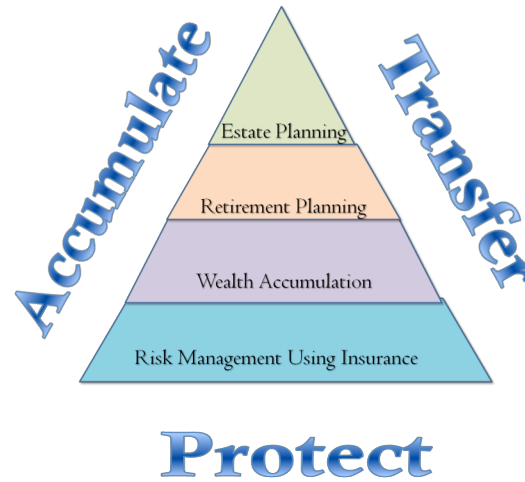


As a part of our ongoing effort to empower our community, the Greater New York General Office of New York Life will host a series of complimentary educational seminars throughout the month of September.

You are cordially invited to attend any or all.

Financial Education Series Schedule September 2011

Thurs	9/1	6:30 p.m.	Strategies for Building a Better Retirement
Tues	9/6	12:00 p.m.	Strategies to Help Grow Your Wealth
Thurs	9/8	6:30 p.m.	ABC's of Life Insurance
Tues	9/13	6:30 p.m.	Blueprint for Financial Success
Thurs	9/15	11:00 a.m.	10 Most Common Mistakes in Estate Planning
Wed	9/21	11:00 a.m.	LTC—What's Your Plan?
Wed	9/21	6:30 p.m.	Strategies to Help Grow Your Wealth
Thurs	9/22	8:00 a.m.	Planning for the Business Owner
Tues	9/27	11:00 a.m.	ABC's of Life Insurance
Thurs	9/29	6:30 p.m.	LifeFolio Organize Your Financial Life



Brought to you by...

New York Life Insurance Company®

This seminar/insurance sales presentation is for informational purposes only. Neither New York Life nor any of its agents are in the business of offering tax, legal or accounting advice. Please consult with your own personal advisers for tax, legal or accounting advice. Any discussion of investment products is informational only and not meant as a solicitation of those types of products.

SMRU454181 (Exp. 9/30/11)



LIFE INSURANCE
AWARENESS MONTH
SEPTEMBER 2011

Please join us



Financial Education
Seminar Series

The Greater New York General Office
420 Lexington Avenue, 15th Floor
New York, New York 10170
646.227.8888

Strategies for Building a Better Retirement

Did you know that at an inflation rate of just 3%, in 30 years it will take \$234K to purchase what \$100K can buy today?! With equity markets in chaos, many 401Ks decimated and life expectancies continuing to increase, will retirement even be affordable? During this educational presentation, we will discuss solutions to the concerns, such as:

- The Changes in Retirement Funding Sources
- Rise in the Cost of Living
- The Rise in Medical and Health Care Costs
- Income Tax Concerns



Thursday, 9/1 @ 6:30 pm
Wednesday, 9/21 @ 6:30 pm

Strategies to Help Grow Your Wealth

Over the past several weeks, we've seen extreme volatility in the economy culminating in the unprecedented downgrade of the U.S. Government by S&P followed by a sharp sell-off in the stock market and an up and down performance since then.



In light of these events and the uncertainty of the economy moving forward, we will discuss how this happened, the toll it has taken and strategies to protect your assets from further damage. We will also share ideas to help you begin rebuilding your wealth, your savings and your confidence.

Tuesday, 9/6 @ 12:00 noon

ABC's of Life Insurance



No one has a lease on life and no one knows when "it" will happen. But the question is, when it does, how prepared will you and your family be? As the old adage goes, "no one plans to fail, they simply fail to plan."

Hear poignant personal stories on the importance of planning, the role of an agent, and the true definition of life insurance — a love letter for eternity.

Thursday, 9/8 @ 6:30 p.m.
Tuesday, 9/27@11:00 a.m.

Blueprint for Financial Success



Is your financial house under construction? We'll help you design a financial blueprint so you'll build a strong financial foundation in any economic climate.

Tuesday, 9/13 @ 6:30 pm

10 Most Common Mistakes In Estate Planning



It is not uncommon for successful individuals and business owners to have significant mistakes in their wealth transfer and asset protection plans. This presentation is intended to help uncover your wealth transfer mistakes, provide you with information on some typical solutions, and help you layout a "road map" or action plan for implementing solutions.

Thursday, 9/15 @11:00 am

Long Term Care—What's Your Plan?

The very nature of retirement has changed. In general, retirees are living healthier and staying more active. Today, more than ever, Long Term Care insurance is a fundamental piece of any complete retirement plan. It can help preserve your assets and protect your family's quality of life. Learn how Long Term Care insurance can provide options and assistance when you need it most.



Wednesday, 9/21 @ 11:00 am

Planning for the Business Owner

As a business owner, there are a lot of balls to juggle— cash flow and the recruiting/retaining of employees and customers. In this session, learn how to value a business, types of continuation agreements and the ways to fund this important need. We will review executive benefits such as split dollar life insurance arrangements and deferred compensation. We will also look at the issues involved in the estate planning arena.



Thursday, 9/22 @ 8:00 am

LifeFolio

Organize Your Financial Life

The organization of our lives has become a popular theme—from the way we organize our closets, to how we manage our workflow at the office or at home. However, if hard-pressed, most people would have a difficult time locating their critical documents when a major life event occurs. How about you? This presentation will provide you with the tools and know-how to ensure that you are prepared when you need it the most.



Thursday, 9/29 @ 6:30 pm