

Wealth & Insurance

September 2010

Reader's
Digest
New Zealand

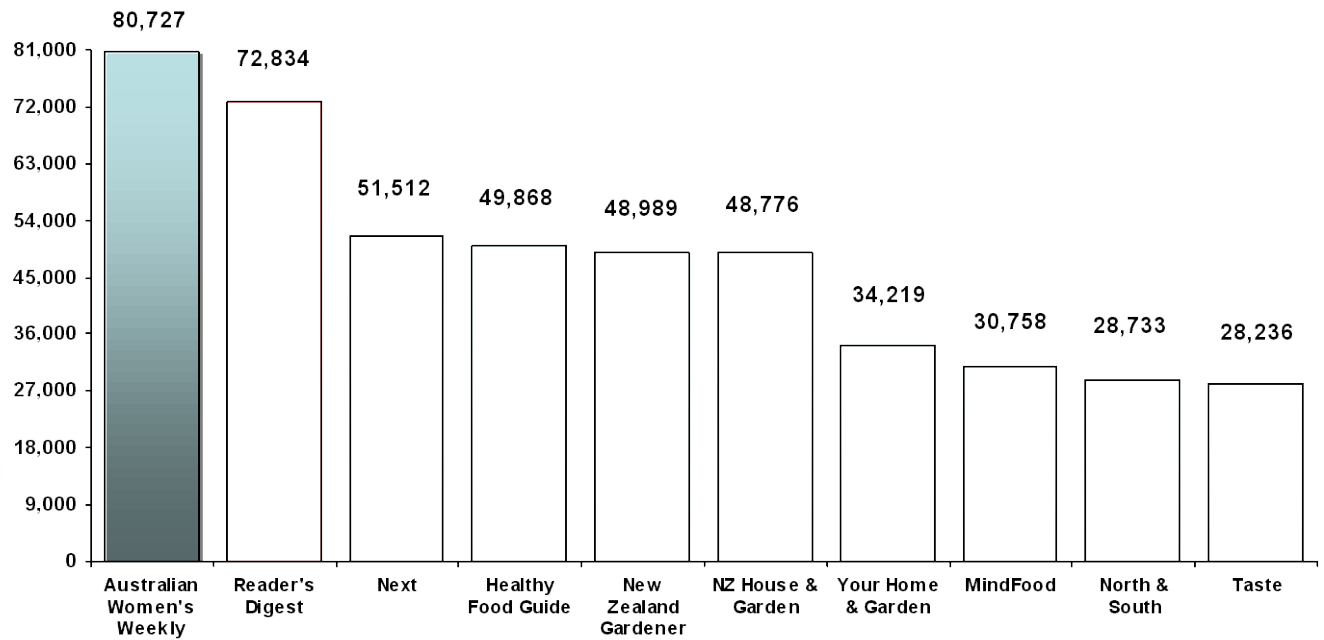
READER'S DIGEST FAST FACTS

- Circulation: 72,834
- Subscription 90%
- Average subscription length is 6.5 years
- Readership: 418,000
- In New Zealand, Reader's Digest is the
 - Second highest circulating monthly magazine
 - Fifth highest selling newsstand magazine



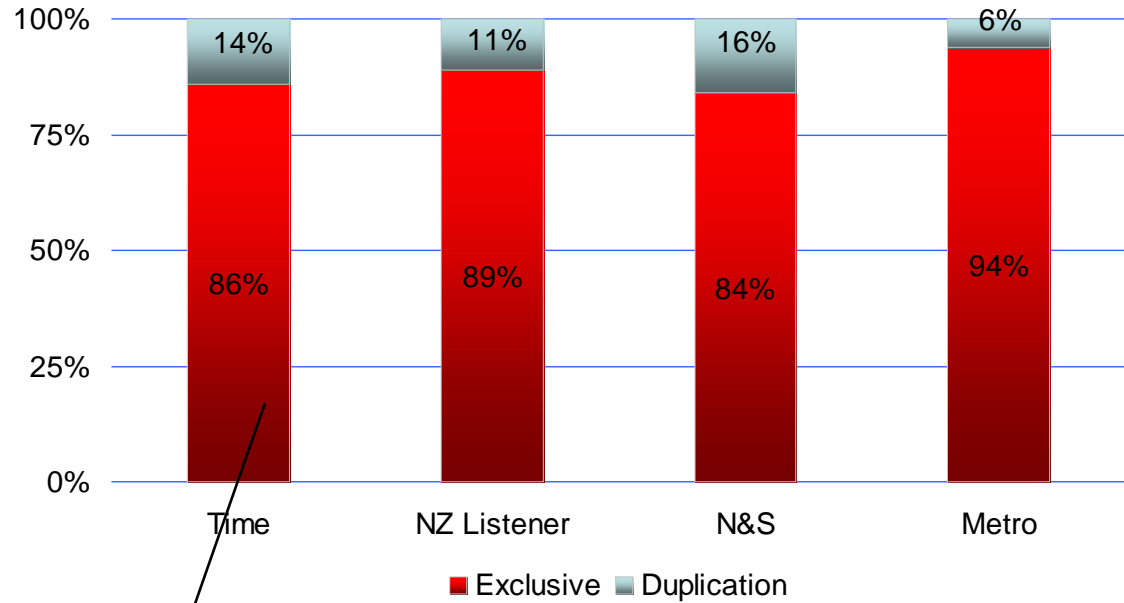
TOP 10 MONTHLY TITLES

Reader's Digest is the second highest circulating magazine





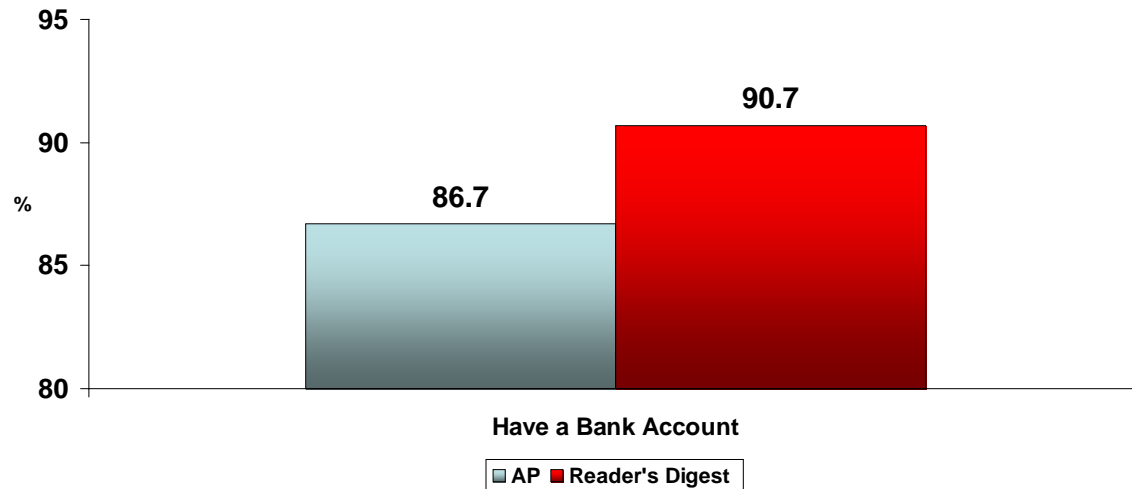
EXCLUSIVE READER'S DIGEST READERS



86% of Reader's Digest readers do not read Time

- 277,000 (66%) of Reader's Digest readers do not read any of these magazines

HAVE A BANK ACCOUNT



- 379,000 Reader's Digest readers have a bank account, that's 5% more likely than the total population



BANK ACCOUNTS



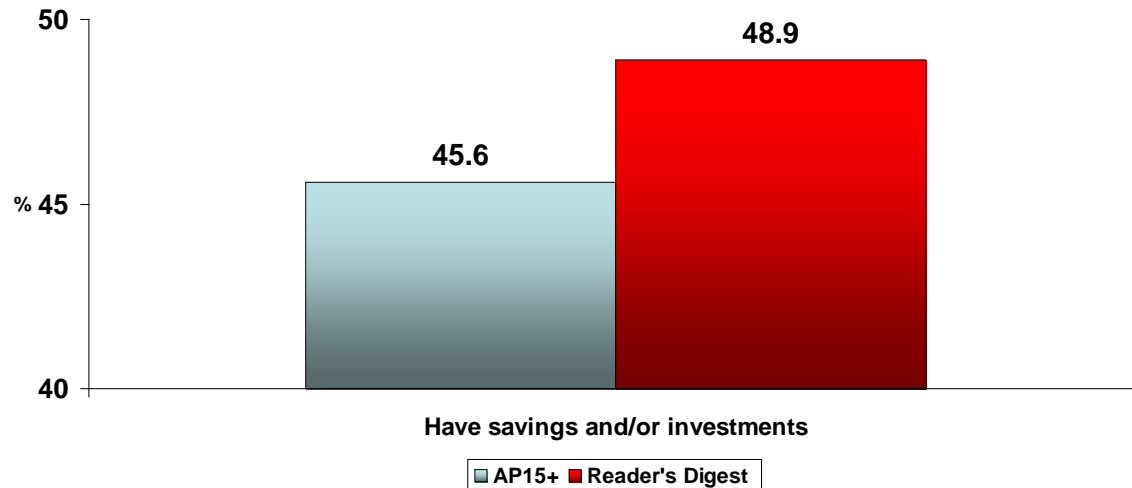
Bank Accounts Held	Number of Readers	Percentage of Readers	Population Index
Transaction/Cheque/Current Acc	324,000	77.5%	108
Any Savings Account	265,000	63.4%	104
Investments/ Term Deposit	84,000	20.2%	118
Unit Trust or Managed Fund	11,000	2.6%	105
Call Account (Telephone/Online)	56,000	13.4%	116
Mortgage/s Or Loan/s You Live In	83,000	19.9%	98
Mortgage/s Or Loan/s You Own	22,000	5.1%	102
Personal Loan	31,000	7.5%	135
Personal Overdraft Arrangement	34,000	8.1%	133
Personal Retirement Saving/Super	19,000	4.5%	111
Revolving Credit	12,000	2.8%	103
Other	14,000	3.3%	139



MAIN BANK

Main Bank	Number of Readers	Percentage of Readers with a bank account	Population Index against those with a bank account
Westpac/WestpacTrust	83,000	21.9%	105
National Bank	64,000	16.9%	102
BNZ	61,000	16.1%	119
ANZ	53,000	14.0%	92
ASB Bank	53,000	14.0%	85
KiwiBank	34,000	9.0%	87
PSIS	11,000	2.8%	179
Credit Union	7,000	1.8%	139
TSB Bank/Taranaki Savings	7,000	1.7%	76
Southland Building Society	2,000	0.4%	129

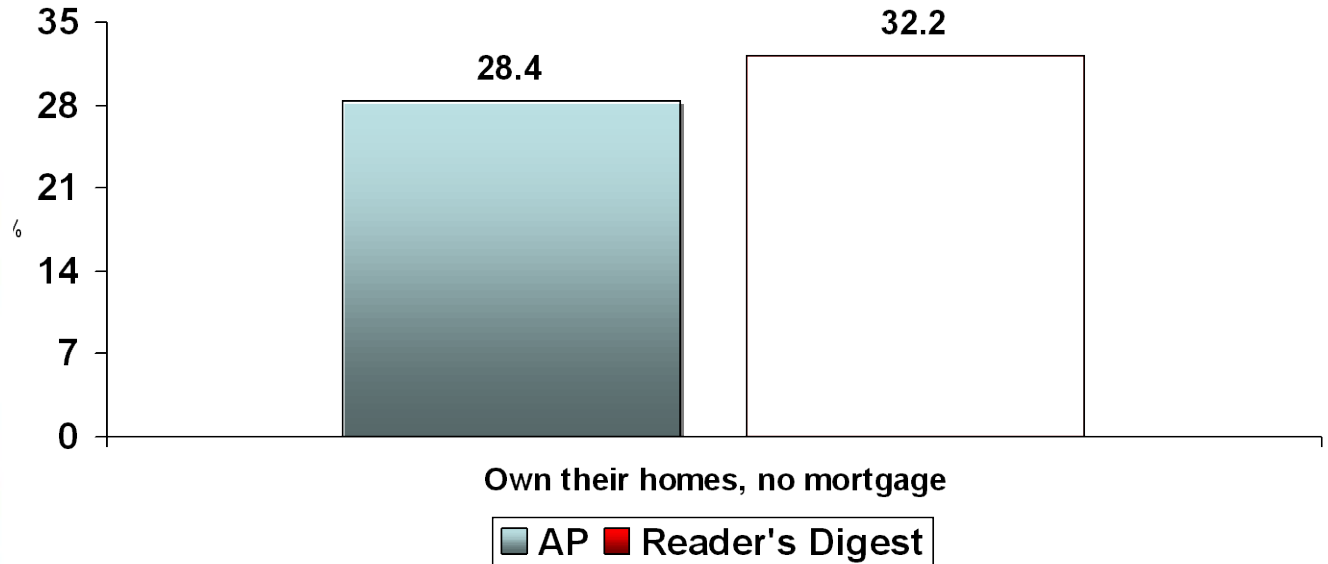
SAVINGS AND INVESTMENTS



- 204,000 Reader's Digest readers have savings and investments, that's 7% more likely than the total population

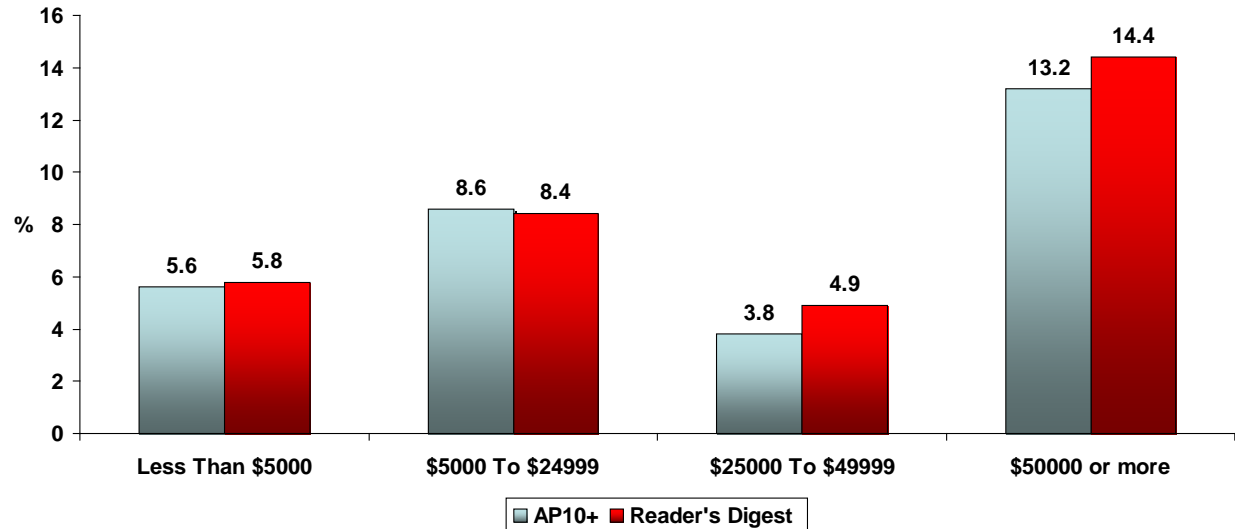


ASSET RICH READER'S DIGEST READERS



- 135,000 or 32.2% of Reader's Digest readers own their homes mortgage free, that's 13% more likely than the total population

INVESTMENTS



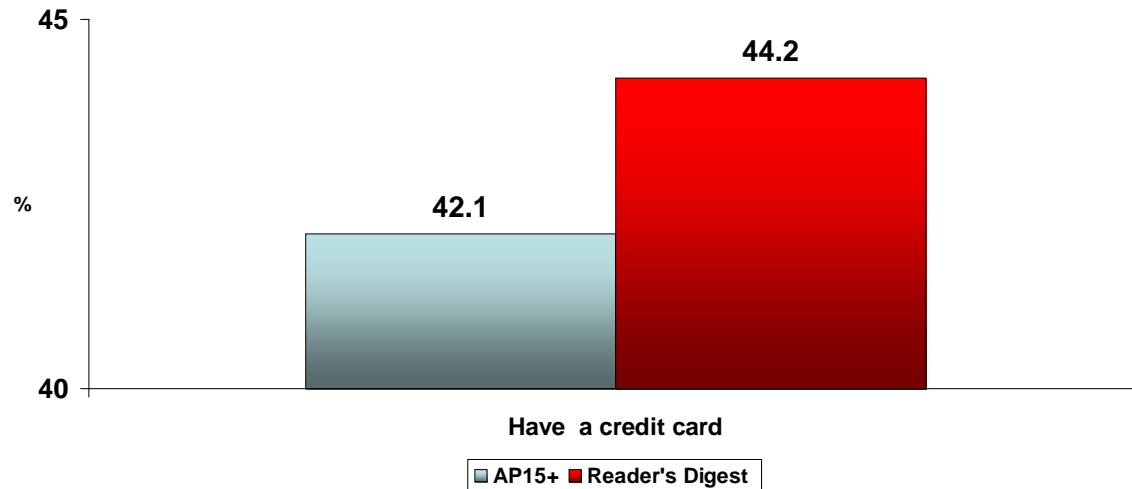
- 134,000 or 32% of Reader's Digest readers have investments of \$5000 or more, that's 6% more likely than the total population
- 79,000 Reader's Digest readers have investments of \$500,000 or more, that's 6% more likely than the total population
- Average investment: \$112,643, that's 2.5% more than the average New Zealander
- Total Reader's Digest Investment portfolio: \$18 billion

INVESTMENTS

Investment Type	Number of Readers	Population Index
Investment /Term Deposit In Bank	79,000	103
Personal Super /Retirement	49,000	110
Property (Other Than Own Home)	37,000	101
Work Based Super/Retirement Saving	34,000	112
Managed Investment Funds	31,000	106
Public Company Stocks /Shares	24,000	83
Kiwi Bonds	12,000	132
Unit /Property Trusts	7,000	100
Finance Company	7,000	129
Foreign Currency /Deposits	7,000	86
Investment/Term Deposit With B.S	7,000	97
Other Insurance Company Investment	5,000	127
Insurance Bonds	2,000	114
Government Stocks	1,000	64
Inflation Proof Bonds	1,000	96



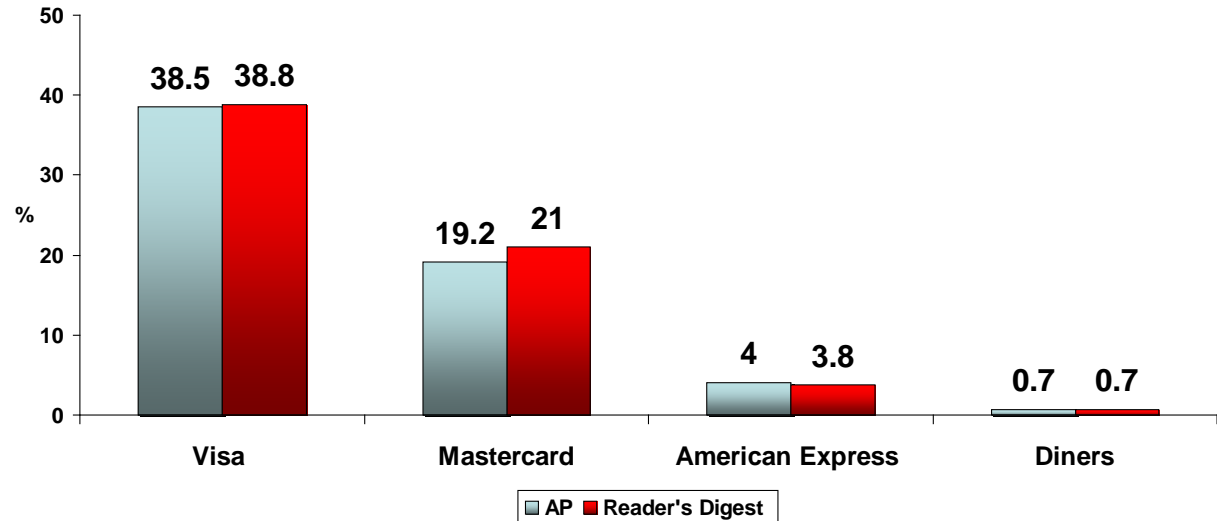
CREDIT CARD



- 185,000 Reader's Digest readers have a credit card, that's 5% more likely than the total population

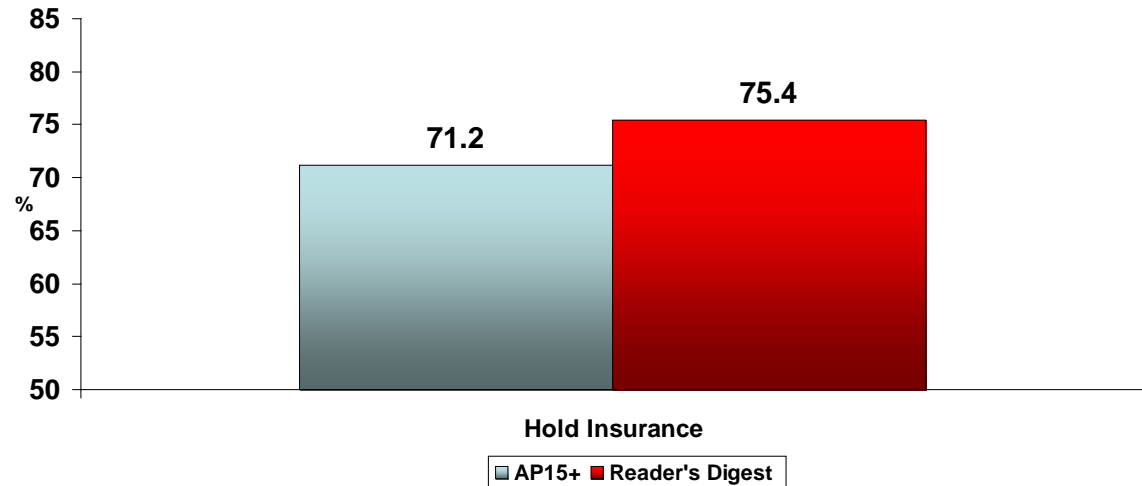


CREDIT CARDS



- 162,000 Reader's Digest readers have a Visa credit card, that's 1% more likely than the total population
- 88,000 Reader's Digest readers have a MasterCard, that's 9% more likely than the total population
- 16,000 Reader's Digest readers have an American Express card

INSURANCE



- 315,000 Reader's Digest readers have insurance, that's 6% more likely than the total population

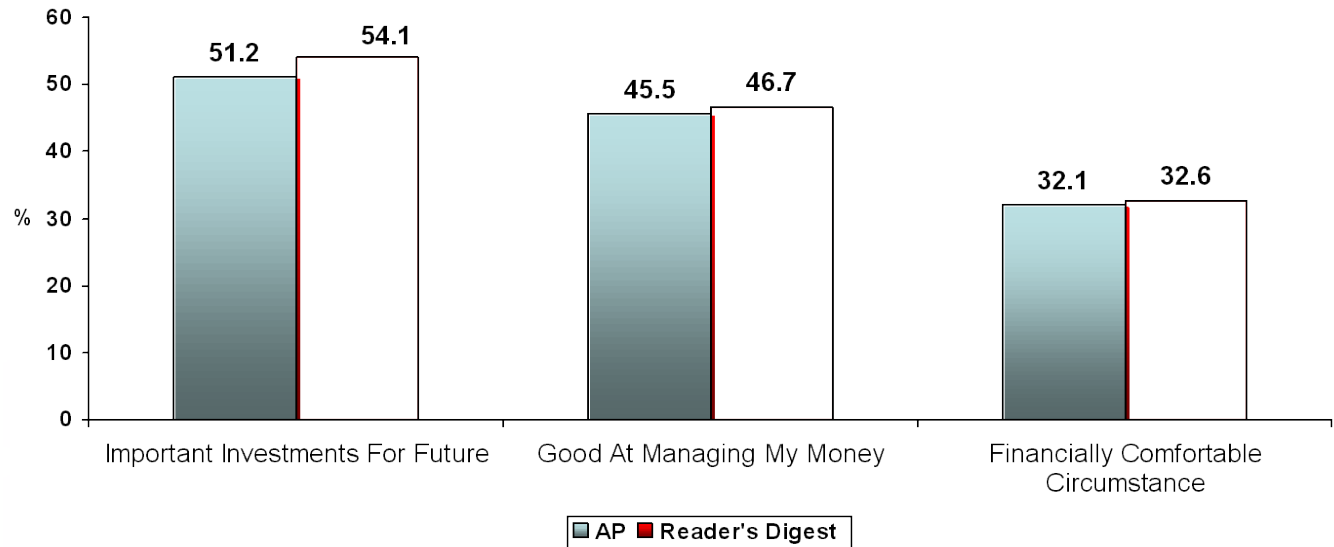


INSURANCE

Insurance Held	Number of Readers	Percentage of Readers	Population Index
Car Insurance	288,000	68.9%	106
Household Contents Insurance	251,000	59.9%	108
House Insurance	247,000	59.0%	110
Life Insurance	153,000	36.7%	102
Superannuation	119,000	28.5%	111
Medical Insurance	114,000	27.2%	100
Disability/Income Protection	32,000	7.7%	88
Commercial Building Insurance	15,000	3.6%	104



FINANCIAL STATUS



- 226,000 Reader's Digest readers believe that it is important to have investments for the future, that's 6% more likely than the total population
- 195,000 Reader's Digest readers are good at managing their money, that's 3% more likely than the total population
- 136,000 Reader's Digest readers are financially comfortable, that's 1% more likely than the total population

