

THE EUROPEAN ASSURANCE SOCIETY.

On Policies for over £200 stg. for the whole of Life, one half the premiums for first five years may remain unpaid at interest at five per cent. per annum.

Three-fourths of the entire profits of the Society are divisible amongst the Life Policy Holders on the Profit scale of Premiums.

In consequence of the profits of the Guarantee Department, (which show a large annual increase,) already more than paying the whole expenses of the management of the Society, Life Policy-holders are placed in a peculiarly advantageous position in respect of Bonuses, seeing that in addition to the unencumbered profits of the Life Business, they participate in the continually increasing profits of the Guarantee also. Thus persons assuring with this Society, not only pay a very low rate of premium for Life Assurance, but get in addition to three-fourths of the Life profits, *three-fourths of the Guarantee also*—the two together being equal to, if not more than the whole of the profits of the Life Business.

All the advantages of a Mutual Society are thus at once obtained, without incurring the liabilities attendant thereon; and the Assurers have, in addition, the security of a large *Subscribed Capital*, the prudent employment of which gives a still further ratio of increase to profits.

Thirty days' grace is allowed for payment of Premiums, and in the event of death before the expiry of such grace, the claim will be paid, less amount of premium due.

Policies lapsed by non-payment of premiums may be subsequently renewed by paying the premium, and a small fine, on the production of satisfactory evidence of the good state of the life assured.

All claims, Life or Guarantee, paid without reference to London.

TABLE OF RATES for Assurance of £100 Stg. (\$486.67) on a single life for the whole term, with right to participate in the Periodical Divisions of Profits.

Age next Birthday.	Annual Premium.			Half-yearly Premium.			Age next Birthday.	Annual Premium.			Half-yearly Premium.	
	Stg.	Cy.		Stg.	Cy.			Stg.	Cy.		Stg.	Cy.
15	£ s. d.	\$ c.		£ s. d.	\$ c.		33	£ s. d.	\$ c.		£ s. d.	\$ c.
16	1 13 7	or 8.17		0 17 4	or 4.21		39	3 0 0	or 14.60		1 10 10	or 7.50
17	1 14 6	" 8.40		0 17 10	" 4.33		40	3 1 10	" 15.04		1 11 10	" 7.75
18	1 15 4	" 8.60		0 18 4	" 4.46		41	3 3 9	" 15.51		1 12 10	" 7.99
19	1 16 3	" 8.82		0 18 8	" 4.54		42	3 5 11	" 16.04		1 13 11	" 8.25
20	1 17 2	" 9.04		0 19 2	" 4.66		43	3 7 9	" 16.48		1 15 0	" 8.52
21	1 18 0	" 9.24		0 19 8	" 4.78		44	3 10 3	" 17.09		1 16 3	" 8.82
22	1 18 11	" 9.46		1 0 1	" 4.89		45	3 12 9	" 17.70		1 17 4	" 9.09
23	1 19 11	" 9.71		1 0 7	" 5.01		46	3 15 3	" 18.31		1 18 9	" 9.43
24	2 0 10	" 9.93		1 1 0	" 5.11		47	3 17 11	" 18.96		2 0 2	" 9.77
25	2 1 9	" 10.15		1 1 6	" 5.23		48	4 0 9	" 19.65		2 1 6	" 10.09
26	2 2 9	" 10.40		1 2 0	" 5.35		49	4 3 9	" 20.38		2 3 2	" 10.50
27	2 3 10	" 10.66		1 2 7	" 5.49		50	4 6 11	" 21.15		2 4 10	" 10.90
28	2 4 10	" 10.90		1 3 1	" 5.62		51	4 10 3	" 21.96		2 6 7	" 11.33
29	2 5 11	" 11.17		1 3 8	" 5.76		52	4 13 11	" 22.85		2 8 4	" 11.76
30	2 7 1	" 11.45		1 4 3	" 5.90		53	4 17 8	" 23.76		2 10 4	" 12.24
31	2 8 2	" 11.69		1 4 10	" 6.04		54	5 1 9	" 24.75		2 12 4	" 12.73
32	2 9 5	" 12.02		1 5 6	" 6.20		55	5 5 11	" 25.77		2 14 7	" 13.27
33	2 10 8	" 12.32		1 6 1	" 6.35		56	5 10 6	" 26.89		2 17 0	" 13.86
34	2 12 1	" 12.67		1 6 10	" 6.53		57	5 15 2	" 28.02		2 19 5	" 14.55
35	2 13 6	" 13.01		1 7 7	" 6.71		58	6 0 4	" 29.28		3 2 1	" 15.10
36	2 15 0	" 13.38		1 8 4	" 6.89		59	6 5 9	" 30.59		3 4 11	" 15.79
37	2 16 7	" 13.76		1 9 1	" 7.08		60	6 11 7	" 32.01		3 7 11	" 16.52
	2 18 3	" 14.17		1 10 0	" 7.30			6 17 9	" 33.51		3 11 1	" 17.29

EXAMPLE.—A person 25 years of age, by paying £2 2s. 9d. Stg. (\$10.40) annually, can secure £100 Stg. (\$486.67), whenever death may happen, together with such addition as may have been appropriated to the Policy by way of Bonus.

Premiums are also made payable Quarterly.