The Older, the Cheaper

For the average man *increasing* age means *decreasing* earning-power, and therefore decreasing ability to meet necessary premium obligations.

Does is not follow that the ideal policy is one under which premiums progressively *decrease as age increases?*

The Whole Life With-Profits Policy is just such a contract. Even at first

IT COSTS BUT LITTLE

At age 35, for instance, the average outlay is only *seven cents a day* for each Thousand Dollars of protection. But if Cash Profits be applied at the end of every five years to reduce the premium for each of the next five years, the cost (already trifling) is materially and increasingly reduced during the Policyholder's later years.

Whole Life Policy No. 83614 is a case in point.

INCREASING AGE—DECREASING PREMIUM

Amount: $1000 **Issued: 1900** **Age at Issue: 34**

Premium: $26.35 for first five years.

In January 1905 Cash Profits of **$18.80** were applied to reduce the premium for next five years to **$22.25**

In January 1910 Cash Profits of **$27.60** were used to reduce the premium for next five years to **$20.30**

In January 1915 a Cash Profits of **$36.65** reduced premium for next five years to **$18.30**

Increasing Age (Decreasing Earning Power)		*Decreasing Premium*
1900	34	**$26.35**
1901	35	26.35
1902	36	26.35
1903	37	26.35
1904	38	26.35
1905	**39**	**22.25**
1906	40	22.25
1907	41	22.25
1908	42	22.25
1909	43	22.25
1910	**44**	**20.30**
1911	45	20.30
1912	46	20.30
1913	47	20.30
1914	48	20.30
1915	49	**18.30**

In 1920 (the Policy will then have been only twenty years in force) the premium will be still further reduced for the subsequent five years.

The results under Policy No. 83614 are typical of the returns on Whole Life Policies in the Sun Life of Canada.

They afford the maximum of protection at the minimum of cost.