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The Importance Of Organization

Keeping Your Critical Information Safe And Accessible

While having all of the information readily available is a huge step in emergency financial planning, it won't help if your next of kin aren't able to access any of the information they may need. Being prepared in advance can help in so many ways: if a question arises on one of your accounts, it can help resolve the issue more quickly; if you have a health emergency and need someone to act on your behalf, that person will have access to all the necessary records; and if there is a natural disaster or emergency, your information is all gathered and protected in case of displacement. It's an easy step to take that could make such a difference at a critical time. ♦

FALL 2011

The Importance Of Organization

Keeping Your Critical Information Safe And Accessible

You probably have a designated place where you keep some of your important personal documents — your birth certificate or your marriage license ... maybe last year's tax returns. But if the time came when you needed to gather all of your information quickly, could you find it? More importantly, could your family members locate what they would need to manage your affairs — insurance papers, 401(k) documents, mortgage information — if you weren't able to help them find it? By having all of your important documents gathered, organized, and protected, you and your family will be able to navigate through a difficult time more easily.

The best way to store your critical documents is by keeping them all in one location, such as a fireproof filing cabinet or safe. Divide them into categories, with each one clearly marked, in case a family member has to locate information on your behalf. Categories include:

Key Contacts: Phone numbers and/or addresses for your family, banks, and life, home, auto, and health insurance providers.

General Documents: All of the legal identification items that you may need, including birth certificates, adoption papers,

written copies of driver's license numbers and expiration dates, Social Security cards, marriage licenses or civil union certificates, and passports.

Emergency Information: What would be needed if you or your spouse/partner became seriously ill or injured: living wills/health care proxies, and powers of attorney.

Also, what might be needed in case of death: beneficiary forms for IRAs, 401(k)s, or other benefit plans, last will and testaments, burial instructions, cemetery plot deeds or prepaid cremation documents, military discharge papers, funeral home preferences, and information for obituaries.

Insurance Policies: All life insurance policies and documents, health and accident ID cards and claim records, mortgage insurance policies, annuity statements and documents, beneficiary forms for insurance and annuity policies, and long-term care insurance policies.

Financial Paperwork: Your checks, bank statements, mortgages, auto and other loans, credit card statements, IRAs, 401(k)s or other investment accounts, appraisals of valuable items, rental or lease agreements, real estate deeds or

other titles of ownership, medical bills, and last year's tax returns. Once you have all this information gathered, organized, and filed, you should take some time to review the file with your spouse, partner, children — or anyone else who would need to have access to it.

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Turning History Into A Hobby — Building Your Family Tree

Learning about your family's past is like putting a puzzle together. Every fact, person, or location you know about can help you link to the next piece of information ... and over time, the small family branch that you've been familiar with can turn into a full, multigenerational, and cross-continental family tree. That's probably why the art of family-tree building has become so popular in recent years.

Thanks to that surge in popularity, it's easier than ever to learn about your family history and build a family tree. If that's something you've been interested in, but haven't known where to begin, here are some resources to help you get started.

The first step is to gather as much information as possible, and to get it from the best possible resources — your relatives. The more names, locations, and dates you have going into your research, the more information you'll be able to uncover.

Using that information, you can use the Internet — and even the library — to provide more extensive and

in-depth data. Old newspaper articles, service registries, and county or state records are often widely available online or in archives.

After tapping into those resources, you can continue your research in a few different places. The most convenient are probably family-tree websites — such as ancestry.com and genealogy.com — which are dedicated entirely to family-history research. You enter as much data as you have, and the sites will provide additional information — such as census report data or Social Security index reports — which can lead to more family members for you to research. These sites also have fee-based memberships available; you can pay them to do more research for you and organize the data as you collect it.

Whichever route you choose, you'll probably learn quickly: family-tree building is a fun and interesting hobby that you can share with your whole family. ♦

Easy Resume Tips To Put To Work For You

Whether you're looking to grow within your current field or find a new, "semiretired" career, here are a few tips that can get your resume noticed.

- **Start out strong:** A "Professional Profile" is a list of the relevant skills and experience you have to offer. This can go under your contact information, and serve as the "headline" — a summary to inform the reader of the type of professional you are.
- **Keep it current:** Listing your most recent experience helps the employer get a feel for your skills without being overloaded with information. Also, highlight the experience relevant to the position you're applying for — especially if you're changing career paths.

Most important of all, make sure you have an electronic version that's readily available to email to prospective employers. These few easy techniques can help get your resume seen by the people you want to see it. ♦

The Self-Rewarding Act Of Giving How Volunteering Can Benefit You

When you think of volunteering, any number of images can come to mind — from collecting food for the homeless and gathering supplies for disaster victims to leading a church education class or serving as an usher for your local theater. There is no shortage of people who can benefit from your volunteer services ... but did you know that you may benefit most of all?

The Mind and Body Boost

Volunteering requires interaction and making social connections — both of which help improve memory and combat depression. Additionally, the natural sense of accomplishment that comes with serving others helps build pride and self-esteem. It's not a coincidence that the people you see in public-service advertisements always have smiles on their faces.

It can even provide skills that can help your career. If you're volunteering in a field of interest to you, such as at an art museum, or providing aid at a nursing home, you could use that experience to build your resume. And the higher-level skills you'll use while volunteering, such as teamwork, problem solving, project planning, and organization, can be a benefit to any career.

Lending a Hand

If you're interested in volunteering but aren't sure how to begin, your local newspaper or news websites often list opportunities that you could select from. Also, AARP's website createthegood.org is an excellent resource — simply enter your zip code and you can find volunteering options near you to fit into your schedule. ♦

Retirement Income Strategy In Any Market

Gas prices, real estate, and the financial landscape are not what they once were. But this doesn't mean we've put everything on hold — we're just more mindful about how we go about doing things. We may take fewer road trips, or make home repairs instead of renovations. And regardless of market conditions, we still work toward making our retirements more secure ... we may just look at different strategies than before to get us there.

So how does one go about planning for financial security in retirement? You may try your hand at the stock market or purchase CDs to grow your savings. But what if you've built up your nest egg and need to use it as an income source to help

fund your retirement? And how can you make it last a lifetime?

You could purchase a fixed immediate annuity and turn a portion of what you've saved into a lifelong monthly income stream.* This strategy appeals to many people because it means you're not left to manage and stretch your money on your own to make it last. Plus, it's income in addition to Social Security or a pension you may have. And like those sources, it's an income that you'll receive no matter how long you live, and the payments are fixed regardless of market conditions.

To take it a step further, in today's markets, some financial experts recommend a strategy called "laddering." This means staggering

your purchases over a number of years — for example, possibly buying an annuity every year for the next five years. That way you'll get some of the income you need right away, and if the financial landscape improves, so will your income payments with each purchase.

Fixed immediate annuities may be attractive if you're concerned about outliving your savings and in need of an income with a lifetime guarantee. In addition, if fluctuating markets are a concern, laddering may be an appealing strategy. If you're interested in learning more about fixed immediate annuities from New York Life Insurance and Annuity Corporation,† call New York Life at **1-800-309-6807**. ♦

* Guarantees are dependent upon the claims-paying ability of the issuer.
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