

<u>SEGMENTS</u>			<u>DATE</u>	
543,959	Total Universe/Base Rate	\$145.00/M	UPDATED	09/30/2013
137,683	Last 6 Month Hotline	+ \$12.00/M	CONFIRMED	10/02/2013
76,154	Last 3 Month Hotline	+ \$16.00/M		
24,577	Last 1 Month Hotline	+ \$20.00/M		
42,502	Active Business Subscribers	+ \$15.00/M		
114,731	Active Female Subscribers	+ \$8.00/M		
19,820	Change of Address	+ \$20.00/M		
111,705	Last 12 Month Expires	\$100.00/M		
	Financial Rate	\$170.00/M		
	Catalog Rate	\$85.00/M		
	Fundraiser Rate	\$75.00/M		
<u>DESCRIPTION</u>			<u>UNIT OF SALE</u>	
(FORMERLY: Changing Times)			\$23.95	
<p>Kiplinger's Personal Finance magazine is the most trustworthy source of advice and guidance available on managing your money and achieving financial security. Every issue helps readers make more profitable decisions for their investments, major purchases and expenses, taxes, retirement and all other aspects of personal finance.</p> <p>In 1947, Kiplinger's created the nation's first personal finance magazine, which remains dedicated to delivering sound, unbiased, down-to-earth advice on managing money and achieving financial security. Subscribers bank on its trustworthy information and practical guidance on saving, investing, planning for retirement, paying for college, buying an automobile, home, and other major purchases.</p> <p>Readers spend more than an hour with each issue and then put that knowledge to use. No fewer than 9 out of 10 act monthly based on the financial understanding they've gained from the advice within this enriched publication. These affluent readers have attained a level of success that enables them to invest in all the requisites of the American dream. Subscribers read Kiplinger's Personal Finance extensively to achieve personal and professional goals. Advertisements in its pages move more than half of all readers to request additional information.</p> <p>Demographics: \$1.1 Million Average net worth 80% Professional/managerial 27% Top management 21% CEO/COO/CFO/CIO 46% Have a home office 72% College graduate/34% post graduate degree 18% Have children either in or planning to attend college 93% Internet access</p>			<u>GENDER</u>	
			66% MALE 34% FEMALE	
			<u>MEDIA</u>	
			Direct mail sold	
			<u>ADDRESSING</u>	
			ENCRYPTION \$50.00/F	
			CARTRIDGE \$30.00/F	
			CHESHIRE LABELS NO CHARGE	
			DISKETTE \$30.00/F	
			EMAIL \$60.00/F	
			MAG TAPE \$25.00/F	
			P/S LABELS \$10.00/M	
			ZIP TAPE \$30.00/F	
			<u>ADDITIONAL CHARGES</u>	
			1 MONTH HOTLINE \$20.00/M	
			12 MONTH HOTLINE \$8.00/M	
			3 MONTH HOTLINE \$16.00/M	
			6 MONTH HOTLINE \$12.00/M	
			BUSINESS ADDRESS \$15.00/M	
			CHANGE OF ADDRESS \$20.00/M	
			GENDER/SEX \$10.00/M	
			GEO SELECT \$10.00/M	
			HOME ADDRESS \$8.00/M	
			PAID \$10.00/M	
			SCF \$10.00/M	
			SOURCE \$11.00/M	
			STATE \$10.00/M	
			ZIP \$10.00/M	
			Renewals \$11.00/M	
			<u>MINIMUM ORDER</u>	
			7,500	
			\$350.00 MINIMUM PAYMENT	
			<u>NET NAME POLICY</u>	
			Net Name is allowed 85%	
			Min Qty 50,000	
			Run Charges \$10.00/M	

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