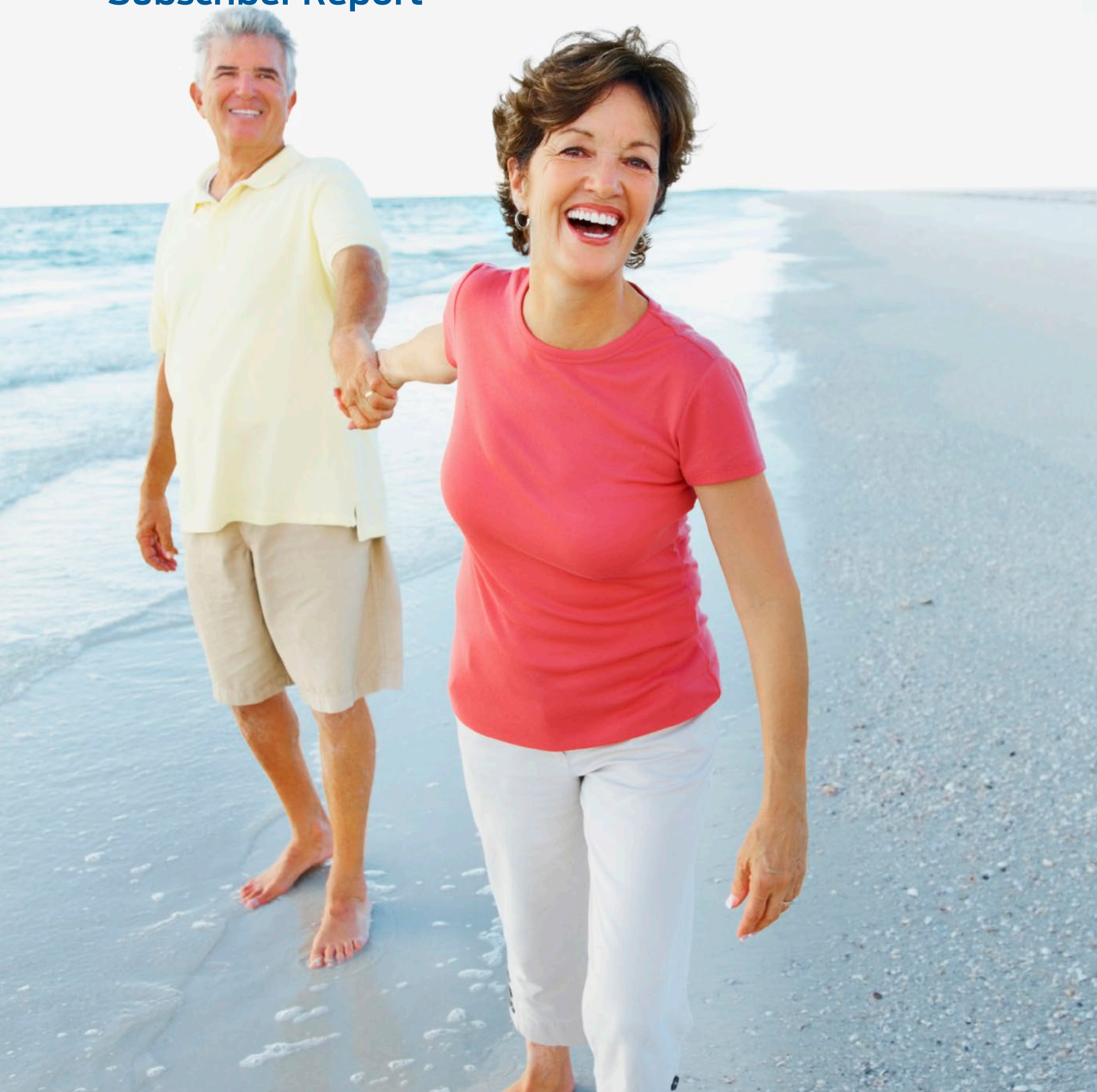


Kiplinger's **RETIREMENT REPORT**

Subscriber Report



ACTIONS TAKEN as result of reading (past 12 mos.)

Took Any Action	95%
Archived an issue or article for future reference	75%
Referred to articles to manage personal finances	65%
Discussed an article or ad with someone else	60%
Passed the report along to someone else	34%
Sought out information on a financial product	33%
Cut out an article	34%
Made financial investment	29%

Reasons for Subscribing

VERY/SOMEWHAT IMPORTANT (NET)	
To keep up-to-date on retirement information	99%
To live better during retirement	94%
For financial advice	95%
To plan for retirement	72%
For leisure and travel information	48%

DEMOGRAPHICS

Male/Female	85%/15%
Age 45-64	32%
Average Age	66
Average household income	\$157,065
Average household Net Worth	\$2.6 million
Married	80%
Graduated College+	89%
Retired	63%
Employed	28%

Articles about taxes (97%) interest KRR subscribers the most. Also of interest are articles about "making your money last a lifetime" (96%), health insurance/Medicare (93%), Social Security (93%), managing a portfolio (92%), asset allocation (89%) and estate planning (87%).

89,000

Total subscribers

67%

Average renewal rate

85%

Renewal rate for 4+ year subscribers

65%

% of subscribers receiving KRR 3+ years

KRR subscribers spend nearly **1 hour** reading the *Retirement Report*.

INVESTMENTS OWNED

Retirement accounts (IRA, 401(k), Keogh, etc.)	89%
Mutual Funds (any type)	93%
Stocks	82%
Weekend or vacation home(s)	22%
ETFs	44%
Annuities	29%

Financial services have you used/contacted to make investments or receive advice in the past year:

Financial planner/advisor	40%
Full Service Broker	27%
Discount Broker	20%
Mutual fund company	27%
Insurance company	8%
Online Broker	15%

CREDIT CARDS OWNED

Any VISA (Net)	86%
Any MasterCard (Net)	64%
Any American Express (Net)	64%
Any Discover Card (Net)	26%

Important Factors in Choosing a new Credit Card

Rewards	91%
Amount of credit line	66%
Online bill pay	66%
Brand name of card	69%
Annual Percentage Rate (APR)	39%
Affiliation with familiar institution	47%
Balance transfer offer	15%
Design of card	7%

\$1.7 million

Average Investment Portfolio

13

Average # of Securities Transactions

85%

Made a securities transaction in past year

53%

Invested in new mutual fund/ETF in past year

71%

Provide financial advice to **family ...**

43%

... to **friends ...**

12%

... to **co-workers**

Actions Taken after Seeing Healthcare Ad

Any (Net)	55%
Conducted an online search	30%
Purchased a non-prescription product	21%
Discussed a drug with your doctor	20%
Made an appointment to see a doctor	15%
Discussed with a friend or relative	13%
Asked doctor for a product sample	4%

Types of Food Labels Looked For

Low fat/fat free	44%
Low sodium	41%
High fiber	38%
Low cholesterol	31%
Low calorie	36%
Sugar free	28%

Health Conditions Have/Had

High Cholesterol	34%
Hypertension/High Blood Pressure	32%
Backache/Lower Back Pain	26%
Arthritis (Osteoarthritis)	17%
Allergy/Hay Fever	25%
Body Aches/Muscle Pain	30%
Acid Reflux/GERD	20%
Dry Eye	15%
Erectile Difficulty	13%
Heart Condition/Heart Disease/Heart Attack	10%
Heartburn/Indigestion	11%
Enlarged Prostate/Benign Prostate Hyperasia	14%
Sleeping Difficulty/Insomnia	11%
Diabetes	11%

93%

of KRR subscribers stated that editorial on **Health Insurance and Medicare** was of interest to them

81%

Use vitamin, mineral or herbal supplements on a regular basis

55%

Took action as a result of Health Care Ad in past year



Financial Website Use Base: Use financial website weekly

Tracking/Trading Investments	77%
Get up-to-date financial news	73%
Online banking	72%
Research financial questions	54%
Use tools and calculators	42%
Find vendors for needed services	10%

Electronics Owned

Personal Computer	98%
Digital camera/camcorder	75%
Plasma/LCD TV or HDTV	87%
GPS System	76%
Tablet Computer	70%
Smart Phone	71%
Home Theater System	32%

Mobile Phone Service Used

Verizon	50%
AT&T	29%
Sprint	6%
T-Mobile	5%
Other	13%

13 hrs

Average amount of time spent online per week

6 hrs

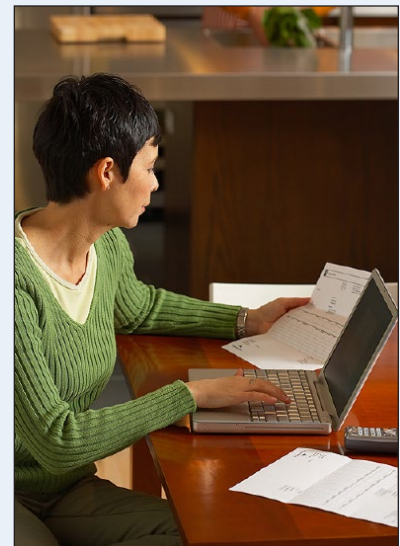
Average amount of time spent on financial sites per week

98%

of KRR subscribers own a PC

87%

of KRR subscribers own a HD/Flat Screen TV



Travel Activities	Past 2 Years	Next 12 Months
Domestic Trip	93%	83%
International Trip	55%	45%
Took cruise	28%	19%
Rented a car	68%	52%

Spent night in Hotel/ Motel for personal/ leisure purpose	93%	80%
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Travel Destinations	Past Year	Next 12 Months
South Atlantic U.S.	38%	33%
Mid-Atlantic U.S.	38%	29%
Northeastern U.S.	30%	31%
South Western U.S.	21%	20%
Europe	44%	62%
Canada	24%	25%
Caribbean	23%	23%
Asia	13%	12%
Mexico	16%	11%
Alaska	4%	6%
Hawaii	7%	9%

Cruise Destinations	Past Year	Next 12 Months
Caribbean	21%	35%
Europe	17%	38%
Alaska	8%	21%
Mexico	4%	6%
Canada	5%	8%
Hawaii	2%	6%
Other	5%	12%

65%

of KRR subscribers stated that editorial on **travel and leisure** were of interest to them.

94%

Took a trip last year

6

Average number of trips last year

6.3

Average number of nights in a hotel

90%

Have a passport



INSURANCE POLICIES CURRENTLY OWN

Automotive	98%
Homeowners	96%
Private Medical/Health	65%
Medicare	65%
Life (term)	36%
Life (whole)	35%
Long term care	43%

Likely to Purchase (next 12 mos.)

Medicare	28%
Private Medical/Health	25%
Automotive	27%
Homeowners	27%
Long term care	11%

Would Consider Purchasing from Insurance Company

Mutual Funds	13%
IRA/Retirement Accounts	11%
Annuities	22%

66%

Own any life insurance (net)

3

Average # of Insurance Companies do business with

66%

of KRR subscribers stated that articles on **long term care insurance** were of interest to them.

