Year-end tax strategies |
| DEC | Tax-efficient portfolio withdrawals |

Note: Editorial is subject to change.

MECHANICAL REQUIREMENTS

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.

Full Page Dimensions

Bleed: 8.125" x 10.75"

Non-Bleed: 7" x 9.571"

Spread Dimensions

Bleed: 16" x 10.75"

Non-Bleed: 15" x 9.571"

BRC: max size of card 4.25" x 10.125"

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 AND FTP INFO

Advertising materials and SWOP-approved color proofs should be sent to:

Carolyn Segree, *Production Director*
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Washington, DC 20005
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or post advertising files on the ftp site:

Host: 12.54.11.71 (or [ftp.strasburg.rrd.com](ftp://ftp.strasburg.rrd.com))
User ID: kiplinger
Password: qGe1t1pT

Select the "KiplingerRetireRpt" folder
* Double-click "To-Strasburg"
* Select "To-PrePress"
* upload files



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Financial

2010 Subscriber Study

Kiplinger's RETIREMENT REPORT

Average Investment Portfolio: \$1.4 million
Average # of Securities Transactions: 15
Made a securities transaction in past year: 92%
Invested in new mutual fund/ETF in past year: 36%
Provide financial advice to family (68%) friends (42%) co-workers (13%)

On average, KRR Subscribers started saving for retirement when they were **37 years old**.

INVESTMENTS OWNED

| | |
|--|-----|
| Retirement accounts (IRA, 401(k), Keogh, etc.) | 96% |
| Mutual Funds (any type) | 88% |
| Stocks | 78% |
| Weekend or vacation home(s) | 21% |
| ETFs | 28% |
| Annuities | 30% |

Financial services have you used/contacted to make investments or receive advice in the past year:

| | |
|---------------------------|-----|
| Full Service Broker | 37% |
| Discount Broker | 34% |
| Financial planner/advisor | 37% |
| Mutual fund company | 31% |
| Insurance company | 13% |
| Online Broker | 42% |

CREDIT CARDS OWNED

| | |
|----------------------------|-----|
| Any VISA (Net) | 81% |
| Any MasterCard (Net) | 67% |
| Any American Express (Net) | 54% |
| Any Discover Card (Net) | 30% |

Important Factors in Choosing a new Credit Card

| | |
|---------------------------------------|-----|
| Rewards | 85% |
| Amount of credit line | 72% |
| Online bill pay | 60% |
| Brand name of card | 55% |
| Annual Percentage Rate (APR) | 46% |
| Affiliation with familiar institution | 34% |
| Balance transfer offer | 15% |
| Design of card | 6% |



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Average # of Insurance Companies do business with: **3**
 Currently have financial products/svcs from Insurance company: **58%**
 Would consider purchasing financial products/svcs from an insurance company: **46%**

67% of KRR subscribers stated that articles on **long term care insurance** were of interest to them.

INSURANCE POLICIES CURRENTLY OWN

| | |
|-------------------|-----|
| Automotive | 94% |
| Homeowners | 91% |
| Medical/Health | 83% |
| Life (whole term) | 72% |
| Long term care | 49% |

Likely to Purchase (next 12 mos.)

| | |
|----------------|-----|
| Medical/Health | 25% |
| Automotive | 23% |
| Homeowners | 22% |
| Long term care | 13% |

Would Consider Purchasing from Insurance Company

| | |
|-------------------------|-----|
| Mutual Funds | 36% |
| IRA/Retirement Accounts | 35% |
| Annuities | 33% |



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Took a trip last year: **94%**
 Average number of trips last year: **6**
 Average number of nights in a hotel: **11**
 Have a Passport: **88%**

54% of KRR subscribers stated that editorial on **travel and leisure** were of interest to them.

| Travel Activities | Past Year | Next 12 Months |
|---|-----------|----------------|
| Domestic Trip | 89% | 76% |
| International Trip | 52% | 41% |
| Took cruise | 30% | 26% |
| Rented a car | 66% | 49% |
| Spent night in Hotel/Motel for personal/leisure purpose | 89% | 79% |
| Travel Destinations | Past Year | Next 12 Months |
| South Atlantic U.S. | 35% | 32% |
| Mid-Atlantic U.S. | 32% | 30% |
| South Western U.S. | 29% | 30% |
| Europe | 22% | 28% |
| Canada | 20% | 19% |
| Caribbean | 15% | 18% |
| Mexico | 13% | 10% |
| Alaska | 11% | 11% |
| Hawaii | 10% | 14% |
| Cruise Destinations | Past Year | Next 12 Months |
| Caribbean | 30% | 24% |
| Europe | 23% | 23% |
| Alaska | 18% | 16% |
| Mexico | 14% | 6% |
| Canada | 7% | 6% |
| Hawaii | 4% | 8% |
| Other | 8% | 12% |

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Average amount of time spent online per week: **15 hrs.**
Average amount of time spent on financial sites per week: **6 hrs.**

95% of KRR subscribers **own a PC** and
64% **own a HD/Flat Screen TV.**

Financial Website Use

| | |
|----------------------------------|-----|
| Tracking/Trading Investments | 72% |
| Get up-to-date financial news | 66% |
| Online banking | 62% |
| Research financial questions | 50% |
| Use tools and calculators | 25% |
| Find vendors for needed services | 11% |

Electronics Owned

| | |
|--------------------------|-----|
| Personal Computer | 95% |
| Digital camera/camcorder | 75% |
| Plasma/LCD TV or HDTV | 64% |
| GPS System | 56% |
| DVR | 51% |
| MP3 Player | 29% |
| Smart Phone | 24% |
| Home Theater System | 23% |

Mobile Phone Service Used

| | |
|----------|-----|
| Verizon | 43% |
| AT&T | 32% |
| Sprint | 7% |
| T-Mobile | 6% |
| Other | 12% |



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Took action as a result of Health Care Ad in past year: **63%**
Use vitamin, mineral or herbal supplements on a regular basis: **88%**

90% of KRR subscribers stated that editorial on
Health Insurance and Medicare was of interest to them.

Actions Taken after Seeing Healthcare Ad

| | |
|--------------------------------------|-----|
| Any (Net) | 63% |
| Conducted an online search | 31% |
| Purchased a non-prescription product | 30% |
| Discussed a drug with your doctor | 29% |
| Made an appointment to see a doctor | 25% |
| Discussed with a friend or relative | 14% |
| Asked doctor for a product sample | 11% |

Types of Food Labels Looked For

| | |
|------------------|-----|
| Low fat/fat free | 57% |
| Low sodium | 51% |
| High fiber | 47% |
| Low cholesterol | 45% |
| Low calorie | 45% |
| Sugar free | 29% |

Health Conditions Have/Had

| | |
|---|-----|
| High Cholesterol | 38% |
| Hypertension/High Blood Pressure | 29% |
| Backache/Lower Back Pain | 23% |
| Arthritis (Osteoarthritis) | 22% |
| Allergy/Hay Fever | 20% |
| Body Aches/Muscle Pain | 20% |
| Acid Reflux/GERD | 17% |
| Muscle Pain | 16% |
| Erectile Difficulty | 15% |
| Heart Condition/Heart | 14% |
| Heartburn/Indigestion | 13% |
| Enlarged Prostate/Benign Prostate Hyperasia | 13% |
| Sleeping Difficulty/Insomnia | 11% |
| Diabetes | 11% |



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Advertisers

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Longevity Alliance
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