

18. Proof and misstatement of age.

Proof of age of the insured shall be furnished before any payment of the insurance money is made. If proof is furnished during the life-time of the insured the age may be admitted by endorsement on the policy signed by the persons authorized to sign the policy. If the age has been understated in the policy the amount payable thereunder will be the amount which the premium payable would have provided at the correct age and any cash surrender value, paid-up insurance or automatic extended insurance granted under the policy shall be reduced in the same proportion. If the age has been overstated the excess premium paid will be refunded.

19. Incontestability.

Subject to the provision for misstatement of age the policy shall be incontestable after one year from the date it takes effect, except for fraud and non-payment of premiums, and is free of all restriction as to travel, residence, and occupation, including military, naval, and air service.

20. Policy Unassignable.

The insurance money payable under this policy shall be unassignable and shall not be subject to the claims of creditors of the insured or of the beneficiary. Any attempted dealing with such money by pledge, assignment, or otherwise will be disregarded as null and void.

TABLE A.

Showing the annual payment to beneficiary per \$1,000 in the net amount to be applied to purchase an annuity-certain for a term of years, first payment due one year after the death of the insured. Annual payments for a greater or less net amount than \$1,000 will be proportionate.

Term of years.	Annual payment.
5	\$224 63
10	123 29
15	89 94
20	73 58