

LifeLines

A publication of the AARP Life Insurance Program from New York Life | Spring 2015



Life Insurance
Program from



The Power of Positive

How keeping a positive mindset can benefit your health and your life

Think positive. It's a term you've probably heard before, but you may have brushed it off. After all, most people would prefer to be positive than negative. But over the years, research has shown that positive thinking is much more than a feel-good phrase. Positive thoughts can actually have a real impact on your life ... and create value that lasts much longer than a single smile.

Practicing positive thinking means you approach life's challenges with a positive outlook. It does not mean avoiding or ignoring the bad things, but instead, making the most of every situation. Whether it's seeing the best in other people or viewing yourself in a favorable light, maintaining a positive mindset can have lasting benefits that help improve the way you live.

Improved health. Positive thinking may seem as if it would affect only your emotional well-being, but studies have shown that it can improve other areas of your health as well. According to the Mayo Clinic,* positive thinking can be linked to a variety of health benefits, including:

- Increased life span
- Lower rates of depression
- Greater resistance to the common cold
- Better mental and physical well-being
- Reduced risk for heart attack

And while these health benefits may not be a direct result of positive thinking, there is the idea that positive people tend to live healthier

lifestyles. For example, they may get more exercise, have a better diet and sleep regularly — all of which could improve their overall health.

Less stress. Another important benefit of positive thinking is the impact it can have on your stress level. And since prolonged stress can have a harmful effect on your body, anything you can do to reduce stress can ultimately lead to better health.

"Our happiness depends on the habit of mind we cultivate."

Norman Vincent Peale,
The Power of Positive Thinking

When dealing with stress, one of the best ways to stay positive is to practice positive self-talk — which simply means reframing how you approach a stressful event. With positive self-talk, you would filter out the negatives of a situation and evaluate them to determine what good can come of them. In many cases, getting to the positives can help you overcome adversity during a stressful time.

A better you. The benefits of positive thinking are endless, especially when it comes to making sure you are your best self. Having a positive mindset not only can benefit your physical and mental state, but also can help you improve yourself as a person.

Some psychologists refer to this as the "broaden and build" theory — where positive thinking creates an open-minded mentality that can lead to greater possibilities. It's never too late to learn something new, develop a new skill or foster a new friendship ... and getting yourself in a positive mindset is the best place to start.

* <http://mayoclinic.org/life/life>

INSIDE THIS ISSUE

- 1 The Power of Positive
- 2 Tips to Help Spring Allergies
- 2 Chocolate's Rich Rewards
- 3 New Product Helps Alleviate a Major Retirement Concern
- 3 Membership Information from AARP
- 4 Common Myths about Paying Bills Online
- 4 "Best of the Boomers" — Top Ten Movies

New York Life Insurance Company
AARP Operations, 5505 West Cypress
Tampa, FL 33607-1707
1-888-963-7219

www.nylaarp.com/newsletters

1969-04

Tips to Help Spring Allergies

For many, spring means warmer weather and blooming flowers and trees. But for others, springtime also means allergy season. If you have been struggling with spring allergies over the years, you'll enjoy these quick tips for coping with them.

Take allergy medicine earlier, before symptoms are likely to set in. You should always consult with your doctor before taking any medications.

Reduce pollen exposure by wearing sunglasses and a hat. Also, keep your windows closed at home to prevent pollen from coming inside.

Give your home a complete spring cleaning, because allergens don't live just outdoors.

Boost your immune system by committing to a healthy diet and regular exercise routine.

Upgrade your air conditioning filters to have a Minimum Efficiency Reporting Value (MERV) of 8 to 12. A MERV rating lets you know how well the filter will remove pollen and mold from the air as it passes through the filter.*

* Source: *Reader's Digest*, "13+ Tricks to Prevent Spring Allergies from Taking Over Your Life."

Chocolate's Rich Rewards

If you're like most, you probably enjoy chocolate for the way it tastes. But you may be surprised to learn that there's more to this sweet snack. Over the years, some studies have shown that antioxidants found in cocoa beans — known as flavonols — can help lower blood pressure, keep arteries clear and help reduce the risk of blood clots. Additionally, some studies have concluded that eating dark chocolate can lower your chances for heart disease and stroke.

But unfortunately, not all chocolate has health benefits. Here are three quick rules to help you snack smart.

1. Darker is better — dark chocolate contains more disease-fighting flavonols than lighter, more processed chocolate.

2. Look for less sugar — choose a recipe with less sugar, and more fruits and nuts.

3. Control your portions — keep calories down by monitoring the amount of chocolate you consume.

Since each person has different nutritional needs, it's important to check with your doctor before adding chocolate to your diet.

COCONUT HOT CHOCOLATE RECIPE

INGREDIENTS:

- 2 cups of coconut drink, usually located in the nondairy-milk section
- 2 ounces bittersweet chocolate
- Pinch salt
- 1 teaspoon vanilla extract

DIRECTIONS:

Slowly bring coconut drink, chocolate and salt to a simmer in a medium saucepan, whisking to melt the chocolate. Remove from heat, stir in vanilla and serve.

Recipe serves two and can be found at www.aarp.org/readmore.

New Product Helps Alleviate a Major Retirement Concern

There's no doubt that having enough money to retire comfortably is a real concern among men and women approaching retirement. Most likely, our retirements will last a lot longer than our parents' — easily 20 years or more. And retiring with a pension is not as likely for most Americans. This means you may need to retire with much more in your personal savings than past generations did. And why experts estimate that you will need 70 to 90 percent of your preretirement income to maintain your standard of living when you retire.*

At New York Life, it became clear that preretirees needed a product that could help them support a long retirement. In 2011, New York Life Insurance and Annuity Corporation was the first to introduce the Guaranteed Future Income Annuity — a deferred income annuity designed to provide Americans a lifetime of guaranteed income once they stop working.

This annuity helps preretirees build a secure source of income that they'll receive throughout retirement, much like a pension plan, to help reduce the risk of outliving their savings.** You put money into the annuity today, and when you retire it turns into a fixed monthly payment that will continue for life. This payment will be locked in; it's never affected by a fluctuating economy. You can even add more money, as often as you like, before your payments begin. This can give you the flexibility to create a plan that lets you save for retirement gradually to reach your income goal.

It's hard to predict your life expectancy. This means it's hard to anticipate exactly how much you'll need to

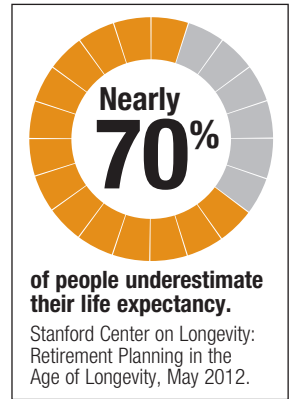
maintain your current lifestyle once you're retired. But you can prepare by having a certain level of guaranteed income that will help fund your retirement ... no matter how long you live. Unlike with some other products, you can't outlive the income a deferred income annuity will provide, so it can give you more money over time. It can complement Social Security, investments and other savings by adding more stability and predictability to your retirement income. That way, you have a better chance of enjoying the independent, financially secure retirement that you want.

If you'd like to learn more, you can request a free information package and a no-obligation income quote. Simply call New York Life at 1-800-270-6217 or visit futureincomeforlife.com/newsletters.

New York Life Insurance and Annuity Corporation is a wholly owned subsidiary of New York Life Insurance Company.

* U.S. Department of Labor Employee Benefits Security Administration, August 2013.

**This is an annuity product, not a pension plan. Guarantees are subject to the contract terms, exclusions and limitations and the claims-paying ability of NYLIAC. The contract is irrevocable and has no cash value, and no withdrawals are permitted prior to the income start date. The income payments are guaranteed to continue for the entire life of the annuitant.



Membership Information from AARP

Extend or renew your membership with AARP and get all of these benefits ... plus a FREE insulated travel bag. For just \$16, you'll receive a 12-month membership in AARP and so much more:

- 12-month membership for your spouse or partner
- *AARP The Magazine* — world's largest circulation
- 10 issues of the *AARP Bulletin* newspaper
- Access to exclusive products: health insurance, dental coverage, eye care, pharmacy
- Discounts on hotels, airlines, cruises, car rentals, home security and more
- Representation in Washington, DC, and all 50 states. Fighting age discrimination and protecting pension rights, Social Security and Medicare

You'll save even more when you extend or renew your membership for a 3- or 5-year term.

To continue to access your AARP benefits, call AARP at **1-888-455-3671** or visit its website:

www.aarp.org/reneworextend

Common Myths about Paying Bills Online

You may not enjoy getting bills in the mail, but maybe you're not sure if there's a better way to pay. There are lots of ideas about online bill pay, including who's doing it, how safe it is and what you should or shouldn't pay online. Here's a list of common myths about online bill pay, as well as the corresponding truths behind these ideas.

MYTH: Only younger generations pay bills online. Not true — people across all generations are using online bill pay. In fact, a 2013 Gallup poll found that 71 percent of Boomers use online banking services at least weekly — which is right in line with Generation X (70 percent) and Generation Y (72 percent).* Younger generations might have been quicker to adopt technology, but the Baby Boomers were quick to catch up.

MYTH: Paying bills online isn't safe. While it's important to research every company you do business with, most reputable companies adhere to strict guidelines to keep customers' personal information protected online.

MYTH: It isn't as easy to pay your bills online. In most cases, managing your bills online is actually easier than making payments through the mail. Some companies give you the option to set up recurring payments for bills you receive regularly — such as your mortgage, car payment or insurance premium. For bills like these, you can usually sign up to have payments made automatically each month through your checking account or with a credit, debit or prepaid card.** Plus, you'll save the hassle and cost of postage, checks and money orders.

Want to learn more about your life insurance payment options? Simply visit www.nylaarp.com/service or call New York Life today at 1-800-251-1151.

As a customer of the AARP Life Insurance Program from New York Life, you have the options you need to manage your life insurance payments easily in a safe and secure manner. Contact New York Life today to learn more about:

Automatic Premium Payment — you can save up to \$12 a year when you pay your premiums automatically each month through your checking or savings account. Plus, you'll receive a free gift when you sign up.†

Recurring Premium Payment — ensure that you never miss a payment by paying your life insurance premium automatically each month with a credit, debit or prepaid card.

*<http://bit.ly/1gTgFRE>.

**This option is available only if credit/debit card payment is permitted by insurance regulations in the owner's state of residence.

†One free gift per owner. Free gift not available in all states or countries.

1969-07 XR51HA

"Best of the Boomers"

Movies have been an important part of American culture for as long as you can probably remember. As part of the Baby Boomer generation, you grew up with movies ... and may have even been influenced by them. You were also part of the first generation to have movies come into your home.

The evolution of the film industry has been nothing short of spectacular and you've been part of a generation that has witnessed that firsthand — from its rapid growth and development in the 50s and 60s to where it is today. Looking back, you might recall some of the movies you would consider popular or influential for the Boomer generation. So here's a "Best of the Boomers" Top Ten Movies list, including old favorites and some you may have forgotten about.

- 
- 1 THE GRADUATE (1967)
 - 2 EASY RIDER (1969)
 - 3 A CLOCKWORK ORANGE (1971)
 - 4 THE GODFATHER (1972) & PART II (1974)
 - 5 JAWS (1975)
 - 6 ALL THE PRESIDENT'S MEN (1976)
 - 7 ANNIE HALL (1977)
 - 8 APOCALYPSE NOW (1979)
 - 9 KRAMER VS. KRAMER (1979)
 - 10 REDS (1981)

List can be found on www.aarp.org/readmore.