

## 2016 Rate Card

Rate Card #42, effective January 2016 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: 150,000

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	

### CLOSING DATES

Issue	Ad Closing	On Sale
January 2016	10/30/15	12/08/15
February	11/27/15	1/05/16
March	1/01/16	2/09/16
April	1/29/16	3/08/16
May	2/26/16	4/05/16
June	3/25/16	5/03/16
July	4/29/16	6/07/16
August	5/27/16	7/05/16
September	6/24/16	8/02/16
October	7/29/16	9/06/16
November	8/26/16	10/04/16
December	9/23/16	11/01/16
January 2017	10/28/16	12/06/16

### 2016 Newsstand-Only Pub

Retirement Planning Guide	3/18/16	4/26/16
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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



# Advertising Specifications & Information

## General Information

Member, Alliance for Audited Media.  
2016 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  
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.

## Mechanical Requirements for *Kiplinger's Personal Finance and Retirement Planning Guide*

Cover is printed on 80 or 100 pound gloss coated paper and text is printed on 32 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"

For bleeds, add 1/8 inch (0.125 inch) on each side, as needed. Keep live copy 3/8 inch (0.375 inch) from the trim, as well as either side of the 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.

## Posting your files to the FTP site:

In addition to posting your files, please send a PDF to be used FOR CONTENT ONLY to Carol Segree. **IMPORTANT:** If you replace a file that has already been posted, advise Carol Segree because the first file may have already been used.

Kiplinger's FTP site address at RRDonnelley:  
Host: **12.54.11.71** (or <ftp.strasburg.rrd.com>)  
User ID: **kiplinger** Password: **qGe1t1pT**

- Select Folder:
  - "**Kiplinger**" folder (*Kiplinger's Personal Finance and Retirement Planning Guide*)
  - "**KiplingerRetireRpt**" (*Kiplinger's Retirement Report*)
- Double-click "To-Strasburg"
- Select "To-PrePress"
- Upload files

## 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](mailto:csegree@kiplinger.com)

Toya Harrod, Administrative Assistant  
Tel: (202) 887-6426 Fax: (202) 524-4698  
Email: [tharrod@kiplinger.com](mailto:tharrod@kiplinger.com)

## 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.