

Regulation for further Diminishing the Outlay for a Life Assurance.

THE following Regulation meets the views of those who desire to withdraw from their present means the smallest sum for Life Assurance.

Until the time when the premiums may be expected to be reduced by the application of profits, the Assured, for £500 Sterling, or upwards, may leave unpaid a considerable portion (One-third or One-fourth) of the premiums necessary to keep the policy in force. The unpaid part is allowed to remain in the hands of the Assured as long as he pleases, and he is not asked to pay interest thereon; but the amount, with accumulated interest, will be deducted from the sum assured at death.

New Entrants thus at once commence with payments considerably below the Tabular rates, and continue to make such reduced payments for six years, when they become entitled to reduction of the premiums by the application of profits. They will, nevertheless, receive the same benefits and the same share of profit, as if the full premiums had been paid. After each Table is noted the portion which may be left unpaid; and Specimens of payments for policies are given in Tables II and IV.

TABLE I.

For every £100 Sterling, payable at Death, whenever it happen—**WITH PROFITS.**

AGE.	Annual Payment for first Six Years.	*Reduced Premium.	AGE.	Annual Payment for first Six Years.	*Reduced Premium.	AGE.	Annual Payment for first Six Years.	*Reduced Premium.
20	\$7.03	\$5.86	34	\$10.09	\$8.42	48	\$15.75	\$13.14
21	7.22	6.00	35	10.40	8.68	49	16.36	13.64
22	7.40	6.17	36	10.62	8.86	50	17.03	14.19
23	7.61	6.35	37	10.95	9.13	51	17.70	14.76
24	7.79	6.49	38	11.19	9.33	52	18.41	15.35
25	8.01	6.67	39	11.55	9.63	53	19.14	15.96
26	8.25	6.88	40	11.90	9.91	54	19.89	16.59
27	8.50	7.08	41	12.28	10.24	55	20.68	17.23
28	8.74	7.28	42	12.69	10.58	56	21.48	17.90
29	8.98	7.48	43	13.14	10.95	57	22.33	18.61
30	9.13	7.61	44	13.60	11.33	58	23.22	19.34
31	9.31	7.77	45	14.09	11.74	59	24.10	20.16
32	9.55	7.97	46	14.64	12.20	60	25.22	21.03
33	9.83	8.19	47	15.19	12.65	&c.		

Premiums of or above \$20 may be paid half-yearly, at a small additional charge.

* The Reduced Premium at 62½ cents per \$1, after Allocation of Profits, and payable this year by the older Policyholders. The later Policyholders are required to pay 72½ cts. or 75 cts. per \$1, according to standing. (See "Divisions of Profit.")

The above Annual Payments for the first Six Years are Three-fourths of the full Premium, being all that need be paid for Policies of £500 Stg. or upwards,—the remaining third being allowed to remain unpaid as long as the Assured please. See above Regulations. The Assured may, of course, pay the full Premiums, and the full Premiums are required for Policies under £500 Sterling.

TABLE II.

Payments for Assuring various Amounts, with Profits, as in Table I.

Age.	£500 Stg.	£800 Stg.	£1000 Stg.	£1500 Stg.	£2000 Stg.	Age.	£500 Stg.	£800 Stg.	£1000 Stg.	£1500 Stg.	£2000 Stg.
20	\$35.16	\$56.21	\$70.26	\$105.42	\$140.53	42	\$63.45	\$101.47	\$126.83	\$190.28	\$253.68
22	36.99	59.13	73.91	110.90	147.82	44	68.01	108.77	135.96	203.97	271.93
24	38.93	62.29	77.87	116.80	155.73	46	73.18	117.04	146.30	219.48	292.61
26	41.24	65.95	82.43	123.68	164.86	48	78.78	126.05	157.55	236.34	315.12
28	43.67	69.83	87.29	130.97	174.59	50	85.16	136.27	170.33	255.50	340.67
30	45.62	73.00	91.25	136.88	182.50	52	92.04	147.22	184.02	276.06	368.04
32	47.75	76.41	95.51	143.26	191.02	54	99.46	159.14	198.93	298.39	397.85
34	50.49	80.79	100.98	151.48	201.96	56	107.37	171.79	214.74	322.11	429.49
36	53.11	84.92	106.15	159.26	212.31	58	116.06	185.66	232.07	348.12	464.15
38	55.96	89.55	111.93	167.90	223.87	60	126.11	201.72	252.15	378.26	504.31
40	59.49	95.15	118.93	178.42	237.86	&c.	&c.	&c.	&c.	&c.	&c.

The above are the Annual Payments for the first Six Years, and are **THREE FOURTHS** of the full Premiums, being all that need be paid until the Policies participate in the Profits. See Table I. (See also "Regulations for Diminishing Outlay and Division of Profits.") The Assured have, of course, the option of paying the full Premiums.

ASSURANCES may be effected so as that the sums **INCREASE** to **DOUBLE** their original Amount, while at same time the Premiums are reduced by Application of Profits. (See Tables III. & IV.)