

UNION MUTUAL
Life Insurance Co'y,
 OF MAINE.

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Directors' Office: 153 Tremont Street, Boston.

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 HENRY CROCKER - - - - - PRESIDENT.
 WHITING H. HOLLISTER - - - - - SECRETARY.

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It is a purely Mutual Company.
 Its Premium Rates are low.
 Its Policies are non-forfeitable.
 Its Assets are large.
 It is economically managed.
 It pays its losses promptly.
 It insures only first-class lives.
 Its mortality experience has been exceedingly favorable.
 Its interest receipts are more than sufficient to pay its losses or expenses.

Travel and Residence are substantially unrestricted.
 It has been in successful operation twenty-three years.
 Its solvency is beyond question.
 Premiums may be paid annually, semi-annually, or quarterly.
 It pays back to its policy holders every dollar of surplus premium annually, after the second year.

- 1st. The Company's twenty-five years of Experience, with its large assets, \$7,000,000, and surplus of \$90,000, by the highest and strictest standard.
 - 2nd. The Company's low ratio of losses paid, to mean amount insured, during the past 8 years, is only 0.78, 78-100; or nearly 8 tenths of 1 per cent.—which is less than any of the fifteen oldest companies in the United States. This shows great care in the selection of risks.
 - 3rd. The Company's interest receipts over-paying its death losses, during the past four years by \$83,000—or its working expenses by a still larger sum.
 - 4th. \$111 51 in assets to pay every \$100 liabilities by the strongest test (4 per cent. valuation of reserve).
 - 5th. Policy Holders in this Company can travel and reside in any portion of the United States, Canadas, or Europe, at all seasons, without extra charge, or special permit, a very liberal feature not possessed by any other old company.
 - 6th. The lives of healthy women being insured without extra charge.
 - 7th. Large investments in the West at a high rate of interest, combined with careful management, enable it to return large dividends—43 per cent. of its receipts having been returned its Policy Holders in losses and dividends during the past 8 years.
 - 8th. Established in 1848 and having receipts of \$716,000 in 1865, this Company's business has increased to \$2,110,000 in 1872, at the same time that the business of twelve out of fifteen of the old American Companies shows a very large decrease. Thus it is seen that the Union Mutual stands almost alone in uniting the wisdom and experience of age to the vigor and energy of youth.
- These advantages, combined with the others, as specified in Circulars of the "Union Mutual," are not excelled by any company, and render it a most desirable one in which to insure.

J. H. McNAIRN, General Agent, Toronto.