

*A Liberal and a Conservative  
Policy for Canada*

SUCH IS THE FREE ACCUMULATION  
POLICY OF

**The ROYAL-VICTORIA LIFE INSURANCE CO.**

*A Liberal Policy under  
Conservative Management*

IS BEST FOR THE INSURED AND  
BEST FOR THE COMPANY.

THE LIBERAL ADVANTAGES OF THE FREE ACCUMULATION  
POLICY ARE AFTER ONE YEAR

- 1st. Freedom of occupation, including military or naval service in the defence of Canada.
- 2nd. Freedom of residence (excepting in the tropics).
- 3rd. Freedom of travel (excepting in the tropics).
- 4th. Incontestable with above exceptions.
- 5th. Indisputable if premiums paid and age admitted.
- 6th. Incorrect age DOES NOT forfeit the policy.
- 7th. Paid up Insurance after three years.
- 8th. Loans on the policy after three years at 6 p.c. interest.
- 9th. 30 days' grace for payment of premiums without interest, policy continued in force during grace.
- 10th. Re-installment of policy within six months.
- 11th. Immediate payment of death claims on satisfactory proofs of death.
- 12th. Policy payable in Canada in the currency of Canada.

OFFICERS OF THE COMPANY.

President, JAMES CRATHERN,

Vice-Presidents, HON. SIR J. A. CHAPLEAU, ANDREW F. GAULT.

Medical Examiner, T. G. RODDICK, M.D.

Treasurer and Acting-Secretary, C. J. HODGSON.

General Manager, DAVID BURKE, A.I.A., F.S.S.

For Agencies or information concerning Life Policies or Annuities  
apply to the GENERAL MANAGER, MONTREAL.