Plan "A" would naturally appear to be the more common form of contract sold. This provides for an annuity to begin at age 55, or some later age, the payments for which are made in the period between the date of application and the date when the annuity becomes due, with the condition that, should the purchaser die during this period of deferment, all his premiums will be returned to his heirs, with 3 per cent. compound interest. These premiums may be paid periodically, in yearly, half-yearly, down to weekly instalments, or may be paid in a lump sum at the date of application, or under a combination of these methods. In short, the annuity he will receive at any specified age depends simply on how much a man pays and when he pays it; the earlier the payment is made, the greater, of course, the benefit derived for the actual sum paid when the contract matures. Under Plan "B," there is no return of premiums in case of death, but the survivor who takes the chances receives the same annuity for much smaller payments.

These two plans work as follows for a man now aged 30 or 40:

	—Annuity of $100 at Age—		
Male aged 30.	55	60	65
Annual premium, Plan "A"....$ 27.33		$ 17.40	$ 10.91
Annual premium, Plan "B".... 22.75		13.35	7.47
Single payment, Plan "A"..... 427.96		296.38	195.26
Single payment, Plan "B"..... 333.03		211.75	125.00
Male aged 40.			
Annual premium, Plan "A"....$ 57.56		$ 33.42	$ 19.92
Annual premium, Plan "B".... 50.62		27.14	14.41
Single payment, Plan "A"..... 649.29		454.90	304.72
Single payment, Plan "B"..... 536.88		341.36	201.51

The Government has also afforded facilities for those who wish to buy "dead sure" things in forming a contract by which the annuity is partly withdrawn from the operation of the laws of mortality, so that the annuity payments are guaranteed for specified terms of years should the annuity age be reached; and there are also several forms of contract under which a man and his wife may enjoy together, or during the lifetime of the survivor of them, an income in old age.

The Annuities Branch of the Government does not profess