

**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.

**1 | 9 | 0 | 1**

	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.		

**1 | 9 | 0 | 1**

### 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

A. E. AMES, of Messrs. A. E. Ames & Co., 1st Vice-President.  
 T. BRADSHAW, F.I.A., and 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 Loco-  
 motive Company, Kingston, Ont.

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