

TABLE V.

THESE ASSURANCES have a double result. They secure not only a Provision for Heirs in the event of premature death; but, further, the sum assured is payable to the Assured himself if he live till a fixed age (say 55, 60, or any other). Accordingly, if death do not occur before the age fixed on, the Assured has an immediate provision for old age, or a fund from which to assist his children in business or at marriage.

Examples.

At age 20, a sum of £100 Sterling, (\$486.67), without Profits, will be assured, payable if the party live till the age of 60, or payable at death if he do not live till 60,

By a yearly payment of	\$10.86
Or a half-yearly payment of	5.72

If the sum assured is to be increased by a share of Profits,

The yearly payment is	\$12.45
Or the half-yearly payment is	6.55

LARGER ASSURANCES are charged at the same rates.

Instead of a Capital Sum, payable at the age agreed on, the Association will grant an Annuity, payable during the life of the Assured thereafter, thus:—instead of £1000 Sterling, (\$486.67), at the age of 60, if a male, he may substitute a Life Annuity of \$458.28, payable half-yearly.