

THIS BOOK IS THE PROPERTY OF THE  
NEW-YORK LIFE INSURANCE COMPANY,  
NEW YORK.

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PREMIUM RATES,  
GUARANTEES AND ILLUSTRATIONS  
OF POLICIES

ISSUED BY THE

NEW-YORK LIFE  
INSURANCE COMPANY.

JOHN A. MCCALL, - - PRESIDENT.

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New York.

## LIFE INSURANCE

Makes scientific adjustment between the possibilities and probabilities, the accidents and averages of life. It enables the individual to merge his constant liability to death in the average longevity of the race, and to share in the productiveness of life in general, whatever may be his own fate. It discounts probability and gives certainty.

In its adaptations to practical life and finance, Life Insurance enlists the cumulative power of small investments through long periods of time, and utilizes the far-off interest of prudence for present needs. It applies scientific method to those impulses of generosity which would otherwise encourage improvidence, and provides for the needs of all through the love of each for his own. It gives affection a place to stand and a lever with which to work. It transforms forethought and good-will into practical helpfulness and well-being. It enables us to realize for our loved ones the hopes we cherish for their future, which might otherwise be blighted by death.

To the husband and father Life Insurance is duty, opportunity, partnership with vast and indestructible forces, guaranty of average success in a field where individual failures are sure to be many and disastrous. Under all Endowment and Accumulation forms, it is protection for loved ones during a term of years, and benefit to the insured in case of survival; it is manhood and middle age relieved from anxiety, and old age relieved from want. To the wife and mother it is protection, security, the fulfillment of marriage vows, the assurance of love stronger than life and over which death has no power. It bridges over the abyss of poverty that may at any time open for herself and her children, the fear of which causes many an anxious hour. To children it is guardianship, the pledge of support and of the continuance of educational and social advantages, until they are prepared to take up the burdens of life with adequate preparation and strength.

Founded in the nature and needs of man, allied to the most persistent forces in the business world, adapted to circumstances the most common, ministering to ends the most dear, approved by the wisest, and patronized by the best, of men—Life Insurance fulfills a mission without parallel in the financial world.

# THE ACCUMULATION POLICY

OF THE NEW-YORK LIFE  
INSURANCE COMPANY

## A POLICY



with the single condition that the premiums be paid as agreed.

## A POLICY



with no restrictions whatever respecting occupation, residence, travel, habits of life or manner of death.

## A POLICY



incontestable after it has been in force one full year, if the premiums have been duly paid.

## A POLICY



that cannot be forfeited after it shall have been in force three full years, and providing also for thirty days' grace in the payment of all premiums (the insurance remaining in force during the grace).

## A POLICY



providing for loans, paid-up or extended insurance, if in force three full years.

## A POLICY



providing for change of beneficiary at any time while in force.

232793

### EIGHT ACCUMULATION BENEFITS:

- (1.) RECEIVE THE DIVIDEND, in cash, and continue this Policy at the same premium-rate; or,
- (2.) RECEIVE THE DIVIDEND, converted into an annual income for life, and continue this Policy at the same premium-rate; or,
- (3.) RECEIVE THE DIVIDEND, converted into additional paid-up insurance, subject to evidence of good health satisfactory to the Company, and continue this Policy at the same premium-rate; or,
- (4.) RECEIVE THE DIVIDEND, in cash, and receive paid-up insurance of *Five thousand and twenty* dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (5.) RECEIVE THE DIVIDEND, in cash, and receive paid-up insurance of *Thirty-two hundred and seventy* dollars, and receive an annual income for life of *Ninety-eight and  $\frac{1}{10}$*  dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (6.) RECEIVE THE ENTIRE CASH VALUE, as stated below, in cash, and discontinue this Policy; or,
- (7.) RECEIVE THE ENTIRE CASH VALUE, as stated below, converted into an annual income for life, and discontinue this Policy; or,
- (8.) RECEIVE THE ENTIRE CASH VALUE, as stated below, converted into paid-up insurance, and discontinue this Policy (evidence of good health will not be required).

The Company guarantees that the entire cash value of this Policy at the end of the Accumulation period shall be *Thirty-two hundred and seventy* dollars, and in addition the cash dividend then apportioned by the Company.

These options enable the policy-holder to adjust the value of his policy to his changed conditions at the end of the Accumulation period.



### **SIXTH.**

An agreement to make advances as loans on policies with or without premium-return, at the end of the third year, and at subsequent anniversaries within the Accumulation period, of amounts specified in the Policy, with interest in advance at the rate of 5 per cent. per annum.

The loan provision of the Accumulation Policies is not a return to the old and objectionable premium-note system, under which the policy-holder took more insurance than he could afford, and left a large mortgage on his policy at death. Loans are made only after sufficient reserve has accumulated under the policy, and the premium-return provision provides for the payment of these loans in case of death during the Accumulation period, and thus preserves the insurance for the face amount of the policy. The loan provision of the Accumulation Policies is especially valuable, because it allows the policy-holder to secure ready cash either temporarily or permanently, and at the same time to keep his insurance intact—which should be a cardinal principle in every life policy. The moderate rate of interest charged on loans will be of special advantage to every policy-holder living in a section of the country where interest rates are higher.

### **SEVENTH.**

A grace of one month in payment of premiums after a policy has been in force three months. During the month of grace the policy remains in force and will be paid, after deduction of the unpaid premium with interest at the rate of 5 per cent. per annum, if the death of the insured should occur during the month.

### **EIGHTH.**

Re-instatement on written application therefor within six months after non-payment of any premium, subject to evidence of good health satisfactory to the Company, and payment of premiums to date of re-instatement, with interest at the rate of 5 per cent. per annum.

### NINTH.

Non-forfeitable after having been in force three full years. If any subsequent premium is not paid the policy gives the policy-holder a choice between —

1. Extended insurance for the full amount of the policy during a limited period, which period is shown by a table on the second page of the policy, and

2. Paid-up insurance for a reduced amount payable at the same time as the original policy, the amount of which is also shown by a table on the second page of the policy.

In the first case no action on the part of the insured is required. In the second, application must be made and the original policy returned for endorsement within six months after any premium has not been paid. In neither case is a new policy required.

### TENTH.

Privilege of changing the beneficiary during the life-time of the insured if so requested in the application. The death of the beneficiary before the death of the insured has been a fruitful source of annoyance. The insurance under this policy is applied for and granted with the reservation by the insured of the right to change the beneficiary at any time during the continuance of the policy, provided it is not assigned, by a written request made to the Company and accompanied by the policy for endorsement.

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*The Accumulation Policies of the New-York Life Insurance Company furnish*

**COMPLETE Freedom of Action.**

**VALUABLE Privileges and Benefits.**

**ABSOLUTE Guarantee of Payment.**

# **General Information for Agents.**

**(For Rules in full, see Book of Instructions to Agents.)**



**1.** When applications are written on parties who previously had insurance with the Company, which lapsed or was surrendered, especially where such lapse or surrender occurred within a year—the Company will adjust the commissions to be paid the agent, if it issues the new policy. Such adjustment, generally speaking, will be made so as to distribute the commission over a period of four years, so that if the new policy continues that long, the agent will receive his full commission. Each case will be considered on its merits, however, and the Company will be as liberal in the adjustment as is consistent. Where a policy-holder desires a policy on a plan different from that upon which his present policy is issued, new insurance should not be applied for, but the Company should be consulted as to change. As a general rule, the Company will be willing to change an old policy to any plan on which it would write new insurance.

Where a policy has lapsed within a year, new insurance should not be written, but the Company should be consulted as to re-instatement of old policy. Although it is no part of the contract, the Company will entertain applications for re-instatement of policies, made after they have been lapsed more than six months. If a different plan from that on which policy was issued is now desired, that fact should be so stated.

**2.** The insurance age is determined by the birthday of the insured nearest to the date of the application. For example: If the actual age of the insured, on the date of the application, is 30 years and 5 months, the insurance age will be 30 years; if 30 years and 7 months, the insurance age will be 31 years. Particular care should be taken that the date of birth is correctly given and the insurance age correctly computed, taking into account the date of the application.

**3.** When it is desired that the insurance begin either at a date later or at a date earlier than the date of the application, a request to that effect must be written on the face of the application, over the signature of the insured. Where the insurance begins at a date 30 days or more earlier than the date of the policy contract, interest at the rate of five per cent. per annum will be charged on the premium from the insurance date of the policy to the date of payment of policy contract.

**4.** The medical examination must be made in the place in which the insured resides, by the medical examiner for that place, whose report must be carefully made, in his own handwriting, on the medical examination form.

**5.** When the insurance applied for, including any previous insurance still in force, amounts to \$40,000 or over, separate medical examinations and reports by two medical examiners are required. These examinations should be made on separate days, but if necessary that they be made on the same day, they should be made at different hours.

**6.** When insurance is applied for with 100 per cent. or full premium-return, policies will be issued only with an Accumulation period ending before or when the insured reaches the age of 65.

For example: When the insured is over 50 years of age, a policy with 100 per cent. premium-return will be issued only with an Accumulation period of 10 years, and when the insured is over 45 years of age but not over 50, policies with 100 per cent. premium-return will be issued only with an Accumulation period not exceeding 15 years.

**7.** When insurance is applied for with 50 per cent. or half premium-return, policies will be issued the same as when insurance is applied for without any premium-return.

**8.** Applications for insurance on the lives of persons engaged in occupations apparently involving an extra hazard, and on the lives of women, will be considered, without extra premium, and policies issued to such insured will contain a clause placing them in their respective classes and providing that any apportionment of surplus shall be based on the mortality experience of the class in which it is placed. Policies issued to such insured, not placed in their respective classes, will be issued only with an extra premium of from  $\frac{1}{4}$  to 1 %

on the amount of the insurance. Persons insured under this rule will be classified as follows:

1. **ARMY AND NAVY CLASS.**— Army and navy officers of the United States.
2. **MINERS' CLASS.**— Iron, copper, gold and silver underground miners.
3. **FIRE DEPARTMENT CLASS.**— Members of paid fire departments.
4. **POLICE CLASS.**— Policemen, wardens, guards in prisons who carry firearms, constables, sheriffs, marshals, &c., who make arrests.
5. **RAILROAD CLASS.**— Railroad engineers, firemen and freight conductors.
6. **MARINE CLASS.**— Steamship engineers, harbor pilots, captains of fishing vessels, officers of coastwise vessels and lake and river steamers.

**NOTE.**— Form No. 1960 must accompany each application where the applicant is engaged in a seafaring occupation.

7. **FEMALE CLASS.**— All women.

**9.** While the Company as a rule does not desire to write insurance on the lives of persons engaged in retailing alcoholic or malt liquors by the glass to be consumed on the premises, exceptions are sometimes made by writing the better class of general merchants, storekeepers and proprietors of hotels or restaurants. Such exceptional cases will hereafter be written on the 15-Year Endowment plan without extra premium, and classified as to apportionment of surplus, in accordance with Rule 8.

**10.** The Company will not write insurance on the lives of—  
Aeronauts.

Coal-miners.

Ordinary factory operatives.

Ordinary house-servants.

Ordinary laborers.

Ordinary seamen and fishermen.

Officers of vessels who are unacclimated and going to unhealthy ports, or engaged on vessels of less than 100 tons burden.

Persons engaged in, or connected with, the manufacture of powder or other explosives.

Railroad employes who brake, switch or couple cars.

Submarine divers.

Telegraph, telephone or electric light men, who climb poles or roofs, or work among live wires.

Well diggers who descend into wells.

Nor in cases where there is any indication that the insurance is desired for speculative purposes or to cover some temporary extra hazard.

**11.** Policies of insurance will not be issued on the life of any person under the age of 15 nor on the life of any person over the age of 65. Applications for insurance on the lives of persons over age 60 are not desired, and will not be considered, unless the Home Office is consulted in advance, and a memorandum submitted giving age, occupation, build, family history and reasons why the insurance is desired.

**12.** A medical examiner must have received a degree from a medical school in good standing; must be of good moral character and habits; should not be under thirty nor over fifty-five years of age; and should have had at least five years' experience in practice, or an equivalent hospital experience.

**13.** Medical examiners are employed for a specified district only, and any examinations made by them in a district where the Company had selected a medical examiner will not be accepted by the Company except on evidence that such medical examiner has removed from the district, has retired from practice, or is sick or temporarily absent and the business cannot await his return.

**14.** Only one medical examiner is employed in districts of less than two thousand inhabitants. In districts of two thousand inhabitants or more, two medical examiners will be employed by the Company, if the volume of business warrants it. In such case, a medical examiner's certificate from the best available physician (*see Rule 12*), may be submitted to the Home Office for its consideration, and such certificate must be accompanied by the agent's written statement of the facts that warrant an additional medical examiner, and by the written recommendation of the medical examiner already selected.

**15.** Where no medical examiner has been selected, or where from any cause the services of the selected medical examiner cannot be obtained, in an emergency the best available physician may be employed. (*See Rule 12.*) In either case, the physician's certificate must accompany the first medical examinations made by him with the agent's written statement why he was employed.

Medical examiners are not permitted to make medical examinations of insured who are closely related to them; to make medical examinations for an agent to whom they are related, or to have any pecuniary interest beyond their medical examination fees in the business of any agent.

**16.** Fees for medical examinations for the re-instatement of lapsed policies; for the endorsement of paid-up values and for insurance where the first premium is less than fifteen dollars, must be paid by the insured.

**17.** When, for any cause, a medical examiner will not make a medical examination without an extra charge, such extra charge must be paid by the agent. Except by special agreement the Company will not in any case allow mileage or more than the uniform fee.



# REBATES PROHIBITED.

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**N**O Agent of the New-York Life Insurance Company shall pay or allow, or offer to pay or allow, or agree to pay or allow at any time, directly or indirectly, any rebate of any premium, or any special favor or advantage or valuable consideration whatever, on any policy of insurance, either to the applicant for such policy or to any other person.

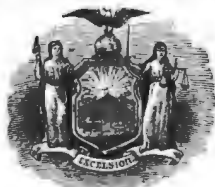
Any agent found violating the provisions of this rule shall be immediately dismissed from the Company's service and shall forfeit all rights and interests under his appointment as such agent, and under any contract which he may hold with the Company, and all compensation accrued or thereafter to accrue thereunder.

**JOHN A. McCALL,**

*President.*



# REBATES PROHIBITED.



STATE OF NEW YORK

**Insurance Department.**

JAMES F. PIERCE,  
*Supt. of Insurance.*

*Albany, Sept. 23, 1895.*

*Dear Sir:—I am duly in receipt of yours of the 17th inst. submitting to me several questions which you ask me to answer in detail, growing out of a transaction involving what is known as a rebate to the assured by the agent of a company from the premium to be paid in the procurement of a policy of life insurance. I answer your questions by covering them all as follows:*

*Rebating, so called, is prohibited by the laws of this State (Insurance Law, Section 89). A violation of the provisions of this Section is made a misdemeanor (Penal Code, Section 577b). The Court of Appeals holds the law to be constitutional (People vs. Formosa, 131, N. Y., page 478).*

*I know of no decisions within this State which deal directly with the question as to whether a life insurance policy which was obtained in violation of the provisions of Section 89, referred to above, would be an invalid contract. I believe decisions in some of the States have virtually held that this would be the case where anti-rebate laws have been enacted.*

*I think it may be said with safety that a contract which was negotiated in violation of law and where the negotiation thereof constituted a misdemeanor, would likely be held by our courts to be invalid. Hence all notes, checks or other agreements growing out of such illegal transaction would, I think, also be held to be void.*

*Yours very respectfully,*

*James F. Pierce*  
Superintendent.

**SAMPLE. ORDINARY LIFE-20-YEAR ACCUMULATION.**



**BY THIS POLICY OF INSURANCE:**

Age,  
35.

AGREES to pay *Ten Thousand Dollars* to the insured's Executors, Administrators or Assigns, or to such other beneficiary as may be designated by the insured as hereinafter provided, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, of \_\_\_\_\_, in the County of \_\_\_\_\_, State of \_\_\_\_\_ (herein called the insured).

AND THE COMPANY FURTHER AGREES that this Policy shall be incontestable after it has been in force one full year, if the premiums have been duly paid.

Annual  
Premium,  
**\$271.00**

THIS CONTRACT IS MADE IN CONSIDERATION of the written application of the insured, which is a part of this Contract, and in further consideration of the sum of *Two hundred and seventy-one Dollars and \_\_\_\_\_ Cents*, to be paid in advance, and of the payment of a like sum on the *Seventeenth day of July*, in every year thereafter during the continuance of this Policy.

Examined.

The special advantages, benefits and provisions printed or written by the Company on the following pages are conditions precedent and are a part of this Contract as fully as if they were recited at length over the signatures hereto affixed.

Accumulation  
Policy  
with Annual  
Loans.

Beneficiary  
Clause.

Ordinary Life.

20-Year  
Settlement.

96-506.

IN WITNESS WHEREOF, the NEW-YORK LIFE INSURANCE COMPANY has caused this Contract to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Seventeenth day of July*, one thousand eight hundred and ninety-six.

**CHAS. C. WHITNEY,**

Secretary.

**JOHN A. McCALL,**

President.

\_\_\_\_\_  
Registrar.

2D PAGE. ORDINARY LIFE-20 YEAR ACCUMULATION.

## SPECIAL ADVANTAGES.

TABLE OF LOANS AND OF SURRENDER VALUES.

In Paid-up Insurance, or Extended Insurance, under the conditions specified on the next page.

AT END OF	LOANS.	SURRENDER VALUES.	
		Paid-up Insurance.	Extended Insurance for \$10,000, for the term of
3d Year.	\$300	\$750	2 Years 8 Months.
4th "	420	1040	4 " 1 "
5th "	550	1340	5 " 5 "
6th "	690	1610	6 " 6 "
7th "	830	1870	7 " 6 "
8th "	980	2140	8 " 6 "
9th "	1140	2400	9 " 5 "
10th "	1310	2660	10 " 2 "
11th "	1500	2910	10 " 10 "
12th "	1700	3160	11 " 4 "
13th "	1910	3410	11 " 10 "
14th "	2130	3660	12 " 2 "
15th "	2360	3900	12 " 5 "
16th "	2540	4130	12 " 8 "
17th "	2730	4370	12 " 10 "
18th "	2910	4590	12 " 11 "
19th "	3100	4810	12 " 11 "
20th "	For Special Advantages at end of Accumulation Period, see <i>Eight</i> Accumulation Benefits below.		

## ACCUMULATION GUARANTEES.

This Policy participates in surplus as hereinafter provided, but no dividend shall be apportioned to it before the end of the Accumulation Period. If the insured elects to continue this Policy beyond the Accumulation Period, under one of the three accumulation benefits first named below, no further dividend shall be apportioned to it before the end of each period of five years thereafter.

The Accumulation Period of this Policy ends on the *Seventeenth* day of *July*, in the year nineteen hundred and *sixteen*. If the insured is living, and if the premiums have been duly paid to that date, and not otherwise,

### THE COMPANY WILL THEN APPORTION A DIVIDEND TO THE INSURED,

who shall have the option of continuing, or discontinuing, this Policy under one of the following

#### EIGHT ACCUMULATION BENEFITS:

- (1.) Receive the dividend, in cash, and continue this Policy at the same premium-rate; or,
- (2.) Receive the dividend, converted into an annual income for life, and continue this Policy at the same premium-rate; or,
- (3.) Receive the dividend, converted into additional paid-up insurance, subject to evidence of good health satisfactory to the Company, and continue this Policy at the same premium-rate; or,
- (4.) Receive the dividend, in cash, and receive paid-up insurance of *Five thousand and twenty* Dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (5.) Receive the dividend, in cash, and receive paid-up insurance of *Thirty-two hundred and seventy* Dollars, and receive an annual income for life of *Ninety-eight and 10/100* Dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (6.) Receive the entire cash value, as stated below, in cash, and discontinue this Policy; or,
- (7.) Receive the entire cash value, as stated below, converted into an annual income for life, and discontinue this Policy; or,
- (8.) Receive the entire cash value, as stated below, converted into paid-up insurance, and discontinue this Policy (evidence of good health will not be required).

The Company guarantees that the entire cash value of this Policy at the end of the Accumulation Period shall be *Thirty-two hundred and seventy* Dollars, and in addition the cash dividend then apportioned by the Company.

At the end of the Accumulation Period the Company will send the insured a written statement, setting forth the results under each of the above Accumulation Benefits, and if the insured shall fail at that time to notify the Company which benefit has been selected, the Company will convert the dividend then apportioned to this Policy into an annual income for life, as provided in the second benefit.

3D PAGE ORDINARY LIFE - 20-YEAR ACCUMULATION

**BENEFITS AND PROVISIONS.**

**1. - LOANS.**

**With interest at the rate of five per cent. per annum.**

The Company will make advances to the insured as loans on this Policy within the month of grace allowed in payment of premiums, on application to the Home Office, at the third or any subsequent anniversary of the insurance, within the Accumulation Period, under the terms of the Company's loan agreement then in use, and the following conditions:

**FIRST.**—That premiums have been paid in full to the time when the loan is made, including the premium for the entire insurance year then beginning.

**SECOND.**—That the amount loaned at any time shall be such as the insured may desire, not to exceed the sums shown in the table on the preceding page. The amount of any loan shall include any previous loan then unpaid.

**THIRD.**—That this Policy shall be duly assigned to the Company as collateral security for the loan, and deposited at the Home Office. A duplicate of the Loan Agreement, which is also a receipt for the Policy, will be furnished to the insured.

**FOURTH.**—That interest in advance at the rate of 5 per cent. per annum shall be paid on all loans from the date of the loan to the next anniversary of the insurance, and annually in advance thereafter, if the loans are renewed, until they are paid off.

**FIFTH.**—That the loans shall be made for the period ending upon the next succeeding anniversary of the insurance, and may then be renewed simply by payment of the insurance premiums falling due and interest in advance, as above. Thus the loan may be renewed from year to year, at the option of the insured, until the completion of the Accumulation Period.

**2. - NON-FORFEITURE.**

**This Policy cannot be forfeited after it shall have been in force three full years as hereinafter provided:**

**FIRST.**—If any subsequent premium is not duly paid, this Policy will be endorsed for the amount of paid-up insurance payable at the death of the insured, specified in the table on the preceding page, less the value of any indebtedness on this Policy, provided demand is made therefor with surrender of this Policy within six months after such non-payment; or,

**SECOND.**—If any subsequent premium is not duly paid, and if this Policy is not surrendered as provided in the preceding clause, the insurance under this Policy will, after the repayment of any indebtedness, be extended without request or demand therefor, for the amount of *Ten Thousand Dollars*, during the term provided in the table on the preceding page, payable only if the insured dies within said term. At the end of said term, if the insured is then living, this Policy shall cease and determine.

**THIRD.**—The insurance provided for in the two preceding clauses shall be based upon completed insurance years only, and shall be subject to the conditions of this Policy, but without further payment of premiums and without loans or participation in surplus.

**FOURTH.**—If this Policy shall be continued in force beyond the Accumulation Period under one of the three benefits first named on the preceding page, the insured shall be entitled, if any subsequent premium is not duly paid, to paid-up or extended insurance under the conditions of the three preceding paragraphs and on the basis employed in the construction of the table on the preceding page.

**3. - GRACE IN PAYMENT OF PREMIUMS.**

A grace of one month will be allowed in payment of premiums after this Policy shall have been in force three months, subject to an interest charge at the rate of five per cent. per annum for the number of days during which the premium remains due and unpaid. During the month of grace this Policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this Policy if the death of the insured shall occur during the month.

**4. - REINSTATEMENT IN EVENT OF LAPSE.**

This Policy will be reinstated on written application therefor within six months after non-payment of any premium, subject to evidence of good health satisfactory to the Company, and payment of premiums to date of reinstatement with interest at the rate of 5 per cent. per annum.

**5. - CHANGE OF BENEFICIARY.**

The insured may at any time during the continuance of this Policy, provided the Policy is not then assigned, change the beneficiary or beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy; such change to take effect on the endorsement of the same on the Policy by the Company.

**6. - GENERAL REGULATIONS.**

No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promise or making or receiving any representation or information. These powers can be exercised only by the President, Vice-President, Second Vice-President, Actuary or Secretary of the Company, and will not be delegated.

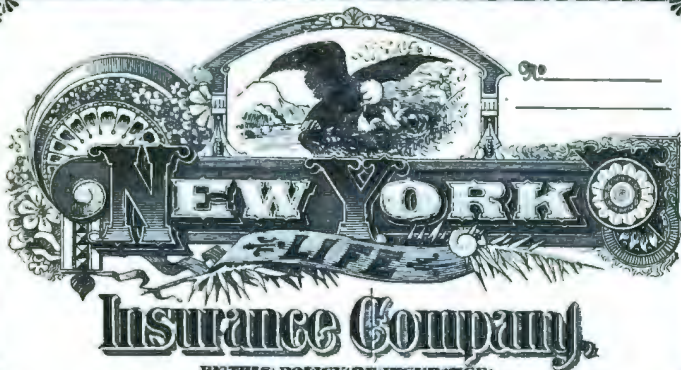
All premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President, Second Vice-President, Actuary or Secretary, and countersigned by such agents. If any premium is not paid on or before the day when due, this Policy shall become void, and all payments previously made shall remain the property of the Company, except as hereinafter provided.

Proofs of death must be furnished to the Company at the Home Office within one year after the death of the insured, which proofs shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's forms in use at the time of the death of the insured. If it is found that the age of the insured was incorrectly stated in the application on which this Policy was issued, the amount payable under this Policy shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or of any benefit thereunder.

Any assignment of this Policy must be made in duplicate, and both sent to the Home Office, one duplicate retained by the Company and the other to be returned. The Company has no responsibility for the loss of any assignment.

**SAMPLE. ORDINARY LIFE—L. P. R. 1/2—20-YR. ACC.**



**BY THIS POLICY OF INSURANCE**

Age,

35.

Premium-  
Return.

Annual  
Premium,

\$288.00

Examined,

Accumula-  
tion Policy  
with Annual  
Loans.

Beneficiary  
Clause.

Ordinary Life.

L. P. R.

20-Year  
Settlement.

98-512.

AGREES to pay Ten Thousand Dollars to the insured's Execu-  
tors, Administrators or Assigns, or to such other beneficiary as may  
be designated by the insured as hereinafter provided, at the Home  
Office of the Company, in the City of New York, immediately upon  
receipt and approval of proofs of the death of *John Doe*, of—,  
in the County of—, State of— (herein called the insured).

AND THE COMPANY FURTHER AGREES to pay, in addition  
thereto, an amount equal to *one-half* of the total premiums received  
(taken at the tabular annual rate), if the death of the insured shall  
occur before the *Thirteenth* day of *August*, in the year Nineteen  
Hundred and *Sixteen*.

AND THE COMPANY FURTHER AGREES that this Policy shall  
be incontestable after it has been in force one full year, if the pre-  
miums have been duly paid.

THIS CONTRACT IS MADE IN CONSIDERATION of the  
written application of the insured, which is a part of this Con-  
tract, and in further consideration of the sum of *Two hundred*  
*and eighty-eight* Dollars and — Cents, to be paid in advance,  
and of the payment of a life annuity on the *Thirteenth* day of *August*,  
in every year thereafter during the continuance of this Policy.

The special advantages, benefits and provisions printed or  
written by the Company on the following pages are conditions  
precedent and are a part of this Contract as fully as if they were  
recited at length over the signatures hereto affixed.

IN WITNESS WHEREOF, the NEW-YORK LIFE INSURANCE  
COMPANY has caused this Contract to be signed by its President  
and Secretary, countersigned by its Registrar or Assistant Registrar,  
and delivered this *Thirteenth* day of *August*, one thousand eight  
hundred and ninety-six.

CHAS. C. WHITNEY,  
Secretary.

JOHN A. McCALL,  
President.

-----Registrar.



## SPECIAL ADVANTAGES.

### TABLE OF LOANS AND OF SURRENDER VALUES.

In Paid-up Insurance, or Extended Insurance, under the conditions specified on the next page.

AT END OF	LOANS.	SURRENDER VALUES.		
		Paid-up Insurance.	Extended Insurance for \$10,000, for the term of	
3d Year.	\$300	\$750	2 Years	8 Months.
4th "	420	1040	4 "	1 "
5th "	550	1340	5 "	5 "
6th "	690	1610	6 "	6 "
7th "	830	1870	7 "	6 "
8th "	980	2140	8 "	6 "
9th "	1140	2400	9 "	5 "
10th "	1310	2660	10 "	2 "
11th "	1500	2910	10 "	10 "
12th "	1700	3160	11 "	4 "
13th "	1910	3410	11 "	10 "
14th "	2130	3660	12 "	2 "
15th "	2360	3900	12 "	5 "
16th "	2540	4130	12 "	8 "
17th "	2730	4370	12 "	10 "
18th "	2910	4590	12 "	11 "
19th "	3100	4810	12 "	11 "
20th "				

For Special Advantages at end of Accumulation Period, see *Eight Accumulation Benefits* below.

### ACCUMULATION GUARANTEES.

This Policy participates in surplus as hereinafter provided, but no dividend shall be apportioned to it before the end of the Accumulation Period. If the insured elects to continue this Policy beyond the Accumulation Period, under one of the three accumulation benefits first named below, no further dividend shall be apportioned to it before the end of each period of five years thereafter.

The Accumulation Period of this Policy ends on the *Thirteenth day of August*, in the year nineteen hundred and *sixteen*. If the insured is living, and if the premiums have been duly paid to that date, and not otherwise,

**THE COMPANY WILL THEN APPORTION A DIVIDEND TO THE INSURED,** who shall have the option of continuing, or discontinuing, this Policy under one of the following

#### EIGHT ACCUMULATION BENEFITS:

- (1.) Receive the dividend, in cash, and continue this Policy at the same premium-rate; or,
- (2.) Receive the dividend, converted into an annual income for life, and continue this Policy at the same premium-rate; or,
- (3.) Receive the dividend, converted into additional paid-up insurance, subject to evidence of good health satisfactory to the Company, and continue this Policy at the same premium-rate; or,
- (4.) Receive the dividend, in cash, and receive paid-up insurance of *Five thousand and twenty Dollars*, and discontinue this Policy (evidence of good health will not be required); or,
- (5.) Receive the dividend, in cash, and receive paid-up insurance of *Thirty-two hundred and seventy Dollars*, and receive an annual income for life of *Ninety-eight and 10/100 Dollars*, and discontinue this Policy (evidence of good health will not be required); or,
- (6.) Receive the entire cash value, as stated below, in cash, and discontinue this Policy; or,
- (7.) Receive the entire cash value, as stated below, converted into an annual income for life, and discontinue this Policy; or,
- (8.) Receive the entire cash value, as stated below, converted into paid-up insurance, and discontinue this Policy (evidence of good health will not be required).

The Company guarantees that the entire cash value of this Policy at the end of the Accumulation Period shall be *Thirty-two hundred and seventy Dollars*, and in addition the cash dividend then apportioned by the Company.

At the end of the Accumulation Period the Company will send the insured a written statement, setting forth the results under each of the above Accumulation Benefits, and if the insured shall fail at that time to notify the Company which benefit has been selected, the Company will convert the dividend then apportioned to this Policy into an annual income for life, as provided in the second benefit.

## BENEFITS AND PROVISIONS.

### 1.- LOANS.

**With interest at the rate of five per cent. per annum.**

The Company will make advances to the insured as loans on this Policy within the month of grace allowed in payment of premiums, on application to the Home Office, at the third or any subsequent anniversary of the insurance, within the Accumulation Period, under the terms of the Company's loan agreement then in use, and the following conditions:

**FIRST.**—That premiums have been paid in full to the time when the loan is made, including the premium for the entire insurance year then beginning.

**SECOND.**—That the amount loaned at any time shall be such as the insured may desire, not to exceed the sums shown in the table on the preceding page. The amount of any loan shall include any previous loan then unpaid.

**THIRD.**—That this Policy shall be duly assigned to the Company as collateral security for the loan, and deposited at the Home Office. A duplicate of the Loan Agreement, which is also a receipt for the Policy, will be furnished to the insured.

**FOURTH.**—That interest in advance at the rate of 5 per cent. per annum shall be paid on all loans from the date of the loan to the next anniversary of the insurance, and annually in advance thereafter, if the loans are renewed, until they are paid off.

**FIFTH.**—That the loans shall be made for the period ending upon the next succeeding anniversary of the insurance, and may then be renewed simply by payment of the insurance premiums falling due and interest in advance, as above. Thus the loan may be renewed from year to year, at the option of the insured, until the completion of the Accumulation Period.

### 2.- NON-FORFEITURE.

**This Policy cannot be forfeited after it shall have been in force three full years as hereinafter provided:**

**FIRST.**—If any subsequent premium is not duly paid, this Policy will be endorsed for the amount of paid-up insurance payable at the death of the insured, specified in the table on the preceding page, less the value of any indebtedness on this Policy, provided demand is made thereof with surrender of this Policy within six months after such non-payment; or,

**SECOND.**—If any subsequent premium is not duly paid, and if this Policy is not surrendered as provided in the preceding clause, the insurance under this Policy will, after the repayment of any indebtedness, be extended without request or demand therefor, for the amount of *Ten Thousand Dollars*, during the term provided in the table on the preceding page, payable only if the insured dies within said term. At the end of said term, if the insured is then living, this Policy shall cease and determine.

**THIRD.**—The insurance provided for in the two preceding clauses shall be based upon completed insurance years only, and shall be subject to the conditions of this Policy, but without further payment of premiums and without loans, participation in surplus, or premium-return.

**FOURTH.**—If this Policy shall be continued in force beyond the Accumulation Period under one of the three benefits first named on the preceding page, the insured shall be entitled, if any subsequent premium is not duly paid, to paid-up or extended insurance under the conditions of the three preceding paragraphs and on the basis employed in the construction of the table on the preceding page.

### 3. GRACE IN PAYMENT OF PREMIUMS.

A grace of one month will be allowed in payment of premiums after this Policy shall have been in force three months, subject to an interest charge at the rate of five per cent. per annum for the number of days during which the premium remains due and unpaid. During the month of grace this Policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this Policy if the death of the insured shall occur during the month.

### 4.- REINSTATEMENT IN EVENT OF LAPSE.

This Policy will be reinstated on written application therefor within six months after non-payment of any premium, subject to evidence of good health satisfactory to the Company, and payment of premiums to date of reinstatement with interest at the rate of 5 per cent. per annum.

### 5.- CHANGE OF BENEFICIARY.

The insured may at any time during the continuance of this Policy, provided the Policy is not then assigned, change the beneficiary or beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy; such change to take effect on the endorsement of the same on the Policy by the Company.

### 6.- GENERAL REGULATIONS.

No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promise or making or receiving any representation or information. These powers can be exercised only by the President, Vice-President, Second Vice-President, Actuary or Secretary of the Company, and will not be delegated.

All premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President, Second Vice-President, Actuary or Secretary, and countersigned by such agents. If any premium is not paid on or before the day when due, this Policy shall become void, and all payments previously made shall remain the property of the Company, except as hereinafter provided.

Proofs of death must be furnished to the Company at the Home Office within one year after the death of the insured, which proofs shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's forms in use at the time of the death of the insured. If it is found that the age of the insured was incorrectly stated in the application on which this Policy was issued, the amount payable under this Policy shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or of any benefit thereunder.

Any assignment of this Policy must be made in duplicate, and both sent to the Home Office, one duplicate to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.

**SAMPLE. ORDINARY LIFE—L. P. R. ALL. 20-YR. ACC.**



Age,  
35.

Premium-  
Return.

Annual  
Premium,  
\$306.00

Examined,

Accumulation  
Policy with Annual  
Loans.

Beneficiary  
Clause.

Ordinary Life.

L. P. R.

20-Year  
Settlement.

98-512.

AGREES to pay *Ten Thousand Dollars* to the insured's Executors, Administrators or Assigns, or to such other beneficiary as may be designated by the insured as hereinafter provided, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, of—, in the County of—, State of— (herein called the insured).

AND THE COMPANY FURTHER AGREES to pay, in addition thereto, an amount equal to— the total premiums received (taken at the tabular annual rate), if the death of the insured shall occur before the *Thirteenth day of August*, in the year *Nineteen Hundred and Sixteen*.

AND THE COMPANY FURTHER AGREES that this Policy shall be incontestable after it has been in force one full year, if the premiums have been duly paid.

THIS CONTRACT IS MADE IN CONSIDERATION of the written application of the insured, which is a part of this Contract, and in further consideration of the sum of *Three hundred and six Dollars and — Cents*, to be paid in advance, and of the payment of a like sum on the *Thirteenth day of August*, in every year thereafter during the continuance of this Policy.

The special advantages, benefits and provisions printed or written by the Company on the following pages are conditions precedent and are a part of this Contract as fully as if they were recited at length over the signatures hereto affixed.

IN WITNESS WHEREOF, the NEW-YORK LIFE INSURANCE COMPANY has caused this Contract to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Thirteenth day of August*, one thousand eight hundred and ninety-six.

CHAS. C. WHITNEY,

Secretary.

JOHN A. McCALL,

President.

Registrar.



## SPECIAL ADVANTAGES.

TABLE OF LOANS AND OF SURRENDER VALUES.

In Paid-up Insurance, or Extended Insurance, under the conditions specified on the next page.

AT END OF	LOANS.	SURRENDER VALUES.	
		Paid-up Insurance.	Extended Insurance for \$10,000, for the term of
3d Year.	\$300	\$750	2 Years 8 Months.
4th "	420	1040	4 " 1 "
5th "	550	1340	5 " 5 "
6th "	600	1610	6 " 6 "
7th "	830	1870	7 " 6 "
8th "	980	2140	8 " 6 "
9th "	1140	2400	9 " 5 "
10th "	1310	2660	10 " 2 "
11th "	1500	2910	10 " 10 "
12th "	1700	3160	11 " 4 "
13th "	1910	3410	11 " 10 "
14th "	2130	3660	12 " 2 "
15th "	2360	3900	12 " 5 "
16th "	2540	4130	12 " 8 "
17th "	2730	4370	12 " 10 "
18th "	2910	4590	12 " 11 "
19th "	3100	4810	12 " 11 "
20th "	For Special Advantages at end of Accumulation Period, see <i>Eight Accumulation Benefits</i> below.		

## ACCUMULATION GUARANTEES.

This Policy participates in surplus as hereinafter provided, but no dividend shall be apportioned to it before the end of the Accumulation Period. If the insured elects to continue this Policy beyond the Accumulation Period, under one of the three accumulation benefits first named below, no further dividend shall be apportioned to it before the end of each period of five years thereafter.

The Accumulation Period of this Policy ends on the *thirteenth* day of *August*, in the year nineteen hundred and *sixteen*. If the insured is living, and if the premiums have been duly paid to that date, and not otherwise,

**THE COMPANY WILL THEN APPORTION A DIVIDEND TO THE INSURED,** who shall have the option of continuing, or discontinuing, this Policy under one of the following

### EIGHT ACCUMULATION BENEFITS:

- (1.) Receive the dividend, in cash, and continue this Policy at the same premium-rate; or,
- (2.) Receive the dividend, converted into an annual income for life, and continue this Policy at the same premium-rate; or,
- (3.) Receive the dividend, converted into additional paid-up insurance, subject to evidence of good health satisfactory to the Company, and continue this Policy at the same premium-rate; or,
- (4.) Receive the dividend, in cash, and receive paid-up insurance of *Five thousand and twenty* Dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (5.) Receive the dividend, in cash, and receive paid-up insurance of *Thirty-two hundred and seventy* Dollars, and receive an annual income for life of *Ninety-eight and 10/100* Dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (6.) Receive the entire cash value, as stated below, in cash, and discontinue this Policy; or,
- (7.) Receive the entire cash value, as stated below, converted into an annual income for life, and discontinue this Policy; or,
- (8.) Receive the entire cash value, as stated below, converted into paid-up insurance, and discontinue this Policy (evidence of good health will not be required).

The Company guarantees that the entire cash value of this Policy at the end of the Accumulation Period shall be *Thirty-two hundred and seventy* Dollars, and in addition the cash dividend then apportioned by the Company.

At the end of the Accumulation Period the Company will send the insured a written statement, setting forth the results under each of the above Accumulation Benefits, and if the insured shall fail at that time to notify the Company which benefit has been selected, the Company will convert the dividend then apportioned to this Policy into an annual income for life, as provided in the second benefit.

## BENEFITS AND PROVISIONS.

### 1.— LOANS.

**With interest at the rate of five per cent. per annum.**

The Company will make advances to the insured as loans on this Policy within the month of grace allowed in payment of premiums, on application to the Home Office, at the third or any subsequent anniversary of the insurance, within the Accumulation Period, under the terms of the Company's loan agreement then in use, and the following conditions:

**FIRST.**—That premiums have been paid in full to the time when the loan is made, including the premium for the entire insurance year then beginning.

**SECOND.**—That the amount loaned at any time shall be such as the insured may desire, not to exceed the sums shown in the table on the preceding page. The amount of any loan shall include any previous loan then unpaid.

**THIRD.**—That this Policy shall be duly assigned to the Company as collateral security for the loan, and deposited at the Home Office. A duplicate of the Loan Agreement, which is also a receipt for the Policy, will be furnished to the insured.

**FOURTH.**—That interest in advance at the rate of 5 per cent. per annum shall be paid on all loans from the date of the loan to the next anniversary of the insurance, and annually in advance thereafter, if the loans are renewed, until they are paid off.

**FIFTH.**—That the loans shall be made for the period ending upon the next succeeding anniversary of the insurance, and may then be renewed simply by payment of the insurance premiums falling due and interest in advance, as above. Thus the loan may be renewed from year to year, at the option of the insured, until the completion of the Accumulation Period.

### 2.— NON-FORFEITURE.

**This Policy cannot be forfeited after it shall have been in force three full years as hereinafter provided:**

**FIRST.**—If any subsequent premium is not duly paid, this Policy will be endorsed for the amount of paid-up insurance payable at the death of the insured, specified in the table on the preceding page, less the value of any indebtedness on this Policy, provided demand is made therefor with surrender of this Policy within six months after such non-payment; or,

**SECOND.**—If any subsequent premium is not duly paid, and if this Policy is not surrendered as provided in the preceding clause, the insurance under this Policy will, after the repayment of any indebtedness, be extended without request or demand therefor, for the amount of *Ten Thousand Dollars*, during the term provided in the table on the preceding page, payable only if the insured dies within said term. At the end of said term, if the insured is then living, this Policy shall cease and determine.

**THIRD.**—The insurance provided for in the two preceding clauses shall be based upon completed insurance years only, and shall be subject to the conditions of this Policy, but without further payment of premiums and without loans, participation in surplus, or premium-return.

**FOURTH.**—If this Policy shall be continued in force beyond the Accumulation Period under one of the three benefits first named on the preceding page, the insured shall be entitled, if any subsequent premium is not duly paid, to paid-up or extended insurance under the conditions of the three preceding paragraphs and on the basis employed in the construction of the table on the preceding page.

### 3.— GRACE IN PAYMENT OF PREMIUMS.

A grace of one month will be allowed in payment of premiums after this Policy shall have been in force three months, subject to an interest charge at the rate of five per cent. per annum for the number of days during which the premium remains due and unpaid. During the month of grace this Policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this Policy if the death of the insured shall occur during the month.

### 4.— REINSTATEMENT IN EVENT OF LAPSE.

This Policy will be reinstated on written application therefor within six months after non-payment of any premium, subject to evidence of good health satisfactory to the Company, and payment of premiums to date of reinstatement with interest at the rate of 5 per cent. per annum.

### 5.— CHANGE OF BENEFICIARY.

The insured may at any time during the continuance of this Policy, provided the Policy is not then assigned, change the beneficiary or beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy; such change to take effect on the endorsement of the same on the Policy by the Company.

### 6.— GENERAL REGULATIONS.

No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promise or making or receiving any representation or information. These powers can be exercised only by the President, Vice-President, Second Vice-President, Actuary or Secretary of the Company, and will not be delegated.

All premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President, Second Vice-President, Actuary or Secretary, and countersigned by such agents. If any premium is not paid on or before the day when due, this Policy shall become void, and all payments previously made shall remain the property of the Company, except as hereinbefore provided.

Proofs of death must be furnished to the Company at the Home Office within one year after the death of the insured, which proofs shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's forms in use at the time of the death of the insured. If it is found that the age of the insured was incorrectly stated in the application on which this Policy was issued, the amount payable under this Policy shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or of any benefit thereunder.

Any assignment of this Policy must be made in duplicate, and both sent to the Home Office, one duplicate to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.



IN THIS POLICY OF INSURANCE

Age,  
35.

AGREES to pay Ten Thousand Dollars to the insured's Executors, Administrators or Assigns, or to such other beneficiary as may be designated by the insured as hereinafter provided, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, of \_\_\_\_\_, in the County of \_\_\_\_\_, State of \_\_\_\_\_ (herein called the insured).

AND THE COMPANY FURTHER AGREES that this Policy shall be incontestable after it has been in force one full year, if the premiums have been duly paid.

Annual  
Premium,  
\$536.00

THIS CONTRACT IS MADE IN CONSIDERATION of the written application of the insured, which is a part of this Contract, and in further consideration of the sum of *Five Hundred and thirty-six Dollars and \_\_\_\_\_ Cents*, to be paid in advance, and of the payment of a like sum on the *Thirteenth* day of *August*, in every year thereafter during the continuance of this Policy, until Ten full years' premiums shall have been paid.

Examined,

The special advantages, benefits and provisions printed or written by the Company on the following pages and conditions precedent and are a part of this Contract as fully as if they were recited at length over the signatures hereto affixed.

C.  
Accumulation Policy  
with Annual  
Loans.

IN WITNESS WHEREOF, the NEW-YORK LIFE INSURANCE COMPANY has caused this Contract to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Thirteenth* day of *August*, one thousand eight hundred and ninety-six.

Beneficiary  
Clause.

Limited-Pay-  
ment Life.

20-Year Ac-  
cumulation.

CHAS. C. WHITNEY,  
Secretary.

JOHN A. McCALL,  
President.

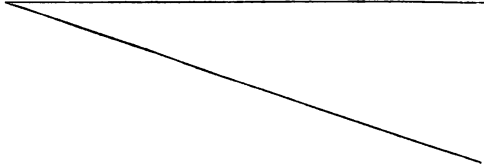
Registrar.

96-606.

## SPECIAL ADVANTAGES.

### TABLE OF LOANS AND OF SURRENDER VALUES

In Paid-up Insurance, or Extended Insurance, under the conditions specified on the next page.

AT END OF		LOANS.	SURRENDER VALUES.	
			Paid-up Insurance.	Extended Insurance for \$10,000 for the term of
3d Year.		\$930	\$3000	8 Years 11 Months.
4th "		1290	4000	13 " 7 "
5th "		1710	5000	18 " 3 "
6th "		2190	6000	21 " 4 "
7th "		2740	7000	24 " 1 "
8th "		3350	8000	26 " 7 "
9th "		4040	9000	29 " 0 "
10th "		4370		
11th "		4470		
12th "		4590		
13th "		4690		
14th "		4800		
15th "		4910		
16th "		5030		
17th "		5140		
18th "		5260		
19th "		5380		
20th "				
For Special Advantages at end of Accumulation Period, see 27th Accumulation Benefits below.				

## ACCUMULATION GUARANTEES.

This Policy participates in surplus as hereinafter provided, but no dividend shall be apportioned to it before the end of the Accumulation Period. If the insured elects to continue this Policy beyond the Accumulation Period, under one of the three accumulation benefits first named below, no further dividend shall be apportioned to it before the end of each period of five years thereafter.

The Accumulation Period of this Policy ends on the *thirteenth* day of *August*, in the year nineteen hundred and *sixteen*. If the insured is living, and if the premiums have been duly paid to that date, and not otherwise,

**THE COMPANY WILL THEN APPORTION A DIVIDEND TO THE INSURED,** who shall have the option of continuing, or discontinuing, this Policy under one of the following **SIX ACCUMULATION BENEFITS:**

- (1.) Receive the dividend, converted into an annual income for life, and continue this Policy without further payment of premiums ; or,
- (2.) Receive the dividend, converted into additional paid-up insurance, subject to evidence of good health satisfactory to the Company, and continue this Policy without further payment of premiums; or,
- (3.) Receive the dividend, in cash, and continue this Policy for the amount of *Ten thousand* Dollars, without further payment of premiums (evidence of good health will not be required); or,
- (4.) Receive the dividend, in cash, and receive paid-up insurance of *Fifty-three hundred and ninety* Dollars, and receive an annual income for life of *One hundred and sixty-one and 70/100* Dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (5.) Receive the entire cash value, as stated below, in cash, and discontinue this Policy; or,
- (6.) Receive the entire cash value, as stated below, converted into an annual income for life, and discontinue this Policy.

The Company guarantees that the entire cash value of this Policy at the end of the Accumulation Period shall be *Fifty-three hundred and ninety* Dollars, and in addition the cash dividend then apportioned by the Company.

At the end of the Accumulation Period the Company will send the insured a written statement, setting forth the results under each of the above Accumulation Benefits, and if the insured shall fail at that time to notify the Company which benefit has been selected, the Company will convert the dividend then apportioned to this Policy into an annual income for life, as provided in the first benefit.

## BENEFITS AND PROVISIONS.

### 1.- LOANS.

#### With interest at the rate of five per cent. per annum.

The Company will make advances to the insured as loans on this Policy within the month of grace allowed in payment of premiums, on application to the Home Office, at the third or any subsequent anniversary of the insurance, within the Accumulation Period, under the terms of the Company's loan agreement then in use, and the following conditions:

FIRST.—That premiums have been paid in full to the time when the loan is made, including the premium for the entire insurance year then beginning.

SECOND.—That the amount loaned at any time shall be such as the insured may desire, not to exceed the sums shown in the table on the preceding page. The amount of any loan shall include any previous loan then unpaid.

THIRD.—That this Policy shall be duly assigned to the Company as collateral security for the loan, and deposited at the Home Office. A duplicate of the Loan Agreement, which is also a receipt for the Policy, will be furnished to the insured.

FOURTH.—That interest in advance at the rate of 5 per cent. per annum shall be paid on all loans from the date of the loan to the next anniversary of the insurance, and annually in advance thereafter, if the loans are renewed, until they are paid off.

FIFTH.—That the loans shall be made for the period ending upon the next succeeding anniversary of the insurance, and may then be renewed simply by payment of the insurance premiums falling due and interest in advance, as above. Thus the loan may be renewed from year to year, at the option of the insured, until the completion of the Accumulation Period.

### 2.—NON-FORFEITURE.

**This Policy cannot be forfeited after it shall have been in force three full years as hereinafter provided:**

FIRST.—If any subsequent premium is not duly paid, this Policy will be endorsed for the amount of paid-up insurance payable at the death of the insured, specified in the table on the preceding page, less the value of any indebtedness on this Policy, provided demand is made therefor with surrender of this Policy within six months after such non-payment; or,

SECOND.—If any subsequent premium is not duly paid, and if this Policy is not surrendered as provided in the preceding clause, the insurance under this Policy will, after the repayment of any indebtedness, be extended without request or demand therefor, for the amount of *Ten Thousand Dollars*, during the term provided in the table on the preceding page, payable only if the insured dies within said term. At the end of said term, if the insured is then living, this Policy shall cease and determine.

THIRD.—The insurance provided for in the two preceding clauses shall be based upon completed insurance years only, and shall be subject to the conditions of this Policy, but without further payment of premiums and without loans or participation in surplus.

### 3.—GRACE IN PAYMENT OF PREMIUMS.

A grace of one month will be allowed in payment of premiums after this Policy shall have been in force three months, subject to an interest charge at the rate of five per cent. per annum for the number of days during which the premium remains due and unpaid. During the month of grace this Policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this Policy if the death of the insured shall occur during the month.

### 4.—REINSTATEMENT IN EVENT OF LAPSE.

This Policy will be reinstated on written application therefor within six months after non-payment of any premium, subject to evidence of good health satisfactory to the Company, and payment of premiums to date of reinstatement with interest at the rate of 5 per cent. per annum.

### 5.—CHANGE OF BENEFICIARY.

The insured may at any time during the continuance of this Policy, provided the Policy is not then assigned, change the beneficiary or beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy; such change to take effect on the endorsement of the same on the Policy by the Company.

### 6.—GENERAL REGULATIONS.

No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promise or making or receiving any representation or information. These powers can be exercised only by the President, Vice-President, Second Vice-President, Actuary or Secretary of the Company, and will not be delegated.

All premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President, Second Vice-President, Actuary or Secretary, and countersigned by such agents. If any premium is not paid on or before the day when due, this Policy shall become void, and all payments previously made shall remain the property of the Company, except as hereinafter provided.

Proofs of death must be furnished to the Company at the Home Office within one year after the death of the insured, which proofs shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's forms in use at the time of the death of the insured. If it is found that the age of the insured was incorrectly stated in the application on which this Policy was issued, the amount payable under this Policy shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or of any benefit thereunder.

Any assignment of this Policy must be made in duplicate, and both sent to the Home Office, one duplicate to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.





Age,  
35.

AGREES to pay *Ten Thousand Dollars* to the insured's Executors, Administrators or Assigns, or to such other beneficiary as may be designated by the insured as hereinafter provided, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, of—, in the County of—, State of— (herein called the insured). **AND THE COMPANY FURTHER AGREES** that this Policy shall be incontestable after it has been in force one full year, if the premiums have been duly paid.

Annual  
Premium,  
**\$350.00**

**THIS CONTRACT IS MADE IN CONSIDERATION** of the written application of the insured, which is a part of this Contract, and for further consideration of the sum of *Three hundred and fifty Dollars* and — Cents, to be paid in advance, and of the payment of a like sum on the *Thirteenth day of August*, in every year thereafter during the continuance of this Policy, until *Twenty* full years' premiums shall have been paid.

Examined,

The special advantages, benefits and provisions printed or written by the Company on the following pages are conditions precedent and are a part of this Contract as fully as if they were recited at length over the signatures hereto affixed.

**G.**  
Accumulation Policy  
with Annual  
Loans.

Beneficiary  
Clause.

Limited-Pay-  
ment Life.

20-Year Acc-  
umulation.

96-508.

**IN WITNESS WHEREOF**, the NEW-YORK LIFE INSURANCE COMPANY has caused this Contract to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Thirteenth day of August*, one thousand eight hundred and ninety-six.

**CHAS. C. WHITNEY,**  
Secretary.

**JOHN A. McCALL,**  
President.

\_\_\_\_\_  
Registrar.

## SPECIAL ADVANTAGES.

### TABLE OF LOANS AND OF SURRENDER VALUES

In Paid-up Insurance, or Extended Insurance, under the conditions specified on the next page.

AT END OF	LOANS.	SURRENDER VALUES.	
		Paid-up Insurance.	Extended Insurance for \$10,000 for the term of
3d Year.	\$480	\$1500	4 Years 5 Months.
4th "	670	2000	6 " 9 "
5th "	880	2500	9 " 2 "
6th "	1090	3000	11 " 0 "
7th "	1320	3500	12 " 8 "
8th "	1560	4000	14 " 2 "
9th "	1840	4500	15 " 6 "
10th "	2130	5000	16 " 8 "
11th "	2440	5500	17 " 8 "
12th "	2780	6000	18 " 6 "
13th "	3140	6500	19 " 4 "
14th "	3530	7000	20 " 0 "
15th "	3950	7500	20 " 7 "
16th "	4280	8000	21 " 2 "
17th "	4630	8500	21 " 9 "
18th "	5000	9000	22 " 3 "
19th "	5380	9500	23 " 0 "
20th "			

For Special Advantages at end of Accumulation Period, see *Six* Accumulation Benefits below.

## ACCUMULATION GUARANTEES.

This Policy participates in surplus as hereinafter provided, but no dividend shall be apportioned to it before the end of the Accumulation Period. If the insured elects to continue this Policy beyond the Accumulation Period, under one of the three accumulation benefits first named below, no further dividend shall be apportioned to it before the end of each period of five years thereafter.

The Accumulation Period of this Policy ends on the *thirteenth* day of *August*, in the year *nineteen* hundred and *sixteen*. If the insured is living, and if the premiums have been duly paid to that date, and not otherwise,

**THE COMPANY WILL THEN APPORTION A DIVIDEND TO THE INSURED,** who shall have the option of continuing, or discontinuing, this Policy under one of the following

### SIX ACCUMULATION BENEFITS:

- (1.) Receive the dividend, converted into an annual income for life, and continue this Policy without further payment of premiums; or,
- (2.) Receive the dividend, converted into additional paid-up insurance, subject to evidence of good health satisfactory to the Company, and continue this Policy without further payment of premiums; or,
- (3.) Receive the dividend, in cash, and continue this Policy for the amount of *Ten thousand* Dollars, without further payment of premiums (evidence of good health will not be required); or,
- (4.) Receive the dividend, in cash, and receive paid-up insurance of *Fifty-three hundred and ninety* Dollars, and receive an annual income for life of *One hundred and sixty-one and 70/100* Dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (5.) Receive the entire cash value, as stated below, in cash, and discontinue this Policy; or,
- (6.) Receive the entire cash value, as stated below, converted into an annual income for life, and discontinue this Policy.

The Company guarantees that the entire cash value of this Policy at the end of the Accumulation Period shall be *Fifty-three hundred and ninety* Dollars, and in addition the cash dividend then apportioned by the Company.

At the end of the Accumulation Period the Company will send the insured a written statement, setting forth the results under each of the above Accumulation Benefits, and if the insured shall fail at that time to notify the Company which benefit has been selected, the Company will convert the dividend then apportioned to this Policy into an annual income for life, as provided in the first benefit.

## BENEFITS AND PROVISIONS.

### — LOANS.

#### **With interest at the rate of five per cent. per annum.**

The Company will make advances to the insured as loans on this Policy within the month of grace allowed in payment of premiums, on application to the Home Office, at the third or any subsequent anniversary of the insurance, within the Accumulation Period, under the terms of the Company's loan agreement then in use, and the following conditions:

**FIRST.**— That premiums have been paid in full to the time when the loan is made, including the premium for the entire insurance year then beginning.

**SECOND.**— That the amount loaned at any time shall be such as the insured may desire, not to exceed the sums shown in the table on the preceding page. The amount of any loan shall include any previous loan then unpaid.

**THIRD.**— That this Policy shall be duly assigned to the Company as collateral security for the loan, and deposited at the Home Office. A duplicate of the Loan Agreement, which is also a receipt for the Policy, will be furnished to the insured.

**FOURTH.**— That interest in advance at the rate of 5 per cent. per annum shall be paid on all loans from the date of the loan to the next anniversary of the insurance, and annually in advance thereafter, if the loans are renewed, until they are paid off.

**FIFTH.**— That the loans shall be made for the period ending upon the next succeeding anniversary of the insurance, and may then be renewed simply by payment of the insurance premiums falling due and interest in advance, as above. Thus the loan may be renewed from year to year, at the option of the insured, until the completion of the Accumulation Period.

### 2.—NON-FORFEITURE.

**This Policy cannot be forfeited after it shall have been in force three full years as hereinafter provided:**

**FIRST.**— If any subsequent premium is not duly paid, this Policy will be endorsed for the amount of paid-up insurance payable at the death of the insured, specified in the table on the preceding page, less the value of any indebtedness on this Policy, provided demand is made therefor with surrender of this Policy within six months after such non-payment; or,

**SECOND.**— If any subsequent premium is not duly paid, and if this Policy is not surrendered as provided in the preceding clause, the insurance under this Policy will, after the repayment of any indebtedness, be extended without request or demand therefor, for the amount of *Ten Thousand Dollars*, during the term provided in the table on the preceding page, payable only if the insured dies within said term. At the end of said term, if the insured is then living, this Policy shall cease and determine.

**THIRD.**— The insurance provided for in the two preceding clauses shall be based upon completed insurance years only, and shall be subject to the conditions of this Policy, but without further payment of premiums and without loans or participation in surplus.

### 3.—GRACE IN PAYMENT OF PREMIUMS.

A grace of one month will be allowed in payment of premiums after this Policy shall have been in force three months, subject to an interest charge at the rate of five per cent. per annum for the number of days during which the premium remains due and unpaid. During the month of grace this Policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this Policy if the death of the insured shall occur during the month.

### 4.—REINSTATEMENT IN EVENT OF LAPSE.

This Policy will be reinstated on written application therefor within six months after non-payment of any premium, subject to evidence of good health satisfactory to the Company, and payment of premiums to date of reinstatement with interest at the rate of 5 per cent. per annum.

### 5.—CHANGE OF BENEFICIARY.

The insured may at any time during the continuance of this Policy, provided the Policy is not then assigned, change the beneficiary or beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy; such change to take effect on the endorsement of the same on the Policy by the Company.

### 6.—GENERAL REGULATIONS.

No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promise or making or receiving any representation or information. These powers can be exercised only by the President, Vice-President, Second Vice-President, Actuary or Secretary of the Company, and will not be delegated.

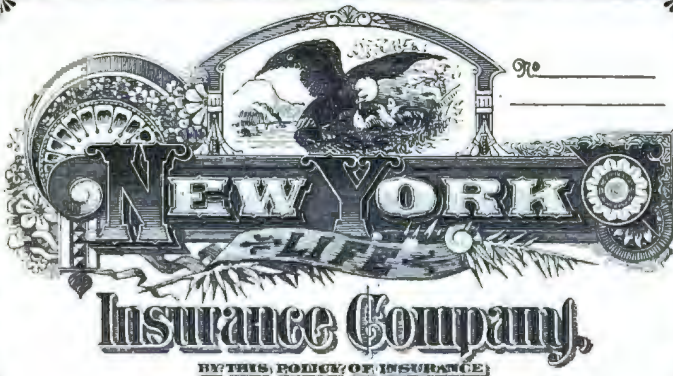
All premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President, Second Vice-President, Actuary or Secretary, and countersigned by such agents. If any premium is not paid on or before the day when due, this Policy shall become void, and all payments previously made shall remain the property of the Company, except as hereinafter provided.

Proofs of death must be furnished to the Company at the Home Office within one year after the death of the insured, which proofs shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's forms in use at the time of the death of the insured. If it is found that the age of the insured was incorrectly stated in the application on which this Policy was issued, the amount payable under this Policy shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or of any benefit thereunder.

Any assignment of this Policy must be made in duplicate, and both sent to the Home Office, one duplicate to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.





**BY THIS POLICY OF INSURANCE**

Age, 35. AGREES to pay *Ten Thousand Dollars* to the insured's Executors, Administrators or Assigns, or to such other beneficiary as may be designated by the insured as hereinafter provided, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, of \_\_\_\_\_, in the County of \_\_\_\_\_, State of \_\_\_\_\_ (herein called the insured).

Premium-Return. AND THE COMPANY FURTHER AGREES to pay, in addition thereto, an amount equal to *one-half* of the total premiums received (taken at the tabular annual rate), if the death of the insured shall occur before the *Thirteenth* day of *August*, in the year *Nineteen Hundred and Sixteen*.

Annual Premium, \$377.00. AND THE COMPANY FURTHER AGREES that this Policy shall be incontestable after it has been in force one full year, if the premiums have been duly paid.

Examined, THIS CONTRACT IS MADE IN CONSIDERATION of the written application of the insured, which is a part of this Contract, and in further consideration of the sum of *Three hundred and seventy-seven Dollars and \_\_\_\_\_ Cents*, to be paid in advance, and of the payment of a like sum on the *Thirteenth* day of *August*, in every year thereafter during the continuance of this Policy, until *Twenty* full years' premiums shall have been paid.

C. The special advantages, benefits and provisions printed or written by the Company on the following pages are conditions precedent and are a part of this Contract as fully as if they were recited at length over the signatures hereto affixed.

Accumulation Policy with Annual Loans. IN WITNESS WHEREOF, the NEW-YORK LIFE INSURANCE COMPANY has caused this Contract to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Thirteenth* day of *August*, one thousand eight hundred and ninety-six.

20-Year Accumulation.

L. P. R.

96-514.

CHAS. C. WHITNEY,

Secretary.

JOHN A. McCALL,

President.

Registrar.

## SPECIAL ADVANTAGES.

### TABLE OF LOANS AND OF SURRENDER VALUES

In Paid-up Insurance, or Extended Insurance, under the conditions specified on the next page.

AT END OF	LOANS.	SURRENDER VALUES.	
		Paid-up Insurance.	Extended Insurance for \$10,000 for the term of
3d Year.	\$540	\$1500	5 Years 0 Months.
4th "	740	2000	7 " 8 "
5th "	970	2500	10 " 6 "
6th "	1200	3000	12 " 6 "
7th "	1440	3500	14 " 3 "
8th "	1690	4000	15 " 9 "
9th "	1970	4500	17 " 1 "
10th "	2280	5000	18 " 3 "
11th "	2590	5500	19 " 3 "
12th "	2940	6000	20 " 0 "
13th "	3310	6500	20 " 9 "
14th "	3690	7000	21 " 4 "
15th "	4100	7500	21 " 10 "
16th "	4410	8000	22 " 4 "
17th "	4720	8500	22 " 9 "
18th "	5050	9000	23 " 2 "
19th "	5380	9500	23 " 8 "
20th "			

For Special Advantages at end of Accumulation Period, see N.Y. Accumulation Benefits below.

### ACCUMULATION GUARANTEES.

This Policy participates in surplus as hereinafter provided, but no dividend shall be apportioned to it before the end of the Accumulation Period. If the insured elects to continue this Policy beyond the Accumulation Period, under one of the three accumulation benefits first named below, no further dividend shall be apportioned to it before the end of each period of five years thereafter.

The Accumulation Period of this Policy ends on the *Thirteenth* day of *August*, in the year nineteen hundred and *sixteen*. If the insured is living, and if the premiums have been duly paid to that date, and not otherwise,

#### THE COMPANY WILL THEN APPORTION A DIVIDEND TO THE INSURED,

who shall have the option of continuing, or discontinuing, this Policy under one of the following

#### SIX ACCUMULATION BENEFITS:

- (1.) Receive the dividend, converted into an annual income for life, and continue this Policy without further payment of premiums; or,
- (2.) Receive the dividend, converted into additional paid-up insurance, subject to evidence of good health satisfactory to the Company, and continue this Policy without further payment of premiums; or,
- (3.) Receive the dividend, in cash, and continue this Policy for the amount of *Ten thousand* Dollars, without further payment of premiums (evidence of good health will not be required); or,
- (4.) Receive the dividend, in cash, and receive paid-up insurance of *Fifty-three hundred and ninety* Dollars, and receive an annual income for life of *One hundred and sixty-one and 70/100* Dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (5.) Receive the entire cash value, as stated below, in cash, and discontinue this Policy; or,
- (6.) Receive the entire cash value, as stated below, converted into an annual income for life, and discontinue this Policy.

The Company guarantees that the entire cash value of this Policy at the end of the Accumulation Period shall be *Fifty-three hundred and ninety* Dollars, and in addition the cash dividend then apportioned by the Company.

At the end of the Accumulation Period the Company will send the insured a written statement, setting forth the results under each of the above Accumulation Benefits, and if the insured shall fail at that time to notify the Company which benefit has been selected, the Company will convert the dividend then apportioned to this Policy into an annual income for life, as provided in the first benefit.

## BENEFITS AND PROVISIONS.

### LOANS.

#### With interest at the rate of five per cent. per annum.

The Company will make advances to the insured as loans on this Policy within the month of grace allowed in payment of premiums, on application to the Home Office, at the third or any subsequent anniversary of the insurance, within the Accumulation Period, under the terms of the Company's loan agreement then in use, and the following conditions:

**FIRST.**—That premiums have been paid in full to the time when the loan is made, including the premium for the entire insurance year then beginning.

**SECOND.**—That the amount loaned at any time shall be such as the insured may desire, not to exceed the sums shown in the table on the preceding page. The amount of any loan shall include any previous loan then unpaid.

**THIRD.**—That this Policy shall be duly assigned to the Company as collateral security for the loan, and deposited at the Home Office. A duplicate of the Loan Agreement, which is also a receipt for the Policy, will be furnished to the insured.

**FOURTH.**—That interest in advance at the rate of 5 per cent. per annum shall be paid on all loans from the date of the loan to the next anniversary of the insurance, and annually in advance thereafter, if the loans are renewed, until they are paid off.

**FIFTH.**—That the loans shall be made for the period ending upon the next succeeding anniversary of the insurance, and may then be renewed simply by payment of the insurance premiums falling due and interest in advance, as above. Thus the loan may be renewed from year to year, at the option of the insured, until the completion of the Accumulation Period.

### 2.—NON-FORFEITURE.

#### This Policy cannot be forfeited after it shall have been in force three full years as hereinafter provided:

**FIRST.**—If any subsequent premium is not duly paid, this Policy will be endorsed for the amount of paid-up insurance payable at the death of the insured, specified in the table on the preceding page, less the value of any indebtedness on this Policy, provided demand is made therefor with surrender of this Policy within six months after such non-payment; or,

**SECOND.**—If any subsequent premium is not duly paid, and if this Policy is not surrendered as provided in the preceding clause, the insurance under this Policy will, after the repayment of any indebtedness, be extended without request or demand therefor, for the amount of *Ten Thousand Dollars*, during the term provided in the table on the preceding page, payable only if the insured dies within said term. At the end of said term, if the insured is then living, this Policy shall cease and determine.

**THIRD.**—The insurance provided for in the two preceding clauses shall be based upon completed insurance years only, and shall be subject to the conditions of this Policy, but without further payment of premiums and without loans, participation in surplus, or premium-return.

### 3.—GRACE IN PAYMENT OF PREMIUMS.

A grace of one month will be allowed in payment of premiums after this Policy shall have been in force three months, subject to an interest charge at the rate of five per cent. per annum for the number of days during which the premium remains due and unpaid. During the month of grace this Policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this Policy if the death of the insured shall occur during the month.

### 4.—REINSTATEMENT IN EVENT OF LAPSE.

This Policy will be reinstated on written application therefor within six months after non-payment of any premium, subject to evidence of good health satisfactory to the Company, and payment of premiums to date of reinstatement with interest at the rate of 5 per cent. per annum.

### 5.—CHANGE OF BENEFICIARY.

The insured may at any time during the continuance of this Policy, provided the Policy is not then assigned, change the beneficiary or beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy; such change to take effect on the endorsement of the same on the Policy by the Company.

### 6.—GENERAL REGULATIONS.

No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promise or making or receiving any representation or information. These powers can be exercised only by the President, Vice-President, Second Vice-President, Actuary or Secretary of the Company, and will not be delegated.

All premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President, Second Vice-President, Actuary or Secretary, and countersigned by such agents. If any premium is not paid on or before the day when due, this Policy shall become void, and all payments previously made shall remain the property of the Company, except as hereinbefore provided.

Proofs of death must be furnished to the Company at the Home Office within one year after the death of the insured, which proofs shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's forms in use at the time of the death of the insured. If it is found that the age of the insured was incorrectly stated in the application on which this Policy was issued, the amount payable under this Policy shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or of any benefit thereunder.

Any assignment of this Policy must be made in duplicate, and both sent to the Home Office, one duplicate to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.

SAMPLE.-LIM. PAY. LIFE-L. P. R. ALL. 20-YEAR. ACC.



**BY THIS POLICY OF INSURANCE**

Age, 35. AGREES to pay *Ten Thousand Dollars* to the insured's Executors, Administrators or Assigns, or to such other beneficiary as may be designated by the insured as hereinafter provided, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, of \_\_\_\_\_, in the County of \_\_\_\_\_, State of \_\_\_\_\_ (herein called the insured).

Premium-Return. AND THE COMPANY FURTHER AGREES to pay, in addition thereto, an amount equal to \_\_\_\_\_ the total premiums received (taken at the tabular annual rate), if the death of the insured shall occur before the *Thirteenth* day of *August*, in the year *Nineteen Hundred and Sixteen*.

----- Annual Premium, \$410.00 AND THE COMPANY FURTHER AGREES that this Policy shall be incontestable after it has been in force one full year, if the premiums have been duly paid.

Examined, THIS CONTRACT IS MADE IN CONSIDERATION of the written application of the insured, which is a part of this Contract, and in further consideration of the sum of *Four hundred and ten Dollars and \_\_\_\_\_ Cents*, to be paid in advance, and of the payment of a like sum on the *Thirteenth* day of *August*, in every year thereafter during the continuance of this Policy, until *Twenty* full years' premiums shall have been paid.

C. The special advantages, benefits and provisions printed or written by the Company on the following pages are conditions precedent and are a part of this Contract as fully as if they were recited at length over the signatures hereto affixed.

Accumulation Policy with Annual Loans. IN WITNESS WHEREOF, the NEW-YORK LIFE INSURANCE COMPANY has caused this Contract to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Thirteenth* day of *August*, one thousand eight hundred and ninety-six.

Beneficiary Clause. CHAS. C. WHITNEY, JOHN A. McCALL,  
Limited-Payment Life. Secretary. President.  
20-Year Accumulation. 96-514. \_\_\_\_\_ Registrar.

## SPECIAL ADVANTAGES.

### TABLE OF LOANS AND OF SURRENDER VALUES

In Paid-up Insurance, or Extended Insurance, under the conditions specified on the next page.

AT END OF	LOANS.	SURRENDER VALUES.	
		Paid-up Insurance.	Extended Insurance for \$10,000 for the term of
3d Year.	\$600	\$1500	5 Years 7 Months.
4th "	820	2000	8 " 8 "
5th "	1070	2500	11 " 10 "
6th "	1310	3000	14 " 0 "
7th "	1560	3500	15 " 10 "
8th "	1850	4000	17 " 5 "
9th "	2140	4500	18 " 9 "
10th "	2460	5000	19 " 10 "
11th "	2780	5500	20 " 10 "
12th "	3130	6000	21 " 7 "
13th "	3500	6500	22 " 3 "
14th "	3870	7000	22 " 9 "
15th "	4260	7500	23 " 2 "
16th "	4550	8000	23 " 7 "
17th "	4830	8500	23 " 10 "
18th "	5100	9000	24 " 1 "
19th "	5380	9500	24 " 4 "
20th "	For Special Advantages at end of Accumulation Period, see Six Accumulation Benefits below.		

### ACCUMULATION GUARANTEES.

This Policy participates in surplus as hereinafter provided, but no dividend shall be apportioned to it before the end of the Accumulation Period. If the insured elects to continue this Policy beyond the Accumulation Period, under one of the three accumulation benefits first named below, no further dividend shall be apportioned to it before the end of each period of five years thereafter.

The Accumulation Period of this Policy ends on the *Thirteenth* day of *August*, in the year nineteen hundred and *sixteen*. If the insured is living, and if the premiums have been duly paid to that date, and not otherwise,

#### THE COMPANY WILL THEN APPORTION A DIVIDEND TO THE INSURED,

who shall have the option of continuing, or discontinuing, this Policy under one of the following

#### SIX ACCUMULATION BENEFITS:

- (1.) Receive the dividend, converted into an annual income for life, and continue this Policy without further payment of premiums; or,
- (2.) Receive the dividend, converted into additional paid-up insurance, subject to evidence of good health satisfactory to the Company, and continue this Policy without further payment of premiums; or,
- (3.) Receive the dividend, in cash, and continue this Policy for the amount of *Ten thousand* Dollars, without further payment of premiums (evidence of good health will not be required); or,
- (4.) Receive the dividend, in cash, and receive paid-up insurance of *Fifty-three hundred and ninety* Dollars, and receive an annual income for life of *One hundred and sixty-one and 70/100* Dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (5.) Receive the entire cash value, as stated below, in cash, and discontinue this Policy; or,
- (6.) Receive the entire cash value, as stated below, converted into an annual income for life, and discontinue this Policy.

The Company guarantees that the entire cash value of this Policy at the end of the Accumulation Period shall be *Fifty-three hundred and ninety* Dollars, and in addition the cash dividend then apportioned by the Company.

At the end of the Accumulation Period the Company will send the insured a written statement, setting forth the results under each of the above Accumulation Benefits, and if the insured shall fail at that time to notify the Company which benefit has been selected, the Company will convert the dividend then apportioned to this Policy into an annual income for life, as provided in the first benefit.



## BENEFITS AND PROVISIONS.

### 1.—LOANS.

#### With interest at the rate of five per cent. per annum.

The Company will make advances to the insured as loans on this Policy within the month of grace allowed in payment of premiums, on application to the Home Office, at the third or any subsequent anniversary of the insurance, within the Accumulation Period, under the terms of the Company's loan agreement then in use, and the following conditions:

FIRST.—That premiums have been paid in full to the time when the loan is made, including the premium for the entire insurance year then beginning.

SECOND.—That the amount loaned at any time shall be such as the insured may desire, not to exceed the sums shown in the table on the preceding page. The amount of any loan shall include any previous loan then unpaid.

THIRD.—That this Policy shall be duly assigned to the Company as collateral security for the loan, and deposited at the Home Office. A duplicate of the Loan Agreement, which is also a receipt for the Policy, will be furnished to the insured.

FOURTH.—That interest in advance at the rate of 5 per cent. per annum shall be paid on all loans from the date of the loan to the next anniversary of the insurance, and annually in advance thereafter, if the loans are renewed, until they are paid off.

FIFTH.—That the loans shall be made for the period ending upon the next succeeding anniversary of the insurance, and may then be renewed simply by payment of the insurance premiums falling due and interest in advance, as above. Thus the loan may be renewed from year to year, at the option of the insured, until the completion of the Accumulation Period.

### 2.—NON-FORFEITURE.

**This Policy cannot be forfeited after it shall have been in force three full years as hereinafter provided:**

FIRST.—If any subsequent premium is not duly paid, this Policy will be endorsed for the amount of paid-up insurance payable at the death of the insured, specified in the table on the preceding page, less the value of any indebtedness on this Policy, provided demand is made therefor with surrender of this Policy within six months after such non-payment; or,

SECOND.—If any subsequent premium is not duly paid, and if this Policy is not surrendered as provided in the preceding clause, the insurance under this Policy will, after the repayment of any indebtedness, be extended without request or demand therefor, for the amount of *Ten Thousand Dollars*, during the term provided in the table on the preceding page, payable only if the insured dies within said term. At the end of said term, if the insured is then living, this Policy shall cease and determine.

THIRD.—The insurance provided for in the two preceding clauses shall be based upon completed insurance years only, and shall be subject to the conditions of this Policy, but without further payment of premiums and without loans, participation in surplus, or premium-return.

### 3.—GRACE IN PAYMENT OF PREMIUMS.

A grace of one month will be allowed in payment of premiums after this Policy shall have been in force three months, subject to an interest charge at the rate of five per cent. per annum for the number of days during which the premium remains due and unpaid. During the month of grace this Policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this Policy if the death of the insured shall occur during the month.

### 4.—REINSTATEMENT IN EVENT OF LAPSE.

This Policy will be reinstated on written application therefor within six months after non-payment of any premium, subject to evidence of good health satisfactory to the Company, and payment of premiums to date of reinstatement with interest at the rate of 5 per cent. per annum.

### 5.—CHANGE OF BENEFICIARY.

The insured may at any time during the continuance of this Policy, provided the Policy is not then assigned, change the beneficiary or beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy; such change to take effect on the endorsement of the same on the Policy by the Company.

### 6.—GENERAL REGULATIONS.

No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promise or making or receiving any representation or information. These powers can be exercised only by the President, Vice-President, Second Vice-President, Actuary or Secretary of the Company, and will not be delegated.

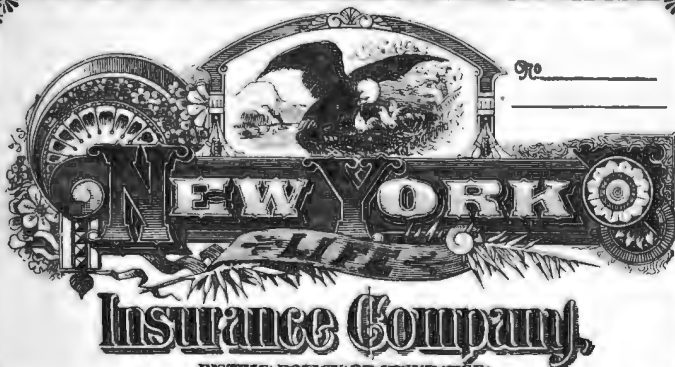
All premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President, Second Vice-President, Actuary or Secretary, and countersigned by such agents. If any premium is not paid on or before the day when due, this Policy shall become void, and all payments previously made shall remain the property of the Company, except as herebefore provided.

Proofs of death must be furnished to the Company at the Home Office within one year after the death of the insured, which proofs shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's forms in use at the time of the death of the insured. If it is found that the age of the insured was incorrectly stated in the application on which this Policy was issued, the amount payable under this Policy shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or of any benefit thereunder.

Any assignment of this Policy must be made in duplicate, and both sent to the Home Office, one duplicate to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.

**SAMPLE. ENDOWMENT.-20-YEAR ACCUMULATION.**



**IN THIS POLICY OF INSURANCE:**

Age,  
**35.**

AGREES to pay *Ten Thousand Dollars* to the insured's Executors, Administrators or Assigns, or to such other beneficiary as may be designated by the insured as hereinafter provided, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, of ———, in the County of ———, State of ——— (herein called the insured).

AND THE COMPANY FURTHER AGREES to pay *Ten Thousand Dollars* to the insured or assigns, on the *Thirteenth day of August*, in the year *Nineteen Hundred and Sixteen*, at the Home Office of the Company, in the City of New York, if the insured shall be living on that date; and this Policy shall thereupon cease and determine.

AND THE COMPANY FURTHER AGREES that this Policy shall be incontestable after it has been in force one full year, if the premiums have been duly paid.

Annual  
 Premium,  
**\$500.00**

THIS CONTRACT IS MADE IN CONSIDERATION of the written application of the insured, which is a part of this Contract, and in further consideration of the sum of *Five Hundred and nine Dollars and — Cents* to be paid in advance, and of the payment of like sum on the *Thirteenth day of August*, in every year thereafter during the continuance of this Policy, until *Twenty* full years' premiums shall have been paid.

Examined.

The special advantages, benefits and provisions printed or written by the Company on the following pages are conditions precedent and are a part of this Contract as fully as if they were recited at length over the signatures hereto affixed.

C.  
 Accumulation Policy  
 with Annual  
 Loans.

Beneficiary  
 Clause.

Endowment.  
 20-Year Ac-  
 cumulation.

96-510.

IN WITNESS WHEREOF, the NEW-YORK LIFE INSURANCE COMPANY has caused this Contract to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Thirteenth day of August*, one thousand eight hundred and ninety-six.

CHAS. C. WHITNEY,  
 Secretary.

JOHN A. McCALL,  
 President.

Registrar.

## SPECIAL ADVANTAGES.

### TABLE OF LOANS AND OF SURRENDER VALUES

In Paid-up Insurance, or Extended Insurance, under the conditions specified on the next page.

AT END OF	LOANS.	SURRENDER VALUES.	
		Paid-up Insurance.	Extended Insurance for \$10,000, for the term specified below, with Cash if then living.
3d Year. <sup>1</sup>	\$910	\$1500	7 Years 11 Months with \$0 Cash.
4th "	1250	2000	12 " 5 " " 0 "
5th "	1600	2500	15 " 0 " " 400 "
6th "	1970	3000	14 " 0 " " 1220 "
7th "	2380	3500	13 " 0 " " 2000 "
8th "	2840	4000	12 " 0 " " 2750 "
9th "	3330	4500	11 " 0 " " 3470 "
10th "	3860	5000	10 " 0 " " 4160 "
11th "	4450	5500	9 " 0 " " 4810 "
12th "	5080	6000	8 " 0 " " 5440 "
13th "	5780	6500	7 " 0 " " 6040 "
14th "	6510	7000	6 " 0 " " 6610 "
15th "	7130	7500	5 " 0 " " 7150 "
16th "	7780	8000	4 " 0 " " 7760 "
17th "	8470	8500	3 " 0 " " 8350 "
18th "	9200	9000	2 " 0 " " 8910 "
19th "	9980	9500	1 " 0 " " 9460 "
20th "	[ <sup>1</sup> For Special Advantages at end of Accumulation Period, see <i>Four</i> Accumulation Benefits below.		

### ACCUMULATION GUARANTEES.

This policy participates in surplus as hereinafter provided, but no dividend shall be apportioned to it before the end of the Accumulation Period.

The Accumulation Period of this Policy ends on the *Thirteenth* day of *August*, in the year nineteen hundred and *sixteen*. If the insured is living, and if the premiums have been duly paid to that date, and not otherwise,

#### THE COMPANY WILL THEN APPORTION A DIVIDEND TO THE INSURED,

who may then select and receive one of the following

#### FOUR ACCUMULATION BENEFITS:

- (1.) Receive the dividend, in cash, and receive paid-up insurance of *Ten thousand* Dollars, payable at death only, and receive an annual income for life of *Three hundred* Dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (2.) Receive the entire cash value, as stated below, in cash, and discontinue this Policy; or,
- (3.) Receive the entire cash value, as stated below, converted into an annual income for life, and discontinue this Policy; or,
- (4.) Receive the entire cash value, as stated below, converted into paid-up insurance, payable at death only, subject to evidence of good health satisfactory to the Company, and discontinue this Policy.

The Company guarantees that the entire cash value of this Policy at the end of the Accumulation Period shall be *Ten thousand* Dollars, and in addition the cash dividend then apportioned by the Company.

At the end of the Accumulation Period the Company will send the insured a written statement, setting forth the results under each of the above Accumulation Benefits.



## BENEFITS AND PROVISIONS.

### — LOANS.

**With interest at the rate of five per cent. per annum.**

The Company will make advances to the insured as loans on this Policy within the month of grace allowed in payment of premiums, on application to the Home Office, at the third or any subsequent anniversary of the insurance, under the terms of the Company's loan agreement then in use, and the following conditions:

**FIRST.**— That premiums have been paid in full to the time when the loan is made, including the premium for the entire insurance year then beginning.

**SECOND.**— That the amount loaned at any time shall be such as the insured may desire, not to exceed the sums shown in the table on the preceding page. The amount of any loan shall include any previous loan then unpaid.

**THIRD.**— That this Policy shall be duly assigned to the Company as collateral security for the loan, and deposited at the Home Office. A duplicate of the Loan Agreement, which is also a receipt for the Policy, will be furnished to the insured.

**FOURTH.**— That interest in advance at the rate of 5 per cent. per annum shall be paid on all loans from the date of the loan to the next anniversary of the insurance, and annually in advance thereafter, if the loans are renewed, until they are paid off.

**FIFTH.**— That the loans shall be made for the period ending upon the next succeeding anniversary of the insurance, and may then be renewed simply by payment of the insurance premiums falling due and interest in advance, as above. Thus the loan may be renewed from year to year, at the option of the insured, until the completion of the Accumulation Period.

### 2.—NON-FORFEITURE.

**This Policy cannot be forfeited after it shall have been in force three full years as hereinafter provided:**

**FIRST.**— If any subsequent premium is not duly paid, this Policy will be endorsed for the amount of paid-up insurance specified in the table on the preceding page, less the value of any indebtedness on this Policy, provided demand is made therefor with surrender of this Policy within six months after such non-payment,—such paid-up insurance being payable either if the insured shall die before the 15th day of August, Nineteen Hundred and Sixteen, or if the insured shall then be living —, or,

**SECOND.**— If any subsequent premium is not duly paid, and if this Policy is not surrendered as provided in the preceding clause, the insurance under this Policy will, after the repayment of any indebtedness, be extended without request or demand therefor, for the amount of Ten Thousand Dollars, during the term provided in the table on the preceding page, payable only if the insured dies within said term. At the end of said term the insurance shall cease, and the amount provided in the last column in said table will become payable if the insured is then living.

**THIRD.**— The insurance provided for in the two preceding clauses shall be based upon completed insurance years only, and shall be subject to the conditions of this Policy, but without further payment of premiums and without loans or participation in surplus.

### 3.—GRACE IN PAYMENT OF PREMIUMS.

A grace of one month will be allowed in payment of premiums after this Policy shall have been in force three months, subject to an interest charge at the rate of five per cent. per annum for the number of days during which the premium remains due and unpaid. During the month of grace this Policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this Policy if the death of the insured shall occur during the month.

### 4.—REINSTATEMENT IN EVENT OF LAPSE.

This Policy will be reinstated on written application therefor within six months after non-payment of any premium, subject to evidence of good health satisfactory to the Company, and payment of premiums to date of reinstatement with interest at the rate of 5 per cent. per annum.

### 5.—CHANGE OF BENEFICIARY.

The insured may at any time during the continuance of this Policy, provided the Policy is not then assigned, change the beneficiary or beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy; such change to take effect on the endorsement of the same on the Policy by the Company.

### 6.—GENERAL REGULATIONS.

No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promise or making or receiving any representation or information. These powers can be exercised only by the President, Vice-President, Second Vice-President, Actuary or Secretary of the Company, and will not be delegated.

All premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President, Second Vice-President, Actuary or Secretary, and countersigned by such agents. If any premium is not paid on or before the day when due, this Policy shall become void, and all payments previously made shall remain the property of the Company, except as hereinafter provided.

Proofs of death must be furnished to the Company at the Home Office within one year after the death of the insured, which proofs shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's forms in use at the time of the death of the insured. If it is found that the age of the insured was incorrectly stated in the application on which this Policy was issued, the amount payable under this Policy shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or of any benefit thereunder.

Any assignment of this Policy must be made in duplicate, and both sent to the Home Office, one duplicate to be retained by the Company and the other to be returned. The Company has no responsibility for validity of any assignment.



Age.  
35.

AGREES to pay Ten Thousand Dollars to the insured's Executors, Administrators or Assigns, or to such other beneficiary as may be designated by the insured as hereinafter provided, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, of \_\_\_\_\_, in the County of \_\_\_\_\_, State of \_\_\_\_\_ (herein called the insured).

Premium-  
Return.

AND THE COMPANY FURTHER AGREES to pay, in addition thereto, an amount equal to \_\_\_\_\_ the total premiums received (taken at the tabular annual rate), if the death of the insured shall occur before the *Thirteenth* day of *August*, in the year *Nineteen Hundred and Sixteen*.

Annual  
Premium,  
  
**\$593.00**

AND THE COMPANY FURTHER AGREES to pay *Ten Thousand* Dollars to the insured or assigns, on the *Thirteenth* day of *August*, in the year *Nineteen Hundred and Sixteen*, at the Home Office of the Company, in the City of New York, if the insured shall be living on that date; and this Policy shall thereupon cease and determine.

AND THE COMPANY FURTHER AGREES that this Policy shall be incontestable after it has been in force one full year, if the premiums have been duly paid.

Examined,

THIS CONTRACT IS MADE IN CONSIDERATION of the written application of the insured, which is a part of this Contract, and in further consideration of the sum of *Five hundred and ninety-three Dollars and \_\_\_\_\_ Cents*, to be paid in advance, and of the payment of a like sum on the *Thirteenth* day of *August*, in every year thereafter during the continuance of this Policy, until *Twenty* full years' premiums shall have been paid.

C.  
Accumulation  
Policy  
with Annual  
Loans.

The special advantages, benefits and provisions printed or written by the Company on the following pages are conditions precedent and are a part of this Contract as fully as if they were recited at length over the signatures hereto affixed.

Beneficiary  
Clause.

IN WITNESS WHEREOF, the NEW-YORK LIFE INSURANCE COMPANY has caused this Contract to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Thirteenth* day of *August*, one thousand eight hundred and ninety-six.

Endowment.  
20-Year  
Accumulation.

L. P. R.

CHAS. C. WHITNEY,

JOHN A. McCALL,

98-516.

Secretary.

President.

Registrar.

## SPECIAL ADVANTAGES.

### TABLE OF LOANS AND OF SURRENDER VALUES

In Paid-up Insurance, or Extended Insurance, under the conditions specified on the next page.

AT END OF	LOANS.	SURRENDER VALUES.	
		Paid-up Insurance.	Extended Insurance for \$10,000, for the term specified below, with Cash if then living.
3d Year.	\$1080	\$1500	9 Years 8 Months with \$0 Cash.
4th "	1480	2000	14 " 7 " " 0 "
5th "	1880	2500	15 " 0 " " 1050 "
6th "	2300	3000	14 " 0 " " 1940 "
7th "	2760	3500	13 " 0 " " 2780 "
8th "	3260	4000	12 " 0 " " 3580 "
9th "	3780	4500	11 " 0 " " 4320 "
10th "	4360		10 " 0 " " 5000 "
11th "	4970		9 " 0 " " 5500 "
12th "	5610		8 " 0 " " 6060 "
13th "	6300		7 " 0 " " 6500 "
14th "	7020		6 " 0 " " 7000 "
15th "	7590		5 " 0 " " 7500 "
16th "	8180		4 " 0 " " 8000 "
17th "	8760		3 " 0 " " 8500 "
18th "	9360		2 " 0 " " 9000 "
19th "	9980		1 " 0 " " 9500 "
20th "			

For Special Advantages at end of Accumulation Period, see *Four Accumulation Benefits* below.

### ACCUMULATION GUARANTEES.

This policy participates in surplus as hereinafter provided, but no dividend shall be apportioned to it before the end of the Accumulation Period.

The Accumulation Period of this Policy ends on the *thirteenth* day of *August*, in the year nineteen hundred and *sixteen*. If the insured is living, and if the premiums have been duly paid to that date, and not otherwise,

#### THE COMPANY WILL THEN APPORTION A DIVIDEND TO THE INSURED,

who may then select and receive one of the following

#### FOUR ACCUMULATION BENEFITS:

- (1.) Receive the dividend, in cash, and receive paid-up insurance of *Ten thousand* Dollars, payable at death only, and receive an annual income for life of *Three hundred* Dollars, and discontinue this Policy (evidence of good health will not be required); or,
- (2.) Receive the entire cash value, as stated below, in cash, and discontinue this Policy; or,
- (3.) Receive the entire cash value, as stated below, converted into an annual income for life, and discontinue this Policy; or,
- (4.) Receive the entire cash value, as stated below, converted into paid-up insurance, payable at death only, subject to evidence of good health satisfactory to the Company, and discontinue this Policy.

The Company guarantees that the entire cash value of this Policy at the end of the Accumulation Period shall be *Ten thousand* Dollars, and in addition the cash dividend then apportioned by the Company.

At the end of the Accumulation Period the Company will send the insured a written statement, setting forth the results under each of the above Accumulation Benefits.

## BENEFITS AND PROVISIONS.

### 1.—LOANS.

#### With Interest at the rate of five per cent. per annum.

The Company will make advances to the insured as loans on this Policy within the month of grace allowed in payment of premiums, on application to the Home Office, at the third or any subsequent anniversary of the insurance, under the terms of the Company's loan agreement then in use, and the following conditions:

**FIRST.**—That premiums have been paid in full to the time when the loan is made, including the premium for the entire insurance year then beginning.

**SECOND.**—That the amount loaned at any time shall be such as the insured may desire, not to exceed the sums shown in the table on the preceding page. The amount of any loan shall include any previous loan then unpaid.

**THIRD.**—That this Policy shall be duly assigned to the Company as collateral security for the loan, and deposited at the Home Office. A duplicate of the Loan Agreement, which is also a receipt for the Policy, will be furnished to the insured.

**FOURTH.**—That interest in advance at the rate of 5 per cent. per annum shall be paid on all loans from the date of the loan to the next anniversary of the insurance, and annually in advance thereafter, if the loans are renewed, until they are paid off.

**FIFTH.**—That the loans shall be made for the period ending upon the next succeeding anniversary of the insurance, and may then be renewed simply by payment of the insurance premiums falling due and interest in advance, as above. Thus the loan may be renewed from year to year, at the option of the insured, until the completion of the Accumulation Period.

### 2.—NON-FORFEITURE.

**This Policy cannot be forfeited after it shall have been in force three full years as hereinafter provided:**

**FIRST.**—If any subsequent premium is not duly paid, this Policy will be endorsed for the amount of paid-up insurance specified in the table on the preceding page, less the value of any indebtedness on this Policy, provided demand is made therefor with surrender of this Policy within six months after such non-payment,—such paid-up insurance being payable either if the insured shall die before the 13th day of August, Nineteen Hundred and Sixteen, or if the insured shall then be living —, or,

**SECOND.**—If any subsequent premium is not duly paid, and if this Policy is not surrendered as provided in the preceding clause, the insurance under this Policy will, after the repayment of any indebtedness, be extended without request or demand therefor, for the amount of *Ten Thousand Dollars*, during the term provided in the table on the preceding page, payable only if the insured dies within said term. At the end of said term the insurance shall cease, and the amount provided in the last column in said table will become payable if the insured is then living.

**THIRD.**—The insurance provided for in the two preceding clauses shall be based upon completed insurance years only, and shall be subject to the conditions of this Policy, but without further payment of premiums and without loans, participation in surplus, or premium-return.

### 3.—GRACE IN PAYMENT OF PREMIUMS.

A grace of one month will be allowed in payment of premiums after this Policy shall have been in force three months, subject to an interest charge at the rate of five per cent. per annum for the number of days during which the premium remains due and unpaid. During the month of grace this Policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this Policy if the death of the insured shall occur during the month.

### 4.—REINSTATEMENT IN EVENT OF LAPSE.

This Policy will be reinstated on written application therefor within six months after non-payment of any premium, subject to evidence of good health satisfactory to the Company, and payment of premiums to date of reinstatement with interest at the rate of 5 per cent. per annum.

### 5.—CHANGE OF BENEFICIARY.

The insured may at any time during the continuance of this Policy, provided the Policy is not then assigned, change the beneficiary or beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy; such change to take effect on the endorsement of the same on the Policy by the Company.

### 6.—GENERAL REGULATIONS.

No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promise or making or receiving any representation or information. These powers can be exercised only by the President, Vice-President, Second Vice-President, Actuary or Secretary of the Company, and will not be delegated.

All premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President, Second Vice-President, Actuary or Secretary, and countersigned by such agents. If any premium is not paid on or before the day when due, this Policy shall become void, and all payments previously made shall remain the property of the Company, except as hereinbefore provided.

Proofs of death must be furnished to the Company at the Home Office within one year after the death of the insured, which proofs shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's forms in use at the time of the death of the insured. If it is found that the age of the insured was incorrectly stated in the application on which this Policy was issued, the amount payable under this Policy shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or of any benefit thereunder.

Any assignment of this Policy must be made in duplicate, and both sent to the Home Office, one duplicate to be retained by the Company and the other to be returned. The Company has no responsibility for the loss of any assignment.



**PREMIUM RATES, GUARANTEES AND ILLUSTRATIONS**

OF THE

**Accumulation Policy**

WITH

**Annual Loans.**



**NEW-YORK LIFE INSURANCE COMPANY.**



## EXPLANATION OF ILLUSTRATIONS.

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THE figures printed in red in the "Tables of Illustrations" must not be considered as representing promises or guarantees of similar results under policies issued now to mature 15 or 20 years hence. A considerable part of the value of each option consists of the dividend, the amount of which cannot be foretold. No life insurance company, nor any other corporation or business, can foretell what its future dividends or profits will be.

In the use of these illustrations, agents must carefully discriminate between what is guaranteed in the policy, and what is only a possibility; and the use of illustrations based on actual settlements is forbidden except on the Company's forms and from the Company's illustration books for the current calendar year.

The actual results of matured Tontine policies in the NEW-YORK LIFE INSURANCE COMPANY show that these policies have furnished insurance during periods of 15 and 20 years, respectively, at a rate lower than would be required for the insurance alone during such periods; and if we regard the remainder of the premiums actually paid as an investment, the actual returns at the end of the respective periods represent a rate of interest higher than could be realized during such periods from the best investment securities.

While future results under policies issued at the present time on any of the Accumulation plans presented herein, so far as they depend upon dividends, cannot be foretold, for the reason that dividends depend upon elements that are variable in their nature, such as rates of mortality, interest, expense, and policies discontinued by non-payment of premium within their respective Accumulation periods, we believe that dividends will continue in the future, as in the past, to be such that these policies will combine insurance at a low cost with a profitable investment.



# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 21.				AGE 22.			
Annual Prem ... \$18.60 Semi-An'l Prem. 9.70 Quarterly Prem. 4.94				Annual Prem ... \$19.10 Semi-An'l Prem. 9.91 Quarterly Prem. 5.05			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.*	Paid-up Policy.	Term Extension
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$18	\$57	2 0	3	\$19	\$59	2 0
4	24	75	3 0	4	25	77	3 0
5	33	93	3 10	5	34	95	4 0
6	41	112	4 9	6	42	114	4 10
7	49	130	5 7	7	50	134	5 9
8	58	149	6 5	8	60	153	6 7
9	67	168	7 4	9	69	172	7 6
10	77	187	8 2	10	80	191	8 4
11	88	205	9 1	11	91	210	9 3
12	100	224	9 11	12	104	230	10 1
13	112	243	10 9	13	117	249	10 11
14	126	262	11 7	14	131	269	11 10
15	141	282	12 6	15	146	289	12 9
16	152	301	13 4	16	158	309	13 6
17	164	321	14 1	17	170	329	14 3
18	175	340	14 9	18	183	348	14 11
19	188	360	15 5	19	195	368	15 5

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 21.		Continue Policy at same Premium Rate, and Receive	AGE 22.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$44.00	\$198.00	(1), Dividend in Cash	\$49.00	\$202.00
\$5.00	\$13.00	or (2), Yearly Income for Life	\$5.00	\$13.00
\$252.00	\$507.00	or (3), Dividend converted into Additional Paid-up Insurance	\$250.00	\$506.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$282.00	\$379.00	(4), Dividend in Cash and Paid-up Policy	\$289.00	\$388.00
\$138.00 4.14	\$199.00 5.97	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$143.00 4.29	\$206.00 6.18
\$138.00 4.00	\$199.00 13.00	{ Cash Guaranteed } { Cash Dividend }	\$143.00 4.00	\$206.00 202.00
\$232.00	\$397.00	or (6), Entire Value in Cash	\$232.00	\$398.00
\$14.00	\$26.00	or (7), Yearly Income for Life	\$14.00	\$27.00
\$650.00	\$1,020.00	or (8), Full Paid-up Policy	\$650.00	\$1,020.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 23.				AGE 24.			
Annual Prem...\$19.50 Semi-An'l Prem.. 10.14 Quarterly Prem.. 5.17				Annual Prem...\$20.00 Semi-An'l Prem.. 10.39 Quarterly Prem.. 5.29			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$19	\$60	2 1	3	\$20	\$61	2 2
4	26	79	3 1	4	27	80	3 2
5	35	98	4 1	5	36	100	4 2
6	44	117	4 11	6	45	120	5 1
7	52	137	5 10	7	55	140	5 11
8	62	157	6 9	8	64	160	6 10
9	71	176	7 8	9	75	180	7 9
10	83	196	8 6	10	86	201	8 8
11	94	215	9 5	11	98	221	9 6
12	107	236	10 3	12	111	242	10 6
13	121	256	11 2	13	125	263	11 5
14	135	276	12 1	14	141	283	12 4
15	151	296	12 11	15	156	304	13 1
16	164	317	13 8	16	169	324	13 10
17	176	337	14 4	17	183	345	14 5
18	189	357	14 11	18	196	365	15 0
19	203	377	15 5	19	210	385	15 5

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 23.		Continue Policy at same Premium Rate, and Receive	AGE 24.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$91.00	\$205.00	(1), Dividend in Cash	\$92.00	\$209.00
\$5.00	\$14.00	or (2), Yearly Income for Life	\$5.00	\$14.00
\$249.00	\$501.00	or (3), Dividend converted into Additional Paid-up Insurance	\$247.00	\$499.00
		Or, Discontinue Policy, and Receive		
\$91.00	\$205.00	(4), Dividend in Cash	\$92.00	\$209.00
296.00	396.00	and Paid-up Policy	304.00	405.00
\$91.00	\$205.00	or (5), Dividend in Cash	\$92.00	\$209.00
148.00	214.00	and Paid-up Policy	154.00	222.00
4.44	6.42	and Yearly Income for Life	4.62	6.66
\$148.00	\$214.00	{ Cash Guaranteed }	\$154.00	\$222.00
91.00	205.00	{ Cash Dividend }	92.00	209.00
\$239.00	\$419.00	or (6), Entire Value in Cash	\$246.00	\$431.00
\$15.00	\$28.00	or (7), Yearly Income for Life	\$16.00	\$29.00
\$660.00	\$1,030.00	or (8), Full Paid-up Policy	\$660.00	\$1,030.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE ORDINARY.—\$1,000. Accumulation Policy with Annual Loans.

AGE 25.				AGE 26.			
Annual Prem...\$20.50 Semi-An'l Prem. 10.64 Quarterly Prem. 5.42				Annual Prem...\$21.00 Semi-An'l Prem. 10.91 Quarterly Prem. 5.56			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$21	\$62	2 3	3	\$22	\$64	2 3
4	28	82	3 3	4	29	84	3 3
5	37	103	4 3	5	39	105	4 4
6	47	123	5 2	6	48	126	5 3
7	57	144	6 1	7	59	147	6 2
8	66	164	7 0	8	69	169	7 1
9	78	185	7 11	9	80	190	8 0
10	89	206	8 10	10	92	212	9 0
11	102	227	9 9	11	105	233	10 0
12	116	248	10 9	12	120	255	11 0
13	130	269	11 8	13	134	276	11 10
14	146	290	12 6	14	151	298	12 8
15	163	311	13 3	15	169	319	13 4
16	175	332	13 11	16	183	340	13 11
17	189	353	14 6	17	196	361	14 5
18	204	373	14 11	18	211	382	14 10
19	217	394	15 4	19	226	403	15 2

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 25.		Continue Policy at same Premium Rate, and Receive	AGE 26.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$93.00	\$212.00	(1), Dividend in Cash	\$95.00	\$216.00
\$6.00	\$14.00	or (2), Yearly Income for Life	\$6.00	\$15.00
\$244.00	\$494.00	or (3), Dividend converted into Additional Paid-up Insurance	\$243.00	\$492.00
		Or, Discontinue Policy, and Receive		
\$93.00 311.00	\$212.00 414.00	(4), Dividend in Cash and Paid-up Policy	\$95.00 319.00	\$216.00 423.00
\$93.00 160.00 4.80	\$212.00 230.00 6.90	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$95.00 166.00 4.98	\$216.00 239.00 7.17
\$160.00 93.00	\$230.00 212.00	{ Cash Guaranteed } { Cash Dividend }	\$166.00 95.00	\$239.00 216.00
\$253.00	\$442.00	or (6), Entire Value in Cash	\$261.00	\$455.00
\$16.00	\$31.00	or (7), Yearly Income for Life	\$17.00	\$32.00
\$660.00	\$1,030.00	or (8), Full Paid-up Policy	\$670.00	\$1,040.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 27.				AGE 28.			
Annual Prem...\$21.50 Semi-An'l Prem. 11.19 Quarterly Prem. 5.70				Annual Prem...\$22.10 Semi-An'l Prem. 11.49 Quarterly Prem. 5.86			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$22	\$65	2 4	3	\$23	\$66	2 4
4	30	86	3 4	4	32	88	3 5
5	40	108	4 5	5	41	111	4 7
6	50	130	5 5	6	52	133	5 6
7	61	151	6 4	7	63	156	6 5
8	71	173	7 3	8	75	178	7 5
9	83	195	8 3	9	86	201	8 6
10	96	217	9 3	10	100	223	9 6
11	109	239	10 3	11	113	246	10 5
12	124	261	11 2	12	129	268	11 4
13	140	283	12 0	13	146	290	12 1
14	158	305	12 9	14	163	312	12 10
15	175	326	13 5	15	182	334	13 5
16	189	348	13 11	16	196	356	13 11
17	204	369	14 5	17	212	378	14 3
18	218	390	14 9	18	227	399	14 7
19	234	411	15 0	19	243	420	14 10

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 27.		Continue Policy at same Premium Rate, and Receive	AGE 28.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$17.00	\$21.00	(1), Dividend in Cash	\$17.00	\$22.00
\$6.00	\$16.00	or (2), Yearly Income for Life	\$6.00	\$16.00
\$12.00	\$491.00	or (3), Dividend converted into Additional Paid-up Insurance	\$139.00	\$489.00
		Or, Discontinue Policy, and Receive		
\$17.00	\$21.00	(4), Dividend in Cash and Paid-up Policy	\$17.00	\$25.00
326.00	432.00		334.00	441.00
\$17.00	\$21.00	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$17.00	\$25.00
172.00	247.00		179.00	256.00
5.16	7.41		5.37	7.68
\$172.00	\$247.00	{ Cash Guaranteed }	\$179.00	\$256.00
97.00	221.00	{ Cash Dividend }	95.00	225.00
\$269.00	\$462.00	or (6), Entire Value in Cash	\$277.00	\$471.00
\$17.00	\$34.00	or (7), Yearly Income for Life	\$17.00	\$35.00
\$670.00	\$1,010.00	or (8), Full Paid-up Policy	\$680.00	\$1,050.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see page 23

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 29.				AGE 30.			
Annual Prem...\$22.70 Semi-An'l Prem. 11.81 Quarterly Prem. 6.02				Annual Prem...\$23.30 Semi-An'l Prem. 12.14 Quarterly Prem. 6.19			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$24	\$67	2 5	3	\$25	\$69	2 5
4	33	90	3 6	4	34	93	3 7
5	43	114	4 8	5	45	117	4 9
6	55	137	5 7	6	57	141	5 9
7	65	160	6 7	7	68	164	6 10
8	77	183	7 8	8	80	188	7 10
9	89	206	8 8	9	93	211	8 10
10	103	229	9 8	10	107	235	9 10
11	119	252	10 7	11	123	258	10 9
12	134	275	11 5	12	140	281	11 6
13	151	297	12 2	13	158	304	12 2
14	169	320	12 10	14	176	327	12 9
15	189	342	13 4	15	196	350	13 3
16	204	364	13 10	16	212	372	13 8
17	219	386	14 2	17	228	394	14 0
18	235	408	14 5	18	245	416	14 3
19	252	429	14 8	19	260	438	14 5

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 29.		Continue Policy at same Premium Rate, and Receive	AGE 30.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$100.00	\$230.00	(1), Dividend in Cash	\$102.00	\$235.00
\$6.00	\$17.00	or (2), Yearly Income for Life	\$7.00	\$17.00
\$234.00	\$447.00	or (3), Dividend converted into Additional Paid-up Insurance	\$234.00	\$447.00
		Or, Discontinue Policy, and Receive		
\$100.00	\$230.00	(4), Dividend in Cash and Paid-up Policy	\$102.00	\$235.00
342.00	450.00		350.00	459.00
\$100.00	\$230.00	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$102.00	\$235.00
186.00	266.00		193.00	276.00
5.58	7.98		5.79	8.28
\$186.00	\$266.00	{ Cash Guaranteed }	\$193.00	\$276.00
100.00	230.00	{ Cash Dividend }	102.00	235.00
\$286.00	\$496.00	or (6), Entire Value in Cash	\$295.00	\$511.00
\$19.00	\$37.00	or (7), Yearly Income for Life	\$20.00	\$39.00
\$680.00	\$1,050.00	or (8), Full Paid-up Policy	\$690.00	\$1,060.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see page 2.

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 31.				AGE 32.			
Annual Prem...\$24.00 Semi-An'l Prem. 12.49 Quarterly Prem. 6.37				Annual Prem...\$24.70 Semi-An'l Prem. 12.86 Quarterly Prem. 6.55			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$26	\$70	2 6	3	\$28	\$71	2 6
4	36	95	3 8	4	37	97	3 9
5	46	120	4 10	5	48	124	5 0
6	59	145	5 11	6	61	149	6 1
7	70	169	7 0	7	74	173	7 2
8	83	193	8 0	8	87	198	8 2
9	97	217	9 0	9	101	222	9 2
10	112	241	9 11	10	117	247	10 1
11	128	264	10 10	11	133	271	10 10
12	145	288	11 6	12	151	295	11 7
13	164	312	12 2	13	170	319	12 2
14	184	335	12 9	14	190	343	12 8
15	204	358	13 2	15	212	366	13 0
16	220	381	13 6	16	229	389	13 4
17	236	403	13 10	17	245	411	13 7
18	253	425	14 0	18	262	434	13 9
19	270	447	14 2	19	279	455	13 10

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 31.		Continue Policy at same Premium Rate, and Receive	AGE 32.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$103.00	\$241.00	(1), Dividend in Cash	\$107.00	\$246.00
\$7.00	\$12.00	or (2), Yearly Income for Life	\$7.00	\$19.00
\$234.00	\$487.00	or (3), Dividend converted into Additional Paid-up Insurance	\$236.00	\$487.00
		Or, Discontinue Policy, and Receive		
\$103.00 358.00	\$241.00 468.00	(4), Dividend in Cash and Paid-up Policy	\$107.00 366.00	\$246.00 477.00
\$103.00 201.00 6.03	\$241.00 285.00 8.55	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$107.00 208.00 6.24	\$246.00 296.00 8.88
\$201.00 103.00	\$285.00 241.00	{ Cash Guaranteed } { Cash Dividend }	\$208.00 107.00	\$296.00 246.00
\$304.00	\$526.00	or (6), Entire Value in Cash	\$315.00	\$542.00
\$21.00	\$40.00	or (7), Yearly Income for Life	\$22.00	\$43.00
\$690.00	\$1,070.00	or (8), Full Paid-up Policy	\$700.00	\$1,070.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.



## LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 33.				AGE 34.			
Annual Prem...\$25.50 Semi-An'l Prem.. 13.25 Quarterly Prem.. 6.75				Annual Prem...\$26.30 Semi-An'l Prem.. 13.67 Quarterly Prem.. 6.97			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$28	\$73	2 7	3	\$29	\$74	2 8
4	38	100	3 10	4	40	102	3 11
5	50	127	5 2	5	52	131	5 3
6	64	153	6 3	6	66	157	6 4
7	77	178	7 4	7	80	183	7 5
8	90	203	8 4	8	94	208	8 5
9	105	228	9 3	9	109	234	9 4
10	121	253	10 1	10	126	259	10 2
11	139	278	10 10	11	144	284	10 10
12	158	302	11 6	12	164	309	11 5
13	176	326	12 1	13	184	334	11 11
14	197	350	12 6	14	206	358	12 4
15	220	374	12 10	15	228	382	12 8
16	237	397	13 2	16	246	405	12 11
17	254	420	13 4	17	264	428	13 1
18	272	442	13 6	18	281	451	13 2
19	290	464	13 7	19	299	473	13 3

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 33.		Continue Policy at same Premium Rate, and Receive	AGE 34.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$109.00	\$252.00	(1), Dividend in Cash	\$112.00	\$260.00
\$5.00	\$20.00	or (2), Yearly Income for Life	\$8.00	\$21.00
\$236.00	\$488.00	or (3), Dividend converted into Additional Paid-up Insurance	\$236.00	\$492.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$109.00	\$252.00	(4), Dividend in Cash and Paid-up Policy	\$112.00	\$260.00
<b>374.00</b>	<b>485.00</b>		<b>382.00</b>	<b>494.00</b>
\$109.00	\$252.00	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$112.00	\$260.00
<b>216.00</b>	<b>306.00</b>		<b>224.00</b>	<b>316.00</b>
<b>6.48</b>	<b>9.18</b>		<b>6.72</b>	<b>9.48</b>
<b>\$216.00</b>	<b>\$306.00</b>	<b>{ Cash Guaranteed }</b>	<b>\$224.00</b>	<b>\$316.00</b>
109.00	252.00	<b>{ Cash Dividend }</b>	112.00	260.00
\$325.00	\$558.00	or (6), Entire Value in Cash	\$336.00	\$576.00
\$24.00	\$45.00	or (7), Yearly Income for Life	\$25.00	\$47.00
\$710.00	\$1,080.00	or (8), Full Paid-up Policy	\$710.00	\$1,090.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 35.				AGE 36.			
Annual Prem ...\$27.10 Semi-An'l Prem. 14.11 Quarterly Prem. 7.19				Annual Prem ...\$28.00 Semi-An'l Prem. 14.57 Quarterly Prem. 7.43			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$30	\$75	2 8	3	\$32	\$77	2 9
4	42	104	4 1	4	43	107	4 1
5	55	134	5 5	5	57	138	5 6
6	69	161	6 6	6	72	165	6 7
7	83	187	7 6	7	86	192	7 7
8	98	214	8 6	8	102	219	8 7
9	114	240	9 5	9	119	246	9 4
10	131	266	10 2	10	136	272	10 1
11	150	291	10 10	11	156	298	10 9
12	170	316	11 4	12	176	324	11 3
13	191	341	11 10	13	198	349	11 8
14	213	366	12 2	14	220	374	12 0
15	236	390	12 5	15	246	398	12 3
16	254	413	12 8	16	264	422	12 5
17	273	437	12 10	17	282	445	12 6
18	291	459	12 11	18	301	467	12 7
19	310	481	12 11	19	320	489	12 7

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 35.		Continue Policy at same Premium Rate, and Receive	AGE 36.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$114.00	\$267.00	(1), Dividend in Cash	\$118.00	\$275.00
\$2.00	\$2.00	or (2), Yearly Income for Life	\$9.00	\$23.00
\$237.00	\$495.00	or (3), Dividend converted into Additional Paid-up Insurance	\$239.00	\$498.00
		Or, Discontinue Policy, and Receive		
\$114.00 390.00	\$267.00 502.00	(4), Dividend in Cash and Paid-up Policy	\$118.00 398.00	\$275.00 511.00
\$114.00 233.00 6.99	\$267.00 327.00 9.81	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$118.00 241.00 7.23	\$275.00 338.00 10.14
\$233.00 114.00	\$327.00 267.00	{ Cash Guaranteed } { Cash Dividend }	\$241.00 118.00	\$338.00 275.00
\$347.00	\$594.00	or (6), Entire Value in Cash	\$359.00	\$613.00
\$26.00	\$5.00	or (7), Yearly Income for Life	\$27.00	\$53.00
\$720.00	\$1,100.00	or (8), Full Paid-up Policy	\$730.00	\$1,110.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 37.				AGE 38.			
Annual Prem...\$29.00 Semi-An'l Prem. 15.07 Quarterly Prem. 7.68				Annual Prem...\$30.00 Semi-An'l Prem. 15.59 Quarterly Prem. 7.95			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$33	\$78	2 10	3	\$35	\$80	2 11
4	45	110	4 2	4	47	112	4 3
5	59	142	5 7	5	62	145	5 8
6	76	169	6 8	6	79	174	6 9
7	90	197	7 8	7	94	202	7 9
8	106	224	8 7	8	110	230	8 7
9	124	252	9 4	9	129	258	9 4
10	142	278	10 0	10	148	285	9 11
11	162	305	10 7	11	168	312	10 5
12	183	331	11 1	12	190	338	10 11
13	206	356	11 5	13	213	364	11 3
14	229	381	11 9	14	237	389	11 6
15	254	406	11 11	15	262	413	11 8
16	273	430	12 1	16	282	437	11 10
17	292	453	12 2	17	301	461	11 10
18	311	475	12 3	18	321	483	11 11
19	331	497	12 2	19	341	506	11 10

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 37.		Continue Policy at same Premium Rate, and Receive	AGE 38.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$121.00	\$284.00	(1), Dividend in Cash	\$124.00	\$295.00
\$9.00	\$25.00	or (2), Yearly Income for Life	\$10.00	\$27.00
\$239.00	\$504.00	or (3), Dividend converted into Additional Paid-up Insurance	\$240.00	\$512.00
		Or, Discontinue Policy, and Receive		
\$121.00 406.00	\$284.00 519.00	(4), Dividend in Cash and Paid-up Policy	\$124.00 413.00	\$295.00 527.00
\$121.00 250.00 7.50	\$284.00 349.00 10.47	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$124.00 259.00 7.77	\$295.00 360.00 10.80
\$250.00 121.00	\$349.00 284.00	{ Cash Guaranteed } { Cash Dividend }	\$259.00 124.00	\$360.00 295.00
\$371.00	\$633.00	or (6), Entire Value in Cash	\$383.00	\$655.00
\$29.00	\$56.00	or (7), Yearly Income for Life	\$31.00	\$60.00
\$730.00	\$1,120.00	or (8), Full Paid-up Policy	\$740.00	\$1,140.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see page 2.

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 39.				AGE 40.			
Annual Prem...\$31.10 Semi-An'l Prem. 16.15 Quarterly Prem. 8.23				Annual Prem...\$32.20 Semi-An'l Prem. 16.74 Quarterly Prem. 8.53			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$36	\$82	2 11	3	\$38	\$84	3 0
4	49	115	4 4	4	51	118	4 5
5	64	149	5 9	5	67	153	5 10
6	82	178	6 10	6	85	183	6 10
7	98	207	7 9	7	102	212	7 8
8	116	236	8 6	8	120	241	8 5
9	133	264	9 3	9	139	270	9 1
10	153	291	9 10	10	160	298	9 8
11	174	318	10 3	11	181	325	10 1
12	196	345	10 8	12	204	352	10 6
13	220	371	11 0	13	228	378	10 9
14	246	396	11 3	14	254	404	10 11
15	272	421	11 5	15	281	429	11 1
16	292	445	11 6	16	301	453	11 2
17	312	469	11 6	17	321	476	11 2
18	332	491	11 6	18	342	499	11 2
19	352	513	11 6	19	363	521	11 1

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 39.		Continue Policy at same Premium Rate, and Receive	AGE 40.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$127 00	\$305 00	(1), Dividend in Cash	\$132 00	\$317 00
\$10 00	\$28 00	or (2), Yearly Income for Life	\$11 00	\$30 00
\$240 00	\$519 00	or (3), Dividend converted into Additional Paid-up Insurance	\$244 00	\$528 00
		Or, Discontinue Policy, and Receive		
\$127 00 421.00	\$305 00 535.00	(4), Dividend in Cash and Paid-up Policy	\$132 00 429.00	\$317 00 543.00
\$127 00 269.00 8.07	\$305 00 372.00 11.16	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$132 00 278.00 8.34	\$317 00 383.00 11.49
\$269 00 127 00 \$396 00	\$372 00 305 00 \$677 00	{ Cash Guaranteed } { Cash Dividend }	\$278 00 132 00	\$383 00 317 00
\$32 00	\$677 00	or (6), Entire Value in Cash	\$410 00	\$700 00
\$32 00	\$63 00	or (7), Yearly Income for Life	\$34 00	\$65 00
\$750 00	\$1,150 00	or (8), Full Paid-up Policy	\$760 00	\$1,170 00

The amounts represented by the figures printed in red are not guaranteed

For Explanation of Illustrations see Page 2

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 41.				AGE 42.			
Annual Prem...\$33.40 Semi-An'l Prem... 17.37 Quarterly Prem... 8.85				Annual Prem...\$34.70 Semi-An'l Prem... 18.03 Quarterly Prem... 9.19			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$40	\$85	3 1	3	\$41	\$87	3 1
4	54	121	4 5	4	57	124	4 5
5	70	157	5 10	5	74	161	5 10
6	89	187	6 9	6	93	192	6 9
7	106	217	7 8	7	111	222	7 7
8	125	247	8 4	8	130	252	8 3
9	145	276	9 0	9	151	282	8 10
10	166	304	9 6	10	173	310	9 3
11	188	332	9 11	11	196	338	9 8
12	212	359	10 3	12	220	366	10 0
13	237	385	10 6	13	247	392	10 2
14	264	411	10 8	14	274	418	10 4
15	290	436	10 9	15	299	443	10 5
16	311	460	10 10	16	320	468	10 6
17	332	483	10 10	17	342	491	10 6
18	353	507	10 10	18	363	514	10 5
19	375	529	10 9	19	385	536	10 4

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 41.		Continue Policy at same Premium Rate, and Receive	AGE 42.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$137.00	\$330.00	(1), Dividend in Cash	\$141.00	\$343.00
\$11.00	\$53.00	or (2), Yearly Income for Life	\$12.00	\$35.00
\$212.00	\$539.00	or (3), Dividend converted into Additional Paid-up Insurance	\$250.00	\$519.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$137.00 436.00	\$330.00 550.00	(4), Dividend in Cash and Paid-up Policy	\$141.00 443.00	\$343.00 558.00
\$137.00 287.00 8.61	\$330.00 394.00 11.82	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$141.00 297.00 8.91	\$343.00 406.00 12.18
\$287.00 137.00	\$394.00 330.00	{ Cash Guaranteed } { Cash Dividend }	\$297.00 141.00	\$406.00 343.00
\$24.00	\$724.00	or (6), Entire Value in Cash	\$138.00	\$719.00
36.00	\$72.00	or (7), Yearly Income for Life	\$39.00	\$77.00
\$770.00	\$1,180.00	or (8), Full Paid-up Policy	\$780.00	\$1,200.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see p. 2.

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 43.				AGE 44.			
Annual Prem ...\$36.10 Semi-An'l Prem. 18.75 Quarterly Prem . 9.55				Annual Prem ...\$37.50 Semi-An'l Prem. 19.50 Quarterly Prem . 9.94			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$43	\$88	3 1	3	\$45	\$89	3 1
4	59	126	4 5	4	62	129	4 5
5	78	165	5 10	5	81	169	5 9
6	98	196	6 8	6	102	201	6 7
7	117	227	7 5	7	121	232	7 4
8	136	258	8 1	8	142	263	7 11
9	158	288	8 8	9	164	293	8 5
10	180	317	9 1	10	187	323	8 10
11	204	345	9 5	11	212	351	9 2
12	229	372	9 8	12	238	379	9 5
13	256	399	9 11	13	266	406	9 7
14	285	425	10 0	14	295	432	9 9
15	309	451	10 1	15	318	458	9 9
16	331	475	10 2	16	340	482	9 9
17	352	499	10 1	17	362	506	9 9
18	375	521	10 1	18	385	529	9 8
19	397	543	9 11	19	408	551	9 7

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 43.		Continue Policy at same Premium Rate, and Receive	AGE 44.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$145.00	\$356.00	(1), Dividend in Cash	\$150.00	\$372.00
\$13.00	\$38.00	or (2), Yearly Income for Life	\$14.00	\$41.00
\$252.00	\$559.00	or (3), Dividend converted into Additional Paid-up Insurance	\$255.00	\$573.00
		Or, Discontinue Policy, and Receive		
\$145.00	\$356.00	(4), Dividend in Cash	\$150.00	\$372.00
451.00	565.00	and Paid-up Policy	458.00	572.00
\$145.00	\$356.00	or (5), Dividend in Cash	\$150.00	\$372.00
307.00	418.00	and Paid-up Policy	317.00	429.00
9.21	12.54	and Yearly Income for Life	9.51	12.87
\$307.00	\$418.00	{ Cash Guaranteed }	\$317.00	\$429.00
145.00	356.00	{ Cash Dividend }	150.00	372.00
\$452.00	\$774.00	or (6), Entire Value in Cash	\$467.00	\$801.00
\$41.00	\$82.00	or (7), Yearly Income for Life	\$44.00	\$88.00
\$790.00	\$1,220.00	or (8), Full Paid-up Policy	\$800.00	\$1,240.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.



# LIFE ORDINARY.—\$1,000. Accumulation Policy with Annual Loans.

AGE 45.				AGE 46.			
Annual Prem...\$39.10 Semi-An'l Prem. 20.31 Quarterly Prem. 10.35				Annual Prem...\$40.70 Semi-An'l Prem. 21.17 Quarterly Prem. 10.79			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$47	\$90	3 1	3	\$50	\$91	3 0
4	65	131	4 4	4	67	133	4 3
5	84	173	5 8	5	88	176	5 7
6	106	205	6 6	6	110	210	6 4
7	126	237	7 2	7	130	242	7 0
8	147	269	7 9	8	152	274	7 7
9	170	299	8 3	9	175	305	8 0
10	194	329	8 7	10	201	335	8 4
11	219	358	8 11	11	227	364	8 8
12	247	386	9 2	12	254	392	8 10
13	275	413	9 3	13	284	419	9 0
14	306	439	9 5	14	315	446	9 1
15	328	464	9 5	15	337	471	9 1
16	351	489	9 5	16	360	496	9 1
17	373	513	9 5	17	383	519	9 0
18	396	535	9 4	18	407	542	8 11
19	419	557	9 2	19	430	564	8 10

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 45.		Continue Policy at same Premium Rate, and Receive	AGE 46.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$155.00	\$388.00	(1), Dividend in Cash	\$161.00	\$407.00
\$15.00	\$44.00	or (2), Yearly Income for Life	\$16.00	\$47.00
\$258.00	\$587.00	or (3), Dividend converted into Additional Paid-up Insurance	\$263.00	\$605.00
		Or, Discontinue Policy, and Receive		
\$155.00 464.00	\$388.00 579.00	(4), Dividend in Cash and Paid-up Policy	\$161.00 471.00	\$407.00 585.00
\$155.00 327.00 9.81	\$388.00 441.00 13.23	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$161.00 337.00 10.11	\$407.00 452.00 13.56
\$327.00 155.00	\$441.00 388.00	{ Cash Guaranteed } { Cash Dividend }	\$337.00 161.00	\$452.00 407.00
\$482.00	\$829.00	or (6), Entire Value in Cash	\$498.00	\$859.00
\$46.00	\$91.00	or (7), Yearly Income for Life	\$49.00	\$101.00
\$500.00	\$1,260.00	or (8), Full Paid-up Policy	\$810.00	\$1,280.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 22

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 47.				AGE 48.			
Annual Prem...\$42.50 Semi-An'l Prem. 22.09 Quarterly Prem. 11.26				Annual Prem...\$44.40 Semi-An'l Prem. 23.07 Quarterly Prem. 11.76			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$52	\$92	3 0	3	\$55	\$93	2 11
4	70	136	4 3	4	74	138	4 2
5	91	180	5 6	5	96	184	5 5
6	113	214	6 3	6	118	218	6 1
7	134	247	6 10	7	140	251	6 8
8	158	279	7 4	8	163	284	7 2
9	182	310	7 9	9	187	315	7 6
10	207	340	8 1	10	213	346	7 10
11	234	370	8 4	11	242	375	8 1
12	*262	398	8 6	12	270	404	8 3
13	292	425	8 8	13	301	432	8 4
14	323	452	8 9	14	333	458	8 5
15	348	478	8 9	15	357	484	8 5
16	371	502	8 9	16	380	509	8 4
17	394	526	8 8	17	404	532	8 3
18	418	549	8 7	18	428	555	8 2
19	442	571	8 5	19	454	577	8 1

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 47.		Continue Policy at same Premium Rate, and Receive	AGE 48.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$168.00	\$427.00	(1), Dividend in Cash	\$175.00	\$451.00
\$17.00	\$51.00	or (2), Yearly Income for Life	\$18.00	\$56.00
\$269.00	\$624.00	or (3), Dividend converted into Additional Paid-up Insurance	\$275.00	\$648.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$168.00 478.00	\$427.00 591.00	(4), Dividend in Cash and Paid-up Policy	\$175.00 484.00	\$451.00 598.00
\$168.00 347.00 10.41	\$427.00 464.00 13.92	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$175.00 357.00 10.71	\$451.00 475.00 14.25
\$347.00 168.00	\$464.00 427.00	{ Cash Guaranteed } { Cash Dividend }	\$357.00 175.00	\$475.00 451.00
\$515.00	\$891.00	or (6), Entire Value in Cash	\$532.00	\$926.00
\$53.00	\$108.00	or (7), Yearly Income for Life	\$56.00	\$116.00
\$830.00	\$1,300.00	or (8), Full Paid-up Policy	\$840.00	\$1,330.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see page 24

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 49.				AGE 50.			
Annual Prem ...\$46.40 Semi-An'l Prem. 24.12 Quarterly Prem. 12.29				Annual Prem ...\$48.50 Semi-An'l Prem. 25.23 Quarterly Prem. 12.86			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$57	\$93	2 10	3	\$60	\$94	2 9
4	77	140	4 0	4	80	142	3 11
5	100	187	5 3	5	104	191	5 1
6	121	222	5 11	6	125	226	5 9
7	144	256	6 6	7	148	260	6 3
8	168	289	6 11	8	173	293	6 8
9	193	320	7 3	9	198	326	7 0
10	219	351	7 7	10	227	357	7 3
11	248	381	7 9	11	255	387	7 6
12	278	410	7 11	12	286	416	7 7
13	310	438	8 0	13	318	443	7 8
14	342	464	8 0	14	352	470	7 8
15	366	490	8 0	15	376	496	7 8
16	391	515	8 0	16	400	521	7 8
17	415	538	7 11	17	425	544	7 7
18	440	561	7 10	18	450	567	7 6
19	464	583	7 9	19	476	589	7 5

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 49.		Continue Policy at same Premium Rate, and Receive	AGE 50.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$183.00	\$478.00	(1), Dividend in Cash	\$192.00	\$507.00
\$20.00	\$62.00	or (2), Yearly Income for Life	\$21.00	\$68.00
\$282.00	\$675.00	or (3), Dividend converted into Additional Paid-up Insurance	\$290.00	\$705.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$183.00 490.00	\$478.00 603.00	(4), Dividend in Cash and Paid-up Policy	\$192.00 496.00	\$507.00 609.00
\$183.00 367.00 11.01	\$478.00 486.00 14.58	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$192.00 377.00 11.31	\$507.00 498.00 14.94
\$367.00 183.00	\$486.00 478.00	{ Cash Guaranteed } { Cash Dividend }	\$377.00 192.00	\$498.00 507.00
\$550.00	\$964.00	or (6), Entire Value in Cash	\$569.00	\$1,005.00
\$60.00	\$125.00	or (7), Yearly Income for Life	\$64.00	\$134.00
\$50.00	\$1,360.00	or (8), Full Paid-up Policy	\$560.00	\$1,400.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 51.				AGE 52.			
Annual Prem... \$50.80 Semi-An'l Prem... 26.42 Quarterly Prem... 13.47				Annual Prem... \$53.30 Semi-An'l Prem... 27.69 Quarterly Prem... 14.11			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$62	\$95	2 8	3	\$65	\$96	2 7
4	84	144	3 9	4	87	147	3 8
5	108	194	4 11	5	112	198	4 10
6	130	230	5 7	6	135	234	5 4
7	154	264	6 1	7	160	269	5 10
8	180	298	6 5	8	186	303	6 2
9	206	331	6 9	9	214	335	6 6
10	234	362	7 0	10	243	367	6 9
11	265	392	7 2	11	273	397	6 11
12	296	421	7 3	12	306	427	7 0
13	329	449	7 4	13	339	455	7 0
14	361	476	7 4	14	370	482	7 0
15	385	502	7 4	15	395	508	7 0
16	411	527	7 4	16	420	532	7 0
17	436	550	7 3	17	445	556	6 11
18	461	573	7 2	18	471	578	6 10
19	486	594	7 0	19	497	600	6 9

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 51.		Continue Policy at same Premium Rate, and Receive	AGE 52.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$202.00	\$542.00	(1), Dividend in Cash	\$213.00	\$581.00
\$23.00	\$75.00	or (2), Yearly Income for Life	\$25.00	\$83.00
\$300.00	\$742.00	or (3), Dividend converted into Additional Paid-up Insurance	\$311.00	\$784.00
		Or, Discontinue Policy, and Receive		
\$202.00 502.00	\$542.00 615.00	(4), Dividend in Cash and Paid-up Policy	\$213.00 508.00	\$581.00 620.00
\$202.00 387.00 11.61	\$542.00 508.00 15.24	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$213.00 397.00 11.91	\$581.00 519.00 15.57
\$387.00 202.00	\$508.00 542.00	{ Cash Guaranteed } { Cash Dividend }	\$397.00 213.00	\$519.00 581.00
\$589.00	\$1,050.00	or (6), Entire Value in Cash	\$610.00	\$1,100.00
\$69.00	\$115.00	or (7), Yearly Income for Life	\$71.00	\$157.00
\$880.00	\$1,440.00	or (8), Full Paid-up Policy	\$890.00	\$1,480.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations, see Page 240

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 53.				AGE 54.			
Annual Prem...\$55.90 Semi-An'l Prem. 29.05 Quarterly Prem. 14.80				Annual Prem...\$58.70 Semi-An'l Prem. 30.50 Quarterly Prem. 15.54			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$67	\$96	2 6	3	\$70	\$97	2 5
4	90	148	3 7	4	94	150	3 5
5	117	201	4 8	5	121	204	4 6
6	141	238	5 2	6	146	241	5 0
7	166	273	5 7	7	172	277	5 5
8	193	307	6 0	8	200	312	5 9
9	222	340	6 3	9	229	345	6 0
10	251	372	6 5	10	259	377	6 2
11	282	403	6 7	11	292	408	6 3
12	315	432	6 8	12	326	437	6 4
13	350	460	6 9	13	360	466	6 5
14	379	487	6 9	14	388	493	6 5
15	404	513	6 8	15	414	518	6 5
16	429	538	6 8	16	440	543	6 4
17	456	561	6 7	17	465	566	6 3
18	481	584	6 6	18	491	589	6 2
19	507	605	6 5	19	519	610	6 1

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 53.		Continue Policy at same Premium Rate, and Receive	AGE 54.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$221.00	\$624.00	(1), Dividend in Cash	\$235.00	\$673.00
\$224.00	\$92.00	or (2), Yearly Income for Life	\$30.00	\$103.00
\$322.00	\$830.00	or (3), Dividend converted into Additional Paid-up Insurance	\$332.00	\$483.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$221.00	\$624.00	(4), Dividend in Cash and Paid-up Policy	\$235.00	\$673.00
513.00	625.00		518.00	630.00
\$221.00	\$624.00	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$235.00	\$673.00
407.00	530.00		417.00	540.00
12.21	15.90		12.51	16.20
\$407.00	\$530.00	{ Cash Guaranteed }	\$417.00	\$540.00
234.00	624.00	{ Cash Dividend }	235.00	673.00
\$651.00	\$1,154.00	or (6), Entire Value in Cash	\$652.00	\$1,213.00
\$79.00	\$171.00	or (7), Yearly Income for Life	\$84.00	\$185.00
\$910.00	\$1,540.00	or (8), Full Paid-up Policy	\$920.00	\$1,590.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see page 22.

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 55.				AGE 56.			
Annual Prem...\$61.60 Semi-An'l Prem. 32.04 Quarterly Prem. 16.33				Annual Prem...\$64.80 Semi-An'l Prem. 33.70 Quarterly Prem. 17.17			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$74	\$98	2 4	3	\$77	\$99	2 3
4	99	153	3 4	4	102	155	3 2
5	126	208	4 4	5	130	211	4 1
6	151	245	4 9	6	156	249	4 7
7	178	281	5 2	7	184	285	4 11
8	207	316	5 6	8	213	321	5 3
9	237	350	5 9	9	244	354	5 5
10	269	382	5 11	10	275	387	5 7
11	301	413	6 0	11	309	418	5 9
12	335	442	6 1	12	343	447	5 9
13	371	471	6 1	13	380	476	5 10
14	397	498	6 1	14	406	503	5 10
15	423	524	6 1	15	433	528	5 9
16	449	548	6 0	16	459	553	5 9
17	476	571	6 0	17	485	576	5 8
18	502	594	5 11	18	512	598	5 7
19	529	615	5 9	19	540	620	5 6

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 55.		Continue Policy at same Premium Rate, and Receive	AGE 56.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$248.00	\$726.00	(1), Dividend in Cash	\$261.00	\$789.00
\$33.00	\$114.00	or (2), Yearly Income for Life	\$36.00	\$128.00
\$345.00	\$939.00	or (3), Dividend converted into Additional Paid-up Insurance	\$357.00	\$1,008.00
		Or, Discontinue Policy, and Receive		
\$248.00 524.00	\$726.00 635.00	(4), Dividend in Cash and Paid-up Policy	\$261.00 528.00	\$789.00 640.00
\$248.00 427.00 12.81	\$726.00 551.00 16.53	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$261.00 437.00 13.11	\$789.00 561.00 16.83
\$427.00 248.00	\$551.00 726.00	{ Cash Guaranteed } { Cash Dividend }	\$437.00 261.00	\$561.00 789.00
\$675.00	\$1,277.00	or (6), Entire Value in Cash	\$698.00	\$1,350.00
\$90.00	\$202.00	or (7), Yearly Income for Life	\$96.00	\$220.00
\$940.00	\$1,650.00	or (8), Full Paid-up Policy	\$960.00	\$1,730.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

## LIFE ORDINARY.—\$1,000.

### Accumulation Policy with Annual Loans.

AGE 57.				AGE 58.			
Annual Prem ...\$68.20 Semi-An'l Prem. 35.46 Quarterly Prem. 18.07				Annual Prem ...\$71.80 Semi-An'l Prem. 37.34 Quarterly Prem. 19.03			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$80	\$101	2 2	3	\$83	\$103	2 1
4	106	157	3 0	4	111	160	2 11
5	134	214	3 11	5	139	217	3 9
6	161	252	4 5	6	166	256	4 2
7	189	289	4 9	7	194	293	4 6
8	219	325	5 0	8	225	329	4 9
9	250	359	5 2	9	257	363	4 11
10	282	391	5 4	10	290	396	5 1
11	317	423	5 5	11	324	427	5 2
12	352	452	5 6	12	360	457	5 3
13	388	481	5 6	13	398	485	5 3
14	416	508	5 6	14	424	512	5 3
15	447	533	5 6	15	452	538	5 3
16	468	558	5 6	16	479	562	5 2
17	496	581	5 5	17	506	586	5 1
18	523	603	5 4	18	533	608	5 0
19	551	625	5 2	19	562	630	4 11

#### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 57.		Continue Policy at same Premium Rate, and Receive	AGE 58.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$277.00	\$861.00	(1), Dividend in Cash	\$293.00	\$948.00
\$39.00	\$115.00	or (2), Yearly Income for Life	\$43.00	\$164.00
\$373.00	\$1,086.00	or (3), Dividend converted into Additional Paid-up Insurance	\$789.00	\$1,181.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$277.00 533.00	\$861.00 646.00	(4), Dividend in Cash and Paid-up Policy	\$293.00 538.00	\$948.00 651.00
\$277.00 446.00 13.38	\$861.00 572.00 17.16	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$293.00 456.00 13.68	\$948.00 533.00 17.49
\$446.00 277.00	\$572.00 861.00	{ Cash Guaranteed } { Cash Dividend }	\$456.00 293.00	\$533.00 948.00
\$723.00	\$1,133.00	or (6), Entire Value in Cash	\$749.00	\$1,151.00
\$103.00	\$211.00	or (7), Yearly Income for Life	\$111.00	\$200.00
\$980.00	\$1,810.00	or (8), Full Paid-up Policy	\$1,000.00	\$1,910.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see page 241



# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 59.				AGE 60.			
Annual Prem...\$75.70 Semi-An'l Prem... 39.36 Quarterly Prem... 20.06				Annual Prem...\$79.90 Semi-An'l Prem... 41.52 Quarterly Prem... 21.16			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$87	\$105	1 11	3	\$90	\$108	1 10
4	116	162	2 9	4	120	165	2 7
5	143	220	3 7	5	147	223	3 5
6	171	259	4 0	6	175	263	3 10
7	201	297	4 3	7	206	301	4 1
8	231	333	4 6	8	237	337	4 3
9	264	367	4 8	9	270	371	4 5
10	297	400	4 10	10	304	404	4 7
11	332	431	4 11	11	340	436	4 8
12	369	461	4 11	12	377	466	4 9
13	406	490	5 0	13	416	494	4 9
14	434	517	5 0	14	443	521	4 9
15	462	542	5 0	15	470	547	4 9
16	488	567	4 11	16	499	572	4 8
17	517	591	4 10	17	527	596	4 7
18	545	614	4 9	18	555	619	4 6
19	574	636	4 8	19	586	642	4 4

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 59.		Continue Policy at same Premium Rate, and Receive	AGE 60.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$313.00	\$1,054.00	(1), Dividend in Cash	\$335.00	\$1,183.00
\$47.00	\$188.00	or (2), Yearly Income for Life	\$53.00	\$217.00
\$410.00	\$1,298.00	or (3), Dividend converted into Additional Paid-up Insurance	\$433.00	\$1,441.00
		Or, Discontinue Policy, and Receive		
\$313.00	\$1,054.00	(4), Dividend in Cash and Paid-up Policy	\$335.00	\$1,183.00
542.00	657.00		547.00	664.00
\$313.00	\$1,054.00	or (5), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$335.00	\$1,183.00
465.00	595.00		474.00	607.00
13.95	17.85		14.22	18.21
\$465.00	\$595.00	{ Cash Guaranteed }	\$474.00	\$607.00
313.00	1,054.00	{ Cash Dividend }	335.00	1,183.00
\$778.00	\$1,649.00	or (6), Entire Value in Cash	\$809.00	\$1,790.00
\$119.00	\$295.00	or (7), Yearly Income for Life	\$128.00	\$329.00
\$1,020.00	\$2,030.00	or (8), Full Paid-up Policy	\$1,050.00	\$2,180.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 21.				AGE 22.			
Annual Prem ... \$40.50 Semi-An'l Prem. 21.06 Quarterly Prem. 10.73				Annual Prem ... \$41.20 Semi-An'l Prem. 21.43 Quarterly Prem. 10.92			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$68	\$300	8 11	3	\$69	\$300	9 1
4	94	400	15 8	4	97	400	15 8
5	125	500	22 5	5	128	500	22 6
6	160	600	28 6	6	164	600	27 11
7	200	700	33 5	7	204	700	32 7
8	245	800	37 7	8	250	800	36 6
9	295	900	41 4	9	301	900	40 1
10	318	1000		10	324	1000	
11	324	1000		11	332	1000	
12	332	1000		12	339	1000	
13	339	1000		13	346	1000	
14	346	1000		14	355	1000	
15	355	1000		15	362	1000	
16	362	1000		16	371	1000	
17	371	1000		17	379	1000	
18	379	1000		18	388	1000	
19	388	1000		19	398	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 21.		Continue Policy without further payment of Premiums and Receive	AGE 22.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$5.00	\$19.00	(1), Yearly Income for Life	\$9.00	\$19.00
\$110.00	\$746.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$410.00	\$736.00
\$143.00	\$291.00	or (3), Dividend in Cash	\$115.00	\$294.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$143.00	\$291.00	(4), Dividend in Cash	\$145.00	\$294.00
348.00	389.00	and Paid-up Policy	356.00	399.00
10.44	11.67	and Yearly Income for Life	10.68	11.97
\$348.00	\$389.00	{ Cash Guaranteed }	\$356.00	\$399.00
143.00	291.00	{ Cash Dividend }	115.00	294.00
\$191.00	\$680.00	or (5), Entire Value in Cash	\$501.00	\$693.00
\$30.00	\$15.00	or (6), Yearly Income for Life	\$31.00	\$16.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 23.				AGE 24.			
Annual Prem ...\$41.90 Semi-An'l Prem. 21.81 Quarterly Prem. 11.12				Annual Prem ...\$42.70 Semi-An'l Prem. 22.21 Quarterly Prem. 11.32			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$71	\$300	9 3	3	\$72	\$300	9 5
4	99	400	15 7	4	101	400	15 6
5	130	500	22 2	5	133	500	21 10
6	167	600	27 3	6	171	600	26 8
7	209	700	31 9	7	213	700	30 11
8	255	800	35 6	8	260	800	34 6
9	308	900	38 10	9	314	900	37 8
10	332	1000		10	339	1000	
11	339	1000		11	346	1000	
12	346	1000		12	355	1000	
13	355	1000		13	362	1000	
14	362	1000		14	371	1000	
15	371	1000		15	379	1000	
16	379	1000		16	388	1000	
17	388	1000		17	398	1000	
18	398	1000		18	407	1000	
19	407	1000		19	417	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 23.		Continue Policy without further payment of Premiums and Receive	AGE 24.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$9.00	\$20.00	(1), Yearly Income for Life	\$9.00	\$20.00
\$403.00	\$729.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$400.00	\$719.00
\$147.00	\$298.00	or (3), Dividend in Cash	\$149.00	\$301.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$147.00	\$298.00	(4), Dividend in Cash	\$149.00	\$301.00
364.00	408.00	and Paid-up Policy	372.00	418.00
10.92	12.24	and Yearly Income for Life	11.16	12.54
\$364.00	\$408.00	{ Cash Guaranteed }	\$372.00	\$418.00
147.00	298.00	{ Cash Dividend }	149.00	301.00
\$511.00	\$706.00	or (5), Entire Value in Cash	\$521.00	\$719.00
\$32.00	\$48.00	or (6), Yearly Income for Life	\$33.00	\$49.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 25.				AGE 26.			
Annual Prem...\$43.50 Semi-An'l Prem. 22.62 Quarterly Prem. 11.53				Annual Prem...\$44.30 Semi-An'l Prem. 23.06 Quarterly Prem. 11.75			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$75	\$300	9 6	3	\$76	\$300	9 5
4	103	400	15 5	4	105	400	15 3
5	136	500	21 5	5	140	500	21 1
6	174	600	26 1	6	178	600	25 6
7	217	700	30 1	7	223	700	29 3
8	267	800	33 6	8	273	800	32 6
9	321	900	36 7	9	329	900	35 5
10	346	1000		10	355	1000	
11	355	1000		11	362	1000	
12	362	1000		12	371	1000	
13	371	1000		13	379	1000	
14	379	1000		14	388	1000	
15	388	1000		15	398	1000	
16	398	1000		16	407	1000	
17	407	1000		17	417	1000	
18	417	1000		18	427	1000	
19	427	1000		19	437	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 25.		Continue Policy without further payment of Premiums and Receive	AGE 26.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$9 00	\$21.00	(1), Yearly Income for Life	\$10 00	\$22.00
\$393 00	\$714 00	or (2), Dividend converted into Additional Paid-up Insurance	\$392 00	\$706.00
\$150 00 1,000.00	\$306 00 1,000.00	or (3), Dividend in Cash and Paid-up Policy	\$153.00 1,000.00	\$310 00 1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$150 00 381.00 11.43	\$306 00 428.00 12.84	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$153 00 389.00 11.67	\$310.00 438.00 13.14
\$381.00 150 00	\$428.00 306 00	{ Cash Guaranteed } { Cash Dividend }	\$389.00 153 00	\$438.00 310 00
\$531.00	\$734 00	or (5), Entire Value in Cash	\$542 00	\$748 00
\$34 00	\$51.00	or (6), Yearly Income for Life	\$36 00	\$53.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000. Accumulation Policy with Annual Loans.

AGE 27.				AGE 28.			
Annual Prem ...\$45.20 Semi-An'l Prem. 23.51 Quarterly Prem. 11.98				Annual Prem ...\$46.10 Semi-An'l Prem. 23.98 Quarterly Prem. 12.22			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$78	\$300	9 3	3	\$80	\$300	9 2
4	107	400	15 0	4	110	400	14 9
5	143	500	20 9	5	146	500	20 4
6	183	600	24 11	6	187	600	24 3
7	228	700	28 6	7	233	700	27 8
8	278	800	31 7	8	285	800	31 0
9	336	900	34 9	9	343	900	34 0
10	362	1000		10	371	1000	
11	371	1000		11	379	1000	
12	379	1000		12	388	1000	
13	388	1000		13	398	1000	
14	398	1000		14	407	1000	
15	407	1000		15	417	1000	
16	417	1000		16	427	1000	
17	427	1000		17	437	1000	
18	437	1000		18	447	1000	
19	447	1000		19	459	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 27.		Continue Policy without further payment of Premiums and Receive	AGE 28.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$10.00	\$22.00	(1), Yearly Income for Life	\$10.00	\$23.00
\$385.00	\$701.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$381.00	\$693.00
\$154.00	\$315.00	or (3), Dividend in Cash	\$156.00	\$319.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$154.00	\$315.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$156.00	\$319.00
399.00	449.00		408.00	460.00
11.97	13.47		12.24	13.80
\$399.00	\$449.00	{ Cash Guaranteed }	\$408.00	\$460.00
151.00	315.00	{ Cash Dividend }	156.00	319.00
\$553.00	\$764.00	or (5), Entire Value in Cash	\$564.00	\$779.00
\$37.00	\$55.00	or (6), Yearly Income for Life	\$38.00	\$57.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 29.				AGE 30.			
Annual Prem...\$47.00 Semi-An'l Prem. 24.46 Quarterly Prem. 12.47				Annual Prem...\$48.00 Semi-An'l Prem. 24.98 Quarterly Prem. 12.73			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$81	\$300	9 1	3	\$83	\$300	9 0
4	112	400	14 6	4	116	400	14 3
5	149	500	19 11	5	152	500	19 6
6	191	600	23 8	6	195	600	23 4
7	238	700	27 3	7	244	700	26 9
8	292	800	30 5	8	298	800	29 9
9	352	900	33 4	9	359	900	32 8
10	379	1000		10	388	1000	
11	388	1000		11	398	1000	
12	398	1000		12	407	1000	
13	407	1000		13	417	1000	
14	417	1000		14	427	1000	
15	427	1000		15	437	1000	
16	437	1000		16	447	1000	
17	447	1000		17	459	1000	
18	459	1000		18	469	1000	
19	469	1000		19	480	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 29.		Continue Policy without further payment of Premiums and Receive	AGE 30.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$10.00	\$24.00	(1), Yearly Income for Life	\$11.00	\$25.00
\$377.00	\$692.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$375.00	\$688.00
\$158.00 1,000.00	\$326.00 1,000.00	or (3), Dividend in Cash and Paid-up Policy	\$161.00 1,000.00	\$332.00 1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$158.00 418.00 12.54	\$326.00 470.00 14.10	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$161.00 428.00 12.84	\$332.00 481.00 14.43
\$418.00 108.00	\$470.00 326.00	{ Cash Guaranteed } { Cash Dividend }	\$428.00 161.00	\$481.00 332.00
\$576.00	\$796.00	or (5), Entire Value in Cash	\$589.00	\$813.00
\$40.00	\$59.00	or (6), Yearly Income for Life	\$41.00	\$62.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 31.				AGE 32.			
Annual Prem ... \$49.10 Semi-An'l Prem. 25.51 Quarterly Prem. 13.00				Annual Prem ... \$50.10 Semi-An'l Prem. 26.06 Quarterly Prem. 13.28			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$85	\$300	9 0	3	\$87	\$300	9 0
4	118	400	14 2	4	121	400	14 1
5	155	500	19 4	5	160	500	19 1
6	200	600	23 0	6	205	600	22 8
7	249	700	26 3	7	255	700	25 9
8	306	800	29 2	8	313	800	28 6
9	368	900	31 11	9	377	900	31 2
10	398	1000		10	407	1000	
11	407	1000		11	417	1000	
12	417	1000		12	427	1000	
13	427	1000		13	437	1000	
14	437	1000		14	447	1000	
15	447	1000		15	459	1000	
16	459	1000		16	469	1000	
17	469	1000		17	480	1000	
18	480	1000		18	491	1000	
19	491	1000		19	503	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 31.		Continue Policy without further payment of Premiums and Receive	AGE 32.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$11.00	\$26.00	(1), Yearly Income for Life	\$12.00	\$27.00
\$371.00	\$683.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$369.00	\$681.00
\$163.00	\$337.00	or (3), Dividend in Cash and Paid-up Policy	\$166.00	\$314.00
1,000.00	1,000.00		1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$163.00	\$337.00	(4), Dividend in Cash and Paid-up Policy.	\$166.00	\$344.00
438.00	493.00	and Yearly Income for Life	449.00	504.00
13.14	14.79		13.47	15.12
\$438.00	\$493.00	{ Cash Guaranteed }	\$449.00	\$504.00
163.00	337.00	{ Cash Dividend }	166.00	344.00
\$601.00	\$730.00	or (5), Entire Value in Cash	\$615.00	\$748.00
\$43.00	\$64.00	or (6), Yearly Income for Life	\$44.00	\$67.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.



# LIFE 10 PAYMENTS.—\$1,000. Accumulation Policy with Annual Loans.

AGE 33.				AGE 34.			
Annual Prem ...\$51.20 Semi-An'l Prem. 26.64 Quarterly Prem. 13.57				Annual Prem ...\$52.40 Semi-An'l Prem. 27.24 Quarterly Prem. 13.88			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$89	\$300	8 11	3	\$91	\$300	8 11
4	123	400	13 11	4	126	400	13 9
5	164	500	18 10	5	167	500	18 7
6	209	600	22 3	6	214	600	21 10
7	261	700	25 2	7	268	700	24 8
8	320	800	27 11	8	328	800	27 3
9	385	900	30 6	9	395	900	29 9
10	417	1000		10	427	1000	
11	427	1000		11	437	1000	
12	437	1000		12	447	1000	
13	447	1000		13	459	1000	
14	459	1000		14	469	1000	
15	469	1000		15	480	1000	
16	480	1000		16	491	1000	
17	491	1000		17	503	1000	
18	503	1000		18	514	1000	
19	514	1000		19	526	1000	

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 33.		Continue Policy without further payment of Premiums and Receive	AGE 34.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$12.00	\$28.00	(1), Yearly Income for Life	\$12.00	\$29.00
\$365.00	\$680.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$367.00	\$680.00
\$168.00 1,000.00	\$351.00 1,000.00	or (3), Dividend in Cash and Paid-up Policy	\$173.00 1,000.00	\$359.00 1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$168.00 460.00 13.80	\$351.00 515.00 15.45	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$173.00 470.00 14.10	\$359.00 527.00 15.81
\$460.00 168.00	\$515.00 351.00	{ Cash Guaranteed } { Cash Dividend }	\$470.00 173.00	\$527.00 359.00
\$628.00	\$866.00	or (5), Entire Value in Cash	\$643.00	\$886.00
\$46.00	\$70.00	or (6), Yearly Income for Life	\$48.00	\$73.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 35.				AGE 36.			
Annual Prem...\$53.60 Semi-An'l Prem. 27.87 Quarterly Prem. 14.20				Annual Prem...\$54.80 Semi-An'l Prem. 28.52 Quarterly Prem. 14.53			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$93	\$300	8 11	3	\$96	\$300	8 10
4	129	400	13 7	4	132	400	13 4
5	171	500	18 3	5	175	500	17 11
6	219	600	21 4	6	225	600	20 11
7	274	700	24 1	7	280	700	23 6
8	335	800	26 7	8	343	800	25 11
9	404	900	29 0	9	414	900	28 3
10	437	1000		10	447	1000	
11	447	1000		11	459	1000	
12	459	1000		12	469	1000	
13	469	1000		13	480	1000	
14	480	1000		14	491	1000	
15	491	1000		15	503	1000	
16	503	1000		16	514	1000	
17	514	1000		17	526	1000	
18	526	1000		18	538	1000	
19	538	1000		19	549	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 35.		Continue Policy without further payment of Premiums and Receive	AGE 36.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$13.00	\$31.00	(1), Yearly Income for Life	\$13.00	\$32.00
\$365.00	\$680.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$363.00	\$680.00
\$176.00	\$367.00	or (3), Dividend in Cash and Paid-up Policy	\$179.00	\$375.00
1,000.00	1,000.00		1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$176.00	\$367.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$179.00	\$375.00
481.00	539.00		493.00	551.00
14.43	16.17		14.79	16.53
\$481.00	\$539.00	{ Cash Guaranteed }	\$493.00	\$551.00
176.00	367.00	{ Cash Dividend }	179.00	375.00
\$657.00	\$906.00	or (5), Entire Value in Cash	\$672.00	\$926.00
\$50.00	\$76.00	or (6), Yearly Income for Life	\$52.00	\$80.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 37.				AGE 38.			
Annual Prem...\$56.20 Semi-An'l Prem... 29.20 Quarterly Prem... 14.88				Annual Prem...\$57.50 Semi-An'l Prem... 29.92 Quarterly Prem... 15.25			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$98	\$300	8 10	3	\$100	\$300	8 9
4	135	400	13 2	4	139	400	13 0
5	180	500	17 7	5	185	500	17 2
6	230	600	20 5	6	235	600	19 11
7	288	700	22 11	7	294	700	22 4
8	352	800	25 2	8	360	800	24 6
9	424	900	27 6	9	435	900	26 9
10	459	1000		10	469	1000	
11	469	1000		11	480	1000	
12	480	1000		12	491	1000	
13	491	1000		13	503	1000	
14	503	1000		14	514	1000	
15	514	1000		15	526	1000	
16	526	1000		16	538	1000	
17	538	1000		17	549	1000	
18	549	1000		18	561	1000	
19	561	1000		19	573	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 37.		Continue Policy without further payment of Premiums and Receive	AGE 38.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$14.00	\$34.00	(1), Yearly Income for Life	\$15.00	\$36.00
\$364.00	\$683.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$366.00	\$686.00
\$184.00	\$385.00	or (3), Dividend in Cash	\$189.00	\$395.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$184.00	\$385.00	(4), Dividend in Cash	\$189.00	\$395.00
504.00	563.00	and Paid-up Policy	515.00	575.00
15.12	16.89	and Yearly Income for Life	15.45	17.25
\$504.00	\$563.00	{ Cash Guaranteed }	\$515.00	\$575.00
184.00	385.00	{ Cash Dividend }	189.00	395.00
\$688.00	\$948.00	or (5), Entire Value in Cash	\$704.00	\$970.00
\$54.00	\$64.00	or (6), Yearly Income for Life	\$57.00	\$68.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2

# LIFE 10 PAYMENTS.—\$1,000. Accumulation Policy with Annual Loans.

AGE 39.				AGE 40.			
Annual Prem...\$59.00 Semi-An'l Prem. 30.66 Quarterly Prem. 15.62				Annual Prem...\$60.40 Semi-An'l Prem. 31.43 Quarterly Prem. 16.02			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$103	\$300	8 8	3	\$105	\$300	8 7
4	143	400	12 9	4	146	400	12 6
5	189	500	16 10	5	193	500	16 5
6	242	600	19 4	6	247	600	18 10
7	301	700	21 8	7	309	700	21 1
8	369	800	23 10	8	378	800	23 2
9	444	900	26 0	9	455	900	25 3
10	480	1000		10	491	1000	
11	491	1000		11	503	1000	
12	503	1000		12	514	1000	
13	514	1000		13	526	1000	
14	526	1000		14	538	1000	
15	538	1000		15	549	1000	
16	549	1000		16	561	1000	
17	561	1000		17	573	1000	
18	573	1000		18	585	1000	
19	585	1000		19	597	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 39.		Continue Policy without further payment of Premiums and Receive	AGE 40.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$16 00	\$38 00	(1), Yearly Income for Life	\$16 00	\$40 00
\$365 00	\$691 00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$365 00	\$697 00
\$193 00	\$406 00	or (3), Dividend in Cash	\$197 00	\$418 00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$193 00	\$406 00	(4), Dividend in Cash	\$197 00	\$418 00
527.00	587.00	and Paid-up Policy	539.00	599.00
15.81	17.61	and Yearly Income for Life	16.17	17.97
\$527.00	\$587.00	{ Cash Guaranteed }	\$539.00	\$599.00
193.00	406.00	{ Cash Dividend }	197 00	418 00
\$720.00	\$993 00	or (5), Entire Value in Cash	\$736 00	\$1,017 00
\$59.00	\$93.00	or (6), Yearly Income for Life	\$62 00	\$98.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000. Accumulation Policy with Annual Loans.

AGE 41.				AGE 42.			
Annual Prem ... \$62.00 Semi-An'l Prem. 32.24 Quarterly Prem. 16.43				Annual Prem ... \$63.60 Semi-An'l Prem. 33.08 Quarterly Prem. 16.86			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$108	\$300	8 5	3	\$110	\$300	8 3
4	149	400	12 2	4	153	400	11 10
5	197	500	15 11	5	203	500	15 6
6	253	600	18 4	6	259	600	17 9
7	316	700	20 5	7	323	700	19 10
8	386	800	22 5	8	395	800	21 9
9	465	900	24 6	9	477	900	23 9
10	503	1000		10	514	1000	
11	514	1000		11	526	1000	
12	526	1000		12	538	1000	
13	538	1000		13	549	1000	
14	549	1000		14	561	1000	
15	561	1000		15	573	1000	
16	573	1000		16	585	1000	
17	585	1000		17	597	1000	
18	597	1000		18	610	1000	
19	610	1000		19	622	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 41.		Continue Policy without further payment of Premiums and Receive	AGE 42.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$17.00	\$43.00	(1), Yearly Income for Life	\$18.00	\$45.00
\$366.00	\$704.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$367.00	\$711.00
\$202.00	\$431.00	or (3), Dividend in Cash	\$207.00	\$444.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$202.00	\$431.00	(4), Dividend in Cash	\$207.00	\$444.00
551.00	611.00	and Paid-up Policy	563.00	623.00
16.53	18.33	and Yearly Income for Life	16.89	18.69
\$551.00	\$611.00	{ Cash Guaranteed }	\$563.00	\$623.00
202.00	431.00	{ Cash Dividend }	207.00	444.00
\$753.00	\$1,012.00	or (5), Entire Value in Cash	\$770.00	\$1,067.00
\$65.00	\$104.00	or (6), Yearly Income for Life	\$68.00	\$110.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations, see Page 206

# LIFE 10 PAYMENTS.—\$1,000. Accumulation Policy with Annual Loans.

AGE 23.				AGE 24.			
Annual Prem ...\$41.90 Semi-An'l Prem. 21.81 Quarterly Prem. 11.12				Annual Prem ...\$42.70 Semi-An'l Prem. 22.21 Quarterly Prem. 11.32			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$71	\$300	9 3	3	\$72	\$300	9 5
4	99	400	15 7	4	101	400	15 6
5	130	500	22 2	5	133	500	21 10
6	167	600	27 3	6	171	600	26 8
7	209	700	31 9	7	213	700	30 11
8	255	800	35 6	8	260	800	34 6
9	308	900	38 10	9	314	900	37 8
10	332	1000		10	339	1000	
11	339	1000		11	346	1000	
12	346	1000		12	355	1000	
13	355	1000		13	362	1000	
14	362	1000		14	371	1000	
15	371	1000		15	379	1000	
16	379	1000		16	388	1000	
17	388	1000		17	398	1000	
18	398	1000		18	407	1000	
19	407	1000		19	417	1000	

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 23.		Continue Policy without further payment of Premiums and Receive	AGE 24.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$9.00	\$20.00	(1), Yearly Income for Life	\$9.00	\$20.00
\$403.00	\$729.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$400.00	\$719.00
\$147.00	\$298.00	or (3), Dividend in Cash	\$149.00	\$301.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$147.00	\$298.00	(4), Dividend in Cash	\$149.00	\$301.00
364.00	408.00	and Paid-up Policy	372.00	418.00
10.92	12.24	and Yearly Income for Life	11.16	12.54
\$364.00	\$408.00	{ Cash Guaranteed }	\$372.00	\$418.00
147.00	298.00	{ Cash Dividend }	149.00	301.00
\$511.00	\$706.00	or (5), Entire Value in Cash	\$521.00	\$719.00
\$32.00	\$15.00	or (6), Yearly Income for Life	\$33.00	\$14.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 24.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 25.				AGE 26.			
Annual Prem...\$43.50 Semi-An'l Prem. 22.62 Quarterly Prem. 11.53				Annual Prem...\$44.30 Semi-An'l Prem. 23.06 Quarterly Prem. 11.75			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$75	\$300	9 6	3	\$76	\$300	9 5
4	103	400	15 5	4	105	400	15 3
5	136	500	21 5	5	140	500	21 1
6	174	600	26 1	6	178	600	25 6
7	217	700	30 1	7	223	700	29 3
8	267	800	33 6	8	273	800	32 6
9	321	900	36 7	9	329	900	35 5
10	346	1000		10	355	1000	
11	355	1000		11	362	1000	
12	362	1000		12	371	1000	
13	371	1000		13	379	1000	
14	379	1000		14	388	1000	
15	388	1000		15	398	1000	
16	398	1000		16	407	1000	
17	407	1000		17	417	1000	
18	417	1000		18	427	1000	
19	427	1000		19	437	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 25.		Continue Policy without further payment of Premiums and Receive	AGE 26.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$9 00	\$21.00	(1), Yearly Income for Life	\$10 00	\$22.00
\$393 00	\$711 00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$392 00	\$706.00
\$150 00 1,000.00	\$306 00 1,000.00	or (3), Dividend in Cash and Paid-up Policy	\$153.00 1,000.00	\$310 00 1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$150 00 381.00 11.43	\$306 00 428.00 12.84	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$153 00 389.00 11.67	\$310.00 438.00 13.14
\$381.00 150 00	\$428.00 306 00	{ Cash Guaranteed } { Cash Dividend }	\$389.00 153.00	\$438.00 310.00
\$531.00	\$734 00	or (5), Entire Value in Cash	\$542 00	\$748 00
\$34 00	\$51.00	or (6), Yearly Income for Life	\$36 00	\$53.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 27.				AGE 28.			
Annual Prem ... \$45.20 Semi-An'l Prem. 23.51 Quarterly Prem. 11.98				Annual Prem ... \$46.10 Semi-An'l Prem. 23.98 Quarterly Prem. 12.22			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$78	\$300	9 3	3	\$80	\$300	9 2
4	107	400	15 0	4	110	400	14 9
5	143	500	20 9	5	146	500	20 4
6	183	600	24 11	6	187	600	24 3
7	228	700	28 6	7	233	700	27 8
8	278	800	31 7	8	285	800	31 0
9	336	900	34 9	9	343	900	34 0
10	362	1000		10	371	1000	
11	371	1000		11	379	1000	
12	379	1000		12	388	1000	
13	388	1000		13	398	1000	
14	398	1000		14	407	1000	
15	407	1000		15	417	1000	
16	417	1000		16	427	1000	
17	427	1000		17	437	1000	
18	437	1000		18	447	1000	
19	447	1000		19	459	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 27.		Continue Policy without further payment of Premiums and Receive	AGE 28.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$10.00	\$22.00	(1), Yearly Income for Life	\$10.00	\$23.00
\$385.00	\$701.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$381.00	\$693.00
\$154.00	\$315.00	or (3), Dividend in Cash	\$156.00	\$319.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$154.00	\$315.00	(4), Dividend in Cash	\$156.00	\$319.00
399.00	449.00	and Paid-up Policy	408.00	460.00
11.97	13.47	and Yearly Income for Life	12.24	13.80
\$399.00	\$449.00	{ Cash Guaranteed }	\$408.00	\$460.00
154.00	315.00	{ Cash Dividend }	156.00	319.00
\$553.00	\$764.00	or (5), Entire Value in Cash	\$564.00	\$779.00
\$37.00	\$55.00	or (6), Yearly Income for Life	\$38.00	\$57.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.



# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 29.				AGE 30.			
Annual Prem...\$47.00 Semi-An'l Prem. 24.46 Quarterly Prem. 12.47				Annual Prem...\$48.00 Semi-An'l Prem. 24.98 Quarterly Prem. 12.73			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$81	\$300	9 1	3	\$83	\$300	9 0
4	112	400	14 6	4	118	400	14 3
5	149	500	19 11	5	152	500	19 6
6	191	600	23 8	6	195	600	23 4
7	238	700	27 3	7	244	700	26 9
8	292	800	30 5	8	298	800	29 9
9	352	900	33 4	9	359	900	32 8
10	379	1000		10	388	1000	
11	388	1000		11	398	1000	
12	398	1000		12	407	1000	
13	407	1000		13	417	1000	
14	417	1000		14	427	1000	
15	427	1000		15	437	1000	
16	437	1000		16	447	1000	
17	447	1000		17	459	1000	
18	459	1000		18	469	1000	
19	489	1000		19	480	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 29.		Continue Policy without further payment of Premiums and Receive	AGE 30.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$10.00	\$24.00	(1), Yearly Income for Life	\$11.00	\$25.00
\$377.00	\$692.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$375.00	\$688.00
1.58.00	\$326.00	or (3), Dividend in Cash and Paid-up Policy	\$161.00	\$332.00
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$158.00	\$326.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$161.00	\$332.00
418.00	470.00		428.00	481.00
12.54	14.10		12.84	14.43
\$418.00	\$470.00	{ Cash Guaranteed }	\$428.00	\$481.00
1.58.00	326.00	{ Cash Dividend }	161.00	332.00
\$576.00	\$796.00	or (5), Entire Value in Cash	\$589.00	\$813.00
\$10.00	\$59.00	or (6), Yearly Income for Life	\$11.00	\$62.00

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 For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 43.				AGE 44.			
Annual Prem...\$65.30 Semi-An'l Prem... 33.97 Quarterly Prem... 17.31				Annual Prem...\$67.10 Semi-An'l Prem... 34.89 Quarterly Prem... 17.78			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$113	\$300	8 1	3	\$116	\$300	7 11
4	156	400	11 6	4	161	400	11 2
5	207	500	15 0	5	212	500	14 7
6	265	600	17 2	6	271	600	16 8
7	331	700	19 2	7	338	700	18 6
8	404	800	21 0	8	413	800	20 4
9	487	900	23 0	9	498	900	22 3
10	526	1000		10	538	1000	
11	538	1000		11	549	1000	
12	549	1000		12	561	1000	
13	561	1000		13	573	1000	
14	573	1000		14	585	1000	
15	585	1000		15	597	1000	
16	597	1000		16	610	1000	
17	610	1000		17	622	1000	
18	622	1000		18	634	1000	
19	634	1000		19	646	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 43.		Continue Policy without further payment of Premiums and Receive	AGE 44.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$19.00	\$18.00	(1), Yearly Income for Life	\$20.00	\$52.00
\$368.00	\$718.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$371.00	\$728.00
\$212.00	\$457.00	or (3), Dividend in Cash	\$218.00	\$472.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$212.00	\$457.00	(4), Dividend in Cash	\$218.00	\$472.00
575.00	636.00	and Paid-up Policy	587.00	648.00
17.25	19.08	and Yearly Income for Life	17.61	19.44
\$575.00	\$636.00	{ Cash Guaranteed } { Cash Dividend }	\$587.00	\$648.00
212.00	457.00		218.00	472.00
\$787.00	\$1,093.00	or (5), Entire Value in Cash	\$805.00	\$1,120.00
\$72.00	\$116.00	or (6), Yearly Income for Life	\$75.00	\$123.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000. Accumulation Policy with Annual Loans.

AGE 45.				AGE 46.			
Annual Prem ... \$69.00 Semi-An'l Prem. 35.85 Quarterly Prem. 18.27				Annual Prem ... \$70.90 Semi-An'l Prem. 36.87 Quarterly Prem. 18.79			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$119	\$300	7 8	3	\$121	\$300	7 5
4	164	400	10 10	4	167	400	10 6
5	216	500	14 1	5	222	500	13 7
6	276	600	16 1	6	282	600	15 6
7	345	700	17 11	7	353	700	17 3
8	422	800	19 8	8	432	800	18 11
9	509	900	21 6	9	521	900	20 9
10	549	1000		10	561	1000	
11	561	1000		11	573	1000	
12	573	1000		12	585	1000	
13	585	1000		13	597	1000	
14	597	1000		14	610	1000	
15	610	1000		15	622	1000	
16	622	1000		16	634	1000	
17	634	1000		17	646	1000	
18	646	1000		18	658	1000	
19	658	1000		19	670	1000	

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 45.		Continue Policy without further payment of Premiums and Receive	AGE 46.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$21.00	\$55.00	(1), Yearly Income for Life	\$23.00	\$59.00
\$373.00	\$739.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$377.00	\$752.00
\$224.00	\$488.00	or (3), Dividend in Cash	\$231.00	\$506.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$224.00	\$488.00	(4), Dividend in Cash	\$231.00	\$506.00
599.00	660.00	and Paid-up Policy	611.00	672.00
17.97	19.80	and Yearly Income for Life	18.33	20.16
\$599.00	\$660.00	{ Cash Guaranteed }	\$611.00	\$672.00
		{ Cash Dividend }	231.00	506.00
\$423.00	\$1,148.00	or (5), Entire Value in Cash	\$442.00	\$1,178.00
\$70.00	\$130.00	or (6), Yearly Income for Life	\$74.00	\$138.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations See Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 47.				AGE 48.			
Annual Prem. . . \$72.90 Semi-An'l Prem. . 37.92 Quarterly Prem. . 19.33				Annual Prem. . . \$75.10 Semi-An'l Prem. . 39.03 Quarterly Prem. . 19.89			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$123	\$300	7 1	3	\$126	\$300	6 10
4	170	400	10 2	4	174	400	9 9
5	226	500	13 1	5	230	500	12 7
6	289	600	14 11	6	294	600	14 4
7	360	700	16 7	7	368	700	15 11
8	441	800	18 3	8	449	800	17 7
9	531	900	19 11	9	543	900	19 3
10	573	1000		10	585	1000	
11	585	1000		11	597	1000	
12	597	1000		12	610	1000	
13	610	1000		13	622	1000	
14	622	1000		14	634	1000	
15	634	1000		15	646	1000	
16	646	1000		16	658	1000	
17	658	1000		17	670	1000	
18	670	1000		18	681	1000	
19	681	1000		19	693	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 47.		Continue Policy without further payment of Premiums and Receive	AGE 48.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$24.00	\$64.00	(1), Yearly Income for Life	\$26.00	\$69.00
\$381.00	\$770.00	or (2), Dividend converted into Additional Paid-up Insurance	\$385.00	\$789.00
\$238.00	\$527.00	or (3), Dividend in Cash and Paid-up Policy	\$245.00	\$549.00
1,000.00	1,000.00		1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$238.00	\$527.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$245.00	\$549.00
623.00	683.00		636.00	695.00
18.69	20.49		19.08	20.85
\$623.00	\$683.00	{ Cash Guaranteed }	\$636.00	\$695.00
238.00	527.00	{ Cash Dividend }	245.00	549.00
\$561.00	\$1,210.00	or (5), Entire Value in Cash	\$571.00	\$1,244.00
\$59.00	\$147.00	or (6), Yearly Income for Life	\$54.00	\$156.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Part 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 49.				AGE 50.			
Annual Prem...\$77.30 Semi-An'l Prem.. 40.19 Quarterly Prem.. 20.48				Annual Prem...\$79.60 Semi-An'l Prem.. 41.40 Quarterly Prem.. 21.10			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$128	\$300	6 7	3	\$130	\$300	6 4
4	177	400	9 4	4	181	400	8 11
5	234	500	12 1	5	239	500	11 7
6	300	600	13 9	6	306	600	13 2
7	375	700	15 4	7	382	700	14 8
8	459	800	16 10	8	468	800	16 2
9	554	900	18 6	9	566	900	17 10
10	597	1000		10	610	1000	
11	610	1000		11	622	1000	
12	622	1000		12	634	1000	
13	634	1000		13	646	1000	
14	646	1000		14	658	1000	
15	658	1000		15	670	1000	
16	670	1000		16	681	1000	
17	681	1000		17	693	1000	
18	693	1000		18	705	1000	
19	705	1000		19	716	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 49.		Continue Policy without further payment of Premiums and Receive	AGE 50.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$27.00	\$74.00	(1), Yearly Income for Life	\$29.00	\$50.00
\$358.00	\$511.00	or (2), Dividend converted into Additional Paid-up Insurance	\$393.00	\$537.00
\$252.00	\$574.00	or (3), Dividend in Cash and Paid-up Policy	\$260.00	\$602.00
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$252.00	\$574.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$260.00	\$602.00
648.00	707.00		660.00	718.00
19.44	21.21		19.80	21.54
\$648.00	\$707.00	{ Cash Guaranteed }	\$660.00	\$718.00
252.00	574.00	{ Cash Dividend }	260.00	602.00
\$900.00	\$1,281.00	or (5), Entire Value in Cash	\$920.00	\$1,320.00
\$99.00	\$166.00	or (6), Yearly Income for Life	\$104.00	\$177.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 51.				AGE 52.			
Annual Prem ...\$82.10 Semi-An'l Prem. 42.67 Quarterly Prem. 21.75				Annual Prem ...\$84.60 Semi-An'l Prem. 44.00 Quarterly Prem. 22.42			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$133	\$300	6 0	3	\$135	\$300	5 9
4	185	400	8 6	4	188	400	8 2
5	244	500	11 1	5	248	500	10 7
6	312	600	12 7	6	318	600	12 0
7	390	700	14 0	7	397	700	13 5
8	478	800	15 6	8	487	800	14 10
9	578	900	17 1	9	589	900	16 5
10	622	1000		10	634	1000	
11	634	1000		11	646	1000	
12	646	1000		12	658	1000	
13	658	1000		13	670	1000	
14	670	1000		14	681	1000	
15	681	1000		15	693	1000	
16	693	1000		16	705	1000	
17	705	1000		17	716	1000	
18	716	1000		18	728	1000	
19	728	1000		19	738	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 51.		Continue Policy without further payment of Premiums and Receive	AGE 52.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$31.00	\$83.00	(1), Yearly Income for Life	\$33.00	\$95.00
\$400.00	\$868.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$407.00	\$903.00
\$269.00	\$634.00	or (3), Dividend in Cash and Paid-up Policy	\$279.00	\$669.00
1,000.00	1,000.00		1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$269.00	\$634.00	(4), Dividend in Cash and Paid-up Policy	\$279.00	\$669.00
672.00	729.00	and Paid-up Policy	683.00	740.00
20.16	21.87	and Yearly Income for Life	20.49	22.20
\$672.00	\$729.00	{ Cash Guaranteed }	\$683.00	\$740.00
269.00	634.00	{ Cash Dividend }	279.00	669.00
\$941.00	\$1,363.00	or (5), Entire Value in Cash	\$962.00	\$1,409.00
\$110.00	\$189.00	or (6), Yearly Income for Life	\$117.00	\$202.00

The amounts represented by the figures printed in red are not guaranteed  
 For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000. Accumulation Policy with Annual Loans.

AGE 53.				AGE 54.			
Annual Prem ... \$87.30 Semi-An'l Prem. 45.39 Quarterly Prem. 23.13				Annual Prem ... \$90.10 Semi-An'l Prem. 46.84 Quarterly Prem. 23.87			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$138	\$300	5 5	3	\$141	\$300	5 2
4	191	400	7 9	4	194	400	7 5
5	253	500	10 1	5	257	500	9 7
6	323	600	11 6	6	329	600	10 11
7	404	700	12 10	7	412	700	12 2
8	497	800	14 2	8	505	800	13 6
9	601	900	15 9	9	612	900	15 0
10	646	1000		10	658	1000	
11	658	1000		11	670	1000	
12	670	1000		12	681	1000	
13	681	1000		13	693	1000	
14	693	1000		14	705	1000	
15	705	1000		15	716	1000	
16	716	1000		16	728	1000	
17	728	1000		17	738	1000	
18	738	1000		18	750	1000	
19	750	1000		19	760	1000	

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 53.		Continue Policy without further payment of Premiums and Receive	AGE 54.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$336.00	\$105.00	(1), Yearly Income for Life	\$338.00	\$115.00
\$415.00	\$943.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$424.00	\$990.00
\$289.00	\$709.00	or (3), Dividend in Cash and Paid-up Policy	\$300.00	\$755.00
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$289.00	\$709.00	(4), Dividend in Cash and Paid-up Policy	\$300.00	\$755.00
695.00	751.00	and Yearly Income for Life	707.00	762.00
20.85	22.53		21.21	22.86
\$695.00	\$751.00	{ Cash Guaranteed }	\$707.00	\$762.00
289.00	709.00	{ Cash Dividend }	300.00	755.00
\$984.00	\$1,460.00	or (5), Entire Value in Cash	\$1,007.00	\$1,517.00
\$123.00	\$216.00	or (6), Yearly Income for Life	\$130.00	\$232.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 55.				AGE 56.			
Annual Prem...\$93.00 Semi-An'l Prem.. 48.37 Quarterly Prem.. 24.65				Annual Prem...\$96.10 Semi-An'l Prem.. 49.97 Quarterly Prem.. 25.46			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$143	\$300	4 11	3	\$145	\$300	4 7
4	197	400	7 0	4	201	400	6 8
5	261	500	9 1	5	266	500	8 7
6	335	600	10 4	6	340	600	9 10
7	419	700	11 7	7	425	700	11 0
8	514	800	12 11	8	523	800	12 3
9	621	900	14 4	9	634	900	13 9
10	670	1000		10	681	1000	
11	681	1000		11	693	1000	
12	693	1000		12	705	1000	
13	705	1000		13	716	1000	
14	716	1000		14	728	1000	
15	728	1000		15	738	1000	
16	738	1000		16	750	1000	
17	750	1000		17	760	1000	
18	760	1000		18	770	1000	
19	770	1000		19	780	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 55.		Continue Policy without further payment of Premiums and Receive	AGE 56.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$41.00	\$127.00	(1), Yearly Income for Life	\$45.00	\$141.00
\$434.00	\$1,045.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$445.00	\$1,110.00
\$312.00	\$708.00	or (3), Dividend in Cash and Paid-up Policy	\$325.00	\$769.00
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$312.00	\$708.00	(4), Dividend in Cash and Paid-up Policy	\$325.00	\$769.00
718.00	772.00	and Yearly Income for Life	729.00	782.00
21.54	23.16		21.87	23.46
\$718.00 312.00	\$772.00 708.00	{ Cash Guaranteed } { Cash Dividend }	\$729.00 325.00	\$782.00 769.00
\$1,030.00	\$1,580.00	or (5), Entire Value in Cash	\$1,054.00	\$1,651.00
\$138.00	\$249.00	or (6), Yearly Income for Life	\$146.00	\$269.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.



# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 57.				AGE 58.			
Annual Prem ...\$99.30 Semi-An'l Prem. 51.65 Quarterly Prem. 26.32				Annual Prem ...\$102.70 Semi-An'l Prem. 53.41 Quarterly Prem. 27.22			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$147	\$300	4 4	3	\$149	\$300	4 1
4	204	400	6 3	4	207	400	5 11
5	270	500	8 2	5	273	500	7 8
6	345	600	9 4	6	351	600	8 10
7	433	700	10 5	7	439	700	9 11
8	532	800	11 8	8	541	800	11 1
9	646	900	13 1	9	657	900	12 5
10	693	1000		10	705	1000	
11	705	1000		11	716	1000	
12	716	1000		12	728	1000	
13	728	1000		13	738	1000	
14	738	1000		14	750	1000	
15	750	1000		15	760	1000	
16	760	1000		16	770	1000	
17	770	1000		17	780	1000	
18	780	1000		18	790	1000	
19	790	1000		19	800	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 57.		Continue Policy without further payment of Premiums and Receive	AGE 58.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$18 00	\$158 00	(1), Yearly Income for Life	\$52 00	\$177 00
\$157 00	\$1,186 00	or (2), Dividend converted into Addi- tional Paid-up Insurance	\$469 00	\$1,276 00
\$339 00 1,000.00	\$940.00 1,000.00	or (3), Dividend in Cash and Paid-up Policy	\$353.00 1,000.00	\$1,024.00 1,000.00
		Or, Discontinue Policy, and Receive		
\$339 00 740.00 22.20	\$940 00 792.00 23.76	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$353.00 751.00 22.53	\$1,024 00 802.00 24.06
\$740.00 339 00	\$792.00 940 00	{ Cash Guaranteed } { Cash Dividend }	\$751.00 353 00	\$802.00 1 024 00
\$1,079 00	\$1,732 00	or (5), Entire Value in Cash	\$1,104.00	\$1,826 00
\$154 00	\$292 00	or (6), Yearly Income for Life	\$163 00	\$317 00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations, see Page 12.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 59.		Annual Prem..\$106.30 Semi-An'l Prem. 55.27 Quarterly Prem . 28.17		Annual Prem..\$110.10 Semi-An'l Prem. 57.23 Quarterly Prem . 29.17		AGE 60.	
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$151	\$300	3 10	3	\$152	\$300	3 7
4	209	400	5 6	4	212	400	5 2
5	277	500	7 3	5	280	500	6 10
6	355	600	8 3	6	360	600	7 10
7	445	700	9 4	7	452	700	8 10
8	549	800	10 6	8	556	800	9 11
9	668	900	11 10	9	678	900	11 2
10	716	1000		10	728	1000	
11	728	1000		11	738	1000	
12	738	1000		12	750	1000	
13	750	1000		13	760	1000	
14	760	1000		14	770	1000	
15	770	1000		15	780	1000	
16	780	1000		16	790	1000	
17	790	1000		17	800	1000	
18	800	1000		18	808	1000	
19	808	1000		19	818	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 59.		Continue Policy without further payment of Premiums and Receive	AGE 60.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$56.00	\$201.00	(1), Yearly Income for Life	\$61.00	\$229.00
\$485.00	\$1,387.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$503.00	\$1,521.00
\$370.00	\$1,126.00	or (3), Dividend in Cash and Paid-up Policy	\$389.00	\$1,249.00
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$370.00	\$1,126.00	(4), Dividend in Cash and Paid-up Policy	\$389.00	\$1,249.00
762.00	811.00	and Yearly Income for Life	772.00	820.00
22.86	24.33		23.16	24.60
\$762.00	\$811.00	{ Cash Guaranteed }	\$772.00	\$820.00
370.00	1,126.00	{ Cash Dividend }	389.00	1,249.00
\$1,132.00	\$1,937.00	or (5), Entire Value in Cash	\$1,161.00	\$2,069.00
\$173.00	\$316.00	or (6), Yearly Income for Life	\$183.00	\$380.00

The amounts represented by the figures printed in red are not guaranteed  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 21.				AGE 22.			
Annual Prem...\$30.80 Semi-An'l Prem. 16.01 Quarterly Prem. 8.16				Annual Prem...\$31.30 Semi-An'l Prem. 16.30 Quarterly Prem. 8.30			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$45	\$200	5 8	3	\$46	\$200	5 8
4	63	266	9 3	4	64	266	9 4
5	83	333	12 11	5	85	333	13 1
6	103	400	16 6	6	105	400	16 5
7	124	466	20 0	7	127	466	19 10
8	147	533	23 5	8	151	533	23 0
9	173	600	26 6	9	176	600	25 11
10	201	666	29 2	10	206	666	28 5
11	231	733	31 5	11	236	733	30 7
12	264	800	33 4	12	270	800	32 5
13	299	866	35 1	13	306	866	34 1
14	333	933	36 8	14	345	933	36 0
15	355	1000		15	362	1000	
16	362	1000		16	371	1000	
17	371	1000		17	379	1000	
18	379	1000		18	388	1000	
19	388	1000		19	398	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 21.		Continue Policy without further payment of Premiums and Receive	AGE 22.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$8.00	\$19.00	(1), Yearly Income for Life	\$9.00	\$19.00
\$410.00	\$746.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$410.00	\$736.00
\$143.00	\$291.00	or (3), Dividend in Cash	\$146.00	\$294.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$143.00	\$291.00	(4), Dividend in Cash	\$146.00	\$294.00
348.00	389.00	and Paid-up Policy	355.00	399.00
10.44	11.67	and Yearly Income for Life	10.65	11.97
\$348.00	\$389.00	{ Cash Guaranteed }	\$355.00	\$399.00
143.00	291.00	{ Cash Dividend }	146.00	294.00
\$491.00	\$680.00	or (5), Entire Value in Cash	\$501.00	\$693.00
\$30.00	\$45.00	or (6), Yearly Income for Life	\$31.00	\$46.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 23.			AGE 24.		
Annual Prem...\$31.90 Semi-An'l Prem... 16.59 Quarterly Prem... 8.46			Annual Prem...\$32.50 Semi-An'l Prem... 16.90 Quarterly Prem... 8.61		
End of Years.	Loans.	Paid-up Policy.	End of Years.	Loans.	Paid-up Policy.
3	\$47	\$200	3	\$48	\$200
4	65	266	4	67	266
5	86	333	5	88	333
6	107	400	6	109	400
7	129	466	7	132	466
8	154	533	8	158	533
9	181	600	9	185	600
10	210	666	10	215	666
11	242	733	11	247	733
12	276	800	12	282	800
13	313	866	13	320	866
14	353	933	14	361	933
15	371	1000	15	379	1000
16	379	1000	16	388	1000
17	388	1000	17	398	1000
18	398	1000	18	407	1000
19	407	1000	19	417	1000

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 23.		Continue Policy without further payment of Premiums and Receive	AGE 24.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$9.00	\$20.00	(1), Yearly Income for Life	\$9.00	\$20.00
\$403.00	\$729.00	or (2), Dividend converted into Addi- tional Paid-up Insurance	\$400.00	\$719.00
\$147.00	\$298.00	or (3), Dividend in Cash	\$149.00	\$301.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$147.00	\$298.00	(4), Dividend in Cash	\$149.00	\$301.00
364.00	408.00	and Paid-up Policy	372.00	418.00
10.92	12.24	and Yearly Income for Life	11.16	12.54
\$364.00	\$408.00	{ Cash Guaranteed }	\$372.00	\$418.00
147.00	298.00	{ Cash Dividend }	149.00	301.00
\$511.00	\$706.00	or (5), Entire Value in Cash	\$521.00	\$719.00
\$32.00	\$14.00	or (6), Yearly Income for Life	\$33.00	\$19.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 25.				AGE 26.			
Annual Prem...\$33.10 Semi-An'l Prem. 17.22 Quarterly Prem. 8.78				Annual Prem...\$38.80 Semi-An'l Prem. 17.56 Quarterly Prem. 8.95			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$49	\$200	5 10	3	\$50	\$200	5 10
4	68	266	9 4	4	70	266	9 4
5	90	333	12 11	5	92	333	12 10
6	112	400	16 0	6	114	400	15 10
7	135	466	19 0	7	139	466	18 8
8	162	533	21 9	8	165	533	21 4
9	189	600	24 2	9	193	600	23 7
10	219	666	26 3	10	225	666	25 11
11	253	733	28 5	11	258	733	27 11
12	289	800	30 4	12	295	800	29 9
13	328	866	32 1	13	335	866	31 5
14	370	933	33 10	14	378	933	33 1
15	388	1000		15	398	1000	
16	398	1000		16	407	1000	
17	407	1000		17	417	1000	
18	417	1000		18	427	1000	
19	427	1000		19	437	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 25.		Continue Policy without further payment of Premiums and Receive	AGE 26.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$9.00	\$21.00	(1), Yearly Income for Life	\$10.00	\$22.00
\$393.00	\$714.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$392.00	\$706.00
\$150.00	\$306.00	or (3), Dividend in Cash and Paid-up Policy	\$153.00	\$310.00
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$150.00	\$306.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$153.00	\$310.00
381.00	428.00		389.00	438.00
11.43	12.84		11.67	13.14
\$381.00	\$428.00	{ Cash Guaranteed }	\$389.00	\$438.00
150.00	306.00	{ Cash Dividend }	153.00	310.00
\$531.00	\$734.00	or (5), Entire Value in Cash	\$542.00	\$748.00
\$34.00	\$51.00	or (6), Yearly Income for Life	\$36.00	\$53.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 27.				AGE 28.			
Annual Prem...\$34.40 Semi-An'l Prem.. 17.91 Quarterly Prem.. 9.13				Annual Prem...\$35.10 Semi-An'l Prem.. 18.27 Quarterly Prem.. 9.31			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$51	\$200	5 10	3	\$52	\$200	5 10
4	71	266	9 3	4	74	266	9 2
5	94	333	12 8	5	98	333	12 7
6	118	400	15 7	6	120	400	15 5
7	142	466	18 4	7	145	466	18 0
8	169	533	20 10	8	173	533	20 8
9	198	600	23 4	9	203	600	23 0
10	230	666	25 6	10	235	666	25 3
11	265	733	27 5	11	271	733	26 10
12	302	800	29 1	12	310	800	28 6
13	343	866	30 9	13	352	866	30 1
14	387	933	32 4	14	397	933	31 7
15	407	1000		15	417	1000	
16	417	1000		16	427	1000	
17	427	1000		17	437	1000	
18	437	1000		18	447	1000	
19	447	1000		19	459	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 27.		Continue Policy without further payment of Premiums and Receive	AGE 28.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$10.00	\$22.00	(1), Yearly Income for Life	\$10.00	\$23.00
\$385.00	\$701.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$381.00	\$693.00
\$154.00	\$315.00	or (3), Dividend in Cash and Paid-up Policy	\$156.00	\$319.00
1,000.00	1,000.00		1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$154.00	\$315.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$156.00	\$319.00
399.00	449.00		408.00	460.00
11.97	13.47		12.24	13.80
\$399.00	\$449.00	{ Cash Guaranteed }	\$408.00	\$460.00
154.00	315.00	{ Cash Dividend }	156.00	319.00
\$553.00	\$764.00	or (5), Entire Value in Cash	\$564.00	\$779.00
\$37.00	\$55.00	or (6), Yearly Income for Life	\$38.00	\$57.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 29.				AGE 30.			
Annual Prem...\$35.90 Semi-An'l Prem... 18.65 Quarterly Prem.. 9.50				Annual Prem...\$36.60 Semi-An'l Prem... 19.05 Quarterly Prem.. 9.71			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$55	\$200	5 9	3	\$56	\$200	5 9
4	76	266	9 1	4	77	266	9 0
5	100	333	12 6	5	102	333	12 4
6	123	400	15 2	6	126	400	15 2
7	149	466	17 11	7	152	466	17 9
8	177	533	20 5	8	182	533	20 2
9	209	600	22 7	9	213	600	22 3
10	242	666	24 7	10	247	666	24 1
11	277	733	26 8	11	285	733	25 9
12	317	800	27 10	12	324	800	27 8
13	360	866	29 4	13	369	866	28 8
14	406	933	30 10	14	416	933	30 1
15	427	1000		15	437	1000	
16	437	1000		16	448	1000	
17	448	1000		17	459	1000	
18	459	1000		18	469	1000	
19	469	1000		19	480	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 29.		Continue Policy without further payment of Premiums and Receive	AGE 30.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$10.00	\$24.00	(1), Yearly Income for Life	\$11.00	\$25.00
\$377.00	\$692.00	or (2), Dividend converted into Additional Paid-up Insurance	\$375.00	\$688.00
\$158.00	\$326.00	or (3), Dividend in Cash and Paid-up Policy	\$161.00	\$332.00
1,000.00	1,000.00		1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$158.00	\$326.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$161.00	\$332.00
418.00	470.00		428.00	481.00
12.54	14.10		12.84	14.43
\$418.00	\$470.00	{ Cash Guaranteed }	\$428.00	\$481.00
158.00	326.00	{ Cash Dividend }	161.00	332.00
\$576.00	\$796.00	or (5), Entire Value in Cash	\$589.00	\$813.00
\$10.00	\$24.00	or (6), Yearly Income for Life	\$11.00	\$25.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 31.				AGE 32.			
Annual Prem...\$37.40 Semi-An'l Prem. 19.46 Quarterly Prem. 9.92				Annual Prem...\$38.30 Semi-An'l Prem. 19.90 Quarterly Prem. 10.14			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$57	\$200	5 9	3	\$58	\$200	5 9
4	79	266	9 0	4	81	266	9 0
5	104	333	12 4	5	107	333	12 4
6	129	400	15 1	6	132	400	15 0
7	156	466	17 7	7	160	466	17 5
8	186	533	19 10	8	190	533	19 6
9	218	600	21 10	9	224	600	21 5
10	253	666	23 7	10	259	666	23 0
11	291	733	25 2	11	296	733	24 6
12	333	800	26 7	12	341	800	25 11
13	377	866	27 11	13	386	866	27 2
14	425	933	29 4	14	436	933	28 7
15	447	1000		15	459	1000	
16	459	1000		16	469	1000	
17	469	1000		17	480	1000	
18	480	1000		18	491	1000	
19	491	1000		19	503	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 31.		Continue Policy without further payment of Premiums and Receive	AGE 32.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$11.00	\$26.00	(1), Yearly Income for Life	\$12.00	\$27.00
\$371.00	\$683.00	or (2), Dividend converted into Additional Paid-up Insurance	\$369.00	\$681.00
\$163.00 1,000.00	\$337.00 1,000.00	or (3), Dividend in Cash and Paid-up Policy	\$166.00 1,000.00	\$344.00 1,000.00
		Or, Discontinue Policy, and Receive		
\$163.00 438.00 13.14	\$337.00 493.00 14.79	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$166.00 449.00 13.47	\$344.00 504.00 15.12
\$438.00 163.00	\$493.00 337.00	{ Cash Guaranteed } { Cash Dividend }	\$449.00 166.00	\$504.00 344.00
\$601.00	\$830.00	or (5), Entire Value in Cash	\$615.00	\$848.00
\$43.00	\$61.00	or (6), Yearly Income for Life	\$44.00	\$67.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of                      ons see Page 2.



# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 33.				AGE 34.			
Annual Prem...\$39.10 Semi-An'l Prem. 20.35 Quarterly Prem. 10.37				Annual Prem...\$40.00 Semi-An'l Prem. 20.82 Quarterly Prem. 10.61			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$60	\$200	5 10	3	\$61	\$200	5 10
4	83	266	9 0	4	85	266	9 0
5	109	333	12 4	5	112	333	12 3
6	135	400	14 10	6	139	400	14 8
7	164	466	17 1	7	168	466	16 10
8	195	533	19 2	8	200	533	18 9
9	229	600	20 11	9	234	600	20 5
10	266	666	22 6	10	272	666	21 11
11	306	733	23 11	11	313	733	23 4
12	349	800	25 3	12	357	800	24 7
13	396	866	26 6	13	403	866	25 9
14	446	933	27 9	14	457	933	27 0
15	469	1000		15	480	1000	
16	480	1000		16	491	1000	
17	491	1000		17	503	1000	
18	503	1000		18	514	1000	
19	514	1000		19	526	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 33.		Continue Policy without further payment of Premiums and Receive	AGE 34.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$12 00	\$28 00	(1), Yearly Income for Life	\$12 00	\$29 00
\$365 00	\$680 00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$367 00	\$680 00
\$168 00	\$351 00	or (3), Dividend in Cash and Paid-up Policy	\$173 00	\$359 00
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$168 00	\$351 00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$173 00	\$359 00
460.00	515.00		470.00	527.00
13.80	15.45		14.10	15.81
\$460.00	\$515.00	{ Cash Guaranteed }	\$470.00	\$527.00
168.00	351.00	{ Cash Dividend }	173 00	359 00
\$628 00	\$866 00	or (5), Entire Value in Cash	\$613 00	\$886 00
\$46 00	\$70 00	or (6), Yearly Income for Life	\$48 00	\$73 00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 35.				AGE 36.			
Annual Prem...\$41.00 Semi-An'l Prem. 21.32 Quarterly Prem. 10.86				Annual Prem...\$42.00 Semi-An'l Prem. 21.83 Quarterly Prem. 11.13			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$63	\$200	5 10	3	\$64	\$200	5 10
4	87	266	9 0	4	89	266	8 11
5	116	333	12 2	5	118	333	12 1
6	143	400	14 6	6	146	400	14 3
7	172	466	16 8	7	176	466	16 3
8	205	533	18 4	8	210	533	17 11
9	240	600	20 0	9	247	600	19 5
10	279	666	21 5	10	286	666	20 10
11	320	733	22 8	11	329	733	22 0
12	366	800	23 10	12	375	800	23 2
13	415	866	25 0	13	424	866	24 4
14	467	933	26 3	14	479	933	25 6
15	491	1000		15	503	1000	
16	503	1000		16	514	1000	
17	514	1000		17	526	1000	
18	526	1000		18	538	1000	
19	538	1000		19	549	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 35.		Continue Policy without further payment of Premiums and Receive	AGE 36.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$13 00	\$31 00	(1), Yearly Income for Life	\$13 00	\$32 00
\$365 00	\$680 00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$363 00	\$680 00
\$176 00	\$367 00	or (3), Dividend in Cash	\$179 00	\$375 00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$176 00	\$367 00	(4), Dividend in Cash	\$179 00	\$375 00
481.00	539.00	and Paid-up Policy	493.00	551.00
14.43	16.17	and Yearly Income for Life	14.79	16.53
\$481.00	\$539.00	{ Cash Guaranteed }	\$493.00	\$551.00
176.00	367.00	{ Cash Dividend }	179 00	375 00
\$657 00	\$906 00	or (5), Entire Value in Cash	\$672 00	\$926 00
\$50 00	\$76 00	or (6), Yearly Income for Life	\$52 00	\$80 00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

<b>AGE 37.</b>	Annual Prem...\$43.00 Semi-An'l Prem. 22.38 Quarterly Prem. 11.40	Annual Prem...\$44.10 Semi-An'l Prem. 22.94 Quarterly Prem. 11.69	<b>AGE 38.</b>
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End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$66	\$200	5 10	3	\$68	\$200	5 9
4	91	266	8 10	4	94	266	8 9
5	121	333	11 11	5	124	333	11 9
6	150	400	14 0	6	153	400	13 9
7	181	466	15 10	7	186	466	15 6
8	215	533	17 6	8	220	533	17 0
9	252	600	18 11	9	258	600	18 5
10	293	666	20 3	10	299	666	19 7
11	336	733	21 5	11	344	733	20 9
12	383	800	22 6	12	393	800	21 9
13	435	866	23 7	13	444	866	22 10
14	489	933	24 9	14	501	933	23 11
15	514	1000		15	526	1000	
16	526	1000		16	538	1000	
17	538	1000		17	549	1000	
18	549	1000		18	561	1000	
19	561	1000		19	573	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 37.		Continue Policy without further payment of Premiums and Receive	AGE 38.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$14.00	\$31.00	(1), Yearly Income for Life	\$15.00	\$36.00
\$364.00	\$683.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$366.00	\$686.00
\$184.00	\$385.00	or (3), Dividend in Cash and Paid-up Policy	\$189.00	\$395.00
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$184.00	\$385.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$189.00	\$395.00
504.00	563.00		515.00	575.00
15.12	16.89		15.45	17.25
\$504.00	\$563.00	{ Cash Guaranteed }	\$515.00	\$575.00
184.00	385.00	{ Cash Dividend }	189.00	395.00
\$688.00	\$918.00	or (5), Entire Value in Cash	\$704.00	\$970.00
\$54.00	\$84.00	or (6), Yearly Income for Life	\$57.00	\$88.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 39.				AGE 40.			
Annual Prem...\$45.30 Semi-An'l Prem. 23.54 Quarterly Prem. 11.99				Annual Prem...\$46.50 Semi-An'l Prem. 24.16 Quarterly Prem. 12.31			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$69	\$200	5 9	3	\$71	\$200	5 9
4	97	266	8 8	4	99	266	8 6
5	127	333	11 6	5	131	333	11 3
6	158	400	13 5	6	162	400	13 1
7	190	466	15 1	7	194	466	14 8
8	226	533	16 7	8	231	533	16 1
9	265	600	17 10	9	271	600	17 4
10	307	666	19 0	10	313	666	18 5
11	352	733	20 1	11	360	733	19 5
12	401	800	21 1	12	411	800	20 5
13	455	866	22 1	13	464	866	21 4
14	512	933	23 2	14	523	933	22 5
15	538	1000		15	549	1000	
16	549	1000		16	561	1000	
17	561	1000		17	573	1000	
18	573	1000		18	585	1000	
19	585	1000		19	596	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 39.		Continue Policy without further payment of Premiums and Receive	AGE 40.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$16 00	\$35 00	(1), Yearly Income for Life	\$16 00	\$40 00
\$365 00	\$691 00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$365 00	\$697 00
\$193 00	\$406 00	or (3), Dividend in Cash	\$197 00	\$418 00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$193 00	\$406 00	(4), Dividend in Cash	\$197 00	\$418 00
527.00	587.00	and Paid-up Policy	539.00	599.00
15.81	17.61	and Yearly Income for Life	16.17	17.97
\$527.00	\$587.00	{ Cash Guaranteed }	\$539.00	\$599.00
193 00	406 00	{ Cash Dividend }	197 00	418 00
\$720 00	\$993 00	or (5), Entire Value in Cash	\$756 00	\$1,017 00
\$59 00	\$93 00	or (6), Yearly Income for Life	\$62 00	\$98 00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 41.				AGE 42.			
Annual Prem ...\$47.70 Semi-An'l Prem. 24.81 Quarterly Prem. 12.65				Annual Prem ...\$49.00 Semi-An'l Prem. 25.50 Quarterly Prem. 13.00			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$74	\$200	5 8	3	\$76	\$200	5 7
4	102	266	8 4	4	104	266	8 2
5	134	333	11 0	5	138	333	10 9
6	165	400	12 9	6	169	400	12 5
7	200	466	14 3	7	204	466	13 10
8	236	533	15 7	8	242	533	15 1
9	276	600	16 9	9	282	600	16 2
10	320	666	17 10	10	328	666	17 2
11	368	733	18 9	11	376	733	18 1
12	419	800	19 8	12	428	800	19 0
13	475	866	20 8	13	485	866	19 11
14	534	933	21 8	14	546	933	20 11
15	561	1000		15	573	1000	
16	573	1000		16	585	1000	
17	585	1000		17	597	1000	
18	596	1000		18	609	1000	
19	609	1000		19	622	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 41.		Continue Policy without further payment of Premiums and Receive	AGE 42.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$17.00	\$43.00	(1), Yearly Income for Life	\$18.00	\$45.00
\$366.00	\$704.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$367.00	\$711.00
\$202.00	\$431.00	or (3), Dividend in Cash	\$207.00	\$444.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$202.00	\$431.00	(4), Dividend in Cash	\$207.00	\$444.00
551.00	611.00	and Paid-up Policy	563.00	623.00
16.53	18.33	and Yearly Income for Life	16.89	18.69
\$551.00	\$611.00	{ Cash Guaranteed }	\$563.00	\$623.00
202.00	431.00	{ Cash Dividend }	207.00	444.00
\$753.00	\$1,042.00	or (5), Entire Value in Cash	\$770.00	\$1,067.00
\$65.00	\$104.00	or (6), Yearly Income for Life	\$68.00	\$110.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 43.			Annual Prem...\$50.40 Semi-An'l Prem.. 26.22 Quarterly Prem.. 13.36			Annual Prem...\$51.90 {Semi-An'l Prem.. 26.98 Quarterly Prem.. 13.75			AGE 44.		
End of Years.	Loans.	Paid-up Policy.	Term Extension.		End of Years.	Loans.	Paid-up Policy.	Term Extension.		End of Years.	Paid-up Policy.
			Yrs.	Mos.				Yrs.	Mos.		
3	\$77	\$200	5	6	3	\$79	\$200	5	5		
4	106	266	8	0	4	109	266	7	9		
5	141	333	10	5	5	143	333	10	2		
6	173	400	12	0	6	176	400	11	7		
7	208	466	13	4	7	213	466	12	11		
8	247	533	14	7	8	252	533	14	0		
9	289	600	15	7	9	295	600	15	0		
10	334	666	16	7	10	341	666	15	11		
11	383	733	17	5	11	392	733	16	10		
12	437	800	18	4	12	446	800	17	7		
13	496	866	19	2	13	505	866	18	6		
14	559	933	20	2	14	570	933	19	5		
15	585	1000			15	597	1000				
16	597	1000			16	610	1000				
17	610	1000			17	622	1000				
18	622	1000			18	634	1000				
19	634	1000			19	646	1000				

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 43.		Continue Policy without further payment of Premiums and Receive	AGE 44.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
<del>\$19.00</del>	<del>\$42.00</del>	(1), Yearly Income for Life	<del>\$20.00</del>	<del>\$5</del>
<del>\$368.00</del>	<del>\$712.00</del>	or (2), Dividend converted into Ad- ditional Paid-up Insurance	<del>\$371.00</del>	<del>\$728.00</del>
<del>\$212.00</del>	<del>\$458.00</del>	or (3), Dividend in Cash and Paid-up Policy	<del>\$218.00</del>	<del>\$472.00</del>
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
<del>\$212.00</del>	<del>\$458.00</del>	(4), Dividend in Cash and Paid-up Policy	<del>\$218.00</del>	<del>\$472.00</del>
575.00	635.00	and Paid-up Policy	587.00	648.00
17.25	19.05	and Yearly Income for Life	17.61	19.44
\$575.00	\$635.00	{ Cash Guaranteed }	\$587.00	\$648.00
212.00	458.00	{ Cash Dividend }	218.00	472.00
<del>\$787.00</del>	<del>\$1,093.00</del>	or (5), Entire Value in Cash	<del>\$805.00</del>	<del>\$1,120.00</del>
<del>\$72.00</del>	<del>\$116.00</del>	or (6), Yearly Income for Life	<del>\$75.00</del>	<del>\$123.00</del>

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 240

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 45.				AGE 46.			
Annual Prem. ...\$53.40 Semi-An'l Prem. 27.78 Quarterly Prem. 14.16				Annual Prem. ...\$55.10 Semi-An'l Prem. 28.63 Quarterly Prem. 14.59			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$81	\$200	5 3	3	\$82	\$200	5 1
4	111	266	7 6	4	113	266	7 3
5	146	333	9 10	5	149	333	9 6
6	181	400	11 3	6	184	400	10 10
7	217	466	12 5	7	222	466	11 11
8	257	533	13 6	8	262	533	12 11
9	300	600	14 5	9	307	600	13 11
10	349	666	15 4	10	355	666	14 8
11	400	733	16 2	11	407	733	15 6
12	456	800	16 11	12	464	800	16 3
13	516	866	17 9	13	526	866	17 1
14	582	933	18 8	14	593	933	18 0
15	610	1000		15	622	1000	
16	622	1000		16	634	1000	
17	634	1000		17	646	1000	
18	646	1000		18	658	1000	
19	658	1000		19	670	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 45.		Continue Policy without further payment of Premiums and Receive	AGE 46.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$21.00	\$55.00	(1), Yearly Income for Life	\$23.00	\$59.00
\$373.00	\$739.00	or (2), Dividend converted into Additional Paid-up Insurance	\$377.00	\$752.00
\$224.00	\$458.00	or (3), Dividend in Cash and Paid-up Policy	\$231.00	\$506.00
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$224.00	\$458.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$231.00	\$506.00
599.00	660.00		611.00	672.00
17.97	19.80		18.33	20.16
\$599.00	\$660.00	{ Cash Guaranteed }	\$611.00	\$672.00
224.00	458.00	{ Cash Dividend }	231.00	506.00
\$523.00	\$1,148.00	or (5), Entire Value in Cash	\$542.00	\$1,178.00
\$20.00	\$130.00	or (6), Yearly Income for Life	\$24.00	\$138.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 47.				AGE 48.			
Annual Prem...\$56.80 Semi-An'l Prem. 29.52 Quarterly Prem. 15.04				Annual Prem...\$58.60 Semi-An'l Prem. 30.45 Quarterly Prem. 15.52			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$84	\$200	4 11	3	\$85	\$200	4 9
4	116	266	7 0	4	118	266	6 9
5	152	333	9 2	5	155	333	8 9
6	187	400	10 5	6	191	400	10 0
7	226	466	11 6	7	230	466	11 0
8	268	533	12 5	8	272	533	11 11
9	313	600	13 4	9	318	600	12 9
10	362	666	14 1	10	369	666	13 6
11	416	733	14 10	11	423	733	14 2
12	474	800	15 7	12	488	800	14 11
13	537	866	16 4	13	547	866	15 8
14	606	933	17 3	14	617	933	16 7
15	634	1000		15	646	1000	
16	646	1000		16	658	1000	
17	658	1000		17	670	1000	
18	670	1000		18	681	1000	
19	681	1000		19	693	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 47.		Continue Policy without further payment of Premiums and Receive	AGE 48.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$24.00	\$64.00	(1), Yearly Income for Life	\$26.00	\$69.00
\$381.00	\$770.00	or (2), Dividend converted into Additional Paid-up Insurance	\$385.00	\$789.00
\$238.00	\$527.00	or (3), Dividend in Cash and Paid-up Policy	\$246.00	\$549.00
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$238.00	\$527.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$246.00	\$549.00
623.00	683.00		635.00	695.00
18.69	20.49		19.05	20.85
\$623.00	\$683.00	{ Cash Guaranteed }	\$635.00	\$695.00
238.00	527.00	{ Cash Dividend }	246.00	549.00
\$861.00	\$1,210.00	or (5), Entire Value in Cash	\$881.00	\$1,244.00
\$89.00	\$147.00	or (6), Yearly Income for Life	\$94.00	\$156.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.



# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 49.				AGE 50.			
Annual Prem...\$60.50 Semi-An'l Prem... 31.45 Quarterly Prem... 16.03				Annual Prem...\$62.50 Semi-An'l Prem... 32.49 Quarterly Prem... 16.56			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$87	\$200	4 7	3	\$89	\$200	4 5
4	120	266	6 6	4	123	266	6 3
5	159	333	8 5	5	161	333	8 1
6	194	400	9 7	6	197	400	9 1
7	234	466	10 6	7	238	466	10 0
8	277	533	11 5	8	282	533	10 10
9	324	600	12 2	9	330	600	11 7
10	375	666	12 11	10	382	666	12 3
11	430	733	13 7	11	439	733	12 11
12	491	800	14 3	12	500	800	13 7
13	558	866	15 0	13	567	866	14 4
14	629	933	15 10	14	640	933	15 2
15	658	1000		15	670	1000	
16	670	1000		16	681	1000	
17	681	1000		17	693	1000	
18	693	1000		18	705	1000	
19	705	1000		19	716	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 49.		Continue Policy without further payment of Premiums and Receive	AGE 50.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$27.00	\$74.00	(1), Yearly Income for Life	\$29.00	\$80.00
\$388.00	\$811.00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$393.00	\$837.00
\$252.00	\$574.00	or (3), Dividend in Cash	\$260.00	\$602.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$252.00	\$574.00	(4), Dividend in Cash	\$260.00	\$602.00
648.00	707.00	and Paid-up Policy	660.00	718.00
19.44	21.21	and Yearly Income for Life	19.80	21.54
\$648.00	\$707.00	{ Cash Guaranteed }	\$660.00	\$718.00
252.00	574.00	{ Cash Dividend }	260.00	602.00
\$900.00	\$1,281.00	or (5), Entire Value in Cash	\$920.00	\$1,320.00
\$99.00	\$166.00	or (6), Yearly Income for Life	\$104.00	\$177.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 51.				AGE 52.			
Annual Prem ... \$64.60 Semi-An'l Prem. 33.60 Quarterly Prem. 17.12				Annual Prem ... \$66.90 Semi-An'l Prem. 34.77 Quarterly Prem. 17.72			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$90	\$200	4 2	3	\$92	\$200	4 0
4	125	266	6 0	4	127	266	5 9
5	164	333	7 8	5	167	333	7 4
6	202	400	8 8	6	205	400	8 3
7	243	466	9 7	7	247	466	9 1
8	287	533	10 4	8	292	533	9 10
9	336	600	11 0	9	341	600	10 6
10	388	666	11 8	10	395	666	11 1
11	446	733	12 4	11	454	733	11 9
12	508	800	13 0	12	517	800	12 4
13	578	866	13 9	13	587	866	13 0
14	652	933	14 6	14	664	933	13 10
15	681	1000		15	693	1000	
16	693	1000		16	705	1000	
17	705	1000		17	716	1000	
18	716	1000		18	728	1000	
19	728	1000		19	738	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 51.		Continue Policy without further payment of Premiums and Receive	AGE 52.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$31.00	\$58.00	(1), Yearly Income for Life	\$33.00	\$95.00
\$400.00	\$568.00	or (2), Dividend converted into Add- itional Paid-up Insurance	\$407.00	\$903.00
\$269.00 1,000.00	\$634.00 1,000.00	or (3), Dividend in Cash and Paid-up Policy	\$279.00 1,000.00	\$669.00 1,000.00
		Or, Discontinue Policy, and Receive		
\$269.00 672.00 20.16	\$634.00 729.00 21.87	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$279.00 683.00 20.49	\$669.00 740.00 22.20
\$672.00 269.00	\$729.00 634.00	{ Cash Guaranteed } { Cash Dividend }	\$683.00 279.00	\$740.00 669.00
\$911.00	\$1,363.00	or (5), Entire Value in Cash	\$962.00	\$1,409.00
\$110.00	\$189.00	or (6), Yearly Income for Life	\$117.00	\$202.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 53.				AGE 54.			
Annual Prem...\$69.20 Semi-An'l Prem. 36.00 Quarterly Prem. 18.35				Annual Prem...\$71.80 Semi-An'l Prem. 37.31 Quarterly Prem. 19.01			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$93	\$200	3 9	3	\$96	\$200	3 7
4	129	266	5 6	4	131	266	5 2
5	169	333	7 0	5	172	333	6 7
6	208	400	7 10	6	211	400	7 5
7	250	466	8 8	7	254	466	8 2
8	296	533	9 4	8	300	533	8 10
9	346	600	9 11	9	352	600	9 5
10	401	666	10 7	10	406	666	10 0
11	460	733	11 1	11	467	733	10 7
12	525	800	11 9	12	533	800	11 2
13	596	866	12 5	13	606	866	11 9
14	675	933	13 2	14	687	933	12 7
15	705	1000		15	716	1000	
16	716	1000		16	728	1000	
17	728	1000		17	738	1000	
18	738	1000		18	749	1000	
19	749	1000		19	759	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 53.		Continue Policy without further payment of Premiums and Receive	AGE 54.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$36.00	\$105.00	(1), Yearly Income for Life	\$38.00	\$115.00
\$415.00	\$943.00	or (2), Dividend converted into Additional Paid-up Insurance	\$424.00	\$990.00
\$289.00	\$709.00	or (3), Dividend in Cash and Paid-up Policy	\$300.00	\$755.00
1,000.00	1,000.00		1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$259.00	\$709.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$300.00	\$755.00
695.00	751.00		707.00	762.00
20.85	22.53		21.21	22.86
\$695.00	\$751.00	{ Cash Guaranteed }	\$707.00	\$762.00
289.00	709.00	{ Cash Dividend }	300.00	755.00
\$924.00	\$1,460.00	or (5), Entire Value in Cash	\$1,007.00	\$1,517.00
\$123.00	\$216.00	or (6), Yearly Income for Life	\$130.00	\$232.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

**LIFE 15 PAYMENTS.—\$1,000.**

AGE 55.		Annual Prem ... \$74.40 Semi-An'l Prem. 38.70 Quarterly Prem. 19.72		AGE 56.		Annual Prem ... \$77.30 Semi-An'l Prem. 40.17 Quarterly Prem. 20.47	
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$97	\$200	3 5	3	\$99	\$200	3 2
4	133	266	4 10	4	135	266	4 7
5	174	333	6 3	5	177	333	5 11
6	214	400	7 1	6	217	400	6 8
7	257	466	7 9	7	261	466	7 4
8	304	533	8 4	8	309	533	7 4
9	356	600	8 11	9	361	600	8 5
10	413	666	9 5	10	418	666	8 11
11	474	733	10 0	11	480	733	9 5
12	541	800	10 7	12	548	800	10 0
13	615	866	11 2	13	624	866	10 7
14	697	933	11 11	14	709	933	11 4
15	728	1000		15	738	1000	
16	738	1000		16	749	1000	
17	749	1000		17	759	1000	
18	759	1000		18	770	1000	
19	770	1000		19	780	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 55.		Continue Policy without further payment of Premiums and Receive	AGE 56.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$41.00	\$127.00	(1), Yearly Income for Life	\$45.00	\$111.00
\$434.00	\$1,015.00	or (2), Dividend converted into Additional Paid-up Insurance	\$445.00	\$1,110.00
\$312.00	\$408.00	or (3), Dividend in Cash and Paid-up Policy	\$325.00	\$869.00
1,000.00	1,000.00		1,000.00	1,000.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$312.00	\$808.00	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$325.00	\$869.00
718.00	772.00		729.00	782.00
21.54	23.16		21.87	23.46
\$718.00	\$772.00	{ Cash Guaranteed }	\$729.00	\$782.00
312.00	808.00	{ Cash Dividend }	325.00	869.00
\$1,030.00	\$1,580.00	or (5), Entire Value in Cash	\$1,054.00	\$1,651.00
\$138.00	\$249.00	or (6), Yearly Income for Life	\$146.00	\$269.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 57.				AGE 58.			
Annual Prem...\$80.30 Semi-An'l Prem... 41.74 Quarterly Prem... 21.27				Annual Prem...\$83.50 Semi-An'l Prem... 43.41 Quarterly Prem... 22.12			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$100	\$200	3 0	3	\$101	\$200	2 10
4	136	266	4 3	4	139	266	4 0
5	180	333	5 7	5	182	333	5 3
6	220	400	6 3	6	223	400	5 11
7	265	466	6 11	7	268	466	6 6
8	313	533	6 11	8	316	533	6 5
9	365	600	7 11	9	370	600	7 5
10	423	666	8 5	10	427	666	7 11
11	486	733	8 11	11	491	733	8 5
12	555	800	9 5	12	563	800	8 11
13	633	866	10 0	13	642	866	9 6
14	719	933	10 9	14	730	933	10 2
15	749	1000		15	760	1000	
16	759	1000		16	770	1000	
17	770	1000		17	780	1000	
18	780	1000		18	790	1000	
19	790	1000		19	800	1000	

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 57.		Continue Policy without further payment of Premiums and Receive	AGE 58.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$48.00	\$158.00	(1), Yearly Income for Life	\$52.00	\$177.00
\$457.00	\$1,186.00	or (2), Dividend converted into Additional Paid-up Insurance	\$469.00	\$1,276.00
\$339.00	\$940.00	or (3), Dividend in Cash	\$353.00	\$1,024.00
1,000.00	1,000.00	and Paid-up Policy	1,000.00	1,000.00
		Or, Discontinue Policy, and Receive		
\$339.00	\$940.00	(4), Dividend in Cash	\$353.00	\$1,024.00
740.00	792.00	and Paid-up Policy	751.00	802.00
22.20	23.76	and Yearly Income for Life	22.53	24.06
\$740.00	\$792.00	{ Cash Guaranteed } { Cash Dividend }	\$751.00	\$802.00
339.00	940.00		353.00	1,024.00
\$1,079.00	\$1,732.00	or (5), Entire Value in Cash	\$1,104.00	\$1,826.00
\$154.00	\$292.00	or (6), Yearly Income for Life	\$163.00	\$317.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 59.				AGE 60.			
Annual Prem...\$86.90 Semi-An'l Prem. 45.20 Quarterly Prem. 23.03				Annual Prem...\$90.60 Semi-An'l Prem. 47.10 Quarterly Prem. 24.00			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$102	\$200	2 8	3	\$104	\$200	2 6
4	141	266	3 9	4	142	266	3 6
5	184	333	4 11	5	186	333	4 7
6	226	400	5 4	6	228	400	5 2
7	271	466	6 0	7	273	466	5 8
8	319	533	6 0	8	322	533	5 8
9	373	600	7 0	9	377	600	6 7
10	432	666	7 5	10	436	666	7 0
11	497	733	7 11	11	502	733	7 5
12	569	800	8 5	12	574	800	7 11
13	649	866	8 11	13	657	866	8 5
14	739	933	9 7	14	750	933	9 0
15	770	1000		15	780	1000	
16	780	1000		16	790	1000	
17	790	1000		17	800	1000	
18	800	1000		18	810	1000	
19	810	1000		19	818	1000	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 59.		Continue Policy without further payment of Premiums and Receive	AGE 60.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$56 00	\$201 00	(1), Yearly Income for Life	\$61 00	\$229 00
\$485 00	\$1,387 00	or (2), Dividend converted into Ad- ditional Paid-up Insurance	\$503 00	\$1,521 00
\$370 00 1,000.00	\$1,126 00 1,000.00	or (3), Dividend in Cash and Paid-up Policy	\$389 00 1,000.00	\$1,249 00 1,000.00
		Or, Discontinue Policy, and Receive		
\$370 00 762.00 22.86	\$1,126 00 811.00 24.33	(4), Dividend in Cash and Paid-up Policy and Yearly Income for Life	\$389 00 772.00 23.16	\$1,249 00 820.00 24.60
\$762.00 370.00	\$811.00 1,126 00	{ Cash Guaranteed } { Cash Dividend }	\$772.00 389 00	\$820.00 1,249 00
\$1,132 00	\$1,937 00	or (5), Entire Value in Cash	\$1,161 00	\$2,069 00
\$173 00	\$346 00	or (6), Yearly Income for Life	\$183 00	\$380 00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.



# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 21.				AGE 22.			
Annual Prem...\$26.10 Semi-An'l Prem. 13.56 Quarterly Prem. 6.91				Annual Prem...\$26.60 Semi-An'l Prem. 13.81 Quarterly Prem. 7.04			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$34	\$150	4 1	3	\$35	\$150	4 2
4	47	200	6 7	4	48	200	6 8
5	62	250	9 1	5	64	250	9 2
6	77	300	11 5	6	79	300	11 5
7	93	350	13 9	7	96	350	13 9
8	110	400	16 2	8	113	400	16 1
9	130	450	18 7	9	133	450	18 5
10	150	500	20 10	10	154	500	20 6
11	173	550	22 11	11	177	550	22 6
12	197	600	24 8	12	203	600	24 2
13	224	650	26 3	13	229	650	25 7
14	252	700	27 6	14	258	700	27 1
15	282	750	29 0	15	290	750	28 6
16	308	800	30 3	16	315	800	29 8
17	333	850	31 5	17	341	850	30 10
18	360	900	32 7	18	371	900	31 11
19	388	950	33 8	19	398	950	32 11
AGE 23.				AGE 24.			
Annual Prem...\$27.00 Semi-An'l Prem. 14.06 Quarterly Prem. 7.17				Annual Prem...\$27.60 Semi-An'l Prem. 14.33 Quarterly Prem. 7.30			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$36	\$150	4 3	3	\$37	\$150	4 4
4	49	200	6 8	4	50	200	6 9
5	65	250	9 2	5	67	250	9 2
6	81	300	11 5	6	83	300	11 4
7	98	350	13 8	7	100	350	13 7
8	116	400	15 11	8	119	400	15 10
9	136	450	18 2	9	140	450	17 11
10	158	500	20 2	10	162	500	19 10
11	182	550	22 0	11	186	550	21 6
12	207	600	23 7	12	212	600	23 3
13	234	650	25 2	13	240	650	24 10
14	265	700	26 8	14	271	700	26 2
15	296	750	27 11	15	303	750	27 5
16	322	800	29 1	16	330	800	28 6
17	350	850	30 2	17	358	850	29 6
18	378	900	31 2	18	386	900	30 5
19	407	950	32 2	19	417	950	31 5



# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

**ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.**

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 21.	Age 22.	Age 23.	Age 24.
(1), Dividend in Cash . . .	\$129.00	\$130.00	\$132.00	\$133.00
or (2), Yearly Income for Life . .	\$8.00	\$8.00	\$8.00	\$8.00
or (3), Dividend converted into Additional Paid-up Insurance	\$370.00	\$365.00	\$362.00	\$357.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$129.00	\$130.00	\$132.00	\$133.00
and Paid-up Policy . . .	750.00	750.00	750.00	750.00
or (5), Dividend in Cash . . . .	\$129.00	\$130.00	\$132.00	\$133.00
and Paid-up Policy . . .	260.00	266.00	272.00	279.00
and Yearly Income for Life	7.40	7.98	8.16	8.37
{ Cash Guaranteed } . . .	\$260.00	\$266.00	\$272.00	\$279.00
{ Cash Dividend } . . .	129.00	130.00	132.00	133.00
or (6), Entire Value in Cash . .	\$389.00	\$396.00	\$404.00	\$412.00
or (7), Yearly Income for Life . .	\$24.00	\$25.00	\$25.00	\$26.00
or (8), Full Paid-up Policy. . .	\$1,120.00	\$1,110.00	\$1,110.00	\$1,110.00
Continue Policy without further payment of Premiums and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 21.	Age 22.	Age 23.	Age 24.
(1), Yearly Income for Life . .	\$19.00	\$19.00	\$20.00	\$20.00
or (2), Dividend converted into Additional Paid-up Insurance	\$746.00	\$736.00	\$729.00	\$719.00
or (3), Dividend in Cash . . .	\$291.00	\$294.00	\$298.00	\$301.00
and Paid-up Policy . . .	1,000.00	1,000.00	1,000.00	1,000.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$291.00	\$294.00	\$298.00	\$301.00
and Paid-up Policy . . .	389.00	399.00	408.00	418.00
and Yearly Income for Life	11.67	11.97	12.24	12.54
{ Cash Guaranteed } . . .	\$389.00	\$399.00	\$408.00	\$418.00
{ Cash Dividend } . . .	291.00	294.00	298.00	301.00
or (5), Entire Value in Cash . .	\$680.00	\$693.00	\$706.00	\$719.00
or (6), Yearly Income for Life . .	\$45.00	\$46.00	\$48.00	\$49.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 240

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 25.				AGE 26.			
Annual Prem...\$28.10				Annual Prem...\$28.60			
Semi-An'l Prem. 14.60				Semi-An'l Prem. 14.89			
Quarterly Prem. 7.44				Quarterly Prem. 7.59			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$38	\$150	4 4	3	\$38	\$150	4 4
4	51	200	6 9	4	54	200	6 9
5	68	250	9 2	5	70	250	9 2
6	85	300	11 4	6	87	300	11 3
7	103	350	13 6	7	105	350	13 5
8	122	400	15 8	8	126	400	15 5
9	143	450	17 8	9	146	450	17 4
10	166	500	19 4	10	170	500	19 4
11	190	550	21 4	11	195	550	21 1
12	217	600	23 0	12	223	600	22 8
13	246	650	24 5	13	252	650	24 0
14	277	700	25 8	14	284	700	25 2
15	311	750	26 10	15	318	750	26 3
16	338	800	27 10	16	346	800	27 3
17	366	850	28 10	17	375	850	28 1
18	396	900	29 8	18	405	900	29 0
19	427	950	30 8	19	437	950	29 10
AGE 27.				AGE 28.			
Annual Prem...\$29.20				Annual Prem...\$29.80			
Semi-An'l Prem. 15.20				Semi-An'l Prem. 15.51			
Quarterly Prem. 7.74				Quarterly Prem. 7.91			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$39	\$150	4 4	3	\$40	\$150	4 4
4	55	200	6 9	4	56	200	6 9
5	72	250	9 2	5	74	250	9 1
6	89	300	11 3	6	91	300	11 1
7	107	350	13 3	7	110	350	13 2
8	128	400	15 3	8	131	400	15 3
9	150	450	17 4	9	153	450	17 2
10	173	500	19 2	10	178	500	18 11
11	200	550	20 10	11	205	550	20 6
12	228	600	22 3	12	233	600	21 10
13	258	650	23 6	13	265	650	23 1
14	291	700	24 8	14	298	700	24 1
15	327	750	25 8	15	334	750	25 1
16	355	800	26 7	16	363	800	25 11
17	384	850	27 5	17	394	850	26 9
18	416	900	28 3	18	425	900	27 6
19	447	950	29 1	19	459	950	28 4

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 25.	Age 26.	Age 27.	Age 28.
(1), Dividend in Cash . . . .	\$136.00	\$137.00	\$139.00	\$141.00
or (2), Yearly Income for Life . .	\$8.00	\$9.00	\$9.00	\$9.00
or (3), Dividend converted into Additional Paid-up Insurance	\$356.00	\$351.00	\$348.00	\$344.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . . and Paid-up Policy . . . .	\$136.00 750.00	\$137.00 750.00	\$139.00 750.00	\$141.00 750.00
or (5), Dividend in Cash . . . . and Paid-up Policy . . . . and Yearly Income for Life	\$136.00 285.00 8.55	\$137.00 292.00 8.76	\$139.00 299.00 8.97	\$141.00 307.00 9.21
{ Cash Guaranteed } . . . . { Cash Dividend . } . . . .	\$285.00 136.00	\$292.00 137.00	\$299.00 139.00	\$307.00 141.00
or (6), Entire Value in Cash . . .	\$421.00	\$429.00	\$438.00	\$448.00
or (7), Yearly Income for Life . .	\$27.00	\$28.00	\$29.00	\$30.00
or (8), Full Paid-up Policy . . .	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00

Continue Policy without further payment of Premiums and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 25.	Age 26.	Age 27.	Age 28.
(1), Yearly Income for Life . . .	\$21.00	\$22.00	\$22.00	\$23.00
or (2), Dividend converted into Additional Paid-up Insurance . .	\$714.00	\$706.00	\$701.00	\$693.00
or (3), Dividend in Cash . . . . and Paid-up Policy . . . .	\$306.00 1,000.00	\$310.00 1,000.00	\$315.00 1,000.00	\$319.00 1,000.00
<b>Or, Discontinue Policy, and Receive.</b>				
(4), Dividend in Cash . . . . and Paid-up Policy . . . . and Yearly Income for Life	\$306.00 428.00 12.84	\$310.00 438.00 13.14	\$315.00 449.00 13.47	\$319.00 460.00 13.80
{ Cash Guaranteed } . . . . { Cash Dividend . } . . . .	\$428.00 306.00	\$438.00 310.00	\$449.00 315.00	\$460.00 319.00
or (5), Entire Value in Cash . . .	\$734.00	\$748.00	\$764.00	\$779.00
or (6), Yearly Income for Life . .	\$51.00	\$53.00	\$55.00	\$57.00

The amounts represented by the figures printed in red are not . . . .  
 For Explanation of . . . .

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 29.				AGE 30.			
Annual Prem...\$30.50 Semi-An'l Prem. 15.84 Quarterly Prem. 8.07				Annual Prem...\$31.10 Semi-An'l Prem. 16.19 Quarterly Prem. 8.25			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$41	\$150	4 4	3	\$42	\$150	4 4
4	58	200	6 9	4	59	200	6 8
5	76	250	9 1	5	78	250	9 0
6	93	300	11 1	6	96	300	11 1
7	113	350	13 2	7	116	350	13 2
8	134	400	15 2	8	138	400	15 1
9	158	450	17 0	9	162	450	16 10
10	183	500	18 8	10	187	500	18 5
11	210	550	20 2	11	215	550	19 10
12	239	600	21 5	12	246	600	21 0
13	271	650	22 7	13	278	650	22 1
14	306	700	23 7	14	313	700	23 0
15	342	750	24 5	15	351	750	23 10
16	372	800	25 3	16	381	800	24 7
17	403	850	26 0	17	413	850	25 4
18	436	900	26 9	18	446	900	26 0
19	469	950	27 6	19	480	950	26 9
AGE 31.				AGE 32.			
Annual Prem...\$31.80 Semi-An'l Prem. 16.55 Quarterly Prem. 8.43				Annual Prem...\$32.60 Semi-An'l Prem. 16.93 Quarterly Prem. 8.63			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$43	\$150	4 4	3	\$44	\$150	4 4
4	60	200	6 8	4	62	200	6 9
5	80	250	9 1	5	82	250	9 2
6	99	300	11 2	6	101	300	11 2
7	119	350	13 2	7	122	350	13 1
8	141	400	15 0	8	145	400	14 10
9	166	450	16 8	9	170	450	16 5
10	192	500	18 1	10	197	500	17 10
11	220	550	19 5	11	226	550	19 0
12	252	600	20 7	12	258	600	20 1
13	285	650	21 6	13	292	650	21 0
14	321	700	22 5	14	329	700	21 10
15	359	750	23 2	15	369	750	22 7
16	391	800	23 11	16	400	800	23 3
17	423	850	24 7	17	433	850	23 10
18	457	900	25 3	18	467	900	24 6
19	491	950	26 0	19	503	950	25 3

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 29.	Age 30.	Age 31.	Age 32.
(1), Dividend in Cash . . .	\$142.00	\$145.00	\$147.00	\$149.00
or (2), Yearly Income for Life . .	\$9.00	\$10.00	\$10.00	\$10.00
or (3), Dividend converted into Additional Paid-up Insurance	\$339.00	\$338.00	\$334.00	\$331.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$142.00	\$145.00	\$147.00	\$149.00
and Paid-up Policy . . .	750.00	750.00	750.00	750.00
or (5), Dividend in Cash . . . .	\$142.00	\$145.00	\$147.00	\$149.00
and Paid-up Policy . . .	315.00	322.00	330.00	339.00
and Yearly Income for Life	9.45	9.66	9.90	10.17
{ Cash Guaranteed } . . .	\$315.00	\$322.00	\$330.00	\$339.00
{ Cash Dividend } . . .	142.00	145.00	147.00	149.00
or (6), Entire Value in Cash . . .	\$457.00	\$467.00	\$477.00	\$486.00
or (7), Yearly Income for Life . .	\$31.00	\$32.00	\$34.00	\$35.00
or (8), Full Paid-up Policy. . . .	\$1,090.00	\$1,090.00	\$1,090.00	\$1,090.00
Continue Policy without further payment of Premiums and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 29.	Age 30.	Age 31.	Age 32.
(1), Yearly Income for Life . .	\$24.00	\$25.00	\$26.00	\$27.00
or (2), Dividend converted into Additional Paid-up Insurance	\$692.00	\$688.00	\$683.00	\$681.00
or (3), Dividend in Cash . . . .	\$326.00	\$332.00	\$337.00	\$344.00
and Paid-up Policy . . .	1,000.00	1,000.00	1,000.00	1,000.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$326.00	\$332.00	\$337.00	\$344.00
and Paid-up Policy . . . .	470.00	481.00	493.00	504.00
and Yearly Income for Life	14.10	14.43	14.79	15.12
{ Cash Guaranteed } . . .	\$470.00	\$481.00	\$493.00	\$504.00
{ Cash Dividend } . . .	326.00	332.00	337.00	344.00
or (5), Entire Value in Cash . . .	\$796.00	\$813.00	\$830.00	\$848.00
or (6), Yearly Income for Life . .	\$59.00	\$62.00	\$64.00	\$67.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 33.				AGE 34.			
Annual Prem...\$33.30 Semi-An'l Prem. 17.33 Quarterly Prem. 8.83				Annual Prem...\$34.10 Semi-An'l Prem. 17.74 Quarterly Prem. 9.04			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$46	\$150	4 5	3	\$47	\$150	4 5
4	63	200	6 9	4	65	200	6 9
5	84	250	9 2	5	86	250	9 2
6	104	300	11 2	6	106	300	11 1
7	125	350	13 0	7	128	350	12 10
8	149	400	14 8	8	152	400	14 5
9	174	450	16 2	9	178	450	15 10
10	202	500	17 5	10	207	500	17 1
11	232	550	18 7	11	238	550	18 1
12	265	600	19 7	12	271	600	19 1
13	299	650	20 5	13	307	650	19 11
14	337	700	21 2	14	344	700	20 7
15	377	750	21 11	15	385	750	21 3
16	410	800	22 6	16	419	800	21 10
17	443	850	23 2	17	453	850	22 5
18	478	900	23 9	18	488	900	23 0
19	514	950	24 5	19	526	950	23 8
AGE 35.				AGE 36.			
Annual Prem...\$35.00 Semi-An'l Prem. 18.18 Quarterly Prem. 9.26				Annual Prem...\$35.80 Semi-An'l Prem. 18.64 Quarterly Prem. 9.50			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$48	\$150	4 5	3	\$49	\$150	4 5
4	67	200	6 9	4	68	200	6 9
5	88	250	9 2	5	91	250	9 2
6	109	300	11 0	6	112	300	10 11
7	132	350	12 8	7	135	350	12 6
8	156	400	14 2	8	161	400	13 11
9	184	450	15 6	9	188	450	15 2
10	213	500	16 8	10	218	500	16 3
11	244	550	17 8	11	250	550	17 2
12	278	600	18 6	12	285	600	18 0
13	314	650	19 4	13	321	650	18 9
14	353	700	20 0	14	361	700	19 4
15	395	750	20 7	15	404	750	19 11
16	428	800	21 2	16	438	800	20 6
17	463	850	21 9	17	474	850	21 0
18	500	900	22 3	18	510	900	21 7
19	538	950	23 0	19	549	950	22 2

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

**ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.**

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 33.	Age 34.	Age 35.	Age 36.
(1), Dividend in Cash . . . .	\$152.00	\$156.00	\$159.00	\$162.00
or (2), Yearly Income for Life . .	\$11.00	\$11.00	\$12.00	\$12.00
or (3), Dividend converted into Additional Paid-up Insurance	\$330.00	\$330.00	\$329.00	\$328.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$152.00	\$156.00	\$159.00	\$162.00
and Paid-up Policy . . . .	750.00	750.00	750.00	750.00
or (5), Dividend in Cash . . . .	\$152.00	\$156.00	\$159.00	\$162.00
and Paid-up Policy . . . .	347.00	355.00	363.00	372.00
and Yearly Income for Life	10.41	10.65	10.89	11.16
{ Cash Guaranteed } . . . .	\$347.00	\$355.00	\$363.00	\$372.00
{ Cash Dividend . } . . . .	152.00	156.00	159.00	162.00
or (6), Entire Value in Cash . . .	\$499.00	\$511.00	\$522.00	\$534.00
or (7), Yearly Income for Life . .	\$36.00	\$38.00	\$39.00	\$41.00
or (8), Full Paid-up Policy . . . .	\$1,080.00	\$1,080.00	\$1,080.00	\$1,080.00
Continue Policy without further payment of Premiums and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 33.	Age 34.	Age 35.	Age 36.
(1), Yearly Income for Life . . .	\$28.00	\$29.00	\$31.00	\$32.00
or (2), Dividend converted into Additional Paid-up Insurance . .	\$680.00	\$680.00	\$680.00	\$680.00
or (3), Dividend in Cash . . . .	\$351.00	\$359.00	\$367.00	\$375.00
and Paid-up Policy . . . .	1,000.00	1,000.00	1,000.00	1,000.00
<b>Or, Discontinue Policy, and Receive.</b>				
(4), Dividend in Cash . . . .	\$351.00	\$359.00	\$367.00	\$375.00
and Paid-up Policy . . . .	515.00	527.00	539.00	551.00
and Yearly Income for Life	15.45	15.81	16.17	16.53
{ Cash Guaranteed } . . . .	\$515.00	\$527.00	\$539.00	\$551.00
{ Cash Dividend . } . . . .	351.00	359.00	367.00	375.00
or (5), Entire Value in Cash . . .	\$866.00	\$886.00	\$906.00	\$926.00
or (6), Yearly Income for Life . .	\$70.00	\$73.00	\$76.00	\$80.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of . . . . .

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 37.				AGE 38.			
Annual Prem...\$36.80 Semi-An'l Prem. 19.12 Quarterly Prem. 9.74				Annual Prem...\$37.70 Semi-An'l Prem. 19.63 Quarterly Prem. 10.00			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$51	\$150	4 5	3	\$52	\$150	4 6
4	70	200	6 9	4	72	200	6 8
5	93	250	9 1	5	96	250	9 0
6	116	300	10 9	6	119	300	10 7
7	140	350	12 3	7	143	350	12 1
8	165	400	13 7	8	169	400	13 4
9	193	450	14 10	9	198	450	14 5
10	224	500	15 10	10	229	500	15 4
11	256	550	16 8	11	262	550	16 2
12	291	600	17 5	12	298	600	16 11
13	329	650	18 1	13	336	650	17 6
14	370	700	18 9	14	378	700	18 1
15	413	750	19 3	15	422	750	18 7
16	447	800	19 9	16	458	800	19 1
17	484	850	20 3	17	495	850	19 7
18	522	900	20 10	18	532	900	20 1
19	561	950	21 5	19	573	950	20 8
AGE 39.				AGE 40.			
Annual Prem...\$38.80 Semi-An'l Prem. 20.16 Quarterly Prem. 10.27				Annual Prem...\$39.80 Semi-An'l Prem. 20.72 Quarterly Prem. 10.56			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$54	\$150	4 6	3	\$56	\$150	4 6
4	75	200	6 8	4	77	200	6 7
5	99	250	8 11	5	102	250	8 9
6	122	300	10 5	6	125	300	10 3
7	147	350	11 9	7	150	350	11 6
8	173	400	13 0	8	177	400	12 7
9	203	450	14 0	9	208	450	13 7
10	234	500	14 11	10	239	500	14 5
11	269	550	15 8	11	274	550	15 2
12	304	600	16 4	12	312	600	15 9
13	344	650	16 11	13	352	650	16 4
14	386	700	17 6	14	395	700	16 10
15	432	750	17 11	15	440	750	17 3
16	467	800	18 5	16	477	800	17 9
17	505	850	18 10	17	516	850	18 2
18	544	900	19 4	18	555	900	18 8
19	585	950	19 11	19	597	950	19 2



# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 37.	Age 38.	Age 39.	Age 40.
(1), Dividend in Cash . . .	\$167.00	\$170.00	\$174.00	\$179.00
or (2), Yearly Income for Life . .	\$13.00	\$13.00	\$14.00	\$15.00
or (3), Dividend converted into Additional Paid-up Insurance	\$329.00	\$329.00	\$329.00	\$331.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$167.00	\$170.00	\$174.00	\$179.00
and Paid-up Policy . . . .	750.00	750.00	750.00	750.00
or (5), Dividend in Cash . . . .	\$167.00	\$170.00	\$174.00	\$179.00
and Paid-up Policy . . . .	390.00	389.00	398.00	406.00
and Yearly Income for Life	11.40	11.67	11.94	12.18
{ Cash Guaranteed } . . . .	\$380.00	\$389.00	\$398.00	\$406.00
{ Cash Dividend . } . . . .	167.00	170.00	174.00	179.00
or (6), Entire Value in Cash . . .	\$547.00	\$559.00	\$572.00	\$585.00
or (7), Yearly Income for Life . .	\$13.00	\$13.00	\$14.00	\$15.00
or (8), Full Paid-up Policy. . . .	\$1,080.00	\$1,080.00	\$1,080.00	\$1,080.00
Continue Policy without further payment of Premiums and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 37.	Age 38.	Age 39.	Age 40.
(1), Yearly Income for Life . . .	\$34.00	\$36.00	\$38.00	\$40.00
or (2), Dividend converted into Additional Paid-up Insurance	\$683.00	\$683.00	\$691.00	\$697.00
or (3), Dividend in Cash . . . .	\$385.00	\$395.00	\$406.00	\$418.00
and Paid-up Policy . . . .	1,000.00	1,000.00	1,000.00	1,000.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$385.00	\$395.00	\$406.00	\$418.00
and Paid-up Policy . . . .	563.00	575.00	587.00	599.00
and Yearly Income for Life	16.89	17.25	17.61	17.97
{ Cash Guaranteed } . . . .	\$563.00	\$575.00	\$587.00	\$599.00
{ Cash Dividend . } . . . .	385.00	395.00	406.00	418.00
or (5), Entire Value in Cash . . .	\$948.00	\$970.00	\$993.00	\$1,017.00
or (6), Yearly Income for Life . .	\$14.00	\$14.00	\$15.00	\$15.00

The amounts represented by the figures printed in red are not guaranteed.  
 For information of the insured see Page 2.

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 41.				AGE 42.			
Annual Prem...\$41.00 Semi-An'l Prem. 21.31 Quarterly Prem. 10.86				Annual Prem...\$42.20 Semi-An'l Prem. 21.94 Quarterly Prem. 11.18			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$58	\$150	4 5	3	\$59	\$150	4 5
4	79	200	6 6	4	81	200	6 4
5	104	250	8 7	5	107	250	8 5
6	128	300	10 0	6	131	300	10 9
7	154	350	11 2	7	158	350	10 11
8	182	400	12 3	8	186	400	11 10
9	212	450	13 2	9	217	450	12 9
10	246	500	13 11	10	251	500	13 6
11	280	550	14 8	11	287	550	14 1
12	318	600	15 3	12	326	600	14 8
13	359	650	15 9	13	366	650	15 2
14	402	700	16 2	14	411	700	15 7
15	449	750	16 7	15	459	750	16 0
16	487	800	17 0	16	497	800	16 4
17	526	850	17 5	17	537	850	16 9
18	567	900	17 11	18	578	900	17 2
19	610	950	18 5	19	622	950	17 9
AGE 43.				AGE 44.			
Annual Prem...\$43.50 Semi-An'l Prem. 22.60 Quarterly Prem. 11.52				Annual Prem...\$44.80 Semi-An'l Prem. 23.30 Quarterly Prem. 11.87			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$60	\$150	4 4	3	\$62	\$150	4 3
4	83	200	6 3	4	85	200	6 1
5	109	250	8 3	5	111	250	8 0
6	134	300	9 6	6	138	300	9 2
7	162	350	10 7	7	165	350	10 2
8	190	400	11 6	8	194	400	11 1
9	222	450	12 3	9	227	450	11 10
10	256	500	13 0	10	261	500	12 6
11	292	550	13 7	11	298	550	13 0
12	332	600	14 1	12	338	600	13 6
13	374	650	14 6	13	381	650	13 11
14	419	700	14 11	14	427	700	14 4
15	467	750	15 4	15	477	750	14 8
16	506	800	15 8	16	516	800	15 0
17	547	850	16 1	17	556	850	15 5
18	589	900	16 6	18	601	900	15 10
19	634	950	17 0	19	646	950	16 4

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

**ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.**

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 41.	Age 42.	Age 43.	Age 44.
(1), Dividend in Cash . . . .	\$183.00	\$188 00	\$194.00	\$199.00
or (2), Yearly Income for Life . .	\$15.00	\$16.00	\$17.00	\$18 00
or (3), Dividend converted into Additional Paid-up Insurance	\$332.00	\$333.00	\$337.00	\$338 00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$183.00	\$188.00	\$194.00	\$199 00
and Paid-up Policy . . . .	750.00	750.00	750 00	750.00
or (5), Dividend in Cash . . . .	\$183.00	\$188.00	\$194.00	\$199 00
and Paid-up Policy . . . .	415.00	423.00	431.00	440.00
and Yearly Income for Life	12.45	12.69	12.93	13.20
{ Cash Guaranteed } . . . .	\$415.00	\$423.00	\$431.00	\$440.00
{ Cash Dividend . } . . . .	183.00	188.00	194.00	199.00
or (6), Entire Value in Cash . . .	\$598.00	\$611.00	\$625.00	\$639.00
or (7), Yearly Income for Life . .	\$52.00	\$54.00	\$57.00	\$60.00
or (8), Full Paid-up Policy . . . .	\$1,080.00	\$1,090 00	\$1,100 00	\$1,090.00
Continue Policy without further payment of Premiums and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 41.	Age 42.	Age 43.	Age 44.
(1), Yearly Income for Life . . .	\$43.00	\$45.00	\$48 00	\$52.00
or (2), Dividend converted into Additional Paid-up Insurance . .	\$704.00	\$711.00	\$718 00	\$728.00
or (3), Dividend in Cash . . . .	\$431.00	\$444.00	\$458.00	\$472.00
and Paid-up Policy . . . .	1,000.00	1,000.00	1,000.00	1,000.00
<b>Or, Discontinue Policy, and Receive.</b>				
(4), Dividend in Cash . . . .	\$431.00	\$444.00	\$458.00	\$472.00
and Paid-up Policy . . . .	611.00	623.00	635.00	648.00
and Yearly Income for Life	18.33	18.69	19.05	19.44
{ Cash Guaranteed } . . . .	\$611.00	\$623.00	\$635.00	\$648.00
{ Cash Dividend . } . . . .	431 00	444.00	458.00	472.00
or (5), Entire Value in Cash . . .	\$1,042 00	\$1,067.00	\$1,083 00	\$1,120.00
or (6), Yearly Income for Life . .	\$104.00	\$110.00	\$116 00	\$123.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see PAGE 2.

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 45.				AGE 46.			
Annual Prem...\$46.20 Semi-An'l Prem. 24.04 Quarterly Prem. 12.25				Annual Prem...\$47.80 Semi-An'l Prem. 24.83 Quarterly Prem. 12.65			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$63	\$150	4 2	3	\$65	\$150	4 1
4	87	200	5 11	4	89	200	5 9
5	114	250	7 9	5	117	250	7 6
6	140	300	8 11	6	143	300	8 7
7	168	350	9 10	7	171	350	9 6
8	198	400	10 8	8	203	400	10 3
9	231	450	11 4	9	235	450	10 11
10	267	500	12 0	10	271	500	11 6
11	303	550	12 6	11	310	550	12 0
12	344	600	12 11	12	351	600	12 5
13	388	650	13 4	13	395	650	12 9
14	435	700	13 8	14	441	700	13 1
15	485	750	14 0	15	494	750	13 5
16	525	800	14 4	16	534	800	13 9
17	567	850	14 9	17	578	850	14 1
18	611	900	15 2	18	623	900	14 6
19	658	950	15 7	19	670	950	14 11
AGE 47.				AGE 48.			
Annual Prem...\$49.40 Semi-An'l Prem. 25.67 Quarterly Prem. 13.08				Annual Prem...\$51.10 Semi-An'l Prem. 26.56 Quarterly Prem. 13.53			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			Yrs. Mos.				Yrs. Mos.
3	\$66	\$150	3 11	3	\$67	\$150	3 9
4	90	200	5 6	4	92	200	5 4
5	119	250	7 3	5	122	250	7 0
6	146	300	8 3	6	149	300	7 11
7	175	350	9 1	7	178	350	8 9
8	206	400	9 10	8	210	400	9 5
9	240	450	10 5	9	245	450	10 0
10	276	500	11 0	10	281	500	10 6
11	315	550	11 5	11	321	550	10 11
12	357	600	11 10	12	363	600	11 3
13	402	650	12 2	13	408	650	11 7
14	450	700	12 6	14	458	700	11 11
15	502	750	12 9	15	510	750	12 2
16	544	800	13 1	16	552	800	12 6
17	587	850	13 5	17	596	850	12 10
18	633	900	13 10	18	644	900	13 2
19	681	950	14 3	19	693	950	13 7

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 45.	Age 46.	Age 47.	Age 48.
(1), Dividend in Cash . . . .	\$11.00	\$11.00	\$17.00	\$17.00
or (2), Yearly Income for Life . .	\$19.00	\$21.00	\$22.00	\$24.00
or (3), Dividend converted into Additional Paid-up Insurance	\$110.00	\$111.00	\$117.00	\$117.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$201.00	\$211.00	\$217.00	\$225.00
and Paid-up Policy . . . .	750.00	750.00	750.00	750.00
or (5), Dividend in Cash . . . .	\$201.00	\$211.00	\$217.00	\$225.00
and Paid-up Policy . . . .	448.00	456.00	464.00	471.00
and Yearly Income for Life	13.44	13.68	13.92	14.13
{ Cash Guaranteed } . . . .	\$448.00	\$456.00	\$464.00	\$471.00
{ Cash Dividend . } . . . .	204.00	211.00	217.00	225.00
or (6), Entire Value in Cash . . .	\$652.00	\$667.00	\$681.00	\$696.00
or (7), Yearly Income for Life . .	\$651.00	\$666.00	\$679.00	\$694.00
or (8), Full Paid-up Policy . . . .	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Continue Policy without further payment of Premiums and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 45.	Age 46.	Age 47.	Age 48.
(1), Yearly Income for Life . . .	\$53.00	\$53.00	\$53.00	\$53.00
or (2), Dividend converted into Additional Paid-up Insurance . .	\$739.00	\$752.00	\$770.00	\$789.00
or (3), Dividend in Cash . . . .	\$488.00	\$506.00	\$527.00	\$549.00
and Paid-up Policy . . . .	1,000.00	1,000.00	1,000.00	1,000.00
<b>Or, Discontinue Policy, and Receive.</b>				
(4), Dividend in Cash . . . .	\$488.00	\$506.00	\$527.00	\$549.00
and Paid-up Policy . . . .	660.00	672.00	683.00	695.00
and Yearly Income for Life	19.80	20.16	20.49	20.85
{ Cash Guaranteed } . . . .	\$660.00	\$672.00	\$683.00	\$695.00
{ Cash Dividend . } . . . .	488.00	506.00	527.00	549.00
or (5), Entire Value in Cash . . .	\$1,148.00	\$1,178.00	\$1,210.00	\$1,244.00
or (6), Yearly Income for Life . .	\$130.00	\$138.00	\$147.00	\$156.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 49.				AGE 50.			
Annual Prem...\$52.90 Semi-An'l Prem. 27.50 Quarterly Prem. 14.02				Annual Prem...\$54.80 Semi-An'l Prem. 28.51 Quarterly Prem. 14.53			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$69	\$150	3 8	3	\$70	\$150	3 6
4	94	200	5 1	4	97	200	4 11
5	124	250	6 9	5	126	250	6 5
6	151	300	7 7	6	154	300	7 3
7	182	350	8 4	7	185	350	8 0
8	214	400	9 0	8	217	400	8 7
9	249	450	9 6	9	253	450	9 1
10	287	500	10 0	10	291	500	9 6
11	327	550	10 5	11	332	550	9 11
12	370	600	10 9	12	375	600	10 2
13	416	650	11 0	13	422	650	10 6
14	465	700	11 4	14	472	700	10 9
15	519	750	11 7	15	526	750	11 0
16	561	800	11 10	16	569	800	11 3
17	606	850	12 2	17	615	850	11 7
18	654	900	12 6	18	664	900	11 11
19	705	950	12 11	19	716	950	12 4

AGE 51.				AGE 52.			
Annual Prem...\$56.90 Semi-An'l Prem. 29.58 Quarterly Prem. 15.08				Annual Prem...\$59.10 Semi-An'l Prem. 30.73 Quarterly Prem. 15.66			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$71	\$150	3 4	3	\$74	\$150	3 2
4	99	200	4 9	4	100	200	4 7
5	129	250	6 2	5	131	250	5 11
6	158	300	6 11	6	161	300	6 8
7	188	350	7 7	7	192	350	7 3
8	222	400	8 2	8	226	400	7 9
9	257	450	8 8	9	261	450	8 2
10	296	500	9 0	10	300	500	8 7
11	337	550	9 4	11	342	550	8 11
12	381	600	9 8	12	386	600	9 2
13	428	650	9 11	13	435	650	9 5
14	479	700	10 2	14	486	700	9 8
15	533	750	10 5	15	541	750	9 10
16	578	800	10 8	16	586	800	10 1
17	625	850	11 0	17	633	850	10 4
18	674	900	11 4	18	684	900	10 9
19	728	950	11 8	19	738	950	11 1

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 49.	Age 50.	Age 51.	Age 52.
(1), Dividend in Cash . . .	\$233.00	\$242.00	\$251.00	\$261.00
or (2), Yearly Income for Life . .	\$25.00	\$27.00	\$29.00	\$31.00
or (3), Dividend converted into Additional Paid-up Insurance	\$359.00	\$366.00	\$373.00	\$381.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$233.00	\$242.00	\$251.00	\$261.00
and Paid-up Policy . . . .	750.00	750.00	750.00	750.00
or (5), Dividend in Cash . . . .	\$233.00	\$242.00	\$251.00	\$261.00
and Paid-up Policy . . . .	479.00	486.00	493.00	500.00
and Yearly Income for Life	14.37	14.58	14.79	15.00
{ Cash Guaranteed } . . . .	\$479.00	\$486.00	\$493.00	\$500.00
{ Cash Dividend . } . . . .	233.00	242.00	251.00	261.00
or (6), Entire Value in Cash . . .	\$712.00	\$728.00	\$744.00	\$761.00
or (7), Yearly Income for Life . .	\$78.00	\$83.00	\$87.00	\$92.00
or (8), Full Paid-up Policy. . . .	\$1,100.00	\$1,100.00	\$1,110.00	\$1,110.00
Continue Policy without further payment of Premiums and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 49.	Age 50.	Age 51.	Age 52.
(1), Yearly Income for Life . . .	\$74.00	\$80.00	\$88.00	\$95.00
or (2), Dividend converted into Additional Paid-up Insurance	\$811.00	\$837.00	\$868.00	\$903.00
or (3), Dividend in Cash . . . .	\$574.00	\$602.00	\$634.00	\$669.00
and Paid-up Policy . . . .	1,000.00	1,000.00	1,000.00	1,000.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$574.00	\$602.00	\$634.00	\$669.00
and Paid-up Policy . . . .	707.00	718.00	729.00	740.00
and Yearly Income for Life	21.21	21.54	21.87	22.20
{ Cash Guaranteed } . . . .	\$707.00	\$718.00	\$729.00	\$740.00
{ Cash Dividend . } . . . .	574.00	602.00	634.00	669.00
or (5), Entire Value in Cash . . .	\$1,281.00	\$1,320.00	\$1,363.00	\$1,409.00
or (6), Yearly Income for Life . .	\$166.00	\$177.00	\$189.00	\$202.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 53.				AGE 54.			
Annual Prem...\$61.40 Semi-An'l Prem. 31.94 Quarterly Prem. 16.28				Annual Prem...\$63.90 Semi-An'l Prem. 33.25 Quarterly Prem. 16.94			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$75	\$150	3 1	3	\$76	\$150	2 11
4	102	200	4 4	4	104	200	4 1
5	133	250	5 7	5	136	250	5 4
6	163	300	6 4	6	166	300	6 0
7	195	350	6 11	7	198	350	6 6
8	229	400	7 4	8	233	400	7 0
9	266	450	7 10	9	270	450	7 4
10	306	500	8 1	10	310	500	7 8
11	348	550	8 5	11	352	550	7 11
12	392	600	8 8	12	397	600	8 2
13	440	650	8 11	13	446	650	8 5
14	492	700	9 1	14	498	700	8 7
15	548	750	9 4	15	554	750	8 10
16	593	800	9 7	16	601	800	9 0
17	642	850	9 10	17	649	850	9 3
18	693	900	10 2	18	701	900	9 7
19	750	950	10 6	19	760	950	9 11
AGE 55.				AGE 56.			
Annual Prem...\$66.60 Semi-An'l Prem. 34.64 Quarterly Prem. 17.65				Annual Prem...\$69.50 Semi-An'l Prem. 36.13 Quarterly Prem. 18.41			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$78	\$150	2 9	3	\$79	\$150	2 8
4	106	200	3 11	4	108	200	3 8
5	139	250	5 1	5	141	250	4 10
6	169	300	5 8	6	171	300	5 4
7	202	350	6 2	7	205	350	5 10
8	236	400	6 7	8	239	400	6 3
9	274	450	6 11	9	277	450	6 6
10	314	500	7 3	10	318	500	6 10
11	356	550	7 6	11	360	550	7 0
12	402	600	7 8	12	406	600	7 3
13	452	650	7 11	13	456	650	7 5
14	504	700	8 1	14	509	700	7 8
15	561	750	8 4	15	567	750	7 10
16	607	800	8 6	16	613	800	8 0
17	656	850	8 9	17	665	850	8 3
18	711	900	9 0	18	719	900	8 6
19	770	950	9 5	19	780	950	8 10



# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 53.	Age 54.	Age 55.	Age 56.
(1), Dividend in Cash . . . .	\$271.00	\$282.00	\$295.00	\$308.00
or (2), Yearly Income for Life . .	\$34.00	\$36.00	\$39.00	\$42.00
or (3), Dividend converted into Additional Paid-up Insurance	\$389.00	\$398.00	\$410.00	\$421.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$271.00	\$282.00	\$295.00	\$308.00
and Paid-up Policy . . . .	750.00	750.00	750.00	750.00
or (5), Dividend in Cash . . . .	\$271.00	\$282.00	\$295.00	\$308.00
and Paid-up Policy . . . .	507.00	513.00	519.00	524.00
and Yearly Income for Life	15.21	15.39	15.57	15.72
{ Cash Guaranteed } . . . .	\$507.00	\$513.00	\$519.00	\$524.00
{ Cash Dividend . } . . . .	271.00	282.00	295.00	308.00
or (6), Entire Value in Cash . . .	\$778.00	\$795.00	\$814.00	\$832.00
or (7), Yearly Income for Life . .	\$97.00	\$103.00	\$109.00	\$115.00
or (8), Full Paid-up Policy . . .	\$1,120.00	\$1,120.00	\$1,130.00	\$1,140.00
Continue Policy without further payment of Premiums and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 53.	Age 54.	Age 55.	Age 56.
(1), Yearly Income for Life . .	\$105.00	\$115.00	\$127.00	\$141.00
or (2), Dividend converted into Additional Paid-up Insurance .	\$943.00	\$990.00	\$1,045.00	\$1,110.00
or (3), Dividend in Cash . . . .	\$709.00	\$755.00	\$808.00	\$869.00
and Paid-up Policy . . . .	1,000.00	1,000.00	1,000.00	1,000.00
<b>Or, Discontinue Policy, and Receive.</b>				
(4), Dividend in Cash . . . .	\$709.00	\$755.00	\$808.00	\$869.00
and Paid-up Policy . . . .	751.00	782.00	772.00	782.00
and Yearly Income for Life	22.53	22.86	23.16	23.46
{ Cash Guaranteed } . . . .	\$751.00	\$782.00	\$772.00	\$782.00
{ Cash Dividend . } . . . .	709.00	755.00	808.00	869.00
or (5), Entire Value in Cash . .	\$1,460.00	\$1,517.00	\$1,580.00	\$1,651.00
or (6), Yearly Income for Life .	\$216.00	\$232.00	\$249.00	\$269.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 57.				AGE 58.			
Annual Prem...\$72.60 Semi-An'l Prem. 37.73 Quarterly Prem. 19.23				Annual Prem...\$75.80 Semi-An'l Prem. 39.44 Quarterly Prem. 20.10			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$81	\$150	2 6	3	\$82	\$150	2 5
4	110	200	3 6	4	112	200	3 3
5	143	250	4 6	5	146	250	4 3
6	174	300	5 1	6	177	300	4 9
7	208	350	5 6	7	211	350	5 2
8	244	400	5 10	8	247	400	5 6
9	281	450	6 2	9	285	450	5 9
10	321	500	6 5	10	326	500	6 0
11	364	550	6 7	11	369	550	6 3
12	411	600	6 10	12	415	600	6 5
13	461	650	7 0	13	465	650	6 7
14	514	700	7 2	14	519	700	6 9
15	572	750	7 4	15	578	750	6 11
16	620	800	7 6	16	625	800	7 0
17	671	850	7 9	17	677	850	7 3
18	727	900	8 0	18	735	900	7 6
19	790	950	8 4	19	800	950	7 9
AGE 59.				AGE 60.			
Annual Prem...\$79.40 Semi-An'l Prem. 41.28 Quarterly Prem. 21.04				Annual Prem...\$83.20 Semi-An'l Prem. 43.25 Quarterly Prem. 22.04			
End of Years.	Loans.	Paid-up Policy.	Term Extension.	End of Years.	Loans.	Paid-up Policy.	Term Extension.
			<i>Yrs. Mos.</i>				<i>Yrs. Mos.</i>
3	\$84	\$150	2 3	3	\$85	\$150	2 1
4	113	200	3 1	4	116	200	2 11
5	148	250	4 0	5	150	250	3 10
6	180	300	4 6	6	182	300	4 3
7	213	350	4 10	7	216	350	4 7
8	249	400	5 2	8	252	400	4 10
9	288	450	5 5	9	291	450	5 1
10	329	500	5 8	10	332	500	5 3
11	372	550	5 10	11	375	550	5 6
12	419	600	6 0	12	422	600	5 7
13	468	650	6 2	13	472	650	5 9
14	523	700	6 4	14	526	700	5 11
15	582	750	6 5	15	586	750	6 0
16	630	800	6 7	16	634	800	6 2
17	682	850	6 9	17	689	850	6 3
18	742	900	6 11	18	749	900	6 6
19	808	950	7 3	19	818	950	6 9

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 57.	Age 58.	Age 59.	Age 60.
(1), Dividend in Cash . . .	\$323.00	\$338.00	\$356.00	\$376.00
or (2), Yearly Income for Life . .	\$46.00	\$50.00	\$54.00	\$59.00
or (3), Dividend converted into Additional Paid-up Insurance	\$436.00	\$449.00	\$467.00	\$486.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$323.00	\$338.00	\$356.00	\$376.00
and Paid-up Policy . . . .	750.00	750.00	750.00	750.00
or (5), Dividend in Cash . . . .	\$323.00	\$338.00	\$356.00	\$376.00
and Paid-up Policy . . . .	529.00	534.00	538.00	542.00
and Yearly Income for Life	15.87	16.02	16.14	16.26
{ Cash Guaranteed } . . . .	\$529.00	\$534.00	\$538.00	\$542.00
{ Cash Dividend . } . . . .	323.00	338.00	356.00	376.00
or (6), Entire Value in Cash . . .	\$852.00	\$872.00	\$894.00	\$918.00
or (7), Yearly Income for Life . .	\$122.00	\$129.00	\$136.00	\$145.00
or (8), Full Paid-up Policy. . . .	\$1,150.00	\$1,160.00	\$1,170.00	\$1,190.00
Continue Policy without further payment of Premiums and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 57.	Age 58.	Age 59.	Age 60.
(1), Yearly Income for Life . . .	\$158.00	\$177.00	\$201.00	\$229.00
or (2), Dividend converted into Additional Paid-up Insurance	\$1,186.00	\$1,276.00	\$1,387.00	\$1,521.00
or (3), Dividend in Cash . . . .	\$940.00	\$1,024.00	\$1,126.00	\$1,249.00
and Paid-up Policy . . . .	1,000.00	1,000.00	1,000.00	1,000.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . .	\$940.00	\$1,024.00	\$1,126.00	\$1,249.00
and Paid-up Policy . . . .	792.00	802.00	811.00	820.00
and Yearly Income for Life	23.76	24.06	24.33	24.60
{ Cash Guaranteed } . . . .	\$792.00	\$802.00	\$811.00	\$820.00
{ Cash Dividend . } . . . .	940.00	1,024.00	1,126.00	1,249.00
or (5), Entire Value in Cash . . .	\$1,732.00	\$1,826.00	\$1,937.00	\$2,069.00
or (6), Yearly Income for Life . .	\$292.00	\$317.00	\$346.00	\$380.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

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# 10-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 21.		Annual Prem..\$105.40 Semi-An'l Prem. 54.83 Quarterly Prem. 27.94			Annual Prem..\$105.50 Semi-An'l Prem. 54.88 Quarterly Prem. 27.97			AGE 22.	
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>
3	\$235	\$300	7 0	\$244	3	\$235	\$300	7 0	\$243
4	324	400	6 0	361	4	324	400	6 0	360
5	427	500	5 0	478	5	427	500	5 0	478
6	545	600	4 0	587	6	545	600	4 0	587
7	678	700	3 0	694	7	678	700	3 0	693
8	828	800	2 0	798	8	828	800	2 0	798
9	998		1 0	900	9	998		1 0	900

AGE 23.		Annual Prem..\$105.70 Semi-An'l Prem. 54.94 Quarterly Prem. 28.00			Annual Prem..\$105.80 Semi-An'l Prem. 55.00 Quarterly Prem. 28.03			AGE 24.	
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>
3	\$235	\$300	7 0	\$242	3	\$235	\$300	7 0	\$241
4	324	400	6 0	359	4	324	400	6 0	358
5	427	500	5 0	477	5	427	500	5 0	477
6	545	600	4 0	586	6	545	600	4 0	586
7	678	700	3 0	693	7	678	700	3 0	693
8	828	800	2 0	798	8	828	800	2 0	797
9	998		1 0	900	9	998		1 0	900

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 21.   AGE 22.		Discontinue Policy and Receive	AGE 23.   AGE 24.		
Accumulation Period, 10 Years.			Accumulation Period, 10 Years.		
\$151.00 1,000.00 30.00	\$152.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$153.00 1,000.00 30.00	\$154.00 \$1,000.00 30.00	
\$1,000.00 151.00	\$1,000.00 152.00		{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 153.00	\$1,000.00 154.00
\$1,151.00	\$1,152.00		or (2), Entire Value in Cash	\$1,153.00	\$1,154.00
\$68.00	\$69.00	or (3), Yearly Income for Life	\$70.00	\$70.00	
\$3,680.00	\$3,610.00	or (4), Full Paid-up Policy for Life	\$3,540.00	\$3,460.00	

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 10-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 25.				AGE 26.			
Annual Prem..\$105.90 Semi-An'l Prem. 55.06 Quarterly Prem. 28.06				Annual Prem..\$106.00 Semi-An'l Prem. 55.12 Quarterly Prem. 28.09			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$235	\$300	7 0 \$240	3	\$235	\$300	7 0 \$238
4	324	400	6 0 357	4	324	400	6 0 355
5	427	500	5 0 475	5	427	500	5 0 475
6	545	600	4 0 585	6	545	600	4 0 585
7	678	700	3 0 692	7	678	700	3 0 692
8	828	800	2 0 797	8	828	800	2 0 797
9	998		1 0 900	9	998		1 0 900

AGE 27.				AGE 28.			
Annual Prem..\$106.10 Semi-An'l Prem. 55.19 Quarterly Prem. 28.13				Annual Prem..\$106.30 Semi-An'l Prem. 55.27 Quarterly Prem. 28.16			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$235	\$300	7 0 \$236	3	\$234	\$300	7 0 \$233
4	323	400	6 0 354	4	323	400	6 0 352
5	426	500	5 0 474	5	426	500	5 0 473
6	545	600	4 0 584	6	544	600	4 0 584
7	678	700	3 0 692	7	678	700	3 0 691
8	828	800	2 0 797	8	828	800	2 0 797
9	998		1 0 900	9	998		1 0 900

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 25.	AGE 26.	Discontinue Policy and Receive	AGE 27.	AGE 28.
Accumulation Period, 10 Years.			Accumulation Period, 10 Years.	
\$154.00 1,000.00 30.00	\$155.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$156.00 1,000.00 30.00	\$157.00 1,000.00 30.00
\$1,000.00 154.00	\$1,000.00 155.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 156.00	\$1,000.00 157.00
\$1,154.00	\$1,155.00	or (2), Entire Value in Cash	\$1,156.00	\$1,157.00
\$71.00	\$72.00	or (3), Yearly Income for Life	\$73.00	\$74.00
\$3,390.00	\$3,320.00	or (4), Full Paid-up Policy for Life	\$3,250.00	\$3,180.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 10-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 29.				AGE 30.			
Annual Prem..\$106.40 Semi-An'l Prem. 55.35 Quarterly Prem. 28.21				Annual Prem..\$106.60 Semi-An'l Prem. 55.43 Quarterly Prem. 28.25			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$234	\$300	7 0 \$231	3	\$234	\$300	7 0 \$229
4	323	400	6 0 351	4	323	400	6 0 350
5	426	500	5 0 473	5	426	500	5 0 471
6	544	600	4 0 583	6	544	600	4 0 582
7	678	700	3 0 691	7	677	700	3 0 690
8	828	800	2 0 797	8	828	800	2 0 796
9	998	900	1 0 900	9	998	900	1 0 899

AGE 31.				AGE 32.			
Annual Prem..\$106.80 Semi-An'l Prem. 55.52 Quarterly Prem. 28.29				Annual Prem..\$107.00 Semi-An'l Prem. 55.62 Quarterly Prem. 28.34			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$234	\$300	7 0 \$227	3	\$234	\$300	7 0 \$224
4	323	400	6 0 348	4	323	400	6 0 347
5	426	500	5 0 471	5	426	500	5 0 470
6	544	600	4 0 582	6	544	600	4 0 581
7	677	700	3 0 690	7	677	700	3 0 690
8	828	800	2 0 796	8	828	800	2 0 796
9	998	900	1 0 899	9	998	900	1 0 899

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 29.	AGE 30.	Discontinue Policy and Receive	AGE 31.	AGE 32.
Accumulation Period, 10 Years.			Accumulation Period, 10 Years.	
\$157.00	\$158.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$159.00	\$160.00
1,000.00	1,000.00		1,000.00	\$1,000.00
30.00	30.00		30.00	30.00
\$1,000.00 157.00	\$1,000.00 158.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 159.00	\$1,000.00 160.00
\$1,157.00	\$1,158.00	or (2), Entire Value in Cash	\$1,159.00	\$1,160.00
\$75.00	\$76.00	or (3), Yearly Income for Life	\$77.00	\$78.00
\$3,110.00	\$3,040.00	or (4), Full Paid-up Policy for Life	\$2,970.00	\$2,910.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 10-YEAR ENDOWMENT.—\$1,000.

## 'Accumulation Policy with Annual Loans.

AGE 33.				AGE 34.			
Annual Prem. \$107.20 Semi-An'l Prem. 55.72 Quarterly Prem. 28.40				Annual Prem. \$107.40 Semi-An'l Prem. 55.83 Quarterly Prem. 28.45			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$234	\$300	7 0 \$222	3	\$234	\$300	7 0 \$220
4	323	400	6 0 345	4	323	400	6 0 343
5	426	500	5 0 469	5	425	500	5 0 468
6	544	600	4 0 581	6	544	600	4 0 580
7	677	700	3 0 690	7	677	700	3 0 689
8	828	800	2 0 796	8	827	800	2 0 796
9	998	900	1 0 899	9	998	900	1 0 899

AGE 35.				AGE 36.			
Annual Prem. \$107.60 Semi-An'l Prem. 55.95 Quarterly Prem. 28.51				Annual Prem. \$107.80 Semi-An'l Prem. 56.08 Quarterly Prem. 28.58			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$234	\$300	7 0 \$218	3	\$234	\$300	7 0 \$215
4	322	400	6 0 342	4	322	400	6 0 340
5	425	500	5 0 467	5	425	500	5 0 466
6	543	600	4 0 579	6	543	600	4 0 579
7	677	700	3 0 688	7	677	700	3 0 688
8	827	800	2 0 795	8	827	800	2 0 795
9	998	900	1 0 899	9	998	900	1 0 899

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 33.   AGE 34.		Discontinue Policy and Receive	AGE 35.   AGE 36.	
Accumulation Period, 10 Years.			Accumulation Period, 10 Years.	
\$161.00 1,000.00 30.00	\$162.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$164.00 1,000.00 30.00	\$165.00 1,000.00 30.00
\$1,000.00 161.00	\$1,000.00 162.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 164.00	\$1,000.00 165.00
\$1,161.00	\$1,162.00	or (2), Entire Value in Cash	\$1,164.00	\$1,165.00
\$79.00	\$80.00	or (3), Yearly Income for Life	\$82.00	\$83.00
\$2,840.00	\$2,780.00	or (4), Full Paid-up Policy for Life	\$2,720.00	\$2,660.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# 10-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 37.				AGE 38.			
Annual Prem..\$108.10 Semi-An'l Prem. 56.22 Quarterly Prem. 28.65				Annual Prem..\$108.40 Semi-An'l Prem. 56.37 Quarterly Prem. 28.73			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$233	\$300	7 0 \$212	3	\$233	\$300	7 0 \$209
4	322	400	6 0 338	4	322	400	6 0 336
5	425	500	5 0 465	5	425	500	5 0 464
6	543	600	4 0 578	6	543	600	4 0 576
7	676	700	3 0 688	7	676	700	3 0 687
8	827	800	2 0 795	8	827	800	2 0 794
9	998	900	1 0 899	9	998	900	1 0 898

AGE 39.				AGE 40.			
Annual Prem..\$108.70 Semi-An'l Prem. 56.53 Quarterly Prem. 28.81				Annual Prem..\$109.10 Semi-An'l Prem. 56.71 Quarterly Prem. 28.90			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$233	\$300	7 0 \$205	3	\$233	\$300	7 0 \$201
4	322	400	6 0 333	4	322	400	6 0 330
5	425	500	5 0 462	5	425	500	5 0 460
6	543	600	4 0 575	6	542	600	4 0 574
7	676	700	3 0 686	7	676	700	3 0 685
8	827	800	2 0 794	8	827	800	2 0 793
9	998	900	1 0 898	9	998	900	1 0 898

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 37.	AGE 38.	Discontinue Policy and Receive	AGE 39.	AGE 40.
Accumulation Period, 10 Years.			Accumulation Period, 10 Years.	
\$166.00	\$168.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$169.00	\$171.00
1,000.00	1,000.00		1,000.00	\$1,000.00
30.00	30.00		30.00	30.00
\$1,000.00 166.00	\$1,000.00 168.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 169.00	\$1,000.00 171.00
\$1,166.00	\$1,168.00		\$1,169.00	\$1,171.00
\$84.00	\$86.00	or (2), Entire Value in Cash	\$87.00	\$89.00
\$2,590.00	\$2,540.00	or (3), Yearly Income for Life	\$2,480.00	\$2,430.00
		or (4), Full Paid-up Policy for Life		

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.



# 10-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 41.				AGE 42.			
Annual Prem..\$109.40 Semi-An'l Prem. 56.90 Quarterly Prem. 29.00				Annual Prem..\$109.80 Semi-An'l Prem. 57.12 Quarterly Prem. 29.11			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$233	\$300	7 0 \$196	3	\$233	\$300	7 0 \$190
4	322	400	6 0 326	4	321	400	6 0 322
5	424	500	5 0 458	5	424	500	5 0 456
6	542	600	4 0 573	6	542	600	4 0 571
7	676	700	3 0 684	7	675	700	3 0 683
8	827	800	2 0 793	8	826	800	2 0 792
9	998	900	1 0 898	9	998	900	1 0 898

AGE 43.				AGE 44.			
Annual Prem..\$110.30 Semi-An'l Prem. 57.35 Quarterly Prem. 29.23				Annual Prem..\$110.80 Semi-An'l Prem. 57.61 Quarterly Prem. 29.38			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$233	\$300	7 0 \$184	3	\$232	\$300	7 0 \$177
4	321	400	6 0 318	4	321	400	6 0 313
5	424	500	5 0 453	5	423	500	5 0 450
6	541	600	4 0 569	6	541	600	4 0 567
7	675	700	3 0 682	7	674	700	3 0 680
8	826	800	2 0 791	8	826	800	2 0 790
9	998	900	1 0 897	9	998	900	1 0 897

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 41.	AGE 42.	Discontinue Policy and Receive	AGE 43.	AGE 44.
Accumulation Period, 10 Years.			Accumulation Period, 10 Years.	
\$172.00 1,000.00 30.00	\$174.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$176.00 1,000.00 30.00	\$179.00 1,000.00 30.00
\$1,000.00 172.00	\$1,000.00 174.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 176.00	\$1,000.00 179.00
\$1,172.00	\$1,174.00	or (2), Entire Value in Cash	\$1,176.00	\$1,179.00
\$91.00	\$93.00	or (3), Yearly Income for Life	\$95.00	\$97.00
\$2,340.00	\$2,330.00	or (4), Full Paid-up Policy for Life	\$2,280.00	\$2,230.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 10-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 45.					AGE 46.				
Annual Prem..\$111.30 Semi-An'l Prem. 57.90 Quarterly Prem. 29.51					Annual Prem..\$112.00 Semi-An'l Prem. 58.22 Quarterly Prem. 29.67				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			Yrs. Mos.	Cash.				Yrs. Mos.	Cash.
3	\$232	\$300	7 0	\$170	3	\$232	\$300	7 0	\$162
4	320	400	6 0	308	4	320	400	6 0	302
5	423	500	5 0	446	5	422	500	5 0	442
6	540	600	4 0	564	6	540	600	4 0	561
7	674	700	3 0	678	7	673	700	3 0	677
8	825	800	2 0	789	8	825	800	2 0	788
9	998	900	1 0	896	9	998	900	1 0	896

AGE 47.					AGE 48.				
Annual Prem..\$112.60 Semi-An'l Prem. 58.57 Quarterly Prem. 29.85					Annual Prem..\$113.40 Semi-An'l Prem. 58.96 Quarterly Prem. 30.05				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			Yrs. Mos.	Cash.				Yrs. Mos.	Cash.
3	\$231	\$300	7 0	\$152	3	\$231	\$300	7 0	\$140
4	319	400	6 0	295	4	319	400	6 0	287
5	421	500	5 0	438	5	421	500	5 0	433
6	539	600	4 0	558	6	539	600	4 0	554
7	673	700	3 0	674	7	672	700	3 0	672
8	825	800	2 0	787	8	824	800	2 0	786
9	998	900	1 0	896	9	998	900	1 0	895

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 45.	AGE 46.	Discontinue Policy and Receive	AGE 47.	AGE 48.
Accumulation Period, 10 Years.			Accumulation Period, 10 Years.	
\$182.00 1,000.00 30.00	\$185.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$188.00 1,000.00 30.00	\$192.00 1,000.00 30.00
\$1,000.00 182.00	\$1,000.00 185.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 188.00	\$1,000.00 192.00
\$1,182.00	\$1,185.00	or (2), Entire Value in Cash	\$1,188.00	\$1,192.00
\$100.00	\$103.00	or (3), Yearly Income for Life	\$106.00	\$109.00
\$2,190.00	\$2,150.00	or (4), Full Paid-up Policy for Life	\$2,110.00	\$2,070.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

## 10-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 49.				AGE 50.			
Annual Prem. \$114.20 Semi-An'l Prem. 59.39 Quarterly Prem. 30.26				Annual Prem. \$115.10 Semi-An'l Prem. 59.86 Quarterly Prem. 30.51			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$230	\$300	7 0 \$127	3	\$230	\$300	7 0 \$112
4	318	400	6 0 277	4	317	400	6 0 266
5	420	500	5 0 427	5	419	500	5 0 420
6	538	600	4 0 550	6	537	600	4 0 545
7	671	700	3 0 669	7	671	700	3 0 666
8	824	800	2 0 785	8	823	800	2 0 782
9	998	900	1 0 894	9	998	900	1 0 893

AGE 51.				AGE 52.			
Annual Prem. \$116.10 Semi-An'l Prem. 60.38 Quarterly Prem. 30.77				Annual Prem. \$117.20 Semi-An'l Prem. 60.96 Quarterly Prem. 31.06			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$229	\$300	7 0 \$95	3	\$229	\$300	7 0 \$76
4	317	400	6 0 254	4	316	400	6 0 240
5	418	500	5 0 413	5	417	500	5 0 405
6	536	600	4 0 541	6	534	600	4 0 534
7	670	700	3 0 663	7	669	700	3 0 659
8	823	800	2 0 780	8	822	800	2 0 778
9	998	900	1 0 893	9	998	900	1 0 892

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 49.	AGE 50.	Discontinue Policy and Receive	AGE 51.	AGE 52.
Accumulation Period, 10 Years.			Accumulation Period, 10 Years.	
\$196.00	\$201.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$207.00	\$213.00
1,000.00	1,000.00		1,000.00	\$1,000.00
30.00	30.00		30.00	30.00
\$1,000.00 196.00	\$1,000.00 201.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 207.00	\$1,000.00 213.00
\$1,196.00	\$1,201.00	or (2), Entire Value in Cash	\$1,207.00	\$1,213.00
\$112.00	\$116.00	or (3), Yearly Income for Life	\$121.00	\$125.00
\$2,040.00	\$2,000.00	or (4), Full Paid-up Policy for Life	\$1,970.00	\$1,940.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 10-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 53.			Annual Prem..\$118.40 Semi-An'l Prem. 61.59 Quarterly Prem. 31.39			AGE 54.			Annual Prem..\$119.80 Semi-An'l Prem. 62.28 Quarterly Prem. 31.74		
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		
			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>				<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>
3	\$228	\$300	7	0	\$55	3	\$227	\$300	7	0	\$31
4	315	400	6	0	224	4	314	400	6	0	207
5	416	500	5	0	396	5	415	500	5	0	385
6	533	600	4	0	528	6	532	600	4	0	520
7	668	700	3	0	654	7	667	700	3	0	650
8	821	800	2	0	776	8	821	800	2	0	773
9	998	900	1	0	891	9	998	900	1	0	890

AGE 55.			Annual Prem..\$121.20 Semi-An'l Prem. 63.04 Quarterly Prem. 32.13			AGE 56.			Annual Prem..\$122.80 Semi-An'l Prem. 63.88 Quarterly Prem. 32.55		
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		
			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>				<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>
3	\$226	\$300	7	0	\$4	3	\$226	\$300	6	7	\$0
4	313	400	6	0	188	4	312	400	6	0	167
5	414	500	5	0	373	5	413	500	5	0	360
6	531	600	4	0	511	6	529	600	4	0	502
7	666	700	3	0	644	7	664	700	3	0	638
8	820	800	2	0	769	8	819	800	2	0	766
9	998	900	1	0	888	9	998	900	1	0	887

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 53.   AGE 54.		Discontinue Policy and Receive	AGE 55.   AGE 56.	
Accumulation Period, 10 Years.			Accumulation Period, 10 Years.	
\$220.00 1,000.00 30.00	\$227.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$235.00 1,000.00 30.00	\$245.00 1,000.00 30.00
\$1,000.00 220.00	\$1,000.00 227.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 235.00	\$1,000.00 245.00
\$1,220.00	\$1,227.00	or (2), Entire Value in Cash	\$1,235.00	\$1,245.00
\$130.00	\$135.00	or (3), Yearly Income for Life	\$140.00	\$146.00
\$1,920.00	\$1,890.00	or (4), Full Paid-up Policy for Life	\$1,870.00	\$1,850.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 10-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 57.		Annual Prem..\$124.60 Semi-An'l Prem. 64.79 Quarterly Prem. 33.02		Annual Prem..\$126.50 Semi-An'l Prem. 65.80 Quarterly Prem. 33.53		AGE 58.	
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$225	\$300	6 1 \$0	3	\$224	\$300	5 7 \$0
4	311	400	6 0 143	4	309	400	6 0 115
5	412	500	5 0 345	5	410	500	5 0 328
6	528	600	4 0 492	6	526	600	4 0 480
7	663	700	3 0 631	7	660	700	3 0 623
8	818	800	2 0 762	8	817	800	2 0 758
9	998	900	1 0 885	9	998	900	1 0 884

AGE 59.		Annual Prem..\$128.70 Semi-An'l Prem. 66.91 Quarterly Prem. 34.10		Annual Prem..\$131.00 Semi-An'l Prem. 68.13 Quarterly Prem. 34.72		AGE 60.	
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$223	\$300	5 0 \$0	3	\$220	\$300	4 5 \$0
4	308	400	6 0 84	4	307	400	6 0 49
5	407	500	5 0 309	5	405	500	5 0 286
6	524	600	4 0 466	6	522	600	4 0 450
7	659	700	3 0 614	7	657	700	3 0 604
8	816	800	2 0 753	8	814	800	2 0 747
9	998	900	1 0 882	9	998	900	1 0 879

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 57.	AGE 58.	Discontinue Policy and Receive	AGE 59.	AGE 60.
Accumulation Period, 10 Years.			Accumulation Period, 10 Years.	
\$255.00	\$266.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$280.00	\$294.00
1,000.00	1,000.00		1,000.00	1,000.00
30.00	30.00		30.00	30.00
\$1,000.00	\$1,000.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00	\$1,000.00
255.00	266.00		280.00	294.00
\$1,255.00	\$1,266.00	or (2), Entire Value in Cash	\$1,280.00	\$1,294.00
\$152.00	\$159.00	or (3), Yearly Income for Life	\$166.00	\$173.00
\$1,830.00	\$1,820.00	or (4), Full Paid-up Policy for Life	\$1,810.00	\$1,800.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 15-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 21.		Annual Prem....\$66.90 Semi-An'l Prem.. 34.78 Quarterly Prem.. 17.72			Annual Prem....\$67.00 Semi-An'l Prem.. 34.84 Quarterly Prem.. 17.75			AGE 22.			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			
			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>	
3	\$139	\$200	12	0	\$77	3	\$138	\$200	12	0	\$75
4	190	266	11	0	177	4	190	266	11	0	175
5	243	333	10	0	278	5	243	333	10	0	278
6	300	400	9	0	359	6	300	400	9	0	357
7	363	466	8	0	435	7	363	466	8	0	434
8	433	533	7	0	509	8	432	533	7	0	508
9	507	600	6	0	580	9	507	600	6	0	579
10	590	666	5	0	648	10	590	666	5	0	648
11	679	733	4	0	722	11	679	733	4	0	721
12	777	800	3	0	794	12	777	800	3	0	793
13	883	866	2	0	864	13	882	866	2	0	864
14	998		1	0	933	14	998		1	0	933

AGE 23.		Annual Prem....\$67.10 Semi-An'l Prem.. 34.90 Quarterly Prem.. 17.78			Annual Prem....\$67.20 Semi-An'l Prem.. 34.96 Quarterly Prem.. 17.82			AGE 24.			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			
			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>	
3	\$138	\$200	12	0	\$73	3	\$138	\$200	12	0	\$70
4	190	266	11	0	173	4	190	266	11	0	171
5	243	333	10	0	275	5	243	333	10	0	273
6	300	400	9	0	355	6	299	400	9	0	354
7	363	466	8	0	432	7	362	466	8	0	431
8	432	533	7	0	507	8	432	533	7	0	506
9	507	600	6	0	577	9	507	600	6	0	577
10	590	666	5	0	649	10	589	666	5	0	646
11	679	733	4	0	721	11	679	733	4	0	720
12	777	800	3	0	793	12	777	800	3	0	793
13	882	866	2	0	864	13	882	866	2	0	864
14	998		1	0	933	14	998		1	0	933

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.					
AGE 21.	AGE 22.	Discontinue Policy and Receive	AGE 23.	AGE 24.	
Accumulation Period, 15 Years.			Accumulation Period, 15 Years.		
\$281.00 1,000.00 30.00	\$281.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$282.00 1,000.00 30.00	\$282.00 1,000.00 30.00	
\$1,000.00 281.00	\$1,000.00 281.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 282.00	\$1,000.00 282.00	
\$1,281.00	\$1,281.00	or (2), Entire Value in Cash	\$1,282.00	\$1,282.00	
\$60.00	\$61.00	or (3), Yearly Income for Life	\$62.00	\$63.00	
\$3,660.00	\$3,600.00	or (4), Full Paid-up Policy for Life	\$3,520.00	\$3,410.00	

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 21.	AGE 22.	Discontinue Policy and Receive	AGE 23.	AGE 24.
Accumulation Period, 15 Years.			Accumulation Period, 15 Years.	
\$281.00	\$281.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$282.00	\$282.00
1,000.00	1,000.00		1,000.00	1,000.00
30.00	30.00		30.00	30.00
\$1,000.00 281.00	\$1,000.00 281.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 282.00	\$1,000.00 282.00
\$1,281.00	\$1,281.00		or (2), Entire Value in Cash	\$1,282.00
\$80.00	\$81.00	or (3), Yearly Income for Life	\$82.00	\$83.00
\$3,680.00	\$3,600.00	or (4), Full Paid-up Policy for Life	\$3,520.00	\$3,440.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# 15-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 25.		Annual Prem...\$67.40 Semi-An'l Prem. 35.03 Quarterly Prem. 17.85			AGE 26.		Annual Prem...\$67.50 Semi-An'l Prem. 35.10 Quarterly Prem. 17.89				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			
			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>				<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>
3	\$138	\$200	12	0	\$67	3	\$138	\$200	12	0	\$63
4	190	266	11	0	168	4	190	266	11	0	164
5	243	333	10	0	270	5	243	333	10	0	268
6	299	400	9	0	351	6	299	400	9	0	350
7	362	466	8	0	429	7	362	466	8	0	428
8	432	533	7	0	504	8	432	533	7	0	503
9	507	600	6	0	576	9	507	600	6	0	575
10	589	666	5	0	645	10	589	666	5	0	645
11	679	733	4	0	719	11	679	733	4	0	719
12	776	800	3	0	792	12	776	800	3	0	792
13	882	866	2	0	863	13	882	866	2	0	863
14	998	933	1	0	932	14	998	933	1	0	932

AGE 27.		Annual Prem...\$67.60 Semi-An'l Prem. 35.18 Quarterly Prem. 17.93			AGE 28.		Annual Prem...\$67.80 Semi-An'l Prem. 35.26 Quarterly Prem. 17.97				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			
			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>				<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>
3	\$138	\$200	12	0	\$58	3	\$138	\$200	12	0	\$52
4	190	266	11	0	160	4	190	266	11	0	156
5	242	333	10	0	266	5	242	333	10	0	263
6	299	400	9	0	347	6	299	400	9	0	345
7	362	466	8	0	426	7	362	466	8	0	424
8	432	533	7	0	501	8	430	533	7	0	500
9	507	600	6	0	574	9	506	600	6	0	574
10	589	666	5	0	644	10	589	666	5	0	644
11	678	733	4	0	719	11	678	733	4	0	719
12	776	800	3	0	792	12	776	800	3	0	792
13	882	866	2	0	863	13	882	866	2	0	863
14	998	933	1	0	932	14	998	933	1	0	932

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 25.	AGE 26.	Discontinue Policy and Receive	AGE 27.	AGE 28.
Accumulation Period, 15 Years.			Accumulation Period, 15 Years.	
\$283.00	\$283.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$284.00	\$284.00
1,000.00	1,000.00		1,000.00	1,000.00
30.00	30.00		30.00	30.00
\$1,000.00	\$1,000.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00	\$1,000.00
283.00	283.00		284.00	284.00
\$1,283.00	\$1,283.00	or (2), Entire Value in Cash	\$1,284.00	\$1,284.00
\$81.00	\$85.00	or (3), Yearly Income for Life	\$86.00	\$87.00
\$3,370.00	\$3,290.00	or (4), Full Paid-up Policy for Life	\$3,220.00	\$3,110.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 23

# 15-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 29.				AGE 30.			
Annual Prem....\$68.00 Semi-An'l Prem.. 35.34 Quarterly Prem.. 18.01				Annual Prem....\$68.20 Semi-An'l Prem.. 35.44 Quarterly Prem.. 18.06			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$138	\$200	12 0 \$46	3	\$138	\$200	12 0 \$39
4	190	266	11 0 152	4	190	266	11 0 147
5	242	333	10 0 260	5	242	333	10 0 256
6	299	400	9 0 342	6	298	400	9 0 340
7	362	466	8 0 422	7	361	466	8 0 420
8	430	533	7 0 499	8	430	533	7 0 498
9	506	600	6 0 573	9	506	600	6 0 572
10	589	666	5 0 643	10	588	666	5 0 642
11	678	733	4 0 718	11	678	733	4 0 717
12	776	800	3 0 791	12	776	800	3 0 790
13	882	866	2 0 863	13	882	866	2 0 862
14	998	933	1 0 932	14	998	933	1 0 932

AGE 31.				AGE 32.			
Annual Prem....\$68.30 Semi-An'l Prem.. 35.54 Quarterly Prem.. 18.11				Annual Prem....\$68.60 Semi-An'l Prem.. 35.65 Quarterly Prem.. 18.17			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$138	\$200	12 0 \$33	3	\$138	\$200	12 0 \$27
4	189	266	11 0 143	4	189	266	11 0 138
5	242	333	10 0 254	5	242	333	10 0 251
6	298	400	9 0 338	6	298	400	9 0 336
7	361	466	8 0 419	7	361	466	8 0 417
8	430	533	7 0 497	8	430	533	7 0 495
9	506	600	6 0 571	9	505	600	6 0 569
10	588	666	5 0 641	10	588	666	5 0 640
11	678	733	4 0 717	11	677	733	4 0 716
12	776	800	3 0 790	12	775	800	3 0 790
13	882	866	2 0 862	13	882	866	2 0 862
14	998	933	1 0 932	14	998	933	1 0 932

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 29.	AGE 30.	Discontinue Policy and Receive	AGE 31.	AGE 32.
Accumulation Period, 15 Years.			Accumulation Period, 15 Years.	
\$285.00 1,000.00 30.00	\$286.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$287.00 1000.00 30.00	\$288.00 1,000.00 30.00
\$1,000.00 285.00	\$1,000.00 286.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 287.00	\$1,000.00 288.00
\$1,285.00	\$1,286.00	or (2), Entire Value in Cash	\$1,287.00	\$1,288.00
\$29.00	\$90.00	or (3), Yearly Income for Life	\$92.00	\$93.00
\$3,070.00	\$3,000.00	or (4), Full Paid-up Policy for Life	\$2,930.00	\$2,870.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.



# 15-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 33.				AGE 34.			
Annual Prem...\$68.80 Semi-An'l Prem. 35.77 Quarterly Prem. 18.23				Annual Prem...\$69.00 Semi-An'l Prem. 35.89 Quarterly Prem. 18.29			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$138	\$200	12 0 \$21	3	\$138	\$200	12 0 \$15
4	189	266	11 0 134	4	189	266	11 0 129
5	242	333	10 0 248	5	240	333	10 0 245
6	298	400	9 0 334	6	298	400	9 0 331
7	361	466	8 0 415	7	361	466	8 0 413
8	429	533	7 0 493	8	429	533	7 0 491
9	505	600	6 0 568	9	505	600	6 0 567
10	588	666	5 0 639	10	588	666	5 0 638
11	677	733	4 0 715	11	677	733	4 0 715
12	775	800	3 0 790	12	775	800	3 0 789
13	881	866	2 0 862	13	881	866	2 0 861
14	998	933	1 0 932	14	998	933	1 0 932

AGE 35.				AGE 36.			
Annual Prem...\$69.30 Semi-An'l Prem. 36.03 Quarterly Prem. 18.36				Annual Prem...\$69.60 Semi-An'l Prem. 36.18 Quarterly Prem. 18.44			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$136	\$200	12 0 \$8	3	\$136	\$200	12 0 \$0
4	189	266	11 0 124	4	189	266	11 0 118
5	240	333	10 0 241	5	240	333	10 0 237
6	298	400	9 0 327	6	298	400	9 0 324
7	361	466	8 0 410	7	361	466	8 0 407
8	429	533	7 0 489	8	429	533	7 0 487
9	505	600	6 0 565	9	505	600	6 0 563
10	587	666	5 0 636	10	587	666	5 0 635
11	677	733	4 0 713	11	677	733	4 0 712
12	775	800	3 0 788	12	775	800	3 0 788
13	881	866	2 0 860	13	881	866	2 0 860
14	998	933	1 0 931	14	998	933	1 0 931

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 33.	AGE 34.	Discontinue Policy and Receive	AGE 35.	AGE 36.
Accumulation Period, 15 Years.			Accumulation Period, 15 Years.	
\$289.00	\$290.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$291.00	\$292.00
1,000.00	1,000.00		1,000.00	1,000.00
30.00	30.00		30.00	30.00
\$1,000.00	\$1,000.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00	\$1,000.00
289.00	290.00		291.00	292.00
\$1,289.00	\$1,290.00	or (2), Entire Value in Cash	\$1,291.00	\$1,292.00
\$95.00	\$96.00	or (3), Yearly Income for Life	\$98.00	\$100.00
\$2,800.00	\$2,740.00	or (4), Full Paid-up Policy for Life	\$2,680.00	\$2,620.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# 15-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 37.		Annual Prem...\$69.90 Semi-An'l Prem. 36.34 Quarterly Prem. 18.52			Annual Prem...\$70.20 Semi-An'l Prem. 36.52 Quarterly Prem. 18.61			AGE 38.			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		
			Yrs.	Mos.	Cash.				Yrs.	Mos.	Cash.
3	\$136	\$200	11	7	\$0	3	\$136	\$200	11	2	\$0
4	189	266	11	0	111	4	189	266	11	0	104
5	240	333	10	0	232	5	240	333	10	0	227
6	298	400	9	0	320	6	298	400	9	0	315
7	360	466	8	0	404	7	360	466	8	0	400
8	429	533	7	0	484	8	429	533	7	0	481
9	505	600	6	0	561	9	504	600	6	0	558
10	587	666	5	0	634	10	587	666	5	0	632
11	676	733	4	0	711	11	676	733	4	0	710
12	774	800	3	0	787	12	774	800	3	0	786
13	881	866	2	0	860	13	881	866	2	0	859
14	998	933	1	0	931	14	998	933	1	0	931

AGE 39.		Annual Prem...\$70.60 Semi-An'l Prem. 36.72 Quarterly Prem. 18.71			Annual Prem...\$71.00 Semi-An'l Prem. 36.93 Quarterly Prem. 18.82			AGE 40.			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		
			Yrs.	Mos.	Cash.				Yrs.	Mos.	Cash.
3	\$136	\$200	10	9	\$0	3	\$136	\$200	10	4	\$0
4	189	266	11	0	96	4	189	266	11	0	87
5	240	333	10	0	220	5	240	333	10	0	213
6	298	400	9	0	310	6	298	400	9	0	303
7	360	466	8	0	396	7	360	466	8	0	390
8	429	533	7	0	477	8	428	533	7	0	473
9	504	600	6	0	555	9	504	600	6	0	551
10	586	666	5	0	629	10	586	666	5	0	626
11	676	733	4	0	708	11	675	733	4	0	706
12	774	800	3	0	785	12	773	800	3	0	783
13	881	866	2	0	859	13	880	866	2	0	858
14	998	933	1	0	931	14	998	933	1	0	930

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 37.	AGE 38.	Discontinue Policy and Receive		AGE 39.	AGE 40.
Accumulation Period, 15 Years.				Accumulation Period, 15 Years.	
\$294.00	\$295.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life		\$297.00	\$298.00
1,000.00	1,000.00			1,000.00	1,000.00
30.00	30.00			30.00	30.00
\$1,000.00	\$1,000.00	{ Cash Guaranteed }		\$1,000.00	\$1,000.00
294.00	295.00	{ Cash Dividend }		297.00	298.00
\$1,294.00	\$1,295.00	or (2), Entire Value in Cash		\$1,297.00	\$1,298.00
\$402.00	\$405.00	or (3), Yearly Income for Life		\$407.00	\$410.00
\$2,560.00	\$2,510.00	or (4), Full Paid-up Policy for Life		\$2,460.00	\$2,410.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 15-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 41.				AGE 42.			
Annual Prem....\$71.50 Semi-An'l Prem.. 37.16 Quarterly Prem.. 18.94				Annual Prem....\$72.00 Semi-An'l Prem.. 37.42 Quarterly Prem.. 19.07			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$136	\$200	9 11 \$0	3	\$136	\$200	9 5 \$0
4	189	266	11 0 77	4	189	266	11 0 65
5	240	333	10 0 205	5	240	333	10 0 196
6	297	400	9 0 297	6	297	400	9 0 289
7	360	466	8 0 385	7	359	466	8 0 378
8	428	533	7 0 468	8	428	533	7 0 463
9	503	600	6 0 548	9	503	600	6 0 544
10	585	666	5 0 624	10	585	666	5 0 621
11	675	733	4 0 704	11	674	733	4 0 702
12	773	800	3 0 783	12	773	800	3 0 781
13	880	866	2 0 857	13	880	866	2 0 856
14	998	933	1 0 930	14	998	933	1 0 930

AGE 43.				AGE 44.			
Annual Prem....\$72.50 Semi-An'l Prem.. 37.71 Quarterly Prem.. 19.22				Annual Prem....\$73.10 Semi-An'l Prem.. 38.03 Quarterly Prem.. 19.38			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$136	\$200	9 0 \$0	3	\$136	\$200	8 7 \$0
4	189	266	11 0 52	4	189	266	11 0 37
5	240	333	10 0 186	5	240	333	10 0 174
6	297	400	9 0 280	6	296	400	9 0 270
7	359	466	8 0 371	7	359	466	8 0 363
8	427	533	7 0 457	8	428	533	7 0 450
9	502	600	6 0 539	9	502	600	6 0 534
10	584	666	5 0 617	10	583	666	5 0 613
11	674	733	4 0 699	11	673	733	4 0 696
12	772	800	3 0 779	12	771	800	3 0 777
13	879	866	2 0 855	13	879	866	2 0 854
14	998	933	1 0 929	14	998	933	1 0 929

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 41.	AGE 42.	Discontinue Policy and Receive	AGE 43.	AGE 44.
Accumulation Period, 15 Years.			Accumulation Period, 15 Years.	
\$300.00 1,000.00 30.00	\$301.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$303.00 1,000.00 30.00	\$304.00 1,000.00 30.00
\$1,000.00 300.00	\$1,000.00 301.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 303.00	\$1,000.00 304.00
\$1,300.00	\$1,301.00	or (2), Entire Value in Cash	\$1,303.00	\$1,304.00
\$113.00	\$116.00	or (3), Yearly Income for Life	\$119.00	\$123.00
\$2,360.00	\$2,310.00	or (4), Full Paid-up Policy for Life	\$2,270.00	\$2,220.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 15-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 45.				AGE 46.			
Annual Prem...\$73.80 Semi-An'l Prem. 38.38 Quarterly Prem. 19.56				Annual Prem...\$74.60 Semi-An'l Prem. 38.77 Quarterly Prem. 19.76			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$136	\$200	8 2 \$0	3	\$136	\$200	7 9 \$0
4	189	266	11 0 19	4	188	266	11 0 0
5	239	333	10 0 160	5	239	333	10 0 145
6	296	400	9 0 259	6	295	400	9 0 246
7	358	466	8 0 353	7	357	466	8 0 343
8	426	533	7 0 442	8	425	533	7 0 434
9	501	600	6 0 527	9	500	600	6 0 521
10	583	666	5 0 608	10	582	666	5 0 603
11	672	733	4 0 693	11	671	733	4 0 689
12	771	800	3 0 774	12	770	800	3 0 772
13	878	866	2 0 853	13	878	866	2 0 852
14	998	933	1 0 928	14	998	933	1 0 928

AGE 47.				AGE 48.			
Annual Prem...\$75.40 Semi-An'l Prem. 39.20 Quarterly Prem. 19.98				Annual Prem...\$76.30 Semi-An'l Prem. 39.67 Quarterly Prem. 20.22			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$136	\$200	7 4 \$0	3	\$136	\$200	6 11 \$0
4	188	266	10 5 0	4	188	266	9 10 0
5	238	333	10 0 127	5	238	333	10 0 107
6	295	400	9 0 231	6	294	400	9 0 215
7	357	466	8 0 330	7	356	466	8 0 316
8	424	533	7 0 424	8	423	533	7 0 413
9	499	600	6 0 512	9	498	600	6 0 504
10	581	666	5 0 597	10	580	666	5 0 591
11	670	733	4 0 685	11	669	733	4 0 680
12	769	800	3 0 769	12	768	800	3 0 766
13	877	866	2 0 850	13	877	866	2 0 848
14	998	933	1 0 927	14	998	933	1 0 926

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 45.	AGE 46.	Discontinue Policy and Receive	AGE 47.	AGE 48.
Accumulation Period, 15 Years.			Accumulation Period, 15 Years.	
\$306.00	\$308.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$310.00	\$313.00
1,000.00	1,000.00		1,000.00	1,000.00
30.00	30.00		30.00	30.00
\$1,000.00	\$1,000.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00	\$1,000.00
\$1,306.00	\$1,308.00		\$1,310.00	\$1,313.00
\$126.00	\$131.00	or (2), Entire Value in Cash	\$135.00	\$140.00
\$2,180.00	\$2,140.00	or (3), Yearly Income for Life	\$2,100.00	\$2,060.00
		or (4), Full Paid-up Policy for Life		

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 15-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 49.				AGE 50.			
Annual Prem....\$77.30 Semi-An'l Prem.. 40.20 Quarterly Prem.. 20.49				Annual Prem....\$78.40 Semi-An'l Prem.. 40.78 Quarterly Prem.. 20.78			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$135	\$200	6 6 \$0	3	\$135	\$200	6 1 \$0
4	187	266	9 3 0	4	187	266	8 8 0
5	237	333	10 0 84	5	237	333	10 0 58
6	294	400	9 0 195	6	293	400	9 0 173
7	355	466	8 0 301	7	354	466	8 0 282
8	422	533	7 0 400	8	421	533	7 0 385
9	497	600	6 0 494	9	496	600	6 0 483
10	579	666	5 0 583	10	576	666	5 0 574
11	668	733	4 0 675	11	667	733	4 0 668
12	766	800	3 0 762	12	765	800	3 0 758
13	876	866	2 0 846	13	876	866	2 0 843
14	998	933	1 0 925	14	998	933	1 0 924

AGE 51.				AGE 52.			
Annual Prem....\$79.70 Semi-An'l Prem.. 41.42 Quarterly Prem.. 21.11				Annual Prem....\$81.00 Semi-An'l Prem.. 42.12 Quarterly Prem.. 21.47			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$135	\$200	5 9 \$0	3	\$135	\$200	5 4 \$0
4	186	266	8 1 0	4	186	266	7 7 0
5	236	333	10 0 29	5	236	333	9 11 0
6	292	400	9 0 149	6	291	400	9 0 120
7	353	466	8 0 262	7	352	466	8 0 239
8	420	533	7 0 370	8	419	533	7 0 351
9	495	600	6 0 470	9	492	600	6 0 456
10	575	666	5 0 565	10	574	666	5 0 555
11	665	733	4 0 662	11	664	733	4 0 654
12	764	800	3 0 754	12	763	800	3 0 749
13	875	866	2 0 841	13	874	866	2 0 838
14	998	933	1 0 923	14	998	933	1 0 922

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 49.	AGE 50.	Discontinue Policy and Receive	AGE 51.	AGE 52.
Accumulation Period, 15 Years.			Accumulation Period, 15 Years.	
\$317.00 1,000.00 30.00	\$320.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$325.00 1,000.00 30.00	\$330.00 1,000.00 30.00
\$1,000.00 317.00	\$1,000.00 320.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 325.00	\$1,000.00 330.00
\$1,317.00	\$1,320.00	or (2), Entire Value in Cash	\$1,325.00	\$1,330.00
\$145.00	\$150.00	or (3), Yearly Income for Life	\$156.00	\$161.00
\$2,030.00	\$2,000.00	or (4), Full Paid-up Policy for Life	\$1,970.00	\$1,940.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations See Page 2.

# 15-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 53.				AGE 54.			
Annual Prem...\$82.50 Semi-An'l Prem. 42.90 Quarterly Prem. 21.86				Annual Prem...\$84.10 Semi-An'l Prem. 43.75 Quarterly Prem. 22.29			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$134	\$200	5 0 \$0	3	\$134	\$200	4 8 \$0
4	185	266	7 2 0	4	185	266	6 8 0
5	235	333	9 3 0	5	234	333	8 7 0
6	290	400	9 0 87	6	290	400	9 0 50
7	351	466	8 0 212	7	350	466	8 0 181
8	418	533	7 0 329	8	416	533	7 0 305
9	491	600	6 0 439	9	489	600	6 0 420
10	572	666	5 0 541	10	570	666	5 0 527
11	662	733	4 0 645	11	660	733	4 0 635
12	761	800	3 0 743	12	759	800	3 0 736
13	873	866	2 0 835	13	872	866	2 0 831
14	998	933	1 0 921	14	998	933	1 0 919

AGE 55.				AGE 56.			
Annual Prem...\$85.90 Semi-An'l Prem. 44.68 Quarterly Prem. 22.77				Annual Prem...\$87.90 Semi-An'l Prem. 45.71 Quarterly Prem. 23.30			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$134	\$200	4 4 \$0	3	\$133	\$200	4 0 \$0
4	184	266	6 2 0	4	184	266	5 9 0
5	234	333	8 0 0	5	233	333	7 5 0
6	289	400	9 0 6	6	288	400	8 5 0
7	349	466	8 0 145	7	348	466	8 0 105
8	415	533	7 0 276	8	413	533	7 0 244
9	488	600	6 0 398	9	486	600	6 0 373
10	568	666	5 0 510	10	566	666	5 0 493
11	658	733	4 0 623	11	656	733	4 0 610
12	757	800	3 0 728	12	756	800	3 0 720
13	870	866	2 0 826	13	869	866	2 0 822
14	998	933	1 0 917	14	998	933	1 0 916

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 53.	AGE 54.	Discontinue Policy and Receive	AGE 55.	AGE 56.
Accumulation Period, 15 Years.			Accumulation Period, 15 Years.	
\$336.00 1,000.00 30.00	\$342.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$349.00 1,000.00 30.00	\$358.00 1,000.00 30.00
\$1,000.00 336.00	\$1,000.00 342.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 349.00	\$1,000.00 358.00
\$1,336.00	\$1,342.00	or (2), Entire Value in Cash	\$1,349.00	\$1,358.00
\$168.00	\$174.00	or (3), Yearly Income for Life	\$181.00	\$188.00
\$1,920.00	\$1,900.00	or (4), Full Paid-up Policy for Life	\$1,880.00	\$1,860.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 15-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 57.				AGE 58.			
Annual Prem....\$90.10 Semi-An'l Prem.. 46.85 Quarterly Prem.. 23.87				Annual Prem....\$92.50 Semi-An'l Prem.. 48.09 Quarterly Prem.. 24.51			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$133	\$200	3 9 \$0	3	\$133	\$200	3 5 \$0
4	183	266	5 4 0	4	183	266	4 11 0
5	232	333	6 11 0	5	231	333	6 5 0
6	287	400	7 10 0	6	285	400	7 3 0
7	345	466	8 0 57	7	344	466	8 0 1
8	412	533	7 0 207	8	410	533	7 0 163
9	484	600	6 0 345	9	481	600	6 0 311
10	564	666	5 0 471	10	562	666	5 0 447
11	654	733	4 0 596	11	651	733	4 0 579
12	754	800	3 0 711	12	752	800	3 0 700
13	867	866	2 0 817	13	866	866	2 0 811
14	998	933	1 0 913	14	998	933	1 0 911

AGE 59.				AGE 60.			
Annual Prem....\$95.10 Semi-An'l Prem.. 49.46 Quarterly Prem.. 25.21				Annual Prem....\$98.00 Semi-An'l Prem.. 50.97 Quarterly Prem.. 25.98			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$132	\$200	3 2 \$0	3	\$132	\$200	2 11 \$0
4	182	266	4 6 0	4	182	266	4 2 0
5	230	333	5 11 0	5	229	333	5 6 0
6	284	400	6 8 0	6	282	400	6 2 0
7	342	466	7 5 0	7	340	466	6 10 0
8	407	533	7 0 112	8	404	533	7 0 53
9	479	600	6 0 273	9	476	600	6 0 230
10	559	666	5 0 419	10	555	666	5 0 387
11	649	733	4 0 560	11	646	733	4 0 538
12	750	800	3 0 688	12	747	800	3 0 675
13	864	866	2 0 804	13	863	866	2 0 796
14	998	933	1 0 908	14	998	933	1 0 905

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 57.	AGE 58.	Discontinue Policy and Receive	AGE 59.	AGE 60.
Accumulation Period, 15 Years.			Accumulation Period, 15 Years.	
\$367.00 1,000.00 30.00	\$377.00 1,000.00 30.00	(1), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$390.00 1,000.00 30.00	\$405.00 1,000.00 30.00
\$1,000.00 367.00	\$1,000.00 377.00	{ Cash Guaranteed } { Cash Dividend }	\$1,000.00 390.00	\$1,000.00 405.00
\$1,367.00	\$1,377.00	or (2), Entire Value in Cash	\$1,390.00	\$1,405.00
\$196.00	\$204.00	or (3), Yearly Income for Life	\$212.00	\$222.00
\$1,850.00	\$1,830.00	or (4), Full Paid-up Policy for Life	\$1,820.00	\$1,820.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 21.			Annual Prem ...\$48.20 Semi-An'l Prem. 25.06 Quarterly Prem. 12.77			AGE 22.			Annual Prem ...\$48.30 Semi-An'l Prem. 25.12 Quarterly Prem. 12.80		
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		
			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>				<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>
3	\$91	\$150	11	6	\$0	3	\$91	\$150	11	4	\$0
4	126	200	16	0	25	4	126	200	16	0	20
5	160	250	15	0	132	5	160	250	15	0	130
6	197	300	14	0	204	6	197	300	14	0	200
7	239	350	13	0	270	7	239	350	13	0	267
8	285	400	12	0	335	8	285	400	12	0	332
9	334	450	11	0	398	9	334	450	11	0	396
10	388	500	10	0	459	10	388	500	10	0	457
11	447	550	9	0	517	11	447	550	9	0	515
12	510	600	8	0	573	12	510	600	8	0	572
13	580	650	7	0	628	13	580	650	7	0	627
14	654	700	6	0	680	14	654	700	6	0	679
15	717	750	5	0	730	15	716	750	5	0	730
16	781	800	4	0	787	16	781	800	4	0	787
17	849	850	3	0	842	17	849	850	3	0	842
18	922	900	2	0	896	18	922	900	2	0	896
19	998	950	1	0	949	19	998	950	1	0	949

AGE 23.			Annual Prem ...\$48.40 Semi-An'l Prem. 25.19 Quarterly Prem. 12.83			AGE 24.			Annual Prem ...\$48.60 Semi-An'l Prem. 25.26 Quarterly Prem. 12.87		
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		
			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>				<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>
3	\$91	\$150	11	2	\$0	3	\$91	\$150	11	0	\$0
4	126	200	16	0	15	4	126	200	16	0	10
5	160	250	15	0	126	5	160	250	15	0	121
6	197	300	14	0	196	6	197	300	14	0	191
7	239	350	13	0	264	7	239	350	13	0	260
8	285	400	12	0	329	8	285	400	12	0	326
9	334	450	11	0	393	9	334	450	11	0	390
10	388	500	10	0	454	10	387	500	10	0	452
11	446	550	9	0	513	11	446	550	9	0	511
12	510	600	8	0	571	12	510	600	8	0	569
13	580	650	7	0	626	13	580	650	7	0	625
14	654	700	6	0	678	14	654	700	6	0	677
15	716	750	5	0	729	15	716	750	5	0	728
16	781	800	4	0	786	16	781	800	4	0	785
17	849	850	3	0	842	17	849	850	3	0	841
18	922	900	2	0	896	18	922	900	2	0	896
19	998	950	1	0	949	19	998	950	1	0	948

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# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 21.	Age 22.	Age 23.	Age 24.
(1), Dividend in Cash . . . .	\$217.00	\$217.00	\$217.00	\$217.00
or (2), Yearly Income for Life . .	\$13.00	\$13.00	\$13.00	\$14.00
or (3), Dividend converted into Additional Paid-up Endowment Insurance . . . . .	\$262.00	\$262.00	\$262.00	\$262.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . . and Paid-up Endowment Pol.	\$217.00 <b>750.00</b>	\$217.00 <b>750.00</b>	\$217.00 <b>750.00</b>	\$217.00 <b>750.00</b>
or (5), Dividend in Cash . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$217.00 <b>656.00</b> 19.68	\$217.00 <b>656.00</b> 19.68	\$217.00 <b>656.00</b> 19.68	\$217.00 <b>656.00</b> 19.68
{ Cash Guaranteed } . . . .	\$656.00	\$656.00	\$656.00	\$656.00
{ Cash Dividend } . . . .	217.00	217.00	217.00	217.00
or (6), Entire Value in Cash . . .	\$873.00	\$873.00	\$873.00	\$873.00
or (7), Yearly Income for Life . .	\$54.00	\$55.00	\$56.00	\$56.00
or (8), Full Paid-up Policy for Life .	\$2,510.00	\$2,450.00	\$2,400.00	\$2,340.00
Discontinue Policy, and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 21.	Age 22.	Age 23.	Age 24.
(1), Dividend in Cash . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$518.00 <b>1,000.00</b> 30.00	\$519.00 <b>1,000.00</b> 30.00	\$520.00 <b>1,000.00</b> 30.00	\$521.00 <b>1,000.00</b> 30.00
{ Cash Guaranteed } . . . .	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
{ Cash Dividend } . . . .	518.00	519.00	520.00	521.00
or (2), Entire Value in Cash . . .	\$1,518.00	\$1,519.00	\$1,520.00	\$1,521.00
or (3), Yearly Income for Life . .	\$101.00	\$102.00	\$104.00	\$105.00
or (4), Full Paid-up Policy for Life .	\$3,890.00	\$3,810.00	\$3,720.00	\$3,630.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 25.				AGE 26.			
Annual Prem...\$48.70 Semi-An'l Prem. 25.33 Quarterly Prem. 12.91				Annual Prem...\$48.90 Semi-An'l Prem. 25.41 Quarterly Prem. 12.95			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos.</i> <i>Cash.</i>				<i>Yrs. Mos.</i> <i>Cash.</i>
3	\$91	\$150	10 9 \$0	3	\$91	\$150	10 5 \$0
4	126	200	16 0 5	4	125	200	16 0 0
5	160	250	15 0 115	5	160	250	15 0 110
6	197	300	14 0 186	6	197	300	14 0 182
7	239	350	13 0 255	7	238	350	13 0 251
8	285	400	12 0 322	8	285	400	12 0 319
9	334	450	11 0 386	9	334	450	11 0 384
10	387	500	10 0 449	10	387	500	10 0 447
11	446	550	9 0 509	11	446	550	9 0 508
12	510	600	8 0 568	12	509	600	8 0 567
13	579	650	7 0 623	13	579	650	7 0 623
14	654	700	6 0 676	14	653	700	6 0 676
15	716	750	5 0 727	15	715	750	5 0 727
16	781	800	4 0 784	16	781	800	4 0 784
17	849	850	3 0 841	17	849	850	3 0 841
18	921	900	2 0 895	18	921	900	2 0 895
19	998	950	1 0 948	19	998	950	1 0 948

AGE 27.				AGE 28.			
Annual Prem...\$49.00 Semi-An'l Prem. 25.50 Quarterly Prem. 12.99				Annual Prem...\$49.20 Semi-An'l Prem. 25.59 Quarterly Prem. 13.04			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos.</i> <i>Cash.</i>				<i>Yrs. Mos.</i> <i>Cash.</i>
3	\$91	\$150	10 1 \$0	3	\$91	\$150	9 9 \$0
4	125	200	15 8 0	4	125	200	15 4 0
5	160	250	15 0 103	5	160	250	15 0 97
6	197	300	14 0 176	6	197	300	14 0 170
7	238	350	13 0 246	7	238	350	13 0 241
8	284	400	12 0 314	8	284	400	12 0 311
9	333	450	11 0 381	9	333	450	11 0 379
10	387	500	10 0 445	10	387	500	10 0 443
11	446	550	9 0 507	11	445	550	9 0 505
12	509	600	8 0 565	12	509	600	8 0 564
13	579	650	7 0 621	13	579	650	7 0 620
14	653	700	6 0 675	14	653	700	6 0 674
15	715	750	5 0 726	15	715	750	5 0 726
16	780	800	4 0 784	16	780	800	4 0 783
17	849	850	3 0 840	17	848	850	3 0 840
18	921	900	2 0 895	18	921	900	2 0 895
19	998	950	1 0 948	19	998	950	1 0 948

# 20-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 25.	Age 26.	Age 27.	Age 28.
(1), Dividend in Cash . . . .	\$218.00	\$219.00	\$219.00	\$219.00
or (2), Yearly Income for Life . .	\$14.00	\$14.00	\$14.00	\$15.00
or (3), Dividend converted into Additional Paid-up Endowment Insurance . . . . .	\$264.00	\$265.00	\$265.00	\$265.00
Or, Discontinue Policy, and Receive				
(4), Dividend in Cash . . . . . and Paid-up Endowment Pol.	\$218.00 750.00	\$219.00 750.00	\$219.00 750.00	\$219.00 750.00
or (5), Dividend in Cash . . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$218.00 655.00 19.65	\$219.00 655.00 19.65	\$219.00 655.00 19.65	\$219.00 655.00 19.65
{ Cash Guaranteed } . . . .	\$655.00	\$655.00	\$655.00	\$655.00
{ Cash Dividend } . . . .	218.00	219.00	219.00	219.00
or (6), Entire Value in Cash . . .	\$873.00	\$874.00	\$874.00	\$874.00
or (7), Yearly Income for Life . .	\$57.00	\$58.00	\$59.00	\$59.00
or (8), Full Paid-up Policy for Life .	\$2,240.00	\$2,240.00	\$2,100.00	\$2,140.00
Discontinue Policy, and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 25.	Age 26.	Age 27.	Age 28.
(1), Dividend in Cash . . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$522.00 1,000.00 30.00	\$523.00 1,000.00 30.00	\$524.00 1,000.00 30.00	\$526.00 1,000.00 30.00
{ Cash Guaranteed } . . . .	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
{ Cash Dividend } . . . .	522.00	523.00	524.00	526.00
or (2), Entire Value in Cash . . .	\$1,522.00	\$1,523.00	\$1,524.00	\$1,526.00
or (3), Yearly Income for Life . .	\$107.00	\$108.00	\$110.00	\$112.00
or (4), Full Paid-up Policy for Life .	\$3,320.00	\$3,470.00	\$3,000.00	\$3,320.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of ———— see page 2

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 29.			Annual Prem ...\$49.40 Semi-An'l Prem. 25.69 Quarterly Prem. 13.09			AGE 30.			Annual Prem ...\$49.60 Semi-An'l Prem. 25.80 Quarterly Prem. 13.15		
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			
			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>	
3	\$91	\$150	9	5	\$0	3	\$90	\$150	9	1	\$0
4	125	200	14	11	0	4	125	200	14	6	0
5	160	250	15	0	89	5	160	250	15	0	80
6	197	300	14	0	163	6	197	300	14	0	158
7	238	350	13	0	237	7	238	350	13	0	232
8	284	400	12	0	308	8	284	400	12	0	303
9	333	450	11	0	376	9	333	450	11	0	372
10	386	500	10	0	440	10	386	500	10	0	438
11	445	550	9	0	502	11	445	550	9	0	500
12	509	600	8	0	562	12	509	600	8	0	559
13	579	650	7	0	619	13	578	650	7	0	616
14	653	700	6	0	673	14	652	700	6	0	671
15	715	750	5	0	725	15	715	750	5	0	723
16	780	800	4	0	783	16	780	800	4	0	782
17	848	850	3	0	839	17	848	850	3	0	838
18	921	900	2	0	894	18	921	900	2	0	894
19	998	950	1	0	948	19	998	950	1	0	947

AGE 31.			Annual Prem ...\$49.80 Semi-An'l Prem. 25.91 Quarterly Prem. 13.20			AGE 32.			Annual Prem ...\$50.10 Semi-An'l Prem. 26.04 Quarterly Prem. 13.27		
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			
			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>	
3	\$90	\$150	8	10	\$0	3	\$90	\$150	8	7	\$0
4	125	200	14	1	0	4	125	200	13	8	0
5	160	250	15	0	75	5	160	250	15	0	68
6	197	300	14	0	153	6	197	300	14	0	147
7	238	350	13	0	228	7	238	350	13	0	222
8	284	400	12	0	300	8	284	400	12	0	295
9	333	450	11	0	368	9	333	450	11	0	364
10	386	500	10	0	434	10	386	500	10	0	431
11	445	550	9	0	497	11	445	550	9	0	494
12	509	600	8	0	557	12	509	600	8	0	555
13	578	650	7	0	615	13	578	650	7	0	613
14	652	700	6	0	670	14	652	700	6	0	668
15	714	750	5	0	722	15	714	750	5	0	721
16	780	800	4	0	781	16	779	800	4	0	780
17	848	850	3	0	838	17	848	850	3	0	838
18	921	900	2	0	894	18	921	900	2	0	893
19	998	950	1	0	947	19	998	950	1	0	947

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# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 29.	Age 30.	Age 31.	Age 32.
(1), Dividend in Cash . . . .	\$220.00	\$222.00	\$222.00	\$223.00
or (2), Yearly Income for Life . .	\$15.00	\$15.00	\$15.00	\$15.00
or (3), Dividend converted into Additional Paid-up Endowment Insurance . . . . .	\$266.00	\$264.00	\$268.00	\$269.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . . and Paid-up Endowment Pol.	\$220.00 750.00	\$222.00 750.00	\$222.00 750.00	\$223.00 750.00
or (5), Dividend in Cash . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$220.00 655.00 19.65	\$222.00 654.00 19.62	\$222.00 654.00 19.62	\$223.00 654.00 19.62
{ Cash Guaranteed } . . . .	\$655.00	\$654.00	\$654.00	\$654.00
{ Cash Dividend } . . . .	220.00	222.00	222.00	223.00
or (6), Entire Value in Cash . .	\$875.00	\$876.00	\$876.00	\$877.00
or (7), Yearly Income for Life . .	\$60.00	\$61.00	\$62.00	\$63.00
or (8), Full Paid-up Policy for Life .	\$2,090.00	\$2,040.00	\$2,000.00	\$1,950.00

Discontinue Policy, and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 29.	Age 30.	Age 31.	Age 32.
(1), Dividend in Cash . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$527.00 1,000.00 30.00	\$529.00 1,000.00 30.00	\$531.00 1,000.00 30.00	\$533.00 1,000.00 30.00
{ Cash Guaranteed } . . . .	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
{ Cash Dividend } . . . .	527.00	529.00	531.00	533.00
or (2), Entire Value in Cash . .	\$1,527.00	\$1,529.00	\$1,531.00	\$1,533.00
or (3), Yearly Income for Life . .	\$114.00	\$116.00	\$119.00	\$121.00
or (4), Full Paid-up Policy for Life .	\$3,210.00	\$3,170.00	\$3,100.00	\$3,040.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 33.				AGE 34.			
Annual Prem...\$50.30 Semi-An'l Prem. 26.17 Quarterly Prem. 13.34				Annual Prem...\$50.60 Semi-An'l Prem. 26.32 Quarterly Prem. 13.41			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$90	\$150	8 5 \$0	3	\$91	\$150	8 2 \$0
4	125	200	13 3 0	4	125	200	12 10 0
5	160	250	15 0 60	5	160	250	15 0 51
6	197	300	14 0 139	6	197	300	14 0 131
7	238	350	13 0 216	7	238	350	13 0 209
8	284	400	12 0 289	8	284	400	12 0 283
9	333	450	11 0 359	9	333	450	11 0 354
10	386	500	10 0 426	10	386	500	10 0 422
11	445	550	9 0 490	11	445	550	9 0 486
12	508	600	8 0 552	12	508	600	8 0 548
13	578	650	7 0 610	13	578	650	7 0 608
14	652	700	6 0 666	14	652	700	6 0 664
15	714	750	5 0 719	15	714	750	5 0 718
16	779	800	4 0 779	16	779	800	4 0 778
17	847	850	3 0 837	17	847	850	3 0 836
18	920	900	2 0 893	18	920	900	2 0 892
19	998	950	1 0 947	19	998	950	1 0 947
AGE 35.				AGE 36.			
Annual Prem...\$50.90 Semi-An'l Prem. 26.48 Quarterly Prem. 13.50				Annual Prem...\$51.30 Semi-An'l Prem. 26.66 Quarterly Prem. 13.59			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$91	\$150	7 11 \$0	3	\$91	\$150	7 8 \$0
4	125	200	12 5 0	4	126	200	12 0 0
5	160	250	15 0 40	5	160	250	15 0 29
6	197	300	14 0 122	6	197	300	14 0 112
7	238	350	13 0 200	7	239	350	13 0 191
8	284	400	12 0 275	8	285	400	12 0 268
9	333	450	11 0 347	9	334	450	11 0 340
10	386	500	10 0 416	10	387	500	10 0 410
11	445	550	9 0 481	11	445	550	9 0 477
12	508	600	8 0 544	12	508	600	8 0 540
13	578	650	7 0 604	13	576	650	7 0 601
14	651	700	6 0 661	14	651	700	6 0 659
15	713	750	5 0 715	15	713	750	5 0 714
16	778	800	4 0 776	16	778	800	4 0 775
17	847	850	3 0 835	17	847	850	3 0 834
18	920	900	2 0 891	18	920	900	2 0 891
19	998	950	1 0 946	19	998	950	1 0 947

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 33.	Age 34.	Age 35.	Age 36.
(1), Dividend in Cash . . . .	\$224.00	\$226.00	\$227.00	\$228.00
or (2), Yearly Income for Life . .	\$16.00	\$16.00	\$17.00	\$17.00
or (3), Dividend converted into Additional Paid-up Endowment Insurance . . . . .	\$270.00	\$273.00	\$274.00	\$275.00
Or, Discontinue Policy, and Receive				
(4), Dividend in Cash . . . . .	\$224.00	\$226.00	\$227.00	\$228.00
and Paid-up Endowment Pol.	750.00	750.00	750.00	750.00
or (5), Dividend in Cash . . . . .	\$224.00	\$226.00	\$227.00	\$228.00
and Paid-up Policy for Life . . .	654.00	653.00	653.00	653.00
and Yearly Income for Life . . .	19.62	19.59	19.59	19.59
{ Cash Guaranteed } . . . . .	\$654.00	\$653.00	\$653.00	\$653.00
{ Cash Dividend } . . . . .	224.00	226.00	227.00	228.00
or (6), Entire Value in Cash . . .	\$878.00	\$879.00	\$880.00	\$881.00
or (7), Yearly Income for Life . .	\$64.00	\$66.00	\$67.00	\$68.00
or (8), Full Paid-up Policy for Life .	\$1,910.00	\$1,870.00	\$1,830.00	\$1,790.00
Discontinue Policy, and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 33.	Age 34.	Age 35.	Age 36.
(1), Dividend in Cash . . . . .	\$535.00	\$538.00	\$541.00	\$544.00
and Paid-up Policy for Life . . .	1,000.00	1,000.00	1,000.00	1,000.00
and Yearly Income for Life . . .	30.00	30.00	30.00	30.00
{ Cash Guaranteed } . . . . .	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
{ Cash Dividend } . . . . .	535.00	538.00	541.00	544.00
or (2), Entire Value in Cash . . .	\$1,535.00	\$1,538.00	\$1,541.00	\$1,544.00
or (3), Yearly Income for Life . . .	\$124.00	\$127.00	\$130.00	\$134.00
or (4), Full Paid-up Policy for Life	\$2,970.00	\$2,910.00	\$2,860.00	\$2,800.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 37.				AGE 38.			
Annual Prem...\$51.70 Semi-An'l Prem. 26.46 Quarterly Prem. 13.69				Annual Prem...\$52.10 Semi-An'l Prem. 27.07 Quarterly Prem. 13.80			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos.</i> <i>Cash.</i>				<i>Yrs. Mos.</i> <i>Cash.</i>
3	\$91	\$150	7 6 \$0	3	\$91	\$150	7 3 \$0
4	126	200	11 7 0	4	126	200	11 2 0
5	160	250	15 0 15	5	161	250	15 0 0
6	197	300	14 0 100	6	198	300	14 0 86
7	239	350	13 0 181	7	239	350	13 0 169
8	285	400	12 0 258	8	285	400	12 0 248
9	334	450	11 0 332	9	334	450	11 0 323
10	387	500	10 0 403	10	387	500	10 0 395
11	445	550	9 0 471	11	445	550	9 0 464
12	508	600	8 0 535	12	508	600	8 0 530
13	576	650	7 0 597	13	576	650	7 0 592
14	651	700	6 0 655	14	651	700	6 0 652
15	713	750	5 0 711	15	712	750	5 0 708
16	778	800	4 0 773	16	777	800	4 0 771
17	846	850	3 0 833	17	846	850	3 0 831
18	920	900	2 0 891	18	919	900	2 0 890
19	998	950	1 0 947	19	998	950	1 0 946
AGE 39.				AGE 40.			
Annual Prem...\$52.50 Semi-An'l Prem. 27.31 Quarterly Prem. 13.92				Annual Prem...\$53.00 Semi-An'l Prem. 27.57 Quarterly Prem. 14.05			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos.</i> <i>Cash.</i>				<i>Yrs. Mos.</i> <i>Cash.</i>
3	\$91	\$150	7 1 \$0	3	\$92	\$150	6 11 \$0
4	126	200	10 9 0	4	127	200	10 4 0
5	161	250	14 4 0	5	161	250	13 9 0
6	198	300	14 0 71	6	198	300	14 0 53
7	239	350	13 0 155	7	240	350	13 0 139
8	285	400	12 0 236	8	285	400	12 0 222
9	334	450	11 0 313	9	334	450	11 0 301
10	387	500	10 0 386	10	387	500	10 0 376
11	445	550	9 0 457	11	445	550	9 0 448
12	508	600	8 0 523	12	507	600	8 0 516
13	576	650	7 0 587	13	575	650	7 0 581
14	650	700	6 0 648	14	649	700	6 0 643
15	712	750	5 0 705	15	711	750	5 0 701
16	777	800	4 0 769	16	776	800	4 0 766
17	845	850	3 0 830	17	845	850	3 0 828
18	919	900	2 0 889	18	919	900	2 0 888
19	998	950	1 0 946	19	998	950	1 0 945



## 20-YEAR ENDOWMENT.—\$1,000.

### Accumulation Policy with Annual Loans.

**ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.**

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 37.	Age 38.	Age 39.	Age 40.
(1), Dividend in Cash . . . .	\$229.00	\$231.00	\$233.00	\$235.00
or (2), Yearly Income for Life . .	\$18.00	\$18.00	\$19.00	\$19.00
or (3), Dividend converted into Additional Paid-up Endowment Insurance . . . . .	\$278.00	\$278.00	\$280.00	\$283.00
Or, Discontinue Policy, and Receive				
(4), Dividend in Cash . . . . . and Paid-up Endowment Pol.	\$229.00 750.00	\$231.00 750.00	\$233.00 750.00	\$235.00 750.00
or (5), Dividend in Cash . . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$229.00 653.00 19.59	\$231.00 653.00 19.59	\$233.00 652.00 19.56	\$235.00 651.00 19.53
{ Cash Guaranteed } . . . .	\$653.00	\$653.00	\$652.00	\$651.00
{ Cash Dividend } . . . .	229.00	231.00	233.00	235.00
or (6), Entire Value in Cash . . .	\$882.00	\$884.00	\$885.00	\$886.00
or (7), Yearly Income for Life . .	\$70.00	\$71.00	\$73.00	\$75.00
or (8), Full Paid-up Policy for Life .	\$1,710.00	\$1,710.00	\$1,680.00	\$1,630.00
Discontinue Policy, and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 37.	Age 38.	Age 39.	Age 40.
(1), Dividend in Cash . . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$548.00 1,000.00 30.00	\$552.00 1,000.00 30.00	\$557.00 1,000.00 30.00	\$563.00 1,000.00 30.00
{ Cash Guaranteed } . . . .	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
{ Cash Dividend } . . . .	548.00	552.00	557.00	563.00
or (2), Entire Value in Cash . . .	\$1,548.00	\$1,552.00	\$1,557.00	\$1,563.00
or (3), Yearly Income for Life . .	\$138.00	\$142.00	\$146.00	\$151.00
or (4), Full Paid-up Policy for Life .	\$2,700.00	\$2,700.00	\$2,600.00	\$2,600.00

The amounts represented by the figures printed in red are not guaranteed.  
 For explanation of illustrations see Page 2.

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 41.					AGE 42.				
Annual Prem ...\$53.60 Semi-An'l Prem. 27.85 Quarterly Prem. 14.19					Annual Prem ...\$54.20 Semi-An'l Prem. 28.17 Quarterly Prem. 14.36				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>
3	\$92	\$150	6 8	\$0	3	\$92	\$150	6 5	\$0
4	127	200	9 11	0	4	127	200	9 5	0
5	162	250	13 9	0	5	162	250	12 5	0
6	200	300	14 0	33	6	200	300	14 0	10
7	240	350	13 0	122	7	240	350	13 0	102
8	285	400	12 0	207	8	285	400	12 0	189
9	334	450	11 0	288	9	334	450	11 0	272
10	386	500	10 0	365	10	386	500	10 0	352
11	444	550	9 0	438	11	444	550	9 0	427
12	507	600	8 0	508	12	506	600	8 0	499
13	575	650	7 0	575	13	574	650	7 0	567
14	649	700	6 0	638	14	648	700	6 0	632
15	710	750	5 0	698	15	710	750	5 0	693
16	775	800	4 0	763	16	775	800	4 0	760
17	844	850	3 0	826	17	844	850	3 0	824
18	918	900	2 0	887	18	918	900	2 0	886
19	998	950	1 0	945	19	998	950	1 0	944
AGE 43.					AGE 44.				
Annual Prem ...\$54.80 Semi-An'l Prem. 28.52 Quarterly Prem. 14.53					Annual Prem ...\$55.60 Semi-An'l Prem. 28.91 Quarterly Prem. 14.73				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>
3	\$92	\$150	6 2	\$0	3	\$93	\$150	5 11	\$0
4	128	200	9 0	0	4	128	200	8 7	0
5	162	250	11 10	0	5	162	250	11 3	0
6	200	300	13 7	0	6	200	300	12 10	0
7	240	350	13 0	78	7	240	350	13 0	52
8	285	400	12 0	169	8	285	400	12 0	145
9	334	450	11 0	255	9	333	450	11 0	235
10	386	500	10 0	337	10	385	500	10 0	320
11	443	550	9 0	415	11	443	550	9 0	400
12	506	600	8 0	489	12	505	600	8 0	477
13	573	650	7 0	559	13	572	650	7 0	549
14	647	700	6 0	625	14	646	700	6 0	618
15	709	750	5 0	688	15	708	750	5 0	682
16	774	800	4 0	756	16	773	800	4 0	752
17	843	850	3 0	822	17	842	850	3 0	819
18	918	900	2 0	884	18	917	900	2 0	883
19	998	950	1 0	944	19	998	950	1 0	943

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 41.	Age 42.	Age 43.	Age 44.
(1), Dividend in Cash . . . .	\$238.00	\$239.00	\$242.00	\$244.00
or (2), Yearly Income for Life . .	\$20.00	\$21.00	\$22.00	\$23.00
or (3), Dividend converted into Additional Paid-up Endowment Insurance . . . . .	\$286.00	\$287.00	\$291.00	\$293.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . . and Paid-up Endowment Pol.	\$238.00 750.00	\$239.00 750.00	\$242.00 750.00	\$244.00 750.00
or (5), Dividend in Cash . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$238.00 650.00 19.50	\$239.00 650.00 19.50	\$242.00 649.00 19.47	\$244.00 648.00 19.44
{ Cash Guaranteed } . . . .	\$650.00	\$650.00	\$649.00	\$648.00
{ Cash Dividend } . . . .	238.00	239.00	242.00	244.00
or (6), Entire Value in Cash . . .	\$888.00	\$889.00	\$891.00	\$892.00
or (7), Yearly Income for Life . .	\$77.00	\$79.00	\$81.00	\$84.00
or (8), Full Paid-up Policy for Life .	\$1,610.00	\$1,580.00	\$1,550.00	\$1,520.00
Discontinue Policy, and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 41.	Age 42.	Age 43.	Age 44.
(1), Dividend in Cash . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$569.00 1,000.00 30.00	\$575.00 1,000.00 30.00	\$582.00 1,000.00 30.00	\$590.00 1,000.00 30.00
{ Cash Guaranteed } . . . .	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
{ Cash Dividend } . . . .	569.00	575.00	582.00	590.00
or (2), Entire Value in Cash . . .	\$1,569.00	\$1,575.00	\$1,582.00	\$1,590.00
or (3), Yearly Income for Life . .	\$157.00	\$163.00	\$169.00	\$175.00
or (4), Full Paid-up Policy for Life .	\$2,570.00	\$2,520.00	\$2,490.00	\$2,450.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 36

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 45.				AGE 46.			
Annual Prem ...\$56.40 Semi-An'l Prem. 29.33 Quarterly Prem. 14.95				Annual Prem ...\$57.30 Semi-An'l Prem. 29.81 Quarterly Prem. 15.19			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$93	\$150	5 5 \$0	3	\$93	\$150	5 5 \$0
4	128	200	8 2 0	4	128	200	7 9 0
5	162	250	10 8 0	5	162	250	10 1 0
6	200	300	12 2 0	6	200	300	11 6 0
7	240	350	13 0 21	7	240	350	12 9 0
8	285	400	12 0 118	8	285	400	12 0 88
9	333	450	11 0 211	9	333	450	11 0 185
10	385	500	10 0 300	10	385	500	10 0 278
11	442	550	9 0 383	11	442	550	9 0 365
12	504	600	8 0 463	12	503	600	8 0 448
13	571	650	7 0 538	13	571	650	7 0 526
14	645	700	6 0 609	14	644	700	6 0 599
15	707	750	5 0 675	15	705	750	5 0 668
16	772	800	4 0 747	16	771	800	4 0 742
17	841	850	3 0 816	17	840	850	3 0 813
18	916	900	2 0 881	18	916	900	2 0 879
19	998	950	1 0 942	19	998	950	1 0 942

AGE 47.				AGE 48.			
Annual Prem ...\$58.30 Semi-An'l Prem. 30.33 Quarterly Prem. 15.46				Annual Prem ...\$59.40 Semi-An'l Prem. 30.91 Quarterly Prem. 15.75			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$93	\$150	5 1 \$0	3	\$93	\$150	4 10 \$0
4	128	200	7 4 0	4	128	200	6 11 0
5	162	250	9 6 0	5	163	250	9 0 0
6	200	300	10 10 0	6	200	300	10 2 0
7	240	350	12 0 0	7	240	350	11 3 0
8	285	400	12 0 53	8	284	400	12 0 12
9	332	450	11 0 155	9	332	450	11 0 120
10	384	500	10 0 252	10	384	500	10 0 222
11	441	550	9 0 344	11	440	550	9 0 319
12	503	600	8 0 430	12	502	600	8 0 410
13	569	650	7 0 512	13	568	650	7 0 495
14	643	700	6 0 588	14	642	700	6 0 576
15	704	750	5 0 660	15	702	750	5 0 650
16	769	800	4 0 736	16	768	800	4 0 729
17	839	850	3 0 809	17	838	850	3 0 804
18	915	900	2 0 877	18	914	900	2 0 874
19	998	950	1 0 941	19	998	950	1 0 940

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

**ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.**

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 45.	Age 46.	Age 47.	Age 48.
(1), Dividend in Cash . . . .	\$247.00	\$251.00	\$254.00	\$258.00
or (2), Yearly Income for Life . .	\$24.00	\$25.00	\$26.00	\$27.00
or (3), Dividend converted into Additional Paid-up Endowment Insurance . . . . .	\$296.00	\$301.00	\$304.00	\$308.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . . and Paid-up Endowment Pol.	\$247.00 750.00	\$251.00 750.00	\$254.00 750.00	\$258.00 750.00
or (5), Dividend in Cash . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$247.00 647.00 19.41	\$251.00 645.00 19.35	\$254.00 644.00 19.32	\$258.00 643.00 19.29
{ Cash Guaranteed } . . . .	\$647.00	\$645.00	\$644.00	\$643.00
{ Cash Dividend } . . . .	247.00	251.00	254.00	258.00
or (6), Entire Value in Cash . . .	\$894.00	\$896.00	\$898.00	\$901.00
or (7), Yearly Income for Life . .	\$86.00	\$89.00	\$92.00	\$94.00
or (8), Full Paid-up Policy for Life .	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Discontinue Policy, and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 45.	Age 46.	Age 47.	Age 48.
(1), Dividend in Cash . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$600.00 1,000.00 30.00	\$611.00 1,000.00 30.00	\$624.00 1,000.00 30.00	\$640.00 1,000.00 30.00
{ Cash Guaranteed } . . . .	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
{ Cash Dividend } . . . .	600.00	611.00	624.00	640.00
or (2), Entire Value in Cash . . .	\$1,600.00	\$1,611.00	\$1,624.00	\$1,640.00
or (3), Yearly Income for Life . .	\$182.00	\$189.00	\$197.00	\$206.00
or (4), Full Paid-up Policy for Life .	\$2,100.00	\$2,100.00	\$2,100.00	\$2,100.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see 2.

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 49.		Annual Prem...\$60.70 Semi-An'l Prem. 31.55 Quarterly Prem. 16.08			Annual Prem...\$62.00 Semi-An'l Prem. 32.25 Quarterly Prem. 16.44			AGE 50.	
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>
3	\$93	\$150	4 6	\$0	3	\$93	\$150	4 3	\$0
4	128	200	6 6	0	4	129	200	6 1	0
5	163	250	8 6	0	5	163	250	8 0	0
6	200	300	9 7	0	6	200	300	9 0	0
7	239	350	10 7	0	7	239	350	9 11	0
8	284	400	11 5	0	8	284	400	10 9	0
9	332	450	11 0	79	9	331	450	11 0	31
10	383	500	10 0	188	10	383	500	10 0	148
11	440	550	9 0	290	11	439	550	9 0	257
12	501	600	8 0	387	12	500	600	8 0	359
13	567	650	7 0	477	13	566	650	7 0	455
14	639	700	6 0	561	14	638	700	6 0	544
15	700	750	5 0	639	15	699	750	5 0	627
16	765	800	4 0	722	16	764	800	4 0	712
17	837	850	3 0	799	17	835	850	3 0	793
18	912	900	2 0	872	18	912	900	2 0	868
19	998	950	1 0	939	19	998	950	1 0	937

AGE 51.		Annual Prem...\$63.50 Semi-An'l Prem. 33.03 Quarterly Prem. 16.83			Annual Prem...\$65.20 Semi-An'l Prem. 33.88 Quarterly Prem. 17.27			AGE 52.	
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>
3	\$94	\$150	4 0	\$0	3	\$94	\$150	3 10	\$0
4	129	200	5 9	0	4	129	200	5 5	0
5	163	250	7 6	0	5	163	250	7 0	0
6	200	300	8 5	0	6	200	300	7 11	0
7	240	350	9 3	0	7	240	350	8 8	0
8	284	400	10 0	0	8	284	400	9 5	0
9	331	450	10 8	0	9	331	450	10 0	0
10	382	500	10 0	101	10	382	500	10 0	46
11	438	550	9 0	219	11	437	550	9 0	173
12	499	600	8 0	328	12	493	600	8 0	292
13	565	650	7 0	430	13	563	650	7 0	402
14	636	700	6 0	525	14	634	700	6 0	503
15	697	750	5 0	613	15	695	750	5 0	596
16	762	800	4 0	703	16	760	800	4 0	692
17	834	850	3 0	787	17	832	850	3 0	780
18	912	900	2 0	865	18	910	900	2 0	861
19	998	950	1 0	936	19	998	950	1 0	934

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 49.	Age 50.	Age 51.	Age 52.
(1), Dividend in Cash . . . .	\$263.00	\$268.00	\$275.00	\$282.00
or (2), Yearly Income for Life . .	\$29.00	\$30.00	\$32.00	\$34.00
or (3), Dividend converted into Additional Paid-up Endowment Insurance . . . . .	\$314.00	\$320.00	\$327.00	\$335.00
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . . and Paid-up Endowment Pol.	\$263.00 750.00	\$268.00 750.00	\$275.00 750.00	\$282.00 750.00
or (5), Dividend in Cash . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$263.00 641.00 19.23	\$268.00 640.00 19.20	\$275.00 638.00 19.14	\$282.00 636.00 19.08
{ Cash Guaranteed } . . . .	\$641.00	\$640.00	\$638.00	\$636.00
{ Cash Dividend } . . . .	263.00	268.00	275.00	282.00
or (6), Entire Value in Cash . . .	\$904.00	\$908.00	\$913.00	\$918.00
or (7), Yearly Income for Life . .	\$99.00	\$103.00	\$107.00	\$111.00
or (8), Full Paid-up Policy for Life .	\$1,390.00	\$1,380.00	\$1,360.00	\$1,340.00
Discontinue Policy, and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 49.	Age 50.	Age 51.	Age 52.
(1), Dividend in Cash . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$657.00 1,000.00 30.00	\$678.00 1,000.00 30.00	\$703.00 1,000.00 30.00	\$732.00 1,000.00 30.00
{ Cash Guaranteed } . . . .	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
{ Cash Dividend } . . . .	657.00	678.00	703.00	732.00
or (2), Entire Value in Cash . . .	\$1,657.00	\$1,678.00	\$1,703.00	\$1,732.00
or (3), Yearly Income for Life . .	\$215.00	\$225.00	\$236.00	\$248.00
or (4), Full Paid-up Policy for Life .	\$2,310.00	\$2,340.00	\$2,330.00	\$2,340.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

## 20-YEAR ENDOWMENT.—\$1,000.

### Accumulation Policy with Annual Loans.

AGE 53.			Annual Prem...\$67.00 Semi-An'l Prem. 34.82 Quarterly Prem. 17.74			Annual Prem...\$68.90 Semi-An'l Prem. 35.84 Quarterly Prem. 18.27			AGE 54.		
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>		
3	\$94	\$150	3 7	\$0	3	\$96	\$150	3 4	\$0		
4	129	200	5 1	0	4	130	200	4 9	0		
5	164	250	6 7	0	5	164	250	6 2	0		
6	201	300	7 5	0	6	201	300	6 11	0		
7	240	350	8 1	0	7	240	350	7 7	0		
8	284	400	8 9	0	8	284	400	8 2	0		
9	331	450	9 4	0	9	330	450	8 8	0		
10	381	500	9 10	0	10	380	500	9 1	0		
11	436	550	9 0	120	11	436	550	9 0	58		
12	496	600	8 0	249	12	495	600	8 0	200		
13	562	650	7 0	368	13	560	650	7 0	330		
14	633	700	6 0	478	14	631	700	6 0	449		
15	693	750	5 0	577	15	691	750	5 0	556		
16	758	800	4 0	679	16	756	800	4 0	664		
17	830	850	3 0	771	17	827	850	3 0	762		
18	908	900	2 0	856	18	907	900	2 0	851		
19	998	950	1 0	932	19	998	950	1 0	930		

AGE 55.			Annual Prem...\$71.10 Semi-An'l Prem. 36.97 Quarterly Prem. 18.84					
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.					
			<i>Yrs. Mos.</i>	<i>Cash.</i>				
3	\$96	\$150	3 1	\$0				
4	130	200	4 5	0				
5	165	250	5 9	0				
6	201	300	6 6	0				
7	240	350	7 1	0				
8	284	400	7 7	0				
9	330	450	8 1	0				
10	380	500	8 6	0				
11	435	550	8 11	0				
12	494	600	8 0	141				
13	558	650	7 0	285				
14	628	700	6 0	415				
15	688	750	5 0	532				
16	754	800	4 0	647				
17	825	850	3 0	752				
18	906	900	2 0	845				
19	998	950	1 0	928				



## 20-YEAR ENDOWMENT.—\$1,000.

### Accumulation Policy with Annual Loans.

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

Continue Policy at same Premium Rate, and Receive	ACCUMULATION PERIOD, 15 YEARS.			
	Age 53.	Age 54.	Age 55.	
(1), Dividend in Cash . . . .	\$290.00	\$298.00	\$308.00	
or (2), Yearly Income for Life . .	\$36.00	\$38.00	\$41.00	
or (3), Dividend converted into Additional Paid-up Endowment Insurance . . . . .	\$344.00	\$353.00	\$364.00	
<b>Or, Discontinue Policy, and Receive</b>				
(4), Dividend in Cash . . . . . and Paid-up Endowment Pol.	\$290.00 750.00	\$298.00 750.00	\$308.00 750.00	
or (5), Dividend in Cash . . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$290.00 634.00 19.02	\$298.00 632.00 18.96	\$308.00 630.00 18.90	
{ Cash Guaranteed } . . . . .	\$634.00	\$632.00	\$630.00	
{ Cash Dividend } . . . . .	290.00	298.00	308.00	
or (6), Entire Value in Cash . . .	\$924.00	\$930.00	\$938.00	
or (7), Yearly Income for Life . .	\$116.00	\$120.00	\$125.00	
or (8), Full Paid-up Policy for Life .	\$1,330.00	\$1,320.00	\$1,310.00	
Discontinue Policy, and Receive	ACCUMULATION PERIOD, 20 YEARS.			
	Age 53.	Age 54.	Age 55.	
(1), Dividend in Cash . . . . . and Paid-up Policy for Life . and Yearly Income for Life .	\$766.00 1,000.00 30.00	\$806.00 1,000.00 30.00	\$853.00 1,000.00 30.00	
{ Cash Guaranteed } . . . . .	\$1,000.00	\$1,000.00	\$1,000.00	
{ Cash Dividend } . . . . .	766.00	806.00	853.00	
or (2), Entire Value in Cash . . .	\$1,766.00	\$1,806.00	\$1,853.00	
or (3), Yearly Income for Life . .	\$261.00	\$276.00	\$293.00	
or (4), Full Paid-up Policy for Life	\$2,350.00	\$2,370.00	\$2,400.00	

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 25-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 21.				AGE 22.			
Annual Prem...\$37.40 Semi-An'l Prem... 19.47 Quarterly Prem... 9.92				Annual Prem... \$37.60 Semi-An'l Prem... 19.54 Quarterly Prem... 9.96			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$62	\$120	7 7 \$0	3	\$62	\$120	7 6 \$0
4	82	160	13 4 0	4	82	160	13 0 0
5	105	200	19 2 0	5	105	200	18 10 0
6	130	240	19 0 59	6	130	240	19 0 51
7	158	280	18 0 121	7	158	280	18 0 114
8	188	320	17 0 182	8	188	320	17 0 176
9	220	360	16 0 241	9	220	360	16 0 235
10	256	400	15 0 298	10	256	400	15 0 293
11	296	440	14 0 354	11	296	440	14 0 349
12	338	480	13 0 408	12	338	480	13 0 404
13	384	520	12 0 460	13	384	520	12 0 457
14	435	560	11 0 511	14	434	560	11 0 509
15	488	600	10 0 560	15	488	600	10 0 558
16	532	640	9 0 608	16	532	640	9 0 606
17	579	680	8 0 653	17	578	680	8 0 651
18	626	720	7 0 696	18	626	720	7 0 695
19	677	760	6 0 737	19	676	760	6 0 736

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 21.		Continue Policy at same Premium Rate and Receive	AGE 22.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$178.00	\$413.00	(1), Dividend in Cash	\$179.00	\$414.00
\$11.00	\$27.00	or (2), Yearly Income for Life	\$11.00	\$27.00
		or (3), Dividend converted into Additional Paid-up Endowment Insurance		
\$258.00	\$500.00		\$259.00	501.00
		Or, Discontinue Policy, and Receive		
\$178.00	\$413.00	(4), Dividend in Cash	\$179.00	\$414.00
600.00	800.00	and Paid-up Endowment Pol.	600.00	800.00
\$178.00	\$413.00	or (5), Dividend in Cash	\$179.00	\$414.00
460.00	697.00	and Paid-up Policy for Life	459.00	697.00
13.80	20.91	and Yearly Income for Life	13.77	20.91
\$460.00	\$697.00	{ Cash Guaranteed } { Cash Dividend }	\$459.00	\$697.00
178.00	413.00		179.00	414.00
\$638.00	\$1,110.00	or (6), Entire Value in Cash	\$639.00	\$1,111.00
\$40.00	\$74.00	or (7), Yearly Income for Life	\$40.00	\$75.00
\$1,830.00	\$2,850.00	or (8), Full Paid-up Policy for Life	\$1,790.00	\$2,780.00

The amounts represented by the figures printed in red are not guaranteed  
 For Explanation of Illustrations see Page 2.

## 25-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 23.					AGE 24.				
Annual Prem ...\$37.70 Semi-An'l Prem. 19.61 Quarterly Prem. 10.00					Annual Prem ...\$37.90 Semi-An'l Prem. 19.69 Quarterly Prem. 10.03				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>
3	\$62	\$120	7 5	\$0	3	\$62	\$120	7 4	\$0
4	82	160	12 8	0	4	82	160	12 4	0
5	105	200	18 2	0	5	105	200	17 5	0
6	130	240	19 0	43	6	130	240	19 0	34
7	158	280	18 0	107	7	158	280	18 0	99
8	188	320	17 0	169	8	188	320	17 0	161
9	220	360	16 0	229	9	220	360	16 0	222
10	256	400	15 0	288	10	256	400	15 0	282
11	296	440	14 0	345	11	296	440	14 0	339
12	338	480	13 0	400	12	338	480	13 0	397
13	384	520	12 0	454	13	384	520	12 0	451
14	434	560	11 0	506	14	434	560	11 0	504
15	488	600	10 0	556	15	487	600	10 0	554
16	531	640	9 0	604	16	531	640	9 0	603
17	578	680	8 0	650	17	578	680	8 0	649
18	626	720	7 0	694	18	626	720	7 0	693
19	676	760	6 0	735	19	676	760	6 0	734

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 23.		Continue Policy at same Premium Rate, and Receive	AGE 24.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$179.00	\$415.00	(1), Dividend in Cash	\$179.00	\$417.00
\$11.00	28.00	or (2), Yearly Income for Life	\$11.00	\$28.00
		or (3), Dividend converted into Additional Paid-up Endowment Insurance		
\$259.00	\$502.00		\$259.00	\$504.00
		Or, Discontinue Policy, and Receive		
\$179.00	\$415.00	(4), Dividend in Cash	\$179.00	\$417.00
600.00	800.00	and Paid-up Endowment Pol.	600.00	800.00
\$179.00	\$415.00	or (5), Dividend in Cash	\$179.00	\$417.00
459.00	697.00	and Paid-up Policy for Life	459.00	696.00
13.77	20.91	and Yearly Income for Life	13.77	20.88
\$459.00	\$697.00	{ Cash Guaranteed }	\$459.00	\$696.00
179.00	415.00	{ Cash Dividend }	179.00	417.00
\$638.00	\$1,112.00	or (6), Entire Value in Cash	\$638.00	\$1,113.00
\$41.00	\$76.00	or (7), Yearly Income for Life	\$41.00	\$77.00
\$1,750.00	\$2,720.00	or (8), Full Paid-up Policy for Life	\$1,710.00	\$2,660.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

## 25-YEAR ENDOWMENT.—\$1,000.

### Accumulation Policy with Annual Loans.

AGE 25.				AGE 26.			
Annual Prem...\$38.00 Semi-An'l Prem... 19.78 Quarterly Prem... 10.08				Annual Prem...\$38.20 Semi-An'l Prem... 19.87 Quarterly Prem... 10.12			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$62	\$120	7 2 \$0	3	\$62	\$120	6 11 \$0
4	82	160	12 0 0	4	82	160	11 7 0
5	105	200	16 10 0	5	105	200	16 2 0
6	130	240	19 0 24	6	130	240	19 0 13
7	158	280	18 0 89	7	158	280	18 0 79
8	188	320	17 0 153	8	188	320	17 0 144
9	220	360	16 0 215	9	220	360	16 0 207
10	256	400	15 0 275	10	256	400	15 0 270
11	296	440	14 0 335	11	296	440	14 0 331
12	338	480	13 0 393	12	338	480	13 0 389
13	384	520	12 0 448	13	384	520	12 0 445
14	434	560	11 0 501	14	434	560	11 0 498
15	487	600	10 0 551	15	487	600	10 0 549
16	531	640	9 0 600	16	531	640	9 0 598
17	578	680	8 0 646	17	578	680	8 0 645
18	626	720	7 0 691	18	626	720	7 0 690
19	676	760	6 0 733	19	676	760	6 0 731

#### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 25.		Continue Policy at same Premium Rate and Receive	AGE 26.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$180.00	\$418.00	(1), Dividend in Cash	\$180.00	\$419.00
\$11.00	\$29.00	or (2), Yearly Income for Life	\$12.00	\$29.00
\$260.00	\$505.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$260.00	506.00
		Or, Discontinue Policy, and Receive		
\$180.00 600.00	\$418.00 800.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$180.00 600.00	\$419.00 800.00
\$180.00 459.00 13.77	\$418.00 696.00 20.88	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$180.00 459.00 13.77	\$419.00 696.00 20.88
\$459.00 180.00	\$696.00 418.00	{ Cash Guaranteed } { Cash Dividend }	\$459.00 180.00	\$696.00 419.00
\$639.00	\$1,114.00	or (6), Entire Value in Cash	\$639.00	\$1,115.00
\$12.00	\$78.00	or (7), Yearly Income for Life	\$12.00	\$79.00
\$1,680.00	\$2,600.00	or (8), Full Paid-up Policy for Life	\$1,640.00	\$2,540.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

## 25-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 27.		Annual Prem ...\$38.40 Semi-An'l Prem. 19.97 Quarterly Prem . 10.17			Annual Prem ...\$38.60 Semi-An'l Prem. 20.07 Quarterly Prem . 10.23			AGE 28.	
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			Yrs. Mos.	Cash.				Yrs. Mos.	Cash.
3	\$62	\$120	6 9	\$0	3	\$62	\$120	6 6	\$0
4	82	160	11 2	0	4	82	160	10 10	0
5	105	200	15 7	0	5	105	200	15 0	0
6	130	240	19 0	1	6	130	240	18 3	0
7	158	280	18 0	68	7	158	280	18 0	56
8	188	320	17 0	134	8	188	320	17 0	126
9	220	360	16 0	201	9	220	360	16 0	194
10	256	400	15 0	265	10	256	400	15 0	258
11	296	440	14 0	328	11	296	440	14 0	320
12	338	480	13 0	385	12	338	480	13 0	380
13	384	520	12 0	441	13	384	520	12 0	436
14	434	560	11 0	495	14	434	560	11 0	491
15	487	600	10 0	546	15	487	600	10 0	543
16	531	640	9 0	596	16	531	640	9 0	593
17	578	680	8 0	643	17	578	680	8 0	640
18	626	720	7 0	688	18	625	720	7 0	686
19	676	760	6 0	730	19	675	760	6 0	728

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 27.		Continue Policy at same Premium Rate, and Receive	AGE 28.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$181.00	\$420.00	(1), Dividend in Cash	\$182.00	\$421.00
\$12.00	30.00	or (2), Yearly Income for Life	\$12.00	\$31.00
		or (3), Dividend converted into Additional Paid-up Endowment Insurance		
\$261.00	\$508.00		\$2.00	\$508.00
		Or, Discontinue Policy, and Receive		
\$181.00 600.00	\$420.00 800.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$182.00 600.00	\$421.00 800.00
\$181.00 459.00 13.77	\$420.00 696.00 20.88	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$182.00 459.00 13.77	\$421.00 696.00 20.88
\$459.00 181.00	\$696.00 420.00	{ Cash Guaranteed } { Cash Dividend }	\$459.00 182.00	\$696.00 421.00
\$640.00	\$1,116.00	or (6), Entire Value in Cash	\$641.00	\$1,117.00
\$43.00	\$21.00	or (7), Yearly Income for Life	\$43.00	\$22.00
\$1,600.00	\$2,480.00	or (8), Full Paid-up Policy for Life	\$1,570.00	\$2,430.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# 25-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 29.				AGE 30.			
Annual Prem...\$38.80 Semi-An'l Prem... 20.19 Quarterly Prem... 10.29				Annual Prem...\$39.10 Semi-An'l Prem... 20.31 Quarterly Prem... 10.35			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$62	\$120	6 4 0	3	\$62	\$120	6 2 0
4	82	160	10 5 0	4	83	160	10 0 0
5	105	200	14 5 0	5	105	200	13 10 0
6	130	240	17 6 0	6	130	240	16 11 0
7	158	280	18 0 46	7	158	280	18 0 35
8	188	320	17 0 117	8	188	320	17 0 107
9	220	360	16 0 186	9	220	360	16 0 176
10	256	400	15 0 251	10	257	400	15 0 242
11	296	440	14 0 314	11	296	440	14 0 306
12	338	480	13 0 374	12	338	480	13 0 367
13	384	520	12 0 431	13	384	520	12 0 425
14	434	560	11 0 487	14	434	560	11 0 481
15	487	600	10 0 539	15	488	600	10 0 534
16	531	640	9 0 590	16	531	640	9 0 585
17	578	680	8 0 638	17	578	680	8 0 634
18	625	720	7 0 684	18	625	720	7 0 681
19	675	760	6 0 727	19	675	760	6 0 725

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 29.		Continue Policy at same Premium Rate and Receive	AGE 30.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$1.00	\$423.00	(1), Dividend in Cash	\$183.00	\$426.00
\$12.00	\$31.00	or (2), Yearly Income for Life	\$12.00	\$32.00
\$74.00	\$511.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$263.00	514.00
		Or, Discontinue Policy, and Receive		
\$82.00 600.00	\$423.00 800.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$183.00 600.00	\$426.00 800.00
\$1.00 459.00 13.77	\$423.00 696.00 20.88	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$1.00 459.00 13.77	\$4.00 695.00 20.85
\$459.00 182.00	\$696.00 423.00	{ Cash Guaranteed } { Cash Dividend }	\$459.00 183.00	\$695.00 26.00
\$1.00	\$1,119.00	or (6), Entire Value in Cash	\$642.00	\$1,121.00
1.00	4.00	or (7), Yearly Income for Life	54.00	5.00
\$1,530.00	\$2,380.00	or (8), Full Paid-up Policy for Life	\$1,500.00	\$2,300.00

The amounts represented by the figures in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

## 25-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 31.				AGE 32.			
Annual Prem...\$39.30 Semi-An'l Prem. 20.45 Quarterly Prem. 10.42				Annual Prem...\$39.60 Semi-An'l Prem. 20.60 Quarterly Prem. 10.50			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$62	\$120	6 0 \$0	3	\$62	\$120	5 11 \$0
4	83	160	9 9 0	4	83	160	9 6 0
5	105	200	13 6 0	5	106	200	13 2 0
6	130	240	16 5 0	6	130	240	15 11 0
7	158	280	18 0 23	7	159	280	18 0 8
8	188	320	17 0 96	8	189	320	17 0 83
9	222	360	16 0 166	9	222	360	16 0 155
10	257	400	15 0 234	10	257	400	15 0 223
11	296	440	14 0 298	11	297	440	14 0 289
12	339	480	13 0 360	12	339	480	13 0 352
13	384	520	12 0 419	13	385	520	12 0 412
14	435	560	11 0 476	14	435	560	11 0 470
15	488	600	10 0 530	15	488	600	10 0 525
16	531	640	9 0 582	16	531	640	9 0 577
17	578	680	8 0 631	17	578	680	8 0 627
18	625	720	7 0 678	18	625	720	7 0 675
19	675	760	6 0 722	19	675	760	6 0 719

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 31.		Continue Policy at same Premium Rate, and Receive	AGE 32.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$154.00	\$427.00	(1), Dividend in Cash	\$185.00	\$429.00
\$12.00	33.00	or (2), Yearly Income for Life	\$13.00	\$34.00
		or (3), Dividend converted into Additional Paid-up Endowment Insurance		
\$264.00	\$515.00		\$265.00	\$517.00
		Or, Discontinue Policy, and Receive		
\$154.00	\$427.00	(4), Dividend in Cash	\$185.00	\$429.00
600.00	800.00	and Paid-up Endowment Pol.	600.00	800.00
\$184.00	\$427.00	or (5), Dividend in Cash	\$185.00	\$429.00
460.00	695.00	and Paid-up Policy for Life	460.00	695.00
13.80	20.85	and Yearly Income for Life	13.80	20.85
\$460.00	\$695.00	{ Cash Guaranteed } { Cash Dividend }	\$460.00	\$695.00
154.00	127.00		185.00	429.00
\$614.00	\$1,122.00	or (6), Entire Value in Cash	\$645.00	\$1,124.00
\$45.00	\$87.00	or (7), Yearly Income for Life	\$46.00	\$89.00
\$1,470.00	\$2,280.00	or (8), Full Paid-up Policy for Life	\$1,440.00	\$2,230.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 25-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 33.				AGE 34.			
Annual Prem ...\$39.90 Semi-An'l Prem. 20.76 Quarterly Prem. 10.58				Annual Prem ...\$40.30 Semi-An'l Prem. 20.94 Quarterly Prem. 10.67			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos.</i> <i>Cash.</i>				<i>Yrs. Mos.</i> <i>Cash.</i>
3	\$62	\$120	5 10      \$0	3	\$63	\$120	5 8      \$0
4	83	160	9 3      0	4	83	160	9 0      0
5	106	200	12 9      0	5	106	200	12 5      0
6	131	240	15 4      0	6	131	240	14 10      0
7	159	280	17 8      0	7	160	280	17 0      0
8	189	320	17 0      68	8	189	320	17 0      52
9	222	360	16 0      141	9	223	360	16 0      126
10	258	400	15 0      211	10	258	400	15 0      198
11	297	440	14 0      278	11	298	440	14 0      266
12	339	480	13 0      342	12	340	480	13 0      331
13	385	520	12 0      404	13	386	520	12 0      394
14	435	560	11 0      462	14	436	560	11 0      454
15	488	600	10 0      518	15	488	600	10 0      511
16	531	640	9 0      572	16	531	640	9 0      566
17	578	680	8 0      623	17	578	680	8 0      618
18	625	720	7 0      671	18	625	720	7 0      667
19	674	760	6 0      716	19	674	760	6 0      713

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 33.		Continue Policy at same Premium Rate, and Receive	AGE 34.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$186.00	\$431.00	(1), Dividend in Cash	\$187.00	\$435.00
\$13.00	34.00	or (2), Yearly Income for Life	\$14.00	\$36.00
\$266.00	\$520.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$267.00	\$524.00
		Or, Discontinue Policy, and Receive		
\$186.00	\$431.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$187.00	\$435.00
600.00	800.00		600.00	800.00
\$186.00	\$431.00	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$187.00	\$435.00
460.00	695.00		461.00	694.00
13.80	20.85		13.83	20.82
\$460.00 13.80	\$695.00 20.85	{ Cash Guaranteed } { Cash Dividend }	\$461.00 13.83	\$694.00 20.82
\$646.00	\$1,126.00	or (6), Entire Value in Cash	\$648.00	\$1,129.00
\$47.00	\$91.00	or (7), Yearly Income for Life	\$48.00	\$93.00
\$1,400.00	\$2,180.00	or (8), Full Paid-up Policy for Life	\$1,380.00	\$2,140.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.



**25-YEAR ENDOWMENT.—\$1,000.****Accumulation Policy with Annual Loans.**

<b>AGE 35.</b>				<b>AGE 36.</b>			
Annual Prem...\$40.60 Semi-An'l Prem... 21.14 Quarterly Prem... 10.77				Annual Prem...\$41.10 Semi-An'l Prem... 21.35 Quarterly Prem... 10.88			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$63	\$120	5 7 \$0	3	\$63	\$120	5 5 \$0
4	84	160	8 9 0	4	84	160	8 6 0
5	106	200	12 0 0	5	107	200	11 7 0
6	132	240	14 3 0	6	132	240	13 9 0
7	160	280	16 4 0	7	161	280	15 8 0
8	190	320	17 0 32	8	191	320	17 0 11
9	224	360	16 0 108	9	224	360	16 0 89
10	259	400	15 0 182	10	260	400	15 0 164
11	298	440	14 0 252	11	299	440	14 0 236
12	340	480	13 0 319	12	341	480	13 0 305
13	386	520	12 0 383	13	386	520	12 0 371
14	436	560	11 0 444	14	436	560	11 0 434
15	489	600	10 0 503	15	489	600	10 0 494
16	532	640	9 0 558	16	532	640	9 0 551
17	576	680	8 0 612	17	576	680	8 0 606
18	625	720	7 0 662	18	624	720	7 0 657
19	674	760	6 0 710	19	674	760	6 0 706

**ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.**

AGE 35.		Continue Policy at same Premium Rate and Receive	AGE 36.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$189.00	\$438.00	(1), Dividend in Cash	\$191.00	\$442.00
\$14.00	\$37.00	or (2), Yearly Income for Life	\$14.00	\$38.00
		or (3), Dividend converted into Additional Paid-up Endowment Insurance		
\$270.00	\$527.00		\$272.00	532.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$189.00 600.00	\$438.00 800.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$191.00 600.00	\$442.00 800.00
\$189.00 461.00 13.83	\$438.00 694.00 20.82	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$191.00 461.00 13.83	\$442.00 694.00 20.82
\$461.00 189.00	\$694.00 438.00	{ Cash Guaranteed } { Cash Dividend }	\$461.00 191.00	\$694.00 442.00
\$650.00	\$1,132.00	or (6), Entire Value in Cash	\$652.00	\$1,136.00
\$49.00	\$96.00	or (7), Yearly Income for Life	\$50.00	\$98.00
\$1,350.00	\$2,100.00	or (8), Full Paid-up Policy for Life	\$1,350.00	\$2,060.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

## 25-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 37.				AGE 38.			
Annual Prem ...\$41.50 Semi-An'l Prem. 21.59 Quarterly Prem. 11.00				Annual Prem ...\$42.00 Semi-An'l Prem. 21.85 Quarterly Prem. 11.14			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$63	\$120	5 4 \$0	3	\$64	\$120	5 2 \$0
4	84	160	8 3 0	4	85	160	8 0 0
5	108	200	11 3 0	5	108	200	10 10 0
6	133	240	13 3 0	6	134	240	12 9 0
7	162	280	15 0 0	7	162	280	14 4 0
8	192	320	18 7 0	8	192	320	15 10 0
9	225	360	18 0 67	9	226	360	16 0 41
10	260	400	15 0 144	10	261	400	15 0 121
11	299	440	14 0 218	11	300	440	14 0 198
12	342	480	13 0 289	12	342	480	13 0 271
13	387	520	12 0 357	13	387	520	12 0 341
14	437	560	11 0 422	14	437	560	11 0 408
15	489	600	10 0 484	15	489	600	10 0 472
16	532	640	9 0 543	16	532	640	9 0 533
17	576	680	8 0 598	17	576	680	8 0 590
18	624	720	7 0 651	18	624	720	7 0 645
19	673	760	6 0 701	19	673	760	6 0 695

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 37.		Continue Policy at same Premium Rate, and Receive	AGE 38.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$192.00	\$447.00	(1), Dividend in Cash	\$194.00	\$451.00
\$15.00	39.00	or (2), Yearly Income for Life	\$15.00	\$41.00
		or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$275.00	\$542.00
\$273.00	\$538.00			
		<b>Or, Discontinue Policy, and Receive</b>		
\$192.00 600.00	\$447.00 800.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$194.00 600.00	\$451.00 800.00
\$192.00 462.00 13.86	\$447.00 693.00 20.79	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$194.00 462.00 13.86	\$451.00 693.00 20.79
\$182.00 192.00	\$389.00 447.00	{ Cash Guaranteed } { Cash Dividend }	\$182.00 194.00	\$383.00 451.00
\$654.00	\$1,140.00	or (6), Entire Value in Cash	\$656.00	\$1,144.00
\$51.00	\$101.00	or (7), Yearly Income for Life	\$53.00	\$104.00
\$1,300.00	\$2,020.00	or (8), Full Paid-up Policy for Life	\$1,270.00	\$1,990.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 25-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 39.				AGE 40.			
Annual Prem...\$42.60 Semi-An'l Prem... 22.14 Quarterly Prem... 11.28				Annual Prem...\$43.20 Semi-An'l Prem... 22.45 Quarterly Prem... 11.44			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$64	\$120	5 1 \$0	3	\$65	\$120	5 0 \$0
4	86	160	7 9 0	4	86	160	7 6 0
5	109	200	10 5 0	5	110	200	10 0 0
6	134	240	12 2 0	6	135	240	11 8 0
7	163	280	13 9 0	7	164	280	13 1 0
8	193	320	15 1 0	8	194	320	14 4 0
9	227	360	16 0 11	9	227	360	15 6 0
10	262	400	15 0 94	10	262	400	15 0 63
11	301	440	14 0 174	11	301	440	14 0 147
12	343	480	13 0 251	12	343	480	13 0 226
13	388	520	12 0 323	13	388	520	12 0 302
14	437	560	11 0 393	14	437	560	11 0 374
15	489	600	10 0 459	15	489	600	10 0 443
16	532	640	9 0 521	16	531	640	9 0 508
17	576	680	8 0 581	17	576	680	8 0 570
18	623	720	7 0 637	18	623	720	7 0 628
19	672	760	6 0 689	19	672	760	6 0 683

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 39.		Continue Policy at same Premium Rate and Receive	AGE 40.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$196 00	\$458.00	(1), Dividend in Cash	\$198 00	\$463.00
\$16 00	\$43 00	or (2), Yearly Income for Life	\$16 00	\$45.00
\$277 00	\$550 00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$279 00	556 00
		<b>Or, Discontinue Policy, and Receive</b>		
\$196 00 600.00	\$458 00 800.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$198 00 600.00	\$463 00 800.00
\$196 00 462.00 13.86	\$458 00 692.00 20.76	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$198 00 463.00 13.89	\$463 00 692.00 20.76
\$462.00 196 00	\$692.00 458 00	{ Cash Guaranteed } { Cash Dividend }	\$463.00 198.00	\$692.00 463.00
\$658 00	\$1,150 00	or (6), Entire Value in Cash	\$661 00	\$1,155 00
\$51 00	\$198 00	or (7), Yearly Income for Life	\$56 00	\$112 00
\$1,250 00	\$1,960 00	or (8), Full Paid-up Policy for Life	\$1,230 00	\$1,930 00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 25-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 41.				AGE 42.			
Annual Prem...\$43.90 Semi-An'l Prem... 22.80 Quarterly Prem... 11.62				Annual Prem...\$44.60 Semi-An'l Prem... 23.19 Quarterly Prem... 11.82			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$66	\$120	4 10 \$0	3	\$66	\$120	4 8 \$0
4	87	160	7 3 0	4	88	160	6 11 0
5	110	200	9 8 0	5	111	200	9 3 0
6	136	240	11 2 0	6	138	240	10 8 0
7	165	280	12 6 0	7	165	280	11 11 0
8	195	320	13 8 0	8	195	320	13 0 0
9	228	360	14 8 0	9	229	360	13 11 0
10	264	400	15 0 28	10	265	400	14 9 0
11	302	440	14 0 116	11	303	440	14 0 79
12	344	480	13 0 199	12	344	480	13 0 167
13	388	520	12 0 279	13	390	520	12 0 251
14	438	560	11 0 354	14	438	560	11 0 330
15	489	600	10 0 426	15	489	600	10 0 406
16	531	640	9 0 494	16	531	640	9 0 477
17	575	680	8 0 558	17	575	680	8 0 544
18	622	720	7 0 619	18	622	720	7 0 608
19	671	760	6 0 676	19	670	760	6 0 667

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 41.		Continue Policy at same Premium Rate and Receive	AGE 42.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$201.00	\$471.00	(1), Dividend in Cash	\$204.00	\$479.00
\$17.00	\$47.00	or (2), Yearly Income for Life	\$18.00	\$49.00
\$282.00	\$565.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$286.00	573.00
		Or, Discontinue Policy, and Receive		
\$201.00 600.00	\$471.00 800.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$204.00 600.00	\$479.00 800.00
\$201.00 463.00 13.89	\$471.00 691.00 20.73	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$204.00 463.00 13.89	\$479.00 690.00 20.70
\$463.00 201.00	\$691.00 471.00	{ Cash Guaranteed } { Cash Dividend }	\$463.00 204.00	\$690.00 479.00
\$664.00	\$1,162.00	or (6), Entire Value in Cash	\$667.00	\$1,169.00
\$57.00	\$116.00	or (7), Yearly Income for Life	\$59.00	\$121.00
\$1,200.00	\$1,900.00	or (8), Full Paid-up Policy for Life	\$1,180.00	\$1,870.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

## 25-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 43.					AGE 44.				
Annual Prem ... \$45.40 Semi-An'l Prem. 23.61 Quarterly Prem. 12.03					Annual Prem ... \$46.30 Semi-An'l Prem. 24.08 Quarterly Prem. 12.27				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			Yrs. Mos.	Cash.				Yrs. Mos.	Cash.
3	\$67	\$120	4 7	\$0	3	\$67	\$120	4 5	\$0
4	88	160	6 8	0	4	89	160	6 5	0
5	112	200	8 10	0	5	112	200	8 6	0
6	138	240	10 2	0	6	139	240	9 9	0
7	166	280	11 4	0	7	167	280	10 9	0
8	196	320	12 4	0	8	197	320	11 9	0
9	230	360	13 3	0	9	230	360	12 6	0
10	266	400	14 0	0	10	266	400	13 2	0
11	303	440	14 0	37	11	304	440	13 10	0
12	345	480	13 0	130	12	345	480	13 0	87
13	390	520	12 0	219	13	391	520	12 0	182
14	438	560	11 0	303	14	438	560	11 0	271
15	489	600	10 0	382	15	489	600	10 0	356
16	531	640	9 0	458	16	531	640	9 0	435
17	574	680	8 0	528	17	574	680	8 0	510
18	621	720	7 0	595	18	621	720	7 0	580
19	670	760	6 0	657	19	669	760	6 0	645

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 43.		Continue Policy at same Premium Rate, and Receive	AGE 44.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$207.00	\$488.00	(1), Dividend in Cash	\$210.00	\$498.00
\$18.00	52.00	or (2), Yearly Income for Life	\$19.00	\$54.00
\$289.00	\$584.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$292.00	\$595.00
		Or, Discontinue Policy, and Receive		
\$207.00 600.00	\$488.00 800.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$210.00 600.00	\$498.00 800.00
\$207.00 463.00 13.89	\$488.00 689.00 20.67	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$210.00 464.00 13.92	\$498.00 688.00 20.64
\$463.00 207.00	\$689.00 488.00	{ Cash Guaranteed } { Cash Dividend }	\$464.00 210.00	\$688.00 498.00
\$670.00	\$1,177.00	or (6), Entire Value in Cash	\$674.00	\$1,186.00
\$61.00	\$125.00	or (7), Yearly Income for Life	\$63.00	\$130.00
\$1,170.00	\$1,850.00	or (8), Full Paid-up Policy for Life	\$1,150.00	\$1,830.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

## 25-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 45.		Annual Prem ...\$47.30 Semi-An'l Prem. 24.60 Quarterly Prem. 12.54			AGE 46.		Annual Prem ...\$48.40 Semi-An'l Prem. 25.17 Quarterly Prem. 12.83				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			
			Yrs.	Mos.	Cash			Yrs.	Mos.	Cash.	
3	\$68	\$120	4	3	\$0	3	\$68	\$120	4	2	\$0
4	89	160	6	2	0	4	90	160	5	11	0
5	113	200	8	1	0	5	114	200	7	9	0
6	140	240	9	3	0	6	141	240	8	9	0
7	168	280	10	3	0	7	168	280	9	9	0
8	198	320	11	1	0	8	183	320	10	6	0
9	231	360	11	10	0	9	232	360	11	2	0
10	267	400	12	6	0	10	268	400	11	9	0
11	304	440	13	0	0	11	306	440	12	3	0
12	346	480	13	0	36	12	346	480	12	9	0
13	391	520	12	0	138	13	391	520	12	0	87
14	438	560	11	0	233	14	439	560	11	0	190
15	489	600	10	0	324	15	489	600	10	0	288
16	531	640	9	0	409	16	530	640	9	0	379
17	574	680	8	0	488	17	573	680	8	0	464
18	620	720	7	0	563	18	618	720	7	0	544
19	668	760	6	0	632	19	667	760	6	0	618

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 45.		Continue Policy at same Premium Rate, and Receive	AGE 46.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$213.00	\$509.00	(1), Dividend in Cash	\$218.00	\$522.00
\$20.00	58.00	or (2), Yearly Income for Life	\$21.00	\$61.00
\$295.00	\$607.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$301.00	\$622.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$213.00 600.00	\$509.00 800.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$218.00 600.00	\$522.00 800.00
\$213.00 464.00 13.92	\$509.00 687.00 20.61	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$218.00 464.00 13.92	\$522.00 686.00 20.58
\$464.00 213.00	\$687.00 509.00	{ Cash Guaranteed } { Cash Dividend }	\$464.00 218.00	\$686.00 522.00
\$677.00	\$1,196.00	or (6), Entire Value in Cash	\$682.00	\$1,208.00
\$65.00	\$136.00	or (7), Yearly Income for Life	\$68.00	\$142.00
\$1,130.00	\$1,810.00	or (8), Full Paid-up Policy for Life	\$1,110.00	\$1,800.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 25-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 47.				AGE 48.			
Annual Prem...\$49.60 Semi-An'l Prem... 25.80 Quarterly Prem... 13.15				Annual Prem...\$51.00 Semi-An'l Prem... 26.50 Quarterly Prem... 13.50			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs Mos. Cash.				Yrs Mos. Cash.
3	\$69	\$120	4 1 \$0	3	\$69	\$120	3 11 \$0
4	91	160	5 8 0	4	91	160	5 5 0
5	114	200	7 4 0	5	116	200	7 0 0
6	141	240	8 4 0	6	142	240	7 11 0
7	169	280	9 2 0	7	170	280	8 8 0
8	200	320	9 11 0	8	201	320	9 5 0
9	233	360	10 7 0	9	234	360	9 11 0
10	269	400	11 1 0	10	270	400	10 5 0
11	307	440	11 7 0	11	308	440	10 10 0
12	348	480	11 11 0	12	349	480	11 3 0
13	392	520	12 0 26	13	393	520	11 6 0
14	439	560	11 0 139	14	439	560	11 0 78
15	489	600	10 0 245	15	490	600	10 0 194
16	530	640	9 0 344	16	530	640	9 0 302
17	572	680	8 0 436	17	572	680	8 0 402
18	617	720	7 0 521	18	616	720	7 0 495
19	666	760	6 0 603	19	664	760	6 0 588

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 47.		Continue Policy at same Premium Rate and Receive	AGE 48.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$222.00	\$537.00	(1), Dividend in Cash	\$228.00	\$555.00
\$22.00	\$65.00	or (2), Yearly Income for Life	\$24.00	\$69.00
\$305.00	\$639.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$311.00	659.00
		Or, Discontinue Policy, and Receive		
\$222.00 600.00	\$537.00 800.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$228.00 600.00	\$555.00 800.00
\$222.00 465.00 13.95	\$537.00 685.00 20.55	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$228.00 465.00 13.95	\$555.00 684.00 20.52
\$465.00 222.00	\$685.00 537.00	{ Cash Guaranteed } { Cash Dividend }	\$465.00 228.00	\$684.00 555.00
\$687.00	\$1,222.00	or (6), Entire Value in Cash	\$693.00	\$1,239.00
\$71.00	\$148.00	or (7), Yearly Income for Life	\$74.00	\$155.00
\$1,100.00	\$1,790.00	or (8), Full Paid-up Policy for Life	\$1,090.00	\$1,780.00

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 For Explanation of Illustrations see Page 2.

# 25-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 49.				AGE 50.			
Annual Prem ...\$52.40 Semi-An'l Prem. 27.26 Quarterly Prem. 13.89				Annual Prem ...\$54.00 Semi-An'l Prem. 28.10 Quarterly Prem. 14.32			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash				Yrs. Mos. Cash
3	\$70	\$120	3 10 \$0	3	\$71	\$120	3 8 \$0
4	92	160	5 2 0	4	93	160	4 11 0
5	117	200	6 8 0	5	118	200	6 3 0
6	143	240	7 6 0	6	144	240	7 1 0
7	171	280	8 3 0	7	173	280	7 9 0
8	203	320	8 10 0	8	204	320	8 4 0
9	235	360	9 5 0	9	236	360	8 10 0
10	271	400	9 10 0	10	272	400	9 3 0
11	309	440	10 2 0	11	310	440	9 7 0
12	350	480	10 6 0	12	351	480	9 10 0
13	393	520	10 10 0	13	394	520	10 1 0
14	440	560	11 0 5	14	440	560	10 4 0
15	490	600	10 0 134	15	490	600	10 0 50
16	530	640	9 0 253	16	529	640	9 0 196
17	571	680	8 0 363	17	571	680	8 0 318
18	615	720	7 0 465	18	614	720	7 0 429
19	663	760	6 0 571	19	662	760	6 0 553

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 49.		Continue Policy at same Premium Rate, and Receive	AGE 50.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$235.00	\$576.00	(1), Dividend in Cash	\$242.00	\$600.00
\$25.00	74.00	or (2), Yearly Income for Life	\$27.00	\$80.00
\$319.00	\$683.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$327.00	\$711.00
		Or, Discontinue Policy, and Receive		
\$235.00	\$576.00	(4), Dividend in Cash	\$242.00	\$600.00
600.00	800.00	and Paid-up Endowment Pol.	600.00	800.00
\$235.00	\$576.00	or (5), Dividend in Cash	\$242.00	\$600.00
465.00	682.00	and Paid-up Policy for Life	466.00	681.00
13.95	20.46	and Yearly Income for Life	13.98	20.43
\$465.00	\$682.00	{ Cash Guaranteed }	\$466.00	\$681.00
235.00	576.00	{ Cash Dividend }	242.00	600.00
\$700.00	\$1,258.00	or (6), Entire Value in Cash	\$708.00	\$1,281.00
\$77.00	\$163.00	or (7), Yearly Income for Life	\$80.00	\$172.00
\$1,080.00	\$1,780.00	or (8), Full Paid-up Policy for Life	\$1,070.00	\$1,780.00

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 For Explanation of Illustrations see Page 2.



# 25-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 51.				AGE 52.			
Annual Prem...\$55.80 Semi-An'l Prem... 29.02 Quarterly Prem.. 14.79				Annual Prem...\$57.70 Semi-An'l Prem.. 30.02 Quarterly Prem.. 15.30			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$71	\$120	3 6 \$0	3	\$72	\$120	3 3 \$0
4	94	160	4 8 0	4	96	160	4 5 0
5	119	200	5 11 0	5	121	200	5 7 0
6	146	240	6 8 0	6	147	240	6 4 0
7	174	280	7 4 0	7	175	280	6 11 0
8	205	320	7 10 0	8	207	320	7 5 0
9	238	360	8 4 0	9	239	360	7 10 0
10	273	400	8 8 0	10	275	400	8 1 0
11	311	440	9 0 0	11	313	440	8 5 0
12	352	480	9 3 0	12	353	480	8 8 0
13	395	520	9 5 0	13	396	520	8 10 0
14	441	560	9 8 0	14	442	560	9 0 0
15	490	600	9 10 0	15	490	600	9 2 0
16	529	640	9 0 131	16	529	640	9 0 57
17	570	680	8 0 266	17	569	680	8 0 206
18	613	720	7 0 387	18	612	720	7 0 338
19	659	760	6 0 528	19	658	760	6 0 493

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 51.		Continue Policy at same Premium Rate and Receive	AGE 52.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$219.00	\$622.00	(1), Dividend in Cash	\$258.00	\$660.00
\$29.00	\$47.00	or (2), Yearly Income for Life	\$31.00	\$91.00
\$334.00	\$712.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$344.00	778.00
		Or, Discontinue Policy, and Receive		
\$249.00 600.00	\$622.00 800.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$258.00 600.00	\$660.00 800.00
\$249.00 467.00 14.01	\$622.00 679.00 20.37	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$258.00 467.00 14.01	\$660.00 678.00 20.34
\$467.00 249.00	\$679.00 622.00	{ Cash Guaranteed } { Cash Dividend }	\$467.00 258.00	\$678.00 660.00
\$716.00	\$1,307.00	or (6), Entire Value in Cash	\$725.00	\$1,338.00
\$84.00	\$181.00	or (7), Yearly Income for Life	\$88.00	\$191.00
\$1,070.00	\$1,790.00	or (8), Full Paid-up Policy for Life	\$1,060.00	\$1,810.00

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 For Explanation of Illustrations see Page 2.

## 25-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 53.				AGE 54.			
Annual Prem ...\$59.90 Semi-An'l Prem. 31.12 Quarterly Prem. 15.86				Annual Prem ...\$62.20 Semi-An'l Prem. 32.32 Quarterly Prem. 16.47			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash				Yrs. Mos. Cash.
3	\$74	\$120	3 0 \$0	3	\$75	\$120	2 9 \$0
4	97	160	4 1 0	4	98	160	3 10 0
5	122	200	5 4 0	5	123	200	5 0 0
6	149	240	5 11 0	6	150	240	5 7 0
7	177	280	6 6 0	7	180	280	6 1 0
8	209	320	7 0 0	8	210	320	6 7 0
9	242	360	7 4 0	9	244	360	6 10 0
10	277	400	7 7 0	10	278	400	7 1 0
11	314	440	7 10 0	11	316	440	7 4 0
12	354	480	8 1 0	12	356	480	7 6 0
13	397	520	8 3 0	13	398	520	7 8 0
14	442	560	8 5 0	14	443	560	7 10 0
15	491	600	8 7 0	15	491	600	8 0 0
16	529	640	8 8 0	16	528	640	8 1 0
17	569	680	8 0 136	17	568	680	8 0 54
18	611	720	7 0 280	18	610	720	7 0 211
19	656	760	6 0 447	19	654	760	6 0 387

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 53.		Continue Policy at same Premium Rate, and Receive	AGE 54.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$268.00	\$698.00	(1), Dividend in Cash	\$278.00	\$741.00
\$33.00	103.00	or (2), Yearly Income for Life	\$36.00	\$113.00
\$355.00	\$821.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$366.00	\$869.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$268.00	\$698.00	(4), Dividend in Cash	\$278.00	\$741.00
600.00	800.00	and Paid-up Endowment Pol.	600.00	800.00
\$268.00	\$698.00	or (5), Dividend in Cash	\$278.00	\$741.00
468.00	676.00	and Paid-up Policy for Life	469.00	674.00
14.04	20.28	and Yearly Income for Life	14.07	20.22
\$468.00 268.00	\$676.00 698.00	{ Cash Guaranteed } { Cash Dividend }	\$469.00 278.00	\$674.00 741.00
\$736.00	\$1,374.00	or (6), Entire Value in Cash	\$747.00	\$1,415.00
\$92.00	\$203.00	or (7), Yearly Income for Life	\$97.00	\$216.00
\$1,060.00	\$1,830.00	or (8), Full Paid-up Policy for Life	\$1,060.00	\$1,860.00

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 For explanation of Illustrations see Page 2.

# 25-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

**AGE 55.** Annual Prem...\$64.70  
 Semi-An'l Prem... 33.63  
 Quarterly Prem... 17.14

End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.						
			<i>Yrs</i>	<i>Mos.</i>	<i>Cash.</i>				
3	\$76	\$120	2	7	\$0				
4	100	160	3	8	0				
5	125	200	4	9	0				
6	152	240	5	4	0				
7	182	280	5	9	0				
8	212	320	6	2	0				
9	246	360	6	5	0				
10	280	400	6	8	0				
11	318	440	6	11	0				
12	357	480	7	0	0				
13	399	520	7	2	0				
14	444	560	7	4	0				
15	491	600	7	5	0				
16	528	640	7	6	0				
17	567	680	7	7	0				
18	608	720	7	0	128				
19	653	760	6	0	312				

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 55.		Continue Policy at same Premium Rate and Receive		
15 Years.	20 Years.			
\$290.00	\$791.00	(1), Dividend in Cash		
\$38.00	\$125.00	or (2), Yearly Income for Life		
\$379.00	\$926.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance		
		Or, Discontinue Policy, and Receive		
\$290.00	\$791.00	(4), Dividend in Cash and Paid-up Endowment Pol.		
\$290.00	\$791.00	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life		
470.00	672.00			
14.10	20.16			
\$470.00	\$672.00	{ Cash Guaranteed }		
290.00	791.00	{ Cash Dividend }		
\$760.00	\$1,463.00	or (6), Entire Value in Cash		
\$102.00	\$231.00	or (7), Yearly Income for Life		
\$1,060.00	\$1,890.00	or (8), Full Paid-up Policy for Life		

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 21.			Annual Prem...\$30.70 Semi-An'l Prem. 15.95 Quarterly Prem. 8.13			AGE 22.			Annual Prem...\$30.80 Semi-An'l Prem. 16.03 Quarterly Prem. 8.17		
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			
			Yrs.	Mos.	Cash.			Yrs.	Mos.	Cash.	
3	\$45	\$100	5	5	\$0	3	\$45	\$100	5	4	\$0
4	61	133	9	1	0	4	61	133	8	11	0
5	78	166	12	10	0	5	78	166	12	8	0
6	96	200	16	5	0	6	96	200	15	10	0
7	116	233	19	11	0	7	116	233	19	1	0
8	138	266	22	0	17	8	139	266	22	0	4
9	162	300	21	0	75	9	163	300	21	0	63
10	188	333	20	0	131	10	189	333	20	0	120
11	217	366	19	0	187	11	217	366	19	0	177
12	248	400	18	0	241	12	248	400	18	0	231
13	281	433	17	0	293	13	281	433	17	0	285
14	318	466	16	0	344	14	318	466	16	0	339
15	357	500	15	0	396	15	357	500	15	0	391
16	399	533	14	0	445	16	399	533	14	0	441
17	433	566	13	0	493	17	434	566	13	0	489
18	468	600	12	0	539	18	468	600	12	0	535
19	506	633	11	0	582	19	506	633	11	0	579

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 21.		Continue Policy at same Premium Rate and Receive	AGE 22.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$156.00	\$351.00	(1) Dividend in Cash	\$156.00	\$351.00
\$9.00	\$23.00	or (2), Yearly Income for Life	\$9.00	\$23.00
\$267.00	\$507.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$266.00	\$507.00
		Or, Discontinue Policy, and Receive		
\$156.00 500.00	\$351.00 666.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$156.00 500.00	\$351.00 666.00
\$156.00 336.00 10.08	\$351.00 507.00 15.21	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$156.00 336.00 10.08	\$351.00 507.00 15.21
\$336.00 156.00	\$507.00 351.00	{ Cash Guaranteed } { Cash Dividend }	\$336.00 156.00	\$507.00 351.00
\$492.00	\$858.00	or (6), Entire Value in Cash	\$492.00	\$858.00
\$30.00	\$57.00	or (7), Yearly Income for Life	\$31.00	\$58.00
\$1,410.00	\$2,200.00	or (8), Full Paid-up Policy for Life	\$1,380.00	\$2,150.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 23.				AGE 24.			
Annual Prem.. \$31.00 Semi-An'l Prem. 16.12 Quarterly Prem. 8.21				Annual Prem.. \$31.20 Semi-An'l Prem. 16.21 Quarterly Prem. 8.26			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$45	\$100	5 4 \$0	3	\$46	\$100	5 3 \$0
4	61	133	8 8 0	4	61	133	8 6 0
5	78	166	12 3 0	5	78	166	11 11 0
6	96	200	15 4 0	6	96	200	14 10 0
7	117	233	18 5 0	7	117	233	17 9 0
8	139	266	21 4 0	8	139	266	20 6 0
9	163	300	21 0 50	9	163	300	21 0 35
10	189	333	20 0 108	10	189	333	20 0 94
11	217	366	19 0 165	11	217	366	19 0 153
12	248	400	18 0 221	12	249	400	18 0 213
13	281	433	17 0 278	13	282	433	17 0 271
14	318	466	16 0 333	14	318	466	16 0 327
15	357	500	15 0 386	15	357	500	15 0 380
16	399	533	14 0 436	16	399	533	14 0 431
17	434	566	13 0 485	17	434	566	13 0 480
18	469	600	12 0 531	18	469	600	12 0 527
19	506	633	11 0 575	19	506	633	11 0 571

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 23.		Continue Policy at same Premium Rate, and Receive	AGE 24.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$156 00	\$350 00	(1), Dividend in Cash	\$155 00	\$350 00
\$10 00	\$23 00	or (2), Yearly Income for Life	\$10 00	\$24 00
\$266 00	\$505 00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$264 00	\$505 00
		Or, Discontinue Policy, and Receive		
\$156 00 500 00	\$350 00 666 00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$155 00 500 00	\$350 00 666 00
\$156 00 336 00 10 08	\$350 00 508 00 15 24	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$155 00 337 00 10 11	\$350 00 508 00 15 24
\$336 00 156 00	\$508 00 350 00	{ Cash Guaranteed } { Cash Dividend }	\$337 00 155 00	\$508 00 350 00
\$192 00	\$358 00	or (6), Entire Value in Cash	\$192 00	\$358 00
\$31 00	\$58 00	or (7), Yearly Income for Life	\$32 00	\$59 00
\$1,350 00	\$2,100 00	or (8), Full Paid-up Policy for Life	\$1,320 00	\$2,050 00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 25.					AGE 26.				
Annual Prem...\$31.40 Semi-An'l Prem. 16.31 Quarterly Prem. 8.31					Annual Prem...\$31.60 Semi-An'l Prem. 16.41 Quarterly Prem. 8.36				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>
3	\$46	\$100	5 2	\$0	3	\$46	\$100	5 1	\$0
4	61	133	8 4	0	4	61	133	8 1	0
5	78	166	11 7	0	5	78	166	11 2	0
6	97	200	14 3	0	6	97	200	13 10	0
7	117	233	17 0	0	7	117	233	16 5	0
8	139	266	19 8	0	8	139	266	18 10	0
9	163	300	21 0	18	9	163	300	21 0	0
10	189	333	20 0	79	10	189	333	20 0	67
11	217	366	19 0	142	11	218	366	19 0	132
12	249	400	18 0	204	12	249	400	18 0	194
13	282	433	17 0	262	13	282	433	17 0	254
14	318	466	16 0	319	14	319	466	16 0	311
15	358	500	15 0	373	15	358	500	15 0	366
16	400	533	14 0	425	16	400	533	14 0	418
17	434	566	13 0	474	17	435	566	13 0	469
18	469	600	12 0	522	18	470	600	12 0	517
19	507	633	11 0	567	19	507	633	11 0	563

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 25.		Continue Policy at same Premium Rate and Receive	AGE 26.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$156.00	\$351.00	(1) Dividend in Cash	\$155.00	\$353.00
\$10.00	\$24.00	or (2), Yearly Income for Life	\$10.00	\$25.00
\$265.00	\$505.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$263.00	\$507.00
		Or, Discontinue Policy, and Receive		
\$156.00 500.00	\$351.00 666.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$155.00 500.00	\$353.00 666.00
\$156.00 337.00 10.11	\$351.00 508.00 15.24	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$155.00 338.00 10.14	\$353.00 508.00 15.24
\$337.00 156.00	\$508.00 351.00	{ Cash Guaranteed } { Cash Dividend }	\$338.00 155.00	\$508.00 353.00
\$493.00	\$559.00	or (6), Entire Value in Cash	\$493.00	\$561.00
\$32.00	\$60.00	or (7), Yearly Income for Life	\$32.00	\$61.00
\$1,290.00	\$2,000.00	or (8), Full Paid-up Policy for Life	\$1,260.00	\$1,960.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 27.					AGE 28.				
Annual Prem.. \$31.80 Semi-An'l Prem. 16.53 Quarterly Prem. 8.42					Annual Prem.. \$32.00 Semi-An'l Prem. 16.66 Quarterly Prem. 8.49				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			Yrs. Mos.	Cash.				Yrs. Mos.	Cash.
3	\$46	\$100	4 11	\$0	3	\$46	\$100	4 10	\$0
4	61	133	7 11	0	4	62	133	7 8	0
5	78	166	10 10	0	5	79	166	10 6	0
6	97	200	13 4	0	6	97	200	12 11	0
7	117	233	15 9	0	7	118	233	15 2	0
8	140	266	18 0	0	8	140	266	17 6	0
9	164	300	20 4	0	9	164	300	19 8	0
10	190	333	20 0	53	10	190	333	20 0	37
11	218	366	19 0	119	11	219	366	19 0	104
12	250	400	18 0	182	12	250	400	18 0	169
13	284	433	17 0	243	13	284	433	17 0	231
14	319	466	16 0	301	14	320	466	16 0	290
15	359	500	15 0	357	15	359	500	15 0	347
16	401	533	14 0	411	16	402	533	14 0	402
17	435	566	13 0	462	17	436	566	13 0	454
18	470	600	12 0	511	18	471	600	12 0	504
19	507	633	11 0	558	19	508	633	11 0	552

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 27.		Continue Policy at same Premium Rate, and Receive	AGE 28.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$156.00	\$353.00	(1), Dividend in Cash	\$157.00	\$355.00
\$10.00	\$25.00	or (2), Yearly Income for Life	\$10.00	\$26.00
		or (3), Dividend converted into Additional Paid-up Endowment Insurance		
\$264.00	\$507.00		\$265.00	\$509.00
		Or, Discontinue Policy, and Receive		
\$156.00	\$353.00	(4), Dividend in Cash	\$157.00	\$355.00
500.00	666.00	and Paid-up Endowment Pol.	500.00	666.00
\$156.00	\$353.00	or (5), Dividend in Cash	\$157.00	\$355.00
338.00	509.00	and Paid-up Policy for Life	339.00	509.00
10.14	15.27	and Yearly Income for Life	10.17	15.27
\$338.00	\$509.00	{ Cash Guaranteed }	\$339.00	\$509.00
156.00	353.00	{ Cash Dividend }	157.00	355.00
\$494.00	\$862.00	or (6), Entire Value in Cash	\$496.00	\$864.00
\$33.00	\$62.00	or (7), Yearly Income for Life	\$33.00	\$63.00
\$1,240.00	\$1,920.00	or (8), Full Paid-up Policy for Life	\$1,210.00	\$1,880.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 29.		Annual Prem...\$32.30 Semi-An'l Prem. 16.79 Quarterly Prem. 8.56		Annual Prem...\$32.60 Semi-An'l Prem. 16.94 Quarterly Prem. 8.63		AGE 30.	
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$46	\$100	4 8 \$0	3	\$46	\$100	4 7 \$0
4	62	133	7 5 0	4	62	133	7 3 0
5	79	166	10 2 0	5	79	166	9 11 0
6	98	200	12 5 0	6	98	200	12 2 0
7	118	233	14 9 0	7	119	233	14 5 0
8	140	266	17 0 0	8	141	266	16 5 0
9	165	300	19 0 0	9	165	300	18 4 0
10	191	333	20 0 19	10	191	333	19 11 0
11	219	366	19 0 88	11	220	366	19 0 69
12	251	400	18 0 154	12	252	400	18 0 136
13	285	433	17 0 217	13	286	433	17 0 201
14	321	466	16 0 278	14	322	466	16 0 263
15	360	500	15 0 336	15	361	500	15 0 323
16	402	533	14 0 392	16	403	533	14 0 380
17	437	566	13 0 445	17	437	566	13 0 435
18	471	600	12 0 496	18	472	600	12 0 487
19	508	633	11 0 545	19	509	633	11 0 537

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 29.		Continue Policy at same Premium Rate and Receive	AGE 30.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$157.00	\$356.00	(1) Dividend in Cash	\$158.00	\$359.00
\$10.00	\$26.00	or (2), Yearly Income for Life	\$11.00	\$27.00
		or (3), Dividend converted into Additional Paid-up Endowment Insurance		
\$264.00	\$509.00		\$265.00	\$513.00
		Or, Discontinue Policy, and Receive		
\$157.00	\$356.00	(4), Dividend in Cash	\$158.00	\$359.00
500.00	666.00	and Paid-up Endowment Pol.	500.00	666.00
\$157.00	\$356.00	or (5), Dividend in Cash	\$158.00	\$359.00
340.00	510.00	and Paid-up Policy for Life	341.00	510.00
10.20	15.30	and Yearly Income for Life	10.23	15.30
\$340.00	\$510.00	{ Cash Guaranteed }	\$341.00	\$510.00
157.00	356.00	{ Cash Dividend }	158.00	359.00
\$497.00	\$666.00	or (6), Entire Value in Cash	\$499.00	\$669.00
\$34.00	\$65.00	or (7), Yearly Income for Life	\$35.00	\$66.00
\$1,190.00	\$1,840.00	or (8), Full Paid-up Policy for Life	\$1,160.00	\$1,800.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.



# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 31.				AGE 32.			
Annual Prem...\$32.90 Semi-An'l Prem. 17.11 Quarterly Prem. 8.72				Annual Prem...\$33.20 Semi-An'l Prem. 17.29 Quarterly Prem. 8.81			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$47	\$100	4 6 \$0	3	\$47	\$100	4 6 \$0
4	62	133	7 1 0	4	63	133	7 0 0
5	80	166	9 9 0	5	80	166	9 7 0
6	98	200	11 11 0	6	99	200	11 8 0
7	119	233	14 0 0	7	120	233	13 7 0
8	142	266	15 11 0	8	142	266	15 5 0
9	166	300	17 8 0	9	167	300	17 0 0
10	192	333	19 2 0	10	193	333	18 5 0
11	222	366	19 0 48	11	223	366	19 0 23
12	253	400	18 0 117	12	254	400	18 0 95
13	287	433	17 0 184	13	288	433	17 0 164
14	323	466	16 0 248	14	324	466	16 0 230
15	362	500	15 0 309	15	363	500	15 0 293
16	404	533	14 0 368	16	405	533	14 0 353
17	438	566	13 0 424	17	439	566	13 0 411
18	474	600	12 0 477	18	474	600	12 0 466
19	509	633	11 0 528	19	510	633	11 0 518

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 31.		Continue Policy at same Premium Rate and Receive	AGE 32.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$159.00	\$361.00	(1) Dividend in Cash	\$160.00	\$363.00
\$11.00	\$28.00	or (2), Yearly Income for Life	\$11.00	\$28.00
\$265.00	\$514.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$266.00	\$516.00
		Or, Discontinue Policy, and Receive		
\$159.00 500.00	\$361.00 666.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$160.00 500.00	\$363.00 666.00
\$159.00 342.00 10.26	\$361.00 511.00 15.33	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$160.00 343.00 10.29	\$363.00 512.00 15.36
\$342.00 159.00	\$511.00 361.00	{ Cash Guaranteed } { Cash Dividend }	\$343.00 160.00	\$512.00 363.00
\$501.00	\$572.00	or (6), Entire Value in Cash	\$503.00	\$575.00
\$35.00	\$67.00	or (7), Yearly Income for Life	\$36.00	\$69.00
\$1,140.00	\$1,770.00	or (8), Full Paid-up Policy for Life	\$1,120.00	\$1,730.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 33.				AGE 34.			
Annual Prem.. \$33.60 Semi-An'l Prem. 17.49 Quarterly Prem. 8.91				Annual Prem.. \$34.00 Semi-An'l Prem. 17.70 Quarterly Prem. 9.02			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos.</i> <i>Cash.</i>				<i>Yrs. Mos.</i> <i>Cash.</i>
3	\$47	\$100	4 5 \$0	3	\$48	\$100	4 4 \$0
4	63	133	6 10 0	4	64	133	6 9 0
5	81	166	9 4 0	5	81	166	9 2 0
6	100	200	11 4 0	6	100	200	11 1 0
7	120	233	13 2 0	7	121	233	12 10 0
8	143	266	14 11 0	8	144	266	14 5 0
9	168	300	16 5 0	9	169	300	15 9 0
10	194	333	17 9 0	10	196	333	17 0 0
11	224	366	18 10 0	11	226	366	18 1 0
12	255	400	18 0 69	12	257	400	18 0 39
13	289	433	17 0 140	13	291	433	17 0 113
14	326	466	16 0 208	14	327	466	16 0 184
15	364	500	15 0 274	15	366	500	15 0 252
16	406	533	14 0 336	16	407	533	14 0 317
17	440	566	13 0 396	17	441	566	13 0 379
18	475	600	12 0 453	18	476	600	12 0 438
19	511	633	11 0 507	19	511	633	11 0 494

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 33.		Continue Policy at same Premium Rate, and Receive	AGE 34.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$161.00	\$367.00	(1), Dividend in Cash	\$163.00	\$370.00
\$11.00	\$29.00	or (2), Yearly Income for Life	\$12.00	\$30.00
\$266.00	\$520.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$269.00	\$523.00
		<b>Or, Discontinue Policy, and Receive</b>		
\$161.00 500.00	\$367.00 666.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$163.00 500.00	\$370.00 666.00
\$161.00 345.00 10.35	\$367.00 512.00 15.36	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$163.00 346.00 10.38	\$370.00 513.00 15.39
\$345.00 161.00	\$512.00 367.00	{ Cash Guaranteed } { Cash Dividend }	\$346.00 163.00	\$513.00 370.00
\$506.00	\$879.00	or (6), Entire Value in Cash	\$509.00	\$883.00
\$37.00	\$71.00	or (7), Yearly Income for Life	\$38.00	\$73.00
\$1,100.00	\$1,700.00	or (8), Full Paid-up Policy for Life	\$1,080.00	\$1,670.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 35.				AGE 36.			
Annual Prem.. \$34.50 Semi-An'l Prem. 17.94 Quarterly Prem. 9.14				Annual Prem.. \$35.00 Semi-An'l Prem. 18.20 Quarterly Prem. 9.28			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$48	\$100	4 3 \$0	3	\$48	\$100	4 3 \$0
4	64	133	6 7 0	4	65	133	6 6 0
5	82	166	9 0 0	5	83	166	8 9 0
6	101	200	10 9 0	6	102	200	10 5 0
7	122	233	12 5 0	7	124	233	12 0 0
8	145	266	13 10 0	8	147	266	13 4 0
9	170	300	15 2 0	9	172	300	14 7 0
10	197	333	16 3 0	10	200	333	15 7 0
11	227	366	17 3 0	11	229	366	16 6 0
12	258	400	18 0 5	12	260	400	17 4 0
13	292	433	17 0 82	13	294	433	17 0 47
14	329	466	16 0 156	14	330	466	16 0 125
15	368	500	15 0 227	15	369	500	15 0 199
16	410	533	14 0 295	16	411	533	14 0 270
17	442	566	13 0 359	17	443	566	13 0 338
18	477	600	12 0 421	18	478	600	12 0 402
19	512	633	11 0 480	19	513	633	11 0 464

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 35.		Continue Policy at same Premium Rate, and Receive	AGE 36.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$164.00	\$374.00	(1), Dividend in Cash	\$167.00	\$379.00
\$12.00	\$31.00	or (2), Yearly Income for Life	\$13.00	\$32.00
\$269.00	\$528.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$272.00	\$533.00
		Or, Discontinue Policy, and Receive		
\$164.00 500.00	\$374.00 666.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$167.00 500.00	\$379.00 666.00
\$164.00 348.00 10.44	\$374.00 514.00 15.42	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$167.00 349.00 10.47	\$379.00 514.00 15.42
\$348.00 164.00	\$514.00 374.00	{ Cash Guaranteed } { Cash Dividend }	\$349.00 167.00	\$514.00 379.00
\$512.00	\$888.00	or (6), Entire Value in Cash	\$516.00	\$893.00
\$39.00	\$75.00	or (7), Yearly Income for Life	\$40.00	\$77.00
\$1,060.00	\$1,650.00	or (8), Full Paid-up Policy for Life	\$1,050.00	\$1,620.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 30-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 37.				AGE 38.			
Annual Prem...\$35.60 Semi-An'l Prem... 18.49 Quarterly Prem... 9.42				Annual Prem...\$36.20 Semi-An'l Prem... 18.81 Quarterly Prem... 9.59			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$49	\$100	4 2 \$0	3	\$50	\$100	4 2 \$0
4	66	133	6 5 0	4	66	133	6 3 0
5	84	166	8 7 0	5	85	166	8 4 0
6	103	200	10 2 0	6	105	200	9 10 0
7	125	233	11 7 0	7	126	233	11 2 0
8	148	266	12 10 0	8	150	266	12 4 0
9	173	300	14 0 0	9	175	300	13 5 0
10	201	333	14 11 0	10	203	333	14 3 0
11	230	366	15 9 0	11	232	366	15 1 0
12	261	400	16 6 0	12	264	400	15 9 0
13	295	433	17 0 5	13	297	433	16 3 0
14	332	466	16 0 87	14	334	466	16 0 44
15	371	500	15 0 166	15	372	500	15 0 127
16	412	533	14 0 240	16	414	533	14 0 206
17	444	566	13 0 312	17	446	566	13 0 282
18	479	600	12 0 380	18	480	600	12 0 354
19	513	633	11 0 445	19	514	633	11 0 422

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 37.		Continue Policy at same Premium Rate and Receive	AGE 38.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$168.00	\$385.00	(1), Dividend in Cash	\$170.00	\$390.00
\$13.00	\$34.00	or (2), Yearly Income for Life	\$13.00	\$35.00
\$273.00	\$540.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$274.00	\$545.00
		Or, Discontinue Policy, and Receive		
\$168.00	\$385.00	(4), Dividend in Cash	\$170.00	\$390.00
500.00	666.00	and Paid-up Endowment Pol.	500.00	666.00
\$168.00	\$385.00	or (5), Dividend in Cash	\$170.00	\$390.00
351.00	515.00	and Paid-up Policy for Life	353.00	516.00
10.53	15.45	and Yearly Income for Life	10.59	15.48
\$351.00	\$515.00	{ Cash Guaranteed }	\$353.00	\$516.00
168.00	385.00	{ Cash Dividend }	170.00	390.00
\$519.00	\$900.00	or (6), Entire Value in Cash	\$523.00	\$906.00
\$41.00	\$80.00	or (7), Yearly Income for Life	\$42.00	\$83.00
\$1,030.00	\$1,600.00	or (8), Full Paid-up Policy for Life	\$1,010.00	\$1,580.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 39.				AGE 40.			
Annual Prem...\$36.80 Semi-An'l Prem. 19.16 Quarterly Prem. 9.76				Annual Prem...\$37.60 Semi-An'l Prem. 19.54 Quarterly Prem. 9.96			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos.</i> <i>Cash.</i>				<i>Yrs. Mos.</i> <i>Cash.</i>
3	\$51	\$100	4 1 \$0	3	\$51	\$100	4 0 \$0
4	67	133	6 1 0	4	68	133	5 11 0
5	86	166	8 1 0	5	87	166	7 11 0
6	106	200	9 6 0	6	107	200	9 3 0
7	128	233	10 9 0	7	129	233	10 5 0
8	151	266	11 11 0	8	153	266	11 5 0
9	176	300	12 10 0	9	178	300	12 3 0
10	204	333	13 8 0	10	206	333	13 0 0
11	233	366	14 4 0	11	235	366	13 8 0
12	265	400	14 11 0	12	267	400	14 3 0
13	299	433	15 6 0	13	301	433	14 8 0
14	335	466	15 11 0	14	337	466	15 1 0
15	374	500	15 0 81	15	376	500	15 0 28
16	415	533	14 0 167	16	417	533	14 0 119
17	447	566	13 0 247	17	448	566	13 0 206
18	481	600	12 0 324	18	482	600	12 0 288
19	516	633	11 0 396	19	517	633	11 0 366

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 39.		Continue Policy at same Premium Rate and Receive	AGE 40.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$173.00	\$397.00	(1) Dividend in Cash	\$176.00	\$405.00
\$14.00	\$37.00	or (2), Yearly Income for Life	\$14.00	\$39.00
\$277.00	\$552.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$280.00	\$561.00
		Or, Discontinue Policy, and Receive		
\$173.00 500.00	\$397.00 666.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$176.00 500.00	\$405.00 666.00
\$173.00 355.00 10.65	\$397.00 517.00 15.51	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$176.00 357.00 10.71	\$405.00 518.00 15.54
\$355.00 173.00	\$517.00 397.00	{ Cash Guaranteed } { Cash Dividend }	\$357.00 176.00	\$518.00 405.00
\$528.00	\$914.00	or (6), Entire Value in Cash	\$533.00	\$923.00
\$43.00	\$86.00	or (7), Yearly Income for Life	\$45.00	\$89.00
\$1,000.00	\$1,560.00	or (8), Full Paid-up Policy for Life	\$990.00	\$1,540.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 41.			Annual Prem.. \$38.40 Semi-An'l Prem. 19.96 Quarterly Prem. 10.17			Annual Prem.. \$39.30 Semi-An'l Prem. 20.42 Quarterly Prem. 10.41			AGE 42.		
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.
			Yrs.	Mos.	Cash.						
3	\$52	\$100	3	11	\$0	3	\$54	\$100	3	10	\$0
4	70	133	5	9	0	4	71	133	5	7	0
5	88	166	7	8	0	5	90	166	7	5	0
6	109	200	8	11	0	6	110	200	8	7	0
7	131	233	10	0	0	7	132	233	9	7	0
8	154	266	10	11	0	8	156	266	10	6	0
9	181	300	11	9	0	9	183	300	11	3	0
10	208	333	12	5	0	10	210	333	11	10	0
11	237	366	13	0	0	11	239	366	12	5	0
12	269	400	13	6	0	12	271	400	12	10	0
13	303	433	13	11	0	13	306	433	13	3	0
14	339	466	14	3	0	14	341	466	13	6	0
15	378	500	14	7	0	15	380	500	13	9	0
16	419	533	14	0	64	16	421	533	14	0	0
17	450	566	13	0	158	17	453	566	13	0	101
18	484	600	12	0	246	18	485	600	12	0	198
19	518	633	11	0	331	19	520	633	11	0	290

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 41.		Continue Policy at same Premium Rate, and Receive	AGE 42.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$179.00	\$414.00	(1), Dividend in Cash	\$183.00	\$423.00
\$15.00	\$11.00	or (2), Yearly Income for Life	\$16.00	\$43.00
\$283.00	\$571.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$287.00	\$581.00
		Or, Discontinue Policy, and Receive		
\$179.00 500.00	\$414.00 666.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$183.00 500.00	\$423.00 666.00
\$179.00 359.00 10.77	\$114.00 519.00 15.57	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$183.00 361.00 10.83	\$423.00 521.00 15.63
\$359.00 179.00	\$519.00 414.00	{ Cash Guaranteed } { Cash Dividend }	\$361.00 183.00	\$521.00 423.00
\$538.00	\$933.00	or (6), Entire Value in Cash	\$544.00	\$944.00
\$16.00	\$9.00	or (7), Yearly Income for Life	\$17.00	\$9.00
\$989.00	\$1,530.00	or (8), Full Paid-up Policy for Life	\$970.00	\$1,510.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 43.				AGE 44.			
Annual Prem...\$40.30 Semi-An'l Prem. 20.93 Quarterly Prem. 10.87				Annual Prem...\$41.80 Semi-An'l Prem. 21.49 Quarterly Prem. 10.95			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$55	\$100	3 9 \$0	3	\$56	\$100	3 8 \$0
4	72	133	5 5 0	4	74	133	5 3 0
5	91	166	7 2 0	5	92	166	6 11 0
6	112	200	8 3 0	6	113	200	8 0 0
7	134	233	9 3 0	7	135	233	8 10 0
8	159	266	10 0 0	8	161	266	9 7 0
9	185	300	10 9 0	9	187	300	10 3 0
10	212	333	11 4 0	10	214	333	10 9 0
11	242	366	11 10 0	11	244	366	11 2 0
12	273	400	12 2 0	12	276	400	11 7 0
13	308	433	12 6 0	13	310	433	11 10 0
14	343	466	12 10 0	14	345	466	12 1 0
15	382	500	13 0 0	15	384	500	12 3 0
16	422	533	13 2 0	16	425	533	12 5 0
17	454	566	13 0 83	17	456	566	12 7 0
18	487	600	12 0 143	18	488	600	12 0 81
19	521	633	11 0 243	19	522	633	11 0 188

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 43.		Continue Policy at same Premium Rate and Receive	AGE 44.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$187.00	\$434.00	(1) Dividend in Cash	\$191.00	\$446.00
\$17.00	\$46.00	or (2), Yearly Income for Life	\$18.00	\$49.00
\$291.00	\$593.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$294.00	\$606.00
		Or, Discontinue Policy, and Receive		
\$187.00	\$434.00	(4), Dividend in Cash	\$191.00	\$446.00
500.00	666.00	and Paid-up Endowment Pol.	500.00	666.00
\$187.00	\$434.00	or (5), Dividend in Cash	\$191.00	\$446.00
363.00	522.00	and Paid-up Policy for Life	366.00	523.00
10.89	15.66	and Yearly Income for Life	10.98	15.69
\$363.00	\$522.00	{ Cash Guaranteed }	\$366.00	\$523.00
187.00	434.00	{ Cash Dividend }	191.00	446.00
\$550.00	\$956.00	or (6), Entire Value in Cash	\$557.00	\$969.00
\$50.00	\$102.00	or (7), Yearly Income for Life	\$52.00	\$106.00
\$960.00	\$1,500.00	or (8), Full Paid-up Policy for Life	\$959.00	\$1,490.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations, See Page

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 45.		Annual Prem.. \$42.50 Semi-An'l Prem. 22.11 Quarterly Prem. 11.27					
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.				
			<i>Yrs. Mos.</i>	<i>Cash.</i>			
3	\$57	\$100	3 7	\$0			
4	75	133	5 1	0			
5	93	166	6 8	0			
6	116	200	7 8	0			
7	138	233	8 6	0			
8	163	266	9 2	0			
9	189	300	9 9	0			
10	216	333	10 3	0			
11	247	366	10 8	0			
12	278	400	11 0	0			
13	312	433	11 3	0			
14	349	466	11 5	0			
15	386	500	11 7	0			
16	427	533	11 9	0			
17	458	566	11 10	0			
18	490	600	12 0	13			
19	523	633	11 0	125			

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 45.		Continue Policy at same Premium Rate, and Receive		
Accumulation Period.				
15 Years.	20 Years.			
\$195.00	\$458.00	(1), Dividend in Cash		
\$18.00	\$52.00	or (2), Yearly Income for Life		
		or (3), Dividend converted into Additional Paid-up Endowment Insurance		
\$298.00	\$619.00			
		Or, Discontinue Policy, and Receive		
\$195.00	\$458.00	(4), Dividend in Cash and Paid-up Endowment Pol.		
500.00	666.00			
\$195.00	\$458.00	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life		
369.00	525.00			
11.07	15.75			
\$369.00	\$525.00	{ Cash Guaranteed }		
195.00	458.00	{ Cash Dividend }		
\$561.00	\$983.00	or (6), Entire Value in Cash		
\$54.00	\$112.00	or (7), Yearly Income for Life		
\$940.00	\$1,490.00	or (8), Full Paid-up Policy for Life		

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.



# 35-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 21.					AGE 22.				
Annual Prem...\$26.20 Semi-An'l Prem. 13.63 Quarterly Prem. 6.95					Annual Prem...\$26.40 Semi-An'l Prem. 13.72 Quarterly Prem. 6.99				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if Living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if Living.	
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>
3	\$35	\$85	4 1	\$0	3	\$35	\$85	4 1	\$0
4	46	114	6 7	0	4	46	114	6 6	0
5	59	142	9 2	0	5	60	142	9 1	0
6	74	171	11 7	0	6	74	171	11 3	0
7	88	200	13 11	0	7	89	200	13 6	0
8	105	228	16 4	0	8	106	228	15 10	0
9	124	257	18 10	0	9	124	257	18 1	0
10	144	285	21 1	0	10	144	285	20 3	0
11	166	314	23 2	0	11	166	314	22 2	0
12	189	342	23 0	39	12	189	342	23 0	18
13	214	371	22 0	93	13	214	371	22 0	74
14	242	400	21 0	147	14	242	400	21 0	134
15	271	428	20 0	204	15	272	428	20 0	192
16	302	457	19 0	258	16	303	457	19 0	248
17	328	485	18 0	311	17	329	485	18 0	302
18	355	514	17 0	362	18	355	514	17 0	353
19	382	542	16 0	410	19	383	542	16 0	401

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 21.		Continue Policy at same Premium Rate, and Receive	AGE 22.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$137.00	\$303.00	(1), Dividend in Cash	\$137.00	\$303.00
\$8.00	\$20.00	or (2), Yearly Income for Life	\$8.00	\$20.00
\$272.00	\$514.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$271.00	\$513.00
		Or, Discontinue Policy, and Receive		
\$137.00	\$303.00	(4), Dividend in Cash	\$137.00	\$303.00
428.00	571.00	and Paid-up Endowment Pol.	428.00	571.00
\$137.00	\$303.00	or (5), Dividend in Cash	\$137.00	\$303.00
256.00	383.00	and Paid-up Policy for Life	256.00	384.00
7.68	11.49	and Yearly Income for Life	7.68	11.52
\$256.00	\$383.00	{ Cash Guaranteed }	\$256.00	\$384.00
137.00	303.00	{ Cash Dividend }	137.00	303.00
\$393.00	\$686.00	or (6), Entire Value in Cash	\$393.00	\$687.00
\$24.00	\$45.00	or (7), Yearly Income for Life	\$24.00	\$46.00
\$1,130.00	\$1,760.00	or (8), Full Paid-up Policy for Life	\$1,100.00	\$1,730.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# 35-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 23.		Annual Prem...\$26.60 Semi-An'l Prem. 13.82 Quarterly Prem. 7.04		Annual Prem...\$26.80 Semi-An'l Prem. 13.93 Quarterly Prem. 7.10		AGE 24.	
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			Yrs. Mos. Cash.				Yrs. Mos. Cash.
3	\$35	\$85	4 0 \$0	3	\$36	\$85	4 0 \$0
4	47	114	6 5 0	4	47	114	6 3 0
5	60	142	8 10 0	5	60	142	8 8 0
6	74	171	10 11 0	6	75	171	10 8 0
7	89	200	13 1 0	7	89	200	12 9 0
8	106	228	15 4 0	8	107	228	14 10 0
9	125	257	17 6 0	9	125	257	16 10 0
10	145	285	19 5 0	10	145	285	18 8 0
11	166	314	21 3 0	11	167	314	20 4 0
12	190	342	22 9 0	12	190	342	22 0 0
13	215	371	22 0 58	13	216	371	22 0 40
14	243	400	21 0 120	14	244	400	21 0 103
15	272	428	20 0 179	15	273	428	20 0 164
16	303	457	19 0 236	16	304	457	19 0 222
17	330	485	18 0 291	17	331	485	18 0 278
18	356	514	17 0 343	18	357	514	17 0 332
19	384	542	16 0 391	19	385	542	16 0 381

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 23.		Continue Policy at same Premium Rate, and Receive	AGE 24.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$137.00	\$304.00	(1), Dividend in Cash	\$137.00	\$305.00
\$8.00	\$20.00	or (2), Yearly Income for Life	\$8.00	\$21.00
\$270.00	\$513.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$269.00	\$513.00
		Or, Discontinue Policy, and Receive		
\$137.00 428.00	\$304.00 571.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$137.00 428.00	\$305.00 571.00
\$137.00 257.00 7.71	\$304.00 385.00 11.55	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$137.00 258.00 7.74	\$305.00 386.00 11.58
\$257.00 137.00	\$385.00 304.00	{ Cash Guaranteed } { Cash Dividend . }	\$258.00 137.00	\$386.00 305.00
\$394.00	\$689.00	or (6), Entire Value in Cash	\$395.00	\$691.00
\$25.00	\$47.00	or (7), Yearly Income for Life	\$25.00	\$48.00
\$1,080.00	\$1,690.00	or (8), Full Paid-up Policy for Life	\$1,060.00	\$1,650.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 240

# 35-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 25.				AGE 26.			
Annual Prem...\$27.00 Semi-An'l Prem. 14.05 Quarterly Prem. 7.16				Annual Prem...\$27.30 Semi-An'l Prem. 14.18 Quarterly Prem. 7.22			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if Living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if Living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$36	\$85	3 11 \$0	3	\$35	\$85	3 11 \$0
4	47	114	6 2 0	4	47	114	6 0 0
5	60	142	8 5 0	5	61	142	8 3 0
6	75	171	10 5 0	6	75	171	10 1 0
7	90	200	12 4 0	7	90	200	12 0 0
8	107	228	14 4 0	8	108	228	13 10 0
9	126	257	16 3 0	9	126	257	15 8 0
10	146	285	17 11 0	10	147	285	17 6 0
11	168	314	19 9 0	11	169	314	19 2 0
12	191	342	21 4 0	12	192	342	20 7 0
13	217	371	22 0 20	13	218	371	21 11 0
14	245	400	21 0 85	14	246	400	21 0 63
15	274	428	20 0 146	15	275	428	20 0 127
16	306	457	19 0 206	16	308	457	19 0 188
17	332	485	18 0 264	17	333	485	18 0 248
18	358	514	17 0 319	18	360	514	17 0 304
19	386	542	16 0 371	19	387	542	16 0 359

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 25.		Continue Policy at same Premium Rate, and Receive	AGE 26.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$138.00	\$306.00	(1), Dividend in Cash	\$139.00	\$308.00
\$9.00	\$21.00	or (2), Yearly Income for Life	\$9.00	\$22.00
\$270.00	\$513.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$270.00	\$514.00
		Or, Discontinue Policy, and Receive		
\$138.00 428.00	\$306.00 571.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$139.00 428.00	\$308.00 571.00
\$138.00 259.00 7.77	\$306.00 387.00 11.61	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$139.00 260.00 7.80	\$308.00 388.00 11.64
\$259.00 138.00	\$387.00 306.00	{ Cash Guaranteed } { Cash Dividend }	\$260.00 139.00	\$388.00 308.00
\$397.00	\$693.00	or (6), Entire Value in Cash	\$399.00	\$696.00
\$26.00	\$48.00	or (7), Yearly Income for Life	\$26.00	\$49.00
\$1,040.00	\$1,620.00	or (8), Full Paid-up Policy for Life	\$1,020.00	\$1,590.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

**35 YEAR ENDOWMENT. - \$1,000.****Accumulation Policy with Annual Loans.**

<b>AGE 27.</b>					<b>AGE 28.</b>				
Annual Prem. . . \$27.50 Semi-An'l Prem. . 14.32 Quarterly Prem. . 7.30					Annual Prem. . . \$27.80 Semi-An'l Prem. . 14.47 Quarterly Prem. . 7.37				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>
3	\$36	\$85	3 10	\$0	3	\$37	\$85	3 9	\$0
4	48	114	5 11	0	4	48	114	5 9	0
5	61	142	8 1	0	5	62	142	7 11	0
6	76	171	9 10	0	6	76	171	9 7	0
7	91	200	11 8	0	7	91	200	11 4	0
8	108	228	13 5	0	8	109	228	13 2	0
9	127	257	15 3	0	9	128	257	14 11	0
10	147	285	17 0	0	10	148	285	16 6	0
11	169	314	18 7	0	11	171	314	17 11	0
12	193	342	19 11	0	12	194	342	19 3	0
13	219	371	21 1	0	13	220	371	20 4	0
14	247	400	21 0	39	14	249	400	21 0	11
15	277	428	20 0	104	15	278	428	20 0	79
16	309	457	19 0	167	16	311	457	19 0	144
17	335	485	18 0	229	17	336	485	18 0	207
18	361	514	17 0	287	18	363	514	17 0	267
19	388	542	16 0	344	19	391	542	16 0	326

**ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.**

AGE 27.		Continue Policy at same Premium Rate, and Receive	AGE 28.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$140.00	\$309.00	(1), Dividend in Cash	\$140.00	\$311.00
\$9.00	\$22.00	or (2), Yearly Income for Life	\$9.00	\$22.00
\$271.00	\$514.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$269.00	\$515.00
		Or, Discontinue Policy, and Receive		
\$140.00	\$309.00	(4), Dividend in Cash	\$140.00	\$311.00
428.00	571.00	and Paid-up Endowment Pol.	428.00	571.00
\$140.00	\$309.00	or (5), Dividend in Cash	\$140.00	\$311.00
261.00	390.00	and Paid-up Policy for Life	263.00	391.00
7.83	11.70	and Yearly Income for Life	7.89	11.73
\$281.00	\$390.00	{ Cash Guaranteed }	\$283.00	\$391.00
140.00	309.00	{ Cash Dividend . }	140.00	311.00
\$401.00	\$699.00	or (6), Entire Value in Cash	\$403.00	\$702.00
\$27.00	\$50.00	or (7), Yearly Income for Life	\$27.00	\$51.00
\$1,000.00	\$1,560.00	or (8), Full Paid-up Policy for Life	\$990.00	\$1,530.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# 35-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 29.					AGE 30.				
Annual Prem...\$28.10 Semi-An'l Prem. 14.63 Quarterly Prem. 7.46					Annual Prem...\$28.50 Semi-An'l Prem. 14.81 Quarterly Prem. 7.55				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	
			Yrs. Mos.	Cash.				Yrs. Mos.	Cash.
3	\$37	\$85	3 8	\$0	3	\$37	\$85	3 7	\$0
4	48	114	5 8	0	4	49	114	5 6	0
5	62	142	7 8	0	5	63	142	7 6	0
6	77	171	9 4	0	6	78	171	9 3	0
7	92	200	11 2	0	7	93	200	10 11	0
8	110	228	12 11	0	8	111	228	12 7	0
9	129	257	14 7	0	9	130	257	14 2	0
10	150	285	16 0	0	10	151	285	15 7	0
11	172	314	17 5	0	11	173	314	16 10	0
12	196	342	18 7	0	12	198	342	17 11	0
13	223	371	19 7	0	13	225	371	18 10	0
14	250	400	20 6	0	14	252	400	19 8	0
15	280	428	20 0	48	15	282	428	20 0	15
16	313	457	19 0	117	16	315	457	19 0	85
17	338	485	18 0	182	17	340	485	18 0	153
18	364	514	17 0	244	18	366	514	17 0	219
19	393	542	16 0	305	19	394	542	16 0	281

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 29.		Continue Policy at same Premium Rate, and Receive	AGE 30.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$141.00	\$313.00	(1), Dividend in Cash	\$142.00	\$316.00
\$9.00	\$23.00	or (2), Yearly Income for Life	\$10.00	\$24.00
\$269.00	\$516.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$269.00	\$519.00
		Or, Discontinue Policy, and Receive		
\$141.00	\$313.00	(4), Dividend in Cash	\$142.00	\$316.00
428.00	571.00	and Paid-up Endowment Pol.	428.00	571.00
\$141.00	\$313.00	or (5), Dividend in Cash	\$142.00	\$316.00
265.00	393.00	and Paid-up Policy for Life	267.00	395.00
7.95	11.79	and Yearly Income for Life	8.01	11.85
\$265.00	\$393.00	{ Cash Guaranteed }	\$267.00	\$395.00
141.00	313.00	{ Cash Dividend }	142.00	316.00
\$406.00	\$706.00	or (6), Entire Value in Cash	\$409.00	\$711.00
\$28.00	\$53.00	or (7), Yearly Income for Life	\$28.00	\$54.00
\$370.00	\$1,000.00	or (8), Full Paid-up Policy for Life	\$350.00	\$1,180.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

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# 35-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 31.				AGE 32.			
Annual Prem...\$28.90 Semi-An'l Prem. 15.02 Quarterly Prem. 7.65				Annual Prem...\$29.30 Semi-An'l Prem. 15.24 Quarterly Prem. 7.76			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if Living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if Living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$38	\$85	3 7 \$0	3	\$38	\$85	3 6 \$0
4	49	114	5 5 0	4	50	114	5 4 0
5	63	142	7 5 0	5	64	142	7 5 0
6	78	171	9 1 0	6	79	171	9 0 0
7	94	200	10 9 0	7	96	200	10 7 0
8	112	228	12 4 0	8	113	228	12 1 0
9	131	257	13 10 0	9	133	257	13 5 0
10	152	285	15 1 0	10	154	285	14 8 0
11	175	314	16 3 0	11	177	314	15 8 0
12	200	342	17 3 0	12	202	342	16 7 0
13	226	371	18 1 0	13	229	371	17 5 0
14	254	400	18 10 0	14	257	400	18 1 0
15	285	428	19 6 0	15	287	428	18 8 0
16	317	457	19 0 49	16	319	457	19 0 7
17	342	485	18 0 121	17	344	485	18 0 85
18	369	514	17 0 191	18	371	514	17 0 160
19	396	542	16 0 254	19	398	542	16 0 223

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 31.		Continue Policy at same Premium Rate, and Receive	AGE 32.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$143.00	\$318.00	(1), Dividend in Cash	\$144.00	\$322.00
\$10.00	\$24.00	or (2), Yearly Income for Life	\$10.00	\$25.00
		or (3), Dividend converted into Additional Paid-up Endowment Insurance		
\$269.00	\$519.00		\$269.00	\$523.00
		Or, Discontinue Policy, and Receive		
\$143.00 428.00	\$318.00 571.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$144.00 428.00	\$322.00 571.00
\$143.00 269.00 8.07	\$318.00 397.00 11.91	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$144.00 272.00 8.16	\$322.00 399.00 11.97
\$269.00 143.00	\$397.00 318.00	{ Cash Guaranteed } { Cash Dividend }	\$272.00 144.00	\$399.00 322.00
\$412.00	\$715.00	or (6), Entire Value in Cash	\$416.00	\$721.00
\$20.00	\$55.00	or (7), Yearly Income for Life	\$20.00	\$57.00
\$940.00	\$1,450.00	or (8), Full Paid-up Policy for Life	\$930.00	\$1,430.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2.

# 35-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 33.				AGE 34.			
Annual Prem...\$29.80 Semi-An'l Prem. 15.48 Quarterly Prem. 7.89				Annual Prem...\$30.30 Semi-An'l Prem. 15.74 Quarterly Prem. 8.02			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if Living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if Living.
			<i>Yrs. Mos. Cash.</i>				<i>Yrs. Mos. Cash.</i>
3	\$39	\$85	3 6 \$ 0	3	\$39	\$85	3 5 \$ 0
4	51	114	5 4 0	4	51	114	5 3 0
5	65	142	7 4 0	5	66	142	7 3 0
6	80	171	8 11 0	6	82	171	8 9 0
7	97	200	10 5 0	7	99	200	10 2 0
8	116	228	11 9 0	8	117	228	11 6 0
9	135	257	13 1 0	9	136	257	12 8 0
10	156	285	14 2 0	10	159	285	13 9 0
11	180	314	15 2 0	11	182	314	14 7 0
12	205	342	16 0 0	12	207	342	15 5 0
13	230	371	16 9 0	13	233	371	16 0 0
14	259	400	17 4 0	14	262	400	16 7 0
15	290	428	17 10 0	15	293	428	17 1 0
16	322	457	18 3 0	16	324	457	17 5 0
17	348	485	18 0 45	17	350	485	18 0 0
18	374	514	17 0 126	18	376	514	17 0 88
19	400	542	16 0 188	19	403	542	16 0 148

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 33.		Continue Policy at same Premium Rate, and Receive	AGE 34.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$145.00	\$325.00	(1), Dividend in Cash	\$147.00	\$329.00
\$10.00	\$26.00	or (2), Yearly Income for Life	\$11.00	\$27.00
\$269.00	\$524.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$270.00	\$528.00
		Or, Discontinue Policy, and Receive		
\$145.00 428.00	\$325.00 571.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$147.00 428.00	\$329.00 571.00
\$145.00 275.00 8.25	\$325.00 402.00 12.06	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$147.00 277.00 8.31	\$329.00 404.00 12.12
\$275.00 145.00	\$402.00 325.00	{ Cash Guaranteed } { Cash Dividend }	\$277.00 147.00	\$404.00 329.00
\$420.00	\$727.00	or (6), Entire Value in Cash	\$424.00	\$733.00
\$31.00	\$58.00	or (7), Yearly Income for Life	\$31.00	\$60.00
\$910.00	\$1,410.00	or (8), Full Paid-up Policy for Life	\$900.00	\$1,390.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2

# 35-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 35.		Annual Prem...\$30.80 Semi-An'l Prem. 16.02 Quarterly Prem. 8.16			AGE 36.		Annual Prem...\$31.40 Semi-An'l Prem. 16.33 Quarterly Prem. 8.32				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.			End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.		
			<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>				<i>Yrs.</i>	<i>Mos.</i>	<i>Cash.</i>
3	\$40	\$85	3	5	\$0	3	\$41	\$85	3	5	\$0
4	52	114	5	3	0	4	54	114	5	3	0
5	67	142	7	2	0	5	68	142	7	1	0
6	83	171	8	7	0	6	84	171	8	6	0
7	100	200	10	0	0	7	102	200	9	9	0
8	119	228	11	2	0	8	121	228	10	11	0
9	139	257	12	4	0	9	142	257	11	11	0
10	161	285	13	3	0	10	164	285	12	10	0
11	185	314	14	1	0	11	187	314	13	7	0
12	210	342	14	10	0	12	212	342	14	3	0
13	236	371	15	5	0	13	239	371	14	9	0
14	265	400	15	11	0	14	268	400	15	2	0
15	296	428	16	4	0	15	299	428	15	7	0
16	328	457	16	8	0	16	331	457	15	11	0
17	353	485	17	1	0	17	356	485	16	3	0
18	379	514	17	0	46	18	382	514	16	6	0
19	405	542	16	0	103	19	408	542	16	0	52

## ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 35.		Continue Policy at same Premium Rate, and Receive	AGE 36.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$149.00	\$334.00	(1), Dividend in Cash	\$151.00	\$340.00
\$11.00	\$28.00	or (2), Yearly Income for Life	\$11.00	\$29.00
		or (3), Dividend converted into Additional Paid-up Endowment Insurance		
\$271.00	\$532.00		\$272.00	\$537.00
		Or, Discontinue Policy, and Receive		
\$149.00	\$334.00	(4), Dividend in Cash	\$151.00	\$340.00
428.00	571.00	and Paid-up Endowment Pol.	428.00	571.00
\$149.00	\$334.00	or (5), Dividend in Cash	\$151.00	\$340.00
280.00	407.00	and Paid-up Policy for Life	284.00	410.00
8.40	12.21	and Yearly Income for Life	8.52	12.30
\$280.00	\$407.00	{ Cash Guaranteed }	\$284.00	\$410.00
119.00	334.00	{ Cash Dividend }	151.00	340.00
\$429.00	\$741.00	or (6), Entire Value in Cash	\$435.00	\$750.00
\$32.00	\$62.00	or (7), Yearly Income for Life	\$33.00	\$65.00
\$490.00	\$1,370.00	or (8), Full Paid-up Policy for Life	\$490.00	\$1,360.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2



## 35-YEAR ENDOWMENT.—\$1,000. Accumulation Policy with Annual Loans.

AGE 37.				AGE 38.			
Annual Prem...\$32.10 Semi-An'l Prem. 16.68 Quarterly Prem. 8.50				Annual Prem...\$32.80 Semi-An'l Prem. 17.06 Quarterly Prem. 8.69			
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.	End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if living.
			<i>Yrs. Mos.</i> <i>Cash.</i>				<i>Yrs. Mos.</i> <i>Cash.</i>
3	\$41	\$85	3 5 \$0	3	\$42	\$85	3 5 \$0
4	55	114	5 2 0	4	57	114	5 2 0
5	70	142	7 0 0	5	71	142	6 11 0
6	86	171	8 4 0	6	88	171	8 2 0
7	104	200	9 6 0	7	106	200	9 4 0
8	123	228	10 7 0	8	126	228	10 4 0
9	144	257	11 7 0	9	147	257	11 2 0
10	166	285	12 5 0	10	169	285	11 11 0
11	190	314	13 1 0	11	193	314	12 7 0
12	215	342	13 8 0	12	218	342	13 1 0
13	243	371	14 2 0	13	246	371	13 7 0
14	271	400	14 7 0	14	275	400	13 11 0
15	302	428	14 11 0	15	306	428	14 2 0
16	335	457	15 2 0	16	338	457	14 5 0
17	360	485	15 5 0	17	363	485	14 7 0
18	385	514	15 7 0	18	388	514	14 8 0
19	412	542	15 9 0	19	415	542	14 9 0

### ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 37.		Continue Policy at same Premium Rate, and Receive	AGE 38.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$154.00	\$346.00	(1), Dividend in Cash	\$156.00	\$354.00
\$12.00	\$30.00	or (2), Yearly Income for Life	\$12.00	\$32.00
		or (3), Dividend converted into Additional Paid-up Endowment Insurance		
\$275.00	\$543.00		\$275.00	\$551.00
		Or, Discontinue Policy, and Receive		
\$154.00 428.00	\$346.00 571.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$156.00 428.00	\$354.00 571.00
\$154.00 287.00 8.61	\$346.00 413.00 12.39	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$156.00 291.00 8.73	\$354.00 416.00 12.48
\$287.00 154.00	\$413.00 346.00	{ Cash Guaranteed } { Cash Dividend }	\$291.00 156.00	\$416.00 354.00
\$441.00	\$759.00	or (6), Entire Value in Cash	\$447.00	\$770.00
\$35.00	\$67.00	or (7), Yearly Income for Life	\$36.00	\$70.00
\$870.00	\$1,350.00	or (8), Full Paid-up Policy for Life	\$870.00	\$1,340.00

The amounts represented by the figures printed in red are not guaranteed.  
 For Explanation of Illustrations see Page 2.

# 35-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

AGE 39.					AGE 40.				
Annual Prem...\$33.60 Semi-An'l Prem. 17.47 Quarterly Prem. 8.90					Annual Prem...\$34.50 Semi-An'l Prem. 17.93 Quarterly Prem. 9.14				
End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if Living.		End of Years.	Loans.	Paid-up Policy.	Term Extension and Cash if Living.	
			<i>Yrs. Mos.</i>	<i>Cash.</i>				<i>Yrs. Mos.</i>	<i>Cash.</i>
3	\$43	\$85	3 5	\$0	3	\$45	\$85	3 5	\$0
4	58	114	5 1	0	4	59	114	5 1	0
5	74	142	6 10	0	5	75	142	6 8	0
6	90	171	8 0	0	6	92	171	7 9	0
7	108	200	9 1	0	7	110	200	8 10	0
8	128	228	10 0	0	8	130	228	9 8	0
9	149	257	10 10	0	9	152	257	9 5	0
10	172	285	11 6	0	10	175	285	11 0	0
11	196	314	12 1	0	11	200	314	11 7	0
12	222	342	12 7	0	12	226	342	12 0	0
13	250	371	13 0	0	13	253	371	12 5	0
14	278	400	13 4	0	14	282	400	12 8	0
15	310	428	13 7	0	15	314	428	12 11	0
16	342	457	13 9	0	16	346	457	13 1	0
17	368	485	13 10	0	17	371	485	13 1	0
18	393	514	13 11	0	18	397	514	13 1	0
19	419	542	14 0	0	19	423	542	13 0	0

ILLUSTRATIONS BASED ON ACTUAL SETTLEMENTS FOR 1896.

AGE 39.		Continue Policy at same Premium Rate, and Receive	AGE 40.	
Accumulation Period.			Accumulation Period.	
15 Years.	20 Years.		15 Years.	20 Years.
\$160.00	\$363.00	(1), Dividend in Cash	\$163.00	\$371.00
\$13.00	\$34.00	or (2), Yearly Income for Life	\$13.00	\$36.00
\$279.00	\$560.00	or (3), Dividend converted into Additional Paid-up Endowment Insurance	\$281.00	\$567.00
		Or, Discontinue Policy, and Receive		
\$160.00 428.00	\$363.00 571.00	(4), Dividend in Cash and Paid-up Endowment Pol.	\$163.00 428.00	\$371.00 571.00
\$160.00 295.00 8.85	\$363.00 420.00 12.60	or (5), Dividend in Cash and Paid-up Policy for Life and Yearly Income for Life	\$163.00 299.00 8.97	\$371.00 424.00 12.72
\$295.00 160.00	\$420.00 363.00	{ Cash Guaranteed } { Cash Dividend }	\$299.00 163.00	\$424.00 371.00
\$455.00	\$783.00	or (6), Entire Value in Cash	\$462.00	\$795.00
\$37.00	\$73.00	or (7), Yearly Income for Life	\$39.00	\$77.00
\$860.00	\$1,360.00	or (8), Full Paid-up Policy for Life	\$860.00	\$1,330.00

The amounts represented by the figures printed in red are not guaranteed.

For Explanation of Illustrations see Page 2

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**NEW-YORK LIFE INSURANCE COMPANY'S**

# **Accumulation Policies**

**WITH**

## **Annual Loans**

**AND**

## **Premium-Return.**





*THE figures found on the preceding pages for corresponding plans without premium-return may be used for the purpose of illustrating Loans and Non-Forfeiture Guarantees, and also for the purpose of illustrating the options at the end of the Accumulation Period for policies issued with the Premium-Return feature.*



# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

With Premium-Return in case of Death within  
Fifteen Years.

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual premiums paid.			Age.
	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	
21	\$19.10	\$9.93	\$5.06	\$19.60	\$10.17	\$5.18	21
22	19.50	10.14	5.17	20.00	10.41	5.31	22
23	20.00	10.40	5.30	20.50	10.66	5.43	23
24	20.50	10.66	5.43	21.00	10.93	5.57	24
25	21.00	10.91	5.56	21.60	11.21	5.71	25
26	21.50	11.20	5.71	22.10	11.50	5.86	26
27	22.10	11.49	5.86	22.70	11.81	6.02	27
28	22.70	11.81	6.02	23.40	12.15	6.19	28
29	23.30	12.15	6.19	24.00	12.50	6.37	29
30	24.00	12.50	6.37	24.70	12.87	6.56	30
31	24.70	12.87	6.56	25.50	13.27	6.76	31
32	25.50	13.26	6.76	26.30	13.69	6.97	32
33	26.30	13.68	6.97	27.20	14.13	7.20	33
34	27.20	14.13	7.20	28.10	14.61	7.45	34
35	28.10	14.60	7.44	29.10	15.13	7.71	35
36	29.00	15.10	7.70	30.10	15.67	7.99	36
37	30.10	15.64	7.97	31.30	16.26	8.29	37
38	31.20	16.21	8.26	32.50	16.89	8.61	38
39	32.40	16.83	8.58	33.80	17.58	8.96	39
40	33.60	17.50	8.92	35.20	18.31	9.33	40
41	35.00	18.20	9.28	36.70	19.11	9.74	41
42	36.40	18.95	9.66	38.40	19.97	10.18	42
43	38.00	19.78	10.08	40.20	20.92	10.66	43
44	39.70	20.65	10.53	42.20	21.94	11.18	44
45	41.50	21.61	11.01	44.40	23.07	11.76	45
46	43.50	22.63	11.53	46.70	24.31	12.39	46
47	45.70	23.75	12.10	49.40	25.67	13.08	47
48	48.00	24.97	12.72	52.30	27.18	13.85	48
49	50.50	26.28	13.39	55.50	28.84	14.70	49
50	53.30	27.70	14.12	59.10	30.71	15.65	50
51	56.30	29.26	14.91				
52	59.60	30.97	15.78				
53	63.20	32.85	16.74				
54	67.10	34.90	17.78				
55	71.50	37.16	18.94				
56	76.30	39.67	20.21				
57	81.70	42.49	21.66				
58	87.50	45.49	23.18				
59	94.20	48.97	24.96				
60	101.40	52.71	26.86				
61	109.50	56.95	29.02				
62	118.70	61.70	31.44				
63	128.90	67.01	34.15				
64	140.40	73.00	37.20				
65	153.40	79.76	40.65				

For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.

# LIFE ORDINARY.—\$1,000.

## Accumulation Policy with Annual Loans.

With Premium-Return in case of Death within  
 Twenty Years.

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual premiums paid.			Age.
	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	
21	\$19.30	\$10.04	\$5.11	\$20.10	\$10.47	\$5.33	21
22	19.80	10.30	5.25	20.60	10.72	5.46	22
23	20.30	10.56	5.38	21.10	10.99	5.60	23
24	20.80	10.82	5.51	21.70	11.27	5.74	24
25	21.30	11.08	5.65	22.20	11.57	5.90	25
26	21.90	11.38	5.80	22.90	11.89	6.06	26
27	22.50	11.68	5.95	23.50	12.23	6.23	27
28	23.10	12.01	6.12	24.20	12.58	6.41	28
29	23.80	12.36	6.30	24.90	12.97	6.61	29
30	24.50	12.73	6.49	25.70	13.37	6.82	30
31	25.20	13.12	6.69	26.60	13.82	7.04	31
32	26.00	13.53	6.90	27.50	14.28	7.28	32
33	26.90	13.97	7.12	28.40	14.79	7.54	33
34	27.80	14.46	7.37	29.50	15.33	7.81	34
35	28.80	14.96	7.62	30.60	15.93	8.12	35
36	29.80	15.50	7.90	31.90	16.56	8.44	36
37	30.90	16.09	8.20	33.20	17.26	8.80	37
38	32.10	16.71	8.52	34.60	18.01	9.18	38
39	33.40	17.39	8.86	36.20	18.83	9.60	39
40	34.80	18.11	9.23	38.00	19.74	10.06	40
41	36.40	18.90	9.63	39.90	20.74	10.57	41
42	38.00	19.74	10.06	42.00	21.83	11.13	42
43	39.80	20.68	10.54	44.30	23.05	11.75	43
44	41.70	21.68	11.05	46.90	24.41	12.44	44
45	43.80	22.78	11.61	49.90	25.94	13.22	45
46	46.10	23.97	12.21				
47	48.60	25.28	12.88				
48	51.40	26.72	13.62				
49	54.40	28.31	14.43				
50	57.80	30.05	15.31				
51	61.50	31.96	16.29				
52	65.60	34.09	17.37				
53	70.10	36.46	18.58				
54	75.10	39.07	19.91				
55	80.70	41.97	21.39				
56	87.00	45.21	23.04				
57	93.90	48.80	24.87				
58	101.60	52.81	26.91				
59	110.20	57.29	29.20				
60	119.80	62.32	31.76				
61	130.70	67.94	34.62				
62	142.90	74.29	37.86				
63	156.50	81.38	41.47				
64	171.80	89.35	45.53				
65	188.90	98.23	50.06				

For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Fifteen Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$42.50	\$22.10	\$11.26	\$44.60	\$23.17	\$11.81	21
22	43.30	22.52	11.47	45.40	23.60	12.03	22
23	44.10	22.93	11.69	46.20	24.05	12.26	23
24	44.90	23.35	11.90	47.20	24.52	12.50	24
25	45.70	23.75	12.11	48.10	25.01	12.75	25
26	46.60	24.24	12.35	49.10	25.53	13.01	26
27	47.50	24.73	12.60	50.10	26.07	13.28	27
28	48.50	25.24	12.86	51.20	26.64	13.57	28
29	49.60	25.77	13.14	52.40	27.23	13.88	29
30	50.70	26.34	13.42	53.60	27.86	14.20	30
31	51.80	26.94	13.73	54.90	28.52	14.54	31
32	53.00	27.55	14.04	56.20	29.22	14.89	32
33	54.20	28.20	14.37	57.60	29.96	15.27	33
34	55.50	28.89	14.72	59.10	30.74	15.66	34
35	56.90	29.61	15.09	60.70	31.56	16.08	35
36	58.40	30.36	15.47	62.40	32.44	16.53	36
37	59.90	31.15	15.87	64.20	33.38	17.01	37
38	61.50	32.00	16.31	66.10	34.38	17.52	38
39	63.30	32.89	16.76	68.20	35.46	18.07	39
40	65.10	33.83	17.24	70.40	36.61	18.66	40
41	67.00	34.82	17.75	72.80	37.85	19.29	41
42	69.00	35.87	18.28	75.40	39.19	19.97	42
43	71.20	37.01	18.86	78.20	40.65	20.72	43
44	73.50	38.21	19.47	81.20	42.23	21.52	44
45	75.90	39.48	20.12	84.50	43.95	22.40	45
46	78.60	40.87	20.83	88.20	45.84	23.36	46
47	81.40	42.33	21.57	92.10	47.92	24.42	47
48	84.50	43.92	22.38	96.50	50.20	25.58	48
49	87.70	45.62	23.25	101.40	52.73	26.87	49
50	91.20	47.44	24.18	106.80	55.55	28.31	50
51	95.00	49.42	25.18				
52	99.10	51.55	26.27				
53	103.60	53.86	27.45				
54	108.40	56.35	28.72				
55	113.60	59.08	30.11				
56	119.40	62.06	31.63				
57	125.60	65.32	33.29				
58	132.50	68.88	35.10				
59	140.00	72.77	37.09				
60	148.20	77.07	39.28				
61	157.30	81.80	41.68				
62	167.40	87.03	44.35				
63	178.40	92.76	47.27				
64	190.70	99.15	50.53				
65	204.20	106.18	54.11				

For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.

# LIFE 10 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Twenty Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$43.20	\$22.46	\$11.45	\$46.20	\$24.03	\$12.25	21
22	44.00	22.88	11.66	47.10	24.49	12.48	22
23	44.80	23.30	11.87	48.00	24.98	12.73	23
24	45.70	23.76	12.11	49.00	25.49	12.99	24
25	46.50	24.20	12.33	50.00	26.02	13.26	25
26	47.50	24.70	12.59	51.10	26.59	13.55	26
27	48.50	25.21	12.85	52.30	27.19	13.85	27
28	49.50	25.76	13.13	53.50	27.81	14.17	28
29	50.60	26.32	13.41	54.70	28.48	14.51	29
30	51.80	26.93	13.72	56.10	29.19	14.88	30
31	53.00	27.55	14.04	57.70	29.95	15.26	31
32	54.30	28.22	14.38	59.10	30.74	15.67	32
33	55.60	28.92	14.74	60.70	31.61	16.11	33
34	57.00	29.66	15.11	62.60	32.53	16.58	34
35	58.50	30.44	15.51	64.50	33.51	17.08	35
36	60.10	31.26	15.94	66.40	34.58	17.62	36
37	61.80	32.14	16.38	68.80	35.73	18.21	37
38	63.60	33.08	16.86	71.10	36.98	18.84	38
39	65.50	34.08	17.37	73.80	38.33	19.53	39
40	67.60	35.13	17.90	76.50	39.81	20.29	40
41	69.70	36.26	18.48	79.70	41.42	21.11	41
42	72.10	37.47	19.09	83.00	43.20	22.01	42
43	74.60	38.78	19.76	86.80	45.16	23.01	43
44	77.30	40.17	20.47	91.00	47.33	24.12	44
45	80.10	41.67	21.23	95.80	49.74	25.35	45
46	83.30	43.30	22.06				
47	86.60	45.05	22.96				
48	90.30	46.94	23.92				
49	94.30	49.02	24.98				
50	98.60	51.25	26.12				
51	103.20	53.67	27.35				
52	108.30	56.33	28.71				
53	113.90	59.23	30.19				
54	119.90	62.35	31.78				
55	126.50	65.77	33.52				
56	133.70	69.51	35.42				
57	141.50	73.59	37.50				
58	150.10	78.03	39.76				
59	159.40	82.89	42.24				
60	169.60	88.21	44.95				
61	180.90	94.07	47.94				
62	193.30	100.51	51.22				
63	206.80	107.55	54.81				
64	221.70	115.26	58.74				
65	237.70	123.62	63.00				

**For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.**



# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Fifteen Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$32.10	\$16.69	\$8.51	\$33.40	\$17.36	\$8.85	21
22	32.60	16.95	8.64	34.00	17.69	9.01	22
23	33.20	17.26	8.80	34.70	18.02	9.18	23
24	33.80	17.58	8.96	35.30	18.38	9.36	24
25	34.50	17.96	9.15	36.10	18.75	9.56	25
26	35.20	18.32	9.34	36.80	19.14	9.76	26
27	35.90	18.69	9.53	37.60	19.55	9.96	27
28	36.70	19.09	9.73	38.40	19.98	10.18	28
29	37.50	19.51	9.94	39.30	20.43	10.41	29
30	38.30	19.94	10.16	40.20	20.91	10.66	30
31	39.20	20.38	10.39	41.20	21.41	10.91	31
32	40.10	20.87	10.64	42.20	21.94	11.18	32
33	41.10	21.37	10.89	43.30	22.50	11.47	33
34	42.10	21.90	11.16	44.40	23.10	11.77	34
35	43.20	22.46	11.45	45.60	23.73	12.09	35
36	44.30	23.04	11.74	46.90	24.40	12.43	36
37	45.50	23.67	12.06	48.30	25.11	12.80	37
38	46.80	24.32	12.39	49.80	25.88	13.19	38
39	48.10	25.02	12.75	51.30	26.70	13.61	39
40	49.50	25.76	13.13	53.00	27.58	14.06	40
41	51.00	26.54	13.52	54.90	28.53	14.54	41
42	52.70	27.38	13.95	56.90	29.56	15.07	42
43	54.40	28.27	14.41	59.00	30.68	15.64	43
44	56.20	29.23	14.90	61.30	31.90	16.25	44
45	58.20	30.25	15.42	63.90	33.22	16.93	45
46	60.30	31.37	15.98	66.70	34.68	17.67	46
47	62.60	32.55	16.59	69.80	36.28	18.49	47
48	65.00	33.82	17.24	73.20	38.04	19.39	48
49	67.70	35.21	17.94	76.90	40.00	20.38	49
50	70.60	36.70	18.70	81.10	42.18	21.49	50
51	73.70	38.33	19.54				
52	77.10	40.09	20.43				
53	80.80	42.00	21.40				
54	84.80	44.11	22.48				
55	89.30	46.40	23.65				
56	94.10	48.94	24.94				
57	99.50	51.74	26.37				
58	105.40	54.82	27.94				
59	112.00	58.25	29.68				
60	119.30	62.03	31.61				
61	127.40	66.24	33.76				
62	136.40	70.90	36.13				
63	146.40	76.13	38.80				
64	157.70	81.98	41.78				
65	170.20	88.52	45.11				

**For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.**

# LIFE 15 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Twenty Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$32.70	\$17.00	\$8.67	\$34.80	\$18.09	\$9.22	21
22	33.30	17.32	8.82	35.50	18.44	9.40	22
23	33.90	17.63	8.98	36.20	18.81	9.59	23
24	34.60	17.99	9.17	36.90	19.20	9.78	24
25	35.30	18.34	9.35	37.70	19.61	9.99	25
26	36.00	18.72	9.54	38.50	20.04	10.21	26
27	36.80	19.12	9.74	39.40	20.50	10.45	27
28	37.60	19.54	9.96	40.40	20.98	10.69	28
29	38.40	19.97	10.18	41.30	21.50	10.96	29
30	39.30	20.44	10.42	42.40	22.04	11.23	30
31	40.20	20.92	10.66	43.50	22.63	11.53	31
32	41.20	21.44	10.83	44.70	23.24	11.85	32
33	42.30	21.99	11.21	46.00	23.91	12.18	33
34	43.40	22.56	11.50	47.40	24.62	12.55	34
35	44.60	23.18	11.81	48.80	25.39	12.94	35
36	45.80	23.82	12.14	50.40	26.22	13.36	36
37	47.20	24.53	12.50	52.20	27.12	13.82	37
38	48.60	25.26	12.87	54.00	28.10	14.32	38
39	50.10	26.06	13.28	56.10	29.17	14.86	39
40	51.70	26.89	13.70	58.30	30.33	15.46	40
41	53.50	27.80	14.17	60.80	31.61	16.11	41
42	55.30	28.78	14.67	63.50	33.03	16.83	42
43	57.40	29.82	15.20	66.50	34.59	17.63	43
44	59.60	30.97	15.78	69.90	36.33	18.51	44
45	61.90	32.19	16.41	73.60	38.27	19.50	45
46	64.50	33.53	17.09				
47	67.30	34.99	17.83				
48	70.50	36.55	18.63				
49	73.60	38.29	19.51				
50	77.20	40.16	20.47				
51	81.20	42.24	21.53				
52	85.60	44.51	22.68				
53	90.30	46.98	23.94				
54	95.60	49.73	25.34				
55	101.40	52.74	26.88				
56	107.80	56.06	28.57				
57	114.90	59.72	30.44				
58	122.60	63.76	32.49				
59	131.20	68.23	34.77				
60	140.80	73.20	37.30				
61	151.30	78.69	40.10				
62	163.10	84.82	43.23				
63	176.20	91.64	46.70				
64	190.70	99.17	50.54				
65	206.70	107.50	54.79				

**For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.**

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Fifteen Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$27.00	\$14.04	\$7.16	\$27.90	\$14.52	\$7.40	21
22	27.50	14.30	7.29	28.40	14.79	7.54	22
23	28.00	14.56	7.42	29.00	15.08	7.68	23
24	28.60	14.87	7.58	29.60	15.38	7.84	24
25	29.10	15.13	7.71	30.20	15.69	8.00	25
26	29.70	15.43	7.86	30.80	16.02	8.16	26
27	30.30	15.77	8.03	31.50	16.36	8.34	27
28	31.00	16.10	8.20	32.20	16.73	8.53	28
29	31.60	16.45	8.38	32.90	17.11	8.72	29
30	32.40	16.83	8.58	33.70	17.51	8.93	30
31	33.10	17.22	8.77	34.50	17.94	9.14	31
32	33.90	17.63	8.99	35.40	18.39	9.37	32
33	34.70	18.07	9.21	36.30	18.86	9.61	33
34	35.60	18.52	9.44	37.20	19.36	9.87	34
35	36.50	19.00	9.68	38.30	19.90	10.14	35
36	37.50	19.52	9.95	39.40	20.47	10.43	36
37	38.60	20.06	10.22	40.50	21.08	10.74	37
38	39.70	20.63	10.51	41.80	21.74	11.08	38
39	40.80	21.24	10.82	43.10	22.43	11.43	39
40	42.10	21.89	11.15	44.60	23.19	11.82	40
41	43.40	22.57	11.50	46.10	24.00	12.23	41
42	44.80	23.32	11.88	47.80	24.88	12.68	42
43	46.40	24.11	12.29	49.70	25.83	13.17	43
44	48.00	24.97	12.72	51.70	26.87	13.70	44
45	49.80	25.88	13.19	53.90	28.01	14.28	45
46	51.70	26.86	13.69	56.30	29.26	14.91	46
47	53.70	27.94	14.24	58.90	30.63	15.61	47
48	56.00	29.09	14.83	61.80	32.15	16.38	48
49	58.40	30.34	15.46	65.10	33.83	17.24	49
50	61.00	31.71	16.16	68.70	35.70	18.19	50
51	63.80	33.19	16.91				
52	67.00	34.82	17.74				
53	70.40	36.58	18.64				
54	74.10	38.55	19.64				
55	78.30	40.71	20.74				
56	82.80	43.08	21.95				
57	87.90	45.72	23.30				
58	93.60	48.65	24.79				
59	99.80	51.91	26.45				
60	106.80	55.53	28.30				
61	114.60	59.59	30.37				
62	123.30	64.14	32.69				
63	133.10	69.23	35.28				
64	144.20	75.00	38.22				
65	156.70	81.50	41.53				

**For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.**

# LIFE 20 PAYMENTS.—\$1,000.

## Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Twenty Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual premiums paid.			Age.
	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	
21	\$27.50	\$14.30	\$7.29	\$29.10	\$15.13	\$7.71	21
22	28.00	14.56	7.42	29.70	15.42	7.86	22
23	28.50	14.82	7.55	30.30	15.73	8.02	23
24	29.10	15.13	7.71	30.90	16.06	8.19	24
25	29.70	15.45	7.87	31.60	16.41	8.36	25
26	30.30	15.77	8.04	32.30	16.77	8.55	26
27	31.00	16.13	8.22	33.00	17.16	8.75	27
28	31.70	16.48	8.40	33.80	17.57	8.95	28
29	32.40	16.85	8.59	34.60	18.00	9.17	29
30	33.20	17.25	8.79	35.50	18.47	9.41	30
31	34.00	17.67	9.01	36.50	18.96	9.66	31
32	34.90	18.12	9.24	37.50	19.49	9.93	32
33	35.80	18.60	9.48	38.60	20.05	10.22	33
34	36.70	19.09	9.73	39.70	20.66	10.53	34
35	37.70	19.62	10.00	41.00	21.31	10.86	35
36	38.80	20.19	10.29	42.30	22.02	11.22	36
37	40.00	20.79	10.60	43.80	22.78	11.61	37
38	41.20	21.44	10.93	45.40	23.62	12.04	38
39	42.60	22.13	11.28	47.20	24.53	12.50	39
40	44.00	22.87	11.66	49.10	25.52	13.01	40
41	45.50	23.67	12.06	51.20	26.62	13.56	41
42	47.20	24.54	12.51	53.50	27.83	14.18	42
43	49.00	25.47	12.98	56.10	29.17	14.86	43
44	50.90	26.48	13.50	59.00	30.66	15.63	44
45	53.00	27.57	14.05	62.20	32.33	16.48	45
46	55.30	28.78	14.67				
47	57.90	30.09	15.34				
48	60.60	31.52	16.06				
49	63.60	33.09	16.86				
50	67.00	34.82	17.74				
51	70.60	36.72	18.71				
52	74.70	38.83	19.79				
53	79.10	41.14	20.96				
54	84.10	43.71	22.28				
55	89.50	46.56	23.73				
56	95.60	49.72	25.34				
57	102.40	53.23	27.13				
58	109.90	57.13	29.11				
59	118.20	61.46	31.32				
60	127.50	66.31	33.79				

**For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.**

# 10-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

With Premium-Return in case of Death within  
 Ten Years.

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual premiums paid.			Age.
	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	
21	\$108.10	\$56.21	\$28.65	\$111.10	\$57.75	\$29.43	21
22	108.20	56.26	28.67	111.20	57.83	29.47	22
23	108.40	56.37	28.73	111.40	57.92	29.52	23
24	108.60	56.47	28.78	111.60	58.01	29.56	24
25	108.70	56.54	28.82	111.80	58.11	29.61	25
26	108.90	56.63	28.86	112.00	58.22	29.67	26
27	109.10	56.72	28.90	112.20	58.33	29.73	27
28	109.30	56.82	28.95	112.40	58.46	29.79	28
29	109.50	56.92	29.01	112.70	58.59	29.86	29
30	109.70	57.03	29.07	113.00	58.73	29.93	30
31	109.90	57.15	29.13	113.30	58.90	30.01	31
32	110.20	57.29	29.20	113.60	59.06	30.10	32
33	110.40	57.43	29.27	113.90	59.25	30.19	33
34	110.70	57.58	29.35	114.30	59.45	30.29	34
35	111.00	57.75	29.43	114.70	59.66	30.41	35
36	111.40	57.93	29.52	115.20	59.90	30.53	36
37	111.80	58.13	29.62	115.70	60.17	30.66	37
38	112.20	58.34	29.73	116.30	60.46	30.81	38
39	112.60	58.57	29.85	116.90	60.78	30.98	39
40	113.10	58.83	29.98	117.60	61.14	31.16	40
41	113.70	59.12	30.13	118.40	61.54	31.36	41
42	114.30	59.46	30.30	119.20	62.00	31.60	42
43	115.00	59.82	30.48	120.20	62.51	31.86	43
44	115.80	60.23	30.69	121.30	63.08	32.15	44
45	116.70	60.67	30.92	122.60	63.73	32.48	45
46	117.60	61.18	31.18	124.00	64.46	32.85	46
47	118.70	61.74	31.47	125.50	65.28	33.27	47
48	119.90	62.37	31.79	127.30	66.21	33.74	48
49	121.30	63.07	32.14	129.30	67.25	34.27	49
50	122.80	63.85	32.54	131.60	68.43	34.87	50
51	124.50	64.72	32.98	134.10	69.75	35.54	51
52	126.30	65.70	33.48	137.00	71.24	36.31	52
53	128.40	66.78	34.03	140.20	72.92	37.16	53
54	130.70	67.97	34.64	143.90	74.83	38.13	54
55	133.30	69.32	35.33	148.10	76.99	39.23	55
56	136.20	70.81	36.09				
57	139.40	72.48	36.94				
58	143.00	74.35	37.89				
59	147.00	76.44	38.96				
60	151.50	78.80	40.16				
61	156.60	81.44	41.50				
62	162.40	84.42	43.02				
63	168.80	87.76	44.72				
64	176.00	91.49	46.63				
65	184.10	95.75	48.79				
66	193.20	100.46	51.20				
67	203.40	105.77	53.90				
68	214.90	111.74	56.95				
69	227.80	118.48	60.38				
70	242.50	126.11	64.27				

For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.

# 15-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Fifteen Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$69.50	\$36.14	\$18.42	\$72.20	\$37.54	\$19.13	21
22	69.60	36.19	18.44	72.40	37.64	19.18	22
23	69.80	36.30	18.50	72.60	37.74	19.23	23
24	69.90	36.35	18.52	72.80	37.85	19.29	24
25	70.10	36.45	18.57	73.00	37.97	19.35	25
26	70.30	36.54	18.62	73.30	38.10	19.42	26
27	70.50	36.64	18.67	73.50	38.24	19.49	27
28	70.70	36.76	18.73	73.80	38.39	19.56	28
29	70.90	36.87	18.79	74.10	38.55	19.65	29
30	71.20	37.01	18.86	74.50	38.72	19.73	30
31	71.40	37.15	18.93	74.80	38.92	19.83	31
32	71.70	37.31	19.01	75.20	39.13	19.94	32
33	72.10	37.48	19.10	75.70	39.36	20.06	33
34	72.40	37.66	19.19	76.20	39.62	20.19	34
35	72.80	37.87	19.30	76.70	39.90	20.34	35
36	73.30	38.10	19.41	77.30	40.23	20.50	36
37	73.70	38.34	19.54	78.00	40.58	20.68	37
38	74.30	38.62	19.68	78.80	40.98	20.88	38
39	74.90	38.93	19.84	79.70	41.42	21.11	39
40	75.50	39.27	20.01	80.60	41.93	21.37	40
41	76.20	39.64	20.20	81.70	42.49	21.65	41
42	77.10	40.07	20.42	82.90	43.13	21.98	42
43	78.00	40.55	20.66	84.30	43.85	22.35	43
44	79.00	41.09	20.94	85.90	44.67	22.76	44
45	80.10	41.68	21.24	87.70	45.59	23.24	45
46	81.40	42.34	21.58	89.70	46.64	23.77	46
47	82.90	43.09	21.96	92.00	47.84	24.38	47
48	84.50	43.92	22.38	94.60	49.20	25.07	48
49	86.30	44.86	22.86	97.60	50.75	25.86	49
50	88.30	45.91	23.39	101.00	52.51	26.76	50
51	90.50	47.08	23.99				
52	93.10	48.39	24.66				
53	95.90	49.88	25.42				
54	99.10	51.53	26.26				
55	102.70	53.39	27.21				
56	106.70	55.48	28.28				
57	111.30	57.87	29.49				
58	116.30	60.50	30.83				
59	122.10	63.50	32.36				
60	128.60	66.87	34.08				
61	135.90	70.66	36.01				
62	144.10	74.95	38.20				
63	153.40	79.77	40.65				
64	163.90	85.23	43.44				
65	175.80	91.44	46.60				

**For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.**

## 20-YEAR ENDOWMENT.—\$1,000.

### Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Fifteen Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$49.80	\$25.90	\$13.20	\$51.40	\$26.72	\$13.62	21
22	49.90	25.95	13.22	51.60	26.81	13.66	22
23	50.00	26.00	13.25	51.70	26.90	13.71	23
24	50.20	26.10	13.30	51.90	27.00	13.76	24
25	50.40	26.19	13.35	52.10	27.11	13.82	25
26	50.60	26.29	13.40	52.40	27.23	13.88	26
27	50.80	26.40	13.45	52.60	27.36	13.94	27
28	51.00	26.50	13.51	52.90	27.49	14.01	28
29	51.20	26.63	13.57	53.20	27.64	14.09	29
30	51.50	26.76	13.64	53.50	27.80	14.17	30
31	51.70	26.90	13.71	53.80	27.98	14.26	31
32	52.00	27.07	13.79	54.20	28.17	14.36	32
33	52.40	27.23	13.88	54.60	28.39	14.47	33
34	52.70	27.42	13.97	55.00	28.62	14.59	34
35	53.10	27.62	14.08	55.50	28.88	14.72	35
36	53.60	27.86	14.20	56.10	29.17	14.87	36
37	54.10	28.12	14.33	56.70	29.50	15.03	37
38	54.60	28.40	14.47	57.40	29.86	15.22	38
39	55.20	28.71	14.63	58.20	30.27	15.43	39
40	55.90	29.06	14.81	59.10	30.73	15.66	40
41	56.60	29.44	15.00	60.10	31.24	15.92	41
42	57.50	29.89	15.23	61.20	31.81	16.21	42
43	58.40	30.37	15.48	62.40	32.46	16.54	43
44	59.40	30.91	15.75	63.80	33.20	16.92	44
45	60.60	31.50	16.05	65.40	34.03	17.34	45
46	61.90	32.19	16.40	67.30	34.98	17.82	46
47	63.40	32.94	16.79	69.30	36.04	18.37	47
48	65.00	33.78	17.21	71.60	37.25	18.98	48
49	66.80	34.73	17.70	74.30	38.63	19.69	49
50	68.80	35.79	18.24	77.30	40.21	20.49	50
51	71.10	36.98	18.85				
52	73.70	38.31	19.52				
53	76.50	39.80	20.28				
54	79.70	41.46	21.13				
55	83.40	43.36	22.10				
56	87.40	45.47	23.17				
57	92.00	47.87	24.39				
58	97.20	50.54	25.76				
59	103.00	53.58	27.31				
60	109.60	56.99	29.04				
61	117.00	60.85	31.01				
62	125.40	65.20	33.23				
63	134.90	70.14	35.74				
64	145.60	75.72	38.59				
65	157.80	82.06	41.82				

For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.

# 20-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Twenty Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$50.70	\$26.36	\$13.44	\$53.40	\$27.77	\$14.15	21
22	50.80	26.42	13.46	53.60	27.89	14.21	22
23	51.00	26.52	13.52	53.90	28.01	14.27	23
24	51.20	26.62	13.57	54.10	28.14	14.34	24
25	51.40	26.73	13.62	54.40	28.29	14.42	25
26	51.60	26.84	13.68	54.70	28.44	14.50	26
27	51.90	26.97	13.74	55.00	28.62	14.58	27
28	52.10	27.10	13.81	55.40	28.80	14.68	28
29	52.40	27.25	13.89	55.80	29.01	14.78	29
30	52.70	27.41	13.97	56.20	29.23	14.90	30
31	53.00	27.58	14.06	56.70	29.49	15.03	31
32	53.40	27.78	14.16	57.30	29.77	15.17	32
33	53.80	27.99	14.26	57.90	30.09	15.33	33
34	54.30	28.23	14.39	58.50	30.44	15.51	34
35	54.80	28.49	14.52	59.30	30.83	15.71	35
36	55.40	28.78	14.67	60.10	31.28	15.94	36
37	56.00	29.11	14.83	61.10	31.78	16.19	37
38	56.70	29.47	15.02	62.20	32.34	16.48	38
39	57.50	29.87	15.22	63.40	32.97	16.80	39
40	58.30	30.33	15.45	64.80	33.70	17.17	40
41	59.30	30.82	15.71	66.40	34.51	17.59	41
42	60.40	31.39	16.00	68.20	35.44	18.06	42
43	61.60	32.02	16.32	70.20	36.50	18.60	43
44	62.90	32.73	16.68	72.50	37.71	19.22	44
45	64.40	33.51	17.08	75.20	39.10	19.92	45
46	66.20	34.41	17.54				
47	68.10	35.41	18.04				
48	70.30	36.54	18.62				
49	72.70	37.80	19.26				
50	75.40	39.22	19.99				
51	78.50	40.83	20.81				
52	82.00	42.63	21.73				
53	85.90	44.67	22.76				
54	90.30	46.94	23.92				
55	95.20	49.51	25.23				
56	100.70	52.38	26.69				
57	107.00	55.62	28.35				
58	114.00	59.26	30.20				
59	121.90	63.36	32.29				
60	130.70	67.96	34.64				

**For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.**



# 25-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

With Premium-Return in case of Death within  
Fifteen Years.

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$38.50	\$20.02	\$10.20	\$39.70	\$20.62	\$10.51	21
22	38.70	20.12	10.26	39.80	20.71	10.56	22
23	38.80	20.18	10.28	40.00	20.81	10.61	23
24	39.00	20.28	10.34	40.20	20.91	10.66	24
25	39.20	20.38	10.39	40.40	21.02	10.71	25
26	39.40	20.49	10.44	40.70	21.14	10.77	26
27	39.60	20.60	10.50	40.90	21.27	10.84	27
28	39.80	20.72	10.56	41.20	21.41	10.91	28
29	40.10	20.86	10.63	41.50	21.56	10.99	29
30	40.40	21.00	10.70	41.80	21.74	11.08	30
31	40.70	21.16	10.78	42.20	21.92	11.17	31
32	41.00	21.34	10.87	42.50	22.12	11.27	32
33	41.40	21.52	10.97	43.00	22.34	11.39	33
34	41.80	21.74	11.08	43.40	22.59	11.51	34
35	42.20	21.97	11.20	44.00	22.86	11.65	35
36	42.70	22.22	11.33	44.60	23.17	11.81	36
37	43.30	22.51	11.47	45.20	23.51	11.98	37
38	43.90	22.82	11.63	45.90	23.89	12.18	38
39	44.60	23.18	11.81	46.80	24.32	12.39	39
40	45.30	23.56	12.00	47.70	24.79	12.64	40
41	46.10	24.00	12.23	48.70	25.32	12.91	41
42	47.10	24.48	12.48	49.90	25.92	13.21	42
43	48.10	25.01	12.74	51.10	26.60	13.55	43
44	49.30	25.62	13.05	52.60	27.36	13.94	44
45	50.50	26.28	13.39	54.30	28.21	14.38	45
46	52.00	27.02	13.77	56.10	29.18	14.87	46
47	53.60	27.86	14.20	58.20	30.27	15.43	47
48	55.40	28.79	14.67	60.60	31.51	16.06	48
49	57.40	29.82	15.20	63.30	32.92	16.78	49
50	59.60	30.98	15.79	66.40	34.52	17.59	50
51	62.10	32.28	16.45				
52	64.80	33.71	17.18				
53	67.90	35.32	18.00				
54	71.40	37.11	18.91				
55	75.30	39.14	19.94				
56	79.60	41.40	21.10				
57	84.50	43.94	22.39				
58	90.00	46.79	23.84				
59	96.10	49.99	25.47				
60	103.10	53.60	27.32				

For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.

# 25-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Twenty Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$39.20	\$20.38	\$10.39	\$41.10	\$21.35	\$10.88	21
22	39.40	20.49	10.44	41.30	21.45	10.93	22
23	39.50	20.54	10.47	41.50	21.57	10.99	23
24	39.70	20.64	10.52	41.70	21.70	11.06	24
25	39.90	20.76	10.58	42.00	21.83	11.13	25
26	40.10	20.87	10.64	42.30	21.98	11.20	26
27	40.40	21.00	10.70	42.60	22.15	11.29	27
28	40.70	21.14	10.77	42.90	22.32	11.38	28
29	41.00	21.29	10.85	43.30	22.52	11.47	29
30	41.30	21.46	10.93	43.70	22.73	11.59	30
31	41.60	21.64	11.03	44.20	22.98	11.71	31
32	42.00	21.85	11.13	44.70	23.24	11.85	32
33	42.40	22.06	11.24	45.30	23.55	12.00	33
34	42.90	22.31	11.37	45.90	23.88	12.17	34
35	43.40	22.58	11.51	46.60	24.25	12.36	35
36	44.00	22.89	11.67	47.40	24.67	12.57	36
37	44.70	23.23	11.84	48.40	25.15	12.82	37
38	45.40	23.61	12.03	49.40	25.68	13.09	38
39	46.20	24.03	12.25	50.50	26.28	13.39	39
40	47.10	24.49	12.48	51.80	26.95	13.73	40
41	48.10	25.02	12.75	53.30	27.72	14.13	41
42	49.30	25.61	13.05	55.00	28.59	14.57	42
43	50.50	26.25	13.38	56.90	29.59	15.08	43
44	51.90	27.00	13.76	59.10	30.72	15.66	44
45	53.50	27.82	14.18	61.60	32.02	16.32	45
46	55.30	28.74	14.65				
47	57.30	29.79	15.18				
48	59.50	30.96	15.78				
49	62.10	32.27	16.44				
50	64.90	33.74	17.20				
51	68.10	35.40	18.04				
52	71.70	37.26	18.99				
53	75.70	39.35	20.06				
54	80.20	41.70	21.25				
55	85.30	44.36	22.61				
56	91.00	47.34	24.12				
57	97.50	50.69	25.83				
58	104.70	54.46	27.75				
59	112.90	58.70	29.91				
60	122.10	63.49	32.36				

For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.

## 30-YEAR ENDOWMENT.—\$1,000.

### Accumulation Policy with Annual Loans.

With Premium-Return in case of Death within  
Fifteen Years.

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual premiums paid.			Age.
	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	
21	\$31.50	\$16.38	\$8.35	\$32.40	\$16.83	\$8.58	21
22	31.70	16.48	8.40	32.60	16.93	8.63	22
23	31.90	16.59	8.45	32.80	17.03	8.68	23
24	32.10	16.69	8.51	33.00	17.14	8.74	24
25	32.30	16.78	8.55	33.20	17.26	8.80	25
26	32.50	16.89	8.61	33.50	17.39	8.86	26
27	32.70	17.01	8.67	33.70	17.54	8.94	27
28	33.00	17.17	8.75	34.00	17.70	9.02	28
29	33.30	17.31	8.82	34.40	17.87	9.11	29
30	33.60	17.47	8.90	34.70	18.05	9.20	30
31	34.00	17.66	9.00	35.10	18.26	9.31	31
32	34.40	17.87	9.11	35.60	18.49	9.42	32
33	34.80	18.10	9.22	36.00	18.74	9.55	33
34	35.30	18.34	9.34	36.60	19.02	9.69	34
35	35.80	18.61	9.48	37.20	19.32	9.85	35
36	36.40	18.90	9.63	37.80	19.67	10.02	36
37	37.00	19.23	9.80	38.60	20.05	10.22	37
38	37.70	19.60	9.99	39.40	20.47	10.43	38
39	38.50	20.01	10.20	40.30	20.94	10.67	39
40	39.40	20.46	10.43	41.30	21.47	10.94	40
41	40.30	20.96	10.68	42.40	22.06	11.24	41
42	41.40	21.51	10.96	43.70	22.71	11.58	42
43	42.50	22.12	11.27	45.10	23.45	11.95	43
44	43.80	22.80	11.62	46.70	24.28	12.38	44
45	45.30	23.56	12.01	48.50	25.21	12.85	45
46	46.90	24.39	12.43	50.50	26.25	13.38	46
47	48.70	25.32	12.91	52.80	27.44	13.98	47
48	50.70	26.36	13.43	55.30	28.76	14.66	48
49	52.90	27.50	14.02	58.20	30.26	15.42	49
50	55.40	28.78	14.67	61.40	31.95	16.28	50
51	58.10	30.19	15.39				
52	61.10	31.75	16.18				
53	64.40	33.49	17.07				
54	68.10	35.42	18.05				
55	72.30	37.58	19.15				

For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.

# 30-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Twenty Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual premiums paid.			Age.
	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	Annual Premium.	Semi-Annual Premium.	Quarterly Premium.	
21	\$31.90	\$16.59	\$8.45	\$33.40	\$17.38	\$8.86	21
22	32.10	16.69	8.51	33.60	17.49	8.91	22
23	32.30	16.80	8.56	33.90	17.61	8.97	23
24	32.60	16.95	8.64	34.10	17.74	9.04	24
25	32.80	17.07	8.70	34.40	17.88	9.11	25
26	33.00	17.19	8.76	34.70	18.04	9.19	26
27	33.30	17.33	8.83	35.00	18.21	9.28	27
28	33.60	17.49	8.91	35.40	18.40	9.38	28
29	33.90	17.65	8.99	35.80	18.60	9.48	29
30	34.30	17.82	9.08	36.20	18.83	9.60	30
31	34.70	18.04	9.20	36.70	19.08	9.73	31
32	35.10	18.27	9.31	37.20	19.36	9.87	32
33	35.60	18.52	9.44	37.80	19.68	10.03	33
34	36.10	18.79	9.58	38.50	20.03	10.21	34
35	36.70	19.10	9.73	39.30	20.42	10.41	35
36	37.40	19.44	9.91	40.10	20.86	10.63	36
37	38.10	19.82	10.10	41.10	21.35	10.88	37
38	38.90	20.24	10.31	42.10	21.91	11.16	38
39	39.80	20.71	10.55	43.30	22.53	11.48	39
40	40.80	21.23	10.82	44.70	23.23	11.84	40
41	41.90	21.81	11.11	46.20	24.03	12.25	41
42	43.20	22.45	11.44	47.90	24.93	12.70	42
43	44.60	23.17	11.81	49.90	25.95	13.22	43
44	46.10	23.98	12.22	52.10	27.11	13.82	44
45	47.80	24.88	12.68	54.70	28.44	14.50	45
46	49.80	25.89	13.19				
47	51.90	27.00	13.76				
48	54.40	28.27	14.41				
49	57.10	29.67	15.12				
50	60.10	31.26	15.93				
51	63.50	33.03	16.83				
52	67.30	35.00	17.84				
53	71.60	37.21	18.96				
54	76.30	39.70	20.23				
55	81.70	42.48	21.65				

**For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.**

# 35-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

**With Premium-Return in case of Death within  
Fifteen Years.**

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$26.90	\$13.99	\$7.13	\$27.70	\$14.40	\$7.34	21
22	27.10	14.09	7.18	27.90	14.51	7.39	22
23	27.30	14.20	7.23	28.10	14.61	7.45	23
24	27.50	14.30	7.29	28.30	14.72	7.50	24
25	27.80	14.43	7.35	28.50	14.84	7.56	25
26	28.00	14.57	7.43	28.80	14.99	7.64	26
27	28.30	14.72	7.50	29.10	15.15	7.72	27
28	28.60	14.89	7.59	29.50	15.33	7.81	28
29	29.00	15.06	7.68	29.90	15.53	7.92	29
30	29.40	15.27	7.78	30.30	15.75	8.02	30
31	29.80	15.49	7.89	30.70	15.98	8.15	31
32	30.30	15.73	8.02	31.30	16.26	8.28	32
33	30.80	15.99	8.15	31.80	16.55	8.43	33
34	31.30	16.28	8.29	32.40	16.86	8.59	34
35	31.90	16.59	8.46	33.10	17.21	8.77	35
36	32.60	16.94	8.63	33.90	17.60	8.97	36
37	33.30	17.33	8.83	34.70	18.04	9.19	37
38	34.20	17.76	9.05	35.60	18.52	9.44	38
39	35.10	18.23	9.29	36.60	19.05	9.71	39
40	36.10	18.75	9.56	37.80	19.65	10.01	40
41	37.20	19.32	9.85	39.10	20.31	10.35	41
42	38.40	19.95	10.17	40.50	21.04	10.72	42
43	39.70	20.64	10.52	42.00	21.86	11.14	43
44	41.20	21.40	10.91	43.80	22.76	11.60	44
45	42.80	22.25	11.34	45.70	23.77	12.12	45
46	44.60	23.18	11.81	47.90	24.91	12.70	46
47	46.50	24.19	12.33	50.30	26.17	13.33	47
48	48.70	25.33	12.91	53.10	27.60	14.06	48
49	51.10	26.57	13.54	56.10	29.19	14.88	49
50	53.70	27.93	14.23	59.60	30.98	15.79	50

**For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.**

# 35-YEAR ENDOWMENT.—\$1,000.

## Accumulation Policy with Annual Loans.

With Premium-Return in case of Death within  
 Twenty Years.

Age.	With return, as above, equal to ONE-HALF the annual premiums paid.			With return, as above, equal to ALL the annual pre- miums paid.			Age.
	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	Annual Premium.	Semi- Annual Premium.	Quarterly Premium.	
21	\$27.30	\$14.20	\$7.23	\$28.40	\$14.77	\$7.53	21
22	27.50	14.30	7.29	28.60	14.87	7.58	22
23	27.70	14.40	7.34	28.90	15.03	7.66	23
24	28.00	14.56	7.42	29.20	15.18	7.74	24
25	28.20	14.66	7.47	29.50	15.34	7.82	25
26	28.50	14.81	7.55	29.80	15.52	7.91	26
27	28.80	14.98	7.63	30.20	15.71	8.01	27
28	29.10	15.15	7.72	30.60	15.91	8.11	28
29	29.50	15.35	7.82	31.00	16.14	8.23	29
30	29.90	15.56	7.93	31.50	16.40	8.36	30
31	30.40	15.80	8.05	32.10	16.68	8.50	31
32	30.90	16.07	8.19	32.70	16.99	8.66	32
33	31.50	16.36	8.34	33.40	17.34	8.84	33
34	32.10	16.67	8.50	34.10	17.73	9.03	34
35	32.70	17.02	8.67	34.90	18.15	9.25	35
36	33.50	17.41	8.87	35.80	18.63	9.49	36
37	34.30	17.84	9.09	36.90	19.17	9.77	37
38	35.20	18.32	9.34	38.00	19.78	10.08	38
39	36.20	18.84	9.60	39.30	20.45	10.42	39
40	37.40	19.43	9.90	40.80	21.22	10.81	40
41	38.60	20.09	10.24	42.40	22.07	11.25	41
42	40.00	20.81	10.60	44.30	23.03	11.74	42
43	41.60	21.61	11.01	46.40	24.13	12.30	43
44	43.20	22.48	11.46	48.80	25.35	12.92	44
45	45.10	23.47	11.96	51.40	26.75	13.63	45
46	47.30	24.57	12.52				
47	49.60	25.77	13.13				
48	52.20	27.13	13.83				
49	55.10	28.64	14.59				
50	58.30	30.31	15.44				

For explanation of Loans, Non-forfeiture Guarantees and Accumulation Options, see Page 164.

# SINGLE PREMIUMS

To Secure \$1,000, payable as indicated, or at Death if prior.

## WITH PROFITS.

Age	At Death only.	In 35 years.	In 30 years.	In 25 years.	In 20 years.	In 15 years.	In 10 years.	Age
25	\$356.46	\$432.63	\$475.89	\$533.34	\$608.05	\$704.06	\$826.64	25
26	363.34	435.51	478.05	534.97	609.18	704.70	826.83	26
27	370.50	438.61	480.43	536.72	610.36	705.41	827.03	27
28	377.98	442.05	483.02	538.60	611.70	706.18	827.26	28
29	385.78	445.81	485.87	540.64	613.12	706.98	827.48	29
30	393.91	449.87	488.96	542.93	614.60	707.87	827.74	30
31	402.39	454.32	492.37	545.44	616.35	708.88	828.01	31
32	411.23	459.15	496.10	548.15	618.22	709.94	828.30	32
33	420.44	464.44	500.15	551.09	620.19	711.09	828.60	33
34	430.03	470.20	504.55	554.29	622.39	712.35	828.95	34
35	440.02	476.42	509.35	557.87	624.78	713.70	829.32	35
36	450.44	483.21	514.69	561.79	627.45	715.21	829.71	36
37	461.27	490.52	520.48	566.07	630.33	716.83	830.15	37
38	472.54	498.43	526.75	570.73	633.50	718.61	830.62	38
39	484.24	506.96	533.57	575.82	636.98	720.59	831.15	39
40	496.41	516.16	540.97	581.41	640.83	722.78	831.72	40
41	509.05	526.02	549.04	587.52	645.03	725.18	832.36	41
42	522.17	536.60	557.71	594.17	649.63	727.82	833.06	42
43	535.78	547.85	567.14	601.44	654.71	730.75	833.85	43
44	549.90	559.81	577.30	609.34	660.27	733.95	834.72	44
45	564.51	572.54	588.18	617.91	666.34	737.50	835.70	45
46	579.64	586.04	599.85	627.19	672.99	741.42	836.80	46
47	595.27	600.30	612.31	637.24	680.26	745.73	838.03	47
48	611.39	615.22	625.55	648.05	688.18	750.47	839.39	48
49	628.00	630.83	639.56	659.68	696.77	755.66	840.91	49
50	645.05	647.06	654.31	672.07	706.03	761.32	842.59	50
51	662.54	...	669.80	685.26	716.04	767.50	844.44	51
52	680.43	...	685.98	699.23	726.77	774.23	846.48	52
53	698.72	...	702.84	713.97	738.29	781.53	848.71	53
54	717.38	...	720.34	729.49	750.58	789.42	851.16	54
55	736.38	...	738.41	745.74	763.69	797.98	853.84	55
56	755.70	...	...	762.70	777.59	807.20	856.76	56
57	775.29	...	...	780.32	792.26	817.11	859.95	57
58	795.14	...	...	798.55	807.73	827.77	863.43	58
59	815.22	...	...	817.36	823.97	839.19	867.22	59
60	827.35	...	...	828.80	834.03	846.86	871.35	60
61	834.83	...	...	...	840.39	852.25	875.83	61
62	841.66	...	...	...	846.33	857.49	880.66	62
63	847.31	...	...	...	851.33	862.19	885.89	63
64	853.37	...	...	...	856.77	867.28	891.53	64
65	859.81	...	...	...	862.62	872.74	897.56	65
66	866.69	...	...	...	868.95	878.61	904.01	66
67	873.98	...	...	...	875.73	884.88	910.87	67
68	881.65	...	...	...	882.95	891.51	918.11	68
69	889.70	...	...	...	890.62	898.51	925.73	69
70	898.11	...	...	...	898.72	905.85	933.71	70

## LIFE ANNUITY RATES—MALES.

January 1, 1898.

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi- Annually.	\$25 Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.	
3	\$2,341 00	\$2,366 00	\$2,378 50	\$42 72	\$21 13	\$10 51	3
4	2,332 00	2,357 00	2,369 50	42 88	21 21	10 55	4
5	2,321 00	2,346 00	2,358 50	43 08	21 31	10 60	5
6	2,310 00	2,335 00	2,347 50	43 29	21 41	10 65	6
7	2,297 00	2,322 00	2,334 50	43 54	21 53	10 71	7
8	2,283 00	2,308 00	2,320 50	43 80	21 66	10 77	8
9	2,268 00	2,293 00	2,305 50	44 09	21 81	10 84	9
10	2,252 00	2,277 00	2,289 50	44 40	21 96	10 92	10
11	2,236 00	2,261 00	2,273 50	44 72	22 11	11 00	11
12	2,220 00	2,245 00	2,257 50	45 05	22 27	11 08	12
13	2,203 00	2,228 00	2,240 50	45 39	22 44	11 16	13
14	2,185 00	2,210 00	2,222 50	45 77	22 62	11 25	14
15	2,167 00	2,192 00	2,204 50	46 15	22 81	11 34	15
16	2,149 00	2,174 00	2,186 50	46 53	23 00	11 44	16
17	2,130 00	2,155 00	2,167 50	46 95	23 20	11 54	17
18	2,112 00	2,137 00	2,149 50	47 35	23 40	11 63	18
19	2,094 00	2,119 00	2,131 50	47 76	23 60	11 73	19
20	2,076 00	2,101 00	2,113 50	48 17	23 80	11 83	20
21	2,064 00	2,089 00	2,101 50	48 45	23 93	11 90	21
22	2,051 00	2,076 00	2,088 50	48 76	24 08	11 97	22
23	2,037 00	2,062 00	2,074 50	49 09	24 25	12 05	23
24	2,023 00	2,048 00	2,060 50	49 43	24 41	12 13	24
25	2,007 00	2,032 00	2,044 50	49 83	24 61	12 23	25
26	1,990 00	2,015 00	2,027 50	50 25	24 81	12 33	26
27	1,973 00	1,998 00	2,010 50	50 68	25 03	12 44	27
28	1,955 00	1,980 00	1,992 50	51 15	25 25	12 55	28
29	1,937 00	1,962 00	1,974 50	51 63	25 48	12 66	29
30	1,918 00	1,943 00	1,955 50	52 14	25 73	12 79	30
31	1,898 00	1,923 00	1,935 50	52 69	26 00	12 92	31
32	1,878 00	1,903 00	1,915 50	53 25	26 27	13 05	32
33	1,857 00	1,882 00	1,894 50	53 85	26 57	13 20	33
34	1,835 00	1,860 00	1,872 50	54 50	26 88	13 35	34
35	1,813 00	1,838 00	1,850 50	55 16	27 20	13 51	35
36	1,791 00	1,816 00	1,828 50	55 83	27 53	13 67	36
37	1,767 00	1,792 00	1,804 50	56 59	27 90	13 86	37
38	1,743 00	1,768 00	1,780 50	57 37	28 28	14 04	38
39	1,718 00	1,743 00	1,755 50	58 21	28 69	14 24	39
40	1,693 00	1,718 00	1,730 50	59 07	29 10	14 45	40
41	1,667 00	1,692 00	1,704 50	59 99	29 55	14 67	41
42	1,640 00	1,665 00	1,677 50	60 98	30 03	14 90	42
43	1,613 00	1,638 00	1,650 50	62 00	30 53	15 15	43

NOTE—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.



## LIFE ANNUITY RATES—MALES.

January 1, 1898.

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi- Annually.	\$25 Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.	
<b>44</b>	\$1,585 00	\$1,610 00	\$1,622 50	\$63 09	\$31 06	\$15 41	<b>44</b>
<b>45</b>	1,556 00	1,581 00	1,593 50	64 27	31 63	15 69	<b>45</b>
<b>46</b>	1,527 00	1,552 00	1,564 50	65 49	32 22	15 98	<b>46</b>
<b>47</b>	1,498 00	1,523 00	1,535 50	66 76	32 83	16 28	<b>47</b>
<b>48</b>	1,467 00	1,492 00	1,504 50	68 17	33 51	16 62	<b>48</b>
<b>49</b>	1,436 00	1,461 00	1,473 50	69 64	34 22	16 97	<b>49</b>
<b>50</b>	1,405 00	1,430 00	1,442 50	71 17	34 97	17 33	<b>50</b>
<b>51</b>	1,373 00	1,398 00	1,410 50	72 83	35 77	17 73	<b>51</b>
<b>52</b>	1,340 00	1,365 00	1,377 50	74 63	36 63	18 15	<b>52</b>
<b>53</b>	1,307 00	1,332 00	1,344 50	76 51	37 54	18 60	<b>53</b>
<b>54</b>	1,274 00	1,299 00	1,311 50	78 49	38 49	19 06	<b>54</b>
<b>55</b>	1,240 00	1,265 00	1,277 50	80 65	39 53	19 57	<b>55</b>
<b>56</b>	1,206 00	1,231 00	1,243 50	82 92	40 62	20 11	<b>56</b>
<b>57</b>	1,171 00	1,196 00	1,208 50	85 40	41 81	20 69	<b>57</b>
<b>58</b>	1,136 00	1,161 00	1,173 50	88 03	43 07	21 31	<b>58</b>
<b>59</b>	1,101 00	1,126 00	1,138 50	90 83	44 40	21 96	<b>59</b>
<b>60</b>	1,066 00	1,091 00	1,103 50	93 81	45 83	22 66	<b>60</b>
<b>61</b>	1,031 00	1,056 00	1,068 50	96 99	47 35	23 40	<b>61</b>
<b>62</b>	995 00	1,020 00	1,032 50	100 50	49 02	24 21	<b>62</b>
<b>63</b>	959 00	984 00	996 50	104 28	50 81	25 09	<b>63</b>
<b>64</b>	923 00	948 00	960 50	108 34	52 74	26 03	<b>64</b>
<b>65</b>	888 00	913 00	925 50	112 61	54 76	27 01	<b>65</b>
<b>66</b>	856 00	881 00	893 50	116 82	56 75	27 98	<b>66</b>
<b>67</b>	825 00	850 00	862 50	121 21	58 82	28 99	<b>67</b>
<b>68</b>	796 00	821 00	833 50	125 63	60 90	30 00	<b>68</b>
<b>69</b>	768 00	793 00	805 50	130 21	63 05	31 04	<b>69</b>
<b>70</b>	742 00	767 00	779 50	134 77	65 19	32 07	<b>70</b>
<b>71</b>	717 00	742 00	754 50	139 47	67 39	33 14	<b>71</b>
<b>72</b>	694 00	719 00	731 50	144 09	69 54	34 18	<b>72</b>
<b>73</b>	671 00	696 00	708 50	149 03	71 84	35 29	<b>73</b>
<b>74</b>	650 00	675 00	687 50	153 85	74 07	36 36	<b>74</b>
<b>75</b>	630 00	655 00	667 50	158 73	76 34	37 45	<b>75</b>
<b>76</b>	610 00	635 00	647 50	163 93	78 74	38 61	<b>76</b>
<b>77</b>	592 00	617 00	629 50	168 92	81 04	39 72	<b>77</b>
<b>78</b>	574 00	599 00	611 50	174 22	83 47	40 88	<b>78</b>
<b>79</b>	558 00	583 00	595 50	179 21	85 76	41 98	<b>79</b>
<b>80</b>	543 00	568 00	580 50	184 16	88 03	43 07	<b>80</b>
<b>81</b>	528 00	553 00	565 50	189 39	90 42	44 21	<b>81</b>
<b>82</b>	513 00	538 00	550 50	194 93	92 94	45 41	<b>82</b>
<b>83</b>	498 00	523 00	535 50	200 80	95 60	46 69	<b>83</b>
<b>84</b>	483 00	508 00	520 50	207 04	98 43	48 03	<b>84</b>
<b>85</b>	468 00	493 00	505 50	213 68	101 42	49 46	<b>85</b>

NOTE—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

## LIFE ANNUITY RATES—FEMALES.

January 1, 1898.

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi- Annually.	\$25 Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.	
<b>3</b>	\$2,400 00	\$2,425 00	\$2,437 50	\$41 67	\$20 62	\$10 26	<b>3</b>
<b>4</b>	2,394 00	2,419 00	2,431 50	41 77	20 67	10 28	<b>4</b>
<b>5</b>	2,386 00	2,411 00	2,423 50	41 91	20 74	10 32	<b>5</b>
<b>6</b>	2,377 00	2,402 00	2,414 50	42 07	20 82	10 36	<b>6</b>
<b>7</b>	2,366 00	2,391 00	2,403 50	42 27	20 91	10 40	<b>7</b>
<b>8</b>	2,355 00	2,380 00	2,392 50	42 46	21 01	10 45	<b>8</b>
<b>9</b>	2,343 00	2,368 00	2,380 50	42 68	21 11	10 50	<b>9</b>
<b>10</b>	2,330 00	2,355 00	2,367 50	42 92	21 23	10 56	<b>10</b>
<b>11</b>	2,317 00	2,342 00	2,354 50	43 16	21 35	10 62	<b>11</b>
<b>12</b>	2,304 00	2,329 00	2,341 50	43 40	21 47	10 68	<b>12</b>
<b>13</b>	2,290 00	2,315 00	2,327 50	43 67	21 60	10 74	<b>13</b>
<b>14</b>	2,276 00	2,301 00	2,313 50	43 94	21 73	10 81	<b>14</b>
<b>15</b>	2,261 00	2,286 00	2,298 50	44 23	21 87	10 88	<b>15</b>
<b>16</b>	2,246 00	2,271 00	2,283 50	44 52	22 02	10 95	<b>16</b>
<b>17</b>	2,231 00	2,256 00	2,268 50	44 82	22 16	11 02	<b>17</b>
<b>18</b>	2,217 00	2,242 00	2,254 50	45 11	22 30	11 09	<b>18</b>
<b>19</b>	2,203 00	2,228 00	2,240 50	45 39	22 44	11 16	<b>19</b>
<b>20</b>	2,190 00	2,215 00	2,227 50	45 66	22 57	11 22	<b>20</b>
<b>21</b>	2,175 00	2,200 00	2,212 50	45 98	22 73	11 30	<b>21</b>
<b>22</b>	2,160 00	2,185 00	2,197 50	46 30	22 88	11 38	<b>22</b>
<b>23</b>	2,145 00	2,170 00	2,182 50	46 62	23 04	11 46	<b>23</b>
<b>24</b>	2,129 00	2,154 00	2,166 50	46 97	23 21	11 54	<b>24</b>
<b>25</b>	2,113 00	2,138 00	2,150 50	47 33	23 39	11 63	<b>25</b>
<b>26</b>	2,096 00	2,121 00	2,133 50	47 71	23 57	11 72	<b>26</b>
<b>27</b>	2,079 00	2,104 00	2,116 50	48 10	23 76	11 81	<b>27</b>
<b>28</b>	2,061 00	2,086 00	2,098 50	48 52	23 97	11 91	<b>28</b>
<b>29</b>	2,043 00	2,068 00	2,080 50	48 95	24 18	12 02	<b>29</b>
<b>30</b>	2,025 00	2,050 00	2,062 50	49 38	24 39	12 12	<b>30</b>
<b>31</b>	2,006 00	2,031 00	2,043 50	49 85	24 62	12 24	<b>31</b>
<b>32</b>	1,987 00	2,012 00	2,024 50	50 33	24 85	12 35	<b>32</b>
<b>33</b>	1,968 00	1,993 00	2,005 50	50 81	25 09	12 47	<b>33</b>
<b>34</b>	1,949 00	1,974 00	1,986 50	51 31	25 33	12 59	<b>34</b>
<b>35</b>	1,929 00	1,954 00	1,966 50	51 84	25 59	12 71	<b>35</b>
<b>36</b>	1,909 00	1,934 00	1,946 50	52 38	25 85	12 84	<b>36</b>
<b>37</b>	1,889 00	1,914 00	1,926 50	52 94	26 12	12 98	<b>37</b>
<b>38</b>	1,867 00	1,892 00	1,904 50	53 56	26 43	13 13	<b>38</b>
<b>39</b>	1,845 00	1,870 00	1,882 50	54 20	26 74	13 28	<b>39</b>
<b>40</b>	1,822 00	1,847 00	1,859 50	54 88	27 07	13 45	<b>40</b>
<b>41</b>	1,798 00	1,823 00	1,835 50	55 62	27 43	13 62	<b>41</b>
<b>42</b>	1,774 00	1,799 00	1,811 50	56 37	27 79	13 80	<b>42</b>
<b>43</b>	1,748 00	1,773 00	1,785 50	57 21	28 20	14 00	<b>43</b>

NOTE—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

## LIFE ANNUITY RATES—FEMALES.

January 1, 1898.

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi- Annually.	\$25 Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.	
44	\$1,722 00	\$1,747 00	\$1,759 50	\$58 07	\$28 62	\$14 21	44
45	1,694 00	1,719 00	1,731 50	59 03	29 09	14 44	45
46	1,666 00	1,691 00	1,703 50	60 02	29 57	14 68	46
47	1,637 00	1,662 00	1,674 50	61 09	30 08	14 93	47
48	1,607 00	1,632 00	1,644 50	62 23	30 64	15 20	48
49	1,576 00	1,601 00	1,613 50	63 45	31 23	15 50	49
50	1,544 00	1,569 00	1,581 50	64 77	31 87	15 81	50
51	1,511 00	1,536 00	1,548 50	66 18	32 55	16 15	51
52	1,478 00	1,503 00	1,515 50	67 66	33 27	16 50	52
53	1,444 00	1,469 00	1,481 50	69 25	34 04	16 88	53
54	1,409 00	1,434 00	1,446 50	70 97	34 87	17 28	54
55	1,374 00	1,399 00	1,411 50	72 78	35 74	17 71	55
56	1,338 00	1,363 00	1,375 50	74 74	36 63	18 18	56
57	1,301 00	1,326 00	1,338 50	76 86	37 71	18 63	57
58	1,264 00	1,289 00	1,301 50	79 11	38 79	19 21	58
59	1,227 00	1,252 00	1,264 50	81 50	39 94	19 77	59
60	1,189 00	1,214 00	1,226 50	84 10	41 19	20 33	60
61	1,151 00	1,176 00	1,188 50	86 88	42 52	21 04	61
62	1,113 00	1,138 00	1,150 50	89 85	43 94	21 73	62
63	1,075 00	1,100 00	1,112 50	93 02	45 45	22 47	63
64	1,037 00	1,062 00	1,074 50	96 43	47 08	23 27	64
65	1,000 00	1,025 00	1,037 50	100 00	48 78	24 10	65
66	963 00	988 00	1,000 50	103 84	50 61	24 99	66
67	928 00	953 00	965 50	107 76	52 47	25 89	67
68	893 00	918 00	930 50	111 98	54 47	26 87	68
69	860 00	885 00	897 50	116 28	56 50	27 86	69
70	828 00	853 00	865 50	120 77	58 62	28 89	70
71	797 00	822 00	834 50	125 47	60 83	29 96	71
72	768 00	793 00	805 50	130 21	63 05	31 04	72
73	740 00	765 00	777 50	135 14	65 36	32 16	73
74	714 00	739 00	751 50	140 06	67 66	33 27	74
75	690 00	715 00	727 50	144 93	69 93	34 37	75
76	668 00	693 00	705 50	149 70	72 15	35 44	76
77	647 00	672 00	684 50	154 56	74 40	36 52	77
78	628 00	653 00	665 50	159 24	76 57	37 57	78
79	610 00	635 00	647 50	163 93	78 74	38 61	79
80	592 00	617 00	629 50	168 92	81 04	39 72	80
81	574 00	599 00	611 50	174 22	83 47	40 88	81
82	556 00	581 00	593 50	179 86	86 06	42 12	82
83	538 00	563 00	575 50	185 87	88 81	43 44	83
84	520 00	545 00	557 50	192 31	91 74	44 81	84
85	502 00	527 00	539 50	199 20	94 88	46 34	85

NOTE—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

# COMPOUND INTEREST TABLE.

## ONE DOLLAR PRINCIPAL.

The sum to which One Dollar Principal will Increase, at Compound Interest, in  
 any number of years not exceeding Forty, at 3, 3½, 4, 4½,  
 5, 5½, 6, 6½, and 7 per cent. per annum.

Years.	3 Per Cent.	3½ Per Cent.	4 Per Cent.	4½ Per Cent.	5 Per Cent.	5½ Per Cent.	6 Per Cent.	6½ Per Cent.	7 Per Cent.
1	1.030	1.035	1.040	1.045	1.050	1.055	1.060	1.065	1.070
2	1.061	1.071	1.082	1.092	1.103	1.113	1.124	1.134	1.145
3	1.093	1.109	1.125	1.141	1.158	1.174	1.191	1.208	1.225
4	1.126	1.148	1.170	1.193	1.216	1.239	1.262	1.286	1.311
5	1.159	1.188	1.217	1.246	1.276	1.307	1.338	1.370	1.403
6	1.194	1.229	1.265	1.302	1.340	1.379	1.419	1.459	1.501
7	1.230	1.272	1.316	1.361	1.407	1.455	1.504	1.554	1.606
8	1.267	1.317	1.369	1.422	1.477	1.535	1.594	1.655	1.718
9	1.305	1.363	1.423	1.486	1.551	1.619	1.689	1.763	1.838
10	1.344	1.411	1.480	1.553	1.629	1.708	1.791	1.877	1.967
11	1.384	1.460	1.539	1.623	1.710	1.802	1.898	1.999	2.105
12	1.426	1.511	1.601	1.696	1.796	1.901	2.012	2.129	2.252
13	1.469	1.564	1.665	1.772	1.886	2.006	2.133	2.267	2.410
14	1.513	1.619	1.732	1.852	1.980	2.116	2.261	2.415	2.579
15	1.558	1.675	1.801	1.935	2.079	2.232	2.397	2.572	2.759
16	1.605	1.734	1.873	2.022	2.183	2.355	2.540	2.739	2.952
17	1.653	1.795	1.948	2.113	2.292	2.485	2.693	2.917	3.159
18	1.702	1.857	2.026	2.208	2.407	2.621	2.854	3.107	3.380
19	1.754	1.923	2.107	2.308	2.527	2.766	3.026	3.309	3.617
20	1.806	1.990	2.191	2.412	2.653	2.918	3.207	3.524	3.870
21	1.860	2.059	2.279	2.520	2.786	3.078	3.400	3.753	4.141
22	1.916	2.132	2.370	2.634	2.925	3.248	3.604	3.997	4.430
23	1.974	2.206	2.465	2.752	3.072	3.426	3.820	4.256	4.741
24	2.033	2.283	2.563	2.876	3.225	3.615	4.049	4.533	5.072
25	2.094	2.363	2.666	3.005	3.386	3.813	4.292	4.828	5.427
26	2.157	2.446	2.772	3.141	3.556	4.023	4.549	5.141	5.807
27	2.221	2.532	2.883	3.282	3.733	4.244	4.822	5.476	6.214
28	2.288	2.620	2.999	3.430	3.920	4.478	5.112	5.832	6.649
29	2.357	2.712	3.119	3.584	4.116	4.724	5.418	6.211	7.114
30	2.427	2.807	3.243	3.745	4.322	4.984	5.743	6.614	7.612
31	2.500	2.905	3.373	3.914	4.538	5.258	6.088	7.044	8.145
32	2.575	3.007	3.508	4.090	4.765	5.547	6.453	7.502	8.715
33	2.652	3.112	3.648	4.274	5.003	5.852	6.841	7.990	9.325
34	2.732	3.221	3.794	4.466	5.253	6.174	7.251	8.509	9.978
35	2.814	3.334	3.946	4.667	5.516	6.514	7.686	9.062	10.677
36	2.898	3.450	4.104	4.877	5.792	6.872	8.147	9.651	11.424
37	2.985	3.571	4.268	5.097	6.081	7.250	8.636	10.279	12.224
38	3.075	3.696	4.439	5.326	6.385	7.649	9.154	10.947	13.079
39	3.167	3.825	4.616	5.566	6.705	8.069	9.704	11.658	13.995
40	3.262	3.959	4.801	5.816	7.040	8.513	10.286	12.416	14.974

To find the sum to which a given amount will increase, at compound interest, at  
 any of the rates per cent and number of years expressed in the above Table:

Multiply the given amount by the sum to which one dollar will increase at the  
 rate and for the number of years required, marking off as many decimals from the  
 product as there are decimals in the multiplier and multiplicand.

# COMPOUND INTEREST TABLE.

## ONE DOLLAR PER ANNUM IN ADVANCE.

**The sum to which One Dollar per Annum, paid at the beginning of each year, will increase at Compound Interest, in any number of years not exceeding Forty, at 3, 3½, 4, 4½, 5, 5½, 6, 6½, and 7 per cent. per annum.**

Years.	3 Per Cent.	3½ Per Cent.	4 Per Cent.	4½ Per Cent.	5 Per Cent.	5½ Per Cent.	6 Per Cent.	6½ Per Cent.	7 Per Cent.
1	1.030	1.035	1.040	1.045	1.050	1.055	1.060	1.065	1.070
2	2.091	2.106	2.122	2.137	2.153	2.168	2.184	2.199	2.215
3	3.184	3.215	3.246	3.278	3.310	3.342	3.375	3.407	3.440
4	4.309	4.362	4.416	4.471	4.526	4.581	4.637	4.694	4.751
5	5.468	5.550	5.633	5.717	5.802	5.888	5.975	6.064	6.153
6	6.662	6.779	6.898	7.019	7.142	7.267	7.394	7.523	7.654
7	7.892	8.052	8.214	8.380	8.549	8.722	8.897	9.077	9.260
8	9.159	9.369	9.583	9.802	10.027	10.256	10.491	10.732	10.978
9	10.464	10.731	11.006	11.288	11.578	11.875	12.181	12.494	12.816
10	11.808	12.142	12.486	12.841	13.207	13.583	13.972	14.371	14.784
11	13.192	13.602	14.026	14.464	14.917	15.385	15.870	16.371	16.888
12	14.618	15.113	15.627	16.160	16.713	17.287	17.882	18.500	19.141
13	16.086	16.677	17.292	17.932	18.599	19.292	20.015	20.768	21.550
14	17.599	18.296	19.024	19.784	20.579	21.409	22.276	23.182	24.129
15	19.157	19.971	20.825	21.719	22.657	23.641	24.673	25.754	26.888
16	20.762	21.705	22.698	23.742	24.840	25.996	27.213	28.493	29.840
17	22.414	23.500	24.645	25.855	27.132	28.481	29.906	31.410	32.999
18	24.117	25.357	26.671	28.064	29.539	31.103	32.760	34.517	36.379
19	25.870	27.280	28.778	30.371	32.066	33.868	35.786	37.825	39.995
20	27.676	29.269	30.969	32.783	34.719	36.786	38.993	41.350	43.865
21	29.537	31.329	33.248	35.303	37.505	39.864	42.392	45.102	48.006
22	31.453	33.460	35.618	37.937	40.430	43.112	45.996	49.098	52.436
23	33.426	35.667	38.083	40.680	43.502	46.538	49.816	53.355	57.177
24	35.459	37.950	40.646	43.565	46.727	50.153	53.865	57.888	62.249
25	37.553	40.313	43.312	46.571	50.113	53.966	58.156	62.715	67.676
26	39.710	42.759	46.084	49.711	53.669	57.989	62.706	67.857	73.484
27	41.931	45.291	48.968	52.993	57.403	62.233	67.528	73.333	79.698
28	44.219	47.911	51.966	56.423	61.323	66.711	72.640	79.164	86.347
29	46.575	50.623	55.085	60.007	65.439	71.435	78.058	85.375	93.461
30	49.003	53.429	58.328	63.752	69.761	76.419	83.802	91.989	101.073
31	51.503	56.335	61.701	67.666	74.299	81.677	89.890	99.034	109.218
32	54.078	59.341	65.210	71.756	79.064	87.225	96.343	106.536	117.933
33	56.730	62.453	68.858	76.030	84.067	93.077	103.184	114.526	127.259
34	59.462	65.674	72.652	80.497	89.320	99.251	110.435	123.035	137.237
35	62.276	69.008	76.598	85.164	94.836	105.765	118.121	132.097	147.913
36	65.174	72.458	80.702	90.041	100.628	112.637	126.268	141.748	159.337
37	68.159	76.029	84.970	95.138	106.710	119.898	134.904	152.027	171.561
38	71.234	79.725	89.409	100.464	113.095	127.536	144.058	162.974	184.640
39	74.401	83.550	94.026	106.030	119.800	135.606	153.762	174.632	198.635
40	77.663	87.510	98.827	111.847	126.840	144.119	164.048	187.048	213.610

To find the sum to which a given amount *per annum* will increase at compound interest, at any of the rates per cent and number of years expressed in the above Table:

Multiply the given amount per annum by the sum to which one dollar per annum will increase at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

# COMPOUND DISCOUNT TABLE.

## ONE DOLLAR PRINCIPAL.

The present value of One Dollar to be received at the end of any number of years, not exceeding Forty, discounting at the rates of 3, 3½, 4, 4½, 5, 5½, 6, 6½, and 7 per cent. Compound Interest.

Years	3 Per Cent.	3½ Per Cent.	4 Per Cent.	4½ Per Cent.	5 Per Cent.	5½ Per Cent.	6 Per Cent.	6½ Per Cent.	7 Per Cent.
1	.9709	.9662	.9615	.9569	.9524	.9479	.9434	.9390	.9346
2	.9426	.9335	.9246	.9157	.9070	.8984	.8900	.8817	.8734
3	.9151	.9019	.8890	.8763	.8638	.8516	.8396	.8278	.8163
4	.8885	.8714	.8548	.8386	.8227	.8072	.7921	.7773	.7629
5	.8626	.8420	.8219	.8025	.7835	.7651	.7473	.7299	.7130
6	.8375	.8135	.7903	.7679	.7462	.7252	.7050	.6853	.6663
7	.8131	.7860	.7599	.7348	.7107	.6874	.6651	.6435	.6227
8	.7894	.7594	.7307	.7032	.6768	.6516	.6274	.6042	.5820
9	.7664	.7337	.7026	.6729	.6446	.6176	.5919	.5673	.5439
10	.7441	.7089	.6756	.6439	.6139	.5854	.5584	.5327	.5083
11	.7224	.6850	.6496	.6162	.5847	.5549	.5268	.5002	.4751
12	.7014	.6618	.6246	.5897	.5568	.5260	.4970	.4697	.4440
13	.6810	.6394	.6006	.5643	.5303	.4986	.4688	.4410	.4150
14	.6611	.6178	.5775	.5400	.5051	.4726	.4423	.4141	.3878
15	.6419	.5969	.5553	.5167	.4810	.4479	.4173	.3888	.3624
16	.6232	.5767	.5339	.4945	.4581	.4246	.3936	.3651	.3387
17	.6050	.5572	.5134	.4732	.4363	.4024	.3714	.3428	.3166
18	.5874	.5384	.4936	.4528	.4155	.3815	.3503	.3219	.2959
19	.5703	.5202	.4746	.4333	.3957	.3616	.3305	.3022	.2765
20	.5537	.5026	.4564	.4140	.3769	.3427	.3118	.2838	.2584
21	.5375	.4856	.4388	.3968	.3589	.3249	.2942	.2665	.2415
22	.5219	.4692	.4220	.3797	.3418	.3079	.2775	.2502	.2257
23	.5067	.4533	.4057	.3633	.3256	.2919	.2618	.2349	.2109
24	.4919	.4380	.3901	.3477	.3101	.2767	.2470	.2206	.1971
25	.4776	.4232	.3751	.3327	.2953	.2622	.2330	.2071	.1842
26	.4637	.4088	.3607	.3184	.2812	.2486	.2198	.1945	.1722
27	.4502	.3950	.3468	.3047	.2678	.2356	.2074	.1826	.1609
28	.4371	.3817	.3335	.2916	.2551	.2233	.1956	.1715	.1504
29	.4243	.3683	.3207	.2790	.2429	.2117	.1846	.1610	.1406
30	.4120	.3563	.3083	.2670	.2314	.2006	.1741	.1512	.1314
31	.4000	.3442	.2965	.2555	.2204	.1902	.1643	.1420	.1228
32	.3883	.3326	.2851	.2445	.2099	.1803	.1550	.1333	.1147
33	.3770	.3213	.2741	.2340	.1999	.1709	.1462	.1252	.1072
34	.3660	.3105	.2636	.2239	.1904	.1620	.1379	.1175	.1002
35	.3554	.3000	.2534	.2143	.1813	.1535	.1301	.1103	.0937
36	.3450	.2898	.2437	.2050	.1727	.1455	.1227	.1036	.0875
37	.3350	.2800	.2343	.1962	.1644	.1379	.1158	.0973	.0818
38	.3252	.2706	.2253	.1877	.1566	.1307	.1092	.0913	.0765
39	.3158	.2614	.2166	.1797	.1491	.1239	.1031	.0858	.0715
40	.3066	.2526	.2083	.1719	.1420	.1175	.0972	.0805	.0668

To find the present value of a given amount to be received at the end of any number of years not exceeding Forty, at any of the rates of compound discount expressed in the above Table:

Multiply the given amount by the present value of one dollar at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

# COMPOUND DISCOUNT TABLE.

## ONE DOLLAR PER ANNUM.

The present value of an Annuity of One Dollar (Annuity payable at the end of each year), for any number of years not exceeding Forty, discounting at the rates of 3, 3½, 4, 4½, 5, 5½, 6, 6½, and 7 per cent. Compound Interest.

Years.	3 Per Cent.	3½ Per Cent.	4 Per Cent.	4½ Per Cent.	5 Per Cent.	5½ Per Cent.	6 Per Cent.	6½ Per Cent.	7 Per Cent.
1	.971	.966	.962	.957	.952	.948	.943	.939	.935
2	1.913	1.900	1.886	1.873	1.859	1.846	1.833	1.821	1.808
3	2.829	2.802	2.775	2.749	2.723	2.698	2.673	2.648	2.624
4	3.717	3.673	3.630	3.588	3.546	3.505	3.465	3.426	3.387
5	4.580	4.515	4.452	4.390	4.329	4.270	4.212	4.156	4.100
6	5.417	5.329	5.242	5.158	5.076	4.996	4.917	4.841	4.767
7	6.230	6.115	6.002	5.893	5.786	5.683	5.582	5.485	5.389
8	7.020	6.874	6.733	6.596	6.463	6.335	6.210	6.089	5.971
9	7.786	7.608	7.435	7.269	7.108	6.952	6.802	6.656	6.515
10	8.530	8.317	8.111	7.913	7.722	7.538	7.360	7.189	7.024
11	9.253	9.002	8.760	8.529	8.306	8.093	7.887	7.689	7.499
12	9.954	9.663	9.385	9.119	8.863	8.619	8.384	8.159	7.943
13	10.635	10.303	9.986	9.683	9.394	9.117	8.853	8.600	8.358
14	11.296	10.921	10.563	10.223	9.899	9.590	9.295	9.014	8.745
15	11.938	11.517	11.118	10.740	10.380	10.038	9.712	9.403	9.108
16	12.561	12.094	11.652	11.234	10.838	10.462	10.106	9.768	9.447
17	13.166	12.651	12.166	11.707	11.274	10.865	10.477	10.111	9.763
18	13.754	13.190	12.659	12.160	11.690	11.246	10.828	10.432	10.059
19	14.324	13.710	13.134	12.593	12.085	11.608	11.158	10.735	10.336
20	14.877	14.212	13.590	13.008	12.462	11.950	11.470	11.019	10.594
21	15.415	14.698	14.029	13.405	12.821	12.275	11.764	11.285	10.836
22	15.937	15.167	14.451	13.784	13.163	12.583	12.042	11.535	11.061
23	16.444	15.620	14.857	14.148	13.489	12.875	12.303	11.770	11.272
24	16.936	16.058	15.247	14.495	13.799	13.152	12.550	11.991	11.469
25	17.413	16.482	15.622	14.828	14.094	13.414	12.783	12.198	11.654
26	17.877	16.890	15.983	15.147	14.375	13.662	13.003	12.392	11.826
27	18.327	17.285	16.330	15.451	14.643	13.898	13.210	12.575	11.987
28	18.764	17.667	16.663	15.743	14.898	14.121	13.406	12.746	12.137
29	19.188	18.036	16.984	16.022	15.141	14.333	13.591	12.907	12.278
30	19.600	18.392	17.292	16.289	15.372	14.534	13.765	13.059	12.409
31	20.000	18.736	17.588	16.544	15.593	14.724	13.929	13.201	12.532
32	20.389	19.069	17.874	16.789	15.803	14.904	14.084	13.334	12.647
33	20.766	19.390	18.148	17.023	16.003	15.075	14.230	13.459	12.754
34	21.132	19.701	18.411	17.247	16.193	15.237	14.368	13.577	12.854
35	21.487	20.001	18.665	17.461	16.374	15.391	14.498	13.687	12.948
36	21.832	20.291	18.908	17.666	16.547	15.536	14.621	13.791	13.035
37	22.167	20.571	19.143	17.862	16.711	15.674	14.737	13.888	13.117
38	22.492	20.841	19.368	18.050	16.868	15.805	14.846	13.979	13.193
39	22.808	21.103	19.584	18.230	17.017	15.929	14.949	14.065	13.265
40	23.115	21.355	19.793	18.402	17.159	16.046	15.046	14.146	13.332

To find the present value of a given amount to be received at the end of each year, during any number of years not exceeding Forty, at any of the rates of compound discount expressed in the above Table:

Multiply the given sum to be received at the end of each year by the present value of one dollar per annum, at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

# AMERICAN TABLE OF MORTALITY,

With Death-Rate per 1,000, and "Expectation of Life."

AGE.	Number Living.	Deaths Each Year.	Death-Rate Per 1,000	Expectation of Life.	AGE.	Number Living.	Deaths Each Year.	Death-Rate Per 1,000	Expectation of Life.
10	100,000	749	7.49	48.72	53	66,797	1,091	16.33	18.79
11	99,251	746	7.52	48.08	54	65,706	1,143	17.40	18.09
12	98,505	743	7.54	47.45	55	64,563	1,199	18.57	17.40
13	97,762	740	7.57	46.80	56	63,384	1,260	19.88	16.72
14	97,022	737	7.60	46.16	57	62,104	1,325	21.33	16.05
15	96,285	735	7.63	45.50	58	60,779	1,394	22.94	15.39
16	95,550	732	7.66	44.85	59	59,385	1,468	24.72	14.74
17	94,818	729	7.69	44.19	60	57,917	1,546	26.69	14.10
18	94,089	727	7.73	43.53	61	56,371	1,628	28.88	13.47
19	93,362	725	7.76	42.87	62	54,743	1,713	31.29	12.86
20	92,637	723	7.80	42.20	63	53,030	1,800	33.94	12.26
21	91,914	722	7.85	41.53	64	51,230	1,889	36.87	11.67
22	91,192	721	7.91	40.85	65	49,341	1,980	40.13	11.10
23	90,471	720	7.96	40.17	66	47,361	2,070	43.71	10.54
24	89,751	719	8.01	39.49	67	45,291	2,158	47.65	10.00
25	89,032	718	8.06	38.81	68	43,133	2,243	52.00	9.47
26	88,314	718	8.13	38.12	69	40,890	2,321	56.76	8.97
27	87,596	718	8.20	37.43	70	38,569	2,391	61.99	8.48
28	86,878	718	8.26	36.73	71	36,178	2,448	67.66	8.00
29	86,160	719	8.34	36.03	72	33,730	2,487	73.73	7.55
30	85,441	720	8.43	35.33	73	31,243	2,505	80.18	7.11
31	84,721	721	8.51	34.63	74	28,738	2,501	87.03	6.68
32	84,000	723	8.61	33.93	75	26,237	2,476	94.37	6.27
33	83,277	726	8.72	33.21	76	23,761	2,431	102.31	5.88
34	82,551	729	8.83	32.50	77	21,330	2,369	111.06	5.49
35	81,822	732	8.95	31.78	78	18,961	2,291	120.83	5.11
36	81,090	737	9.09	31.07	79	16,670	2,196	131.73	4.74
37	80,353	742	9.23	30.35	80	14,474	2,091	144.47	4.39
38	79,611	749	9.41	29.62	81	12,383	1,964	158.60	4.05
39	78,862	756	9.59	28.90	82	10,419	1,816	174.30	3.71
40	78,106	765	9.79	28.18	83	8,603	1,648	191.56	3.39
41	77,341	774	10.01	27.45	84	6,955	1,470	211.36	3.08
42	76,567	785	10.25	26.72	85	5,485	1,292	235.55	2.77
43	75,782	797	10.52	26.00	86	4,193	1,114	265.68	2.47
44	74,985	812	10.83	25.27	87	3,079	933	303.02	2.18
45	74,173	828	11.16	24.54	88	2,146	744	346.69	1.91
46	73,345	848	11.56	23.81	89	1,402	555	395.86	1.66
47	72,497	870	12.00	23.08	90	847	385	454.54	1.42
48	71,627	896	12.51	22.36	91	462	246	532.47	1.19
49	70,731	927	13.11	21.63	92	216	137	634.26	.96
50	69,804	962	13.78	20.91	93	79	58	734.18	.80
51	68,842	1,001	14.54	20.20	94	21	18	857.14	.64
52	67,841	1,044	15.39	19.49	95	3	3	1000.00	.50

The "Expectation of Life" is the average number of years which a large number of persons of any given age have yet to live; that is, the sum of the years which all will live divided by the number of persons.



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WITH

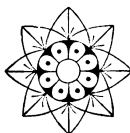
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UNIV. OF MICHIGAN,

JAN 30 1912

NOTICE TO AGENTS.

The agents of the Company are authorized to use, for 1897, the figures contained in this book ; the results realized on policies maturing in 1897 being in no case less than those on corresponding policies settled in 1896.

R. W. WEEKS,

*Actuary.*

