



First tooth.



First steps.



First set of wheels.



First day of practice.



Protecting a lifetime of firsts.



There's no greater joy than giving to your kids. And the most selfless gift you can give is protecting your family with life insurance from New York Life. 163 years of experience and the highest possible ratings\* for financial strength help ensure that your loved ones will always be taken care of.

**THE COMPANY YOU KEEP®** 866-NYL-4YOU [www.newyorklife.com](http://www.newyorklife.com)

\*Standard & Poor's (AAA), A. M. Best (A++), Moody's (Aaa) and Fitch (AAA) for financial strength. Source: Individual Third Party Ratings Reports (as of 8/16/07).  
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