

LIFE ASSOCIATION OF SCOTLAND.

The Life Association of Scotland, being *specialy empowered* by Act of Parliament for Life Assurance in the Colonies is enabled to offer *un-usual facilities and advantages* to Residents in British North America.

The Policy Holders are entirely free from the risks of partnership, and their sums assured are guaranteed. In addition to the accumulated and constantly increasing Funds, and the Annual Income of upwards of £160,000, there is a guarantee Fund or Capital of £400,000, the subscribers to which bear the responsibility.

The Regulations are framed on the most liberal footing, and such as to afford every proper facility to the public. - No charge is made for medical fees, Entry-money or Policy stamps.

This Society has adopted a new scheme of "Unconditional Assurance," which entirely obviates the objections to the ordinary system of other offices.

Omission to pay a premium by oversight does not affect the Assurance and, after a time, Payment may be intentionally Postponed for a year.

The Assured is not subject to any restriction as to occupation of residence, and no Extra Premiums can ever be payable.

The Assurance is virtually Non-forfeitable and Unquestionable.

The Policy Holder, on surrendering his Policy, can withdraw a fixed and unusually large proportion of his payments, or take a paid up Policy for double the amount; or he may withdraw the same sum as a loan, and still continue the Policy.

So complete and satisfactory a system of Unconditional Assurance is not to be found in the arrangement of any other Assurance Office. Explanatory pamphlets may be had on application.

Entrants to the profit class on or before 5th December 1860, will secure one years' Bonus more than will be allocated to later entrants.

The Life Association of Scotland was founded in 1838, and has issued upwards of Thirteen Thousand Policies for Life Assurances, amounting to nearly Six Millions Sterling. The Annual Income is upwards of £160,000. The Policies under the Original Scheme have also, for many years, been unusually free from restrictions and imperfections, and the Assured have received large benefits. Prospectuses of this scheme also may be had on application.

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