CLASS ${f D}.$ RATES for an Assurance of £100, with and without Profits.

Aor.	Annual Pre- mium without Profits.	Annual Premium with Profits.	Aoe.	Annual Pre- mium without Profits.	Annual Premium with Profits.
18	£ s. d. 3 12 9	£ s. d. 4 2 3	40	£ s. d.	£ s. d. 6 0 3
19	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	4 2 3 4 3 2	41		6 3 0
20			42		- 0 -
21	3 14 6 3 15 6	4 4 2 4 5 4	43	5 11 4 5 14 0	6 5 10 6 8 10
22	3 16 6	4 5 4 4 6 6	44		0 0 20
23			45		·
24		$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	46		
25					
26	4 0 1	7	47 48	$\begin{array}{cccc} 6 & 5 & 11 \\ 6 & 9 & 3 \end{array}$	
27 27	4 1 4	4 12 0			$\begin{array}{cccccccccccccccccccccccccccccccccccc$
28	4 2 9 4 4 2	4 13 6	49	6 12 10	7 10 2 7 14 6
	4 4 2	4 15 1	50	6 16 8	
29	4 5 8	4 16 10	51	7 0 8	$7\ 19\ 0$
30	4 5 8 4 7 2 4 8 9	4 18 7	52	7 5 0	8 3 11
31		5 0 4	53	7 9 7	8 9 1
32	4 10 5	5 2 2	54	7 14 5	8 14 6
33	4 12 2	5 4 2	55	7 19 6	9 0 4
34	4 13 11	5 6 2	56	8 4 11	9 6 5
35	4 15 10	5 8 4	57	8 10 8	9 13 0
36	4 17 9	5 10 6	58	8 1€ 10	9 19 11
37.	4 19 10	5 12 10	59	9 3 3	10 7 2
38	5 1 11	• 5 15 2	60	9 10 2	10 15 0
39	5 4 1	5 17 9			

PERSONS who have not resided previously in a Tropical Climate, or who have resided in such Climate for a shorter period than Five years, are required to make the following Payments in addition to the rates in the foregoing Table until their Five years' residence expires—after which period the rates continue constant, in terms of the Table.

£3 per Cent extra for the FIRST YEAR'S RESIDENCE, the party not having resided previously in a Tropical Climate,

£2 per Cent extra for the second YEAR'S RESIDENCE, the party not having resided more than one year previously in a Tropical Climate.

£1, 10s. per Cent extra for the THIRD YEAR'S RESIDENCE, the party not having resided more than two years previously in a Tropical Climate.

£1 per Cent extra for the FOURTH YEAR'S RESIDENCE, the party not having resided more than three years previously in a Tropical Climate.

10s. per Cent extra for the fifth Year's residence, the party not having resided more than four years previously in a Tropical Climate,

Returning thereafter to the Rates given in the above Table.

MILITARY MEN and PRACTISING MEDICAL MEN pay an increased rate of Premium according to circumstances. The extra Premium charged to Military Men, however, does not cover the risk of War, being merely for Residence.

THESE Premiums can also be paid by half-yearly instalments; but in the event of the death of a party in any year before a whole year's Premium has been paid, the half remeiving unpaid shall be deducted from the claim.