

T H E

Standard Life Assurance Co.,

WITH WHICH IS NOW UNITED THE

Colonial Life Assurance Co.

HEAD OFFICES: Edinburgh and Montreal.

BOARD OF DIRECTORS, MONTREAL:

47 GREAT ST. JAMES STREET.

BENJAMIN H. LEMOINE, Esq., Cashier of
La Banque du Peuple.
ANDREW ROBERTSON, Esq., Advocate.

HONORE COTE, Esq., Cashier La Banque
Jacques Cartier.
GEORGE STEPHEN, Esq., Merchant.

Medical Adviser: GEO. W. CAMPBELL, M. D. *Manager:* WILLIAM MILLER RAMSAY.

Inspector of Agencies: RICHARD BULL.

AGENTS IN THE PRINCIPAL TOWNS OF CANADA.

Special attention is directed to the Act of Parliament, by which Life Assurances are secured for the benefit of Wives and Children, free from claims of Creditors of the Life assured.

GENERAL REGULATIONS.

POLICIES WITH PROFITS purchased at any time after payment of one year's Premium, and Policies without Profits for the whole term of life, after three years' Premiums have been paid.

AGE AND INTEREST admitted on the Company's Policies in all cases where proof is given satisfactory to the Directors.

THIRTY DAYS OF GRACE allowed for payment of Premiums; and in the event of death taking place during the currency of those days, before payment of the Premium, the Policy will be as valid and effectual as if it had been paid.

ASSURANCES FORFEITED may be revived within thirteen months from the date at which the Premium became due, under certain conditions.

IN THE CASE OF POLICIES OF FIVE YEARS' DURATION, upon which no debt exists, payment of Premium with a fine, may be made at any time within one year after the days of grace expire; and should the assured die during that period, the claim is binding on the Company, under deduction of Premium unpaid and fine.

NO POLICY OF FIVE YEARS' DURATION shall be liable to any ground of challenge whatever, connected with the original documents on which the Assurance was granted, but the sum assured shall, subject to the payment of Premiums, and extra premiums, if any, be payable in terms of the Policy, after proof of death to the satisfaction of the Directors.

MEDICAL FEES paid by the Company.

VOLUNTEERS.—Persons assured are permitted, without payment of extra premium, to join Militia, Yeomanry, or Volunteer Corps, and to perform any military duties required of them in peace or war, in defence of their country.

LOANS ADVANCED on Mortgage of Policies, to the extent of the office value.

WHOLE-WORLD LICENSE.—The STANDARD COMPANY are ready to grant Policies covering the risk of a person proceeding to any part of the world at an after-period, provided the Directors are satisfied that the person has no present prospect or intention of leaving the country in which he is residing.

CLAIMS settled in Montreal—giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

W. M. RAMSAY,

Manager, Canada.