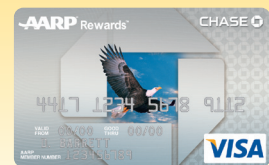


IMPORTANT PRIVACY NOTICE INSERT ENCLOSED WITH THIS ISSUE



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THE AARP REWARDS PLATINUM VISA CARD FROM CHASE

Enjoy peace-of-mind benefits with the AARP Rewards Visa card, offered exclusively to AARP members by Chase. The AARP Rewards Visa offers everything that you would expect from the only card endorsed by AARP:

- No annual fee
- Low interest rate APRs
- Straightforward, easy-to-redeem rewards
- Ability to earn up to \$600 cash back on purchases annually
- Opportunity to redeem points for cash or gift certificates at leading merchants
- Fraud liability protection

- Discounts, exclusive extras and more

At www.chaseclearandsimple.com/aarp, you'll enjoy easy-to-use tools and resources, such as:

- Payment Calculator
- Free Account Alerts
- Credit Line Control
- Managing Debt

To find out more, or to apply for the AARP Rewards Visa card, simply call Chase at 1-888-689-3896 or visit www.aarpcreditcard.com. ♦

Accounts subject to credit approval. Restrictions and limitations apply. AARP Rewards Platinum Visa credit cards are issued by Chase Bank USA, N.A. See www.aarpcreditcard.com for pricing and rewards details. New York Life Insurance Company is not affiliated with the AARP Rewards Platinum Visa Card.

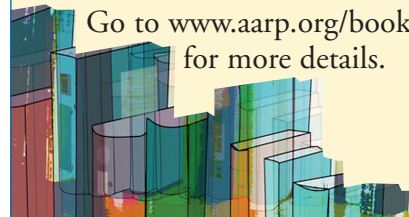
Your Road Map To Retirement Survival!

The AARP Retirement Survival Guide

How to Make Smart Financial Decisions in Good Times and Bad

Devising a retirement survival strategy doesn't have to cause panic. *The AARP Retirement Survival Guide*, written by money manager Julie Jason, explains how to use easily accessible financial resources to enhance your retirement, achieve financial security, and live comfortably during the best years of your life.

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



Making Your Money Work Easy Tips For Creating A Budget

Since everyone has a unique money management style, there isn't a universal set of rules that applies to all when it comes to creating a budget. But there are a few basic practices that can be helpful for anyone who is just getting started.

1. Start with what you have.

As simple as it sounds, it's easy to under- or overestimate the funds you may have available to you, just by not updating your calculations of incoming cash versus outgoing expenses. A simple list that you manage can be just as effective as the variety of computer programs and Web sites that provide financial tracking tools for a fee. A good rule of thumb is to track three months of your most recent financial deposits and expenditures.

2. Evaluate your expenses. Once you've listed on paper everything you spend, it's easier to begin determining costs that you're able to reduce. While expenses such as utilities, mortgage or rent, and auto loans may not be negotiable, you may see that you're putting more toward dining out or entertainment than you had realized.

3. Set a limit and stick to it. After reviewing what money you have coming in, where it must be spent,

and where you can save, establish an allowance that provides you with enough cash to cover those estimated costs while still keeping some extra in the bank. Then, the most important task is to resolve to keep within that amount. Living within your means without relying on credit lines is one of the best ways to help ensure better long-term financial health with lower outstanding debt.

4. Pay off credit card debt. If you carry more than one credit line with an outstanding balance, one helpful way to cut expenses would be to pay off the ones that carry a minimum finance charge first, starting with the lowest-balance account.

To help make the most of your budget, here are a few tips for saving extra cash:

■ **Buy in bulk.** There are a number of warehouse stores that offer bargains on large-volume purchases. Stocking up on those nonperishable items can help you save money as well by eliminating more-frequent trips to the store.

■ **Turn off the dryer.** Hanging clothes to dry — either outside or on a drying rack in your home — can have a real impact on your electric bill.

■ **Use coupons.** Coupons come in the Sunday newspaper or online and can be a great source for savings on products you frequently use.

■ **Take advantage of discounts.** What organizations or clubs do you belong to? Many, like AARP®, make discounts to different events and shopping sources available to its members. ♦

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www.nylaarp.com/newsletter

A Safe Way To Preserve Your Retirement Nest Egg

If you're at or near retirement, current market conditions and a world of unknowns might have you asking yourself, "How can I preserve the money I've saved for retirement and ensure that it's enough to last the rest of my life?"

Today, it's evident that more people are reassessing their income needs and looking for a financial product that can safeguard their nest eggs. In fact, fixed immediate annuities are gaining popularity, with a 23 percent increase in sales for 2008.*

These days, you might be among those considering an immediate annuity. After all, it's a safe financial vehicle that can turn part of your savings into a stream of fixed, monthly income payments for life — regardless of market conditions, interest rates, or how long you live.

Additionally, financial planners recommend that you have a diversified retirement portfolio that includes financial products that can satisfy current and future income needs. A fixed immediate annuity can help cover fixed expenses for the rest of your life and

provide a reliable income when you need it most. In turn, this may give you the peace of mind you're looking for and allow you to invest some of your other savings in growth-oriented investment products.

If you are considering a fixed immediate annuity, find out if it comes with a "cash refund" feature. This valuable benefit promises that any remaining principal will be paid directly to your beneficiary if you die prematurely. And, before you make your purchase, it's important to review the financial strength and stability of the insurance company issuing the annuity. ♦

The AARP Lifetime Income Program
from New York Life Insurance and Annuity Corporation

For information about our fixed immediate annuities, endorsed by AARP, call New York Life at **1-800-610-3204** or visit www.lifetimeincome.nylarp.com/newsletter

* LIMRA International, February 2009.

September Is Life Insurance Awareness Month

Life Insurance Awareness Month is coordinated by the Life and Health Insurance Foundation for Education (LIFE) to educate consumers about the critical role life insurance plays in protecting America's families. Life insurance can make the difference in your family members being able to maintain their lifestyle, pay monthly bills, send children to college, and avoid financially vulnerable situations. Having the right amount of life insurance can help provide you, and them, with peace of mind.

You have already taken steps to provide for your family by purchasing an AARP Life Insurance contract. Take the time this month to evaluate whether your needs have changed. Our Customer Service Team is available to help. ♦

Call New York Life toll free:
1-800-695-5164

8 a.m. to 10 p.m. ET Monday through Friday,
or 9 a.m. to 5 p.m. Saturday

Make A Difference This Year With The AARP Foundation

The AARP Foundation — AARP's charitable arm — helps create good in your local community. The AARP Foundation helps older Americans build and protect their financial assets and gain access to support services that allow them to live with dignity and independence. Through the foundation, AARP and its volunteers help older Americans file their taxes, find training and jobs, and secure their public benefits. The foundation also alerts the public to consumer fraud, awards educational scholarships to women, and much more. Last year, the foundation served more than 5 million people.

Join other AARP members who are helping create the good in their communities by making a charitable donation to the AARP Foundation. Some people support the foundation by naming the AARP Foundation as a beneficiary on their life insurance policies, annuities, or retirement accounts. Learn more at www.aarp.org/foundation, call AARP at 1-800-775-6776 and select "option 2" at the prompt, or send an e-mail inquiry to legacy@aarp.org. ♦

Simple Pleasures Enjoy Yourself Without Breaking The Bank

Engaging in social activities is a valuable part of everyone's health and well-being, so it's important to incorporate some relaxation and entertainment time in your schedule. When tightening budgets make it difficult to make the kinds of plans you may be used to, it can be challenging to find fun, less expensive ways to enjoy yourself. Here are some ways to work recreation into your life:

■ Instead of a destination holiday, plan a "stay-cation." Take advantage of the attractions that are available to you right in your own area, such as parks, beaches,

or historical attractions. Bringing a picnic lunch can help you turn it into a fun day trip.

- Have a movie night at home. Dim the lights, pop some popcorn, and relax on the couch either alone or with your favorite movie buddy.
- Instead of meeting friends out at a restaurant for dinner, make plans to entertain at home. Inviting everyone to bring his or her favorite dish or drink is a great way to help with the preparations as well as the cost.
- Time with your grandchildren doesn't have to be at a zoo or

amusement park. An afternoon teaching them a traditional card game or working on an art project can be just as entertaining — and memorable — for everyone.

- Starting or joining an activity group — such as a book club, scrapbooking group, or art club — offers an inexpensive way to spend time with friends while cultivating your creative side.
- Take in the shows that nature puts on in your own backyard by watching a colorful sunset or enjoying the sounds of a rainstorm. ♦

At Your Service

At the AARP Life Insurance Program, we know how important convenience is to our customers. That's why we offer a variety of automated services through our Web site. Using the Web site gives you immediate access to forms and information when it is most convenient for you.

Am I able to request changes to my contract online?

Yes. Requesting changes to your contract directly from our Web site is fast and friendly. Just go to www.nylarp.com, click on the "Customer Service" option, and follow the prompts to log in. There you will find options to make payments, change your address, print beneficiary change forms, request policy cash value, order a duplicate contract, and much more.

How do I make electronic payments?

Making a one-time payment and setting a recurring payment couldn't be easier. Just go to www.nylarp.com, enter the Customer Service Web site, and click on "Make a Payment" to make a one-time payment. You can also save up to \$1 per month by setting up your premiums to be drafted from your bank account automatically. Just click on the "Automatic Premium Payment" option and start saving today. (Be sure to have your bank account information handy.)

How do I verify the type of coverage and amount of insurance I have on my AARP Life Insurance contract?

Verifying this information is quick and simple. Clicking on the "Contract And Billing Information" option from the Customer Service menu will take you right to your contract and billing information. ♦

Take Advantage Of Our Award-Winning Customer Service Center

Did you know? The New York Life Insurance Program's Contact Center is the first in the nation to be recognized as a "Center of Excellence" for six consecutive years by Purdue University and the Benchmark Portal. Our trained customer service specialists take pride in the level of service they provide, and look forward to assisting you.

For any questions, information, or other customer service needs, don't hesitate to call New York Life

Toll free: **1-800-695-5164**

8 a.m. to 10 p.m. ET
Monday through Friday, or
9 a.m. to 5 p.m. Saturday