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Peace of mind. That’s one reason so many customers of the AARP Life Insurance Program are choosing the Automatic Premium Payment option for their life insurance. Once you’re enrolled, your premiums will be electronically transferred from your bank, so you can rest assured your payment will arrive on time, every time. Best of all, you can choose from a monthly or quarterly payment schedule.

To enroll in the Automatic Premium Payment plan, just complete the form on the back of your Premium Notice and return it to us. You may also enroll by visiting our customer service Web site: www.nylaarp.newyorklife.com. Once you log in, select the “Automatic Premium Payment” option. In the future, we will be offering additional premium payment options. We’ll keep you informed as they become available.

To learn more about the Automatic Payment Option, visit the Web site or call New York Life’s toll-free customer service number below. ♦

1-800-695-5164
8 a.m. to 10 p.m. (ET)
Monday through Friday,
or 9 a.m. to 5 p.m. Saturday.

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Living In Good Health Small Steps Can Make The Difference

The message to live healthier is everywhere these days. With obesity and related health issues on the rise, it’s no secret how important it is to take care of our bodies and well-being.

When you think of “healthy living” as a complete overhaul of your lifestyle, it can be staggering — and maybe even discouraging. The good news is that you don’t have to change everything you currently do; a series of small steps can have a big impact on improving your overall health.

Here are three areas where you can find easy ways to make simple choices and small changes that will put you on the path to healthier living:

1. Physical activity. Being physically active doesn’t have to mean joining a gym or beginning a strict exercise regimen. There are many ways to incorporate short periods of activity that can add up to the recommended 30 minutes a day of exercise. Parking farther away from the store and walking, taking the stairs as opposed to the elevator, even adding a little time to pursuits you already enjoy — such as walking the dog or gardening — are all convenient and easy ways to get the exercise your body needs. Getting that 30

minutes a day can mean better strength and fitness, reduced stress, more energy and better sleep. These benefits can even add up to decreasing your risk of heart disease and other conditions, such as colon cancer, diabetes, osteoporosis and high blood pressure.

2. Nutrition. If you’ve ever felt overwhelmed by the endless variety of books, magazines, DVDs and products that tout their benefits as the “perfect diet” or “right way” to lose weight, or burn fat or calories, you’re not alone. Fortunately, a healthy diet can be achieved much more simply. Just remember the basics: eat a variety of fruits and vegetables, opt for whole grains instead of processed starches, and avoid excessive fats, added sugar and salt. Lastly, eat in moderation. If you’d like more-specific guidelines, talk to your healthcare provider about your individual dietary needs.

3. Preventive screenings. Seeing your doctor regularly is one of the most important tools you have in preventing, catching and treating adverse health conditions. Monitoring your cholesterol, blood pressure and other risk indicators is a simple but critical way to help prevent disease and improve

your quality of life. Also, discussing your personal and family medical history gives your physician the information he or she needs to administer the tests and screenings you may need for optimal health.

Just a few easy choices every day can help you live healthier, feel better and become stronger. These simple steps are a great way to get you started on living a healthier life. ♦

The New York Life Foundation

Inspired by New York Life’s tradition of service and humanity, the New York Life Foundation has, since its founding in 1979, provided more than \$130 million in charitable contributions to national and local nonprofit organizations. Through its focus on “Nurturing the Children,” the foundation supports programs that benefit young people, particularly in the areas of mentoring, safe places to learn and grow, educational enhancement opportunities and childhood bereavement. Additionally, the foundation supports organizations and programs that help older adults create a selfless legacy by keeping active, engaged and contributing to society.

The foundation also encourages and facilitates the community involvement of employees, agents and retirees of New York Life through its Volunteers for Life program. To learn more, please visit the foundation’s Web site at www.newyorklife.foundation.org. ♦

New Titles Available From AARP Books

Do you long to draw, but feel too intimidated to try?

AARP’s new book *Expressive Drawing* will give you the confidence to put pencil (and many other media) to paper and discover the artist within. Written by arts educator Steven Aimone, it’s packed with solid, friendly, hands-on instruction and stunning images. Newcomers will learn the whole process, from the elements of drawing to drawing relationships.

AARP members SAVE 35%. Go to www.aarp.org/books for more details.



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Travel Tips

Be Prepared And In The Know

Traveling can be one of life’s great pleasures — visiting old friends and family or discovering new places, learning about a historical treasure or just relaxing in a tropical climate. But travel can become a hassle if you aren’t prepared. Here are a few tips to make travel easier — so you can focus on enjoying your trip.

Know the airline rules. If you’re flying, it’s a good idea to check up on your airline’s individual policies when it comes to how many bags you can check, the cost of checking a bag, how big your carry-on luggage can be and whether meals or snacks will be available. Some airlines provide items for purchase (such as blankets, headsets or refreshments) *only* by credit or debit cards, while others require cash. These answers are readily available on the air carriers’ Web sites, or you can call them if you have any questions.

Making Your Bones Work

Exercise For Your Bone Health

You know that your muscles get bigger and stronger when you use them. Your bones are similar! They get stronger and denser when you make them work. And “work” for bones means handling impact, the weight of your body or more resistance.

Currently, we know the most about two types of exercises that are important for building and maintaining bone density. These exercises are:

1. Weight-bearing exercises. These exercises include activities that make you move against gravity while being upright. They include both high- and low-impact activities. Examples of high-impact weight-bearing activities are running, hiking and playing soccer. If you can’t do high-impact weight-bearing activities, try lower-impact ones, such as walking or using an elliptical training machine.

2. Muscle-strengthening exercises. These exercises include activities where you move your body, a weight or some other resistance against gravity. These exercises include lifting weights, using elastic exercise bands, using weight machines or lifting your own body weight. Yoga and Pilates are also muscle-strengthening exercises. However, people with osteoporosis and low bone density need to avoid certain positions.

How Much Exercise Should I Do? Weight-bearing exercises should be done for a total of 30 minutes on most days of the week.

If you don’t have much time for muscle-strengthening, do small amounts. For example, do arms one day, legs the next and trunk the next. As you get started, your muscles may feel sore for a day or two after you exercise. If the

soreness lasts longer, you may be working too hard and need to ease up. Exercises should be done in a pain-free range of motion.

Getting Started. Be sure to check with your healthcare provider before you begin a new program — particularly if you have health problems such as heart disease, diabetes or high blood pressure. Once you have your healthcare provider’s approval, start slowly. Also, if you’ve broken a bone or have osteoporosis, consider working with a physical therapist to choose the best exercises for you and to learn the correct form. Your doctor or healthcare provider should be able to provide you with a referral or prescription to see a physical therapist.

For more information on the prevention of osteoporosis, visit the National Osteoporosis Foundation Web site at www.nof.org. ♦

Know what documentation you need, and keep it handy. If you’re going on a flight or cruise, especially to an international destination, make sure you have all your paperwork in order. Did you know that travelers are now required to provide a passport or other secure, approved documentation when traveling to Canada, Mexico, Bermuda and the Caribbean? The government Web site www.travel.state.gov is an excellent resource for any international travel questions you may have.

Know what you’ll need when you get there. Do your homework on your destination location — will you be able to walk most places, or will you need to rent a car to get around? Will you be able to get groceries or necessities nearby? If you are renting a car, does it have a GPS to help you navigate your way?

Taking the time to find this information before you go can make a big difference in the ease and peace of mind you have during your trip. ♦

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Income For Life

Get Guaranteed Monthly Income Payments For As Long As You Live

With Americans living longer than ever, one of the biggest financial risks we face today is the possibility of outliving our savings.

Thanks to the AARP Lifetime Income Plan with Cash Refund from New York Life Insurance and Annuity Corporation, AARP members can use a portion of their retirement savings to purchase this fixed immediate annuity. In return, you get a steady stream of monthly income that’s guaranteed to last for life.

Furthermore, this group annuity comes with important safeguards. Not only do fixed payments provide protection against losing savings if the market declines, but unlike some annuities, ours comes with a Cash Refund feature. If you die before your entire purchase price has been paid back to you, your beneficiary will be paid the difference. And in some cases, you can access some portion of your money in case of an emergency.

Join the thousands of AARP members who already enjoy monthly income payments that are guaranteed for life. Request your free information kit to receive complete annuity details and a personalized quote showing how much guaranteed monthly income you could receive. Just call New York Life at 1-800-309-6807. ♦

Benefits of the AARP Lifetime Income Plan with Cash Refund

- Fixed monthly income payments for life — regardless of market conditions
- Remaining payments will be paid directly to your beneficiary if you pass away prematurely
- Access to your money in an emergency
- Purchase conveniently through the mail with funds from an IRA, 401(k), CD or savings account (\$5,000 minimum)
- Backed by the financial strength of New York Life Insurance and Annuity Corporation

FREE information

Call New York Life at **1-800-309-6807** or visit lifetimeincome.nylaarp.com/newsletters

Managing The Flu Season

Helpful Advice To Get You Through This Season And More

The flu may be making its way out of the headlines, but did you know that flu season can actually last through May? So, now may not be the time to let your guard down. The Centers for Disease Control and Prevention (CDC) has some recommendations on how we can all try to stay healthy and keep the flu at bay.¹

1. Cover your nose and mouth with a tissue every time you sneeze or cough, and throw the tissue away immediately thereafter. Wash your hands often with soap and warm water. Alcohol-based cleaners are also effective.
2. Avoid close contact with individuals who are sick. When you are sick, you should stay home

at least 24 hours after you no longer have a fever. Viruses are spread through shared contact and inhaled airborne germs.

3. Get vaccinated. The CDC recommends that everyone be vaccinated against both the regional and the H1N1 viruses. Speak to your healthcare professional about your specific needs.
4. Follow public health advice on public health measures such as school closings and avoiding crowds.

For more information on the flu, treatment and prevention, visit the CDC Web site dedicated to flu education: www.flu.gov. ♦

¹ Source: The Centers for Disease Control and Prevention, www.cdc.gov.