pursuing his avocation for a period of not less than *three months*, a proportionate reduction will be made from the next premium payment. Should the illness or accident totally and permanently incapacitate the assured, *the policy shall be free from all premium payments* until attaining the age of 65, when the benefit will cease.

STANDARD LIFE.

DAYS OF GRACE.—Thirty days.

CASH SURRENDER VALUES.—After three years on Ordinary policies, for not less than 60 per cent. of the Reserve value calculated by the Table of Mortality in use by the Company for the time being, with interest at four per cent.

REVIVAL.—Policy after being five years in force may be revived within thirteen months from date of lapsing without evidence of health, on payment of the overdue premiums with interest at half per cent. per month.

UNCHALLENGEABLE.—After two full years, on any ground whatever, provided age has been admitted.

WORLD-WIDE.—No restriction as to occupation, residence or travel.

Notes on Policies.

FAMILY TRUST INVESTMENT.—Policy issued on husband and wife with interest at 4 and 5 per cent., payable during lifetime of beneficiary and sum assured payable at death of survivor. Rates may be had on application to the Company.

REVERSIBLE PREMIUM PLAN.—On reaching the age agreed upon, premium payments cease, and policy becomes fully paid-up payable at death, and insured receives a life annuity equal to the annual premium, payable half yearly.

SUN LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After three years as per table and conditions stated on back of policy.

CASH SURRENDER VALUES.—After three years as per table and conditions stated on back of policy.

PAID UP POLICIES.—After three years on application as per table on back of policy.

AUTOMATIC NON-FORFEITURE.—After policy has been in force two years, unpaid premiums are treated as having been paid, until such along with interest compounded annually at ten per cent. (6 per cent. being for interest and 4 per cent. for expenses), equal in amount the reserve stated in table on the back of the policy, the unpaid premiums and interest being held as a lien against the policy.

INDISPUTABLE.—After two years.

RESIDENCE AND OCCUPATION.—No restriction.