

# THE SCOTTISH WIDOWS' FUND

*Is the Largest Mutual Life Assurance Office in the World.*

**Head Office, 9, St. Andrew Square, Edinburgh.**

**Office in Dublin, 9 Lower Sackville Street.**

**Dublin Board of Directors:**

**ALEXANDER PARKER, Esq., Chairman.**

**GEO. WOODS MAUNSELL, Esq.**

**ROBERT GEOGHEGAN, Esq.**

**THOMAS HONE, Esq.**

**ALEXANDER FEBRIER, Jun., Esq.**

*Magnitude and Progress of its Business.*

Existing Assurances, with Bonuses, - - - £12,942,051 0 0

New Assurances in 1864 (£10,000 re-assured), - - - 886,349 13 6

*Increasing Wealth of the Society.*

Funds Realized, - - - - - £4,100,000 0 0

Annual Revenue, - - - - - 510,000 0 0

New Premiums in 1864, - - - - - 29,479 4 7

*Profitableness of its Business.*

Cash Profit realized, 1815 to 1859, - - - - £2,024,243 0 0

Cash Profit in 7 years, 1852 to 1859, - - - 724,117 0 0

*Public Usefulness of the Society.*

Claims Paid at death of Members, - - - - £4,778,848 3 11

Claims paid in 1864 alone, - - - - - 332,435 7 6

The Whole Profits are divided among the Members, Including the "Guarantee Fund," which is credited to each Policy in proportion to its value, and is payable at death, with interest, in addition to the sum Assured and Bonuses, as in the following Examples:—

Policy Dated	Sum Assured	Bonuses to 1865	Guarantee Fund*	Interest at 3 per cent.	Total Sums Payable
	£	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1815	1,000	1,482 12 5	85 5 11	15 6 11	2,583 5 3
1825	1,000	970 7 9	54 3 2	9 14 11	2,034 5 10
1835	1,000	689 5 11	33 10 5	6 1 10	1,729 4 2
1845	1,000	399 10 4	15 9 9	2 15 9	1,417 15 10
1855	1,000	186 13 6	4 9 11	0 16 2	1,191 19 7

\* These sums are greater or less, according as the age at entry may be above or under 30 years.

Important Financial Advantages like the following are frequently overlooked.

1. Surrender Values are payable at any time, *there being no interval of years, as in most other Offices*, during which discontinuance of the Policy involves forfeiture of all the Premiums paid. 2. Lapsed Policies.—A sum equal to the full Surrender Value is allowed. 3. Loans (*not less than £50*) are granted on security of Policies to any amount covered by their "Surrender Value."

## Society's Policies viewed as Investments.

The following is an exact Statement of the present amounts of Policies effected for £1,000, at age 30, and of the Premiums paid thereon.

	Amounts of £1,000 Policies	Amounts of Premiums paid	Profit on the Investments
Policy, dated 1815, . . . . .	£2,583 5 3	£1,319 12 6	£1,263 12 9
Policy, dated 1825, . . . . .	2,034 5 10	1,060 17 6	973 8 4
Policy, dated 1835, . . . . .	1,729 4 2	802 2 6	927 1 8
Policy, dated 1845, . . . . .	1,417 15 10	543 7 6	874 8 4
Policy, dated 1855, . . . . .	1,191 19 7	284 12 6	907 7 1
Policy, dated 1864, . . . . .	1,000 0 0	25 17 6	974 2 6

*No other mode of investment yields such security to families during the lifetime of the assured, and so large a return at death.*

## Grounds of the Society's Claim to Public Preference.

The Magnitude and high Character of the Society's Business, its Financial Position and Mutual Principle, secure to the Assured such advantages as Life Assurance conducted under the most favourable conditions alone can yield.

**J. E. PURSER, Resident Secretary,**

*Lower Sackville-street,*

*May, 1865.*