EDITORIAL FOCUS

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.

TABLE OF CONTENTS

City & Town Profiles
In each issue, Where to Retire spotlights four destinations that are attracting retirees, including undiscovered and low-cost havens. Every profile is 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.

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.”

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
We answer 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.
2020 EDITORIAL CALENDAR

JANUARY/FEBRUARY
Profiles: Corvallis, OR; Vero Beach, FL; Lubbock, TX; Oxford, MS
Features: 8 Tax-Friendly Cities; The How and Why of Halfbacks
Financial Consultant: The Snowbird Life: How to Handle the Finances of Two Homes
Roads to Retirement: Louisiana Cajun Coast: Thibodaux, Houma, Morgan City
Best Neighborhood: WindRiver in Lenoir City, TN
Ad close: 10/4 | On sale: 12/10

MARCH/APRIL
Profiles: Las Vegas, NV; Inverness/Homosassa, FL; Lynchburg, VA; St. Tammany Parish, LA
Features: 8 Cities for Hikers and Walkers; How to Find the Best Restaurants in Your New City
Financial Consultant: Using the Proceeds From a House Sale to Retire and Relocate
Roads to Retirement: Kentucky Bluegrass Beauties: Lexington, Berea, Danville
Best Neighborhood: Waterways in Richmond Hill, GA
Ad close: 12/6 | On sale: 2/11

MAY/JUNE
Profiles: Eugene, OR; Palm Beach County, FL; Tennessee Tri-Cities: Kingsport, Bristol and Johnson City; Gainesville, GA
Features: 8 Deep South Cities; Meet up, Join Up, Sign Up: Finding Friends in Your New City
Financial Consultant: Five Ways a Relocation Can Fund Your Retirement
Roads to Retirement: North Carolina Capital to Coast: Raleigh, Edenton, Kitty Hawk
Best Neighborhood: Valencia Bonita in Bonita Springs, FL
Ad close: 1/31 | On sale: 4/7

JULY/AUGUST
Profiles: Helena, MT; Cape Coral, FL; Little Rock, AR; Edenton, NC
Features: 10 Best Retirement Towns in Arizona; Pickelball Primer
Financial Consultant: Stock Market Volatility for Retirees: Understanding the Risk
Roads to Retirement: New Mexico: Rio Rancho, Albuquerque, Los Lunas
Best Neighborhood: Latitude Margaritaville Daytona Beach in Daytona Beach, FL
Ad close: 4/3 | On sale: 6/9

SEPTEMBER/OCTOBER
Profiles: Meridian, ID; Melbourne/Palm Bay, FL; South Jordan, UT; Aiken, SC
Features: 8 Appalachian Mountain Towns; How to Evaluate Developers and Builders
Financial Consultant: The Last Five Years Before Your Retire: A Financial Guide
Roads to Retirement: Colorado’s Splendor: Denver, Boulder, Fort Collins
Best Neighborhood: Trilogy at Verde River in Rio Verde, AZ
Ad close: 5/29 | On sale: 8/4

NOVEMBER/DECEMBER
Profiles: Flagstaff, AZ; Citrus/Hernando Counties, FL; San Antonio, TX, Southport, NC
Features: 8 Low-Cost Cities; Latest Home Designs in Master-Planned Communities
Financial Consultant: How Your Pension Can be Affected by Relocation
Roads to Retirement: Southern Nevada: Henderson, Las Vegas, Mesquite
Best Neighborhood: Saluda River Club in Lexington, SC
Ad close: 7/31 | On sale: 10/6
READER PROFILE

Each year, thousands of 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, several states and hundreds of towns seek to attract retirees as a source of economic development.

Average Value of Main Residence: $397,000
Average Household Income: $158,000
Average Household Net Worth: $1,170,000

CIRCULATION
200,000
READERS PER COPY
1.4

EDUCATION
89% Attended college or better
73% Graduated college or better
32% Postgraduate degree

ACTIVITIES
100% of readers reported participating in at least one of the following 22 activities.

- Reading books for pleasure (81%)
- Regular exercise (70%)
- Jogging or walking for exercise (75%)
- Cinema (67%)
- Entertaining guests in home (63%)
- Festivals/events (70%)
- Visit historic sites (62%)
- Art shows/museums (57%)
- Live theater/concert/opera/ballet (54%)
- Gardening (58%)
- Volunteer work (41%)
- Sporting events (44%)
- Bicycling (40%)
- Hiking (44%)
- Swimming (36%)
- Arts and crafts (40%)
- Casino gambling (30%)
- Boating/sailing (29%)
- Golf (25%)
- Gourmet cooking (26%)
- Photography (24%)
- Fishing (31%)

88% of readers have taken action as a result of reading Where to Retire
85% of readers are likely to relocate or add an additional residence
81% of readers who plan to relocate in retirement are likely to buy a single family home for their residence
96% of readers read one half or more of the magazine
94% of readers rate the magazine’s content as excellent or good
84% of readers agree that Where to Retire has been a vital resource in choosing a relocation destination

TRAVEL
4 Number of domestic trips in past 12 months
74% Stayed (or plan to stay) in hotel, resort, lodge or B&B in past 12 months (or next 12 months)
88% Have a passport
54% Foreign travel in past 3 years
33% Cruised in past 3 years
31% Plan to cruise in next 3 years
4 Number of domestic trips in past 12 months
74% Stayed (or plan to stay) in hotel, resort, lodge or B&B in past 12 months (or next 12 months)
88% Have a passport
54% Foreign travel in past 3 years
33% Cruised in past 3 years
31% Plan to cruise in next 3 years

Subscriber study completed May 2017 by Readex Research.
**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. Good hospitals nearby
3. Active, clean, safe downtown
4. Low overall tax rate
5. Mild climate
6. Scenic beauty nearby
7. Friendly, like minded neighbors
8. Low cost of living
9. Active social/cultural environment
10. Good recreational facilities
11. Walkability
12. No state income tax
13. Low housing cost
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:**
- 42% 0
- 32% 1-5
- 18% 6-10
- 5% 11 or more
- 3% Don’t care

**Preferred Yearly Average Rainfall:**
- 17% Low (0-19")
- 79% Moderate (20" - 39")
- 3% High (40" or more)
- 1% Don’t care

**Preferred Yearly Average Sunny Days:**
- 0% Less than 100
- 14% 100-199
- 60% 200-299
- 24% 300 or more
- 2% Don’t care

**Preferred Summer Average High Temperatures:**
- 1% 60-69 degrees
- 27% 70-79 degrees
- 66% 80-89 degrees
- 5% 90-99 degrees
- 1% Don’t care

**Preferred Winter Average Low Temperatures:**
- 14% 20-29 degrees
- 14% 30-39 degrees
- 29% 40-49 degrees
- 30% 50-59 degrees
- 16% 60-69 degrees
- 7% 70-79 degrees
- 2% Don’t care

**WHERE RETIREES PLAN TO MOVE**
- In state, but out-of-town: 10%
- In U.S., but out-of-state: 88%
- Outside U.S.: 4%
- Within current city: 1%

**IDEAL LOCATION**
- Small Town: 68%
- Suburban: 53%
- Urban: 17%
- Resort: 24%
- Rural: 20%

**IDEAL GEOGRAPHIC SURROUNDINGS**
- Coastal: 63%
- Lake or River: 53%
- Mountain/Foothills: 42%
- Desert: 17%
- Forested Flatsands: 18%

**IDEAL SIZE OF CITY OR TOWN**
- Less than 5,000 people: 3%
- 5,000 – 19,999 people: 18%
- 20,000 – 49,999 people: 30%
- 50,000 – 99,999 people: 30%
- 100,000 – 499,999 people: 15%
- 500,000 or more people: 1%

**IDEAL TYPE OF NEIGHBORHOOD**
- Master-planned development for 55+: 58%
- Traditional neighborhood: 47%
- Master-planned development for all ages: 33%
- Condos or apartments: 35%
- Continuing care retirement community: 10%

| Average number of times readers visit a location before deciding to move: | 3.2 |

Subscriber study completed May 2017 by Readex Research.
GEOGRAPHIC DISTRIBUTION

<table>
<thead>
<tr>
<th>Region</th>
<th>Circulation</th>
<th>% of circulation</th>
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</thead>
<tbody>
<tr>
<td>New England</td>
<td>9,602</td>
<td>4.80</td>
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<tr>
<td>Middle Atlantic</td>
<td>25,960</td>
<td>12.98</td>
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<tr>
<td>East North Central</td>
<td>32,577</td>
<td>16.29</td>
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<tr>
<td>East South Central</td>
<td>8,231</td>
<td>4.12</td>
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<tr>
<td>South Atlantic</td>
<td>26,218</td>
<td>13.11</td>
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<tr>
<td>West North Central</td>
<td>12,940</td>
<td>6.47</td>
</tr>
<tr>
<td>West South Central</td>
<td>14,531</td>
<td>7.27</td>
</tr>
<tr>
<td>Mountain</td>
<td>8,836</td>
<td>4.42</td>
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<tr>
<td>Pacific</td>
<td>23,828</td>
<td>11.91</td>
</tr>
</tbody>
</table>

Total mailed: 162,779
Newsstand/single copy: 35,450
Other: 1,771
Total distribution: 200,000

Circulation: 200,000
Frequency: 6 times/year

*July/August 2019 issue
**Pacific Region includes Alaska & Hawaii
DIGITAL SPECIFICATIONS
Press-ready PDF files should be emailed to materials@wheretoretire.com. PDF files need to contain 1/8” bleed outside trim. Files should not contain RGB or spot colors.

Microsoft software is not supported.

Images must be at least 300dpi and saved as CMYK or grayscale. Do not use spot colors.

Publisher does not provide proofs of display ads.

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

RETIREMENT PLANNING GUIDE
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.
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 to materials@wheretoretire.com. Digital images must be at least 300 dpi. Save images as CMYK or Grayscale. Convert RGB images and spot colors to CMYK. EPS or TIFF files are preferred. Publisher does not provide proofs of Retirement Planning Guide ads.

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

TO SUBMIT MATERIALS OR FOR MORE DETAILED PRODUCTION SPECIFICATIONS, CONTACT:
Dave Hart, Production Director
materials@wheretoretire.com, 713-974-6903

<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 1/4” x 10 3/4”</td>
<td>16” x 10 1/2”</td>
</tr>
<tr>
<td>Page</td>
<td>7” x 10”</td>
<td>8 1/4” x 10 3/4”</td>
<td>8” x 10 1/2”</td>
</tr>
<tr>
<td>2/3 page</td>
<td>4 1/2” x 9 3/8”</td>
<td>5 1/4” x 10 3/4”</td>
<td>5” x 10 1/2”</td>
</tr>
<tr>
<td>1/2 page, Horizontal</td>
<td>7” x 4 5/8”</td>
<td>8 1/4” x 5 3/8”</td>
<td>8” x 5 1/8”</td>
</tr>
<tr>
<td>1/2 page, Island</td>
<td>4 1/2” x 6 3/4”</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1/2 page, Vertical</td>
<td>3 1/4” x 9 3/8”</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1/3 page, Vertical</td>
<td>2 1/8” x 9 3/8”</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1/3 page, Square</td>
<td>4 1/2” x 4 5/8”</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1/6 page</td>
<td>2 1/8” x 4 5/8”</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

*Keep live matter and type 1/2” from gutter on both pages.
IN PRINT
The Retirement Planning Guide is a reader service section located at the back of the magazine. Readers request more information by circling an advertiser’s assigned number on a bound-in reader service card or by visiting WhereToRetire.com. If a display ad runs in conjunction with a Retirement Planning Guide ad, readers will be referred to the display ad page number (i.e. “See our ad on page 23.”)

ONLINE
Retirement Planning Guide advertisers are listed on WhereToRetire.com with two lines of descriptive text. When a visitor selects to receive information from an advertiser and submits a completed form, the advertiser’s website link is presented immediately.

LEAD DELIVERY
Advertisers will receive leads that include the name, address and, when provided, email address of any reader who requests more information from that specific advertiser. Leads received via business reply card and online are combined and sent via weekly emails in an excel spreadsheet.

MATERIALS
Ads are formatted in-house and are available in two sizes: Plan AA and Plan A. Digital images must be at least 300 dpi. Save images as CMYK or Grayscale. Convert RGB images to CMYK. Convert spot colors to CMYK. EPS or TIFF files are preferred. Publisher does not provide proofs of Retirement Planning Guide ads.

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.

TO SUBMIT MATERIALS OR FOR MORE DETAILED PRODUCTION SPECIFICATIONS, CONTACT:
Dave Hart, Production Director
materials@wheretoretire.com, 713-974-6903
Contact your sales representative for requirements and rates for print and online advertising.

FEATURED COMMUNITY
Our featured communities are showcased prominently on our homepage. Each community may submit up to 200 words of copy and five amenity bullet points, as well as six horizontal images. Featured communities are live on WhereToRetire.com from magazine on-sale date to the next on-sale date (two months). Leads are generated when a reader clicks “request more information” and their names and contact info are emailed to the advertiser in an excel spreadsheet each week. Or, advertisers may choose to link directly to their website.

ONLINE BOX AD
Box ads are placed along the right side of our Free Information page or our 50 Best page. Advertisers provide a 250x250 image that will be displayed from magazine on-sale date to the next magazine on-sale date.
2020 PUBLICATION CALENDAR AND ADVERTISING RATES

<table>
<thead>
<tr>
<th>Issue</th>
<th>Ad Close</th>
<th>Published</th>
</tr>
</thead>
<tbody>
<tr>
<td>January/February 2020</td>
<td>10/4/2019</td>
<td>12/10/2019</td>
</tr>
<tr>
<td>March/April</td>
<td>12/6/2019</td>
<td>2/11/2020</td>
</tr>
<tr>
<td>May/June</td>
<td>1/31/2020</td>
<td>4/7/2020</td>
</tr>
<tr>
<td>July/August</td>
<td>4/3/2020</td>
<td>6/9/2020</td>
</tr>
<tr>
<td>September/October</td>
<td>5/29/2020</td>
<td>8/4/2020</td>
</tr>
<tr>
<td>November/December</td>
<td>7/31/2020</td>
<td>10/6/2020</td>
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<tr>
<td>January/February 2021</td>
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<td>12/8/2020</td>
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Average Circulation: 200,000

General Advertising Rates

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<tr>
<th></th>
<th>B&amp;W</th>
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</tr>
</thead>
<tbody>
<tr>
<td>2-page spread</td>
<td>$17,770</td>
<td>$26,480</td>
</tr>
<tr>
<td>Full Page</td>
<td>$8,890</td>
<td>$13,240</td>
</tr>
<tr>
<td>2/3 Page</td>
<td>$7,240</td>
<td>$10,610</td>
</tr>
<tr>
<td>1/2 Page</td>
<td>$5,850</td>
<td>$8,550</td>
</tr>
<tr>
<td>1/3 Page</td>
<td>$3,670</td>
<td>$5,320</td>
</tr>
<tr>
<td>1/6 Page</td>
<td>$1,880</td>
<td>$2,700</td>
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Premium Positions

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<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Inside Front Cover</td>
<td>$16,210</td>
</tr>
<tr>
<td>Inside Back Cover</td>
<td>$15,870</td>
</tr>
<tr>
<td>Back Cover</td>
<td>$16,540</td>
</tr>
<tr>
<td>Other special positions add 10%</td>
<td></td>
</tr>
</tbody>
</table>

Frequency Discounts

- 4% for 2X
- 8% for 3X
- 12% for 6X

Business Reply Card Inserts

Advertiser must run a minimum 1/2-page display ad with any Business Reply Card insert. BRC and insert positions are limited.

Publisher Printed BRC

- B&W or any one-process color: $8,890
- 4 color over 1 color: $13,240
- 4 color over 4 color: $17,610

Advertiser Supplied BRC: $5,850

Retirement Planning Guide Ad Rates

Plan AA – Six ads per page, 4/C image and up to 75 words of copy:

- 1X rate: $2,690 net
- 6X rate: $2,340 net

Plan A – 12 ads per page, 4/C image and up to 30 words of copy:

- 1X rate: $1,490 net
- 6X rate: $1,240 net

Online Ads

Advertiser must run a minimum 1/3-page display ad. Rates available on request.

Agency Commission

We offer a standard 15% commission to recognized agencies on ad rates shown above.
CONTACTS

Vacation Publications, Inc.
Where to Retire
5851 San Felipe Street, Suite 500
Houston, TX 77057
(713) 974-6903 office
(713) 978-6003 fax

Alan Fox
PUBLISHER

Lindsay Lindquist
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lelindquist@wheretoretire.com

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PRODUCTION DIRECTOR
dhart@wheretoretire.com

Carlee Mausner
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cmausner@wheretoretire.com

Kathryn E. Worrall
ASSISTANT MANAGER, PUBLIC RELATIONS
kworrall@wheretoretire.com

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(813) 812-7678 office
proftampa@aol.com
Ann DeLuca
(561) 351-4139 office
profsfl@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
(804) 378-2262 office
(804) 378-2272 fax
suzansoden@msn.com

WEST, SOUTHERN MOUNTAIN, & MIDWEST
(AK, AZ, CA, CO, HI, IA, ID, IL, IN, KS, KY, MI, MN, MO, MT, ND, NE, NV, OH, OR, SD, UT, WA, WI, WY)

Liz Esterces
(760) 431-1113 office
(760) 431-1114 fax
liz@pub-rep.com

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

Nelson Gumm
(713) 942-7676 office
(713) 942-0277 fax
nelson@ajmediagroup.com

Connie Blair
(512) 524-0750 office
connie@ajmediagroup.com

Melissa Stafford
(972) 978-9818 office
melissa@ajmediagroup.com

Nicole Juel
(210) 460-9940 office
nicole@ajmediagroup.com

Holly Russell
(806) 543-3691 office
holly@ajmediagroup.com

EDITORIAL

Annette Fuller
EDITOR
Annette 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.

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.

Carl Glatzel
ART DIRECTOR

Anh Phan
ASSISTANT ART DIRECTOR

Maureen King
COPY CHIEF

Jennifer Davoren
SENIOR STAFF WRITER

Brent Stoller
SENIOR STAFF WRITER

Rebecca Matheson Ortiz
STAFF WRITER

Lucy Spicer
ASSISTANT EDITOR

Elizabeth Armstrong
CONSULTING EDITOR

“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.”

Annette Fuller, editor