

M. BOWELL, Agent for BELLEVILLE.

Life Bonus already Declared.

AT THE LAST DIVISION OF PROFITS IN 1863, OWING TO

- (a) *the very careful Selection of lives;*
- (b) *the much smaller Mortality experienced than that provided for by the Company's tables;*
- (c) *the stringent limitation by the Deed of Settlement of the Expenses chargeable to the Life Fund;*
- (d) *and the Funds having been so advantageously invested, as to yield a much higher rate of Interest than that assumed in the Company's calculations;*

The Queen Insurance Company has been enabled to allot to those insured on the participating scale, a reversionary Bonus averaging 45 per cent. of the premiums paid, and which in many cases reached as high as 65-70 and even 75 per cent.

The Bonuses may be applied at the option of the Assured, either

- (a) *to increase the amount Assured;*
- (b) *as a payment in actual cash;*
- (c) *to the reduction of further payments of premiums, and the eventual extinguishment of the same;*
- (d) *or taken in the shape of a separate free Bonus Policy, without any condition whatever, absolutely payable at the death of the Assured, irrespective of the fate of the original Policy.*

This latter feature is believed to be peculiar to this Company.

Valuation of Life Liabilities.

The liabilities are valued on the most approved principles, and such as are admitted by the most prudent and experienced Actuaries, to be the only sound mode of valuing the engagements of a Life Office. Other modes would show a much larger apparent present profit, but the experience of the past shows undeniably, that an Office desiring to meet its engagements, must neither assume too high a rate of Interest nor anticipate future profits, which may or may not be realised.

Management of the Company.

Intending Assurers should ascertain that the business of the Company in which they propose to Assure is properly and carefully managed, and that due provision is made for an efficient Audit of its Accounts. The Accounts of this Company are regularly Audited, for the satisfaction of both Shareholders and Policy-holders, by PROFESSIONAL ACCOUNTANTS of the highest standing in London and