



Life Insurance Program from



Make Them Count

Simple Steps To Get The Most Out Of Your Doctor Visits

Many doctor visits are limited when it comes to time. Typically, you'll have about 15 minutes for a general office visit and 30 minutes or less for an annual exam. During this time, you may feel rushed or overwhelmed — or you might leave not understanding what the doctor wants you to do. You'll be happy to know there are some simple steps you can take to maximize your doctor visits ... and make them count.

everything you want to cover with your doctor. If this is the case, bring someone with you to help record information or provide important details you may have forgotten.

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Strategic scheduling

When making an appointment, try for a time that is early in the morning or right after lunch. Typically, wait times are more likely to be shorter during these hours. Or if you are concerned about the amount of time you will have to spend with your doctor, just request a longer time slot.

you should always try to arrive early. It's important to organize any information you may need for the visit, such as your insurance card, a detailed record of your medical history, or any recent test results. If you're having medical records or lab results sent to your doctor prior to the visit, it's always a good idea to confirm receipt of the documents before your appointment to avoid having to reschedule.

Set a goal

It's important to identify why you are making an appointment. Do you need a diagnosis or advice on dealing with an existing condition? Are you getting a second opinion? Or you might want a referral to see a specialist. Knowing what you want to get out of your visit in advance will allow you to organize your thoughts and effectively communicate your needs. Also, it will help determine how you and your doctor will spend your time together.

Prioritize

Try writing a list of questions or any symptoms that you're having before the visit. This will not only help you organize your thoughts, but also allow you to prioritize your needs. Always ask the most important questions first and avoid lengthy stories to get the most out of your time with the doctor.

Bring a family member or friend

If you're like most, you probably have a hard time retaining all of the information from your doctor visits. Or you might not remember

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Making The Claims Process Easier For Your Beneficiary

Life insurance can make an important difference when your loved ones need funds to help cover expenses and bills that are left behind. For some, claiming a life insurance settlement can be difficult, stressful, and time-consuming. While everyone's experience is different, there are important steps you can take to make the process easier for your loved ones.

1. Update your beneficiary designation

It's always important to review and update your life insurance periodically ... and this includes your beneficiary and his or her contact information. Keeping this information up to date can ensure that your life insurance benefit will go to the right person in a timely manner. It's especially important to revisit your policy following a significant life event such as a birth, marriage, divorce, or death in the family.

If you do not list a beneficiary on your policy, then the benefit will go to your estate or trust. Typically, these types of claims require more paperwork that can take longer to process.

2. Inform your beneficiary

Once you choose a beneficiary, you should always notify him or her. Additionally, you may want to let someone

know if he or she has been removed as your beneficiary. Maintaining an open line of communication with your loved ones can lessen the potential for confusion when it comes time to file a life insurance claim.

3. Understand your policy

Make sure you are clear on what type of policy you have and the exclusions that exist. Not only will this information be useful for you when planning for the future, but it will help you educate your beneficiary about the type of policy you have and how to claim the benefit.

4. Stay organized

Keep a copy of your policy and any other personal information or important documents in a secure place that is easily accessible to you and your family members. This can be helpful when completing the claim form or providing the insurance company with the information it needs.

Filing a life insurance claim isn't something that many people want to do — but by taking these simple steps, you can make sure your loved ones are better prepared. ♦

Jump-Start Your Fitness And Improve Your Health

with Certified Personal Trainer Katie Murphy

If you're like many, beginning or maintaining a regular exercise routine can be a challenge. But it becomes increasingly important to keep an active lifestyle after age 50. Not only can regular exercise boost fitness and energy levels — it can also improve your mind, mood, and overall health.

Katie Murphy, a certified personal trainer with a bachelor's degree in exercise science from Marquette University, is a fitness expert who knows the benefits of exercising. In this issue of *Life Lines*, Katie is sharing her tips on ways to jump-start your fitness routine and improve your health.

Q: Is it ever too late to start exercising?

A: Absolutely not. With adults, you exercise with the goal of staying mobile and independent. You can start at any time, and it can make a big difference in your life. Exercise will help you feel younger and stay active longer. Also, it can help lower your risk for certain health conditions such as diabetes and high blood pressure.

Q: What is the best way to get started?

A: First and foremost, you should always consult a

physician before starting an exercise routine. Ask your doctor if there are areas you should focus on, as well as any exercises you should stay away from. Next, start slowly ... and ease into a routine by exercising one to two days a week.

Q: What kinds of exercises should I start with?

A: There are some easy, low-impact exercises you can do to kick-start your fitness routine. One of my favorites is chair aerobics. Try starting out by "marching" in a chair. From a seated position, just lift one leg up and hold it for a few seconds while you tighten your core muscles. Then do it with your other leg.

Q: Are there other things I can incorporate into my daily routine?

A: Yes! Take extra steps and be mindful of what you're doing. Park a little bit farther away ... take the stairs instead of the elevator ... or if you're working, get up from your desk for a quick stretch break. Also, use your environment. This can be as simple as doing a bicep curl with a can of soup. And most important ... whatever you're doing, make it fun — and keep looking for ways to stay active. ♦

A Simple Way

To Help Maintain Your Standard Of Living In Retirement

We all wish for a nice long retirement. And thanks to healthier lifestyles and medical advances, we're living longer than ever before. At the same time, we want to ensure that we can maintain our standard of living for a retirement that can span 20 years or more — and that the nest egg we've built will last just as long.

This is why some of us rely on several sources of income to support us through retirement: savings, investments, Social Security benefits, a 401(k) or an IRA. However, the one thing we can't predict is how long we'll live. So as time goes by, you may withdraw more conservatively from these savings to help make your money stretch. And this may mean altering your lifestyle and living on less each month than you'd like.

But the good news is: there may be an easier way to manage your money to ensure that you'll have an income you can depend on — for life. Consider a fixed immediate annuity. With a one-time purchase, you can turn part of your savings into a fixed monthly income that you can't outlive. Regardless of stock market performance or interest rates, the income payments will never vary. And even after your total monthly income payments equal your annuity purchase

price, you'll still continue to receive a monthly check. This means that if you live a long, healthy life, you could collect thousands of dollars above and beyond what you paid into the annuity.

And there's another important advantage to keep in mind. Certain annuities, such as some of those offered by New York Life Insurance and Annuity Corporation,* promise that if you die before your monthly income payments equal the full amount of your annuity purchase price, your beneficiary will be paid the difference. This is a valuable guarantee, and not all annuity plans offer that assurance.

All in all, if you're looking for a guaranteed** source of income that can help support your lifestyle and help pay your basic expenses for life, even during uncertain times, then a fixed immediate annuity may be just the thing to consider. If you're interested in learning about our fixed immediate annuities, call New York Life at 1-800-247-2891 or visit lifetimeincome.nylaarp.com/newsletters. ♦

* A wholly owned subsidiary of New York Life Insurance Company.

** Guarantees are based on the claims-paying ability of the issuer.

AARP Retirement Resources

AARP is committed to helping you feel secure in your retirement. From saving you money to getting the most out of your Social Security benefits, AARP provides you with step-by-step guides, information, and resources to help you make retirement all you want it to be. Here are some resources and tools AARP has built just for you:

Social Security Tools

- **AARP's Social Security Q&A Tool** (www.aarp.org/ssqa) — Get answers to the most frequently asked questions about Social Security retirement benefits. If you can't find the answer in this tool, you can submit your question directly to AARP's staff.
- **AARP's Social Security Benefits Calculator** (www.aarp.org/socialsecuritybenefits) — If you have not yet claimed your Social Security benefits, use AARP's Social Security Benefits Calculator to estimate and see strategies for maximizing your Social Security benefits, based on your and your family's specific circumstances.

Cost-Savings Center

- No matter what you love to do, being an AARP* member means you can probably save money while doing it. The www.aarp.org/savesyoumoney website provides discounts, tools, and advice that can help you save more every day.
- **Protect Your Finances** — Learn how to make informed decisions to protect your hard-earned money from scams and fraud at www.aarp.org/protectyourfinances. ♦



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Getting Your Home "Grandchild Ready"

Everyone loves getting visits from their grandkids. Often, homes can turn into playgrounds where couches become forts, and pots and pans become musical instruments. With everything going on, it's important to make sure your home is a place where the children can have fun and stay safe too. Here are some simple ways you can childproof your home.

Cover electrical outlets — outlet covers are available at some stores, and are a simple and affordable way to keep curious little ones safe from exposed outlets.

Place nonslip pads under rugs — this will help hold loose rugs in place to avoid falls.

Keep a list of emergency phone numbers — it's important to make sure you and your grandchildren have easy access to emergency contact information and a phone in case a quick way to call for help is needed.

Use childproof doorknob covers — this is a simple way to prevent children from wandering into places they shouldn't.

Lock your cabinets — especially those containing dangerous items such as medications, cleaning supplies, or utensils.

By taking these simple steps, you'll have the peace of mind of knowing you're ready to entertain. For more ideas, visit www.safekids.org or www.aarp.org. ♦

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Make Them Count

Simple Steps To Get The Most Out Of Your Doctor Visits

Slow down
Sometimes, doctors talk in terms that are difficult to understand. Just ask your doctor to slow down or explain it in a different way. It's important to make sure you understand the terms your doctor uses, as well as any information that relates to your health.

Understand what happens next
Before your time with the doctor is up, you should always know what happens next. Make sure you understand what your doctor wants you to do and when you will need to come back for a follow-up appointment. And remember, you can always call your doctor after you leave if you need to ask additional questions, report on your progress, or communicate any issues with treatment or medication. ♦