EDITORIAL PROFILE

Where to Retire tells its readers who’s moving where and why. In addition to examining popular retirement locales, it goes beyond the well-known Sunbelt spots, reaching across the country to spotlight smaller towns and undiscovered havens with lower costs of living.

Where to Retire is filled with vital information on climate, state and local taxes, cost of living, housing costs, health care and other important issues, plus lively and candid interviews with retirees who have relocated, including their tips on what to look for and what to look out for.

Where to Retire even tells its readers how to find the best neighborhoods and developments to suit their active lifestyles, how to buy and sell a home, and how to get involved in a new community.

It is the authoritative source of useful information for the 700,000 Americans who move to new towns to retire every year.

The industry of retirement migration already generates billions of dollars a year in sales of everything from real estate to financial services, health care, utilities and entertainment. It is responsible for a massive geographical redistribution of wealth and income, and if you’re involved or thinking of getting involved in attracting retirees to your state, town or development, Where to Retire is the place to start.

ABOUT THE EDITOR, ANNETTE FULLER

Annette Fuller, editor of Where to Retire, has spent more than 30 years in reporting and editing at major daily newspapers in four U.S. states as well as Africa and Asia. She leads a team of writers across the country keen on uncovering retirement relocation stories and facts that serve as the best foundation for any post-career move.

“Since its launch in 1992, Where to Retire has provided an insightful look into how thousands of retirees made their decisions about where and how to move once their full-time work was complete,” Fuller says. “Their cumulative wisdom as well as the facts and figures from the experts combine to make entertaining and informative reading. Readers find that we are their best relocation partner.”

A graduate of the University of North Carolina at Chapel Hill with a degree in journalism, Fuller has worked at the Winston-Salem (NC) Journal, the Baton Rouge Advocate, the Indianapolis Star and The Dallas Morning News. She continued her career as a journalism consultant for the U.S. Department of State in Algiers, Algeria, and then as an editor and trainer for China Daily in Beijing, before coming to Where to Retire.

Fuller is dedicated to finding eye-opening possibilities and advice. “Whether they are 10 years or 10 days away from retirement, our readers tell us that the magazine helps them formulate the lives that they want.”
City & Town Profiles
In each issue, Where to Retire spotlights four or five destinations that are attracting retirees, including undiscovered and low-cost havens. Every profile is chock-full of candid resident interviews and information on state and local taxes, cost of living, housing costs and health care. Readers across the country examine our profiles to find viable relocation options. Check out our Editorial Calendar to see if your city or town will be profiled soon.

Features
Where to Retire feature stories showcase a variety of regions great for retirees seeking specific lifestyles or opportunities. Past articles include “8 Enriching Towns for Art and Music Lovers,” “8 Fabulous Winter Wonderlands,” “Terrific Home Buys, Great Lifestyles” and “8 Enticing Towns for New Careers.” See our Editorial Calendar for upcoming features.

Discoveries
Our popular Discoveries department features news briefs on emerging trends, newly developed master-planned communities and timely topics of interest to relocating retirees.

Roads to Retirement
Exploratory road trips are part of the relocation research process. In this full-page department, we take our readers along a suggested route of discovery. We provide a map, a short description of what each town along our route has to offer and contact information for area Chambers of Commerce, CVBs, lodging and attractions to assist our readers as they explore the featured area.

Best Neighborhood
Where to Retire’s closing department, Best Neighborhood profiles an established master-planned community that suits active lifestyles with a variety of home styles and amenities.

Retirement Adviser
Editor Emeritus Mary Lu Abbott answers reader questions dealing with a wide range of retirement relocation issues.

Financial Consultant
Economic aspects are a big part of relocation decisions. In this department, we explore a wide range of financial issues that arise when relocating, including tax consequences, insurance coverage and the ins and outs of buying and selling homes.

TABLE OF CONTENTS
2017 EDITORIAL CALENDAR

JANUARY/FEBRUARY
Profiles: Prescott, AZ; Port Charlotte, FL; Louisville, KY; Myrtle Beach, SC
Features: 8 Tax-Friendly Cities; Hometown Bound: What You Need to Consider
Financial Consultant: How to Find the Right Financial Adviser
Roads to Retirement: Carolina Crossroads — Greenville, Spartanburg, Charlotte
Best Neighborhood: FishHawk Ranch, Lithia, FL

MARCH/APRIL
Profiles: Carson Valley, NV; Florida’s North Palm Beach County: Jupiter, Tequesta, Juno Beach; Lawrence, KS; Staunton, VA
Features: 8 Main Street Towns; Age-Restricted or Not: Two Viewpoints
Financial Consultant: The Extra Cost of Living Near Water
Roads to Retirement: West-Central Arizona: Flagstaff, Bullhead City, Lake Havasu City
Best Neighborhood: Cross Creek Ranch, Fulshear, TX

MAY/JUNE
Profiles: Jackson Hole, WY; Gainesville, FL; Nantucket, MA; Greater Charlotte, NC
Features: 8 Cities for Outdoor Enthusiasts; Singles Scene in Master-Planned Communities
Financial Consultant: Budgeting in Retirement: Make Your Money Last
Roads to Retirement: Tennessee Heartland — Nashville, Crossville, Knoxville
Best Neighborhood: Talking Rock Ranch, Prescott, AZ

JULY/AUGUST
Profiles: None
Features: 50 Best Master-Planned Communities; 8 Beach Locales; Sampling Retirement Lifestyles
Financial Consultant: None
Roads to Retirement: Oregon Wine Trail — Albany, Corvallis, Eugene
Best Neighborhood: None

SEPTEMBER/OCTOBER
Profiles: TBD; Greater Sarasota, FL; Greater Richmond, VA; Mobile, AL
Features: 8 Places to Park the Car and Walk; Finding Part-Time Work in Your New City
Financial Consultant: Selling with an Agent or by Owner
Roads to Retirement: Oregon Wine Trail — Albany, Corvallis, Eugene
Best Neighborhood: Belmont Lake Preserve, Rocky Mount, NC

NOVEMBER/DECEMBER
Profiles: Walla Walla, WA; St. Augustine, FL; San Marcos, TX, Cookeville, TN
Features: 8 Low-Cost Cities; Assessing the Pros and Cons of Your New City
Financial Consultant: Evaluating Inheritance Laws in Your Relocation
Roads to Retirement: Central Colorado — Denver, Colorado Springs, Pueblo
Best Neighborhood: Toll Brothers Regency at Damonte Ranch, Reno, NV
2017 PUBLICATION CALENDAR AND ADVERTISING RATES

<table>
<thead>
<tr>
<th>Issue</th>
<th>Ad Close</th>
<th>Published</th>
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<tr>
<td>January/February</td>
<td>10/7/16</td>
<td>12/13/16</td>
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<td>March/April</td>
<td>12/9/16</td>
<td>2/14/17</td>
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<td>May/June</td>
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<td>July/August</td>
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<td>September/October</td>
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<tr>
<td>November/December</td>
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Average Circulation: 200,000

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<th>General Advertising Rates</th>
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<tr>
<td>2-page spread</td>
<td>$16,910</td>
<td>$25,190</td>
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<tr>
<td>Full Page</td>
<td>$8,470</td>
<td>$12,600</td>
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<td>$10,100</td>
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<td>$5,070</td>
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<th>Premium Positions</th>
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<tr>
<td>Inside Front Cover</td>
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<tr>
<td>Inside Back Cover</td>
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<tr>
<td>Back Cover</td>
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<tr>
<td>Other special positions</td>
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<tr>
<th>Frequency Discounts</th>
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<tr>
<td>4% for 2X</td>
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<tr>
<td>8% for 3X</td>
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</tr>
<tr>
<td>12% for 6X</td>
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<table>
<thead>
<tr>
<th>Business Reply Card Inserts</th>
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<tbody>
<tr>
<td>Advertiser must run a minimum 1/2-page display ad with any Business Reply Card insert. BRC and insert positions are limited.</td>
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<table>
<thead>
<tr>
<th>Publisher Printed BRC</th>
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<td>4 color over 1 color</td>
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<tr>
<td>4 color over 4 color</td>
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<th>Advertiser Supplied BRC</th>
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<tr>
<td>$5,560</td>
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<table>
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<tr>
<th>Retirement Planning Guide Ad Rates</th>
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<tbody>
<tr>
<td>Plan AA – Six ads per page, 4/C image and up to 75 words of copy:</td>
</tr>
<tr>
<td>1X rate</td>
</tr>
<tr>
<td>6X rate</td>
</tr>
</tbody>
</table>

| Plan A – 12 ads per page, 4/C image and up to 30 words of copy: |
| 1X rate                           | $1,420 net |
| 6X rate                           | $1,180 net |

<table>
<thead>
<tr>
<th>Online Ads</th>
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<tbody>
<tr>
<td>Advertiser must run a minimum 1/2-page display ad. Rates available on request.</td>
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<table>
<thead>
<tr>
<th>Agency Commission</th>
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<tr>
<td>We offer a standard 15% commission to recognized agencies on ad rates shown above.</td>
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Where to Retire
The Authority on Retirement Relocation
DIGITAL SPECIFICATIONS
Accepted media: CD, DVD, Email, FTP
Software file formats supported:
  Layout: Quark Xpress 9, InDesign CS5.5
  Image editing: Photoshop CS5
  Illustration: Adobe Illustrator CS5
  Press-Ready PDF files
Microsoft software is not supported, please DO NOT send Microsoft files.
Include all fonts, both screen and printer,
used in the ad. Do not embed type. Do not
use TrueType fonts. Include all graphics and
original art incorporated in the ad. Images
must be at least 300 dpi. Save images as
CMYK or Grayscale. Convert RGB images
to CMYK. Convert spot colors to CMYK.
Include trapping. Use only EPS or Tiff files.
JPEG is not supported.
InDesign files must be accompanied by
a press-ready PDF. PDF files need to contain
1/8" bleed outside trim. Files should not
contain RGB or spot colors.

ONLINE ADS
Dimensions: 250 x 250 px
JPEG images should be sent via email to
materials@wheretoretire.com.

RETIREMENT PLANNING GUIDE SPECIFICATIONS
The Retirement Planning Guide ads are for-
formatted in-house and are available in two
sizes: Plan AA and Plan A.

Plan AA: Six ads per page. Advertiser
sends a 4/C image and 75 words of copy.
Plan A: 12 ads per page. Advertiser sends
a 4/C image and 30 words of copy.
Images and copy for the planning guide can
be sent on disk to the address below. Digita-
tal images are preferred and must be at
least 300 dpi. Save images as CMYK or
Grayscale. Convert RGB images and spot
colors to CMYK. Include trapping. Use only
EPS or Tiff files. JPEG is not supported.
Publisher does not provide proofs of Retire-
ment Planning Guide ads.

TO SUBMIT MATERIALS OR
FOR MORE DETAILED PRODUCTION
SPECIFICATIONS, CONTACT:
Dave Hart, Where to Retire,
5851 San Felipe St., Ste. 500
Houston, TX 77057
materials@wheretoretire.com,
713-974-6903, fax 713-978-6003

MECHANICAL REQUIREMENTS
Where to Retire is produced computer-to-plate, printed web offset, saddle-stitched, and has three columns to a page.

<table>
<thead>
<tr>
<th>Space</th>
<th>Live Area</th>
<th>Bleed</th>
<th>Trim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spread</td>
<td>15 1/2” x 10”</td>
<td>16 5/8” x 11 1/8’’</td>
<td>16 3/8” x 10 7/8”</td>
</tr>
<tr>
<td>Page</td>
<td>7” x 10”</td>
<td>8 7/16” x 11 1/8”</td>
<td>8 3/16” x 10 7/8”</td>
</tr>
<tr>
<td>2/3 page</td>
<td>4 5/8” x 10”</td>
<td>5 3/8” x 11 1/8”</td>
<td>5 1/8” x 10 7/8”</td>
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<tr>
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<td>7” x 5”</td>
<td>8 7/16” x 5 5/8”</td>
<td>8 3/16” x 5 7/16”</td>
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<td>4 5/8” x 7”</td>
<td>5 3/8” x 7 5/8”</td>
<td>5 1/8” x 7 3/8”</td>
</tr>
<tr>
<td>1/2 page, V</td>
<td>3 1/2” x 10”</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1/3 page, V</td>
<td>2 1/4” x 10”</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1/3 page, S</td>
<td>4 5/8” x 4 7/8”</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1/6 page</td>
<td>2 1/4” x 4 7/8”</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Keep live matter and type ¾” from gutter on both pages.
The Retirement Planning Guide is a reader service section located at the back of the magazine. Each ad receives a reader service number that readers can use to request information from advertisers using a bound-in reader service card or by visiting WhereToRetire.com. Retirement Planning Guide advertisers are listed on WhereToRetire.com with two lines of descriptive text. If a display ad is run in concert with a Retirement Planning Guide ad, readers will also be referred to the display ad page at the bottom of the Retirement Planning Guide ad (i.e. ‘See our ad on page 92.’)

An advertiser will receive leads that include the name, address and, when provided, the verified email address of any reader who requests more information from that specific advertiser.

These leads are sent weekly in an Excel spreadsheet via email. For $100 per issue, advertisers will receive one mailed batch of printed labels after all leads have been collected.

The Retirement Planning Guide ads are formatted in house and are available in two sizes: Plan AA and Plan A.

**Plan AA:** Six ads per page. Advertiser sends a 4/C image and 75 words of copy to the publisher.

**Plan A:** 12 ads per page. Advertiser sends a 4/C image and 30 words of copy to the publisher.

WhereToRetire.com’s Free Retirement Info

When a visitor to WhereToRetire.com selects to receive information from an advertiser on the Free Retirement Info page, a link to the advertiser’s website will be presented as soon as the form is submitted.

WhereToRetire.com captures the contact information for the advertiser to be delivered with the next batch of leads and gives the site visitor instant access to information from the advertisers in which they are interested.

**Retirement Planning Guide Ad Materials**

Images and copy for the planning guide can be sent on disk to the address below, attention Dave Hart, or via email to materials@wheretoretire.com. Digital images are preferred. Images must be at least 300 dpi. Save images as CMYK or Grayscale. Convert RGB images to CMYK. Convert spot colors to CMYK. Include trapping. Use only EPS or TIFF files. JPEG is not supported. Publisher does not provide proofs of Retirement Planning Guide ads.

To submit materials or for more detailed production specifications, contact:

Dave Hart, Where to Retire, 5851 San Felipe St., Ste. 500, Houston, TX 77057

materials@wheretoretire.com, 713-974-6903, fax 713-978-6003
READER PROFILE

Each year, 700,000 Americans relocate to new towns to retire. Generally, relocating retirees are healthier, better educated and more affluent than those who choose to not relocate. They bring significant economic benefits to their new states and hometowns. Nationally, two dozen states and hundreds of towns seek to attract retirees as a source of economic development.

88% of readers have taken action as a result of reading Where to Retire
88% of readers are likely to relocate or add an additional residence
83% of readers who plan to relocate in retirement are likely to buy a single family home for their residence
93% of readers read one half or more of the magazine
91% of readers rate the magazine’s content as excellent or good

ACTIVITIES
99% of readers reported participating in at least one of the following 22 activities. (more than 100% due to multiple choices)
82% Reading books for pleasure
73% Regular exercise
72% Jogging or walking for exercise
71% Cinema
66% Entertaining guests in home
66% Festivals/events
63% Visit historic sites
58% Art shows/museums
58% Live theater/concert/opera/ballet
56% Gardening
47% Volunteer work
45% Sporting event
42% Bicycling
41% Hiking
41% Swimming
40% Arts and crafts
35% Casino gambling
30% Boating/sailing
28% Golf
26% Gourmet cooking
25% Photography
24% Fishing

TRAVEL
3.7 Number of domestic trips in past 12 months
81% Stayed (or plan to stay) in hotel, resort, lodge or B&B in past 12 months (or next 12 months)
86% Have a passport
58% Foreign travel in past 3 years
35% Cruised in past 3 years
28% Plan to cruise in next 3 years

SEX
Male
Female
(No answer - 1%)

AGE (average: 63.3)
Under 50
50-54
55-59
60-64
65-69
70 or over
(No answer - 2%)

MARITAL STATUS
Married
Divorced/separated
Widowed
Never married
(No answer - 2%)

EMPLOYMENT
Work full time
Work part time
Retired
(No answer - 1%)

HOME OWNERSHIP
Own main residence
Rent
(No answer - 6%)

Average Value of Main Residence: $383,000
Average Household Income: $142,000
Average Household Net Worth: $1,100,000

CIRCULATION
200,000
READERS PER COPY 2

EDUCATION
90% Attended college or better
70% Graduated college or better
32% Postgraduate degree

Subscriber study completed May 2015 by Readex Research.

THE KOZINSKIS OF DAYTONA BEACH, FL — FEATURED IN SEPTEMBER/OCTOBER 2016 ISSUE.
READER PROFILE
WHERE TO RETIRE SUBSCRIBERS DESCRIBE THEIR IDEAL RETIREMENT DESTINATION

IMPORTANT FACTORS IN CHOOSING A RETIREMENT DESTINATION
(in order of importance)
1. Low crime rate
2. Active, clean, safe downtown
3. Good hospitals nearby
4. Mild climate
5. Low overall tax rate
6. Friendly, like minded-neighbors
7. Low cost of living
8. Scenic beauty nearby
9. Walkability
10. Good recreational facilities
11. Active social/cultural environment
12. Low housing cost
13. No state income tax
14. Airport with commercial service nearby
15. Major city nearby
16. Friends, relatives in area
17. College or university town
18. Full- or part-time employment opportunities

IDEAL CLIMATE
Preferred Winter Average Snowy Days:
- 43% 0
- 34% 1-5
- 15% 6-10
- 6% 11 or more
- 3% Don’t care

Preferred Yearly Average Rainfall:
- 16% Low (0-19”)
- 79% Moderate (20”- 39”)
- 3% High (40” or more)
- 2% Don’t care

Preferred Yearly Average Sunny Days:
- 0% Less than 100
- 12% 100-199
- 55% 200-299
- 31% 300 or more
- 2% Don’t care

Preferred Summer Average High Temperatures:
- 2% 60-69 degrees
- 32% 70-79 degrees
- 62% 80-89 degrees
- 4% 90-99 degrees
- 1% Don’t care

Preferred Winter Average Low Temperatures:
- 4% 20-29 degrees
- 15% 30-39 degrees
- 27% 40-49 degrees
- 29% 50-59 degrees
- 14% 60-69 degrees
- 9% 70-79 degrees
- 2% Don’t care

WHERE RETIREES PLAN TO MOVE
- In state, but out-of-town: 6%
- In U.S., but out-of-state: 86%
- Outside U.S.: 4%
- Within current city: 1%

IDEAL LOCATION
- Small Town: 70%
- Suburban: 49%
- Urban: 16%
- Resort: 27%
- Rural: 25%

IDEAL GEOGRAPHIC SURROUNDINGS
- Coastal: 66%
- Lake or River: 50%
- Mountain/Foothills: 45%
- Desert: 18%
- Forested Flatlands: 15%

IDEAL SIZE OF CITY OR TOWN
- Less than 5,000 people: 3%
- 5,000 – 19,999 people: 20%
- 20,000 – 49,999 people: 33%
- 50,000 – 99,000 people: 23%
- 100,000 – 499,000 people: 15%
- 500,000 or more people: 2%

IDEAL TYPE OF NEIGHBORHOOD
- Master-planned development for 55+: 54%
- Traditional neighborhood: 47%
- Master-planned development for all ages: 31%
- Condos or apartments: 39%
- Continuing care retirement community: 9%

Subscriber study completed May 2015 by Readex Research.
## GEOGRAPHIC DISTRIBUTION*

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<thead>
<tr>
<th>Region</th>
<th>Circulation</th>
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<td>New England</td>
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<tr>
<td>Middle Atlantic</td>
<td>23,483</td>
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<td>East North Central</td>
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<tr>
<td>East South Central</td>
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<td>South Atlantic</td>
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<table>
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<td>Mountain</td>
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<td>Pacific</td>
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<tr>
<td>Canada/Other</td>
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**Total mailed** 152,632

**Newsstand/single copy** 46,740

**Other** 1,010

**Total distribution** 200,382

*Circulation 200,000

*Frequency 6 times/year

*May/June 2016 issue

**Pacific Region includes Alaska & Hawaii
ADVERTISING OFFICES

MAIN OFFICE
5851 San Felipe Street, Suite 500
Houston, TX 77057
(713) 974-6903 office
(713) 978-6003 fax

Lindsay Lindquist
ASSOCIATE PUBLISHER
lelindquist@wheretoretire.com

Dave Hart
PRODUCTION DIRECTOR
dhart@wheretoretire.com

Carlee Mausner
ADVERTISING DIRECTOR
cmausner@wheretoretire.com

FLORIDA
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Rusk, FL 33575
(813) 812-7678 office
profampa@aol.com

Ann DeLuca
15321 Cape Drive South
Jacksonville, FL 32226
(561) 351-4139 office
profslf@gmail.com

EAST COAST & EAST SOUTH CENTRAL
(AL, CT, DC, DE, GA, MA, MD, ME, MS, NC,
NH, NJ, NY, PA, RI, SC, TN, VA, VT, WV)

Susan Soden
2894 Johnsonway Terr.
Powhatan, VA 23139
(804) 378-2262 office
(804) 378-2272 fax
susansoden@msn.com

MIDWEST, SOUTHERN MOUNTAIN,
CALIFORNIA & HAWAII
(AZ, CA, CO, HI, IA, IL, IN, KS, KY, MI, MN,
MO, ND, NE, NV, OH, SD, UT, WI, WY)

Liz Esterces
18685-A Main St. #110
Huntington Beach, CA 92648
(714) 960-9433 office
(714) 960-9432 fax
liz@pub-rep.com

SOUTHWEST & WEST SOUTH CENTRAL
(AR, LA, NM, OK, TX)

Nelson Gumm
25132 Oakhurst Dr., Suite 201
Spring, TX 77386
(713) 942-7676 office
(713) 942-0277 fax
nelson@ajrmediagroup.com

Stu Barash
(504) 571-5199 office
stu@ajrmediagroup.com

Connie Blair
(512) 978-9818 office
connie@ajrmediagroup.com

Melissa Stafford
(972) 460-9940 office
melissa@ajrmediagroup.com

Laura Baker
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