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 FOR THE INSURANCE OF LIVES,
 AND ENDOWMENT OF CHILDREN,
 LONDON, NEW YORK,
 MONTEAL.

CAPITAL, \$3,000,000.

THIS COMPANY, which has been established for 30 years, commenced with a subscribed capital of \$2,000,000, and was the first, 20 years ago, to offer to the Public two Scales of Premium—lower, to insure only a fixed amount; the higher, entitling the Insurers to a participation in the profits.

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 CAPITAL—ONE MILLION STERLING.

Empowered by Special Act of Parliament, & Vict. Chap. 9.

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The great and decided success which has attended this Institution, has induced the Directors to REDUCE THE RATES originally required in British North America, to the ordinary European Rates. The result of this Reduction is to enable parties to avail themselves of the important benefits of Life Assurance at much lower Rates of Premium than those of any other Assurance Company in any part of the world.

The Directors have also resolved to extend to British North America the advantages afforded by the HALF CREDIT RATES OF PREMIUM which have been so highly appreciated, and are generally adopted by Policy Holders in the United Kingdom. The most liberal conditions are like those which are offered in the limits to which they may proceed by sea or land, or other parts of North America without affecting their interest in their respective Policies.

PETER MORRISON,
 Resident Director.

London, January 1, 1847.

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Age	Annual	Half-Yearly	Quarterly
25	30	15	10
30	35	17	11
35	40	19	12
40	45	21	13
45	50	23	14
50	55	25	15
55	60	27	16
60	65	29	17
65	70	31	18

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25	40	20	14
30	45	22	15
35	50	24	16
40	55	26	17
45	60	28	18
50	65	30	19
55	70	32	20
60	75	34	21
65	80	36	22
70	85	38	23
75	90	40	24
80	95	42	25
85	100	44	26
90	105	46	27
95	110	48	28
100	115	50	29

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