

Sunshine.

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J. MACDONALD ONLEY, *Editor*.

THE INVESTMENT SIDE OF LIFE ASSURANCE.

While primarily designed to afford protection from poverty to dependent persons, a purpose which it fulfils as no other product of human wisdom can do, life Assurance also offers an attractive and safe method of investment for prudent folk who want their savings well cared for, and the Endowment Policy in its various forms offers many advantages in this regard not possessed by other modes of investment.

It is often said that one had better put their money into the Savings Bank than pay it out in premiums, but this is very fallacious reasoning. In the first place very few people have sufficient control of themselves to be able to lay by regularly, year after year, whereas if they have a premium to pay they will take good care that it is not neglected. Again while the Savings Bank in event of the death of the depositor will return only what he has put in, plus a small amount of interest; the Life Assurance Company will pay over a sum far in excess of the total premiums received by it. In the third place the premiums paid to the Company cannot be re-called until the maturity of the policy, while the deposit in the Savings Bank may be withdrawn at pleasure, and hence is liable to be taken out and devoted to some other purpose.

If, then, the Endowment policy yields a satisfactory return it is something that every man who can afford the premium for one should not fail to possess. In proof of such satisfactory return we now have pleasure in presenting the actual results upon policies which have recently matured in the SUN LIFE OF CANADA.

1st—Policy No. 35188, for \$1,000.

Results of Quinquennial Distribution of Profits.

1. Bonus addition to amount assured. ...\$134.
2. Reduction of Premium for next 5 years. 23.
3. Single Cash Payment. 94.

The results upon the Second policy are no less satisfactory.

Actual Results on a Ten Payment Twenty Year Endowment, Reserve Dividend Period, Ten Years—

No. of Policy, 19791, Plan 10, E. 20, R. D. 10.
Amount \$1000. Age at Entry, 40. Yearly Premium, \$73.25.

OPTIONAL METHODS OF SETTLEMENT.

First Choice.

Withdraw in Cash the full reserve, as guaranteed in Policy.\$669.78
Together with the full accumulated profits accrued under the Reserve Dividend Plan. 153.60
Total Cash.\$823.38

Second Choice.

Withdraw in Cash the full accumulated profits.\$153.60
and continue Policy without further payment of premiums, for the original amount. 1000.00
payable at death or at the end of 10 years. The Policy will still participate in profits.

Third Choice.

Convert the entire value of the policy into a paid-up policy, payable at death or at the end of 10 years for.\$1220.00
The paid-up policy will participate in profits.

Fourth Choice.

Convert the entire value of the policy into an annuity for life.\$ 65.70
Total Premiums paid in 10 years. 732.50

The foregoing figures need no enlarging upon. They speak for themselves, and furnishing convincing evidence of the wisdom of taking out an Endowment policy in the Sun Life Assurance Company of Canada.