

## 2019 RATE CARD

RATE CARD #45, EFFECTIVE FEBRUARY 2019 ISSUE  
CIRCULATION RATE BASE: 600,000

Reach more than 1.2 million affluent, educated readers!



### NATIONAL ADVERTISING RATES

UNIT	COLOR
FULL PAGE	\$66,801
2/3 PAGE	\$53,123
1/2 PAGE	\$46,788
1/3 PAGE	\$33,422
2ND COVER	\$80,157
3RD COVER	\$73,479
4TH COVER	\$86,846

### Kiplinger's 2019 Retirement Planning Guide (Newsstand-Only Publication)

FULL PAGE	\$15,351
2ND, 3RD COVER	\$16,874
4TH COVER	\$17,651

### 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. Call for availability and information.

### CLOSING DATES

ISSUE	AD CLOSING	ON SALE
FEBRUARY 2019	11/30/18	1/8/19
MARCH	1/4/19	2/12/19
APRIL	2/8/19	3/19/19
MAY	3/8/19	4/16/19
JUNE	4/12/19	5/21/19
JULY	5/10/19	6/18/19
AUGUST	6/7/19	7/16/19
SEPTEMBER	7/5/19	8/13/19
OCTOBER	8/2/19	9/10/19
NOVEMBER	9/6/19	10/15/19
DECEMBER	10/4/19	11/12/19
JANUARY 2020	11/1/19	12/10/19
FEBRUARY 2020	11/29/19	1/7/20

### 2018 Newsstand-Only Publication

RETIREMENT PLANNING GUIDE	3/22/19	4/30/19
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Orders for special units or inserts are due 10 days prior to the normal ad closing date listed above. Files for a business reply card to be printed by Kiplinger are due one week before closing.

## ADVERTISING SPECIFICATIONS & INFORMATION

### General Information

Member, Alliance for Audited Media.  
2019 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, D.C. 20005  
202-887-6400

Knight A. Kiplinger, *Editor in Chief*  
Paul Vizza, *Associate Publisher*  
Tel: 202-887-6558  
Email: pvizza@kiplinger.com

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 Vertical	5.125" x 10.75"	4.506" x 9.571"
1/2 Pg Horizontal	8.125" x 5.135"	7" x 4.645"
1/2 Pg Horiz. Spread	16" x 5.135"	15" x 4.645"
1/3 Pg Vertical	2.721" x 10.75"	2.096" x 9.571"
1/3 Pg Square		4.506" 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%.

### COLOR PROOFS

Color proofs (SWOP approved) are recommended.  
Without them, the printer will print to "pleasing color."

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.

### Sending your ad files:

Files may be emailed to Carol Segree (csegree@kiplinger.com) or  
posted to the ftp site:

Kiplinger's FTP site address:  
DNS/URL: sftp://sftp.lsc.com.com  
IP Address: 162.27.169.18  
Port: 22

For Kiplinger's Personal Finance and Retirement Planning Guide,  
post your files in the following folder:

Username: Kiplinger\_STR001  
Password: qGeItIpT

### 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

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

### Contract and Copy Regulations

- Orders for advertising may not be cancelled after closing date.
- 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.
- The Publisher is not responsible for key-number errors.
- 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.
- The Publisher reserves the right to print the word "advertisement" above and below any advertisement presented as though it were editorial matter.
- 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.
- 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.
- 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.