

If the insured selected the Ordinary Life Policy, and kept the Policy in force until the completion of the period, and then took the guaranteed surrender-value, his insurance of \$10,000 for fifteen years would have cost him but \$117.63 per annum; and if he had selected the Twenty-Year Tontine Period, his insurance would have cost him but \$109 per annum.

Had he selected the Twenty-Payment Life Policy, with the Twenty-Year Tontine Period, under similar conditions to the above, his insurance of \$10,000 for twenty years would have cost him but \$67.67 per annum or \$6.76 per \$1,000.

Had he selected the Twenty-Year Endowment Policy with the Fifteen-Year Period, under similar conditions to the above, his insurance of \$10,000 for fifteen years would have cost him but \$49.53 per annum or \$4.95 per \$1,000.

These amounts are all maximum costs of insurance, and are less than the rates required for insurance in any other form of Policy for similar periods.

In addition, the division of surplus accrued at the end of the respective Tontine Periods is also guaranteed, and although the exact amount of this surplus cannot be stated in advance, yet the estimates given in the preceding tables show that it would **VERY LARGELY DECREASE** the cost of insurance from the amounts above given.

Correspondingly favorable results would be realized from the other benefits offered, and under any of them, the Tontine investment Plan is the most advantageous form of insurance yet adopted, for those who live and keep their Policies in force.

While much larger results than these have been approved and endorsed by some of the most competent and experienced Life Insurance experts, and by men of great financial and business experience, it is expressly stated that the foregoing examples are presented as estimates only, and are not to be considered as promises or guarantees. The elements involved—viz: mortality, interest and miscellaneous profits—being variable in their nature, exact results cannot be foretold by any company.

The Company, however, by judicious selection of risks, and by great care in management, will make every effort to meet the expectations of those who may select this form of