

THE STANDARD LIFE ASSURANCE COMPANY,

WITH WHICH IS NOW UNITED

THE COLONIAL LIFE ASSURANCE COMPANY.

GOVERNOR—His Grace the Duke of Buccleuch and Queensberry.

DEPUTY-GOVERNORS—The Right Hon. the Earl of Dalkeith; The Right Hon. the Earl of Stair, K.T.

HEAD OFFICE: EDINBURGH, 3 & 5 GEORGE STREET.

Manager—W. T. Thomson.

Colonial and Foreign Secretary—D. Cluie Gregor.

LONDON—32 KING WILLIAM STREET, AND 3 PALL MALL EAST.

CANADA—HEAD OFFICE, MONTREAL, 47 GREAT ST. JAMES STREET.

Board of Directors.

Benjamin H. Lemoine, Esq., Cashier of "La Banque du Peuple."	Andrew Robertson, Esquire, Advocate.	Honoré Côté, Esq., Cashier, La Banque Jacques Cartier	George Stephen, Esq., Mer- chant.
--	---	--	--------------------------------------

Medical Adviser.
George W. Campbell, M.D.

Manager.
William Miller Ramsay.

Inspector of Agencies.
Richard Bull.

Agents in the Principal Towns of Canada.

NEW BRUNSWICK—HEAD OFFICE, ST. JOHN.

The Hon. John Robertson, Merchant.	Charles Ward, Esq., Merchant	William H. Street, Esquire, Merchant.	John Duncan, Esq., Mer- chant.
---------------------------------------	------------------------------	--	-----------------------------------

Medical Adviser.—William Bayard, M.D.

Agents in the Principal Towns of New Brunswick.

Agent.—Duncan Robertson.

NOVA SCOTIA—HEAD OFFICE, HALIFAX.

The Hon. M. B. Almon, Banker.	Charles Twining, Esq., Bar- rister.	The Hon. Alex. Keith, Mer- chant.	J. J. Sawyer, Esq., High Sheriff of Halifax
----------------------------------	--	--------------------------------------	--

Medical Adviser.—Dr. Daniel McNeil Parker.

Agents in the Principal Towns of Nova Scotia.

Agent.—Matthew H. Richey.

NEWFOUNDLAND—HEAD OFFICE, ST. JOHN'S.

Lawrence O'Brien, Esq., Merchant.	Augustus W. Harvey, Esq., Merchant.	Wm. Henry Mare, Esq.
-----------------------------------	-------------------------------------	----------------------

Medical Adviser.—Henry Hunt Stabb, M.D.

Agent.—Frederick J. Wyatt.

WEST INDIES.—AGENCIES.

Demerara W. H. Campbell.	Barbadoes George Winter.	St. Kitt's J. K. Watley.	Grenada T. Bell, Market Sq.
Jamaica H. J. Kemble.	Antigua David Browne.	St. Thomas H. Morrison & Co	Jas. Hy. Keens.
Trinidad John Cumming.	St. Vincent Alex. Dalrymple	Dominica James Garraway.	Berbice Chs. Sherlock.

Agencies in the East Indies, the Cape, Australia, and every part of the world.

THIS COMPANY was established in 1826, and is one of the largest and most successful of the Life Assurance Institutions of Great Britain. Its Income exceeds £850,000 per annum; and its Accumulated and Invested Funds amount to upwards of Three and a half Millions Sterling. Its profits have been very large, and Persons assured have derived very valuable benefits from their connection with the Company. The STANDARD has also acquired a marked character for liberal management, being the first institution which relieved Policies of Assurance from restrictive and unnecessary conditions, and gave such contracts increased value and stability in other ways.

In 1846 the Directors of the STANDARD LIFE ASSURANCE COMPANY, being impressed with the conviction that Life Assurance in India and the Colonies might be safely undertaken at rates commensurate with the risk, turned their attention to the extension of their business to these quarters; and after long and careful inquiry, resolved to establish a new Company, having for its particular object Colonial and Foreign Business.

The COLONIAL LIFE ASSURANCE COMPANY was then established, and for twenty years maintained a large business in India and the Colonies, conferring important benefits on many persons whose families would have been left in poverty and distress had they not had the advantage of Life Assurance brought home to them. Its progress was most satisfactory in every respect. It realized large Profits, in which the Policyholders participated, and it secured a large and influential connection.

In 1866 the Directors of the STANDARD LIFE ASSURANCE COMPANY and the Directors of the COLONIAL COMPANY considered it would be for the interest of all connected with these Companies—seeing that the Direction and the Management were composed very nearly of the same persons—to form an amalgamation between them; and the junction was completed on the 19th March, 1866.

The joint institution will henceforth be carried on under the title of

The Standard Life Assurance Company.

In the course of its career the COLONIAL LIFE ASSURANCE COMPANY introduced new and important features into Life Assurance practice, by publishing rates calculated for Foreign residence, and by establishing Agencies abroad, thus affording increased facilities to persons whose views or occupations might lead them to travel or reside in other countries. By its means also the benefits of Life Assurance were extended to India, and to the Colonies of Great Britain generally, on such beneficial terms, and under such liberal conditions as improved knowledge and the circumstances of the times authorized and required.

The STANDARD LIFE ASSURANCE COMPANY will carry out its Colonial and Foreign Business under the same liberal conditions which characterized the COLONIAL COMPANY, with the same staff of officers and Agents; and the Directors of the Company will make it their study to maintain for the united Company the high and honorable name which has hitherto characterized both Institutions under their separate management.

THE RATES OF THE COMPANY,

which have been calculated on data derived from the most authentic sources, will be found moderate, and, looking to the facilities and advantages afforded, they are undoubtedly more advantageous and less expensive than those of any other Office transacting the same class of business.

DIVISION OF PROFITS.

The first Division of the COLONIAL COMPANY'S Profits took place at 25th May, 1854, the second at 25th May, 1859, and the third at 25th May, 1864, when large additions were made to all Policies effected in the Participation Scheme of the Company. An additional Bonus was also added to Policies at 15th November, 1865, so as to alter the future periods of Division of Profits to correspond with those of the STANDARD COMPANY.

GENERAL REGULATIONS AND CONDITIONS.

These have been framed with much care, with the view of making the Company's Policies available securities of the most perfect kind, and of allowing as much freedom to the Policyholder as may safely be granted. The Directors invite particular attention to the following:—

- Claims paid at home or abroad.
- Policies with Profits purchased at any time after payment of one year's Premium, and Policies without Profits for the whole term of life, after three years' Premiums have been paid.
- Age and Interest admitted on the Company's Policies in all cases where proof is given satisfactory to the Directors.
- Thirty days of grace allowed for payment of Premiums; and in the event of death taking place during the currency of those days, before payment of the Premium, the Policy will be as valid and effectual as if it had been paid.
- Assurances forfeited may be revived within thirteen months from the date at which the Premium became due, under certain conditions.