

1880.

To Life Assurance Agents.

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# THE LONDON & LANCASHIRE LIFE ASSURANCE COMPANY

OF LONDON, ENGLAND,

Has invested in Canada, **TWO HUNDRED and EIGHTY-ONE DOLLARS** for every **ONE HUNDRED DOLLARS** OF LIABILITY, BEING AN EXCESS OF ASSETS OVER LIABILITIES OF **\$108,028.06**, (see Government Report 1878).

Rates lower than the majority of Offices, as witness the following:—

## Premiums for each \$1,000 Assured, without Profits.

PLAN.	AGE,	AGE,	AGE,	AGE,	AGE,	AGE,	AGE,
	20	25	30	35	40	45	50
Whole Life Policy.....	\$14.72	\$16.20	\$18.39	\$21.24	\$25.05	\$30.67	\$37.34
15 Payment Life.....	23.33	25.33	27.91	31.18	35.28	41.05	47.95
20 Payment Life.....	19.79	21.83	23.81	26.64	30.65	35.81	42.47
15 Year Endowment.....	55.42	56.13	57.22	58.17	59.49	61.35	65.06
20 Year Endowment.....	38.97	39.79	41.00	41.95	43.33	45.07	49.06
25 Year Endowment.....	29.70	30.60	31.83	32.88	34.69	37.10	41.25

The above Rates are equal to a **GUARANTEED CASH YEARLY DIVIDEND** of about **20** per cent. on the Mutual or With Profits Rates of the majority of Offices.

The advantages of assuring with the **LONDON & LANCASHIRE** are more apparent when these rates are taken in connection with the fact that the Reserves lodged yearly with the Canadian Government are held exclusively for the benefit of Canadian Policy-holders and not for Policy-holders generally.

The **LONDON & LANCASHIRE** was the first Company to reduce its Rates of Premium for Canada, and to invest in this country the whole of the Earnings of the Branch.

The Canadian Investments now amount to nearly **\$200,000.00** and are rapidly increasing.

Every desirable form of Life Policy is granted.

Cash Surrender Values, or Free Paid-up Policies granted after the receipt of Two and Three full Years' Premium, according to form of Policy issued.

Policies almost entirely **FREE** of conditions and **UNCHALLENGEABLE** on any ground whatever, connected with the documents on which the Assurance was granted, after they have been in existence five years.

Policies written, Claims settled, and in fact *all* matters connected with this Branch are *finally* disposed of by the Canadian Board.

HEAD OFFICE FOR CANADA:

42 ST. JOHN STREET - MONTREAL.

### BOARD OF DIRECTORS:

CHAIRMAN—HON. DONALD A. SMITH, M.P., Director Bank of Montreal.

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### MEDICAL OFFICER.

GEO. E. FENWICK, Esq., M.D., Professor of Surgery, McGill University.

LEGAL ADVISER—J. C. HATTON, Esq., Q.C.

INSPECTOR—GEORGE RENNIE.

**Active and Energetic Agents wanted throughout the Dominion where the Company is not already represented.**

The most favorable arrangements made, both as to remuneration and district, with gentlemen who can and will influence a good business. Agents will find the London & Lancashire an easy Company to work and the Agency a desirable addition to their business.

All applications shall receive prompt attention, and should be addressed to

**WILLIAM ROBERTSON,**

Manager for Canada, Montreal.

A Gentleman thoroughly experienced in the business is also required as Inspector.