

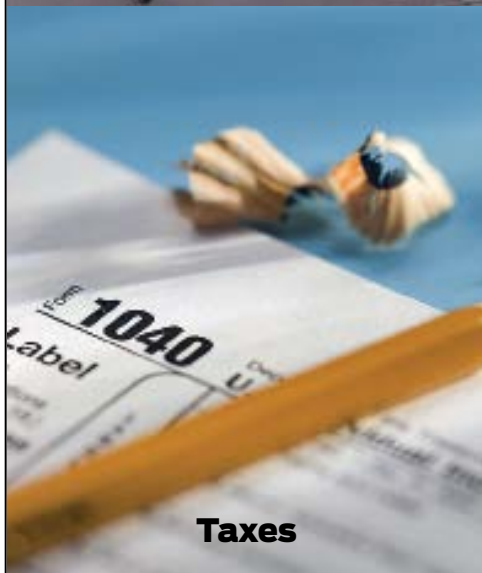
Living



Investing



Retirement



Taxes



Home



Cars



Travel



Personal Technology



College



Mission Statement

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.

Our mission is to provide these sophisticated readers with comprehensive, accessible and trustworthy advice that they can act on as they plan their financial security and wealth management.

About Kiplinger's

Kiplinger's Personal Finance is the standard bearer in personal finance journalism. For 67 years, the magazine has staked its claim by providing investing, money management 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's Personal Finance 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.





2014 Editorial Calendar

Issue	Editorial Highlights	Closing	On Sale
January	Where to Invest in 2014 PLUS: Take Care of Your Parents	10/25/13	12/3/13
February	Insider's Guide to Money PLUS: Best Values in Public Colleges	11/22/13	12/31/13
March	Build a Secure Retirement PLUS: Hottest New Cars and SUVs	12/27/13	2/4/14
April	Last-Minute Tax Tips	1/24/14	3/4/14
May	Strike it Rich PLUS: The Kiplinger 25 - Our Favorite Mutual Funds	2/28/14	4/8/14
June	Pocket Some Cash PLUS: A Money Guide for Millennials	3/28/14	5/6/14
July	Where to Put Your Money Now PLUS: Travel Secrets	4/25/14	6/3/14
August	Retire Where You Want PLUS: Retiree Tax Map	5/23/14	7/1/14
September	Annual Mutual Fund Rankings	6/27/14	8/5/14
October	Countdown to Retirement PLUS: Saving for College	7/25/14	9/2/14
November	How to Make 10% PLUS: Rating the Discount Brokers	8/29/14	10/7/14
December	The Best List	9/26/14	11/4/14

SPECIAL ANNUAL PUBLICATION Retirement Planning Guide

Provides active and affluent readers with the information they need to retire and thrive.

Written for new and seasoned investors alike, this special newsstand guide will show readers workable, realistic strategies for achieving their retirement goals.

Newsstand-Only

Closing	On Sale
3/14/14	4/22/14



Editorial is subject to change.

Editorial

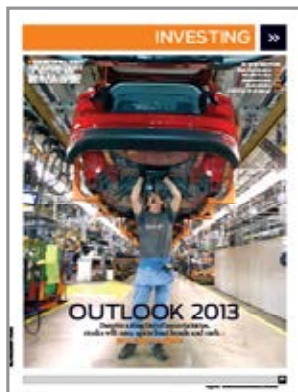
SECTIONS:

AHEAD The Ahead section is an eclectic mix of short, newsy stories aimed at giving readers a heads-up on developing financial trends. This is often where we cover breaking news, such as financial reform and the health-care overhaul.

INVESTING The purpose of the Investing section is to help our readers invest their money in ways that are consistent with their goals and tolerance for risk. To that end, we describe and evaluate the entire range of investments that are available to the individual investor: stocks, bonds, mutual funds, exchange-traded funds and alternative investments.

MONEY The Money section addresses how to manage your finances wisely. This section covers retirement planning and withdrawals, banking and credit, housing, saving and paying for college, insurance, health care and Medicare, and debt management.

LIVING Our Living section is all about spending your money. We call it Living because, while our approach is how to buy smart when you're shopping for big-ticket items, we try to make it fun, too. Topics in the Living section include automobiles, travel, tech, and home buying, selling and remodeling.



COLUMNS:

PRACTICAL INVESTING by **Kathy Kristof** Kristof teaches the basics of investing much the same way she taught character to her kids—through example.

OPENING SHOT by **James Glassman** Glassman helps investors build their stock and bond portfolios for the long term. He has a contrarian bent and tries to look beyond the headlines toward future trends.

CASH IN HAND by **Jeffrey R. Kosnett** Kosnett writes about current developments regarding dividends and interest income.

PROMISED LAND by **Andrew Feinberg** Feinberg often focuses on the stocks he is buying and selling in the hedge fund he manages.

VALUE ADDED by **Steven Goldberg** Goldberg helps individual investors uncover the best—and the worst—in market and investment trends, as well as in mutual funds, ETFs and stocks.

RETHINKING RETIREMENT by **Jane Bennett Clark** A bimonthly column in which we take a fresh, and sometimes contrarian, look at timely retirement issues, such as what to do when Plan A doesn't work and how your retirement stacks up against that of previous generations.

RETIREMENT COUNTDOWN A new feature that gives individuals approaching retirement the information they need to make a smooth transition.

GAME PLAN Financial problems from real people. With the help of financial advisors, our editors recommend steps readers should follow to solve financial problems.

ASK KIM Editor Kim Lankford answers questions every month from readers on a wide variety of financial topics — from retirement, taxes, credit and investing to insurance, home buying, healthcare and college saving.

Topline Numbers

1,926,000

Total adults

62% 38%

Male

Female

43% 65%

Age 25-54

Age 35-64

Median age: **56.5 years**

	Comp	Rank vs. All Mags
HHI \$75,000+	66%	#10
HHI \$100,000+	51%	#11
Median HHI	\$101,038	#11
Median Net Worth	\$478,249	#3
IEI \$50,000+	41%	#18
IEI \$75,000+	28%	#10
Median IEI	\$65,394	#9
Prof/Managerial	43%	#13
Top Management*	15%	#2
Influentials	23%	#4
Graduated college+	66%	#6
Married	74%	#1
Own Home	85%	#4
Read 4 of the last 4 issues	54%	#13

Source: GfK MRI Doublebase 2013

*Top 8 job titles



*Kiplinger's
Personal Finance*
ranks near the
top in many key
demographic
areas.

Active Investors

Investments	Index	Rank vs. All Mags
Own Any Securities	191	#1
Own \$250K+ in Securities	404	#2
Acquired Any Investments/past year	317	#2
Any Stock	324	#2
Own \$100K+ in Stock	526	#2
Own Any Mutual Funds	248	#1
Own Mutual Funds worth \$50K+	369	#1
Own Bond Funds	330	#1
Own Stock Funds	320	#1
Acquired Mutual Funds/past year	381	#1
Own Any Exchange Traded Funds (ETFs)	658	#3
Own U.S. Government Bonds/Securities	290	#1
Own Any Annuities	274	#3
Transactions		
Any Stock Transactions/past year	337	#2
10+ Stock Transactions/past year	447	#2
Likely to Invest in Stocks/Bonds/Mutual Funds next 12 mos.	235	#1
Broker/Planner Usage Past Year		
Contacted Any Brokerage Firm	347	#2
Contacted Full Service Brokerage Firm	279	#1
Contacted Discount/Online Brokerage Firm	480	#2
Used Stock Rating Service	619	#2
Used Financial Planner/Certified Financial Planner (CFP)	236	#1
Retirement Planning/College Savings		
Own Any Retirement Savings Plan	209	#1
Have IRA	261	#2
Have 401K	177	#2
Have 529 Plan	255	#5

Source: GfK MRI Doublebase 2013



Kiplinger's Personal Finance offers an audience of active and sophisticated investors.

Affluent Readership

Kiplinger's Personal Finance has the second highest average net worth and the eleventh 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

AVERAGE NET WORTH

1. Barron's	\$811,515
2. Kiplinger's <small>PERSONAL FINANCE</small>	\$664,380
3. Veranda	\$663,309
4. Conde Nast Traveler	\$653,124
5. Architectural Digest	\$633,627
6. The Atlantic	\$627,097
7. United Hemispheres	\$618,828
8. The Economist	\$616,165
9. Sunset	\$598,425
10. Wine Spectator	\$590,258
11. Coastal Living	\$586,836
12. Travel + Leisure	\$583,470
13. Yachting	\$578,956
14. More	\$562,670
15. The New Yorker	\$556,636
16. The Costco Connection	\$545,187
17. Delta's SKY Magazine	\$543,771
18. Bon Appetit	\$537,707
19. Dwell	\$535,650
20. New York Magazine	\$535,203
21. Money	\$534,484
22. Golf Digest	\$532,148
23. Golf Magazine	\$529,500
24. Southwest Spirit	\$525,045
25. Traditional Home	\$521,548

Source: GfK MRI Doublebase 2013

MEDIAN HHI

1. United Hemispheres	\$133,336
2. The Economist	\$119,535
3. Dwell	\$118,978
4. Barron's	\$114,695
5. Delta's SKY Magazine	\$112,604
6. American Way	\$109,588
7. Veranda	\$106,805
8. Runner's World	\$104,840
9. Wine Spectator	\$103,682
10. US Airways Magazine	\$101,359
11. Kiplinger's <small>PERSONAL FINANCE</small>	\$101,038
12. Travel + Leisure	\$99,672
13. New York Magazine	\$99,267
14. Conde Nast Traveler	\$99,182
15. Southwest Spirit	\$97,848
16. The Atlantic	\$96,690
17. USA Hockey	\$96,299
18. Cigar Aficionado	\$95,952
19. Ski	\$95,916
20. Real Simple	\$95,691
21. Coastal Living	\$95,462
22. Backpacker	\$94,687
23. Macworld	\$94,617
24. Scientific American	\$94,194
25. Architectural Digest	\$93,318
40. Money	\$87,764

2014 Rate Card

Rate Card #40, effective January 2014 Issue
Circulation Rate Base: 600,000

NATIONAL ADVERTISING RATES

Unit	4C	B&W
Page	\$63,620	\$43,760
2/3 Page	\$50,930	\$34,290
1/2 Page	\$44,560	\$26,270
1/3 Page	\$31,830	\$17,500
1/6 Page	—	\$8,770
2nd Cover	\$76,340	—
3rd Cover	\$69,980	—
4th Cover	\$82,710	—

Newsstand-Only Publication Rates Newsstand Distribution: 160,000

Page	\$14,620	\$11,340
2/3 Page	\$11,110	\$8,620
1/2 Page	\$8,770	\$6,800
1/3 Page	\$5,850	\$4,520
1/6 Page	\$2,930	\$2,270
2nd, 3rd Cover	\$16,070	
4th Cover	\$16,810	

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	\$102	\$112
101,000 – 200,000	\$84	\$96
201,000 – 500,000	\$68	\$79
501,000 – 600,000	\$56	\$68

CLOSING DATES

Issue	Ad Closing	On Sale
January 2014	10/25/13	12/03/13
February	11/22/13	12/31/13
March	12/27/13	2/04/14
April	1/24/14	3/04/14
May	2/28/14	4/08/14
June	3/28/14	5/06/14
July	4/25/14	6/03/14
August	5/23/14	7/01/14
September	6/27/14	8/05/14
October	7/25/14	9/02/14
November	8/29/14	10/07/14
December	9/26/14	11/04/14
January 2015	10/24/14	12/02/14

2013 Newsstand-Only Pub

Retirement Planning Guide	3/14/14	4/22/14
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Advertising Specifications & Information

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 PDF/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
Washington, D.C. 20005
Attn: Carolyn Segree

For further information, contact:

Carolyn Segree, Production Director

Tel: (202) 887-6511

Email: csegree@kiplinger.com

Frances Blowers, Advertising Coordinator

Tel: (212) 398-6320

Fax: (212) 768-7841

Email: fblowers@kiplinger.com

General Information

Member, Audit Bureau of Circulation

2013 Guaranteed Rate Base: 600,000

Kiplinger's Personal Finance is published monthly by:

The Kiplinger Washington Editors, Inc.

1100 13th Street, N.W. - Suite 750

Washington, DC 20005

(202) 887-6400

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.

Retirement Planning Guide Advertising Specifications & Information

Mechanical Requirements

Cover is printed on 100 pound gloss coated paper and text is printed on 50 pound gloss coated paper by web offset. Binding is perfect bound. Materials should comply with SWOP.

	Bleed	Non-Bleed
Full Page	7.75" x 10.75"	6.375" x 9.571"
Spread	15.25" x 10.75"	

TRIM SIZE: 7.5" x 10.5"

A full 1/8" (0.125) is required on all sides for bleed.

Type Safety: Keep live copy 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.

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A hardcopy proof must accompany each submitted file.

Color proofs may be grouped into two general categories:

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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.

General Information

Kiplinger's Retirement Planning Guide is published by:

The Kiplinger Washington Editors, Inc.
1100 13th Street, N.W. - Suite 750
Washington, DC 20005
(202) 887-6400

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.

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
Washington, D.C. 20005
Attn: Carolyn Segree

For further information, contact:

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

Frances Blowers, Advertising Coordinator
Tel: (212) 398-6320
Fax: (212) 768-7841
Email: fblowers@kiplinger.com

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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 Retirement Planning Guide* 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.

Retirement Report Newsletter

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

2014 RATES

UNIT	COST (GROSS)
Page 4C	\$12,268
Spread 4C	\$24,535

2014 CLOSING DATES

ISSUE	SPACE CLOSING	MATERIAL CLOSING	SHIP DATE
January	11/22/13	12/02/13	12/17/13
February	12/27/13	12/31/13	1/21/14
March	1/24/14	1/27/14	2/18/14
April	2/28/14	3/01/14	3/25/14
May	3/28/14	4/01/14	4/22/14
June	4/25/14	4/28/14	5/20/14
July	5/23/14	5/28/14	6/17/14
August	6/27/14	6/30/14	7/22/14
September	7/25/14	7/28/14	8/19/14
October	8/29/14	9/01/14	9/23/14
November	9/26/14	9/29/14	10/21/14
December	10/31/14	11/03/14	11/18/14

Note: Closing dates are subject to change.

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

86,000

Total Subscribers

64%

Average Renewal Rate

88%

Renewal Rate for 4+ year Subscribers

51%

% of Subscribers receiving KRR 3+ years



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.

Retirement Planning

Annual Newsstand-Only Publication

Nearly all (98%) readers have some type of retirement savings plan

72% plan to open a retirement account or add to their current account in the next year

Source: Retirement Planning Reader Profile Survey, 2011

Male	77%
Median HHI	\$111,062
Rate RP 2011 "excellent"/"very good"	81%
Shared their copy	67%

RETIREMENT & INVESTMENT PROFILE

Median Retirement Portfolio Value	\$513,298
Average Retirement Portfolio Value	\$817,320

Have any:

401(k), 403(b), or 457 plan	69%
IRA	62%
Roth IRA	53%
Annuities	21%
Stock mutual funds	84%
Bond mutual funds	68%
Money Market Account	58%
Individual Stocks	55%
Exchange-traded funds/notes (ETF/ETN)	21%

SOURCES OF INVESTMENT IDEAS

Financial publications	91%
Internet	48%
Financial Advisor/Broker recommendations	50%
Literature from investment firms	37%

CURRENTLY OWN OR PLAN TO ACQUIRE

Long Term Care Insurance	38%
Annuities	26%
Second home	21%
Home in a retirement community	14%

TOOK ACTION AFTER READING RP 2011

Took any action	97%
Saved magazine for future reference	88%
Visited website related to an investment	48%
Made/sold an investment	19%



**NEWSSTAND
DISTRIBUTION: 160,000
COVER PRICE: \$5.95**

From the experts at Kiplinger's Personal Finance, the 2013 guide will provide active and affluent readers with the information they need to retire and thrive.

Written for new and seasoned investors alike, this special newsstand guide will show readers workable, realistic strategies for achieving their retirement goals. (On sale April - July)

**CLOSING DATE: March 14, 2014
ON SALE DATE: April 22, 2014**

2014 ADVERTISING RATES

	B&W	4C
Page	\$11,340	\$14,620
2/3	\$8,620	\$11,110
1/2	\$6,800	\$8,770
1/3	\$4,520	\$5,850
1/6	\$2,270	\$2,930
2nd, 3rd Cover		\$16,070
4th Cover		\$16,810

Kiplinger Online

www.kiplinger.com

Average Monthly Traffic:

21,400,000 Average Monthly Page Views

2,700,000 Average Monthly Unique Users

Average Time Spent per Visit: **7 minutes**

Source: Omniture 2013-2014



Median Age: 47

Median HHI: \$85,524

52% Male

48% Female

60% Age 35-64

42% Married

50% Own Primary Residence

45% Graduated College +

61% HHI \$75K+

48% HHI \$100,000+

Source: Nielsen/Netratings @plan 2013, Comscore January 2014



WEB AWARDS

MIN's Editorial & Design Awards

2013 Finalist Best Website Redesign

Web Marketing Association

2010, 2011, & 2012 Web Award for Best Magazine Website

National Magazine Award

"2012 Personal Service in the Digital Industry Finalist"

Affinity American Magazine Study

2011 Top 10 Most Trusted Magazine Brands

2011 5th Most Informative Digital Magazine

EPpy

2012 Best Business Website - Your Business

2010 Best Business Website - Your Business

2009 Best Business Website - Business Resource Center

Brand extensions

Kiplinger offers unique programs for advertisers to extend their brand and reach millions of engaged, affluent individuals across multiple platforms.



iPad App Kiplinger's Best 100 Money-Saving Tips for the iPad is the perfect tool for acquisition and retention. Differentiate your marketing efforts from your competition and lift response by offering this beautifully-designed app featuring your brand.

Mobile gives smart phone and iPad users an engaging and dynamic experience with our content wherever they are. (Tablet 1.7MM PV/mo.) (Mobile: 350K PV/mo.)



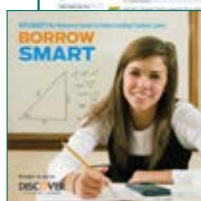
E-Newsletters are distributed each week to a large audience of personal finance enthusiasts. (60K+ subscribers)

Dedicated Email allows our trusted partners to communicate directly with our subscribers. (400K names)



Social Media such as Facebook and Twitter allow us to interact with our community of readers and vice versa.

Webinars give you a chance to sponsor world-class, practical and interactive content aimed at a live audience.



Branded Content License Kiplinger-branded content, including our videos, slide shows and more, from our award-winning website. Our content—and brand—can be used to enhance your website and spark discussion on your social media platforms.



Custom Content Our editorial, design and digital pros can develop—with you—private-labeled financial education materials, including booklets, videos and more. These products will be offered under your brand, and provide your customers with the same, excellent quality as Kiplinger-branded products.

Customer Retention and Acquisition

Utilize Kiplinger's highly-respected newsletters in your retention and acquisition programs. *The Kiplinger Letter*, *The Kiplinger Tax Letter*, *Kiplinger's Investing for Income* and *Kiplinger's Retirement Report* can be customized and emailed to your clients and prospects providing you with a unique, memorable marketing program. Your clients will appreciate having access to this respected and useful information.

Out-of-Home programs, reaching more than 26MM business people and business travelers per month, are available in 12 major airports and in nearly 30 of New York City's most heavily-trafficked office buildings.

Custom "Takeover" Our newsstand-only annual *Retirement Planning Guide* and *Kiplinger's Retirement Report* can be customized with your logo on cover 1, welcome letter/special message inside and exclusive ads throughout. Utilize trustworthy, prestigious, co-branded content for your special customers, direct response efforts, retail locations, online promotions and more.

Custom Publishing

Acquisition & Retention

Send your customers and prospects customized electronic subscriptions to one or more of our newsletters. Each outbound email will carry your logo, special message, contact information and advertising. This program will keep your brand top-of-mind among your customers and prospects, and remind them that your company is at their service.

The same world-class Kiplinger publications you send via email can also be posted to your customer-only website. Providing a Kiplinger publication within your password-protected customer-only/member-only website will help you attract new customers, retain the ones you have and increase the frequency of visits to your website.

Employee Benefits

The two programs described above can serve your employees too. Making one or more of our newsletters available via email or via your company intranet is an inexpensive benefit your employees will appreciate. Accurate, reliable and influential, our newsletters will keep your employees up-to-date on the issues that matter most.

Co-Branded Marketing

Your organization can align with the prestigious Kiplinger brand when you utilize our world-class personal finance content, including our publications, in your marketing efforts. Please see to the right how several organizations co-brand Kiplinger's Retirement Report.

Custom Publishing

Kiplinger provides complete custom publishing solutions: From editorial planning, writing, editing and design, to producing and distributing finished newsletters, booklets, web content, videos and more. Our custom products are designed to provide your members, employees and customers with the same quality content we provide our own subscribers.

The Kiplinger Letter
The Kiplinger Tax Letter
The Kiplinger Agriculture Letter
Kiplinger's Investing for Income
Kiplinger's Retirement Report



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The Kiplinger Editors

The editors at *Kiplinger's Personal Finance* are guided by one goal: to help people make smart decisions about their money. Through the years, the quality and consistency of their advice has made Kiplinger's one of the most trusted sources of financial information and guidance.

Janet Bodnar, Editor

Janet Bodnar is editor of *Kiplinger's Personal Finance* magazine. During her career at Kiplinger, Bodnar has written about a wide range of topics on investing, money management and the economy. During her tenure as editor, *Kiplinger's* has been honored for general excellence by the Society of American Business Editors and Writers.

Bodnar is also a nationally recognized expert in the field of children's and family finances. She is the author of several books, including *Money Smart Women* and *Raising Money Smart Kids*, and her "Money-Smart Kids" column appears on Kiplinger.com. A popular speaker, she is a regular contributor to WTOP, the major all-news radio station in Washington, D.C.; Fox Morning News in Washington, and PBS's "Nightly Business Report."

Manuel Schiffres, Executive Editor

Manuel "Manny" Schiffres is the executive editor of *Kiplinger's Personal Finance* and supervises the magazine's investing section. He previously was the magazine's senior investment writer. Manny joined *Kiplinger's* in 1987. Before that, he was an associate editor at *U.S. News & World Report*, where he focused on personal finance and a variety of business areas, including personal finance, high technology, telecommunications, consumer electronics and computers.

Mark Solheim, Senior Editor

Mark Solheim is a senior editor of *Kiplinger's Personal Finance*. He supervises the magazine's Money and Living sections. Prior to becoming editor of the Money section, Mark was the automotive writer for *Kiplinger's*. He has also served as the editor of Kiplinger.com and as the magazine's managing editor, assistant managing editor and chief copy editor. He has penned articles on cars, investments, health and fitness, the environment, and shopping.

Jane Clark, Senior Editor

Jane Bennett Clark is a senior editor at *Kiplinger's Personal Finance*. She has written for *Kiplinger's Personal Finance* magazine for over 20 years and currently covers retirement, college financing, "best cities" and estate planning, among other topics. Clark supervises the annual Kiplinger rankings for best values in public and private colleges and universities and writes the feature stories that accompany the rankings. She is certified by the National Institute of Certified College Planners as a college planning specialist and is a graduate of Northwestern University.

Jeffrey Kosnett, Senior Editor

Jeff Kosnett, sometimes called "Kiplinger's Bond Guy," is editor of the new *Kiplinger's Investing for Income* as well as senior editor of *Kiplinger's Personal Finance*. He joined the Kiplinger company in 1981 after seven years at newspapers and has since written and edited hundreds of articles about investing for income and growth, financial planning and portfolio strategy, insurance, and real estate. He has received the National Press Club's award for best consumer journalism and the John Hancock and Amos Tuck business writing awards. Jeff is a frequent speaker, lecturer, and radio and television guest.

Honors & Awards

2011 HONORS AND AWARDS

- General Excellence among magazines, Society of American Business Editors and Writers
- One of top ten most trusted magazine brands, Affinity LLC American Magazine Study
- One of top five most informative magazine brands, Affinity LLC American Magazine Study

2009 HONORS AND AWARDS

- General Excellence among magazines, Society of American Business Editors and Writers
- Finalist for MINs Best of the Web for Best Interactive Feature
- EPpy Finalist Best Business Website with under 1 million monthly unique visitors

2008 HONORS AND AWARDS

- World's Most Ethical Companies List, Ethisphere magazine
- NAGDCA Media Recognition Award - Mary Beth Franklin
- EPpy Award for Best Business Site for under 1 million unique visitors
- Webby Award, Official Honoree for Financial Services sites
- Videographic Award for Excellence, "Borrow Smart: Kiplinger's No-Nonsense Guide to Understanding Student Loans"
- Telly Award, "Borrow Smart"
- Summit Creative Award, "Who Cares? Kiplinger's No-Nonsense Look at Long-Term Care"