



# Create a blueprint for financial success.

Learn how to set up a strong financial foundation to help you achieve your personal financial goals.

AR06436.082022 SMRU# 5027770.4 (Exp.09.20.2025)





# Welcome.

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# Disclosure statement.

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**This is an informational and life insurance sales presentation.**

Please note that individual situations can vary.

Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any specific financial product.

Neither New York Life Insurance Company nor its agents or affiliates provide tax, legal or accounting advice.

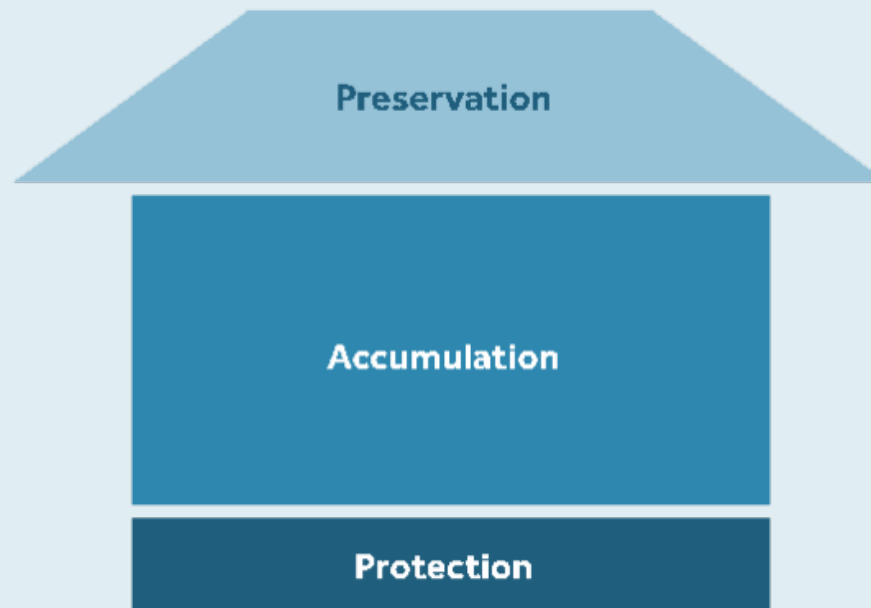
Please consult your tax, legal or accounting professional before making any decisions.



# Think of your finances as a house.

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Your financial house.



# Budgeting basics.

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Household  
income

—

Household  
expenses

=

Cash flow

# There are generally two types of financial mindsets.

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**Spend first / Save last**



**Save first / Spend last**



# Protection.

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The foundation of your financial house.





# Protection.

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The first level of your financial house.

Wills/Powers of attorney#	Trusts#	Emergency savings	Debt management	Charitable continuance
Health insurance*	Home/Auto insurance**	Disability income insurance	Long-term care insurance	Life insurance

\*Products available through one or more carriers not affiliated with New York Life Insurance Company, dependent on carrier authorization and product availability in your state or locality.

\*\*Home / Auto Insurance are not offered by New York Life Insurance Company or its agents.

# In coordination with your trusted tax, legal and other advisors.





## Wills/Power of Attorney.





## Emergency fund.



## Debt Management.

### Common sources of debt:

- Credit Card
- Mortgage
- Student Loans
- Car Loans
- Predatory Debt
  - Payday loans
  - Lines of credit

**The average American  
has a total of**

**\$96,371 in debt.\***





## Disability insurance

Just over **1 out of 4** of today's 20-year-olds will become disabled at some point during his or her life.\*



\*Social Security Administration, Social Security Basic Facts, 2021.  
<chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

# What is “Long-Term Care Insurance”?\*

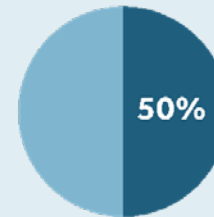
**70%** of people turning age 65 can expect to use some form of long-term care during their lives.\*\*

**Service, support or help from others performing non-medical, everyday tasks such as:**

- Eating
- Dressing
- Bathing
- Transferring
- Toileting
- Contenance

**4:10**

People who receive long-term care are **under 65** years of age.



of Americans incorrectly believe that **Medicare** will cover the cost of long-term care events

\*“Basic Needs.” LongTermCare.acl.gov, 23 July 2020.

\*\*“How Much Care Will You Need?” LongTermCare.acl.gov, 23 July 2020.



# Long-term care

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## insurance\*

Know the facts

- Designed to cover long-term services and support, including personal and custodial care in a variety of settings (home, community organization, other facility)
- Policies reimburse policyholders up to a pre-selected limit for services to assist them with activities of daily living

You can select a range of care options and benefits that allow you to get the services you need, where you need them.

\*"What is Long-term Care Insurance?" LongTermCare.gov, 23 July 2020.

\*\*\*"Medicare, Medicaid & More." LongTermCare.gov, 02 August 2021.



## Life Insurance.



# When it comes to life insurance, ownership matters.

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**Employer provided insurance\***



**Personal insurance**

\*Products available through one or more carriers not affiliated with New York Life Insurance Company, dependent on carrier authorization and product availability in your state or locality.





# Life insurance provides a source of cash

- Replace the lost income of a wage earner
- Pay off outstanding debts—mortgages, credit cards, car/student loans, business loans
- Keep your family in your home
- Allow your family to grieve without worrying about bills
- Pay estate and other taxes
- Keep business going until things can be figured out

# Term vs Perm.

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There are two basic kinds.



**Temporary term**  
Similar to renting an apartment



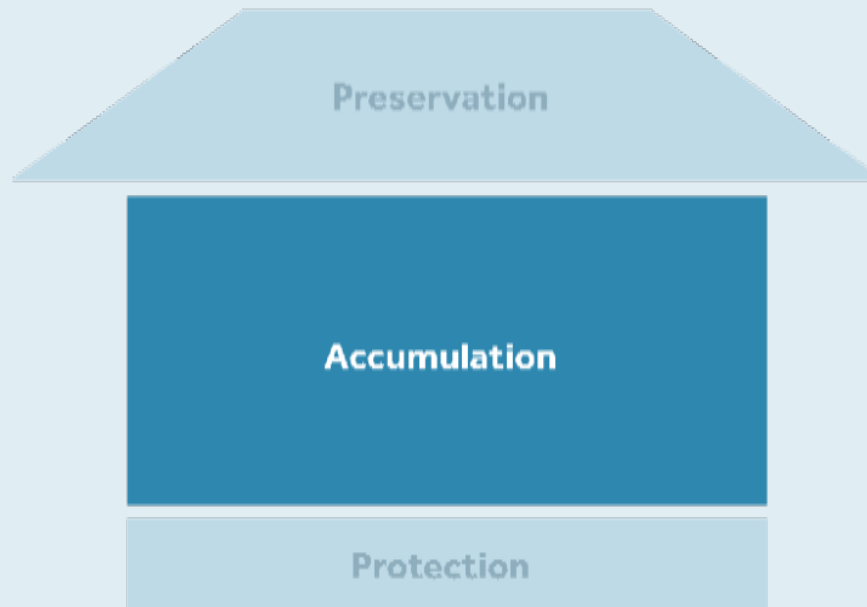
**Permanent cash value whole life**  
Similar to owning a home



# Accumulation.

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The second level of your financial house.



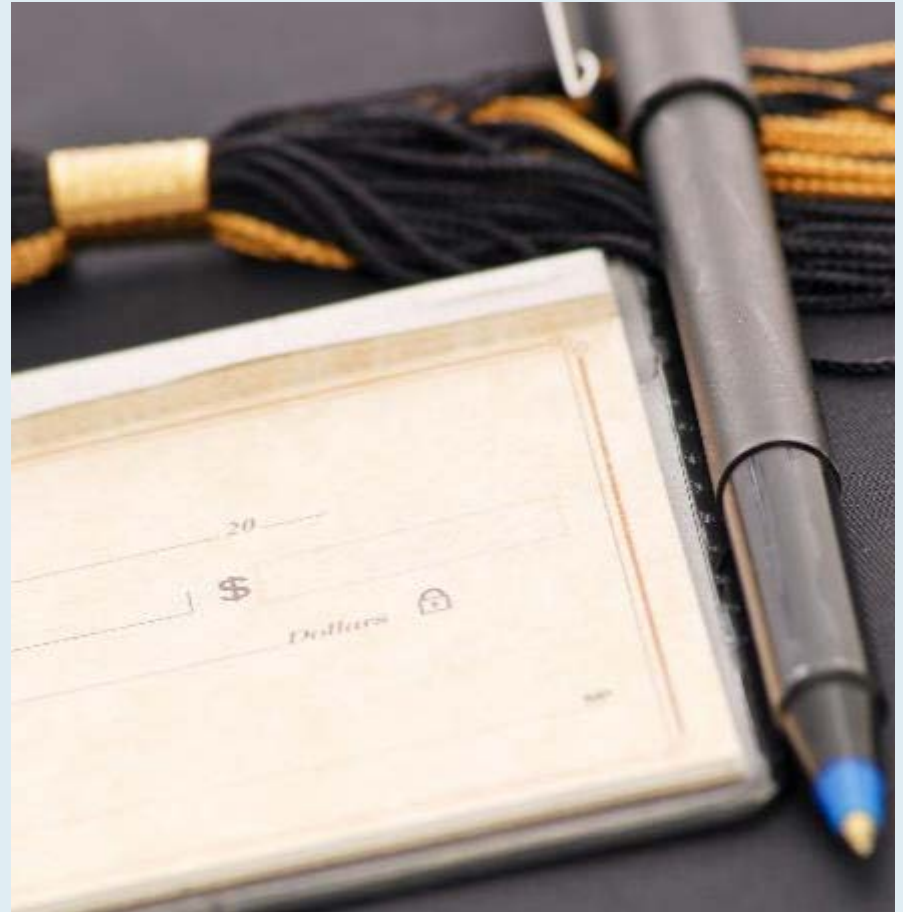
# Accumulation.

## College Funding.

**The average  
American carries**

**\$35,457 in student  
loan debt.\***

It's never too late to start!





# Retirement planning.

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1.

**Taxable**

Personal  
Savings

2.

**Tax Deferred**

IRA, 401(k), 403(b),  
SEP, SIMPLE IRA

3.

**Tax-Free Income\***

Roth IRA/401(k)  
Cash value life  
insurance



# Retirement planning.

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## Risk Tolerance



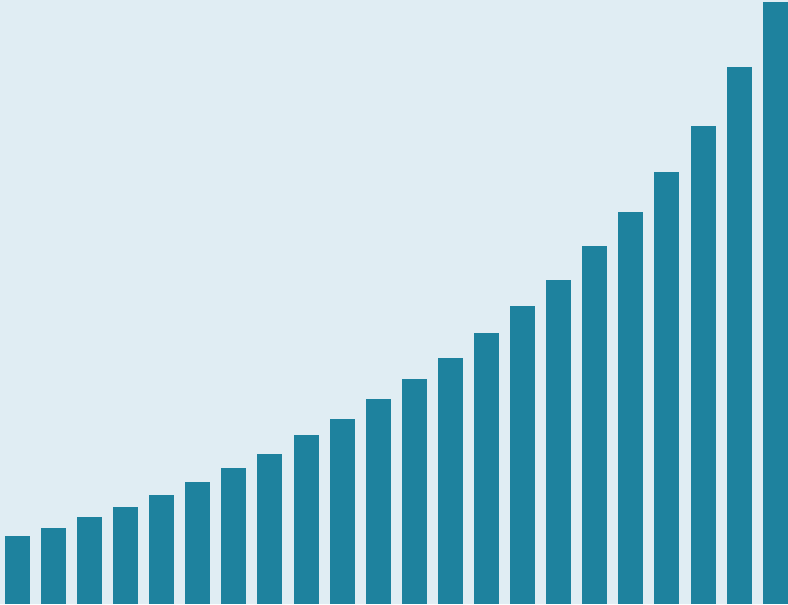
Aggressive

Moderate

Conservative

## Time to retirement

Age 65





# Preservation.

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The roof of your financial house.





# Tools to preserve your lifestyle and wealth.

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We implement strategies to help you keep more of what you've saved.

Risk assessment

Orderly estate transfer

Pension maximization strategies

Required minimum distribution help

Retirement readiness budget analysis

Guaranteed lifetime income products





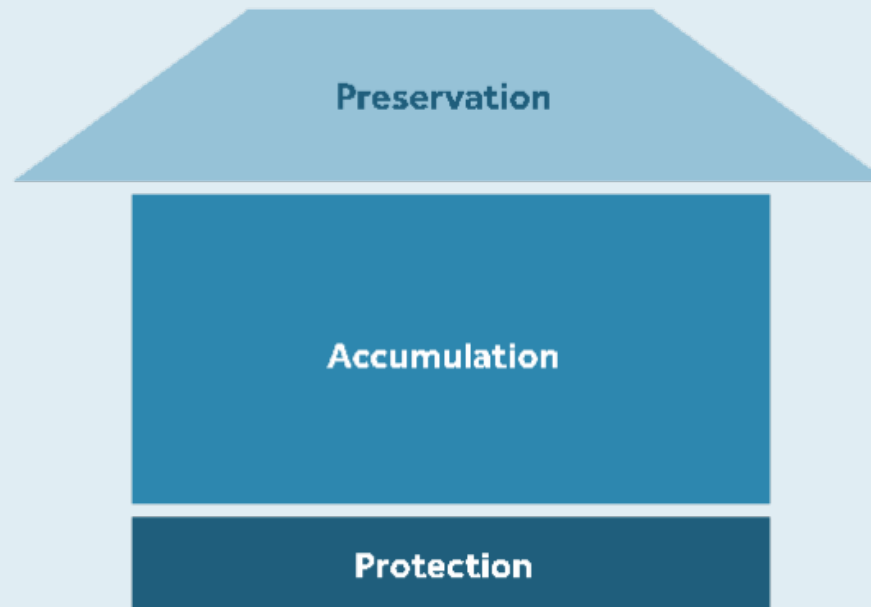
**“Most people don’t  
plan to fail, they  
fail to plan.”**



# Let's review the financial house concept.

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Your financial house.





# Person to person help to craft and execute Your unique strategy.



PREPARATION

1.

Think  
about  
your  
goals

2.

Prioritize  
your  
goals

3.

Develop  
a strategy  
and take  
action

4.

Update  
and review  
your  
progress  
at least  
once a  
year



# Why work with New York Life?

As a New York Life Agent, we...	Why choose New York Life?
<ul style="list-style-type: none"> <li>Analyze needs and work with your budget to create the perfect strategy for you and your family.</li> <li>Focus on the needs of your unique market to provide sound financial guidance.</li> </ul>	<ul style="list-style-type: none"> <li>New York Life has been protecting our policy holders and keeping their promises since 1845.</li> <li>Highest ratings for financial strength currently awarded to any U.S. life insurance company.</li> </ul>

A++	AAA	Aaa	AA+
Superior	Exceptionally Strong	Exceptional	Very Strong
A.M. Best	Fitch	Moody's	Standard & Poor's



Thank  
you.