

# MANAGING YOUR MONEY \$

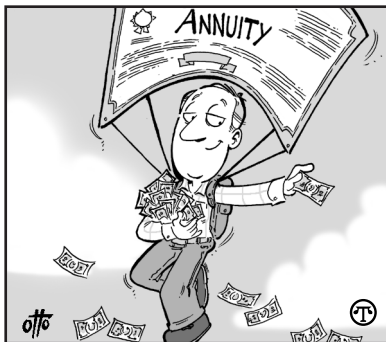
## Need To Recoup Retirement Income?

### Professors Show How To Regain Up To 40 Percent In Lost Income

(NAPSA)—A massive bite of 25-40 percent has been chomped out of retirement nest eggs by the market meltdown. These results have been disastrous for many retirement-aged people who simply do not have sufficient time to recover from these losses. This means a \$500,000 retirement nest egg is now worth as little as \$300,000, which will generate significantly less income in retirement.

In this post-meltdown world it is more challenging than ever to find ways to replace the loss, maximize what's left of your nest egg and ensure your savings last a lifetime. Fortunately, you can replace the lost retirement income stream by using lifetime income annuities as part of your retirement income portfolio. By placing your money in a lifetime income annuity, you create a steady stream of monthly income you can rely on for the rest of your life.

A 2007 study, "Investing Your Lump Sum in Retirement," conducted by a Wharton professor and a Brigham Young University professor, demonstrated that by using income annuities, consumers can generate a stream of secure lifetime retirement income for 25-40 percent **less** money than it would cost to create an equally secure lifetime income stream using a traditional portfolio of stocks, bonds and cash. As a result, income annuities can help you replace the retirement income stream you may have lost when funding your income needs with only stocks, bonds and cash. In other words, that \$300,000 portfolio can still provide lifetime



income equal to the income that the \$500,000 portfolio of stocks, bonds and cash used to generate.

In this rough market, immediate annuity holders take great comfort in a monthly check that continues to arrive in the same amount, no matter what is happening in the markets. In fact, income annuities saw strong growth in 2008, illustrating that retirees and pre-retirees are flocking to the safety and financial security that these products provide.

To make the most of your annuity plan, it is important to back it up with an insurance company you can trust. A company with a long, steady track record, like New York Life Insurance Company, the largest mutual life insurer in the U.S., can help provide the stability that is essential. Remember, this is a company you'll be trusting to guarantee a lifetime stream of income that you'll need throughout your retirement.

To learn more about guaranteed lifetime income, visit [www.newyorklife.com/GLI](http://www.newyorklife.com/GLI) or send an e-mail to [retirement\\_income@newyorklife.com](mailto:retirement_income@newyorklife.com).