ASSETS, \$13,613,000.

SURPLUS TO POLICY-HOLDERS, \$2,486,000.

\$20,000

\$10,000 LIFE.

\$10,000 ACCIDENT.

AGE 35. ANNUAL PREMIUM, \$291.00.

THE TRAVELERS INSURANCE COMPANY'S

INCREASING WHOLE LIFE POLICY,

Good at the Beginning and Good at the End.

RESULTS GUARANTEED.

| All Policies issued at age 35 for \$10,000, o | | | | | nnivers | ary be | guar antee d |
|---|-----------|------|------|---------|-------------------|--------|---------------------|
| a paid-up value of | | | | | •••• | •••• | \$8,740 00 |
| Cash Surrender Value of | | •••• | | | •••• | •••• | 3,975 00 |
| On the 30th Anniversary a paid-up value | increased | by | | \$2,971 | 00= | | 11,711 00 |
| Cash Surrender Value | increased | by | •••• | 2,617 | 00= | •••• | 6,592 00 |
| On the 40th Anniversary a paid-up value Cash Surrender Value | increased | by | | 1,432 | 00= | •••• | 13,143 00 |
| | increased | by | •••• | 2,338 | 3 oo ₌ | •••• | 8,930 00 |
| On the 45th Anniversary a paid-up value Cash Surrender Value | increased | by · | | 2,160 | 00= | •••• | 15,303 00 |
| | increased | by | •••• | 3,522 | 00= | •••• | 12,452 00 |
| On the 50th Anniversary a paid-up value Cash Surrender Value | increased | by | | 4,697 | 00== | | 20,000 00 |
| | | | •••• | - | 00== | | 17,000 00 |

No premiums required after age 85, and the values stated are absolute.

Premiums adjusted to ten, twenty, thirty or forty payments as desired.

The policy is non-forfeitable and incontestable after the fifth anniversary, except for fraud. Paid-up and surrender values attached to each and every year for which the premium has been paid after the third.

. The policy will be received as collateral after the fifth year for 75 per cent. of the Reserve, either as a temporary or permanent loan.

On the 30th anniversary the policy can be made self-supporting for the full amount, and return annually there after \$74.00 in cash. On the 40th anniversary, in lieu of additions, the annual cash return above the premium charge, will be increased to \$520.70.

The policy is at any time after the 20th anniversary convertible into a life annuity, or an annuity certain for a fixed term. It gives a larger insurance at the beginning, and a larger guaranteed accumulation at the end, than any life policy ever issued for the same premium.

Until the 20th anniversary is reached, in case of death by External, Violent and Accidental Means, the full sum of \$20,000 will be paid. Between the 20th and 30th anniversaries \$24,000. Between the 30th and 40th, \$25,321. Between the 40th and 45th, \$26,753. The accident insurance ceases at age 80, and the premium is reduced \$20.00 per annum.

JAMES G. BATTERSON, PRESIDENT.