



IMPORTANT PRIVACY NOTICE INSERT ENCLOSED WITH THIS ISSUE



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The AARP Rewards Visa® Card From Chase

The only credit card program endorsed by AARP

You don't need another credit card; you need a better credit card with benefits designed for AARP members like you. The AARP Rewards Visa Card from Chase provides you with ongoing discounts, protection and tools for long-term financial health.

- No annual fee
- Earn points from your very first purchase — there's no limit to what you can earn!
- Straightforward, easy-to-redeem rewards

- Redeem for cash or gift certificates at leading merchants
- Enjoy built-in protection and security features at no extra cost
- Quality 24-hour customer service from a dedicated team of service advisors

To find out more, or to apply for the AARP Rewards Visa Card from Chase, simply call 1-877-816-1704 or visit www.aarpcreditcard.com. ♦

Accounts subject to credit approval. Restrictions and limitations apply. AARP Rewards Visa Platinum credit cards are issued by Chase Bank USA, N.A. See www.aarpcreditcard.com for pricing and rewards details. AARP member benefits are provided by third parties, not by AARP or its affiliates. Chase pays a royalty fee to AARP for the use of AARP's intellectual property. These fees are used for the general purposes of AARP. Credit card program terms are subject to change and may have restrictions.

Stay Safe And Save With The AARP Driver Safety Program

The AARP Driver Safety Program is the nation's first and largest driver-improvement course designed for drivers ages 50 and older. Since 1979, the program has helped millions of drivers stay safe on the road. Available in classroom and online settings, the course is open to AARP members and non-members of all ages, and there are no tests.

You'll learn defensive driving, rules of the road and how to reduce your chances for traffic violations, crashes and injuries. You may also be eligible to receive an insurance discount.

For information, or to register for the AARP Driver Safety Program, call 1-877-846-3301 toll free or visit www.aarp.org/driving50.

September Is Life Insurance Awareness Month

Many Americans don't have life insurance, and some who do may be underinsured. That's why we want to join the industry-wide effort in building awareness during Life Insurance Awareness Month.

As a customer of the AARP Life Insurance Program from New York Life Insurance Company, you've already taken the first important step to help protect your family or loved ones during a difficult time. But there are important questions to ask throughout the duration of your coverage, to make sure your intentions are met. Taking the time now to ask yourself just a couple of questions and update any information as needed can make a huge difference in easing the process for your family later.

1. Is your coverage sufficient?

If some time has passed since you originally purchased your life insurance, it's a good idea to take inventory of what your benefits should go toward. Then determine if your benefits would still be enough to cover those expenses. Since costs are rising every day, your insurance

may not go as far as planned. If you find that your needs are higher than the coverage you have in place, there are a number of options to supplement or increase your benefit amount.

2. Will it continue for as long as you need it?

Term life insurance is a great way to provide affordable coverage for a set period of time. If changes in your circumstances result in your needing protection for longer than you had initially planned, it may be a good idea to review your coverage.

Supplementing your term product with permanent life insurance can help ensure that there is still coverage in place regardless of your age. Or, if you are approaching the end of the coverage period for your term insurance (for many term products it ends at age 80), you may want to consider exchanging it for permanent life insurance — to keep your full benefit amount for an unlimited time.

3. Is your beneficiary information correct?

Major life changes occur all the time,

and updating life insurance doesn't always make the "to do" list. Review your Certificates periodically to ensure that everyone you want to receive your benefits is listed, and that his or her information is up to date. Check that addresses are correct, names haven't changed and contact information is accurate. If you need to change information, you can call a customer service representative at 1-888-963-7219. Our business hours are 8 a.m. to 10 p.m. (Eastern Time) Monday – Friday and 9 a.m. to 5 p.m. Saturday. ♦

Did You Know?

Fortune magazine announced that New York Life has, once again, been included in its annual list of the "World's Most Admired Companies," taking first or second place in attributes such as Financial Soundness, Quality of Management, Quality of Products and Services and Global Competitiveness.

"It's incredibly gratifying to receive this kind of recognition from such a respected source," says Michael Horan, Corporate Vice President for the AARP Life Insurance Program from New York Life. "AARP members can see this as yet another indication of the soundness of our programs."

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Gearing Up For Wintertime Safety

With nice fall temperatures in the air, it's hard to believe that the harsh winter chill is right around the corner. But that makes now the best time to prepare for the weather that's on its way — *before* you're dealing with the worst of it. Here are a few things you can do to help ensure your safety throughout the winter:

FOR YOUR HOME

If you have a wood-burning fireplace, it's a good idea to have your chimney flue inspected once a year, before your first fire of the season. Also make sure you have a screen or glass cover for the face of the fireplace that can catch flying embers or stop any logs that may roll.

Install smoke and carbon monoxide detectors on each floor of your home. If you already have these installed, be sure to check the batteries once a month and change them at least once a year.

Test your fire extinguisher to ensure that it's working properly. If you don't have one yet, you should purchase one, familiarize yourself with its use and store it in a handy location.

FOR YOUR CAR

Make sure your vehicle is in good working condition for the winter roads. This means your lights, defroster and windshield wipers all work correctly, your tires have ample tread and your brakes are functioning

properly. Check or have your mechanic check all your fluid levels when you have your routine oil change — you'll want to be sure that you have adequate oil, washer fluid and gasoline. Also be sure your battery has plenty of life — it will have to work harder in the cold weather.

Have an emergency supply kit ready. In the winter, this should include items such as blankets, extra warm clothing, sand or cat litter, a shovel and an ice scraper, in addition to your standard roadside emergency kit. If you can, always travel with a cell phone with emergency numbers programmed — it can make a breakdown or emergency much easier to handle. ♦

A Smart Way To Generate A Lifelong Income Stream

If you're like many Americans, you've saved and invested wisely to help prepare for a long retirement. And since life expectancies continue to rise, retirements are lasting 25 or 35 years ... or more, which means your savings should last just as long.

To ensure that this happens, you might withdraw your money at a conservative rate, just enough to live comfortably. But there's no way to predict exactly how long you'll live, so there's still a chance you might run out of money.

On the other hand, you could purchase a fixed immediate annuity and turn a portion of your savings into a lifelong monthly income stream. Better yet, the income could actually exceed what you might take out if you were managing and withdrawing from your savings on your own.

For example, if a 75-year-old male purchases a \$100,000 annuity, he'll receive \$631 each month ... \$7,572 annually.¹ That's a 7.5% annual payout.² He'll get a fixed monthly income payment that's 100% guaranteed to continue his entire life — no matter how long that is.

Find out how much monthly income you could receive — request free information about the AARP Lifetime Income Plan with Cash Refund. You'll receive a personalized income quote and complete annuity details. ♦

**Just call New York Life at
1-800-923-0091.**

Benefits Of The AARP Lifetime Income Plan With Cash Refund

- Fixed monthly income payments — regardless of market conditions
- Payments begin immediately and continue for life
- If you pass away before your payments equal your purchase amount, your beneficiary will be paid the difference
- Backed by the financial strength of New York Life Insurance and Annuity Corporation
- Purchase with funds from an IRA, 401(k), CD or savings account (\$5,000 minimum)

FREE information — Call New York Life at 1-800-923-0091

lifetimeincome.nylaarp.com/news

¹ The annuity income shown is before any applicable federal and state taxes.

² Please note that the income and annual payout rate shown include interest plus return of principal. Amounts effective on 8/1/10, and vary by state.

Have You Visited nylaarp.com Lately?

Our Web site has been completely redesigned. In addition to a brand-new look, we've added a number of features and simplified navigation to make it even easier to find exactly what you're looking for.

Explore the new www.nylaarp.com site to discover all of the user-friendly tools and easily accessible product information, as well as these helpful areas:

- Educational articles and resources to help you plan a more secure financial future
- Access to information about our Lifetime Income Program
- New products and solutions from New York Life
- Frequently asked questions about our products
- Easy-to-find contact information for our customer service staff
- Simple instructions and forms for when you need to file a claim

And, if you want to go to the customer service site to manage your life insurance account, don't worry — nothing has changed there. Simply click "Customer

Service" at the top of the page, select "Life Insurance" and click the "Online Account Access" button. Then, just log in or sign up for online account access to make premium payments, change your address, download forms, view your Certificate and more.

Be sure to check out all the new features and tools that the site has to offer. It's a great and convenient way to get all the information you may need. Visit www.nylaarp.com today. ♦

CLICK TIPS

- To share our site with friends or family, just copy our URL, www.nylaarp.com, and paste it in an email.
- Want to remember our Web site for future use? Just add it to your Favorites list.
- Have a question about a product? Our Web site's Frequently Asked Questions provide detailed questions and answers for each of our life insurance products, with specific information for your state of residence.

Updating Beneficiary Information: Your Questions Answered

Q. Why is it so important to update my beneficiary information?

A. It's important to update beneficiary information to prevent any unnecessary delays in issuing payment and to help make sure your gift is delivered exactly as intended.

Q. How often should I change my beneficiary information?

A. You should change your information anytime you need to add or delete beneficiaries, or to alter the percentage each beneficiary receives.

Q. Do I have to select a spouse or relative?

A. You can name anyone a beneficiary: it doesn't have to be a friend or relative — or even a person, for that matter. Colleges, estates and charities are among the popular designations we receive.

Q. How many beneficiaries can I select?

A. While our form allows you to list four beneficiaries, you may select as many as you like.

Q. How do I make a designation change?

A. For your protection, all beneficiary changes must be submitted in writing. You can request a beneficiary change form using any of the following channels:

Internet: Go to www.nylaarp.com, click on "Customer Service," then "Life Insurance," and log on as requested. From the Customer Service screen, select "Beneficiary Change Form" and follow the instructions provided.

Self Service: Call 1-800-695-5164, follow the prompts to enter your telephone number, then press "2" to access the forms menu.

Live Representative: To speak with a customer service representative, call the toll-free number above and press "0" at any time. Representatives are available 8 a.m. to 10 p.m. (Eastern Time) Monday through Friday and 9 a.m. to 5 p.m. Saturday. ♦