

ASSURERS have the choice of TWO SCHEMES.

ORDINARY ASSURANCE.

SCHEME (A)—By which the expense of Life Assurance is reduced to the lowest scale consistent with security, the Profits being applied in reducing the Premiums as above. The Policies are free from many of the usual restrictions, and become unchallengeable after five years.

UNCONDITIONAL ASSURANCE.

SCHEME (B)—Under which the Policies are in effect Non-forfeitable and Unquestionable. There are no restrictions as to residence or occupation. There are also other unusual privileges. This class is, however, not intended for persons residing in, or proceeding to, unhealthy climates.

DURING the 24th year of the Association, ending 5th April 1863, the

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|---|------------|-----------------|
| New ASSURANCES were | 1,357 for | \$3,003,243.66 |
| The Total ASSURANCES Transacted have been | 17,475 for | \$37,593,377.63 |
| The ANNUAL INCOME from PREMIUMS on POLICIES now in existence, and INTEREST, is | | \$1,017,834.13 |
| The TOTAL SUMS ASSURED paid to the Representatives of Deceased Policyholders are | | \$2,438,200.02 |
| The Total SUMS of PROFIT paid to the Policyholders in Cash during their lives, by Reduction of their Premiums, and otherwise, amount to | | \$991,923.45 |
| And the RESERVED and INVESTED FUNDS are upwards of | | \$3,893,333.33 |

At the Annual Meeting, the following ALLOCATIONS of PROFIT were made to the ordinary Participating Policyholders in Class A. by way of reduction from the Premiums stipulated in their Policies, and falling due between 5th April 1863, and 6th April 1864, namely:—

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| If OPENED on or before 5th April 1855. | — 37½ per cent., | that is 37½cts. per \$1. | |
| “ from 5th April 1855 to 6th April 1856, — 27½ per cent., | “ 27½ per cent., | “ 27½cts. per \$1. | |
| “ from 5th April 1856 to 6th April 1858, — 25 per cent., | “ 25 per cent., | “ 25cts. per \$1. | |

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|---|---|
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