

**REVIVAL.**—Policies may be revived during six months after lapse by furnishing evidence of health satisfactory to the Company and paying arrears with interest at 6 per cent.

**INDISPUTABLE.**—After one year, subject to payment of Premiums and provisions as to proofs of death and limitation of time for action or suit.

*Notes on Policies.*

**ANNUITY BOND.**—In event of death of assured after attaining age 60, and before receiving 10 annual payments of \$100 each, the balance of \$1,000 becomes payable to his legal representative.

**FIVE PER CENT. GUARANTEED BOND.**—Issued in Bonds of \$500 each, which amount is payable in case of death and such further sum as the premiums paid compounded at 5 per cent. exceed the sum of \$500 already guaranteed. At maturity 5 per cent. annuity will be paid on the amount of the Bond, so long as the sum is left in on deposit with the Company.

**GUARANTEE BONUS POLICY.**—At end of every fifth year a Bonus of \$100 per \$1,000 is added to the policy if in full force at such time, which Bonuses amounting to \$500 at the end of 20 years will be paid in cash to the Assured.

**GUARANTEED COMPOUND INTEREST POLICY.**—At end of each premium year, policy will be credited with 3 per cent. Interest on all premiums paid, which can be drawn in cash, or applied in reducing next premium, or left to accumulate at same rate of interest until the end of twenty years, or applied in purchasing additional insurance.

**PELICAN & BRITISH EMPIRE LIFE.**

**DAYS OF GRACE.**—Thirty days.

**CASH SURRENDER VALUES.**—After three years.

**PAID-UP POLICIES.**—After two years.

**REVIVAL.**—Within one year from date when unpaid premium became due, on satisfactory proof of continued eligibility and on payment of arrears of premium with interest at 6 p.c.

**SUICIDE.**—Void if within 12 calendar months of the issue of the policy, except to the extent of any bona-fide interest acquired by any other person or persons for a sufficient pecuniary consideration.

**ROYAL.**

**DAYS OF GRACE.**—Thirty days.

**LOANS.**—After payment of two full years premiums, as per table and conditions stated on policies.

**CASH SURRENDER VALUES.**—After payment of two full years premiums, as per table and conditions stated on policies.

**PAID-UP POLICIES.**—After payment of two full years premiums, as per table and conditions stated on policies.