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NL-27

Increase over 1891,	294,903
Reserve for security of Policy-holders, Dec. 31, '92,	2,061,602
Increase over 1891,	280,827
Surplus over all Liabilities, Dec. 31st, 1892,	176,301
Increase over 1891,	20,742

SPECIAL FEATURES.

1. Cash and Paid-up Values guaranteed on each Policy.
2. All dividends belong to and are paid to Policy-holders only.
3. No restriction on travel, residence or occupation.
4. Death claims paid at once on completion of claim papers.

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20-Year SURVIVORSHIP DISTRIBUTION POLICY now offered, which embraces all the newest features and is the best form of **PROTECTION** and **INVESTMENT** money can buy. It has no equal. Guaranteed values, attractive options, and liberal conditions.

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