

Planning For Your Future

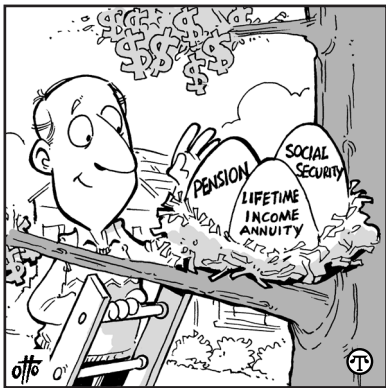
Ready For Retirement? Be Prepared With Inflation-Adjusted Income

(NAPSA)—Americans are living longer today and their retirement needs and concerns have changed significantly. Growing your nest egg is essential, but so is having a plan for making sure that nest egg lasts throughout retirement, which, according to the National Vital Statistics Report, can last 20, 30 or even 40 years.

Traditionally, pension and Social Security payments sufficiently covered income needs in retirement. But with these long-standing sources of guaranteed income under stress or disappearing, the importance of purchasing a lifetime income product should be considered as part of an overall retirement plan. Lifetime income annuities provide a steady stream of income payments guaranteed for the rest of your life, and can play a pivotal role in managing risk and establishing the foundation for a secure and fulfilling retirement.

While having an income annuity is a key component to meeting your retirement income needs, it's also important to maintain the buying power of that income. Inflation is a fact of life, and its impact over time can be devastating. According to the Bureau of Labor Statistics, after just a decade of 4.2 percent inflation, a monthly payment of \$1,000 would have the spending power of only \$664. With the prospect of living in retirement for multiple decades, inflation will have a dramatic effect on your retirement income.

The good news? There is a way to neutralize the effect of inflation. Some insurance companies are now offering inflation protection on lifetime income annuities.



This feature ensures that your income payments will increase each year to help counter the negative effects of inflation. This increased income will continue for as long as your retirement lasts, whether that is 10, 20, even 30 years.

Remember, you'll be trusting a company to provide a guaranteed lifetime stream of income throughout your retirement. It's important to buy an annuity from an insurance company with a steady track record, such as New York Life Insurance and Annuity Corporation, a wholly owned subsidiary of New York Life Insurance Company, which can provide the financial stability that is essential to your retirement plan.

A retirement plan that includes a lifetime income annuity and gives you the flexibility to adjust for inflation can provide tremendous peace of mind—no matter what the future may hold.

For more information on retirement income products, visit www.newyorklife.com/GLI, send an e-mail to retirement_income@newyorklife.com or write to Guarantees Matter, New York Life Insurance Company, 51 Madison Avenue, New York, NY, 10010.