TIAA Cuts Life Insurance Costs Again! Third Reduction in Seven Years.

While everything else has been going up in price, the cost of life insurance from Teachers Insurance and Annuity Association has been coming down steadily. New, higher cash dividends declared for 1982 have the effect of further reducing the low net cost of providing financial security for your family through TIAA. The result: your insurance dollar today buys about twice the coverage it would have bought in 1975.

Independent studies confirm that what you pay for TIAA coverage is well below the cost for similar policies with companies that serve the general public. To see what tremendous purchasing power your life insurance dollars have with TIAA, find the age closest to yours in the tables below, which illustrate net outlays to buy $50,000 and $100,000 of family protection on the 5-Year Renewable Term Plan:

<table>
<thead>
<tr>
<th>Examples of Net Outlays * for TIAA 5-Year Renewable Term Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000 Policy</td>
</tr>
<tr>
<td>For a man aged</td>
</tr>
<tr>
<td>For a woman aged</td>
</tr>
<tr>
<td>Annual Premium</td>
</tr>
<tr>
<td>Cash Dividend</td>
</tr>
<tr>
<td>Yearly Net Outlay*</td>
</tr>
<tr>
<td>Outlay per $1,000</td>
</tr>
</tbody>
</table>

*Net outlay is annual premium less cash dividend payable at end of policy year, based on continuation of current scale; although dividend amounts cannot be guaranteed or estimated for the future, TIAA has paid dividends every year since 1918.

Call us toll free for personal illustrations.
Dial 800-223-1200
(In New York, call collect: 212-490-9000)

A professional TIAA insurance counselor will be glad to discuss your family protection needs with you, and to send full information by mail on TIAA policies issued at your age. Or, if you prefer, just complete the coupon at right.

There's no obligation, of course, and no one will visit you because TIAA employs no sales agents. Whether you think you need life insurance or not, don't you owe it to yourself to learn exactly what TIAA's new, lower insurance costs could mean in helping you secure your family's financial well-being for the years ahead?

Eligibility for TIAA personal life insurance is limited to employees of colleges, universities, private schools and certain other nonprofit educational and research institutions. The employee's spouse is also eligible, provided more than half of the combined earned income of both husband and wife is from a qualifying institution. A TIAA life insurance policy is yours to keep, regardless of any change in your employment.

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