

In the case of Policies of five years' duration, upon which no debt exists, payment of Premium, with a fine, may be made at any time within one year after the days of grace expire; and should the assured die during that period, the claim is binding on the Company, under deduction of Premium unpaid and fine.

No Policy of five years' duration shall be liable to any ground of challenge whatever, connected with the original documents on which the Assurance was granted, but the sum assured shall, subject to the payment of premiums, and extra premiums, if any, be payable in terms of the Policy, after proof of death to the satisfaction of the Directors.

Medical Fees paid by the Company.

Volunteers.—Persons assured are permitted, without payment of Extra Premium, to join Militia, Yeomanry, or Volunteer Corps, and to perform any military duties required of them in peace or war, in defence of their country.

Loans advanced on Mortgage of Policies, to the extent of the office value.

Naval and Military Men can effect Assurances at an equal annual rate of Premium covering the risk of any Service or of any Climate, and not varying with particular Service or Climate, as in ordinary cases. These rates are fixed according to the circumstances of each case.

Mercantile Marine.—Risks of this nature generally undertaken at moderate rates.

Unconditional Assurance.—NO RESTRICTION AS TO RESIDENCE.—The Directors of the STANDARD LIFE ASSURANCE COMPANY, being satisfied that it is unnecessary, in the case of Policies opened in the Dominion, to place a restriction on the residence of persons assured who are settled in life, and have no intention of proceeding to an unhealthy climate, are prepared to issue Policies without the usual Conditions as to residence in such cases.

Claims settled in Montreal or at any of the Agencies in the Dominion—giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

TABLES OF RATES.

Persons desirous of proceeding to any part of the world, not included in the Terms and Conditions as to Residence and Voyages under Class A, must apply specially to the Company, and receive the necessary License, paying such extra Premium as may be required. Reference is made to the large Prospectus for further information regarding the Company's rates for other Climates.

CLASS A.

HALF-CREDIT SYSTEM.

Half of the rates will be accepted during the first 7 years—interest charged on the unpaid half at the rate of 5 per cent. per annum. The debt thus incurred may remain unliquidated, or be paid off at any time, at the option of the Assured. Under this system the Premiums and Interest are payable yearly.

RATES for an Assurance of £100 Sterling or \$486.67, payable whenever Death may happen. Premiums payable half-yearly or quarterly.

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
13	\$7 09	\$8 28	38	\$13 76	\$15 00
16	7 77	8 48	39	14 19	15 47
17	7 95	8 68	40	14 60	15 94
18	8 13	8 89	41	15 09	16 46
19	8 34	9 11	42	15 57	16 99
20	8 54	9 33	43	16 08	17 54
21	8 76	9 57	44	16 65	18 15
22	8 96	9 79	45	17 21	18 80
23	9 19	10 01	46	17 82	19 44
24	9 43	10 23	47	18 49	20 20
25	9 65	10 52	48	19 18	20 93
26	9 91	10 80	49	19 96	21 76
27	10 17	11 09	50	20 75	22 63
28	10 44	11 39	51	21 62	23 58
29	10 70	11 68	52	22 55	24 59
30	10 99	12 00	53	23 55	25 68
31	11 23	12 30	54	24 67	26 90
32	11 50	12 65	55	25 87	28 23
33	11 92	13 01	56	27 13	29 60
34	12 28	13 33	57	28 42	31 00
35	12 61	13 76	58	29 81	32 50
36	12 99	14 17	59	31 27	34 11
37	13 30	14 58	60	32 83	35 79

REDUCED RATES.

TABLE of Rates on a reduced system for first Seven Years, for an Assurance of £100 Sterling, or \$486.67.

Age next Birthday.	Without Profits—Per Annum.		With Profits after first Seven Years—Per Annum.		Age next Birthday.
	First Seven Years	Remainder of Life	First Seven Years	Remainder of Life	
2.	\$5 27	\$10 17	\$5 27	\$11 09	20
21	5 42	10 44	5 42	11 39	21
22	5 60	10 70	5 60	11 68	22
23	5 72	10 99	5 72	12 00	23
24	5 86	11 29	5 86	12 30	24
25	6 02	11 59	6 02	12 65	25
26	6 17	11 92	6 17	13 01	26
27	6 35	12 26	6 35	13 33	27
28	6 47	12 61	6 47	13 76	28
29	6 67	12 99	6 67	14 17	29
30	6 82	13 36	6 82	14 57	30
31	7 00	13 76	7 00	15 00	31
32	7 26	14 69	7 26	15 94	32
33	7 75	15 57	7 75	16 99	33
34	8 15	16 65	8 15	18 15	34
35	8 58	17 62	8 58	19 44	35
36	9 09	19 14	9 02	20 93	36
37	9 47	20 75	9 47	22 63	37
38	9 95	22 55	9 95	24 59	38
39	10 40	24 67	10 40	26 90	39
40	11 17	27 13	11 17	29 60	40
41	12 38	29 81	12 38	32 50	41
42	14 15	32 83	14 15	35 79	42
43	16 65	37 82	16 65	41 12	43

Annual Premiums for Assurance of £100 Sterling, or \$486.67, payable on the attainment of the undermentioned Ages, or at Death, should that event happen previously—Without Profits.

Age.	Payable at Death or Age 65.	Payable at Death or Age 60.	Payable at Death or Age 55.	Payable at Death or Age 50.
20	\$9 53	\$10 50	\$11 92	\$13 99
21	9 81	10 84	12 38	14 60
22	10 11	11 21	12 85	15 25
23	10 44	11 61	13 38	15 96
24	10 76	12 04	13 91	16 71
25	11 15	12 48	14 51	17 54
26	11 51	12 95	15 15	18 45
27	11 92	13 46	15 82	19 42
28	12 34	13 99	16 55	20 49
29	12 77	14 55	17 31	21 66
30	13 20	15 11	18 11	22 88
31	13 64	15 69	18 96	24 23
32	14 11	16 32	19 89	25 73
33	14 62	17 02	20 93	27 43
34	15 19	17 78	22 06	29 36
35	15 79	18 61	23 34	31 55
36	16 42	19 51	24 71	34 07
37	17 11	20 48	25 23	36 99
38	17 84	21 50	26 02	40 39
39	18 63	22 71	26 97	44 39
40	19 49	23 97	28 14	49 19
42	21 31	26 82	37 49	....
44	23 43	30 33	44 63	....
46	26 01	34 86	....	....
48	29 26	40 96	....	....
50	33 56	49 70	....	....

Single Lives.—Whole Term of Life.

SPECIFIED NUMBER OF ANNUAL PAYMENTS. WITH PROFITS. RATES for an Assurance of £100 Sterling, or \$486.67.

Age.	One Payment.	Five Payments.	Ten Payments.	Fifteen Payments.	Twenty Payments.
20	\$189 55	\$41 75	\$23 38	\$17 41	\$14 57
21	192 51	42 42	23 77	17 72	14 84
22	195 53	43 11	24 17	18 03	15 11
23	198 59	43 80	24 55	18 33	15 37
24	201 72	44 51	24 98	18 65	15 63
25	204 87	45 22	25 38	18 98	15 92
26	208 07	45 95	25 81	19 31	16 20
27	211 31	46 68	26 23	19 63	16 48
28	214 62	47 43	26 68	19 98	16 79
29	217 96	48 20	27 12	20 32	17 09
30	221 39	48 99	27 59	20 69	17 39
31	224 86	49 78	28 06	21 05	17 72
32	228 38	50 59	28 53	21 43	18 05
33	231 97	51 40	29 01	21 80	18 37
34	235 63	52 25	29 50	22 14	18 71
35	239 33	53 11	30 01	22 57	19 06
36	243 12	53 97	30 54	22 98	19 42
37	246 98	54 87	31 06	23 40	19 79
38	250 92	56 71	32 14	24 25	20 16
39	254 90	58 62	33 25	25 16	20 59
40	259 03	60 63	34 49	26 11	21 26
41	263 20	62 74	35 77	27 16	22 30
42	267 53	64 95	37 11	28 30	24 43
43	272 03	67 30	38 57	29 62	25 73
44	276 70	69 77	40 21	31 10	27 25
45	281 53	72 53	42 11	32 87	29 07
46	332 03	75 73	44 41	35 01	31 29