

IF YOU THINK IT DOESN'T MAKE MUCH DIFFERENCE
WHERE YOU BUY YOUR LIFE INSURANCE...

please look at this cost comparison for \$50,000 5-Year Renewable Term Policies issued by TIAA and the ten largest U.S. life insurance companies!

20-Year Average Annual Costs* for \$50,000 5-Year Renewable Term Policies

	Policies Issued To Men			Policies Issued To Women		
	Issue age 25	Issue age 35	Issue age 45	Issue age 25	Issue age 35	Issue age 45
TIAA	\$102.50	\$213.50	\$497.00	\$ 81.50	\$142.50	\$316.50
<i>10 Largest U.S. Companies:</i>						
Aetna	216.00	352.00	814.00	210.00	301.00	644.50
Connecticut General	223.00	378.50	816.50	204.00	313.00	673.00
Equitable	187.00	343.50	754.00	163.50	297.50	677.50
John Hancock	200.50	344.00	750.00	192.00	307.50	659.00
Massachusetts Mutual	196.00	337.50	737.00	184.50	313.00	683.00
Metropolitan	188.50	347.00	779.50	162.50	267.00	565.00
New York Life	189.00	337.50	751.00	171.00	281.00	602.00
Northwestern Mutual	163.00	300.00	684.00	147.00	264.00	592.00
Prudential	164.00	300.00	592.00	146.00	242.00	462.00
Travelers	200.50	360.50	820.00	182.00	281.00	603.00
Mean Cost for 10 Companies	192.75	340.05	749.80	176.25	286.70	616.10

*Based on 1977 premium rates and dividend scales, adjusted for interest (4%) to recognize the time value of money; dividends not guaranteed.

You can see from these figures that owners of TIAA policies enjoy substantial cost advantages over persons insured by the country's largest commercial life insurance companies—companies that sell one in every three policies purchased by Americans each year. As a staff member (either full-time or part-time) of a nonprofit educational institution you are one of the limited group that qualifies for TIAA and the big savings this eligibility can bring.

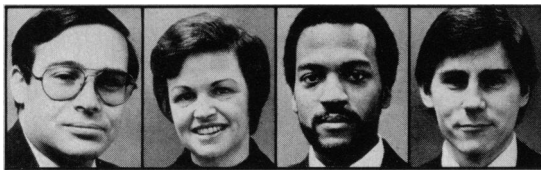
To give you an idea of savings possible, the figures show that, as compared to TIAA:

the mean cost for \$50,000 5-Year Renewable Term

policies issued to 35-year old men by the ten largest companies is 59% higher, a dollar difference favoring TIAA, adding up to more than \$2,500 over the next 20 years; even the company in the group that appears to offer the best bargain demands a cost 40% higher than TIAA's;

the mean cost for \$50,000 policies issued to 35-year old women by the ten companies is double that of TIAA, indicating savings close to \$2,900 for the person choosing TIAA; for the most attractive commercial policy shown, women will pay 70% more over the years than for a TIAA policy giving them the same benefits.

You can get all the facts about a TIAA 5-Year Renewable Term policy that can help secure the future for your family by contacting the TIAA LIFE INSURANCE ADVISORY CENTER. Either telephone collect 212-490-9000 and ask for one of the Insurance Counselors



Alan L. Fox, C.L.U. Joan Scott, C.L.U. Kenneth Sawyer Robert Cassidy

Or mail this coupon. In either case there are no strings attached and no one will call on you.

Life Insurance Advisory Center
TEACHERS INSURANCE & ANNUITY ASSOCIATION
730 Third Avenue, New York, N.Y. 10017

Yes—I'd like to know more about TIAA 5-Year Renewable Term Insurance policies. Please send personal illustrations for my age.

Name and Title _____ Date of Birth _____

Address _____

City, State, Zip _____

Nonprofit Employer (College, University, Private School, Etc.) _____

If your spouse is also eligible according to the rules described, please provide:

Spouse's Name _____

Date of Birth _____

Eligibility for TIAA is extended to employees of colleges, universities, private schools, and certain other nonprofit educational or scientific institutions, and to the employee's spouse when more than half of their earned income is from an eligible institution.

TIAA *The College World's Insurance Association*