

A COMPARATIVELY SMALL OUTLAY ONLY

is required for a Policy, as a considerable portion of the Premiums necessary to keep the Policy in force may be left unpaid, and remain in the hands of the Assured as long as he pleases.

There are many other REGULATIONS in favor of the Policy-holders, and all possible facilities are afforded as regards Indisputability, Non-forfeiture, Occupation, and Place of Residence, and it is believed that the Policies are more valuable for every purpose than the Policies of most other Assurance Offices.

ASSURANCES for Whole of Life—WITH PROFITS—Class B.

Sums Payable at Death, whenever it happen.

ANNUAL PREMIUM FOR EVERY £100 STG., (\$86.67.)							
AGE.	Premium.	AGE.	Premium.	AGE.	Premium.	AGE.	Premium.
	\$ c.		\$ c.		\$ c.		\$ c.
20	9.37	31	12.41	42	16.91	53	25.50
21	9.61	32	12.73	43	17.52	54	26.52
22	9.85	33	13.09	44	18.13	55	27.57
23	10.13	34	13.49	45	18.78	56	28.61
24	10.38	35	13.87	46	19.51	57	29.77
25	10.66	36	14.15	47	20.24	58	30.94
26	10.99	37	14.60	48	21.01	59	32.24
27	11.31	38	14.94	49	21.82	60	33.64
28	11.61	39	15.41	50	22.71	61	35.08
29	11.90	40	15.89	51	23.61	62	36.66
30	12.16	41	16.38	52	24.53	cic.	cic.

Half-yearly payments of Premium may be arranged.

TWO-THIRDS only need be paid, for the first TEN YEARS' Premiums for Policies of £300 Stg. or above, on lives not older than 55,—the remaining third being allowed to remain unpaid as long as the Assured pleases.

Special Attention is directed to the NEW SYSTEM of NON-FORFEITABLE PREMIUMS,

remarkable as securing the Policy-holder against loss of Premium, should he discontinue future payments for his Policy.

SUMS ASSURED PAYABLE AT DEATH, WITH FURTHER BENEFITS FROM PROFITS.

PREMIUM PAYMENTS ONLY for a FIXED TERM of YEARS in the EVENT OF LIFE.

FOR EVERY £100 STG., WITH PROFITS—ANNUAL PREMIUMS PAYABLE DURING ONLY

AGE.	30 Years.	25 Years.	20 Years.	15 Years.	10 Years.	AGE.	30 Years.	25 Years.	20 Years.	15 Years.	10 Years.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
20	11.07	12.10	13.80	16.73	21.94	35	15.45	16.67	18.74	22.45	29.22
21	11.31	12.41	14.05	17.03	22.35	36	15.75	16.97	19.04	22.81	29.77
22	11.55	12.65	14.35	17.40	22.77	37	16.12	17.34	19.47	23.30	30.33
23	11.80	12.89	14.60	17.70	23.20	38	16.48	17.70	19.83	23.67	30.92
24	12.04	13.14	14.90	18.07	23.65	39	16.85	18.07	20.20	24.09	31.53
25	12.34	13.44	15.27	18.43	24.11	40	17.21	18.43	20.56	24.51	32.16
26	12.59	13.74	15.57	18.80	24.59	41	17.64	18.92	21.05	25.00	32.81
27	12.89	14.05	15.94	19.22	25.10	42	18.13	19.40	21.60	25.55	33.50
28	13.20	14.35	16.30	19.59	25.61	43	18.67	19.89	22.15	26.15	34.19
29	13.50	14.66	16.61	20.02	26.13	44	19.22	20.50	22.69	26.76	34.94
30	13.80	15.02	16.97	20.44	26.64	45	19.83	21.05	23.30	27.43	35.71
31	14.11	15.33	17.27	20.91	27.13	46	...	...	23.91	28.10	36.52
32	14.41	15.63	17.64	21.23	27.63	47	...	...	24.57	28.85	37.37
33	14.72	15.94	18.01	21.60	28.14	48	...	...	25.30	29.62	38.27
34	15.03	16.30	18.37	22.02	28.67	49	...	...	26.03	30.29	39.17

Half-yearly payments of Premium may be arranged.

Under the above Table TWO-THIRDS only need be paid of the first ten years' premiums on Policies in Class B, the remaining portion with interest to be unpaid so long as the Assured pleases.

Explanation of Non-Forfeitable Premium System.

By THIS PLAN the whole Sum Assured is payable (like an ordinary Assurance) at the death of the person named, whenever it may happen, but the Policy-holder ceases to pay any premiums after the 10, 15, 20, 25, or 30 years agreed on, and only if he live so long. Further, should he resolve to discontinue the policy at any time after two payments, he will receive in exchange a Paid-up Policy for as many 10ths, 15ths, 20ths, 25ths or 30ths of the original policy as he has paid premiums:—Thus, if the policy be £1,000, by annual payments for 10 years, it may be exchanged for a Paid-up policy (requiring no further payments) of the following amount, viz:—

After 2 years' payments	£200	After 6 years' payments	£600
" 3 " "	300	" 7 " "	700
" 4 " "	400	" 8 " "	800
" 5 " "	500	" 9 " "	900

The Paid-up policy will participate proportionately in profits. Before the exchange, the original policy must be relieved of any debt for unpaid portions of premiums or otherwise.

The Great Advantages of this system are obvious. Not only is the Policy-holder, as usual, assured for the whole amount of the Policy from the commencement, during and after payment of the agreed on number of premiums; but further, by each payment (after the first) he secures *unfailingly and finally* a proportionate part of the Policy, whether or not he elect to go on with the remaining payments; the Sum Assured being placed *absolutely* beyond the reach of any possible mistake in the payment of premiums; thus, the Policy-holder is

Completely Protected against Loss of Premiums

if, from accidental omission, or inability, or any other cause, he discontinue the payments for his policy.

Such Policies are unusually valuable and available to the holders; and especially so when taken in Class B, where there are almost no Conditions or Restrictions as to Occupation or Residence. The Policies in that Class become, in fact,

Absolute Bonds for the Sums Assured payable on Death,

and are not liable to be lost or affected by any act or omission of the Policy-holders, or by the manner or cause of death. The Bonuses from Profits also are available for the Policy-holder's own benefit, the Sum Assured being left untouched for payment at death.