

# Confederation Life

ORGANIZED 1871.

HEAD OFFICE, TORONTO.

OVER

✻ \$3,500,000 ✻

ASSETS AND CAPITAL.

Business in Force, - - \$18,000,000

PRESIDENT:

SIR W. P. HOWLAND, C.B., K.C.M.G.

VICE-PRESIDENTS:

WILLIAM ELLIOT.

EDWARD HOOPER.

ISSUES

A NEW ANNUITY ENDOWMENT POLICY  
WHICH IS THE BEST FORM OF INSURANCE.

IT AFFORDS

ABSOLUTE PROTECTION against Early Death, provides AN  
INCOME in Old Age, and is a GOOD INVESTMENT.

Rates 15 to 20 per cent. lower than the ordinary rates.

All Policies are non-forfeitable after the payment of two full annual premiums.

Profits, which are unexcelled by those of any Company doing business in Canada are allocated every five years from the issue of the policy, or at longer periods, as may be selected by the insured.

PROFITS so ALLOCATED are ABSOLUTE and not liable to be reduced or recalled at any future time under any circumstances.

Participating Policy-holders are entitled to not less than 90 per cent. of the profits earned in their class, and for the past seven years have actually received 95 per cent. of the profits so earned.

Profits may be applied in any one of the following ways, the policy-holder having the right of selection at the first quinquennial division:—

- (a) In the purchase of a bonus addition to the sum assured.
- (b) In the purchase of a reduction of the premiums, either permanent or temporary (i.e., for five years).
- (c) Drawn in cash, or used in the purchase of new insurance.

Death claims are paid immediately upon receipt of proofs, without discount, or delay.

W. C. MACDONALD,  
Actuary.

J. K. MACDONALD,  
Managing Director.