

## LIFE ASSURANCES.

Granted either with or without profits, at moderate rates, and lower than most Offices, for the **WHOLE TERM OF LIFE**, or **SHORT PERIODS**, **PAYABLE DURING THE LIFETIME** of the **ASSURED**, and also on **JOINT LIVES** and **SURVIVORSHIPS**.

The Directors have made it their study to adopt the various improvements, and afford all the increased facilities in connection with Life Assurance Policies, and would particularly direct attention to the following:—

### UNCHALLENGEABLE POLICIES.

Policies that have been in existence Five Years shall be held to be unchallengeable on any ground whatever connected with the documents on which the Assurance was granted. The Policies may, therefore, virtually be considered unchallengeable from the beginning, but Five Years appear a necessary probation to afford protection to the Company and its Policy-holders against fraudulent Assurances, and the Directors have therefore adopted that period.

### FREEDOM FROM EXTRA PREMIUM FOR FOREIGN RESIDENCE.

The Directors, being satisfied that a person proposed for Assurance has no present intention of proceeding abroad, will grant a certificate giving **LIBERTY TO PROCEED TO, AND RESIDE IN, ANY PART OF THE WORLD WITHOUT LICENSE OR PAYMENT OF EXTRA PREMIUM**.

This boon cannot fail to enhance the value of such Policies, and render them more acceptable as securities, whether as marriage settlements or for money borrowed.

### NON-FORFEITURE OF POLICIES.

In the event of the Assured, from any cause whatever, wishing to discontinue his Policy, the Directors, on application, at any time during the currency of the Policy, after three Annual Premiums have been received, will

### ISSUE A FREE PAID-UP POLICY,

On which no further payment of Premiums will be required. The amount of the Paid-up Policy will depend on the length of time the original Assurance has been in force, and the age of the party; but, in the majority of cases, it will entitle the representatives, at the death of the Proposer, to a return of all the Premiums paid to the Office, together with the Bonuses that may have accrued in respect of such Policy.

### SURRENDER OF POLICIES.

The Directors will, on all occasions, deal liberally with those who are desirous of surrendering their Policies.

### DAYS OF GRACE.

In the event of the Assured dying during the period allowed for renewal of the Policies, the Sum Assured will be paid after the deduction of the Premium then due.

### LIFE CLAIMS SETTLED ONE MONTH AFTER PROOF.

## GENERAL REGULATIONS.

**POLICIES**—Fire or Life—are issued, free of expense, the Stamp and Medical Fees being paid by the Company; and no entrance money beyond the Premium is charged.

**PREMIUMS** may be paid Yearly, Half-Yearly, or Quarterly, or for a limited number of years, by an Ascending or Descending Scale, as may suit the convenience of the Assured.

**HALF-CREDIT SYSTEM**—Half of the Premiums on Policies for the Whole Term of Life may remain on credit for five years, at 5 per cent. interest.

**ASSIGNMENTS**—Notices of the Assignment of the Company's Policies sent to the Head Office will be registered and acknowledged in writing.

**CHARGES OF MANAGEMENT**—In consequence of the Fire and Life Companies being conducted under almost the same Management, the expenses chargeable to the Life Funds are exceedingly moderate—thus increasing the accumulations of the Policy-holders.

**NO EXTRA CHARGE FOR JOINING VOLUNTEER RIFLE OR ARTILLERY CORPS.**