What modern life insurance plan has been designed particularly for fathers of young children?

**THE NEED**

Nearly every father of young children would agree that he faces a real life insurance problem. How can he, within his limited budget, provide adequate income protection for his family at least until his children are grown? If anything should happen, he wants his wife to be entirely free to watch over the home; for he knows that the greatest gift that any father can leave his children is their mother's time and care. Also, he wants permanent protection for his wife to continue after their children are grown.

But when he thinks of his expenses and all the things he wants to do for his family, he wonders, 'How can I afford all this insurance protection now, when I need it most?'

**THE POLICY**

Here is the way this problem has already been solved by thousands of fathers of moderate means. For example, a young father takes a New York Life Family Income Policy of $10,000 (face amount) with a '20-year period.' If he dies at any time during the '20-year period,' the New York Life will pay an income of $100 a month for the remainder of the 'period'... and then, at the end of the 'period,' will add $10,000.

To illustrate the maximum of guaranteed payments that might be made: If the father died immediately after the policy was issued, the income payments of $100 a month would run for the full 20 years; so the total income payments of $24,000 plus the $10,000 payable at the end of the period would amount to $34,000. If he outlives the '20-year period,' the sum payable in event of his death would be the face amount, $10,000. Of course, if he lives to retirement age, as so many do, he can obtain, through his policy, a life income for his later years.

And the premium? You will probably be surprised to learn that during the '20 year period' the rate is not much higher than for Ordinary Life. After the 20th year it is exactly the same as the Ordinary Life rate. In short, the premium is very attractive in view of the amount and kind of protection offered. This policy, of course, is also issued for larger and smaller amounts than $10,000, but $2,000 is the minimum. Policies with ten, fifteen or twenty-year periods are available according to the age of the father.

As you can see, this policy fills a real need for a great many fathers. Ask: a New York Life representative to tell you about it... or write to the Home Office at the address below for our Family Income booklet.

**THE COMPANY**

The New York Life aim to provide life insurance at the lowest cost consistent with the ample margins of safety which the Company feels it should always maintain. A policyholder's premium rate cannot be increased above that stated in the policy, but annual dividends, as declared, may be used to reduce the premium payments. Dividends are derived from earnings of the Company in excess of the amount deemed necessary to keep it in a sound financial condition. Policyholders get their insurance at cost. The Company pays dividends to policyholders only. The New York Life is, and has always been, a mutual company.

![THOMAS A. BUCKNER, Chairman of the Board](51 Madison Avenue, New York, N.Y.)
![ALFRED L. AIKEN, President](SAFETY IS ALWAYS THE FIRST CONSIDERATION... NOTHING ELSE IS SO IMPORTANT)