



The 50+ Market



BOOMERS: The New "Sweet Spot" Target Demographic

50-Plus

Average Home Values

New York's Adults 50+
have Higher Home Values
than Adults under the Age of 50.



| AGE | NUMBER OF HOME OWNERS | AVERAGE HOME VALUE |
|---------------------|-----------------------|--------------------|
| Adults Under Age 50 | 3,837,100 | \$ 547,664 |
| Adults Age 50+ | 3,206,900 | \$ 554,106 |

Source: **The Media Audit** New York, NY Jan-Feb 2008

50-Plus

Home Improvement Buying Power

87% of New York's Prime Home Repair Prospects are Age 50+...
representing over \$49 Billion in Spending Power.

Report: CROSSTAB REPORTS
Market: NEW YORK, NY for JAN-FEB 2008
Bases: ADULTS AGE 18+
Target: ADULTS--AGE 50 PLUS

THE MEDIA AUDIT

Base Population: 14,252,600

% In Target: 40.5%

| Target | Base Persons | Primary Persons | Horizontal Percent | Vertical Percent | Target Index |
|--|--------------|-----------------|--------------------|------------------|--------------|
| HOME REPAIRS--IN HOME 20YR+ & HOME EQUITY LOAN | 676,200 | 584,600 | 86.5 | 10.1 | 214 |
| YEARS AT PRESENT ADDRESS--10 YEARS OR MORE | 7,751,800 | 4,409,900 | 56.9 | 76.4 | 140 |
| YEARS AT PRESENT ADDRESS--20 YEARS OR MORE | 4,202,200 | 3,113,800 | 74.1 | 54.0 | 183 |



Target: ADULTS--AGE 50 PLUS

Total Income: 1,048,550,000,000

% In Target Value: 40.5%3%

| Target | Primary Persons | Total Income | Avg (Mean) Income |
|--|-----------------|----------------|-------------------|
| HOME REPAIRS--IN HOME 20YR+ & HOME EQUITY LOAN | 584,600 | 49,124,500,000 | 84,002 |

50-Plus

Investment Buying Power

New York's 50-Plus Crowd Outperforms the Market in Investments, and about Half of All Investors are Age 50+.



Market: NEW YORK, NY for JAN-FEB 2008
 Bases: ADULTS AGE 18+
 Target: ADULTS--AGE 50 PLUS
 Base Population: 14,252,600

% In Target: 40.5%

| Target | Base Persons | Primary Persons | Horizontal Percent | Vertical Percent | Target Index |
|---|--------------|-----------------|--------------------|------------------|--------------|
| HAVE IRA/KEOGH ACCOUNT | 5,763,300 | 2,835,900 | 49.2 | 49.1 | 122 |
| HAVE CD'S/SAVINGS CERTIFICATES | 4,828,600 | 2,416,000 | 50.0 | 41.9 | 124 |
| TRADED STOCKS/BONDS/SECURITIES DURING PAST YEAR | 3,083,100 | 1,456,200 | 47.2 | 25.2 | 117 |

| Target | Primary Persons | Total Income | Avg (Mean) Income |
|---|-----------------|-----------------|-------------------|
| INFLUENCE BUSINESS BANKING DECISIONS | 358,900 | 38,641,250,000 | 107,636 |
| HAVE IRA/KEOGH ACCOUNT | 2,835,900 | 234,507,750,000 | 82,695 |
| HAVE CD'S/SAVINGS CERTIFICATES | 2,416,000 | 191,107,750,000 | 79,101 |
| HAVE A 401K ACCOUNT | 1,917,000 | 172,442,750,000 | 89,964 |
| HAVE CAR LOAN | 846,200 | 76,577,500,000 | 90,496 |
| HAVE HOME EQUITY LOAN | 999,300 | 90,518,000,000 | 90,581 |
| LIQUID ASSETS [CASH/STOCKS/CD'S/ETC]--\$100K PLUS | 2,004,900 | 193,641,500,000 | 96,589 |
| LIQUID ASSETS [CASH/STOCKS/CD'S/ETC]--\$250K PLUS | 1,153,200 | 127,053,250,000 | 110,184 |
| TRADED STOCKS/BONDS/SECURITIES DURING PAST YEAR | 1,456,200 | 133,247,250,000 | 91,503 |
| INVESTORS--HAVE CD'S/IRA'S/401K'S | 3,704,100 | 289,662,000,000 | 78,200 |

50-Plus

Auto Buying Power

MARKET: NEW YORK, NY FOR JUL-AUG'07/JAN-FEB 2008
 BASE: ADULTS AGE 18+
 PRIMARY TARGET: ADULTS--AGE 50 PLUS



43% of New York's New Vehicle Buyers are Age 50+, with a spending power of over \$50 Billion Dollars.

| Targets | Base Persons | Primary Persons | Horizontal Percent | Vertical Percent | Target Index |
|-------------------------------------|--------------|-----------------|--------------------|------------------|--------------|
| PLAN BUY--NEW CAR/VAN/TRUCK/SUV | 1,351,200 | 577,000 | 42.7 | 10.0 | 105 |
| LUXURY CAR OWNERS--CADILLAC/LINCOLN | 469,500 | 283,500 | 60.4 | 4.9 | 149 |

| Targets | Total Income | Avg (Mean) Income |
|--|----------------|-------------------|
| PLAN BUY--CAR/VAN/TRUCK/SUV | 66,404,999,168 | 81,870 |
| PLAN BUY--NEW CAR/VAN/TRUCK/SUV | 50,124,500,992 | 87,143 |
| PLAN BUY--USED CAR/VAN/TRUCK/SUV | 10,963,000,320 | 63,151 |
| PLAN BUY--CAR | 39,685,001,216 | 80,924 |
| PLAN BUY--VAN/TRUCK/SUV | 20,877,000,704 | 80,919 |
| PLAN BUY--DOMESTIC CAR/VAN/TRUCK/SUV | 25,982,500,864 | 69,958 |
| PLAN BUY--FOREIGN CAR/VAN/TRUCK/SUV | 30,916,249,600 | 97,038 |
| PLAN BUY--WILL PAY \$20000 PLUS FOR NEXT VEHICLE | 49,707,249,664 | 94,214 |
| PLAN BUY--WILL PAY \$30000 PLUS FOR NEXT VEHICLE | 30,380,249,088 | 105,377 |
| LUXURY CAR OWNERS--CADILLAC/LINCOLN | 18,589,499,392 | 69,364 |
| LUXURY CAR OWNERS--BMW/MER/LEX/INF/JAG/PORSCHE | 56,388,251,648 | 101,619 |

50-Plus



Total Buying Power

Adults Age 50+ in the New York Metro
Represent Nearly \$379 Billion in Spending Power

| Target: | ADULTS--AGE 50 PLUS | | |
|---------------------|---------------------|-----------------|-------------------|
| Total Income: | 378,502,750,000 | | |
| Target | Primary Persons | Total Income | Avg (Mean) Income |
| ADULTS--AGE 50 PLUS | 5,771,000 | 378,502,750,000 | 65,587 |

Source: **The Media Audit** New York, NY Jan-Feb 2008

50-Plus



Accumulated Wealth

In addition to nearly \$379 Billion in Income, Adults Age 50+ in the New York Metro Outperform the Market in Liquid Assets

Target: ADULTS--AGE 50 PLUS

Base Population: 14,252,600

| Target | Target Index |
|---|--------------|
| LIQUID ASSETS [CASH/STOCKS/CD'S/ETC]--\$100K PLUS | 128 |
| LIQUID ASSETS [CASH/STOCKS/CD'S/ETC]--\$250K PLUS | 158 |

50-Plus

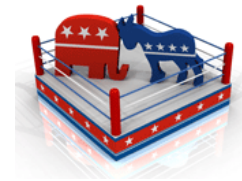
Valuable to Political Campaigns.



Over 72% of Adults 50+ Vote and are 33% more likely to vote than New York's average adult. They also outperform the market in all party affiliations.

Report: CROSSTAB REPORTS
 Market: NEW YORK, NY for JAN-FEB 2008
 Bases: ADULTS AGE 18+
 Target: ADULTS--AGE 50 PLUS

THE MEDIA AUDIT



Base Population: 14,252,600

% In Target: 40.5%

| Target | Base Persons | Primary Persons | Horizontal Percent | Vertical Percent | Target Index |
|--|--------------|-----------------|--------------------|------------------|--------------|
| PAST YEAR VOTED IN LOCAL, STATE, NATIONAL ELECTION | 7,783,900 | 4,176,600 | 53.7 | 72.4 | 133 |
| PAST YEAR VOTED AND IS A DEMOCRAT | 3,496,100 | 1,669,600 | 47.8 | 28.9 | 118 |
| PAST YEAR VOTED AND IS A REPUBLICAN | 1,484,700 | 846,300 | 57.0 | 14.7 | 141 |
| PAST YEAR VOTED AND IS A INDEPENDENT | 2,304,300 | 1,418,800 | 61.6 | 24.6 | 152 |

Source: **The Media Audit** New York, NY Jan-Feb 2008

50-Plus



MEDIA HABITS:

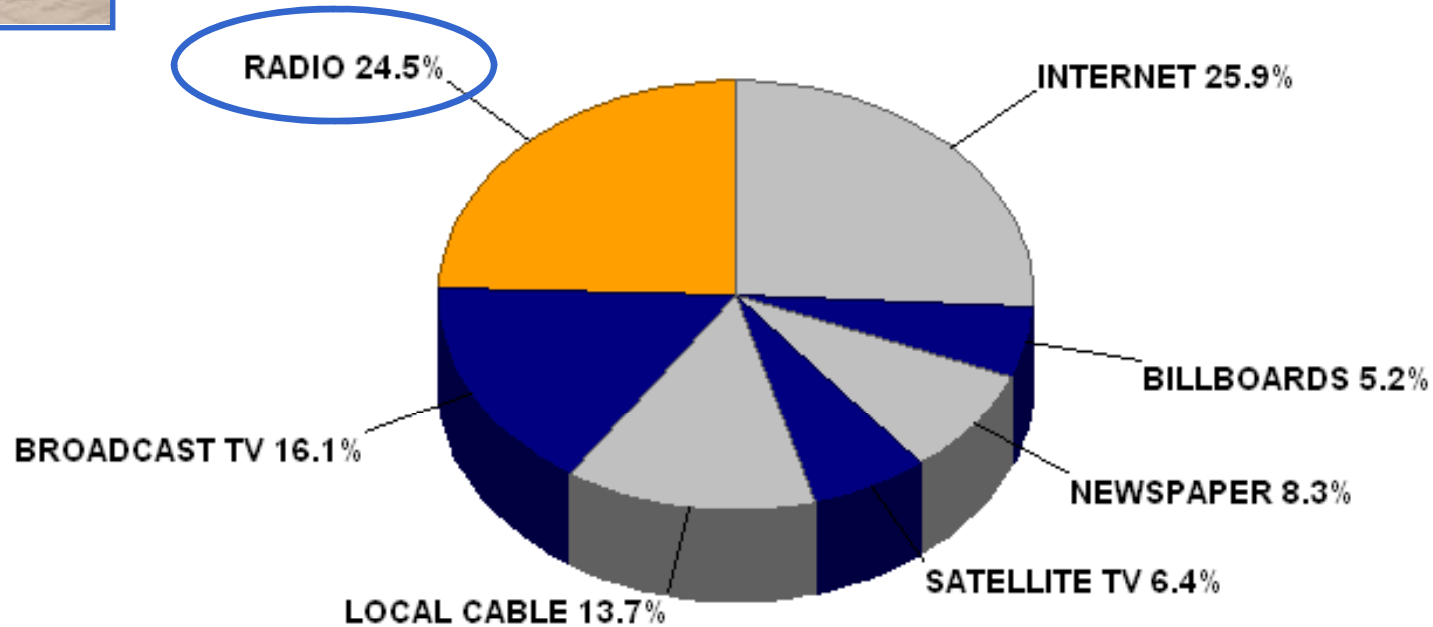
NEW YORK'S 50+ MARKET

50-Plus

SPEND 25% OF THEIR MEDIA DAY WITH RADIO



MEDIA DAY ANALYSIS OF NYC ADULTS AGE 50+



Source: **The Media Audit** New York, NY Jan-Feb 2008

50-Plus

WOR IS THE MOST TARGETED & EFFICIENT IN DELIVERING THE 50+ MARKET

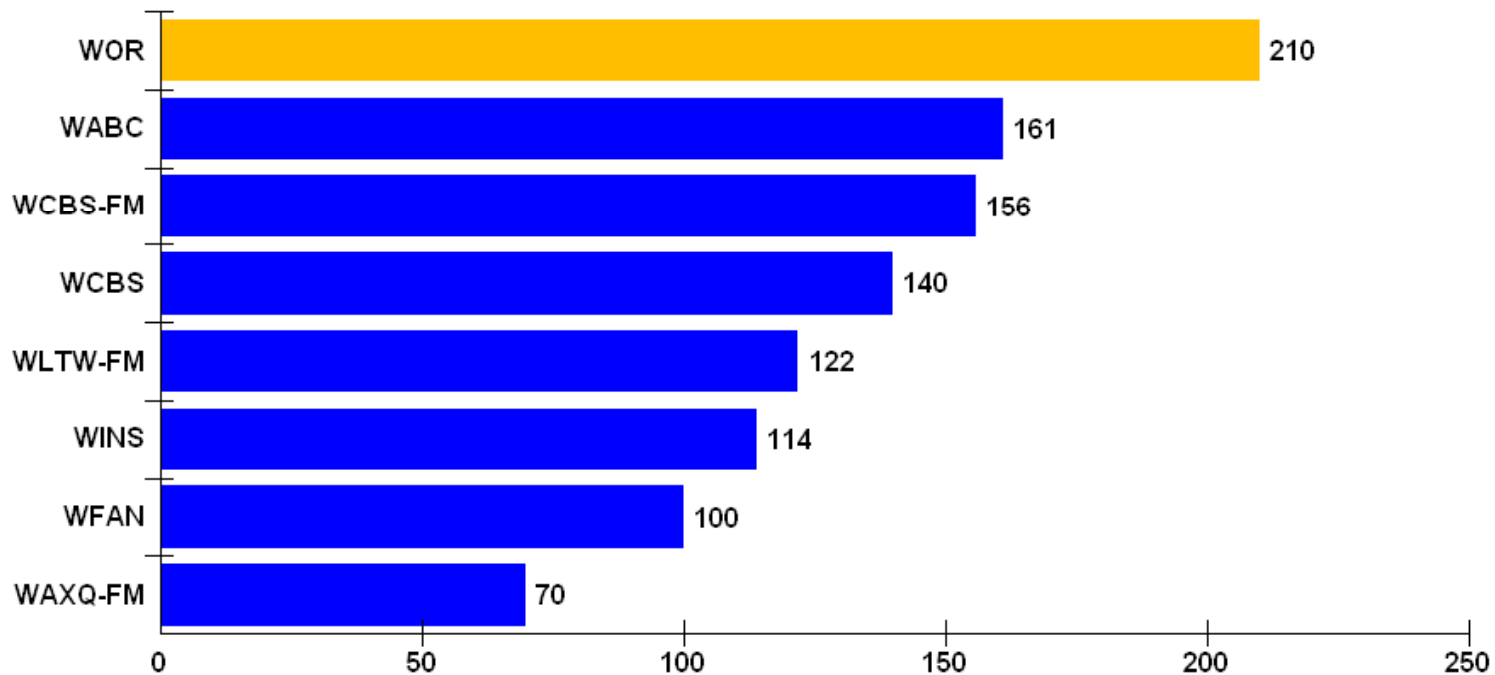
Report: RANKER REPORT
Market: NEW YORK, NY for JAN-FEB 2008
Bases: ADULTS AGE 18+
Target: ADULTS--AGE 50 PLUS
Base Population: 14,252,600

THE MEDIA AUDIT



% In Target: 40.5%

ADULTS AGE 50+



Source: **The Media Audit** New York, NY Jan-Feb 2008

50-Plus

WOR IS THE MOST TARGETED & EFFICIENT IN DELIVERING GRAYING AFFLUENTS

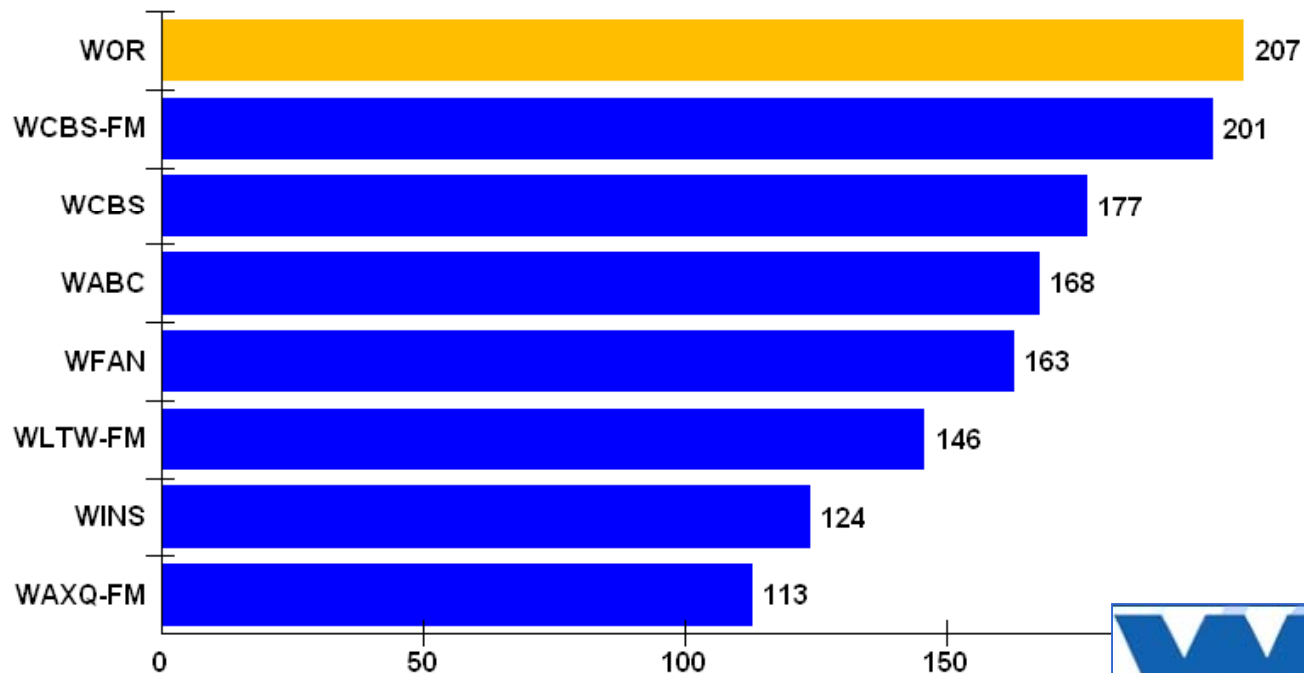
Report: RANKER REPORT
Market: NEW YORK, NY for JAN-FEB 2008
Bases: ADULTS AGE 18+
Target: GRAYING AFFLUENTS--AGE 50+/FAMILY INCOME \$50,000+
Base Population: 14,252,600

THE MEDIA AUDIT

% In Target: 19.2%



GRAYING AFFLUENTS





Driving Habits

WOR Listeners Drive More Miles Each Week
Than the Average Adult in the Market

Report: CROSSTAB MILES DRIVEN REPORT
Market: NEW YORK, NY for JAN-FEB 2008
Bases: ADULTS AGE 18+
Target: ADULTS AGE 18+

Base Population: 14,252,600

| Target | Avg (Mean) Miles Driven |
|----------------------------|-------------------------------|
| ADULTS AGE 18+ | 142 |
| PAST 7-DAY CUME RADIO--WOR | 150 |

Therefore, WOR Listeners
Outperform the market in:

- Auto Repairs
- Gasoline Consumption
- Tire Purchasing
- and the list goes on...

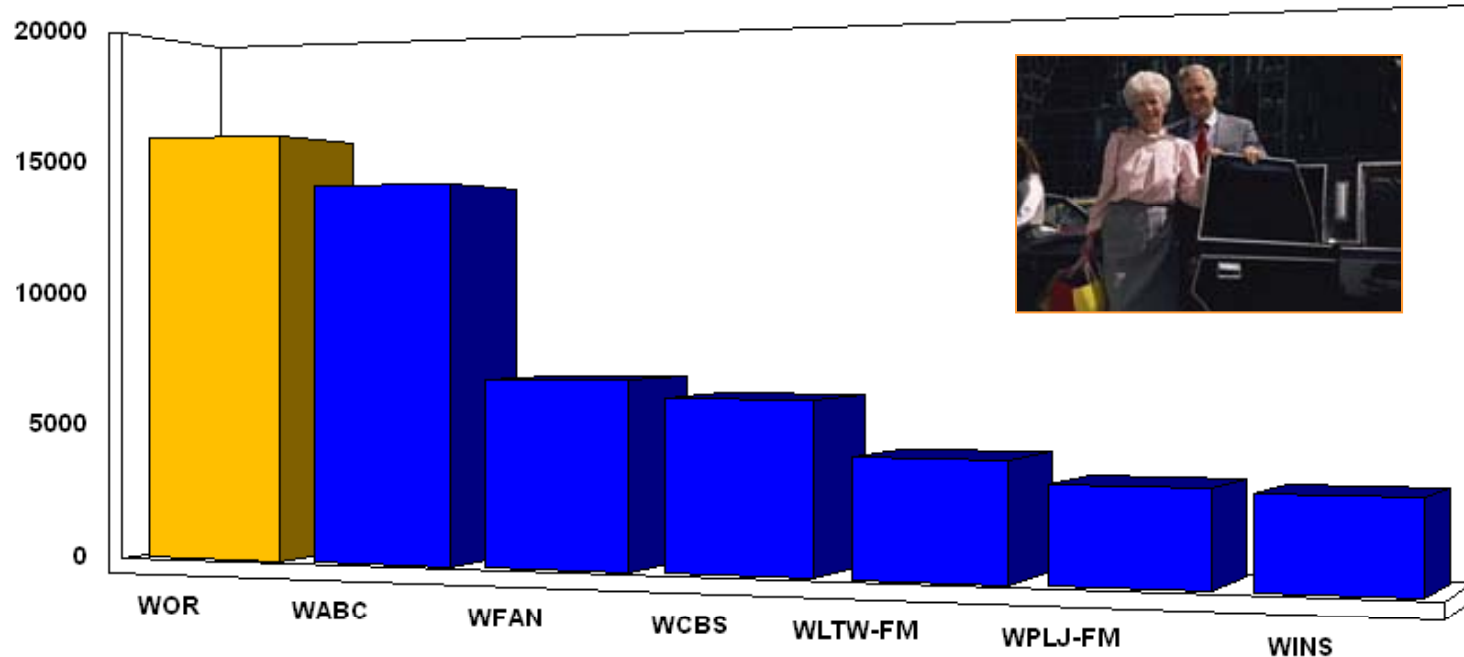


50-Plus

WOR DELIVERS THE MOST GRAYING AFFLUENT LUXURY CAR OWNERS

Report: RANKER REPORT THE MEDIA AUDIT Most Often Ratings
Market: NEW YORK, NY for JAN-FEB 2008
Bases: MAKE OF VEHICLES NOW OWNED--LEXUS *OR* LUXURY CAR OWNERS--CADILLAC/LINCOLN
Target: GRAYING AFFLUENTS--AGE 50+/FAMILY INCOME \$50,000+
Base Population: 811,900 % In Target: 24.1% Target Persons: 195,900

GRAYING AFFLUENTS - LEXUS/CADILLAC/LINCOLN OWNERS

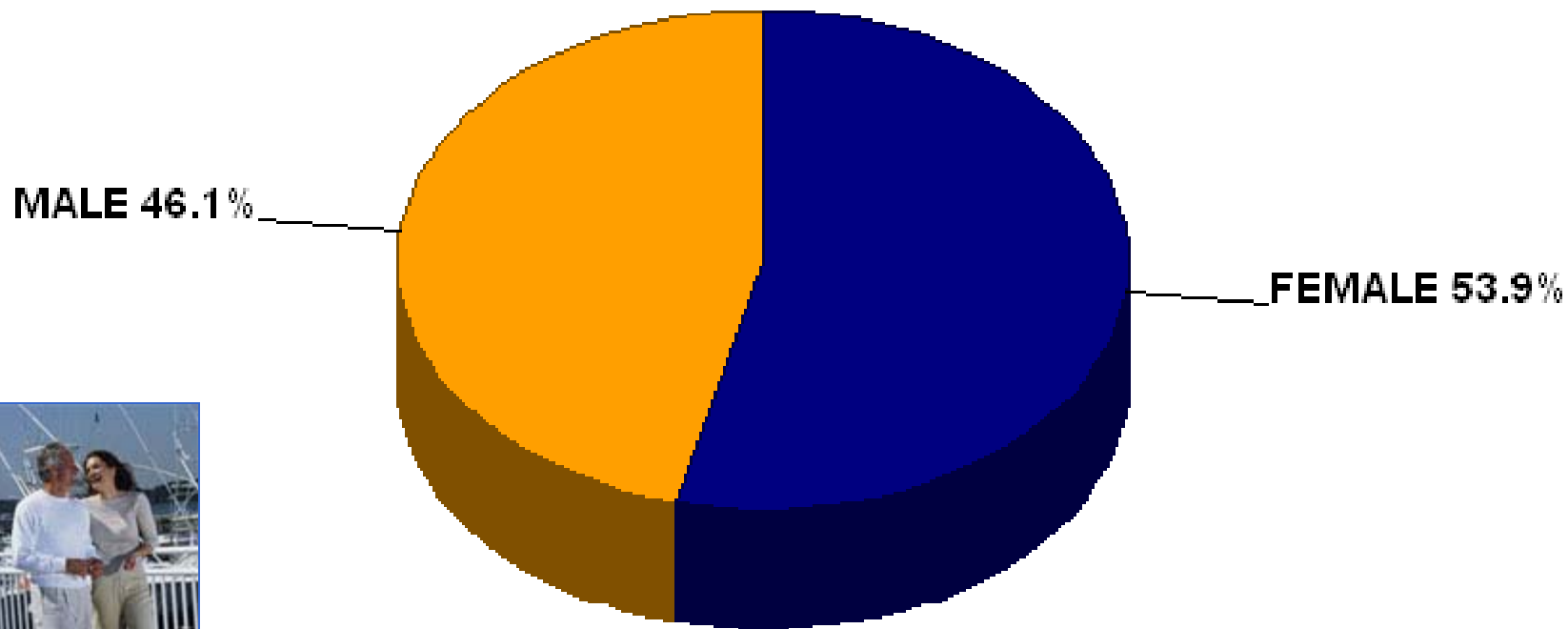




WOR MIRRORS THE MARKET IN GENDER SPLIT

| Media: WOR | | | |
|--------------------|------------------------|--------------------------|------------------------|
| Targets | Market Profile Percent | Audience Profile Percent | Audience Profile Index |
| MARKET INDEX = 100 | 100.0 | 100 | 100 |
| MEN--18+ | 47.4 | 46.1 | 97 |
| WOMEN--18+ | 52.6 | 53.9 | 102 |

WOR AUDIENCE GENDER PROFILE




Source: **The Media Audit** New York, NY Jan-Feb 2008

50-Plus

Total Buying Power of WOR Adults 50+

WOR Listeners Age 50+
Have over \$37 Billion in Spending Power

| | | |
|----------------------------|---------------------|---|
| Target: | ADULTS--AGE 50 PLUS |  |
| Total Income: | 1,048,550,000,000 | |
| Target | Total Income | |
| PAST 7-DAY CUME RADIO--WOR | 37,330,500,000 | |

Source: **The Media Audit** New York, NY Jan-Feb 2008