

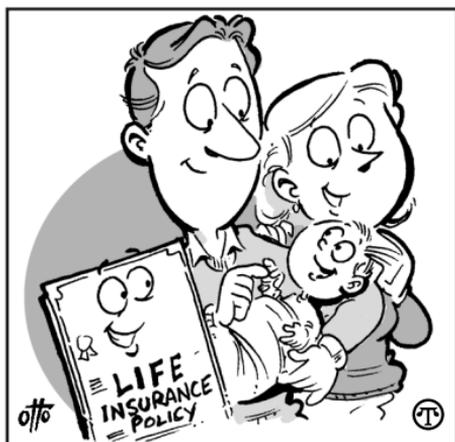
BABY BASICS

Planning For The Future

(NAPSA)—There are many issues to consider when you have children. Is planning for your family's financial security a top priority on your list? One way to do this is by ensuring that your family has adequate life insurance coverage. According to a recent study by Mathew Greenwald & Associates, 95 percent of Americans make it a priority to protect their children using seat belts, but only 20 percent have enough life insurance for family protection. Studies show that the financial security and safety of their families is a top priority for parents. However, many families are either uninsured or underinsured, even though they may not realize it.

The amount of life insurance you need depends on the level of protection your family would require in the unfortunate event of a loss. It can help support your spouse and your dependents, their education, mortgage payments and other financial obligations. In addition to considering the financial loss that would be suffered from the death of the primary wage earner, families need to consider the expense they would incur to perform the services of a stay-at-home spouse. If you calculate the cost of child care, looking after the home, preparing meals, and other time-consuming activities such as laundry and grocery shopping, the loss of a stay-at-home spouse could significantly affect a family's financial needs. With the right life insurance plan, you can rest assured that your family's financial needs will be satisfied.

Because life insurance is not a



No matter what your needs, goals, hopes and dreams, a solid life insurance plan can help you have peace of mind.

“one size fits all” product, it is important to discuss your options with a professional insurance agent. There are several life insurance products that can be tailored to suit your particular circumstances. A new comprehensive family term insurance policy is now available that can affordably cover both parents and all dependent children in one simple term policy. With a permanent policy, the cash value within the policy grows on a tax-deferred basis and, if structured properly, can be accessed tax-free. The cash value can be used to help pay for a child's education or any other important financial need. You may find that a combination of permanent and term insurance is best for you. No matter what your needs, goals, hopes and dreams, a solid life insurance plan can grant you the peace of mind you deserve.

To start planning for your family's future, visit the Agent Locator at www.newyorklife.com.