



INDIAN COWBOYS, BLACK FEET.

A Sample Case

Here is life assurance as it works out in a normal case:

Policy No. 41910, issued by the SUN LIFE OF CANADA has just matured. The amount assured was \$1,000, the age of the policy at date of issue 37, and the annual premium \$46.95. The optional settlements offered were:

| | |
|--|------------|
| Total cash | \$1,269.15 |
| Paid up, non-participating policy | 2,133.00 |
| Paid up, participating policy of \$1,000 and cash of.. | 632.35 |
| Life annuity | 118.30 |

The result represents a return of all premiums paid with about 3 per cent. compound interest, and the risk carried free.

Supposing the actual cost of carrying the risk to be \$12.40 per annum, a low figure, then the balance of \$34.55 (the investment portion of the premium) is returned with about 5 per cent. compound interest.