

Confederation Life

INCORPORATED IN CANADA

HEAD OFFICE: TORONTO

OVER

\$4,000,000

ASSETS AND CAPITAL

BUSINESS IN FORCE, \$19,000,000

PRESIDENT

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MEMBERS

After THREE Years

UNCONTINGENT FEE PAID TO POLICY-HOLDERS

Paid-up Policy, and Cash Surrender Value GUARANTEED IN FULL

Policies are non-assessable, and the payment of two full annual premiums in Canada, are allocated to those of any other Company, and as may be selected by the insured from the issue of the policy, or at any time.

PROFITS OR ALLOCATIONS ARE ABSOLUTE and not liable to be or retained at any future time under any circumstances.

Participating Policy-holders are entitled to not less than 50 per cent of the profits earned in their class, and for the past eight years have actually received 60 per cent of the profits so earned.

Profits may be applied in any one of the following ways, the policy-holder has the right of selection at the first quinquennial division:

- (a) In the purchase of a bonus addition to the sum assured.
 - (b) In the purchase of a reduction of the premiums, either permanent or temporary (i.e. for five years).
 - (c) Drawn in cash, or used in the purchase of new insurance.
- Death Claims are paid immediately upon receipt of proofs, without discount, or delay for expiration of sixty days as provided in the policy.

W. C. MACDONALD,

Actuary

J. K. MACDONALD,

Managing Director