

INVESTING

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Affluent Readership Individual Income

Kiplinger's PERSONAL FINANCE

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

INDIVIDUAL EMPLOYMENT INCOME - TOP 50 Magazines

1. Barron's	\$72,253	26. Bicycling	\$50,295
2. The Economist	\$71,931	27. Outside	\$50,283
3. Kiplinger's <small>PERSONAL FINANCE</small>	\$67,897	28. Road & Track	\$49,872
4. Fortune	\$64,034	29. Consumer Reports	\$49,784
5. Yachting	\$63,093	30. Scientific American	\$49,740
6. Business Week	\$59,918	31. Runner's World	\$49,681
7. Inc.	\$59,214	32. Saltwater Sportsman	\$49,249
8. Forbes	\$58,474	33. Golfweek	\$48,917
9. Conde Nast Traveler	\$58,284	34. Entrepreneur	\$48,555
10. Money	\$58,177	35. Motor Boating	\$48,430
11. Golf Digest	\$57,416	36. Sunset	\$48,362
12. Flying	\$57,318	37. U.S. News & World Report	\$47,825
13. Golf World	\$56,134	38. Scouting	\$47,655
14. Smart Money	\$56,098	39. American Woodworker	\$47,481
15. Cigar Aficionado	\$55,788	40. Men's Health	\$47,463
16. Golf Magazine	\$55,170	41. The New Yorker	\$47,462
17. Travel & Leisure	\$54,865	42. Smithsonian	\$47,163
18. Ski	\$53,984	43. PGA Tour Partners	\$46,944
19. The Atlantic	\$53,921	44. Newsweek	\$46,884
20. Wine Spectator	\$53,633	45. Tennis	\$46,866
21. Texas Monthly	\$53,429	46. Endless Vacation	\$46,659
22. Architectural Digest	\$53,018	47. Men's Journal	\$46,619
23. Boating	\$52,182	48. Bon Appetit	\$46,336
24. Skiing	\$51,581	49. Macworld	\$46,232
25. Coastal Living	\$50,614	50. New York Magazine	\$45,651

Source: MRI Doublebase 2009

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Affluent Readership Household Income

Kiplinger's

**PERSONAL
FINANCE**

Kiplinger's Personal Finance is #6 for household income among **ALL** paid magazines measured by MRI, providing advertisers with one of the most affluent readerships in print media.

MEDIAN HOUSEHOLD INCOME - TOP 50 Magazines

1. Veranda	\$119,967	26. Outside	\$88,831
2. The Economist	\$117,405	27. New York Magazine	\$87,813
3. Barron's	\$114,869	28. Wired	\$87,709
4. Conde Nast Traveler	\$110,037	29. Smart Money	\$87,645
5. Wine Spectator	\$104,929	30. Flying	\$87,540
6. Kiplinger's <small>PERSONAL FINANCE</small>	\$101,900	31. Golf Magazine	\$87,269
7. Fortune	\$97,341	32. Macworld	\$86,569
8. Architectural Digest	\$97,106	33. The New Yorker	\$86,332
9. Travel & Leisure	\$97,106	34. Scientific American	\$85,582
10. Forbes	\$95,002	35. Bon Appetit	\$85,552
11. Business Week	\$94,745	36. Tennis	\$85,462
12. Cigar Aficionado	\$94,680	37. Traditional Home	\$84,481
13. More	\$94,399	38. Shape	\$84,181
14. Money	\$94,194	39. Scouting	\$83,923
15. Coastal Living	\$92,495	40. Skiing	\$83,347
16. The Atlantic	\$92,245	41. Endless Vacation	\$82,289
17. Texas Monthly	\$91,947	42. Details	\$82,063
18. Golf Digest	\$90,908	43. Golf World	\$82,005
19. Real Simple	\$90,593	44. In Style	\$81,856
20. Runner's World	\$90,340	45. Sierra	\$81,792
21. Yachting	\$90,337	46. Lucky	\$81,332
22. Southern Accents	\$89,929	47. W	\$81,245
23. Sunset	\$89,737	48. Gourmet	\$80,947
24. Inc.	\$89,042	49. Road & Track	\$80,707
25. Ski	\$88,940	50. Consumer Reports	\$80,424

Source: MRI Doublebase 2009

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2008 Subscriber Study Highlights



SEX

81% Male
19% Female

HOUSEHOLD INCOME

59% HHI \$85,000+
47% HHI \$100,000+
36% Average Net Worth \$1 Million+
Median HHI \$109,600 (Index 200)
Average HHI \$133,600 (Index 200)
Average Net Worth: \$1,139,900

AGE/MARITAL STATUS

21% Age 21-49
37% Age 50-64
42% Age 65+
78% Married (Index 139)

EDUCATION

93% Attended College+ (Index 177)
72% Graduated College+ (Index 284)
34% Post-graduate Degree (Index 424)

INVESTMENTS/FINANCIAL

100% Own Investments
83% Own Mutual Funds (Index 787)
75% Own Stock (Index 871)
88% Have an IRA account (Index 632)
43% Have a 401(k) (Index 266)
39% Have Used Financial Planning or Money Market Counsel (Index 569)
82% Own Investments Valued \$150,000+
25% Own Investments Valued \$1 Million+
Average investment Portfolio \$923,000

REAL ESTATE

94% Own Primary Residence (Index 133)
44% Own Additional Property (Index 388)
18% Own Vacation/Weekend Home (Index 667)
18% Own Investment Real Estate (Index 553)
53% Plan Home Improvements in the coming yr
Median Value of Primary Home: \$316,900 (Index 144)
Average Value of Primary Home: \$412,900 (Index 162)

OCCUPATION (Base: Employed)

47% Management, Business and Financial Operations (Index 316)
60% Purchase Decision-makers (Index 184)

INTERNET

93% Have Internet Access (Index 114)
Of those who used internet in the last 30 days:
74% Tracked Investments/Traded Online (Index 505)
69% Made a Purchase Online (Index 148)
59% Made Travel Arrangements Online (Index 246)

Source: 2008 Kiplinger's Personal Finance Subscriber Study; MRI Market Solutions;
Indices based on 2008 MRI Spring US Pop

2008 Subscriber Study Purchasing Habits & Intentions

PURCHASE INTENT

IN THE NEXT 12 MONTHS:

- 33% Plan to purchase a computer or computer-related item
- 29% Plan to purchase a flat/plasma/LCD television
- 13% Plan to make a real estate purchase
- 12% Plan to purchase a GPS
- 8% Plan to purchase diamonds/jewelry
- 8% Plan to purchase a digital video camera

AUTOMOTIVE

- 29% Plan to purchase or lease a vehicle in the coming year
- 55% Plan to buy or lease a new vehicle

WHEN PURCHASING A NEW VEHICLE:

- 88% Consider dependability very important
- 75% Consider the manufacturer's reputation very important
- 69% Consider safety very important

BEVERAGE ALCOHOL

- 44% Consume premium/top shelf brands of alcoholic beverages
- 72% Always or sometimes order by brand

IN THE LAST 6 MONTHS:

- 86% Have consumed or served alcoholic beverages (Index 146)
- 72% Have consumed or served beer/ale (Index 169)
- 69% Have consumed or served dinner/table wines (Index 260)
- 47% Have consumed or served white goods (Index 172)
- 41% Have consumed or served bourbon/whiskey (Index 294)

TRAVEL

IN THE PAST YEAR:

- 49% Rented a car (Index 258)
- 73% Stayed at a hotel/motel for personal/vacation reasons (Index 403)
- 96% Took a domestic leisure trip (Index 109)
- 36% Took a domestic business trip (Index 195)
- Average amount spent on domestic trips: \$2,400 (Index 150)

IN THE PAST THREE YEARS:

- 54% Took a foreign trip (Index 215)
- 95% Took a foreign pleasure trip (Index 105)
- 24% Took a foreign business trip (Index 187)
- 36% Took a cruise (Index 183)
- Average amount spent on foreign vacations in the last year: \$4,200 (Index 175)

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2008 Subscriber Study Readership Highlights

Kiplinger's PERSONAL FINANCE

Average time spent reading: 1.1 hours (67 minutes)

READERSHIP

- 79% Read 4 out of the last 4 issues
- 93% Feel *Kiplinger's* is authoritative
- 94% Feel *Kiplinger's* is a publication they TRUST
- 93% Feel it is better than other financial magazines
- 78% Rate *Kiplinger's* as one of their favorites/very good
- 89% Find the editorial coverage of financial products/services useful
- 81% Find the editorial coverage of non-financial products/services useful

TOOK ACTION (in the last year)

- 88% Have taken some action after reading *Kiplinger's*
- 57% Used articles to manage their personal finances
- 52% Discussed an article or referred someone to it
- 39% Cut out an article or advertisement
- 21% Visited www.Kiplinger.com
- 20% Visited an advertiser's website

PSYCHOGRAPHICS

Buying Styles

- 88% Buy based on quality, not price
- 70% Buy brands that reflect their style
- 62% Prefer products that offer the latest in new technology

Environmental

- 63% Would be willing to give up convenience for a product that is environmentally safe
- 62% Would pay more for a product that is environmentally safe

Financial

- 92% Agree their investments are in good shape
- 81% Expect the total value of their investments to be higher by the end of the year
- 78% Plan to continue to invest substantially in stocks
- 89% Make pro-active decisions in managing their money
- 83% Like to keep abreast of the many different financial products and services available

Source: 2008 Kiplinger's Personal Finance Subscriber Study; MRI Market Solutions

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Topline Numbers

MRI Doublebase 2009

Kiplinger's PERSONAL FINANCE

	Kiplinger's <small>PERSONAL FINANCE</small>	MONEY	SMART MONEY
Total Adults (000)	2,407	7,833	3,552
Total Men	62%	63%	58%
Total Women	38%	37%	42%
Age 25-54	55%	64%	62%
Age 35-54	45%	47%	46%
Median Age	52.6 years	47.5 years	49.3 years
HHI \$75,000+	66%	61%	57%
HHI \$100,000+	51%	47%	43%
Median HHI	\$101,900	\$94,194	\$87,645
IEI \$50,000+	47%	44%	40%
IEI \$75,000+	31%	27%	26%
Median IEI	\$67,897	\$58,177	\$56,098
Prof/Managerial	46%	39%	37%
Top Management*	21%	18%	19%
Influentials	19%	16%	16%
Graduated college+	64%	51%	48%
Married	75%	68%	60%
Own Home	89%	80%	79%

*Top 8 job titles

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Reader Loyalty MRI Doublebase 2009

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 highest for reader loyalty among its competitive set.

READ 4 OF THE LAST 4 ISSUES	% Audience	Rank
KIPLINGER'S	49%	14
Money	41%	73
Smart Money	35%	144
Business Week	34%	152
Fortune	34%	154
Forbes	31%	175

AVERAGE READING TIME	Minutes	Rank
KIPLINGER'S	50	32
Money	48	55
Smart Money	43	106
Business Week	36	182
Fortune	40	134
Forbes	39	145

ONE OF MY FAVES/VERY GOOD	% Audience	Rank
KIPLINGER'S	67%	12
Money	56%	77
Smart Money	52%	105
Business Week	51%	123
Fortune	54%	94
Forbes	54%	92

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2010 Edit Calendar

Kiplinger's PERSONAL FINANCE

Issue	Editorial Highlights	Closing	On Sale
January	Where to Invest in 2010	10/30/09	12/8/09
February	Jump-Start Your Retirement <i>plus: Best Values in Public Colleges</i>	11/25/09	1/5/10
March	50 Ways to Make More Money <i>plus: Hottest New Cars and Trucks</i>	1/1/10	2/9/10
April	You Can Sell Your House	2/5/10	3/16/10
May	What \$1,000 Can Do <i>plus: Our favorite mutual funds: The Kiplinger 25</i>	3/5/10	4/13/10
June	We Rank the Online Brokers	4/2/10	5/11/10
July	Where to Put Your Money Now <i>plus: Midyear Outlook</i>	4/30/10	6/8/10
August	Steal These Deals	5/28/10	7/6/10
September	The New Rules of Retirement <i>plus: Annual Mutual Fund Rankings</i>	7/2/10	8/10/10
October	The Best Financial Advice You'll Ever Get	7/30/10	9/7/10
November	Your Taxes are Going Up. How to Fight Back <i>Take advantage of all the tax breaks you're entitled to</i>	9/3/10	10/12/10
December	The Best of Everything	10/1/10	11/9/10
SPECIAL ANNUAL PUBLICATIONS			
	Newsstand Only	Closing	On Sale
	MUTUAL FUNDS 2010	1/8/10	2/23/10
	RETIREMENT PLANNING 2010	4/9/10	5/18/10
	SUCCESS WITH YOUR MONEY 2010	8/20/10	9/28/10



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Revised 10/29/09. This calendar is subject to change. Call your sales representative for more timely editorial information.

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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 special issue will tell you how to make the most of your money at different life stages— and make a seamless transition to the next phase of your life. It's a step-by-step guide to realizing the dreams of a lifetime!



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 Retirement Planning 2010	4/9/10	5/18/09
Kiplinger's Success With Your Money 2010	8/20/09	9/28/10
Kiplinger's Mutual Funds 2011	12/24/10	2/1/11

RATES	B&W	2-Color	4-Color
1 page	\$15,320	\$17,290	\$19,755
2/3 page	11,660	13,145	15,020
1/2 page	9,190	10,380	11,860
1/3 page	6,120	6,910	7,905
1/6 page	3,070	3,460	3,955
2nd, 3rd Cover:			\$21,720
4th Cover:			\$22,720

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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



64% Male
 36% Female
 72% Age 35-64
 78% Married
 91% Own Home
 69% Graduated College +

57% HHI \$75K+
 33% HHI \$100,000+
 62% Own Portfolio \$100,000+
 Avg. Annual Income: \$88,500

37% Professional/Managerial
 37% Business Decision Makers/Influencers
 Source: @plan 2008

Monthly Traffic:
 10,500,000 Page Views
 2,00,000 Unique visitors
 Source: Omniture



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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 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.

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.

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