

LifeLines

A publication of the AARP Life Insurance Program from New York Life | Fall 2016



The Holistic Approach To Health

The concept of holistic health isn't anything new. But until recent years, it was viewed by many as a trend rather than a way of life. Now more than ever, people are turning to holistic healing for a number of reasons — from wanting to save on healthcare costs to being connected with one's total self.

The term holistic health comes from the word whole, or complete. And while there is no one definition for holistic health, there is a common thread across all viewpoints. That is, the ability to look at yourself from a whole or holistic perspective, for the purpose of connecting the mind and body, as well as balancing all aspects of your life. It focuses on how you interact with the environment, and use everyday choices to take charge of your own health and wellbeing. Here are some ways that you can take control, and practice a holistic approach to your health.

Focus on the mind, body and spirit.

Good health starts with a good mindset, and oftentimes, that is one of the easiest things to lose sight of. But the mind-body connection can be strong ... and it can have a positive impact on your overall health.

Simple stress-reducing activities are an easy way to help balance your mind, body and spirit.

You can create a healthy daily routine by incorporating things such as:

- Breathing exercises
- Coloring or scrapbooking
- Talking with friends and family
- Meditating
- Watching a funny movie

Food and wellness matter.

It's no secret that maintaining a regular exercise routine and a good diet are important. But just how much can it impact your health? Many researchers agree that exercise and eating well can lead to increased energy, happiness and better overall health. Making this part of your lifestyle can have a dramatic impact on how you look and feel.

According to the U.S. Department of Health and Human Services, a healthy diet should consist of fruits, vegetables, whole grains, low-fat dairy products and lean meats. In addition, it's important to limit cholesterol, sodium, sugar and saturated fat. Add regular fitness activities like walking or yoga, and the health benefits can be substantial.

"The whole is greater than the sum of its parts."
— Aristotle

INSIDE THIS ISSUE

PRIVACY NOTICE INSERT INCLUDED

1 The Holistic Approach To Health

2 Starting New Traditions After The Loss Of A Loved One

2 Taking The "Guilt" Out Of "Guilty Pleasures"

3 Five Practical Ways To Use An Income Annuity

4 Service Made Easy

4 RENEWING MEMBERS: AARP Announces Special Limited-Time Discounted Rates

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

www.nylarp.com/newsletters

Continued on page 2

Starting New Traditions After The Loss Of A Loved One

Losing a loved one is the most traumatic event many of us will ever face. It can be difficult to cope with even the most ordinary parts of life without the person who's gone. However, the feeling of loss can be especially strong during holidays and special occasions, when family traditions and rituals can highlight that things aren't as they used to be.

While grieving is a natural and necessary part of loss, when you're ready to start moving on, starting new traditions may help ease the pain of loss and allow you to take pleasure in special occasions again.

Here are some recommendations for starting new traditions for special occasions:

1. Remember that traditions can be small.

It might feel overwhelming to think of starting a new tradition. Remember that it's okay to start small. It could be something as simple as lighting a candle for the person who's gone, or finding a new holiday movie to watch instead of the one you always watched together.

2. Sometimes, a change of scenery can be just the ticket.

With special occasions, the "where" can be just as big a part of the

tradition as the "what." If you always celebrate in a specific spot — say, if you always host the family at your house — think about changing the venue to one that holds fewer old memories. Whether it's a different relative's house, a park, or even a vacation destination, a new setting can help you get into a different frame of mind.

3. New traditions don't mean forgetting the person you've lost.

In fact, the new tradition might be something that honors and celebrates your loved one. Consider having everyone present share a special memory of the person who's gone, or participating in an activity that he or she especially enjoyed. If you prefer to honor your loved one privately, you might write a letter, or simply speak about plans for the occasion or your feelings about celebrating without him or her.

The important thing to remember is that there's no "right" or "wrong" way to face special occasions after a loss. Grief is different for everyone, and only you can know what's best for you. These suggestions are just one way that you can begin to rebuild your life and enjoy happy times again.

The Holistic Approach To Health

Continued from page 1

Consider other areas of impact.

Another important aspect of holistic health is to consider the snowball effect. For example, if your foot hurts and it forces you to limp for a few days, it's only a matter of time before you start to feel pain in your hip. Understanding the impact that one injury can have on another part of your body is a powerful tool ... and one that will allow you to think holistically about your health and recovery.

Consult with a holistic doctor.

A holistic approach to health means different things to different people. It could mean working with a team of doctors and specialists with the goal of keeping you healthy, happy and living longer. In fact, many Americans are using some form of complementary medicine or homeopathic remedy. But that doesn't mean you should stop going to your regular doctors or physician. Instead, try looking at the bigger picture and how everything fits together to achieve your optimum and complete health.

Taking The "Guilt" Out Of "Guilty Pleasures"

Guilty pleasures: we all have them. Whether it's the chocolate pecan pie from that diner down the street or a reality TV marathon, there are things we love that make us feel slightly ashamed, or that we think of as being bad for us. But would you be surprised to learn that guilty pleasures can actually be good for you?

It's true — a June 2015 study published by Yale School of Management* found that, while guilt is usually considered a negative emotion, a bit of guilt can actually increase the amount of pleasure we get from an activity. And numerous studies have shown that indulgences previously thought to be unhealthy, such as wine and dark chocolate, actually possess health benefits that can help combat heart disease and other common maladies.

Of course, some guilty pleasures should be kept to a minimum. For example, that double-bacon cheeseburger that's loaded with saturated fat and cholesterol, or retail therapy that exceeds the amount of money you can comfortably spend. And we all know that even un-guilty pleasures should be enjoyed in moderation. But unless a guilty pleasure could have long-term negative consequences, it's probably harmless.

So the next time you sit down to read a romance novel or eat that scoop of rocky road ice cream, don't worry about looking over your shoulder — you have nothing to feel guilty about.

* <http://insights.som.yale.edu/insights/can-guilt-make-you-happy>

five Practical Ways To Use An Income Annuity

When you imagine your retirement years, what do you see? Is it finally finding the time to travel to all the places on your “bucket list?” Devoting more time to family and hobbies? Just kicking back and enjoying your long-awaited freedom from the daily grind? Retirement offers a lot of upsides, but one downside is the loss of a steady paycheck. A fixed income annuity can help provide financial security because it guarantees you a monthly income stream for life. Here are just a few ways that you can use the income from an annuity to make your retirement years even better:



AN ANNUAL VACATION

Guaranteed income can help with that vacation each and every year.



HOBBIES

Golfing, gardening, fishing, dance lessons, you name it. Your annuity income can help keep you active in what you really enjoy.



BRIDGE TO SOCIAL SECURITY

Taking Social Security too early is not always the best strategy. Annuity income can allow you to defer Social Security for the benefit of a larger check later on.



HEALTH CARE SUPPORT

Monthly prescriptions, treatments, and other health costs can be helped with an annuity income.



TAX HELP

Taxes are a fact of life, but you can take the “bite” out of taxes by establishing a predictable income that can be used to help your tax bills.

Learn more about income annuities. Browse the New York Life Learning Center or speak to a Representative at 1-800-309-6511.



The AARP Lifetime Income Program is underwritten by New York Life Insurance and Annuity Corporation, a Delaware Corporation, Newark, DE 19713. New York Life Insurance and Annuity Corporation is a wholly owned subsidiary of New York Life Insurance Company.

All guarantees are backed by the claims-paying ability of the issuer. Individuals need to assess their own situation before deciding to take Social Security.

The licensed life insurance agent is Michael Horan (Arkansas #280279, California #0B58435)

Service Made Easy

Visit Your New York Life Customer Service Website Today.

As a customer of the AARP Life Insurance Program from New York Life, you have the option to access your life insurance account, update your beneficiaries and make payments — all from the comfort of your own home.

With the Customer Service Website, you'll find it easy to manage your life insurance account online. To get started, all you have to do is visit nylaarp.com/service, and create a unique customer login using a personal email address and your life insurance certificate or contract number.

Once you're signed in, you can ...

Update your account information, including your beneficiaries.

The Customer Service Website gives you quick access to coverage details for all of your policies. You can update your personal information, and even change the beneficiaries on your life insurance coverage. As you know, it's important to keep this information up-to-date to ensure your life

insurance benefit will go to the right person in a timely manner.

Access important forms.

The Customer Service Website also gives you access to important forms you may need throughout the life of your coverage. This includes paperwork required to change the owner of a policy, or designate a new primary payor on your account. In addition, your beneficiaries can access a claim form here without having to log in.

Make a payment, or sign up for Automatic Bill Pay to save up to \$12 a year.

Another important feature of the Customer Service Website is the easy-to-use online premium payments. Through the website, you have the option to make a one-time payment, or sign up for Automatic Bill Pay to have premiums automatically deducted from your bank account. With Automatic Bill Pay, you'll save up to \$12 a year off your premiums, and

you'll enjoy the convenience of never having to write a check or mail your payment.

To begin using the Customer Service Website today, visit nylaarp.com/service. If you have questions, or for more information, please call New York Life at 1-800-621-1734.

Renewing AARP members can take advantage of special, limited-time discounted rates, with up to 25% off the standard annual rate.

\$12 — One year
\$32 — Three years
\$47 — Five years

Call 1-888-455-3671 to Renew Your AARP Membership Today!