

**IT'S YOUR MONEY
AND YOUR LIFE!**



SPONSORSHIP MEDIA KIT

SAN DIEGO RADIO TALK SHOW & PODCAST

Saturdays at 7pm on the Radio or
Download the Free 760 AM App



Podcasts at IYmoney.com, Apple iTunes
and 760KFMB.com

*Richard Muscio, CPA &
Joe Vecchio*



**IT'S YOUR MONEY
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Since launching in October of 2011...this award-winning radio show features CPA Richard and Joe presenting excellent and interesting VIP guests and experts discussing a wide range of topics...from great financial advice and family offices to entertainment, health, law, philanthropy, sports, academia, arts, business and other relevant areas about our lives, leisure, legacy and beyond.

Whether financial expert or other notable guest, listeners are treated to great information and spontaneous, entertaining conversations. No other San Diego media source provides as much time for such outstanding guests as "It's Your Money and Your Life!" Many VIP guests have additional bonus tracks.



Jerry Sanders



Bill Lerach



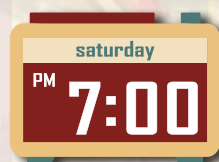
Billie Jean King



Irwin Jacobs



Darlene Marcos Shiley



**IT'S YOUR MONEY
AND YOUR LIFE!**



"It's your Money and your Life!" hosted by Richard Muscio and Joe Vecchio on Saturday evenings has consistently ranked as the 2nd most listened-to hour Saturdays on 760 KFMB. Only nationally-syndicated Dave Ramsey has more listeners.

Against our major talk radio competition, "It's Your Money and Your Life!" has delivered up to a 33% larger audience...an impressive result for an hour-long weekly show.

With its many "Excellence in Broadcasting" awards, 760 KFMB is proud to air "It's your Money and your Life!" radio show every Saturday evening from 7pm to 8pm.



PAST NOTABLE GUESTS:

- Hank Bauer
- Barbara Bry
- Malin Burnham
- Kathi Diamant
- Tom Dreesen
- Gov. Mike Dukakis
- Joan Embery
- Councilmember Marti Emerald
- Dick Enberg
- Bob Filner (last interview as mayor)
- Donna Frye
- Martha Gilmer, CEO SD Symphony
- Nathan Fletcher
- Budd Friedman
- Byron Georgiou
- Ted (The Famous Chicken) Giannoulas
- Irwin Jacobs
- Mel Katz
- UCSD Chancellor Pradeep Khosla
- Billie Jean King
- Ryan Klesko
- Jeffrey Krinsk
- Jim Lampley
- Richard Lederer
- Bill Lerach
- Bill (son of Harpo) Marx
- SD Cty Treasurer Dan McAllister
- Ron Mix
- Paul Palmer
- Rep. Scott Peters
- Don Rickles
- Rod (son of Gene) Roddenberry
- Jerry Sanders (last interview as mayor)
- Darlene Marcos Shiley
- Mike Slater
- Dickie Smothers
- David Stockman
- Deborah Szekely
- George Takei
- Dick Van Dyke
- Bree Walker
- Col. Lawrence Wilkerson

...and many more.

SATURDAYS, 7PM - 8PM

**IT'S YOUR MONEY
AND YOUR LIFE!**



2018 SAN DIEGO PRESS CLUB AWARD WINNERS

AT the 45th Annual San Diego Press Club Awards was the sixth time *"It's Your Money and Your Life!"* was recognized for its continued commitment to stellar radio programming.



THE SHOW WAS AWARDED:

- | | |
|------------------|---|
| 1st Place | <i>Radio/Podcast, Talk, Interview/Call-in Program...Andy Friendly, Network Television Producer, Programmer, and Executive</i> |
| 1st Place | <i>Radio/Podcast, Specialty Reporting – Series ... Cannabis and Hemp Industry Experts, Dallin Young and Dion Markgraaff</i> |
| 2nd Place | <i>Radio/Podcast, Specialty Reporting – Series ... Cannabis and Hemp Industry Experts, Dallin Young and Dion Markgraaff</i> |
| 2nd Place | <i>Radio/Podcast, Enterprise/Investigative Reporting ... Exploring the Hemlock Society and End of Life Decisions</i> |

**IT'S YOUR MONEY
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2017 SAN DIEGO PRESS CLUB AWARD WINNERS

**SAN DIEGO
PRESS CLUB**

2017 WINNER

**EXCELLENCE IN
Journalism
AWARDS**

AT the 44th Annual San Diego Press Club Awards was the fifth time "It's Your Money and Your Life!" was recognized for its continued commitment to stellar radio programming.

THE SHOW WAS AWARDED:

- | | |
|------------------|--|
| 1st Place | <i>Radio/Podcast – Specialty Reporting – Series...Safe Harbor: An Expert Panel on Sustainable Seafood</i> |
| 2nd Place | <i>Radio/Podcast – Specialty Reporting – Series...Reducing and Re-Imagining Food Waste – An Expert Panel</i> |

THE WEBSITE WAS AWARDED:

- | | |
|------------------|---|
| 2nd Place | <i>General Interest Site</i> |
| 3rd Place | <i>Public Service or Consumer Advocacy Site</i> |



*Dave Rudie, Aviva Paley, Tommy Gomes,
Rebecca Gardon*



*The Safe Harbor Panel: Rebecca Gardon, Tommy
Gomes, Joe Vecchio, Michelle Ciccarelli-Lerach,
Corinne Bush, Sarah Rathbone, Heidi Dewar*

**SAN DIEGO
PRESS CLUB**

2016 WINNER

**EXCELLENCE IN
Journalism
AWARDS**

2016 SAN DIEGO PRESS CLUB AWARD WINNERS

At the 43rd Annual San Diego Press Club Awards "*It's Your Money and Your Life!*" was recognized for the fourth time for its continued commitment to stellar radio programming.

THE SHOW WAS AWARDED:

2nd Place	<i>Best Radio Series</i>
2nd Place	<i>Best Specialty Report – Single Report</i>
2nd Place	<i>Best Radio Series and Best Specialty Report – Series</i>
3rd Place	<i>Radio: Feature</i>

2015 SAN DIEGO PRESS CLUB AWARD WINNERS

At the 42nd Annual San Diego Press Club Awards "*It's Your Money and Your Life!*" was recognized for the third time for its continued commitment to stellar radio programming.

**SAN DIEGO
PRESS CLUB**

2015 WINNER

**EXCELLENCE IN
Journalism
AWARDS**

THE SHOW WAS AWARDED:

1st Place	<i>Best Talk/Interview/Call-In Show</i>
1st Place	<i>Best Specialty Report – Single Report...for the "Berry Good Night" Dinner</i>
2nd Place	<i>Best Radio Series and Best Specialty Report – Series</i>

THE WEBSITE WAS AWARDED:

2nd Place	<i>General Interest Site</i>
3rd Place	<i>Entertainment Site</i>

2014 SAN DIEGO PRESS CLUB AWARD WINNERS

THE SHOW WAS AWARDED:

- | | |
|------------------|---|
| 1st Place | <i>Radio: Series</i> |
| 1st Place | <i>Radio: Specialty Reporting – Series</i> |
| 2nd Place | <i>Radio: Specialty Reporting – Single Report</i> |
| 2nd Place | <i>Radio: Talk/Interview/Call-In Program</i> |



THE WEBSITE WAS AWARDED:

- | | |
|------------------|--------------------------------------|
| 2nd Place | <i>Websites – Blog – Topic Based</i> |
|------------------|--------------------------------------|



Audrey Geisel



Rod Roddenberry & Ted Giannoulas



Hank Bauer, Joe Vecchio, Ron Mix, Theresa Moore



Marisa Moris, Marla Anthony & Mari Muscio

**IT'S YOUR MONEY
AND YOUR LIFE!**



Tiffany Piquilloud



Paula Shaw & Jack Gutman



Warren Buffet & Jon Margalit



Kathi Diamant

2013 SAN DIEGO PRESS CLUB AWARD WINNERS

THE SHOW WAS AWARDED:

1st Place

Radio: Series

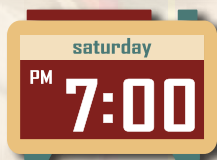
1st Place

Radio: Specialty Reporting – Series

1st Place

Radio: Specialty Reporting – Single Report

To prevent any local influence in judging, The San Diego Press Club Awards' entries are judged by media professionals in a different city every year.



Radio and Website Promotion

Sponsors of the "It's Your Money and Your Life!" radio program are invited to appear for a full show and regularly thereafter. Each sponsor is individually mentioned and personally thanked at the beginning of the third segment by the hosts.

We also make sure to promote sponsors' special events and promotions.

Sponsors are also featured on our award-winning website, iymoney.com. They each have their own page promoting their businesses and podcasts from the show. We make every effort to feature sponsors' current events and news on the home page.



Wendy Gillespie

WAYS TO LISTEN



1. **LIVE** on KFMB, worldwide on the 760 KFMB app, or the "Tune In Radio" app
2. **On-demand:** Past shows on iymoney.com are indexed:
 - *Alphabetically, by guest*
 - *Alphabetically, on a finance page (if applicable)*
 - *Alphabetically, on an general interest page (if not a finance guest)*
 - *Each sponsor has an entire web page with shows specific to their business*
3. **On-demand:** Past shows are also indexed on 760kfmb.com:

<http://www.760kfmb.com/story/15884059/its-your-money-and-your-life>

4. **On-demand:** Shows also stream on two iTunes feeds
4. **On-demand:** RSS feeds on iymoney.com, 760kfmb.com – one button click from our site plays the latest show
5. **On demand:** KFMB radio app

Our IYmoney.com website allows us to get great penetration of our broadcasts



Our podcasts are downloaded

2,200 times a month OR 26,400 times a year

On a monthly basis, our award winning website generates an average of:

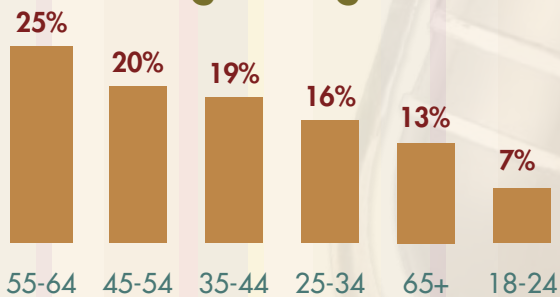
5,372 Visits per month



2,419 Unique new visitors per month

And the website reaches a broad demographic:

Age Ranges



male

55%



female

45%

LIVE BROADCASTS:

Our live broadcast listening audience in San Diego, Orange and Los Angeles Counties, up the coast to Seattle and East to Palm Springs brings in between **5,000** and **10,000** listeners weekly.

2016 Station Profile: Qualitative Current Scarborough Research

760 KFMB LISTENERS ARE:

OCCUPATION

- 28%** | more likely to be business, financial operations, management specialists
- 83%** | more likely to be a small business owner

INCOME

- 57%** | more likely to make \$250,000 or more per year
- 30%** | more likely to make \$100,000 a more per year

HOME OWNERSHIP

- 68%** | more likely to own their own home
- 44%** | more likely to have second home/real estate property
- 119%** | more likely to own home with market value of \$500,000 or more
- 147%** | more likely to own home with market value of \$1,000,000 or more

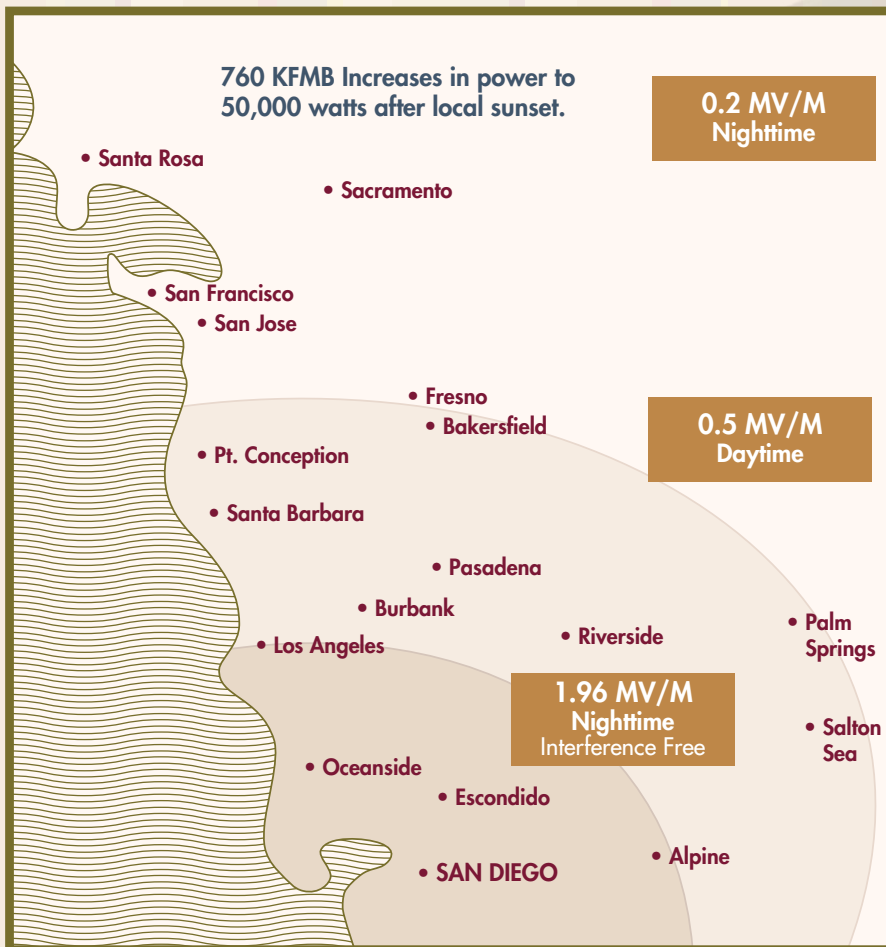
EDUCATION

- 80%** | more likely that highest education level achieved was some post-graduate work
- 42%** | more likely that highest education level achieved was post-graduate degree
- 80%** | more likely that highest education level achieved was college graduate (4-year degree)

(Source: Current Scarborough Research: Release 2 2013: Feb 2013 to Jan 2013)

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Coverage Map



On Saturday nights when the "It's Your Money and Your Life!" radio program airs KFMB increases their signal to the maximum allowed by the FCC, 50,000 watts, and can reach a large section of the West Coast, from Seattle down to Cabo San Lucas, all of San Diego County and the Palm Springs region.



Located at the advantageous dial position of 760 AM, the KFMB signal reaches the entire San Diego area, as far north as Los Angeles. While most AM and FM stations have "pockets" where their signal does not reach, 760 KFMB AM overcomes the troublesome topography to reach all four corners of San Diego County.

**VERY FEW SAN DIEGO RADIO
STATIONS CAN MAKE THAT CLAIM!**

Why AM 760 KFMB?



News/Talk formats, in general, tend to attract a more educated, affluent audience.



760 is FOREGROUND which means our listeners are actively listening. Our listeners stay tuned through the commercials to hear what our personalities are going to say next which means they hear your advertising message!



Our listeners tune in to find out what is happening locally, nationally and globally.



760 KFMB is a heritage radio station founded in 1940 — we were the 4th radio station in San Diego. The station has been family owned since 1964. We're one of the last family-owned broadcasting companies.



760 KFMB is a CBS news affiliate and is a part of the KFMB Stations group. We are owned in conjunction with San Diego's #1 source for news, CBS News 8, and 100.7 KFM-BFM which allows us to cross-market our programming. Our CBS News 8 team provides live radio news coverage, Mike Slater and Roger Hedgecock are televised in San Diego on Channel 8 regularly.

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OTHER NOTABLE GUESTS



Gina Champion-Cain



Deborah Szekely



JW August



Ryan Klesko

**AM
760
KFMB**

saturday
PM **7:00**

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SPONSORSHIP INFORMATION

*If you have a guest or topic to recommend,
or if you are interested in promoting your cause
or enterprise on "It's Your Money and Your Life!" radio,
please contact Joe Vecchio or Richard Muscio*

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