"Return Over Cost"

In all of these examples the net cost of insurance at the end of five years is very low when compared with the premiums paid.

In ten years, and beyond, the policy's cash value and the sum of dividends amounts to much more than total premium payments. The difference is called your "return over cost."

Return over cost figures are even more attractive when dividends are allowed to accumulate at interest.

Dividend illustrations in the above chart cannot be guaranteed but are based on March 1, 1965 dividend scale paid by 31 of 36 Savings Insurance Banks on policies issued since April 2, 1962.

Dividends are so attractive, and cash and loan values so high that if you are 55 or younger your paid-up-at-age-65 policy will be worth more in cash (after only the first ten years) than you've paid in total premiums during that entire time.

And after ten years, for your entire life, the difference between your total premiums and available cash is constantly increasing.

Prove it to yourself with our new booklet: You can afford Savings Bank Life Insurance.