TABLES.

TABLE of Premiums for Life, to Assure £100 on a Single Life—With Profits.

Age next Birth-Day.	ANNUAL PREMIUM. £ s. d.	HALF PAYMENT. £ s. d.	QUARTER PAYMENT. £ s. d.	Age next Birth-Day.	ANNUAL PREMIUM. £ s. d.	HALF PAYMENT. £ s. d.	QUARTER PAYMENT. £ s. d.	Age next Birth-Day.	ANNUAL PREMIUM. £ s. d.	HALF PAYMENT. £ s. d.	QUARTER PAYMENT. £ s. d.
15	1 13 1	0 16 11	0 8 8	31	2 10 7	1 5 10	0 13 3	46	3 19 9	2 0 8	1 0 9
16	1 13 11	0 17 4	0 8 10	32	2 11 1	1 6 7	0 13 7	47	4 2 6	2 2 2	1 1 6
17	1 14 8	0 17 9	0 9 1	33	2 13 5	1 7 4	0 13 11	48	4 5 8	2 3 9	1 2 4
18	1 15 6	0 18 2	0 9 3	34	2 14 11	1 8 1	0 14 4	49	4 9 2	2 5 7	1 3 3
19	1 16 5	0 18 8	0 9 6	35	2 16 7	1 8 11	0 14 9	50	4 13 1	2 7 7	1 4 3
20	1 17 4	0 19 1	0 9 9	36	2 18 4	1 9 10	0 15 3	51	4 17 4	2 9 9	1 5 4
21	1 18 4	0 19 7	0 10 0	37	3 0 2	1 10 9	0 15 8	52	5 2 0	2 12 1	1 6 7
22	1 19 4	1 0 1	0 10 3	38	3 2 1	1 11 9	0 16 2	53	5 6 10	2 14 6	1 7 10
23	2 0 5	1 0 8	0 10 7	39	3 4 1	1 12 9	0 16 8	54	5 12 0	2 17 2	1 9 2
24	2 1 7	1 1 3	0 10 10	40	3 6 2	1 13 10	0 17 3	55	5 17 8	3 0 1	1 10 8
25	2 2 9	1 1 10	0 11 2	41	3 8 3	1 14 11	0 17 9	56	6 3 8	3 3 2	1 12 2
26	2 4 0	1 2 6	0 11 6	42	3 10 4	1 15 11	0 18 4	57	6 10 2	3 7 6	1 13 11
27	2 5 4	1 3 2	0 11 10	43	3 12 5	1 17 0	0 18 10	58	6 17 1	3 10 0	1 15 8
28	2 6 8	1 3 10	0 12 2	44	3 14 8	1 18 2	0 19 6	59	7 4 0	3 13 6	1 17 6
29	2 8 0	1 4 6	0 12 6	45	3 17 1	1 19 5	1 0 1	60	7 10 10	3 17 0	1 19 3
30	2 9 3	1 5 2	0 12 10								

A Party, aged 25 years (next birth-day,) may secure to his representatives £1000 at his death, by an Annual Payment of £21 7s. 6d. Should he prefer paying the same by Semi-annual or Quarterly instalments, the former will be £10 18s. 4d., and the latter £5 11s. 8d.

In this Scale the Premiums may be diminished, the sum assured remaining the same; or the sum assured may be increased, the premium remaining the same, according to the manner in which the Assured wishes his share of Profits to be applied.

TABLE of Premiums for Life, to Assure £100 on a single Life—Without Profits.

Age next Birth-Day.	ANNUAL PREMIUM. £ s. d.	HALF PAYMENT. £ s. d.	QUARTER PAYMENT. £ s. d.	Age next Birth-Day.	ANNUAL PREMIUM. £ s. d.	HALF PAYMENT. £ s. d.	QUARTER PAYMENT. £ s. d.	Age next Birth-Day.	ANNUAL PREMIUM. £ s. d.	HALF PAYMENT. £ s. d.	QUARTER PAYMENT. £ s. d.
15	1 6 5	0 13 6	0 6 11	31	2 1 3	1 1 1	0 10 9	46	3 6 3	1 13 10	0 17 3
16	1 7 1	0 13 10	0 7 1	32	2 2 4	1 1 8	0 11 1	47	3 8 8	1 15 1	0 17 11
17	1 7 9	0 14 2	0 7 3	33	2 3 7	1 2 3	0 11 5	48	3 11 5	1 16 6	0 18 7
18	1 8 5	0 14 7	0 7 5	34	2 4 1	1 2 7	0 11 6	49	3 14 6	1 18 1	0 19 5
19	1 9 2	0 14 11	0 7 8	35	2 6 4	1 3 8	0 12 1	50	3 17 11	1 19 10	1 0 4
20	1 9 11	0 15 4	0 7 10	36	2 7 10	1 4 5	0 12 6	51	4 1 9	2 1 9	1 1 4
21	1 10 9	0 15 9	0 8 1	37	2 9 5	1 5 3	0 12 11	52	4 5 10	2 3 10	1 2 4
22	1 11 7	0 16 2	0 8 3	38	2 11 1	1 6 1	0 13 4	53	4 10 3	2 6 1	1 3 6
23	1 12 6	0 16 8	0 8 6	39	2 12 10	1 7 0	0 13 10	54	4 14 11	2 8 6	1 4 9
24	1 13 6	0 17 2	0 8 9	40	2 14 8	1 7 11	0 14 3	55	4 19 11	2 11 0	1 6 0
25	1 14 7	0 17 8	0 9 0	41	2 16 5	1 8 10	0 14 9	56	5 5 5	2 13 10	1 7 5
26	1 15 8	0 18 3	0 9 4	42	2 18 2	1 9 9	0 15 2	57	5 11 3	2 16 9	1 9 0
27	1 16 10	0 18 10	0 9 8	43	3 0 0	1 10 8	0 15 8	58	5 17 6	3 0 0	1 10 7
28	1 18 0	0 19 5	0 9 11	44	3 1 11	1 11 8	0 16 2	59	6 3 9	3 3 2	1 12 3
29	1 19 4	1 0 1	0 10 3	45	3 4 0	1 12 8	0 16 8	60	6 9 11	3 6 4	1 13 10
30	2 0 2	1 0 7	0 10 6								

A Party aged 25 years (next birth-day) may secure to his Representatives £1000 at his death, by an Annual Payment during life of £17 5s. 10d. Should he prefer paying the same by either Semi-annual or Quarterly Instalments, the former will be £8 16s. 8d., and the latter, £4 10s.

HALF-CREDIT RATES OF PREMIUM.

TABLE of ANNUAL PREMIUMS required for an Assurance of £100 for the Whole Term of Life—half of each of the first seven Premiums remaining as a charge upon the Policy, (without other security) payable at the option of the Assured, or remaining to be deducted at death, the holder paying interest yearly upon the sum thus credited.

AGE	WHOLE PREMIUM FOR LIFE. £ s. d.	HALF PREMIUM FOR FIRST 7 YEARS. £ s. d.	THE SAME, IF PAID HALF YEARLY. £ s. d.	AGE	WHOLE PREMIUM FOR LIFE. £ s. d.	HALF PREMIUM FOR FIRST 7 YEARS. £ s. d.	THE SAME, IF PAID HALF YEARLY. £ s. d.	AGE	WHOLE PREMIUM FOR LIFE. £ s. d.	HALF PREMIUM FOR FIRST 7 YEARS. £ s. d.	THE SAME, IF PAID HALF YEARLY. £ s. d.
21	1 13 4	0 16 8	0 8 7	35	2 9 2	1 4 7	0 12 7	48	3 14 6	1 17 3	0 19 1
22	1 14 4	0 17 2	0 8 10	36	2 10 4	1 5 2	0 12 11	49	3 17 8	1 18 10	0 19 10
23	1 15 4	0 17 8	0 9 1	37	2 12 0	1 6 0	0 13 4	50	4 1 4	2 0 8	1 0 10
24	1 16 4	0 18 2	0 9 4	38	2 13 10	1 6 11	0 13 9	51	4 4 8	2 2 4	1 1 8
25	1 17 6	0 18 9	0 9 7	39	2 15 8	1 7 10	0 14 3	52	4 8 10	2 4 5	1 2 9
26	1 18 4	0 19 2	0 9 10	40	2 17 6	1 8 9	0 14 9	53	4 13 4	2 6 8	1 3 10
27	1 19 8	0 19 10	0 10 2	41	2 19 4	1 9 8	0 15 2	54	4 18 2	2 9 1	1 5 1
28	2 0 10	1 0 5	0 10 6	42	3 1 2	1 10 7	0 15 8	55	5 3 4	2 11 8	1 6 5
29	2 1 6	1 0 9	0 10 8	43	3 3 0	1 11 6	0 16 1	56	5 8 2	2 14 1	1 7 8
30	2 2 6	1 1 3	0 10 10	44	3 5 2	1 12 7	0 16 8	57	5 14 2	2 17 1	1 9 2
31	2 3 8	1 1 10	0 11 2	45	3 7 4	1 13 8	0 17 3	58	6 0 6	3 0 3	1 10 10
32	2 4 8	1 2 4	0 11 5	46	3 9 0	1 14 6	0 17 8	59	6 7 0	3 3 6	1 12 5
33	2 6 2	1 3 1	0 11 10	47	3 11 8	1 15 10	0 18 4	60	6 13 2	3 6 7	1 14 0
34	2 7 8	1 3 10	0 12 2								

The above Table is calculated for the purpose of introducing the system on terms commensurate with the value of money in the Province, and at the same time of enabling parties to assure thereon at rates much lower than the *seven years' term* of the majority of British offices, with the additional advantage of permitting them to continue the assurance without a fresh examination after the expiration of that term.

As the yearly accruing debt can only be secured to the Company by its deduction when the Policy becomes a claim, no obligation for the payment thereof being required from the assured, AN ENTRANCE FEE, at the rate of five shillings for £100 upon the amount of the Policy, is charged, *to be returned with interest* upon the payment of the first whole premium.

ENDOWMENT ASSURANCES.

THE ASSURED, on this system, can secure the payment of the Sum in the Policy to himself, on his attaining a given age, or to his Representatives, should his death occur before he attains that age.

ANNUAL PREMIUMS for the Assurance of £100, to be received at 50, 55, 60, or 65 years of age, or earlier in case of death.

AGE NEXT BIRTH-DAY	AT 50. £ s. d.	AT 55. £ s. d.	AT 60. £ s. d.	AT 65. £ s. d.
20	2 14 2	2 5 7	1 19 10	1 16 2
25	3 9 7	2 16 7	2 8 3	2 2 11
30	4 13 2	3 12 4	2 19 7	2 11 8
35	6 12 3	4 15 5	3 14 9	3 2 9
40	10 12 9	6 15 3	4 18 6	3 18 11
45	....	10 13 2	6 16 5	5 1 6
50	....	....	10 14 11	7 1 5
55	....	....	....	11 5 9

EXAMPLE.—A person aged 30 next Birth-day, can, by an annual payment of £2 11s. 8d. secure the sum of £100 to his heirs, at his death; or, should he attain the age of 65, it will become immediately payable to himself.