



ADVERTISEMENTS.

Life Association of Scotland.

FOUNDED 1888.

HEAD OFFICE FOR CANADA, PLACE D'ARMES, MONTREAL. · SECRETARY, P. WARDLAW.

The Annual Revenue is upwards of - - £248,000 Sterling.

Cash Profits have been distributed among the
Policy-holders to the amount of - - 304,000 "

The Reserved Funds at April 1866, amounted to upwards of

ONE MILLION & FIFTY THOUSAND POUNDS STERLING.

THE BONUSES IN CLASS A.

Are paid in Money to the Policy-holder himself, commencing at an early stage of the Policy.

The outlay required for the Policies has thus for many years been only from 62½ cts. to 75 cts. (instead of 100 cents) per \$1.00 of the Premiums, according to standing, and commencing with those due at the end of the sixth year.

THE BONUSES IN CLASS B.

Form a most important provision for the Policy-holder himself in old age.

(Unless he prefer Bonus Additions to the sum Assured.)

At the Division for 5th Decemher, 1865, there was declared the

Large Bonus Addition of £4 per cent. for every Premium paid on each participating policy.

This addition to be payable along with the Sum Assured, provided the Life attain the average Expectation of persons of his age at entry. (See prospectus for Table of Expectations of Life.)

But the Policy-holder has the option of exchanging the Bonus Addition for the equivalent (when he reaches the average period of Life) in a

Valuable Provision for his own After-lifetime by a Cash Payment or Annuity.

This Exchange will in no respect affect the Sum Assured, which, as well as the right to future Bonuses, will remain intact.

Under no other System can anything like the same amount of benefits be obtained, whether as regards Increase of Sum Assured, or an equivalent in Cash Payment or Life Annuity.

HONORARY DIRECTORS AT OTTAWA.

Hon. W. McDougall, M. P., Secretary of State, J. C. Tache, Esq., M.D., Deputy Minister of Agriculture, M. K. Dickinson, Esq., Merchant, T. C. Keefer, Esq., C.E.

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