

7 Reasons why you should buy low-cost Savings Bank Life Insurance

If you're thinking about life insurance...

Start with this fact: the basic benefits of all life insurance plans—plan for plan and regardless of the company—are essentially the same. The basic protection offered by a \$10,000 Straight Life policy with one company is no different than that same policy with another. It pays your beneficiary \$10,000.

There is a difference in cost.

That's right. Although the basic benefits are the same, costs can vary considerably from one company to another. The primary reason is the cost of selling you the policy. Because you buy SBLI directly from a Savings Bank, we are able to keep costs down. This means lower "buying costs" for you.

Now, a new cost comparison factor has been introduced. The Interest Adjusted Method.

Developed by the life insurance industry, it gives you an opportunity to more accurately compare life insurance costs, assuming the policy is kept in force 10 or 20 years. It takes into consideration the amount of money and the length of time that the company has the money by applying the industry's standard interest factor of 4%. This produces an index which can be used to compare costs of the same type of policy.

Remember, this method is useful in comparing dollar values only...it does not pretend to evaluate policy benefits. Ask about it when you shop for life insurance.

If you want the best coverage for the least amount of money—shop.

If you live or work in New York State, one of the insurers you should investigate for low-cost protection is SAVINGS BANK LIFE INSURANCE. SBLI has an easily understood rate booklet that lists the premiums for all the popular plans and illustrates the Interest Adjusted Cost Index for our Straight Life policy. The Interest Adjusted Cost Index for other plans is available at all SBLI departments.

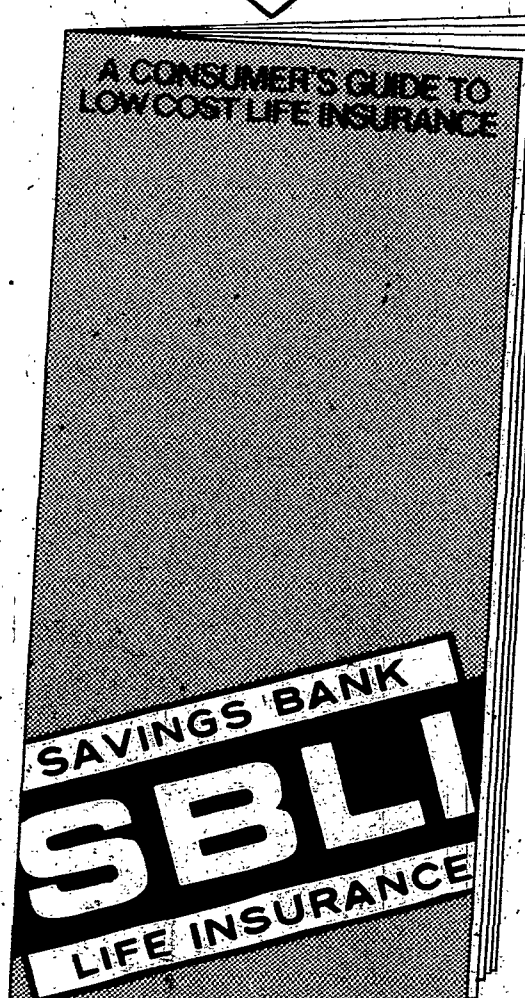
Examples of the low premiums and the Interest Adjusted Cost Index of a popular SBLI plan.

Age	\$10,000 Straight Life	
	Annual Premium	20 Yr. Interest Adjusted Cost Index*
25	\$127.20	\$15.40
35	180.90	27.50
45	271.60	63.70

*Includes dividends based on our current scale, which are not guaranteed for future years.

- You save money...SBLI has lower selling costs because you buy direct.
- Dividends, as earned, beginning the first year on all plans.
- Cash and loan values beginning the first year on all plans except Term.
- State-qualified SBLI specialists to help you.
- Continuing service every banking day.
- You don't have to be a depositor.
- All popular plans available...and all at low cost.

STOP IN AT A NEARBY OFFICE OF ROCHESTER SAVINGS BANK AND PICK UP THIS FREE INFORMATIVE BOOKLET.



SBLI Dividends.

All SBLI policies pay annual dividends, as earned, beginning the very first year, even Term insurance plans. Most plans have five dividend options, including One-Year Term Insurance which can provide a sizeable amount of extra protection.

Rochester Savings Bank's SBLI specialists work with you... and for you.

The SBLI specialists at Savings Banks in New York State have passed the same State-supervised examination as anyone else licensed to sell life insurance in this state. You can drop into a nearby **Rochester Savings Bank**, without being a depositor, and receive skilled, professional advice. There are a variety of popular life insurance plans available, and the SBLI specialist will help you select a program that is best for you and your family.

The SBLI specialists are salaried employees and are at the bank—all day—every banking day. So, if you want to change a beneficiary, arrange a policy loan, check the cash value of your policy—whatever—there will be someone there when you call or visit.

Variety of Plans.

SBLI has low-cost plans to fit both individual and family needs, including Straight Life, Term, Endowments, Limited Payment Plans, Mortgage Protection, The Family Plan, and the Life Insurance-Investment Plan. SBLI is available in amounts up to \$30,000.

Living Values.

All SBLI policies, except Term plans, build a "cash value," which provides important living benefits.

For example, you can borrow on your policy, or choose from a wide selection of retirement benefits, including a guaranteed monthly income for the rest of your life.

The next step is up to you.

No one from **Rochester Savings Bank** can or will visit you. Savings Bank Life Insurance is only for people who know a good thing when they see it...and go after it.

Visit our nearest office and check the low rates and other advantages of low-cost SBLI. There's no obligation. You don't even have to be a customer of the bank. While you're there, be sure to pick up the new "Consumer's Guide to Low-Cost Life Insurance." It's free.

Then you'll see how you can save real money with low-cost Savings Bank Life Insurance.

Life Insurance Department

Rochester Savings Bank

MIDTOWN PLAZA—255 EAST MAIN STREET

Phone: 263-2564

40 FRANKLIN ST. 2111 HUDSON AVE. (Irondequoit)

47 MAIN ST. W. 13 EAST MAIN ST. (Webster)

RIDGEMONT EASTVIEW MALL (Victor)

PITTSFORD 4617 LAKE RD. (Brookport)

PENN-FAIR PLAZA (Penfield)

MAIL THIS COUPON TODAY

Please send me rates for my age (check one)

\$5,000 \$10,000 \$15,000 \$20,000 \$25,000 \$30,000

Name _____

Address _____

City _____ State _____ Zip _____

Date of Birth _____ Phone _____

no obligation... no one will visit you

Rochester Savings Bank

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