WHAT IS LIFE ASSURANCE?

1.—It is the exercise of prudence.
of benevolence.

2.—It secures—
Independence.
Domestic Happiness to the Widow and Orphan.

3.—It *is more efficacious in its operation, as regards the* moral and domestic comfort of the people, and in its tendency to reduce taxation, by its reduction of pauperism, and possibly of crime, than the legislation of our wisest statesmen, and, if universally adopted, would be a national blessing.

4.—It affords to persons of every class, and in every station of life, the means to *avoid much future misery to their families, and to render them independent* of public or private charity.

5.—It is a scheme by which any sum of money may be secured at death, whenever that event may take place, or to be received at any given age of the life assured.

THE SECURITY OF LIFE ASSURANCE.—Professor DeMorgan, the eminent Actuary, says "there is nothing in the Commercial world which approaches, even remotely, the security of a well established and prudently managed Life Assurance Company."

ANNUAL PREMIUMS FOR ASSURING £100
AT DEATH FOR THE WHOLE TERM OF LIFE.

Age next Birthday.	Ordinary System with Profits.	SPECIAL REDUCED SYSTEM. Special Annual Premiums for Assurance of £100 at Death, intended to supersede the Half-Credit Premiums with Interest.			
		WITH PROFITS.		WITHOUT PROFITS.	
		First Five Years.	Remainder of Life.	First Five Years.	Remainder of Life.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
21	1 16 9	0 19 5	2 2 0	0 19 5	1 17 2
22	1 17 9	0 19 11	2 3 2	0 19 11	1 18 3
23	1 18 8	1 0 6	2 4 5	1 0 6	1 19 4
24	1 19 9	1 1 1	2 5 9	1 1 1	2 0 6
25	2 0 10	1 1 9	2 7 2	1 1 9	2 1 8
26	2 2 0	1 2 5	2 8 7	1 2 5	2 3 0
27	2 3 3	1 3 2	2 10 1	1 3 2	2 4 4
28	2 4 5	1 3 10	2 11 7	1 3 10	2 5 8
29	2 5 8	1 4 6	2 13 1	1 4 6	2 7 0
30	2 6 10	1 5 2	2 14 7	1 5 2	2 8 4
31	2 8 0	1 5 11	2 16 1	1 5 11	2 9 8
32	2 9 3	1 6 8	2 17 8	1 6 8	2 11 0
33	2 10 8	1 7 5	2 19 4	1 7 5	2 12 6
34	2 12 1	1 8 3	3 1 2	1 8 3	2 14 2
35	2 13 7	1 9 2	3 3 1	1 9 2	2 15 10
36	2 15 2	1 10 1	3 4 11	1 10 1	2 17 8
37	2 16 11	1 11 1	3 6 10	1 11 1	2 19 6
38	2 18 8	1 12 2	3 8 10	1 12 2	3 1 4
39	3 0 6	1 13 3	3 10 11	1 13 3	3 3 4
40	3 2 4	1 14 5	3 13 0	1 14 5	3 5 4
41	3 4 3	1 15 6	3 15 2	1 15 6	3 7 3
42	3 6 2	1 16 8	3 17 3	1 16 8	3 9 4
43	3 8 1	1 17 10	3 19 5	1 17 10	3 11 5
44	3 10 2	1 19 2	4 1 0	1 19 2	3 14 0
45	3 12 5	2 0 6	4 4 3	2 0 6	3 16 10
46	3 14 10	2 1 11	4 7 0	2 1 11	4 0 5
47	3 17 5	2 3 7	4 10 0	2 3 7	4 3 6
48	4 0 3	2 5 4	4 13 4	2 5 4	4 7 0
49	4 3 5	2 7 5	4 17 1	2 7 5	4 10 9
50	4 6 10	2 9 8	5 1 4	2 9 8	4 15 2
51	4 10 10				
52	4 14 11				
53	4 19 4				
54	5 4 0				
55	5 9 1				
56	5 14 7				
57	6 0 4				
58	6 6 6				
59	6 12 10				
60	6 18 11				

EXAMPLE.—A person aged 30 may assure £100 at his death, with Participation in Profits, by an Annual Premium of £1 5s. 2d. for the first five years, and £2 14s. 7d. for the remainder of life, without any debt accruing from unpaid Premiums being accumulated against the Policy.

EXAMPLE.—A person aged 30 may assure £100 at his death by an Annual Premium of £1 5s. 2d. for the first five years, and £2 8s. 4d. for the remainder of life, without any debt accruing from unpaid Premiums being accumulated against the Policy.

THE ADVANTAGE OF LIFE ASSURANCE TO THOSE WHO LIVE LONG.—RALPH PRICE, Esq., who died a few years ago, in London, was originally insured for £5,000 in a London Office, at his death, his policy had been increased by bonuses to £25,000.