AMERICAN INSTITUTE FOR ECONOMIC RESEARCH
GREAT BARRINGTON, MASSACHUSETTS 01230

July 1988

WHY THROW AWAY YOUR INSURANCE MONEY?

THE BEST LIFE INSURANCE USUALLY COSTS LEAST!

You could be wasting thousands of your hard-earned dollars and jeopardizing your or your family's future financial security if you have the wrong type of life insurance policy or annuity contract.

Moreover, you cannot rely on your insurance or annuity salesperson alone to give you objective information and long-term performance rankings on the many types of life insurance and inflation-resistant annuities now available.

For more than 50 years we have helped thousands of individuals and families choose the best policy for them. Each year we analyze and publish in easy-to-read language and format the principles and types of most of the available life insurance policies and annuity contracts.

This year we have combined and enlarged our usual two-volume booklet edition into our new "LIFE INSURANCE AND ANNUITIES FROM THE BUYER'S POINT OF VIEW" booklet ($10 postpaid, refund if not satisfied). It contains cost comparisons and explanatory worksheets to help you estimate your life insurance requirements.

It also describes and expands our rankings of available annuity returns and shows 5-, 10-, and 15-year performance records of different types of annuities. It explains why dollar-denominated annuity contracts alone may not provide adequate retirement income and suggests alternatives.

We think that "LIFE INSURANCE AND ANNUITIES FROM THE BUYER'S POINT OF VIEW" can save you money and improve your financial security. Please use the no-risk coupon on the reverse and the enclosed convenience envelope to order your copy today.

Sincerely,

Robert A. Gilmour

Robert A. Gilmour
Director of Research and Education

P.S. Read how your IRA now may be less useful than an appropriate annuity for retirement planning purposes.