

www.kipmediakit.com

National Advertising Rates

<u>Black/White</u>	<u>1x Rate</u>
Page	46,760
2/3 Page	36,640
1/2 Page	28,070
1/3 Page	18,700
1/6 Page	9,370
<hr/>	
<u>2 Color</u>	
Page	56,620
2/3 Page	43,070
1/2 Page	36,800
1/3 Page	22,660
<hr/>	
<u>4 Color</u>	
Page	67,970
2/3 Page	54,420
1/2 Page	47,620
1/3 Page	34,010
<hr/>	
<u>Covers</u>	
2nd Cover	81,570
3rd Cover	74,770
4th Cover	88,380

Ad Frequency Discount Levels

3x	10%
6x	15%
12x	25%
18x	30%

Regional Advertising Rates

Regional breaks are available by state. Space is offered on an issue available, first-come, first-served basis.

Minimum regional circulation: 50,000.
Less than 50,000 call for quote.

<u>Circulation</u>	<u>BW CPM</u>	<u>4C CPM</u>
Less than 100,000	\$90	\$100
101,000 – 200,000	\$75	\$85
201,000 – 500,000	\$60	\$70
501,000 – 1,000,000	\$50	\$60

Closing Dates

<u>Issue</u>	<u>Ad Closing Dates</u>	<u>On Sale Dates</u>
January '08	11/02/07	12/11/07
February	11/30/07	1/08/08
March	1/04/08	2/12/08
April	2/01/08	3/11/08
May	2/29/08	4/08/08
June	4/04/08	5/13/08
July	5/02/08	6/10/08
August	5/30/08	7/08/08
September	7/03/08	8/12/08
October	8/01/08	9/09/08
November	8/29/08	10/07/08
December	10/03/08	11/11/08
January '09	10/31/08	12/09/08

Orders for special units or inserts are due 10 days prior to the normal ad closing date listed above. Disk or film for a business reply card to be printed by Kiplinger's is due in Washington, D.C. one week before closing.

1. Advertising must be run within one year of the first insertion to earn a frequency discount rate. Advertising schedules composed of mixed space units are entitled to standard discounts except when the use of the least expensive unit lowers the total cost of the campaign below the amount which the other units reached at their earn rate.

2. 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.

3. Bleed Charges: 15%.
No Charge for gutter bleed.



Newsstand-Only Publications

NEWSSTAND DISTRIBUTION: 250,000

COVER PRICE: \$5.95

Rates	B&W	2C	4C
Page	\$15,320	\$17,290	\$19,755
2/3	11,660	13,145	15,020
1/2	9,190	10,380	11,860
1/3	6,120	6,910	7,905
1/6	3,070	3,460	3,955
2nd, 3rd Cover:			\$21,720
4th Cover:			\$22,720
		Closing	OnSale
Retirement Planning		4/11/08	5/27/08
Success With Your Money		8/15/08	9/30/08
Mutual Funds 2009		12/12/08	02/03/09



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: Barbara Wilson

For further information, contact:

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

Barbara Wilson, Production Coordinator
 Tel: (202) 887-6509 Fax: (202) 659-2087
 Email: bwilson@kiplinger.com

Chariya Milindawad, Advertising Coordinator
 Tel: (312) 236-4900 x 1101 Fax: (312) 236-4940
 Email: c.milindawad@jamesgelliott.com

Mechanical Requirements

Cover and text are printed on 40 pound gloss coated paper by web offset. Binding is perfect and gathers to the foot. 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"

Trim bleed allowance is 1/8" (0.125) on all sides. Type Safety: 3/16" (0.1875) from all edges and either side of gutter on spreads.

DIGITAL ADS (Full Page)

For full page advertisements, the preferred file format will be a raster file. The most common of these are TIFF/IT, DCS2 and CT/LW (CT=300 dpi/LW=2400 dpi). It is also possible to produce rastered PDF files, but care should be taken here because most PDFs are in vector format. All full-page ads, whether PDF/X-1a compliant or not, will require a proofing cycle to verify content and positioning regardless of the file format.

COLOR PROOFS

A hardcopy proof must accompany each submitted file. Color proofs may be grouped into two general categories:

- 1) Contract 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. A Color Guidance Proof is defined as one that does not meet some or all criteria of a Contract Proof. Because it does not conform as closely to industry specifications, a proof of Color Guidance quality may not be matched as closely as will be a Contract Proof.

DIGITAL ADS (Partial Page)

Partial ad files should be provided from the advertiser in their original format whenever possible. The preference would be Mac-based Quark files that have been collected and grouped with any fonts that were used on a Zip disk or CD.

Furnished materials will be returned or forwarded only on specific written request. Otherwise, materials will be held for one year and discarded.

www.kipmediakit.com**General Information**

Member, Audit Bureau of Circulation
2008 Guaranteed Rate Base: 800,000

Kiplinger's Personal Finance is published monthly by:
The Kiplinger Washington Editors, Inc.
1729 H Street, N.W.
Washington, DC 20006
(202) 887-6400

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

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.

Advertising Sales Offices**New York**

135 East 55th St., – 5th Floor
New York, NY 10022
(212) 588-9200 Fax: (212) 588-9201

Chicago

134 N. LaSalle St. – Suite 1700
Chicago, IL 60602
(312) 236-4900 Fax: (312) 236-4940

Detroit

16267 W. 14 Mile Road – Suite 202
Beverly Hills, MI 48025
(248) 530-0300 Fax: (248) 530-0301

San Francisco

88 Howard St. – Suite 1713
San Francisco, CA 94105
(415) 550-7878 Fax: (415) 644-0841

Los Angeles

626 Wilshire Blvd. – Suite 500
Los Angeles, CA 90017
(213) 624-0900 Fax: (213) 624-0997

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