

*A Fact from Manufacturers Hanover:*

# OUR I.R.A. GIVES EVERYONE A BREAK EXCEPT THE TAX COLLECTOR.



**FACT: YOU GET A TAX BREAK NOW.**

An I.R.A. is a great way to build for retirement and it pays off immediately. You can deduct the amount you deposit from gross income. So you'll probably pay less taxes in '82 and every year you deposit.

**FACT: YOU CAN BUILD FOR RETIREMENT.**

You can make deductions from your gross income of up to \$2,000 for you, or \$2,250 for you and your non-working spouse, or up to \$4,000 if you both work. Our I.R.A. is a great way to build for retirement and pay less taxes now and in the future.

**FACT: WE GIVE YOU A CHOICE.**

Every bank can offer you an I.R.A. But Manufacturer's Hanover makes it worth even more. Choose a 2 1/2 year certificate or an 18 month fixed rate plan for guaranteed interest or an 18 month variable rate plan where the rates change monthly.

**FACT: YOU CAN GIVE YOURSELF A TAX BREAK.**

Before you decide on any retirement tax shelter you should take all the facts into consideration. Complete the coupon below and we'll send you an I.R.A. Fact Sheet. An I.R.A. is a terrific break for everyone, except you know who.

CJ

I.R.A. SPECIALIST  
Manufacturers Hanover, N.A.  
183 Main Street  
Rochester, New York 14604

RUSH ME YOUR I.R.A. FACTS

NAME \_\_\_\_\_ Please Print  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

Substantial interest and tax penalty for early withdrawal from I.R.A. prior to age 59 1/2.



**MANUFACTURERS HANOVER, N.A.**

Our facts make your money worth more.

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