

Before you retire, spend a half hour at Community.

Where the Smart Money goes for tax-deferred retirement-plan counselling.

When you come to Community to find out about tax-deferred retirement plans, you'll find more than a rack of retirement-plan pamphlets.

You'll find a qualified representative at each branch, backed by a Tax-Deferred Services Department staffed with full-time professional retirement-plan specialists.

People who can answer all your questions about IRA's, Spousal IRA's, IRA Rollovers, Defined Contribution Keogh Plans. Even the new Defined Benefit Keogh and Simplified Employee Pension Plans.

Retirement plans you can live with.

If you're not covered by a pension plan where you work, our retirement-plan specialists will show you how to put aside up to 1500 tax-deferred dollars a year in an Individual Retirement Account.

If you are covered where you work, and will be receiving pension or profit-sharing funds either before you retire or when you retire, we'll show you how to get all the benefits of a federal tax shelter with an IRA Rollover.

We can also help guide self-employed people through all the rules and regulations of setting up Keogh Plans.

And not just the Defined Contribution Keogh Plan, but the new Defined Benefit Keogh Plan, as well.

In fact, we're one of the few institutions around that offer the Defined Benefit Keogh Plan as part of a tax-deferred services package.

Let us predict your retirement future.

We've got a computer that can forecast in seconds the passage of a lifetime of working and saving toward retirement.

For example, if you tell us how much money you want to end up with at retirement, our computer will tell you how much to start saving right now.

Or tell us how much you can afford to start saving right now, and the computer will tell you how much you'll have when you retire.

Corporations can profit from smart money, too.

At Community, we don't just help individuals make the most of their money. We help corporations, too.

How?

By working with businesses to establish flexible Simplified Employee Pension Plans that will lower administrative costs and increase investment returns. And, by offering some of the most attractive interest rates in town for corporate profit-sharing and pension funds.

So, if your company's looking for a safe investment at guaranteed rates for your present plan, or exploring retirement alternatives, call Community at 262-5878.

The smart way to retire.

At Community, we believe that helping you put together a sound retirement plan is a good way to help you make the most of your money.

Why not plan now to spend a half hour with one of our qualified representatives. Come in to any Community branch office, or mail the coupon.

After all, with the way things are today, can you afford not to retire the smart way?

MAIL TO:
Community Savings Bank
Tax-Deferred Services
235 East Main Street
Rochester, N.Y. 14604

I would like the answers to retirement questions. Please call me at _____

Please send me more information on:

- Individual Retirement Accounts
- "Spousal" IRA's
- The IRA Rollover
- Defined Contribution Keogh Plan
- Defined Benefit Keogh Plan
- Simplified Employee Pension Plan

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