

FIRST AND PARAMOUNT—**ABSOLUTE SECURITY TO POLICY-HOLDERS**

The Imperial Life

Assurance Company of Canada

Head Office, **TORONTO, Can.**

POLICY CONTRACT

The IMPERIAL Life issues one of the most liberal contracts consistent with safety and equity. Note the following:—

1. **The immediate** payment of the sum assured upon approval of the usual proofs.
2. **A grace of one** month within which to pay renewal premiums, during which time the policy is in full force and effect.
3. **Thirteen months** within which to make application for reinstatement of a lapsed policy.
4. **The Automatic** continuation of the policy so long as the surrender value is sufficient to pay premiums.
5. **The Policy** in its terms is indisputable after one year from its date.
6. **The contract** is absolutely non-forfeitable after three years premiums have been paid.
7. **Cash Values, Loan Values** and Paid-up Values specifically set forth and guaranteed, increasing yearly after three annual premiums have been paid.
8. **Freedom**, as regards residence or travel.
9. **The Option** of having the amount assured payable in one sum or in from two to twenty annual instalments.
10. **Favorable** options to the holder at the expiration of certain periods selected by the assured.

A RECORD

The following facts and figures tell the story of the most successful year's business in the Company's history.

	At Jan. 1st, 1901	Increase in 1900
1. Total Assets . . .	\$1,102,092	18%
2. Reserves for Policies and Annuities . . .	597,488	35%
3. Annual Prem. Income . . .	314,410	46%
4. Interest Income . . .	36,273	32%
5. Net Surplus over all Liabilities	39,199	23%
6. Total Insurance in force	9,226,350	29%
7. Gross Surplus for the security of policy-holders	\$489,199.61	
8. Application for new assurances, \$3,847,000, of which \$3,107,000 were accepted and \$740,000 declined or uncompleted.		

SECURITY

One of the main features which has contributed to The IMPERIAL'S success is the "Unexcelled Security" afforded to Policy-holders. Note the following:—

1. **CAPITAL—**
One Million Dollars.
2. **GOVERNMENT DEPOSIT—**
The Government Deposit of The Imperial Life is larger than that of any other Canadian Life Insurance Company.
3. **RESERVES—**
The Imperial Life holds relatively the strongest reserves of any Canadian Life Insurance Company.
4. **ASSETS—**
For every \$100 of liabilities to Policy-holders The Imperial Life holds \$180 of securely invested assets.

DIRECTORS

HON. SIR OLIVER MOWAT, P.C., G.C.M.G., President

A. E. AMES, of Messrs. A. E. Ames & Co., 1st Vice-President
T. BRADSHAW, F.I.A., 2nd Vice-President and Actuary

F. G. COX,
Managing Director

HONORABLE SIR MACKENZIE BOWELL, P.C., K.C.M.G., Senator, ex-Prime Minister of Canada, Belleville.
HUGH N. BAIRD, Grain Merchant, Director Western Assurance Company.
A. E. KEMP, M.P., President Kemp Manufacturing Company, ex-President Toronto Board of Trade.
WM. MACKENZIE, President Toronto Railway Company.
F. R. ECCLES, M.D., F.R.C.S., etc., London, Ont.
HONORABLE WILLIAM HARTY, M.P.P., President Canadian Locomotive Company, Kingston, Ont.
WARREN Y. SOPER, of Ahearn & Soper, Director Ottawa Electric Street Railway Company Ottawa.

GEORGE B. REEVE, 2nd Vice-President and General Manager Grand Trunk Railway Company, Montreal.
SAMUEL J. MOORE, Secretary and Manager Carter-Crume Co., Ltd.
HONORABLE S. C. WOOD, Vice-President Toronto General Trusts Corporation.
THOMAS J. DRUMMOND, Messrs. Drummond, McCall & Co., Montreal.
J. J. KENNY, Vice-President Western and British America Assurance Companies.
CHESTER D. MASSEY, Treasurer Massey-Harris Co., Toronto.
CHARLES MCGILL, General Manager The Ontario Bank.