

REDUCTION OF RATES AND NEW FACILITIES TO ASSURERS.

UNCONDITIONAL ASSURANCE

"REMARKABLE for SIMPLICITY, also obviates the objections hitherto urged against Life Assurance,—and meets, to the fullest extent, the wants of the public."

LIFE ASSOCIATION OF SCOTLAND.

Chairman of the Edinburgh Board, | Chairman of the London Board,
SIR ARCH. HOPE, of CRAIGHALL AND PISKIE, BART. | SIR WILLM. DUNBAR of MOCHRUM, BART., M.P.

The Unconditional Life Policies (Class B.)

of the LIFE ASSOCIATION OF SCOTLAND include the following unusual arrangements:—

- OMISSION to pay a Premium by Oversight does not affect the Assurance, and, after a time, payment may be intentionally Postponed for a year.
- NO RESTRICTION is imposed as to Occupation or Residence
- NO EXTRA PREMIUMS can be payable after the Policy has been issued.
- The ASSURANCE is virtually Non-Forfeitable and Un-Questionable.

The varying Wants and Wishes of Policyholders are met, also, by special new arrangements for securing LARGE REDUCTION OF OUTLAY BY THE POLICYHOLDERS FOR TEN YEARS, AND INCREASE OF THE SUMS ASSURED, AS THE DURATION OF THE POLICY INCREASES.

These material improvements on the ordinary system of Life Assurance, give the Policies an *Extraordinary Value and Duration*. All who contemplate effecting an Assurance should carefully examine into the advantages of this system—the premiums charged being not greater than for Ordinary Policies.

The Scheme is *renewed annually on 5th December*, and *Entrants to the Profit Class on or before 5th December next, will secure a decided advantage, and be entitled to a FULL YEAR'S BONUS more than later Entrants.*

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