

CONFEDERATION LIFE ASSOCIATION

Head Office: Toronto Street, Toronto.

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CLERGYMEN'S SPECIAL INSURANCE.

Over three years ago the Directors of this Association matured a plan for the insurance of Clergymen's lives, looking, by that means, to benefit the "Widows and Orphans Fund" of the various denominations. While the above was the primary object, it was further provided that the Clergymen be allowed the privilege of further insurance for their own, or their family's benefit.

The plan is simply that **THREE RATES** have been prepared, which will give the Clergymen, availing themselves of the scheme, insurance as near cost as is consistent with safety. These rates are:

- For an Assurance payable at death.
- " Endowment payable at age of 60, or previous death.
- " " " " 65, " "

It may be sufficient to indicate that these rates are about 9 per cent. below the corresponding **WITHOUT PROFITS** rates of the Association.

The Clergymen insured under this plan will, in addition to the greatly reduced rates, *Participate in Profits*.

An investigation of the profits of this class will be made on the close of 1886, and at each succeeding Quinquennial Division of surplus, when the accrued profits will be distributed to the Policy-holders in the class whose Policies are in force at these dates, in the same manner as in the case of the ordinary Participating Policies of the Association.

Such decided advantages could not be given to the Clergy if the business were obtained in the usual way, and hence the Association requires that the premiums shall be remitted direct to the Head Office free from charge.

This scheme affords to each Clergyman the benefit of being his own agent, and a good deal more; while low as the premiums are, the application of the profits will, it is confidently expected, greatly reduce these to the point of extinguishing them.

Clergymen in a good state of health are requested to apply to the Head Office, giving their *age at next birthday*, and, in return, the rates for their age will be sent to them with the necessary papers for making application.

J. K. MACDONALD, Managing Director.