WHY DO SO MANY PEOPLE BUY THE KIND OF PROTECTION THAT'S WRONG FOR THEM?

Because they don’t clearly understand the difference between Term and Whole Life insurance . . . and that a Term policy can typically provide five to ten times as much immediate family protection for the same money!

As shown in the table below, a first year net outlay of only $150 buys a $142,000 TIAA 20-Year Decreasing Term policy or a $97,000 5-Year Renewable Term policy, for a man aged 30 or a woman aged 35. The same outlay used to purchase a Whole Life policy would give their family only $13,000 of family protection.

If you’re like most of your colleagues in education and research, your first priority is to give your family the most financial security for the least amount of money—and that’s what TIAA Term is all about! Whatever your age, the difference in the level of protection available for just $150 is dramatic, as the table illustrates.

<table>
<thead>
<tr>
<th>Immediate Protection Available For $150 First Year Net Cost</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>For a Man Aged</td>
<td>For a Woman Aged</td>
<td>20-Year Decreasing Term Plan</td>
<td>5-Year Renewable Term Plan</td>
<td>Whole Life Plan</td>
</tr>
<tr>
<td>25</td>
<td>30</td>
<td>$206,000</td>
<td>$112,000</td>
<td>$16,000</td>
</tr>
<tr>
<td>30</td>
<td>35</td>
<td>142,000</td>
<td>97,000</td>
<td>13,000</td>
</tr>
<tr>
<td>35</td>
<td>40</td>
<td>88,000</td>
<td>74,000</td>
<td>10,000</td>
</tr>
<tr>
<td>40</td>
<td>45</td>
<td>52,000</td>
<td>48,000</td>
<td>8,000</td>
</tr>
<tr>
<td>45</td>
<td>50</td>
<td>31,000</td>
<td>31,000</td>
<td>7,000</td>
</tr>
</tbody>
</table>

* Annual premium less cash dividend payable at the end of first policy year, based on 1979 dividend scales. While not guaranteed, dividends have been paid every year since TIAA’s founding in 1918.

Why such big differences? With Term you pay only for protection, while a Whole Life policy combines protection with a savings (cash value) element. Remember, the protection part of life insurance is relatively inexpensive; it’s when savings are included as well that a high outlay per $1,000 of coverage is required.

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Eligibility to apply for a life insurance policy from Teachers Insurance and Annuity Association is limited to employees of colleges, universities, private schools and certain other nonprofit educational or research institutions. The employee’s spouse is also eligible, provided more than half of the combined earned income of husband and wife is from a qualifying institution.

If you’d like to know more, ask us to send two highly informative articles reprinted from The New York Times and Business Week, that discuss the choice between Term and Whole Life. We’ll gladly mail them, along with detailed personal information about TIAA policies for you.
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