

No attempt has been made to rank the information contained in this report in order of importance, since BPA Worldwide believes this is a judgment, which must be made by the user of the report.

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A not-for-profit organization since 1931, BPA Worldwide is governed by a tripartite board comprising media owners, advertising agencies and advertisers. Spanning 25 countries, BPA serves more than 2,000 B-to-B publications and 500 consumer magazines, plus newspapers, events, Web sites, email newsletters, databases, wireless and other advertiser-supported media-as well as more than 2,600 advertiser and agency members.

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Official Publication of: National Association of Insurance and Financial Advisors
Established: 1906
Issues Per Year: 12

FIELD SERVED

ADVISOR TODAY serves members of the National Association of Insurance and Financial Advisors as well as others allied to the field.

DEFINITION OF RECIPIENT QUALIFICATION

Qualified recipients are advisors, agents and brokers of life insurance, health insurance and financial services; and general agents and managers who are members of the National Association of Insurance and Financial Advisors and others allied to the field.

AVERAGE NON-QUALIFIED CIRCULATION	
NON-QUALIFIED Not Included Elsewhere	Copies
Other Paid Circulation _____	-
Advertiser and Agency _____	1,315
Rotated or Occasional _____	-
Allocated for Trade Shows and Conventions _____	208
Digital _____	-
All Other _____	1,441
TOTAL	2,964

1. AVERAGE QUALIFIED CIRCULATION BREAKOUT FOR PERIOD						
QUALIFIED CIRCULATION	Total Qualified		Qualified Non-Paid		*Qualified Paid	
	Copies	Percent	Copies	Percent	Copies	Percent
Individual _____	34,634	39.2	34,634	39.2	-	-
Sponsored Individually Addressed _____	-	-	-	-	-	-
*Membership Benefit _____	53,612	60.7	-	-	53,612	60.7
Multi-Copy Same Addressee _____	15	0.1	-	-	15	0.1
Single Copy Sales _____	-	-	-	-	-	-
TOTAL QUALIFIED CIRCULATION	88,261	100.0	34,634	39.2	53,627	60.8

*See Paragraph 9

2a. QUALIFIED CIRCULATION BY ISSUES WITH REMOVALS AND ADDITIONS FOR PERIOD							
2009 Issue	*Number Removed	*Number Added	Print Version Only (A)	Digital Version Only (B)	Qualified Non-Paid	Qualified Paid	Total Qualified
July _____	16	-	90,315	592	37,369	53,538	90,907
August _____	47	-	90,866	593	37,322	54,137	91,459
September _____	4,006	-	86,501	591	33,316	53,776	87,092
October _____	7	-	86,279	594	33,309	53,564	86,873
November _____	46	-	86,053	600	33,263	53,390	86,653
December _____	20	-	85,985	601	33,228	53,358	86,586
TOTAL	4,142	-					

*See Paragraph 9

2b. WEBSITE ACTIVITY BY MONTH						
Month	Page Impressions	User Sessions	Unique Browsers	Unique Browser Frequency	Page Duration	User Session Duration
July _____	41,412	15,120	12,837	1.18	01:10	03:11
August _____	36,268	13,409	11,345	1.18	01:11	03:11
September _____	36,457	14,746	12,517	1.18	01:06	02:43
October _____	37,941	15,869	13,325	1.19	01:16	03:02
November _____	37,908	15,031	12,791	1.18	01:19	03:19
December _____	38,048	14,806	12,561	1.18	01:21	03:29
AVERAGE:	38,006	14,830	12,563	1.18	01:14	03:09

*See Paragraph 9

3a. BUSINESS/OCCUPATION BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF NOVEMBER 2009

This issue is 2.2% or 1,930 copies below the average of the other 5 issues reported in Paragraph two

BUSINESS AND INDUSTRY	TOTAL QUALIFIED	PERCENT OF TOTAL	Print Version Only (A)	Digital Version Only (B)	Qualified Non-Paid	*Qualified Paid
Members of the state and local associations belonging to the National Association of Insurance and Financial Advisors _____	53,390	61.6	52,790	600	-	53,390
Independent life insurance agents who are not members of NAIFA _____	33,263	38.4	33,263	-	33,263	-
Others Allied to the Field (Paid Subscribers) _____	-	-	-	-	-	-
TOTAL QUALIFIED CIRCULATION	86,653	100.0	86,053	600	33,263	53,390
PERCENT	100.0		99.3	0.7	38.4	61.6

*See Paragraph 9

3b. QUALIFICATION SOURCE BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF NOVEMBER 2009									
QUALIFICATION SOURCE	Qualified Within			Print Version Only (A)	Digital Version Only (B)	Qualified Non-Paid	Qualified Paid	Total Qualified	Percent
	1 Year	2 Years	3 Years						
I. Direct Request: _____	2,810	-	-	2,810	-	2,810	-	2,810	3.3
II. Request from recipient's company: _____	-	-	-	-	-	-	-	-	-
III. Membership Benefit: _____	53,390	-	-	52,790	600	-	53,390	53,390	61.6
IV. Communication from recipient or recipient's company (other than request): _____	-	-	-	-	-	-	-	-	-
V. TOTAL - Sources other than above (listed alphabetically): _____	30,453	-	-	30,453	-	30,453	-	30,453	35.1
*Association rosters and directories _____	5,239	-	-	5,239	-	5,239	-	5,239	6.0
Business directories _____	-	-	-	-	-	-	-	-	-
Manufacturer's, distributor's, and wholesaler's lists _____	-	-	-	-	-	-	-	-	-
*Other sources _____	25,214	-	-	25,214	-	25,214	-	25,214	29.1
VI. Single Copy Sales: _____	-	-	-	-	-	-	-	-	-
TOTAL QUALIFIED CIRCULATION	86,653	-	-	86,053	600	33,263	53,390	86,653	100.0
PERCENT	100.0	-	-	99.3	0.7	38.4	61.6	100.0	

*See Paragraph 9

3c. MAILING ADDRESS BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF NOVEMBER 2009						
MAILING ADDRESS	Print Version Only (A)	Digital Version Only (B)	Qualified Non-Paid	Qualified Paid	Total Qualified	Percent
Individuals by name and title and/or function _____	59,429	-	8,616	50,813	59,429	68.6
Individuals by name only _____	26,588	600	24,647	2,541	27,188	31.4
Titles or functions only _____	-	-	-	-	-	-
Company names only _____	21	-	-	21	21	-
Multi-Copy Same Addressee copies _____	15	-	-	15	15	-
Single Copy Sales _____	-	-	-	-	-	-
TOTAL QUALIFIED CIRCULATION	86,053	600	33,263	53,390	86,653	100.0

4. GEOGRAPHICAL BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF NOVEMBER 2009													
State & Zip Code	Print Only (A)	Digital Only (B)	Qualified Non-Paid	Qualified Paid	Total Qualified	Percent	State & Zip Code	Print Only (A)	Digital Only (B)	Qualified Non-Paid	Qualified Paid	Total Qualified	Percent
039-049 Maine _____	415	5	118	302	420		400-427 Kentucky _____	968	9	254	723	977	
030-038 New Hampshire _____	344	2	78	268	346		370-385 Tennessee _____	2,310	13	938	1,385	2,323	
050-059 Vermont _____	208	4	28	184	212		350-369 Alabama _____	835	4	215	624	839	
010-027 Massachusetts _____	1,445	10	562	893	1,455		386-397 Mississippi _____	923	5	248	680	928	
028-029 Rhode Island _____	285	5	51	239	290		EAST SO. CENTRAL	5,036	31	1,655	3,412	5,067	5.8
060-069 Connecticut _____	1,647	6	862	791	1,653		716-729 Arkansas _____	922	7	282	647	929	
NEW ENGLAND	4,344	32	1,699	2,677	4,376	5.1	700-714 Louisiana _____	1,494	9	292	1,211	1,503	
100-149 New York _____	3,770	30	1,004	2,796	3,800		730-749 Oklahoma _____	1,061	3	367	697	1,064	
070-089 New Jersey _____	1,627	11	660	978	1,638		750-799 Texas _____	6,714	34	3,543	3,205	6,748	
150-196 Pennsylvania _____	2,648	24	706	1,966	2,672		WEST SO. CENTRAL	10,191	53	4,484	5,760	10,244	11.8
MIDDLE ATLANTIC	8,045	65	2,370	5,740	8,110	9.4	590-599 Montana _____	456	4	54	406	460	
430-459 Ohio _____	4,112	15	2,431	1,696	4,127		832-838 Idaho _____	506	1	182	325	507	
460-479 Indiana _____	1,574	8	333	1,249	1,582		820-831 Wyoming _____	225	1	45	181	226	
600-629 Illinois _____	3,969	18	1,320	2,667	3,987		800-816 Colorado _____	1,276	14	235	1,055	1,290	
480-499 Michigan _____	3,161	17	1,772	1,406	3,178		870-884 New Mexico _____	340	4	58	286	344	
530-549 Wisconsin _____	3,195	19	1,772	1,442	3,214		850-865 Arizona _____	1,153	17	267	903	1,170	
EAST NO. CENTRAL	16,011	77	7,628	8,460	16,088	18.6	840-847 Utah _____	790	8	155	643	798	
550-567 Minnesota _____	2,382	20	719	1,683	2,402		889-898 Nevada _____	530	5	89	446	535	
500-528 Iowa _____	1,720	15	680	1,055	1,735		MOUNTAIN	5,276	54	1,085	4,245	5,330	6.2
630-658 Missouri _____	1,707	9	686	1,030	1,716		995-999 Alaska _____	117	2	19	100	119	
580-588 North Dakota _____	493	5	63	435	498		980-994 Washington _____	1,062	17	177	902	1,079	
570-577 South Dakota _____	554	9	58	505	563		970-979 Oregon _____	883	10	212	681	893	
680-693 Nebraska _____	1,310	15	203	1,122	1,325		900-961 California _____	7,616	56	4,227	3,445	7,672	
660-679 Kansas _____	1,387	11	574	824	1,398		967-968 Hawaii _____	398	5	49	354	403	
WEST NO. CENTRAL	9,553	84	2,983	6,654	9,637	11.1	PACIFIC	10,076	90	4,684	5,482	10,166	11.7
197-199 Delaware _____	386	4	53	337	390		UNITED STATES	85,935	599	33,248	53,286	86,534	99.9
206-219 Maryland _____	1,206	6	279	933	1,212		969 & 004-009 U.S. Territories _____	118	-	15	103	118	
200-205 Washington, DC _____	41	-	6	35	41		Canada _____	-	-	-	-	-	
220-246 Virginia _____	1,692	20	287	1,425	1,712		Mexico _____	-	-	-	-	-	
247-268 West Virginia _____	503	4	202	305	507		Other International _____	-	1	-	1	1	
270-289 North Carolina _____	2,438	13	568	1,883	2,451		APO/FPO _____	-	-	-	-	-	
290-299 South Carolina _____	1,414	12	469	957	1,426		TOTAL QUALIFIED CIRCULATION	86,053	600	33,263	53,390	86,653	100.0
300-319 Georgia _____	2,195	17	748	1,464	2,212								
320-349 Florida _____	7,528	37	4,048	3,517	7,565								
SOUTH ATLANTIC	17,403	113	6,660	10,856	17,516	20.2							

7. AVERAGE ANNUAL AUDITED QUALIFIED CIRCULATION AND CURRENT UNAUDITED CIRCULATION STATEMENTS

6-Month Period Ended:	Audited Data	Audited Data	Audited Data	Audited Data	Audited Data	Circulation Claim
	2006	2007	January - June 2008	July - December 2008	January - June 2009	July - December 2009*
Total Audit Average Qualified	87,841	85,947	83,942	85,367	86,737	86,653
Qualified Non-Paid Total	26,137	26,321	26,068	26,515	31,655	33,263
Print Version Only	26,137	26,321	26,068	26,515	31,655	33,263
Digital Version Only	-	-	-	-	-	-
Qualified Paid Total	61,704	59,626	57,874	58,852	55,082	53,390
Print Version Only	61,704	59,626	57,368	58,295	54,521	52,790
Digital Version Only	-	-	506	557	561	600
Post Expire Copies included in Paid Circulation	**NC	**NC	**NC	**NC	**NC	**NC
Average Annual Order Price	\$7.00	\$7.00	\$10.00	\$10.00	\$10.00	\$10.00

*NOTE: July - December 2009 data is unaudited. With each successive period, new data will be added until six 6-month periods are displayed.

**NC = None Claimed.

1. AVERAGE QUALIFIED CIRCULATION BREAKOUT FOR PERIOD - PRINT VERSION ONLY

QUALIFIED CIRCULATION	Total Qualified		Qualified Non-Paid		Qualified Paid	
	Copies	Percent	Copies	Percent	Copies	Percent
Individual	34,634	39.5	34,634	39.5	-	-
Sponsored Individually Addressed	-	-	-	-	-	-
Membership Benefit	53,017	60.5	-	-	53,017	60.5
Multi-Copy Same Addressee	15	-	-	-	15	-
Single Copy Sales	-	-	-	-	-	-
TOTAL QUALIFIED CIRCULATION	87,666	100.0	34,634	39.5	53,032	60.5

1. AVERAGE QUALIFIED CIRCULATION BREAKOUT FOR PERIOD - DIGITAL VERSION ONLY

QUALIFIED CIRCULATION	Total Qualified		Qualified Non-Paid		Qualified Paid	
	Copies	Percent	Copies	Percent	Copies	Percent
Individual	-	-	-	-	-	-
Sponsored Individually Addressed	-	-	-	-	-	-
Membership Benefit	595	100.0	-	-	595	100.0
Multi-Copy Same Addressee	-	-	-	-	-	-
Single Copy Sales	-	-	-	-	-	-
TOTAL QUALIFIED CIRCULATION	595	100.0	-	-	595	100.0

8. PAID CIRCULATION DATA

\$10.00	Average Annual Subscription Order Price for the Period. (includes promotional incentive value, if any)
12	Issues Per Year
**NC	All Single Copy Sales Prices for the Period
**NC	Renewal Rate of Paid Subscribers (Optional)

9. ADDITIONAL DATA

METHOD OF DISTRIBUTION

All qualified circulation conforms to the field served of a recipient's qualification, as reported. Print copies are distributed via postal services or other carriers. Recipients who request the digital versions are notified via email when the version is available.

PARAGRAPH 1:

Qualified paid Benefit of Membership subscriptions averaging 55,612 copies were sold to qualified recipients at \$10.00. Qualified recipients are members of the National Association of Insurance and Financial Advisors. Members' yearly subscription price is included in their dues and is non-deductible therefrom. Members have a choice of receiving either the print or electronic version; they cannot receive both versions.

PARAGRAPH 2a:

Additions and removals are not required for paid circulation.

PARAGRAPH 2b:

WEBSITE GLOSSARY:

Unique Browsers: An identified and unduplicated Cookie Browser that accesses internet content during a measurement period. Each browser visiting a site instrumented with SiteCensus code is assigned a unique cookie id to help determine browser uniqueness

Page Impressions: The number of web pages successfully viewed by all browsers within the reporting period

User Sessions: A single continuous set of activity attributable to a browser resulting in one or more pulled text downloads from a site. A period of inactivity of more than 30 minutes terminates the session

Unique Browser Frequency: The average number of user sessions per Unique Browser over the selected reporting period

User Session Duration: The average time a browser remained on the site per session

Page Duration: The average time a browser spent viewing any page(s) on the site

PARAGRAPH 1 & 3a:

Since association dues for this magazine are collected through local chapters, qualified paid circulation data are only required to be reported in Paragraph 1 and 3a of this report.

PARAGRAPH 3b:

Association rosters and directories include 1 source of circulation for a quantity of 5,239 copies or 6.0%, including industry professionals who are members of a companion association. Other sources include 1 source of circulation for a quantity of 25,214 or 29.1%, including Independent Life Insurance Agents who are not members of NAIFA.

PARAGRAPHS 5 AND 6 ARE NOT REQUIRED.

PUBLISHER'S AFFIDAVIT

We hereby make oath and say that all data set forth in this statement are true.

Rhoda Geasland, Production Director

Lorri Ragan, Publisher

(At least one of the above signatures must be that of an officer of the publishing company or its authorized representative.)

IMPORTANT NOTE:

This unaudited circulation statement has been checked against the previous audit report. It will be included in the annual audit made by BPA Worldwide.

Date signed February 26, 2010

State Virginia

County Falls Church

Received by BPA Worldwide February 26, 2010

Type PJ

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