

# BRITANNIA

**Life Assurance Company,**

No. 1, Princes' Street, Bank, London.

**Capital, One Million, Sigs.**

EMPOWERED BY SPECIAL ACT OF PARLIAMENT,  
4, VIC. CAP. 9.

## Reduced Rates of Premium---Half Credit Rates of Premium.

THE great and decided success which has attended this Institution, has induced the Directors to REDUCE the RATES originally required in British North America to the ordinary European Rates. The result of such a reduction is to enable parties to avail themselves of the important benefits of Life Assurance at much lower rates of Premium than those of any other Assurance Company transacting business in Canada.

The Directors have also resolved to extend to British North America, the advantages afforded by the HALF CREDIT RATES OF PREMIUM, which have been so highly approved, and are so generally adopted by Policy Holders in the United Kingdom. The most liberal conditions are likewise offered to the Assured in the limits to which they may proceed by sea or land, to other parts of North America, without affecting their interest in their respective Policies.

PETER MORRISON,

*Resident Director.*

London Jan'y. 1, 1847.

Detailed Prospectuses, and every requisite information as to the mode of effecting Assurances, may be obtained upon application to

R. PENISTON,

Agent to the Company for Quebec.

## MEDICAL REFEREE.

*Jos. Morrin, Esquire, M. D., and*

*J. A. Sewell, Esquire, M. D.*

## EXAMPLES OF RATES.

o Assure £100, Sterling, according to the following Tables:

TABLE 1.

Age.	Annual.	Half-Yearly.	Quarterly.
	s. d.	s. d.	s. d.
25	36 0	18 3	9 2
30	40 8	20 7	10 4
35	46 9	23 9	11 11
40	55 1	28 0	14 1
45	66 3	33 8	17 0
50	81 4	41 5	20 11

TABLE 2.

Age.	First 5 Years.	
	s. d.	
25	23 6	This Table increases every 5 Years, until 21st Year.
30	26 4	
35	30 4	
40	36 1	
45	44 6	
50	56 7	

TABLE 3.

Age.	For 1 Year.	For 7 Years.
	s. d.	s. d.
25	21 6	21 10
30	22 1	22 7
35	22 11	23 11
40	24 9	26 9
45	28 6	32 2
50	35 4	41 5

TABLE 4.

Annual Premiums required for an Assurance of £100 for the whole Term of Life, the Rate decreasing at the expiration of every Fifth Year, until the Twentieth inclusive, after which period no other payment will be required.

Age.	1st 5 Yrs.	2d 5 Yrs.	3d 5 Yrs.	Last 5 Yrs.
	s. d.	s. d.	s. d.	s. d.
25	72 7	55 6	38 2	19 11
30	78 6	60 10	42 6	22 4
35	85 10	67 8	47 10	25 3
40	95 5	76 4	54 4	28 6
45	108 0	87 4	62 2	32 2
50	124- 3	101 1	71 7	36 5

## HALF CREDIT RATES OF PREMIUM.

Age.	During 7 Years.	After 7 Years.
	s. d.	s. d.
25	19 7	39 2
30	21 9	43 6
35	24 11	49 10
40	29 2	58 4
45	34 10	69 8
50	42 6	85 0

If it be preferred, the unpaid seven Half Premiums can be left as a charge on the Policy, when it becomes a claim.

## MUTUAL ASSURANCE BRANCH.

*Supported by the Proprietary Branch.*

TABLE A.

Age.	Annl. rem.	Half-Yearly.	Quarterly.
	s. d.	s. d.	s. d.
25	44 4	22 5	11 3
30	49 10	25 3	12 8
35	57 0	28 11	14 6
40	66 6	33 8	17 0
45	79 0	40 1	20 2
50	95 6	48 7	24 6

The assured, under this table, are entitled, after Five years, to an Annual Division of the profits.