

Public (1897) Department.

ORDINARY MS.

G.O., No. 182-3

Dated 25-2-97.

[Despatch Abstract.]

Volunteers. Informing the Govt of India of the views of the several Life Insurance Companies on the question whether the ordinary civil rates of the policies of — will be affected by the contingency imposed on them ~~of~~ under Act X of 18, of being called out for Military service on an emergency.

BACK PAPERS.

G.O.	No.	Department.	Date.	G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.	G.O.	No.	Department.	Date.
C	802	Pub	1897				

For and despatch
Letter & these are in
the file to arrange
the current.

6/11
28/11/17.

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Public (1896) Department. *Society*
1896

CURRENT No. *4*

Order

From Messrs. Arbutnot and
Secretaries and Treasurers,
Madras Equitable Assurance
Society

No. *12*

Dated *1*
Received *2* } *11-26.*
Registered *3*
Enclosures —
Spare copies —

SUBJECT.

Replying to G.O. 1150/26-2 re
regarding the insurance of
volunteers.

Ly. S.

the
Secretary
to the

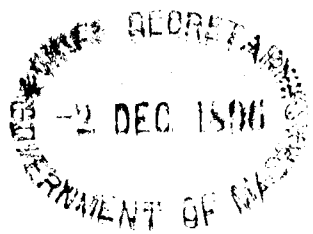
BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.

ARBUTHNOT & CO
SECRETARIES & TREASURERS



Madras Equitable Assurance Society

Madras, 1st December 1896

To
The Ag. Chief Secretary
to the Government of Madras,
Public Department.
Madras.

Sir,

We have the honor to acknowledge receipt from you of a true extract of Government Order, No 1150, dated 26th October last, to the effect that, under a recent enactment, Indian Volunteers may be called out for active military service, and inviting Life Offices to inform His Excellency the Governor in Council, whether they are prepared to accept, without further premium, the risk entailed on the lives of those Volunteers who are already insured or may hereafter insure at the ordinary civil rates.

In reply, we have the honor to state that the Directors of this Society,

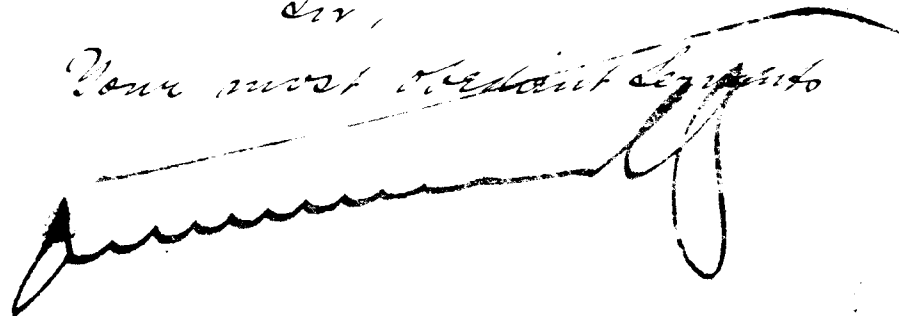
Public (1894) Department.

CURRENT No.

In view of the remote contingency of
members being called into active military
service, have decided to waive any extra
charge in the case of those insured at
the ordinary civil rate being called into
active service.

We have the honor to be,
Sir,

Your most obedient servant



Secretary & Treasurer.

Order

From the Chief Agents,
The Standard Life
Assurance Company

No.

Dated 13-11-96
Received 14
Registered 14 { 11-96
Enclosures —
Spare copies —

SUBJECT.

Stating that they have
referred the subject of the
~~acceptance~~ ^{acceptance} of risks on
the lives of volunteers
under ordinary civil
rates to the Secy. of the
Company at Bombay
whose reply will be
communicated in due

BACK PAPERS.

G.O.	No.	Department.	Date.

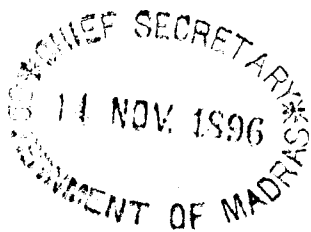
FURTHER PAPERS.

G.O.	No.	Department.	Date.

The Standard Life Assurance Company's Office.

Madras 13th. November., 1896. *189*

To
The Chief Secretary,
Government of Madras,
Public Department,
M a d r a s.



Sir,

We have the honor to acknowledge receipt of a copy of Government order No 1150 dated 26th. ~~November~~ ^{October} 1896 on the subject of the acceptance of risks on the lives of volunteers under the ordinary Civil rates and to inform you that we are referring the matter to the Secretary of this Company at Bombay whose reply will be communicated to you in due course.

We have the honor to be,

Sir,

Your most obedient Servants.

Wm. T. C.

Chief Agents.

*Company" at Bombay to the
Collector of Bombay on the
subject of insurance and ~~and~~
~~volunteers~~ volunteers.*

Public (1896) Department.

CURRENT No.

From Messrs. Binny and Co.,
Chief agents, the Standard
Life & Assurance Company.

CV
Order

o.m. no 2452

25-11-96

*A further communi-
-cation will be awaited.*

No.

3013
21/11/96

A. J. H.
21/11/96

Dated	18	} 11-96
Received	19	
Registered	19	
Enclosures	— one	
Spare copies		

Messrs Binny

SUBJECT.

Forwarding copy of letter ad-
dressed by the Secy. of the
Company at Bombay to the
Collector of Bombay on the
subject of insurance and ~~and~~
~~volunteers~~ *volunteers*.

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.

BINNY & Co
MADRAS.

2.

From 20th October.

J. Pollen Esqr,
Collector of Customs,
Bombay.

Dear Sir,

I am in receipt of your letter of No L.R. dated 13th 2234 regard to the effect of the enforcement of the Indian Volunteer 1860 and 1896 upon persons assured with this Company.

In reply I am of opinion that the acts referred to would not be prejudicial towards Volunteers than to any other class of assured might be assured at Civil rates. For your information I have the to forward a copy of our Indian Prospectus on pages 16 and 17 of will be found the general regulations for Military Service and

From these you will observe that each officer is protected the risk of War for six months after he has been ordered on active duty though he may have been holding a Civil appointment and at rates previously.

The same general rule would apply to Civilians called out on active duty and it would rest with the Directors to say whether the circumstances of the case demanded any extra premium for war risk or not.

In the event of a person being killed while on such active duty the utmost that would happen would be that at settlement of the extra premium found necessary would be deducted from the amount under the Policy. In some cases as with Military men in Civil service who revert suddenly to Military duty it might only be necessary to

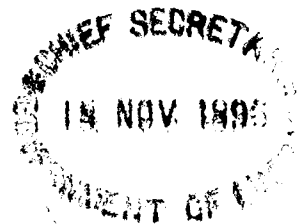
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Public (180) Ne at.

The Standard Life Assurance Company's Office

Madras 18th November, 1896.

The Chief Secretary,
Government of Madras,
Public Department,
Madras.



Sir,

Volunteers.

Adverting to ours of the 13th instant our Secretary at Bombay to say that a similar enquiry was made to him by the Collector of and sends us a copy of his reply on the subject which we pass on for information. The Secretary adds that he will consult our Head at Home in this matter in case they consider any alteration of our necessary. We hand you herewith a copy of this Company's Indian Prospect referred to in the reply to the Collector of Bombay.

We have the honor to be,

Sir,

Your most obedient Servants.

Wm. T. B.

Chief Agents.

W. T. B.

head offices. the respective

Public (1896) Department.

CURRENT No.

From the Chief Agents,
Life Assurance

Order

No.

Dated

Received

Registered

Enclosures

Spare copies

SUBJECT.

Replying to memo of
24-11-96 re the insurance
volunteers.

head offices, the respective

BACK PAPERS. 0

G.O.	No.	Department.	Date.
	E. No. 3829 + 3886 of 1896		

FURTHER PAPERS.

G.O.	No.	Department.	Date.

The Standard Life Assurance Company's Office.

Madras 1st. December., 1896. 189

The Chief Secretary.

Government of Madras,

Public Department,

Madras.



Sir,

Volunteers.

Referring to your Memorandum No.2452 dated 24th.Ultimo we now learn from our Secretary at Bombay that the Directors at home have resolved to add to the clause in our Indian Policies which at present stands as follows:-

"Persons assured paying Civil rates coming within the range of war-like operations must immediately intimate the same to the Directors and make payment of such extra premium as may be required".

the words

"but they are permitted to join Volunteer Corps and in such capacity to perform any Military duty required of them in peace or war within the limits of British India".

The new clause will be embodied in all our new forms of Policies and will also be applicable to all existing Policies in India on the lives of

ilians.

We

Public (1896) Department.

CURRENT No. 37

Order

From Messrs Leighton & Co.
 Agents, London &
 Lancashire Life
 Co., Madras

No.

Dated	18	} 11-96
Received	14	
Registered	14	
Enclosures	—	
Spare copies	—	

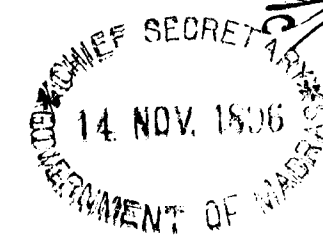
SUBJECT.

Stating that the
 volunteers are allowed
 the privilege of membe
 ship in the Compan
 on precisely the same
 terms and conditions
 as apply to ordinary
 civilians.

G.O.	No.	Department.	O Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.



Madras 13th Decr.

From Messrs Leighton & Co
Agents, London &
Lancashire Life Ins^{ce} Co
Madras.

To The Chief Secretary
to Government,
Madras.

Sir,
In reply to the question asked
in G. O. No. 1150 Public, dated 26th
October 1896, we are authorized to
inform you that the company has
decided, in spite of the new provision
of the Indian Volunteers Act, to continue
the Volunteers the privilege of member-
ship in the company, on precisely the
same terms and conditions as apply to
ordinary civilians.

We have the honour to be,
Sir,
Your most obedient servants

Leighton & Co

LONDON & LANCASHIRE
LIFE ASSURANCE COMPANY

Public (1896) Department.

CURRENT No. 38

Order

From Messrs. Mc. Kowell & Co.
Chief Agents, Oriental
Life Assoc Co.

No.

Dated 18
Received 19
Registered 26 } 11-96
Enclosures -
Spare copies -

SUBJECT.

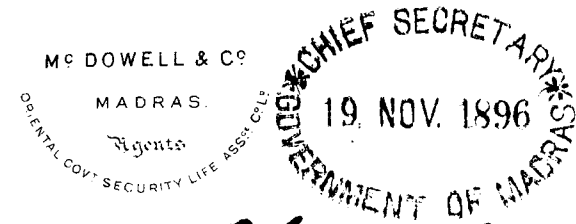
Stating that the Oriental
Life Assoc Co. does ^{not} charge
volunteers in this country
any extra premium

y. d.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.



Madras 18th Nov. 1896

The Chief Secretary
to Government
Public Department
Madras

Sir,

We have the honor to acknowledge receipt of your letter No. 1150. dated 26th ult. and in reply beg to inform you that the Oriental Life Ass. Coy. does not charge Volunteers in this country any extra premium. It has always and them at ordinary civil rates.

His Excellency the Governor in Council may therefore be informed that in view of the slight probability of Indian Volunteers being called out for military service, the Company would be prepared to accept the risk entailed as covered by an Ordinary Civil rate. honor to be We have the honor to be your most obedt. Servant.

Public (1896) Department.

CURRENT No. 11-26

From Messrs. Best & Co.

Order

No.

Dated	19	} 11-26
Received	20	
Registered	20	
Enclosures	—	
Spare copies	—	

SUBJECT.

Stating that the insurance companies they represent have made no ruling on the chances of volunteers being called out for active services and that the matter has been referred to the respective head offices.

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.

[Pub.]
29
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Public (1896) Department.

Best & Co



Madras 19th November 1896.

The Acting Chief Secretary
to the Government of Madras
Madras.

Sir,

We have the honor to acknowledge receipt of G.O. No. 1150, 26 October, and in answer thereto, beg to state that the Companies now represented have made no ruling on the chance of Volunteers being called out for active service, and the matter has been referred home to the respective Head Offices—

We have the honor to be

Sir,
Your Obedt. Servants
Best & Co

ordinary premium

Public (1896) Department.

CURRENT No. 426.

Order

From

Rep^y West & C.
Agents
Universal Life Assurance
Society
No.

Dated 18 }
Received 19 } Dec 16.
Registered 21 }

Enclosures

Spare copies

SUBJECT.

Submitting the action taken
by the Soc^y with regard
to the proposed acceptance
of Indian Civilian in
volunteer corps at the
Ordinary civil rates of

By S.
Agent of Life Assurance Society,
- (Post)
to the Secy of the
Dept. of the Interior.

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.

BEST & Co.

Universal Life Assurance Society.

Madras 18 December 1896
 19 DEC 1896
 GOVERNMENT OF MADRAS

The Acting Chief Secretary
 to the Government of Madras
 Madras.

Sir,

Referring to our letter of the 17th inst.,
 acknowledging receipt of G.O. No. 1100 dated 25 October
 1896, regarding the acceptance of Indian Civilians in
 Volunteer Corps at the ordinary Civil Rates of Premium,
 we have the honor to inform you that the Board Office
 of this Society writes as follows:-

"The Indian Committee have considered
 the subject of Licenses to be given to the Assured in
 India for Civilians in Volunteer Corps called out
 by the Governor General in Council for actual
 Military Service under the Indian Volunteer Act
 of 1869 as amended by Act II of 1896, being
 allowed to do so without extra premium, and
 recommended to the Board that this License may
 be granted without extra Premium whether a state
 of war with a foreign Power be, or be not the
 case at the time such year License only to apply

to Policies previously effected -

We have the honor to be
Sir,

Your Obedt. Servants -

Best & Co
Chief Agents

7.

insurance of volunteer
has been referred to their
head office in Edinburgh.

Y. S. (not final.)

Public (1896) Department.

CURRENT No.

Order

From the Agents, North
British and Mercantile
Insurance Company.

No.

Dated	23	} 11-96
Received	24	
Registered	25-	
Enclosures	-	
Spare copies	-	

SUBJECT.

Reporting that the matter
re the insurance of volunteers
has been referred to their
head office in Edinburgh.

Y. S. (not final)

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

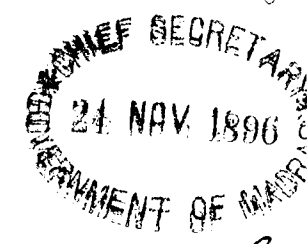
G.O.	No.	Department.	Date.



North British and Mercantile Insurance Company.

Madras AGENCY.

20th November 1896



The Actg. Chief Secretary,
to the Government of Madras
Public Department

Sir,

We have the honor to acknowledge
the receipt of your G.O. No. 1150, dated 20th October 1896.
The matter has been referred to
our Head Office in Edinburgh for the decision of the
Directors, and we shall have much pleasure in
communicating the result to you in due course.

We have the honor to be

Sir

Your Obedient Servants

W. Brown & Co.

Agents

Life Agents

Public (189 6) Department.

CURRENT No.

Order

From the Agents, North
British and Mercantile
Insurance Company

No.

Dated 7
Received 8
Registered 8 } 12 - 96
Enclosures —
Spare copies —

SUBJECT,

Replying to G. O. 1150, Public,
dated 26-10-96 re the
insurance of volunteers.

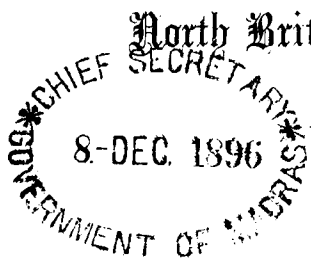
By
Company —
A for Director and
for the company

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.



North British and Mercantile Insurance Company.

Madras AGENCY.

7th December 1896

The Acting Chief Secretary
to the Government of Madras
Public Department
Fort St. George

Sir,

With reference to your G.O. No. 1150, dated
26th October 1896, we are authorized to inform you
that the North British & Mercantile Insurance Company
will grant to those Volunteers insured with this Company
who may be called out for military service a free
licence within the limits of British India.

We have the honor to be,

Sir,

Yours Obedient Servants.

M. Walner
R. Walner

Life Agents

Public (1896) Department.

CURRENT No.

From Messrs. Dymes & Co.,
Madras.

~~Order~~
Memo No. 3427/10 Dely 1897

No.

With reference to their
letter of 23rd November last
regarding the life insurance
of Volunteers, Messrs Dymes
and Company are requested
to be so good as to state when
the further communication
therein promised may
be expected.

Dated	23	} 11-96.
Received	24	
Registered	25	
Enclosures	—	
Spare copies	—	

SUBJECT.

Stating that the com-
panies represented to by them
do not make any extra
charge for the insurance of
volunteers, at present, and
that the matter has been
referred to the Directors in
England.

J.D.B. - f
for C.S.
9/12/97

Messrs Dymes & Co.

Y. D. (with initials)

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.



Madras 23rd November 1896.

From.

Messrs. Dymes & Co..

Madras.

To.

The Chief Secretary.

Government of Madras

MADRAS.

Sir.

3. Order No:1150 - Public dated 28th October 96.

Adverting to the above order, we have the honor to inform you that the Companies represented by us do not make any extra charge for the insurance of Volunteers, *at present.*

In view however of the remote possibility of Volunteers being called out for actual military service under the amended Indian Volunteers Act No: X of 1896 - we have communicated with Directors in England and will in due course inform you whether it is their intention to levy an extra charge for the same should the contingency arise.

We have the honor to be

Sir.

Your Obedient Servants.

[Signature]

Agents.

Royal Insurance Co.

Imperial Life Insurance Co..

Public (1897) Department.

CURRENT No.

From Messrs Dymally and Co.
Madras.

Order

No.

Dated 12th }
Received 12th } February 97.
Registered 13th }

Enclosures

Spare copies

SUBJECT.

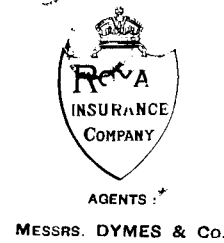
Informing that the
"Royal" will charge no
extra premium for the
insurance of the lives of
Volunteers.

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.



Royal Insurance Company.

Madras, 12th February 1897.

From,

Messrs. Dymes & Co.,

Madras.

To,

The Chief Secretary to Government,

MADRAS.



Sir,

We have the honor to acknowledge receipt of your letter No:342 of the 10th Instant, and in reply beg to inform you that the "Royal" will charge no extra premium for the insurance of the lives of Volunteers.

[Handwritten signature]

We have the honor to be

Sir,

Your Obedient Servants.

[Handwritten signature]

Agents.

Public (1897) Department.

CURRENT No.

A. S. Threlkeld
Order
22/2/97

From Messrs. Dymally & Co.,
Madras.

This is a reply from
and the agent's
of the Imperial Life
Insurance Co.: and
what it says has
already been en-
closed in the draft
letter to India. The

No.

Dated 19th

Received 20th

Registered 20th

Enclosures

Spare copies

February 9th

Current can be added
to the file when
it returns from Circ.

SUBJECT.

Informing that the Company
is prepared to accept the
lives of all volunteers at
the ordinary rate of rate
premium as Civil risks are
to forego the payment of
any extra premium when
called out on active
service so long as they are
not required to go beyond
the limits of British India.

C.D.
22/2/97
yes
M.
22/2/97

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.

CURRENT NO. 741

Madras 19th February 1897.

From,

Messrs. Dymes & Co.,

Agents,

Imperial Life Insurance Co.,

Madras.



To,

The Chief Secretary to Govt:

MADRAS.

Sir,

Adverting to G. Order No: 1150 dated 26th October 1896, we have the honor to inform you that the Company is prepared to accept the lives of all Volunteers at the ordinary rate of Indian premium as Civil risks, and to forego the payment of any extra premium even when called out on active service, so long as they are not required to go beyond the limits of British India. If a Volunteer chooses to engage in any duty beyond that which he is called upon to undertake by the Government as a member of his Corps i.e. if he Volunteers for some special service we should then feel at liberty to charge whatever extra premium the Directors think proper to meet the risk.

We have the honor to be

Sir,

Your Obedient Servants.

[Signature]

Agents.

[Signature]

THE STANDARD

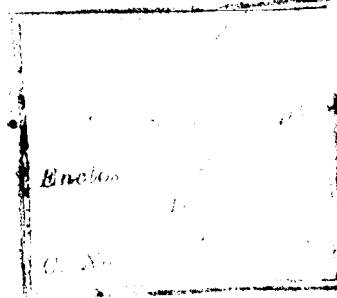
LIFE 18 NOV. 1896
ASSURANCE COMPANY



Established
1825

INDIAN
BRANCHES

HEAD OFFICE:—EDINBURGH, SCOTLAND.



THE STANDARD

LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

Constituted by Special Acts of Parliament.

THE STANDARD LIFE ASSURANCE COMPANY

ESTABLISHED IN EDINBURGH 1825.

ESTABLISHED IN INDIA 1846.

Funds, ...	£8,000,000
Annual Revenue, ...	£1,000,000
Bonus Additions, ...	£5,500,000
Claims Paid, ...	£16,500,000

THE STANDARD LIFE ASSURANCE COMPANY.

Governor.

HIS GRACE THE DUKE OF BUCCLEUCH AND
QUEENSBERRY, K.T.

Deputy-Governors.

THE RIGHT HON. THE EARL OF STAIR, K.T.
THE RIGHT HON. THE EARL OF HOPETOUN, G.C.M.G.

EDINBURGH, 3 GEORGE STREET (Head Office).

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INDIA.

CALCUTTA.

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Solicitors.

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Agents.

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EASTERN ESTABLISHMENT—Continued.

CEYLON.

COLOMBO.

Board of Directors.

W. R. KYNSEY, Esq., M.D. PERCY BOIS, Esq., of Messrs Bois Brothers & Co.
FREDERICK JOHN DE SARAM, Esq., Justice of Peace and Proctor of the Supreme Court.

Medical Officer.

Dr VANDERSTRAATEN.

Agents and Secretaries to the Board.

BOIS BROTHERS & Co.

Solicitors.—F. J. & R. F. DE SARAM.

Agents at Kandy ALEX. PHILIP & Co.

STRAITS SETTLEMENTS.

Penang Agents, SANDILANDS, BUTTERY, & Co.
Singapore Do., THE BORNEO Co., Limited.

CHINA AND JAPAN.

SHANGHAI.

Board of Directors.

AUGUSTUS WHITE, Esq. F. H. BELL, Esq.
JAS. L. SCOTT, Esq., of Messrs Turnbull, Howie & Co.

Medical Officer.—NEIL MACLEOD, Esq., M.D. Edin.

Agent and Secretary to the Board, and Chief Agent for China and Japan—W. T. PHIPPS.

Agencies in China and Japan in correspondence with the Shanghai Office.

Amoy	Messrs BROWN & Co.
Canton	Messrs ROWE & Co.
Chefoo	Messrs CORNABE & Co.
Foochow	Messrs PHIPPS, PHIPPS, & Co.
Hankow	Messrs GREAVES & Co.
Hongkong	Messrs DODWELL, CARLILL, & Co.
Kobe	Messrs BROWNE & Co.
Nagasaki	CHINA AND JAPAN TRADING Co., Ltd.
Newchwang	Messrs BANDINEL & Co.
Ningpo	Messrs KULTZAU & Co.
Peking	Dr DUDGEON, Medical Officer.
Swatow	Messrs BRADLEY & Co.
Tientsin	Messrs WILSON & Co.
Yokohama	Messrs FRASER, FARLEY, & Co.

EASTERN ESTABLISHMENT--Continued.

MAURITIUS.

PORT LOUIS.

A. J. DE CHAZAL, Esq., Attorney
 111 E. CHATELAIN, Esq.
 Agent and Secretary to the Board
 HAMILTON STRIN.

The Company are also represented at the following
Places:—

Melbourne, Victoria
Sydney, New South Wales
Montreal, Quebec
Quebec, Quebec
Victoria, British Columbia
St. John's, Newfoundland
Halifax, Nova Scotia
Winnipeg, Manitoba
Monte Video, Uruguay
Buenos Ayres, Argentina
Cape Town, South Africa
Natal, South Africa
Transvaal, South Africa
Orange Free State, South Africa

LONDON, England
UNITED INSURANCE CO. OF SYDNEY
W. M. RUSSELL, Manager for **Canada**
ROBERT WARD & Co.
HENRY L. STARR
W. L. HUNTER, Secretary for the
West Indian Branch.
R. FOREST HILL
MOORE & PETER
THOMAS WATSON & Co.
GEORGE BLAIR
W. SADDEN BASS
RICHARD H. HOSKING

THE STANDARD
LIFE ASSURANCE COMPANY.

Established at Edinburgh 1825.

Established in India and the East 1846.

Constituted by Special Acts of Parliament.

ESTABLISHMENT AND SUCCESS.

THE STANDARD LIFE ASSURANCE COMPANY was established at Edinburgh in 1825, and is one of the largest and most successful of the Provident Institutions of the United Kingdom.

CAUSES OF THE SUCCESS.

THE SUCCESS OF THE COMPANY from its commencement has been uninterrupted, a result which may be attributed not only to the wide and influential connections of the Company, combined with a long course of able and careful management in the past, but also in no small measure to the liberality of its dealings, and the constant adoption by the Directors of all improvements and facilities bearing on the contract of Life Assurance.

The Standard Life Assurance Company.

PROGRESS OF THE BUSINESS.

THE NEW ASSURANCES carried through during the last eight quinquennial periods have been as follows:

Years.	Number of Policies.	New Sums Assured.
1850-1855	4,608	£2,492,988
1855-1860	4,672	2,815,455
1860-1865	6,550	3,834,395
1865-1870	9,190	5,713,813
1870-1875	9,318	6,048,364
1875-1880	9,409	6,193,186
1880-1885	11,025	6,714,260
1885-1890	13,481	6,928,895

The results since 1860 have been equally satisfactory.

BUSINESS IN INDIA.

THIS COMPANY HAS BEEN ESTABLISHED and honourably known in India and the East for nearly half a century. Persons assuring with the Standard have thus the advantage of dealing with an office which has stood the test of time, and has a long record of past good service to refer to, while it has come to possess extensive and valuable connections, retaining at the same time its place in the front van of progress, and continuing to adapt itself to all new conditions as they arise.

ADVANTAGES OF ASSURING IN A LARGE BRITISH COMPANY OF OLD REPUTATION.

TO PERSONS RESIDENT in India and the East the STANDARD offers the combined advantages of a Local Office and of a large British Institution firmly established and favourably known in all parts of Her Majesty's Dominions.

The Standard Life Assurance Company.

9

As a *Local Office* it affords all the advantages which are conferred by a Resident Secretary and Agents assisted by Local Boards of Directors, who have authority to accept proposals, collect premiums, settle claims, carry out surrenders of policies, or grant loans thereon, etc., while, as *an old and influential British Company*, it is in the position of possessing immense funds and extended opportunity of investing them throughout the British dominions, as well as that greater experience in conducting business which can only be acquired by a company of old standing having a wide area of operations. *When it is remembered that a life assurance contract may only fall to be fulfilled a quarter or even half a century after being entered into, it will be readily understood how important it is to the Policyholder that the past record as well as the present management of the Company should both be of the highest possible character.*

ANNUAL REVENUE.

THE ANNUAL REVENUE of the Company is yearly increasing, and at the date of the last yearly balance amounted to over **£1,000,000** sterling.

ACCUMULATION AND INVESTMENT OF FUNDS.

FROM THE SURPLUS REVENUE, after meeting all charges upon it, a considerable addition is made year by year to the Accumulated Funds of the Company. **These Funds now amount to over EIGHT MILLIONS STERLING**, being an increase of upwards of 45 per cent. during the last 15 years, and are all invested in approved Securities of the highest class, details of which are published annually.

SCRUTINY AND VERIFICATION OF SECURITIES.

BESIDES THE ANNUAL EXAMINATION by the Auditors, the securities are periodically verified in detail and the state of the Investments reported on every five years, on occasion of the Investigation of the Company's affairs, by a Committee of professional gentlemen appointed to perform that duty. The Report made on occasion of the last Division of Profits in 1890 will be found in the Investigation Report, which may be had on application.

EXPENSES OF MANAGEMENT.

THESE ARE CAREFULLY SUPERVISED by the Board of Directors, and will be found moderate.

QUINQUENNIAL INVESTIGATION AND DIVISION OF PROFITS AMONG THE POLICYHOLDERS.

ONE FEATURE in the STANDARD LIFE ASSURANCE COMPANY, the operation of which has contributed to the great success of the Institution, is the liberal DIVISION OF PROFITS among the Assured, and the Directors request attention to the advantages derived therefrom. The Divisions are made at intervals of five years, and they are preceded by a searching investigation into the affairs of the Company.

The Standard Company has divided Profits on TWELVE occasions, commencing in 1835, ten years after the Establishment of the Company, and on each of these occasions the Policyholders received large benefits from the Profits of the business—Five and a Half Millions Sterling having already been added to Policies from this source.

At the LAST DIVISION of PROFITS in 1890 the large sum of £558,881 was allocated to the Policyholders, representing reversionary Bonus Additions to Assurances amounting to upwards of

£1,042,000.

BONUS ADDITIONS.

Bonus Additions may either remain attached to the Policy, or be surrendered for a present cash payment, or applied in reduction of the annual premiums for a period of years. The rate of Bonus on Endowment Assurance Policies is the same as that on Whole-Term Policies. Bonus Additions do not vest until Policies have been in force for Five Years complete.

Under the **Indian and Colonial Scheme**, each Policyholder participates equally every five years according to the number of Premiums paid since last Division of Profits.

INTERMEDIATE BONUS.

In addition to the Bonus declared on Policies in existence at 15th November 1890, an Intermediate Bonus at the rate of £1 per cent. per annum is added to all With Profit Policies of five years' standing which become Claims by death, or mature, between 15th November 1891 and 15th November 1895, for each full year the Policy has been in force after 15th November 1890, but the claim for such Bonus does not commence before five years from the date of the Policy.

FURTHER DIVISIONS OF PROFITS.

The Thirteenth Division of Profits will be made among Policies in existence at 15th November 1895, and further divisions at intervals of five years thereafter.

VARIOUS METHODS OF ASSURING.

All the usual Tables With and Without Participation in the Profits of the Company are offered to the choice of persons proposing to assure their lives, the principal being—

Policies Payable at Death.

By Premiums payable for the Whole of Life; or
By Premiums payable for a fixed number of years only.

Policies payable in a fixed number of Years, or at Death if that event should happen previously, called Endowment Assurances.

Policies for Short Terms of Years

Pensions or Retirement Annuities specially suited to young lives.

The Company also grants Policies on two or more Lives, Survivorship Policies, and Annuities for the Duration of one or more Lives.

A copy of the ordinary Form of STANDARD Policy will be found on page 22.

RATES OF PREMIUM.

The Directors of the STANDARD have always considered **Security** the first point to be attended to in determining the rates of Premium charged. At the same time the Board have equally been impressed with the desirability and fairness of making the Premiums correspond as nearly as safety will permit with the risk incurred, and, with this object, they have, from time to time, seen their way to reduce the rates of Premium payable for residence in the East.

SECURED PAYMENT POLICIES

are specially suited to members of the Services in the receipt of good incomes, who wish to be free from payment of all Premiums after retirement from India.

In the case of Policies by a fixed number of payments and of Endowment Assurances (see Tables), each payment, after three have been made, SECURES A PROPORTIONATE PART OF THE SUM ORIGINALLY ASSURED in the event of the premiums being discontinued, if written application is made within the days of grace, and provided the amount is not less than £50; or the Policy may be surrendered for cash if preferred.

Thus, if the Policy is for £1000 and the Premiums are to be paid up in ten years, the Assured may cease making further payments after five have been made, and receive, in exchange for his original Policy, a Policy for £500, on which no further ordinary Premiums are payable, or he may take the Surrender Value in cash if preferred, *but THE WHOLE SUM ORIGINALLY ASSURED is payable at death from the commencement so long as the Premiums are regularly met.*

THE SURRENDER VALUE of these Policies is considerably LARGER than in the case of ordinary Whole-term Policies, on which Premiums are payable throughout life.

PARTNERSHIP ASSURANCE

forms a means whereby in the case of two or more partners of a firm, any loss, whether of capital or skill, which is occasioned by

the death of one of them, is made good to the survivor or survivors.

In most instances, probably, a firm is dependent for its stability to some extent on each member of the partnership, either for capital or for skill, or both, and the death of his partner cannot but be a matter of concern to the survivor.

The Death of the Capitalist generally involves a withdrawal of some portion of the firm's resources, besides the loss of his experience and advice in managing its affairs, and may seriously affect the surviving partner, however skilled he may be in the details of the business, or however active in attending to its management.

The Death of the Skilled or Managing Partner may prove equally a loss to the surviving capitalist, who may not be able readily to find another to supply the vacant place with the same efficiency and knowledge.

When the two positions are combined in each individual of the firm the risk is none the less.

The plan of Joint Life or Partnership Assurance (the rates for which will be found on pages 33 and 53) is specially adapted to cover such contingencies.

CURRENCY.

POLICIES ARE GRANTED either in Sterling Currency or in Rupee Currency.

In the case of **Sterling Policies** the sum assured is payable in Sterling money in Great Britain, or in India at the exchange of the day, the premiums being likewise payable in Sterling or in Rupees at the rate of exchange current when the premium falls due.

In the case of **Rupee Policies** the sum assured and premiums are payable in Rupees only.

PRIVILEGES AND CONDITIONS OF ASSURANCE.

CHANGE OF RESIDENCE FROM INDIA TO OTHER PARTS OF THE WORLD.

Persons Assured under the Indian Tables of the Company have permission to reside in any part of the world in time of peace, the charge for residence being in no case higher than the original rate of Premium stipulated for in their Policies.

Persons Assured, resident in India or the East, returning to Europe or other climate considered equally healthy by the Directors, pay the Premium applicable to Europe (Class A), according to the Company's published rates, commencing with the first Premium due after their arrival within such limits has been duly reported, and they receive a return of a proportion of the extra Premium, calculated by days, for the period from the date of departure from India to the date of the next renewal Premium falling due, provided the return is then claimed. This rule, however, does not apply to extra Premiums paid for specific voyages or service.

Persons Assured resident in Europe, who have arranged to pay Premiums at home, should pay the same to the West End Office in London, 3 Pall Mall East, S.W., or to the Head Office of the Company, 3 George Street, Edinburgh.

Persons Assured paying a rate of Premium for residence in Europe or elsewhere, desirous of returning to India, *require to intimate to the Office their intention of doing so*, paying from the date of their arrival in India the original rate of Premium required in terms of their Policy. If desirous of proceeding to any other part of the world instead of returning to India, the terms will be specially arranged.

Persons visiting Europe for temporary residence who may find it convenient to arrange for payment of their Premiums in India at ordinary Indian rates, are permitted to do so, and the usual refund will be granted them on return to India on their intimating to the Branch Secretary there the dates of their departure from and arrival in India.

Persons Assured proceeding from India to England, or *vice versa*, and who desire to pay Premiums at a different Office from where the last Premium was paid, *are particularly requested to give timely notice of the same to the Office at which the last Premium was paid*, in order that the necessary advice may be sent to the Office at which the next Premium is to be paid.

MILITARY SERVICE AND WAR RISK.

Officers in Her Majesty's Service are charged the "Military Rate," the *continuous* payment of which covers the risk of war in any part of the globe.

While holding appointments of a Civil character, they may pay Premiums at Civil rates if desired; but Officers who take this advantage will be liable to pay such additional extra Premium as the Directors may require in the event of their being called upon to resume Military duty or to take part in any warlike operations (which, however, does not

apply to any casual outbreak or civil disturbance which the Military may be called on to quell), or of their entering any country engaged in war. Each Officer in such case is protected against the risk of war for six months after he has been ordered upon active service, provided he communicates with the Company as soon as he is able to do so, and pays such extra Premium as may be required before the expiry of that period. If he fail to make such communication (even although the danger shall have passed), and to pay the necessary extra Premium, the Policy is forfeited; but in the event of death during said period of six months, the Claim will be binding on the Company, under deduction of the extra Premium which would have been required. Persons Assured paying Civil rates coming within the range of warlike operations must immediately intimate the same to the Directors, and make payment of such extra Premium as may be required.

Officers at home on furlough or other leave continue to pay the ordinary Military rate of 10s. per cent. per annum above the Home (Class A) rate, and are thereby free from liability to any War extra in the event of their being called on active service.

EXTRA PREMIUMS.

Europeans born and brought up in India, Native and Eurasian gentlemen, Female lives, and certain others, are usually charged special extras, according to circumstances.

RATES FOR EUROPE AND OTHER TEMPERATE CLIMATES.

These rates are moderate, and the Indian Rates are at once

reducible to the Home (or Class A) Rates on visiting or taking up permanent residence in Europe, North America (to the northward of 35° north latitude), or other temperate climate as defined on page 59, *without medical certificate*. Such Premiums are payable at the West End Office of the Company, 3 Pall Mall East, London, S.W.

All returns of extra premiums must be claimed within one year.

PAYMENT OF PREMIUMS.

Thirty Days of Grace are allowed for the payment of the renewal Premium in all cases, without liability to fine, with the exception of Monthly Premiums, when ten days only are allowed; and in case the person Assured shall die within the said space of thirty days or ten days respectively (termed the "Days of Grace") before the Premium is paid, the Policy, subject to deduction of the said Premium, shall be as valid and effectual as if the Premium had been paid.

Premiums can be paid annually or by half-yearly, quarterly, or (while in India, monthly instalments; but in the event of the death of the person assured in any current year of the Policy while any of the instalments for that year are unpaid, these will be deducted from the Claim at settlement.

REVIVAL OF POLICIES.

I. *Policies of five years' duration (except Short Period and Survivorship Policies)* are not forfeited in consequence of non-payment of the Premium until the expiry of THIRTEEN MONTHS from the regular date when the Premium fell due; but after the expiry of the 'Days of Grace,' the arrears are only received with a fine of five per cent. for four months or any less period, and a further fine of one and

a quarter per cent. for each additional month or part thereof, NO EVIDENCE OF HEALTH BEING REQUIRED. Should the person assured have died within the said period of thirteen months before renewal of the risk, the claim is still binding on the Company, subject to deduction of the Premiums unpaid and fines incurred. On the expiry of such period of thirteen months, the surrender value is held to the credit of those interested in it for five years from the original date of default. If no claim is made and substantiated within the said period of five years, the Policy is entirely forfeited.

II. *All other Policies* on which the ordinary Premiums are not paid within the 'Days of Grace,' may be revived during the lifetime of the assured within five months from the regular date when the Premium fell due, if the Directors are satisfied that non-payment was due to oversight; and if they are thus satisfied, medical evidence of health is not required, but a fine is imposed of five per cent. on the Premium in arrear. If the Directors are not satisfied that the forfeiture of the Policy was through oversight, or if the period of arrear exceed five months, the Policy may still be revived on evidence of health and habits satisfactory to the Directors, provided application be made within thirteen months from the regular date when the Premium fell due; but the Directors impose a revival fine of five per cent. on the Premium in arrear for four months or less, reckoning from the expiry of the 'Days of Grace,' with an additional fine of one and a quarter per cent. per month, or portion of a month, and are the sole judges of the evidence relating to health and habits, and entitled to decide accordingly. In the event of a person Assured dying within the 'Days of Grace,' before payment of the Premium, the Claim is binding on the Company, the arrears being deducted from the Claim at settlement.

PROOF OF AGE.

Proof of Age is required before settlement of a Claim, unless previously furnished, and IT IS STRONGLY RECOMMENDED that a Registrar's certificate of birth or other sufficient evidence be lodged with the Office when the proposal is accepted, or as soon thereafter as convenient, in order that the usual certificate of admission of age may be attached to the Policy.

Age is marked as "admitted" on the Company's Policies in all cases where proof is given satisfactory to the Directors.

POLICIES UNCHALLENGEABLE.

No Policy of two full years' duration is liable to any ground of challenge whatever, connected with the original documents proceeding on which the Assurance was granted, *if age has been "admitted."*

SURRENDER VALUES AND PAID-UP POLICIES.

After three yearly Premiums have been paid, a Surrender Value will be allowed for all ordinary Policies and for Bonus Additions if vested, or in exchange for the Surrender Value a Paid-up Policy without Profits of larger amount may be taken, on which no future Premiums are payable, provided the amount is not less than £50.

In the case of Policies by a fixed number of payments and of Endowment Assurances, where at least three annual payments have been made, each payment will secure a proportionate part of the Sum Assured in the event of the Premiums being discontinued, if written application is made within the Days of Grace (see page 13).

PAYMENT OF CLAIMS.

Claims under all Policies are payable immediately on proof of death and title to the satisfaction of the Directors at the Head Office of the Company.

HAZARDOUS OCCUPATIONS.

Persons engaging in Gold Searching or Mining Operations, or in the Liquor Traffic, in any part of the World, must intimate to the Directors their intention of doing so, and pay an additional Premium should such be required.

GENERAL.

No Expenses are incurred by proposers in obtaining Policies, and all Medical Fees are paid by the Company, except in the case of Short-term Policies of small amount.

Every information which this Prospectus does not contain will be supplied at the Offices of the Company in Calcutta, Bombay, or Madras, or by any of the Agents of the Company throughout India, or at the London West End Office, 3 Pall Mall East, S.W.

SPENCER C. THOMSON, *Manager.*

September 1895.

FORM OF ORDINARY STANDARD POLICY.

Proceeding on the Declaration subscribed by.....
(hereinafter called the Life Assured).....in
 connection with this Policy, which Declaration is dated the.....
 day of.....Eighteen Hundred and.....
and is hereby declared to be the basis of this Assurance, THE
 STANDARD LIFE ASSURANCE COMPANY promise to pay to the.....
at the Office of the said Company in.....
 from which this Policy has been issued, the sum of.....

on the death of the said Life Assured being certified and proved to the
 satisfaction of the Directors at the Head Office of the said Company, and on
 production of proper evidence of title and of this Policy duly discharged,
 subject to the "Privileges and Conditions" * printed on the back of this
 Policy, which "Privileges and Conditions" shall be held to be incorpor-
 ated in and to form part of this Policy; and on the further condition that
 the yearly Premium of.....shall be
 paid to the Company in advance, and the like sum thereafter, at the Office
 of the Company, at.....on the.....day of
in each year during the continuance of this Policy.

Provided always, As it is hereby expressly stipulated and agreed, and
 held to form part of the Contract between the said Company and the said
that the Subscribed Capital Stock and the
 Accumulated Funds of the said Company, at the time when any Claim under
 these presents shall arise, shall alone be liable to meet such Claim, and that
 none of the Partners of the said Company shall be liable therefor to any
 extent or effect whatever, beyond their respective interests in such Subscribed
 Capital and Accumulated Funds of the said Company at the time.

In witness whereof, We, being two of the DIRECTORS of the said
 COMPANY, have hereto set our hands at.....the.....
 day of.....Eighteen Hundred and.....

.....Director.
Secretary.
Director.

* The "Privileges and Conditions" here referred to are those stated on
 pages 15 to 21.

THE STANDARD LIFE ASSURANCE COMPANY.

INDEX TO TABLES.

	STERLING.	RUPEES.
	Page.	Page.
INDIAN RATES—WITH PROFITS.		
WHOLE OF LIFE ASSURANCES, Premiums payable during Life—Civil and Military, ...	25	43
WHOLE OF LIFE ASSURANCES, Premiums payable during a Limited number of Years—Civil, ...	26	44
Do. do. Military, ...	27	45
Do. do. Military, ...	33	53
ASSURANCES ON JOINT LIVES—Civil, ...		
INDIAN RATES—WITHOUT PROFITS.		
WHOLE OF LIFE ASSURANCES, Premiums payable during Life—Civil and Military, ...	25	43
WHOLE OF LIFE ASSURANCES, Premiums payable during a Limited number of Years—Civil, ...	28	46
Do. do. Military, ...	29	47
Do. do. Military, ...	30	48
ENDOWMENT ASSURANCES, payable at 45, 50, 55, and 60—Civil, ...	30	49
Do. do. Military, ...	31	50
ENDOWMENT ASSURANCES, payable in 10, 15, 20, 25, 30, and 35 Years—Civil, ...	31	51
Do. do. Military, ...	32	52
SHORT TERM ASSURANCES—Civil, ...	33	53
ASSURANCES ON JOINT LIVES—Civil, ...	38	54
RETIREMENT ANNUITIES, ...	39	55
Do. (with return of half of Premiums in event of death before specified ages), ...	39	55
HOME RATES—WITH AND WITHOUT PROFITS.		
WHOLE OF LIFE ASSURANCES, Premiums payable during Life—Civil, ...	58	

CLASS C.

TABLES OF STERLING RATES

For Residence in India.

(The Rupee Rates will be found on pages 41-55.)

PERSONS ASSURED returning to Europe are entitled to the benefit of English rates of Premium, calculated at the original age in the Policy, without medical examination, from the date of leaving India, homeward bound.

TABLE I.
CLASS C.
RATES, by Annual Payments during Life, for an Assurance of £100, payable at Death.
WITH AND WITHOUT PROFITS.

CIVIL RISKS.			MILITARY RISKS.		
Age next Birthday.	Annual Premium, Without Profits.	Annual Premium, With Profits.	Age next Birthday.	Annual Premium, Without Profits.	Annual Premium, With Profits.
20	£ s. d. 2 11 4	£ s. d. 2 19 6	29	£ s. d. 3 1 4	£ s. d. 3 9 6
21	2 12 2	3 0 6	30	3 2 2	3 10 6
22	2 13 1	3 1 6	31	3 3 1	3 11 6
23	2 14 2	3 2 8	32	3 4 2	3 12 8
24	2 15 3	3 3 10	33	3 5 3	3 13 10
25	2 16 6	3 5 3	34	3 6 6	3 15 3
26	2 17 10	3 6 9	35	3 7 10	3 16 9
27	2 19 4	3 8 4	36	3 9 4	3 18 4
28	3 0 11	3 10 0	37	3 10 11	4 0 0
29	3 2 6	3 11 10	38	3 12 6	4 1 10
30	3 4 4	3 13 9	39	3 14 4	4 3 9
31	3 5 8	3 15 2	40	3 15 8	4 5 2
32	3 7 2	3 16 9	41	3 17 2	4 6 9
33	3 8 9	3 18 5	42	3 18 9	4 8 5
34	3 10 5	4 0 2	43	4 0 5	4 10 2
35	3 12 3	4 2 0	44	4 2 3	4 12 0
36	3 14 2	4 4 0	45	4 4 2	4 14 0
37	3 16 2	4 6 1	46	4 6 2	4 16 1
38	3 18 4	4 8 4	47	4 8 4	4 18 4
39	4 0 7	4 10 3	48	4 10 7	5 0 8
40	4 3 0	4 13 1	49	4 13 0	5 3 1
41	4 5 6	4 15 8	50	4 15 6	5 5 8
42	4 8 1	4 18 4		4 18 1	5 8 4
43	4 10 10	5 1 2		5 0 10	5 11 2
44	4 13 8	5 4 1		5 3 8	5 14 1
45	4 16 8	5 7 1		5 6 8	5 17 1
46	5 0 7	5 11 1		5 10 7	6 1 1
47	5 4 8	5 15 4		5 14 8	6 5 4
48	5 9 0	5 19 9		5 19 0	6 9 9
49	5 13 5	6 4 4		6 3 5	6 14 4
50	5 18 0	6 9 1		6 8 0	6 19 1

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

TABLE II.
LIMITED PAYMENTS.

CLASS C. (CIVIL.)
RATES, by a Limited Number of Annual Payments, for
an Assurance of £100, payable at Death.
Under Secured Payments Scheme (page 13).

WITH PROFITS.

Age next Birthday.	CIVIL RISKS.						Age next Birthday.
	5 Pay- ments.	10 Pay- ments.	15 Pay- ments.	20 Pay- ments.	25 Pay- ments.	30 Pay- ments.	
20	£ 15 4	£ 13 3	£ 10 1	£ 8 3	£ 6 11	£ 5 7 6	20
21	£ 17 7	£ 14 5	£ 11 0	£ 9 0	£ 7 7	£ 6 2 2	21
22	£ 19 11	£ 15 8	£ 12 11	£ 10 9	£ 8 11	£ 7 3 11	22
23	£ 21 5	£ 17 1	£ 13 11	£ 12 8	£ 10 2	£ 8 10 10	23
24	£ 23 1	£ 18 7	£ 15 4	£ 14 7	£ 12 2	£ 10 10 10	24
25	£ 25 0	£ 20 3	£ 17 5	£ 16 10	£ 14 3	£ 11 11 11	25
26	£ 27 2	£ 22 0	£ 19 9	£ 18 1	£ 16 5	£ 13 1 1	26
27	£ 29 6	£ 24 11	£ 21 8	£ 20 4	£ 18 8	£ 14 5 5	27
28	£ 31 11	£ 26 6	£ 23 11	£ 22 9	£ 20 11	£ 16 10 10	28
29	£ 33 7	£ 28 3	£ 25 11	£ 24 3	£ 22 11	£ 18 3 3	29
30	£ 35 2	£ 30 10	£ 27 10	£ 26 10	£ 24 10	£ 20 8 8	30
31	£ 37 6	£ 32 7	£ 29 5	£ 28 5	£ 26 5	£ 22 11 11	31
32	£ 39 10	£ 34 11	£ 31 10	£ 30 10	£ 28 10	£ 24 11 11	32
33	£ 41 5	£ 36 6	£ 33 5	£ 32 5	£ 30 5	£ 26 11 11	33
34	£ 43 1	£ 38 2	£ 35 1	£ 34 1	£ 32 1	£ 28 11 11	34
35	£ 45 7	£ 40 8	£ 37 7	£ 36 7	£ 34 7	£ 30 11 11	35
36	£ 47 12	£ 42 13	£ 39 12	£ 38 12	£ 36 12	£ 32 11 11	36
37	£ 49 17	£ 44 18	£ 41 17	£ 40 17	£ 38 17	£ 34 11 11	37
38	£ 51 22	£ 46 23	£ 43 22	£ 42 22	£ 40 22	£ 36 11 11	38
39	£ 53 27	£ 48 28	£ 45 27	£ 44 27	£ 42 27	£ 38 11 11	39
40	£ 55 32	£ 50 33	£ 47 32	£ 46 32	£ 44 32	£ 40 11 11	40
41	£ 57 37	£ 52 38	£ 49 37	£ 48 37	£ 46 37	£ 42 11 11	41
42	£ 59 42	£ 54 43	£ 51 42	£ 50 42	£ 48 42	£ 44 11 11	42
43	£ 61 47	£ 56 48	£ 53 47	£ 52 47	£ 50 47	£ 46 11 11	43
44	£ 63 52	£ 58 53	£ 55 52	£ 54 52	£ 52 52	£ 48 11 11	44
45	£ 65 57	£ 60 58	£ 57 57	£ 56 57	£ 54 57	£ 50 11 11	45
46	£ 67 62	£ 62 63	£ 59 62	£ 58 62	£ 56 62	£ 52 11 11	46
47	£ 69 67	£ 64 68	£ 61 67	£ 60 67	£ 58 67	£ 54 11 11	47
48	£ 71 72	£ 66 73	£ 63 72	£ 62 72	£ 60 72	£ 56 11 11	48
49	£ 73 77	£ 68 78	£ 65 77	£ 64 77	£ 62 77	£ 58 11 11	49
50	£ 75 82	£ 70 83	£ 67 82	£ 66 82	£ 64 82	£ 60 11 11	50

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 13.

TABLE III.
LIMITED PAYMENTS.

CLASS C. (MILITARY.)
RATES, by a Limited Number of Annual Payments, for
an Assurance of £100, payable at Death.
Under Secured Payments Scheme (page 13).

WITH PROFITS.

Age next Birthday.	MILITARY RISKS.						Age next Birthday.
	5 Pay- ments.	10 Pay- ments.	15 Pay- ments.	20 Pay- ments.	25 Pay- ments.	30 Pay- ments.	
20	£ 13 11	£ 11 11	£ 8 11	£ 6 11	£ 4 11	£ 3 11 5	20
21	£ 15 10	£ 13 10	£ 10 10	£ 8 10	£ 6 10	£ 4 10 8	21
22	£ 17 10	£ 15 10	£ 12 10	£ 10 10	£ 8 10	£ 6 10 8	22
23	£ 19 10	£ 17 10	£ 14 10	£ 12 10	£ 10 10	£ 8 10 8	23
24	£ 21 10	£ 19 10	£ 16 10	£ 14 10	£ 12 10	£ 10 10 8	24
25	£ 23 10	£ 21 10	£ 18 10	£ 16 10	£ 14 10	£ 12 10 8	25
26	£ 25 10	£ 23 10	£ 20 10	£ 18 10	£ 16 10	£ 14 10 8	26
27	£ 27 10	£ 25 10	£ 22 10	£ 20 10	£ 18 10	£ 16 10 8	27
28	£ 29 10	£ 27 10	£ 24 10	£ 22 10	£ 20 10	£ 18 10 8	28
29	£ 31 10	£ 29 10	£ 26 10	£ 24 10	£ 22 10	£ 20 10 8	29
30	£ 33 10	£ 31 10	£ 28 10	£ 26 10	£ 24 10	£ 22 10 8	30
31	£ 35 10	£ 33 10	£ 30 10	£ 28 10	£ 26 10	£ 24 10 8	31
32	£ 37 10	£ 35 10	£ 32 10	£ 30 10	£ 28 10	£ 26 10 8	32
33	£ 39 10	£ 37 10	£ 34 10	£ 32 10	£ 30 10	£ 28 10 8	33
34	£ 41 10	£ 39 10	£ 36 10	£ 34 10	£ 32 10	£ 30 10 8	34
35	£ 43 10	£ 41 10	£ 38 10	£ 36 10	£ 34 10	£ 32 10 8	35
36	£ 45 10	£ 43 10	£ 40 10	£ 38 10	£ 36 10	£ 34 10 8	36
37	£ 47 10	£ 45 10	£ 42 10	£ 40 10	£ 38 10	£ 36 10 8	37
38	£ 49 10	£ 47 10	£ 44 10	£ 42 10	£ 40 10	£ 38 10 8	38
39	£ 51 10	£ 49 10	£ 46 10	£ 44 10	£ 42 10	£ 40 10 8	39
40	£ 53 10	£ 51 10	£ 48 10	£ 46 10	£ 44 10	£ 42 10 8	40
41	£ 55 10	£ 53 10	£ 50 10	£ 48 10	£ 46 10	£ 44 10 8	41
42	£ 57 10	£ 55 10	£ 52 10	£ 50 10	£ 48 10	£ 46 10 8	42
43	£ 59 10	£ 57 10	£ 54 10	£ 52 10	£ 50 10	£ 48 10 8	43
44	£ 61 10	£ 59 10	£ 56 10	£ 54 10	£ 52 10	£ 50 10 8	44
45	£ 63 10	£ 61 10	£ 58 10	£ 56 10	£ 54 10	£ 52 10 8	45
46	£ 65 10	£ 63 10	£ 60 10	£ 58 10	£ 56 10	£ 54 10 8	46
47	£ 67 10	£ 65 10	£ 62 10	£ 60 10	£ 58 10	£ 56 10 8	47
48	£ 69 10	£ 67 10	£ 64 10	£ 62 10	£ 60 10	£ 58 10 8	48
49	£ 71 10	£ 69 10	£ 66 10	£ 64 10	£ 62 10	£ 60 10 8	49
50	£ 73 10	£ 71 10	£ 68 10	£ 66 10	£ 64 10	£ 62 10 8	50

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 13.

**TABLE IV.
LIMITED PAYMENTS.**

CLASS C. (CIVIL.)

RATES, by a Limited Number of Annual Payments, for
an Assurance of £100, payable at Death.
Under Secured Payments Scheme (page 13).

WITHOUT PROFITS.

Age next Birth-day.	CIVIL RISKS.						Age next Birth-day.
	5 Pay- ments.	10 Pay- ments.	15 Pay- ments.	20 Pay- ments.	25 Pay- ments.	30 Pay- ments.	
20	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	20
21	10 6 7	5 16 7	4 7 5	3 13 5	3 4 3	2 18 7	21
22	10 8 5	5 17 7	4 8 2	3 14 0	3 4 10	2 19 2	22
23	10 10 6	5 18 9	4 9 0	3 14 9	3 5 6	2 19 10	23
24	10 12 9	6 0 0	4 9 11	3 15 7	3 6 4	3 0 7	24
25	10 15 4	6 1 5	4 11 0	3 16 6	3 7 2	3 1 6	25
26	10 18 0	6 3 0	4 12 2	3 17 6	3 8 2	3 2 6	26
27	11 0 11	6 4 8	4 13 5	3 18 8	3 9 3	3 3 7	27
28	11 4 1	6 6 5	4 14 10	3 19 11	3 10 5	3 4 9	28
29	11 7 4	6 8 3	4 16 4	4 1 3	3 11 8	3 6 1	29
30	11 10 10	6 10 4	4 18 0	4 2 8	3 13 1	3 7 5	30
31	11 14 4	6 12 4	4 19 6	4 4 1	3 14 6	3 8 10	31
32	11 16 8	6 13 10	5 0 8	4 5 4	3 15 8	3 10 2	32
33	11 19 3	6 15 4	5 2 0	4 6 7	3 17 0	3 11 6	33
34	12 1 10	6 16 11	5 3 4	4 7 10	3 18 4	3 12 10	34
35	12 4 6	6 18 7	5 4 9	4 9 4	3 19 10	3 14 4	35
36	12 7 5	7 0 5	5 6 4	4 10 11	4 1 5	3 16 0	36
37	12 10 4	7 2 4	5 8 0	4 12 7	4 3 1	3 17 9	37
38	12 13 4	7 4 4	5 9 10	4 14 4	4 4 11	3 19 8	38
39	12 16 8	7 6 6	5 11 9	4 16 4	4 6 11	4 1 3	39
40	12 19 11	7 8 8	5 13 9	4 18 4	4 9 0	4 3 10	40
41	13 3 2	7 10 11	5 15 11	5 0 6	4 11 3	4 6 1	41
42	13 6 8	7 13 4	5 18 2	5 2 10	4 13 7	4 8 6	42
43	13 10 2	7 15 10	6 0 6	5 5 1	4 16 0	4 11 0	43
44	13 13 8	7 18 5	6 2 11	5 7 8	4 18 7	4 13 8	44
45	13 17 3	8 1 1	6 5 5	5 10 3	5 1 4	4 16 6	45
46	14 0 10	8 3 10	6 8 0	5 12 11	5 4 2	4 19 5	46
47	14 6 2	8 7 7	6 11 7	5 16 4	5 7 5	...	47
48	14 11 9	8 11 6	6 15 2	5 19 11	5 11 0	...	48
49	14 17 2	8 15 6	6 18 10	6 3 8	5 14 10	...	49
50	15 2 9	8 19 7	7 2 7	6 7 6	5 18 10	...	50
51	15 8 4	9 3 9	7 6 6	6 11 5	6 3 0	...	51

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

**TABLE V.
LIMITED PAYMENTS.**

CLASS C. (MILITARY.)

RATES, by a Limited Number of Annual Payments, for
an Assurance of £100, payable at Death.
Under Secured Payments Scheme (page 13).

WITHOUT PROFITS.

Age next Birth-day.	MILITARY RISKS.						Age next Birth-day.
	5 Pay- ments.	10 Pay- ments.	15 Pay- ments.	20 Pay- ments.	25 Pay- ments.	30 Pay- ments.	
20	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	20
21	12 11 2	7 1 3	5 5 6	4 8 4	3 17 3	3 10 6	21
22	12 12 8	7 2 0	5 6 1	4 8 9	3 17 9	3 11 0	22
23	12 14 5	7 3 0	5 6 9	4 9 5	3 18 4	3 11 7	23
24	12 16 4	7 4 0	5 7 7	4 10 1	3 19 1	3 12 3	24
25	12 18 6	7 5 3	5 8 6	4 10 11	3 19 10	3 13 1	25
26	13 0 9	7 6 7	5 9 6	4 11 10	4 0 9	3 14 0	26
27	13 3 2	7 8 0	5 10 7	4 12 10	4 1 9	3 15 0	27
28	13 5 11	7 9 6	5 11 10	4 13 11	4 2 9	3 16 1	28
29	13 8 6	7 11 1	5 13 2	4 15 2	4 3 11	3 17 4	29
30	13 11 8	7 12 11	5 14 8	4 16 5	4 5 3	3 18 8	30
31	13 14 8	7 14 8	5 15 11	4 17 9	4 6 6	4 0 0	31
32	13 16 6	7 15 10	5 16 11	4 18 10	4 7 8	4 1 3	32
33	13 18 6	7 17 1	5 18 0	4 19 11	4 8 10	4 2 6	33
34	14 0 6	7 18 4	5 19 2	5 1 1	4 10 1	4 3 10	34
35	14 2 7	7 19 9	6 0 5	5 2 5	4 11 6	4 5 3	35
36	14 4 11	8 1 3	6 1 9	5 3 10	4 12 0	4 6 10	36
37	14 7 3	8 2 10	6 3 3	5 5 5	4 13 7	4 8 6	37
38	14 9 8	8 4 7	6 4 11	5 7 0	4 14 4	4 10 5	38
39	14 12 4	8 6 5	6 6 7	5 8 11	4 15 3	4 12 4	39
40	14 14 11	8 8 3	6 8 5	5 10 9	4 16 3	4 14 5	40
41	14 17 6	8 10 2	6 10 5	5 12 10	4 17 4	4 16 7	41
42	15 0 4	8 12 3	6 12 5	5 15 0	4 18 5	4 19 0	42
43	15 3 2	8 14 6	6 14 6	5 17 1	4 19 6	5 1 5	43
44	15 6 1	8 16 9	6 16 10	5 19 7	5 0 3	5 4 1	44
45	15 9 0	8 19 1	6 19 2	6 2 1	5 1 5	5 6 10	45
46	15 11 11	9 1 7	7 1 7	6 4 7	5 3 10	5 9 9	46
47	15 16 7	9 5 0	7 5 0	6 7 11	5 6 11	...	47
48	16 1 7	9 8 8	7 8 5	6 11 5	6 1 7	...	48
49	16 6 4	9 12 4	7 11 10	6 15 1	6 5 5	...	49
50	16 11 4	9 16 2	7 15 5	6 18 9	6 9 4	...	50
51	16 16 4	10 0 1	7 19 2	7 2 7	6 13 5	...	51

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

TABLE VI.
ENDOWMENT ASSURANCES.
CLASS C. (CIVIL.)

RATES, by Annual Payments, for an Assurance of £100,
payable on the attainment of the undermentioned
Ages, or at Death if it should happen previously.
Under Secured Payments Scheme (page 13).

WITHOUT PROFITS.

Age next Birthday.	CIVIL RISKS.				Age next Birthday.
	Age 60	Age 55	Age 50	Age 45	
20	£ 2 17 6	£ 3 2 7	£ 3 10 8	£ 4 3 3	20
21	2 18 9	3 4 3	3 12 11	4 6 6	21
22	3 0 1	3 6 0	3 15 4	4 10 2	22
23	3 1 6	3 7 10	3 17 11	4 14 2	23
24	3 3 0	3 9 10	4 0 9	4 18 7	24
25	3 4 8	3 12 0	4 3 10	5 3 10	25
26	3 6 5	3 14 4	4 7 3	5 8 10	26
27	3 8 4	3 16 11	4 11 0	5 14 11	27
28	3 10 5	3 19 8	4 15 1	6 1 9	28
29	3 12 7	4 2 8	4 19 8	6 9 6	29
30	3 15 0	4 6 0	5 4 2	6 19 1	30
31	3 17 7	4 9 7	5 10 3	7 8 5	31
32	4 0 5	4 13 6	5 16 6	8 0 2	32
33	4 3 6	4 17 10	6 3 6	8 13 10	33
34	4 6 10	5 2 7	6 11 5	9 10 1	34
35	4 10 5	5 7 11	7 0 6	10 9 6	35
36	4 14 4	5 13 10	7 10 10	...	36
37	4 18 8	6 0 5	8 2 9	...	37
38	5 3 5	6 7 9	8 16 8	...	38
39	5 8 7	6 16 0	9 13 3	...	39
40	5 14 4	7 5 5	10 13 1	...	40
41	6 0 8	7 16 2	...	...	41
42	6 7 8	8 8 6	...	...	42
43	6 15 5	9 2 10	...	...	43
44	7 4 1	9 19 9	...	...	44
45	7 13 10	10 19 10	...	...	45
46	8 4 10	...	...	...	46
47	8 17 5	...	...	...	47
48	9 11 11	...	...	...	48
49	10 8 11	...	...	...	49
50	11 9 1	...	...	...	50

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 13. The Military rates are 10s. per £100 higher than these rates.

TABLE VII.
ENDOWMENT ASSURANCES.
CLASS C. (CIVIL.)

RATES, by Annual Payments, for an Assurance of £100,
payable on the expiration of the undermentioned
periods, or at Death if it should happen previously.
Under Secured Payments Scheme (page 13).

WITHOUT PROFITS.

Age next Birthday.	CIVIL RISKS.						Age next Birthday.
	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	
20	£ 10 8 3	£ 6 17 8	£ 5 3 3	£ 4 3 3	£ 3 10 8	£ 2 2 7	20
21	10 8 4	6 17 9	5 3 4	4 3 4	3 10 10	2 2 11	21
22	10 8 5	6 17 10	5 3 5	4 3 5	3 11 1	3 3 3	22
23	10 8 6	6 17 11	5 3 6	4 3 6	3 11 4	3 3 6	23
24	10 8 7	6 18 1	5 3 6	4 3 8	3 11 8	3 4 1	24
25	10 8 8	6 18 3	5 3 10	4 3 10	3 12 0	3 4 8	25
26	10 8 9	6 18 5	5 4 0	4 4 2	3 12 6	3 5 3	26
27	10 8 10	6 18 7	5 4 2	4 4 6	3 13 0	3 6 0	27
28	10 8 11	6 18 9	5 4 4	4 4 11	3 13 7	3 6 9	28
29	10 9 0	6 18 11	5 4 6	4 5 5	3 14 3	3 7 7	29
30	10 9 1	6 19 1	5 4 8	4 6 0	3 15 0	3 8 7	30
31	10 9 2	6 19 3	5 5 1	4 6 8	3 15 10	...	31
32	10 9 4	6 19 5	5 5 7	4 7 5	3 16 10	...	32
33	10 9 5	6 19 7	5 6 3	4 8 3	3 18 0	...	33
34	10 9 6	6 19 11	5 7 0	4 9 3	3 19 3	...	34
35	10 9 8	7 0 6	5 7 11	4 10 5	4 0 8	...	35
36	10 10 2	7 1 3	5 8 11	4 11 8	...	...	36
37	10 10 9	7 2 1	5 10 1	4 13 1	...	...	37
38	10 11 5	7 3 1	5 11 4	4 14 6	...	...	38
39	10 12 2	7 4 2	5 12 9	4 16 4	...	...	39
40	10 13 1	7 5 5	5 14 4	4 18 2	...	...	40
41	10 14 2	7 6 10	5 16 1	...	...	...	41
42	10 15 5	7 8 5	5 17 11	...	...	...	42
43	10 16 9	7 10 1	5 19 11	...	...	...	43
44	10 18 3	7 11 11	6 2 1	...	...	...	44
45	10 19 10	7 13 10	6 4 5	...	...	...	45
46	11 1 6	7 15 10	...	...	...	...	46
47	11 3 4	7 18 0	...	...	...	...	47
48	11 5 2	8 0 3	...	...	...	...	48
49	11 7 1	8 2 7	...	...	...	...	49
50	11 9 1	8 5 2	...	...	...	...	50

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 13. The Military rates are 10s. per £100 higher than these rates.

**TABLE VIII.
SHORT PERIOD POLICIES.**

CLASS C. (CIVIL.)

RATES, by Annual Payments, for an Assurance of £100, payable at Death if it shall happen within a specified term of years.

WITHOUT PROFITS.												
Age next Birthday.		CIVIL RISKS.									Age next Birthday.	
		One Year.			Three Years.			Five Years.				
20		2	0	0	2	0	6	2	1	1	20	
21		2	0	4	2	0	11	2	1	6	21	
22		2	0	8	2	1	3	2	1	10	22	
23		2	1	0	2	1	7	2	2	3	23	
24		2	1	4	2	2	0	2	2	8	24	
25		2	1	8	2	2	4	2	3	0	25	
26		2	2	0	2	2	8	2	3	5	26	
27		2	2	4	2	3	1	2	3	10	27	
28		2	2	8	2	3	5	2	4	2	28	
29		2	3	0	2	3	10	2	4	8	29	
30		2	3	5	2	4	3	2	5	1	30	
31		2	3	10	2	4	8	2	5	7	31	
32		2	4	3	2	4	13	2	6	1	32	
33		2	4	9	2	5	2	2	6	8	33	
34		2	5	4	2	5	8	2	6	1	34	
35		2	6	0	2	6	4	2	7	4	35	
36		2	6	9	2	7	0	2	8	1	36	
37		2	7	7	2	7	10	2	8	11	37	
38		2	8	6	2	8	9	2	9	11	38	
39		2	9	6	2	9	8	2	10	11	39	
40		2	9	6	2	10	9	2	12	0	40	
41		2	10	7	2	11	11	2	13	3	41	
42		2	11	9	2	13	1	2	14	6	42	
43		2	13	0	2	14	5	2	15	10	43	
44		2	14	6	2	15	11	2	17	4	44	
45		2	16	0	2	17	6	2	19	0	45	
46		2	17	9	2	19	3	3	0	9	46	
47		2	19	9	3	1	3	3	2	9	47	
48		3	2	0	3	3	9	3	5	6	48	
49		3	4	8	3	6	10	3	9	1	49	
50		3	7	10	3	10	8	3	13	6	50	
		3	11	6	3	14	9	3	18	1		

Note:—These Premiums are payable yearly. The Military rates are 10s. per £100 higher than these rates.

**TABLE IX.
JOINT LIVES.**

CLASS C. (CIVIL.)

RATES, by Annual Payments, for an Assurance of £100, to be paid at first Death.

WITH AND WITHOUT PROFITS.

Ages next Birthday.	CIVIL RISKS.		Ages next Birthday.	CIVIL RISKS.	
	With Profits.	Without Profits.		With Profits.	Without Profits.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
20 20	4 16 6	4 6 1	30 45	7 17 8	7 4 7
25	5 0 4	4 9 7	50	9 1 9	8 8 0
30	5 7 3	4 16 1	35 35	6 8 7	5 16 7
35	5 17 8	5 5 11	40	7 1 3	6 9 0
40	6 12 6	6 0 4	45	7 18 10	7 6 0
45	7 12 7	6 19 9	50	9 3 5	8 10 0
25 25	5 3 8	4 12 8	40 40	7 7 4	6 15 1
30	5 9 11	4 18 7	45	8 3 8	7 11 0
35	5 19 10	5 8 0	50	9 6 9	8 13 8
40	6 14 2	6 1 9	45 45	8 12 3	7 19 9
45	7 13 8	7 0 9	50	9 11 10	8 19 1
50	8 18 5	8 4 10	50 50	10 10 11	9 17 10
30 30	5 15 8	5 4 0			
35	6 4 11	5 12 10			
40	6 18 9	6 6 2			

For intermediate ages the rate can be found by interpolation, or may be ascertained on application.

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18. The Military rates are 10s. per £100 higher than these rates.

RETIREMENT ANNUITIES FOR INDIA.

Specially advantageous to Young Lives.

THE DIRECTORS OF THE STANDARD LIFE ASSURANCE COMPANY having had their attention called to the want that is felt by many persons in India of a

SAVINGS OR ANNUITY FUND.

to be drawn upon after Retirement—a Fund wherein, without trouble, a portion of Income can be regularly invested and advantageously accumulated until an age agreed upon—they have pleasure in drawing attention to the following Scheme, specially prepared to meet the requirements of such persons.

The Scheme may briefly be described as providing Sterling Annuities of any amount from £10 upwards to be received quarterly upon the attainment of age 45, 50, 55, 60, or other specified age.

The Annuities are payable in Great Britain in sterling money or in India at the current rate of exchange, the contributions being similarly payable in Great Britain in sterling money, or in India at the current exchange.

The Scheme is open to Europeans of all classes, contains liberal conditions in the event of Subscriptions falling into arrear, allows a Surrender Value to persons in good health on all Policies in force of three years' standing and upwards, or a Paid-up Policy in exchange, and is entirely free from Entrance Fees, unnecessary forms, or restrictive conditions. **The form of application (see page 61) is most simple, and no medical examination or inquiries into past health history are required.**

The Tables of Rates will be found annexed. Table A provides simply for the payment of the Life Annuity commencing

on attainment of the age fixed on. Table B—the rates under which are somewhat higher—provides for a return of one-half the Premiums paid, without interest, in the event of death before the specified age is attained.

TERMS AND CONDITIONS.

1. **Annual Premiums** fall due on the first day of the month and may be paid by half-yearly or quarterly instalments.

2. **Thirty Days of Grace** are allowed for payment of yearly, half-yearly, or quarterly Premiums.

3. **Policies**, after existing five years, which become void by non-payment of the Premium within the Days of Grace, may be revived within thirteen months, counting from the date when the first unpaid Premium fell due, on payment of a Fine of 2½ per cent. per month on the Premium.

4. **Premiums** will be received at the Offices of the Company in India at the current rate of exchange, or at the offices in Edinburgh, London (West-End Branch), or Dublin, in sterling money, as may best suit the convenience of the Subscribers; but when a person wishes to pay at home instead of in India, or *vice versa*, the last Premium Receipt should be produced, and when practicable, two months' notice should be sent to the Office where the last Premium was paid.

5. **Future Payments** of Premiums may be redeemed at any time while the Policy is in force by a single payment or limited number of payments—the rate for which will be quoted on application to the Head Office.

6. **Annuities** are payable in England in sterling, or in India at the current rate of exchange. A certificate of existence on the Company's form must be produced before each payment.

7. **Payments under Table B**, in the event of death before the Annuity commences, are similarly payable in England in sterling, or in India at the current rate of exchange, and before any such

payment is made, proof of death to the satisfaction of the Directors must be supplied, and the usual title produced.

8. **The First Payment of Annuity** is made on the 1st January, April, July, or October, whichever falls first after the stipulated age at which it is proposed the Annuity shall commence, the proportion from the birthday to that date—the Annuity being payable quarterly thereafter on the 1st day of January, April, July, and October, until the decease of the Annuitant, and a final payment of Annuity is made for the proportion thereof from the last preceding quarterly payment to date of death.

9. **Surrender Values** are granted on all Policies on which three or more Annual Subscriptions have been paid, provided application is made within the Days of Grace, on evidence of the good health of the Contributor satisfactory to the Directors. The value is not a fixed proportion of the Premiums paid, but depends on the age of the Assured and duration of the Policy, and will be quoted on application.

10. **When the Contributor** has already paid at least one-fifth of the total number of payments stipulated for, and desires to discontinue further payments, he may, by applying within the Days of Grace, receive, in lieu of a Surrender Value, a Policy subject to no further Subscriptions, for such proportionate amount of Annuity, to commence at the original deferred age, as the number of Premiums already paid bears to the total number payable; no certificate of health being required in such cases. But no such Policy will be granted for a less sum than £10 per annum of Annuity.

11. **No Entrance Fees, Donations, or Extra Premiums of any kind** are payable beyond the Subscription stated in the Policy.

12. **There are no restrictions as to residence or occupation.**

13. **Proof of Age** is required before the first payment of the Annuity is made, and it is recommended that a Registrar's Certificate of Birth, Baptismal Certificate, or other sufficient evidence, be lodged with the office when the proposal is accepted,

or as soon thereafter as convenient, in order that the usual certificate of admission of age may be granted by the Directors and attached to the Policy, and the subscriber thereby be saved trouble at a later date, when he might find more difficulty in obtaining satisfactory proof.

14. **Policies** on which proof of age has been admitted are not liable to challenge upon any ground whatever.

Retirement Annuities payable in Rupees in India, or at the rate of Exchange of the day in Great Britain, are also granted, the Premiums being similarly payable in India in Rupees or in Great Britain at the rate of Exchange of the day. The rates of Premium for these will be found on pp. 54 and 55.

TABLE A—RETIREMENT ANNUITIES.

Secured Payment System (Rule 10)—Whole World Residence.
Annual Premium required to secure an annuity of £10 sterling, to commence at Age 45, 50, 55, or 60, and payable thereafter during life, with a proportion of Annuity from the last payment to the date of death.

Age last Birthday.	Annuity of £10 sterling to commence at				Age last Birthday.
	Age 45.	Age 50.	Age 55.	Age 60.	
	Annual Premium payable till Age 45.	Annual Premium payable till Age 50.	Annual Premium payable till Age 55.	Annual Premium payable till Age 60.	
20	£ 3 1 5	£ 1 8 6	£ 1 4 2	£ 0 14 10	20
21	3 6 0	2 1 1	1 5 9	0 15 9	21
22	3 11 0	2 3 11	1 7 5	0 16 9	22
23	3 16 6	2 7 0	1 9 2	0 17 9	23
24	4 2 8	2 10 5	1 11 1	0 18 10	24
25	4 9 7	2 14 1	1 13 2	1 0 0	25
26	4 17 4	2 18 2	1 15 6	1 1 4	26
27	5 6 0	3 2 7	1 17 11	1 2 8	27
28	5 15 10	3 7 7	2 0 3	1 4 2	28
29	6 7 1	3 13 1	2 3 7	1 5 10	29
30	7 0 1	3 19 2	2 6 10	1 7 7	30
31	7 15 2	4 6 2	2 10 5	1 9 6	31
32	8 12 11	4 13 11	2 14 4	1 11 7	32
33	9 13 11	5 2 5	2 18 8	1 13 10	33
34	10 19 5	5 12 10	3 3 6	1 16 4	34
35	12 10 8	6 4 6	3 8 11	1 19 1	35
36		6 16 0	3 15 0	2 2 1	36
37		7 13 11	4 1 11	2 5 5	37
38		8 12 11	4 9 9	2 9 2	38
39		9 15 5	4 18 8	2 13 4	39
40		11 3 0	5 8 11	2 17 11	40
41			6 0 11	3 3 1	41
42			6 14 11	3 8 11	42
43			7 11 9	3 15 8	43
44			8 11 11	4 3 3	44
45			9 16 10	4 12 1	45
46				5 2 4	46
47				5 14 5	47
48				6 8 9	48
49				7 6 2	49
50				8 7 7	50

Premiums may also be paid by half-yearly or quarterly instalments without extra charge, as explained in Rule 1.

TABLE B.—RETIREMENT ANNUITIES.

(Premiums returnable.)

Secured Payment System (Rule 10)—Whole World Residence.
Annual Premium required to secure an Annuity of £10 sterling, to commence at Age 45, 50, 55, or 60, and payable thereafter during life, with a proportion of Annuity from the last payment to the date of death, one-half the Premiums paid being returnable in the event of death before the specified age is attained.

Age last Birthday.	Annuity of £10 sterling to commence at				Age last Birthday.
	Age 45.	Age 50.	Age 55.	Age 60.	
	Annual Premium payable till Age 45.	Annual Premium payable till Age 50.	Annual Premium payable till Age 55.	Annual Premium payable till Age 60.	
20	£ 3 10 0	£ 2 5 4	£ 1 9 4	£ 0 18 9	20
21	3 14 11	2 8 2	1 11 3	0 19 11	21
22	4 0 3	2 11 4	1 13 2	1 1 2	22
23	4 6 3	2 14 9	1 15 2	1 2 5	23
24	4 12 10	2 18 6	1 17 5	1 3 9	24
25	5 0 2	3 2 7	1 19 10	1 5 2	25
26	5 8 3	3 7 0	2 2 7	1 6 9	26
27	5 17 6	3 11 11	2 5 4	1 8 4	27
28	6 7 11	3 17 4	2 8 7	1 10 3	28
29	6 19 9	4 3 4	2 11 9	1 12 3	29
30	7 13 5	4 10 0	2 15 6	1 14 4	30
31	8 9 2	4 17 6	2 19 6	1 16 8	31
32	9 7 7	5 5 11	3 4 0	1 19 2	32
33	10 9 6	5 15 4	3 8 9	2 1 10	33
34	11 15 10	6 6 2	3 14 3	2 4 10	34
35	13 8 3	6 18 8	4 0 3	2 8 1	35
36		7 12 11	4 6 11	2 11 7	36
37		8 9 8	4 14 6	2 15 6	37
38		9 9 7	5 3 1	2 19 10	38
39		10 13 6	5 12 9	3 4 9	39
40		12 3 0	6 3 11	3 10 0	40
41			6 16 9	3 15 10	41
42			7 11 8	4 2 5	42
43			8 9 6	4 10 0	43
44			9 11 0	4 18 6	44
45			10 17 4	5 8 5	45
46				5 19 7	46
47				6 12 9	47
48				7 8 4	48
49				8 7 3	49
50				9 10 5	50

Premiums may also be paid by half-yearly or quarterly instalments without extra charge, as explained in Rule 1.

THE STANDARD
LIFE ASSURANCE COMPANY.

CLASS C.

TABLES OF RUPEE RATES

For Residence in India.

(The Sterling Rates will be found on pages 25-39.)

PERSONS ASSURED returning to Europe are entitled to the benefits of English rates of Premium, calculated at the original age in the Policy, without medical examination, from the date of leaving India, homeward bound (see pp. 15-18).



TABLE I.
CLASS C.
Rates, by Annual Payments during Life, for an
Assurance of Rs. 1000, payable at Death.
WITH AND WITHOUT PROFITS.

CIVIL RISKS.			MILITARY RISKS.		
Age next Birthday.	Annual Premium. Without Profits.	Annual Premium. With Profits.	Age next Birthday.	Annual Premium. Without Profits.	Annual Premium. With Profits.
20	Rs. a. p. 25 10 8	Rs. a. p. 29 12 0	20	Rs. a. p. 30 10 8	Rs. a. p. 34 12 0
21	26 1 4	30 4 0	21	31 1 4	35 4 0
22	26 8 8	30 12 0	22	31 8 8	35 12 0
23	27 1 4	31 5 4	23	32 1 4	36 5 4
24	27 10 0	31 14 8	24	32 10 0	36 14 8
25	28 4 0	32 10 0	25	33 4 0	37 10 0
26	28 14 8	33 6 0	26	33 14 8	38 6 0
27	29 10 8	34 2 8	27	34 10 8	39 2 8
28	30 7 4	35 0 0	28	35 7 4	40 0 0
29	31 4 0	35 14 8	29	36 4 0	40 14 8
30	32 2 8	36 14 0	30	37 2 8	41 14 0
31	32 13 4	37 9 4	31	37 13 4	42 9 4
32	33 9 4	38 6 0	32	38 9 4	43 6 0
33	34 6 0	39 3 4	33	39 6 0	44 3 4
34	35 3 4	40 1 4	34	40 3 4	45 1 4
35	36 2 0	41 0 0	35	41 2 0	46 0 0
36	37 1 4	42 0 0	36	42 1 4	47 0 0
37	38 1 4	43 0 8	37	43 1 4	48 0 8
38	39 2 8	44 2 8	38	44 2 8	49 2 8
39	40 4 8	45 5 4	39	45 4 8	50 5 4
40	41 8 0	46 8 8	40	46 8 0	51 8 8
41	42 12 0	47 13 4	41	47 12 0	52 13 4
42	44 0 8	49 2 8	42	49 0 8	54 2 8
43	45 6 8	50 9 4	43	50 6 8	55 9 4
44	46 13 4	52 0 8	44	51 13 4	57 0 8
45	48 5 4	53 8 8	45	53 5 4	58 8 8
46	50 4 8	55 8 8	46	55 4 8	60 8 8
47	52 5 4	57 10 8	47	57 5 4	62 10 8
48	54 8 0	59 14 0	48	59 8 0	64 14 0
49	56 11 4	62 2 8	49	61 11 4	67 2 8
50	59 0 0	64 8 8	50	64 0 0	69 8 8

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

**TABLE II.
LIMITED PAYMENTS.**

CLASS C. (CIVIL.)
RATES, by a Limited Number of Annual Payments, for
an Assurance of Rs. 1000, payable at Death.
Under Secured Payments Scheme (page 13).

WITH PROFITS.

Age next Birth-day.	CIVIL RISKS.						Age next Birth-day.
	5 Pay- ments.	10 Pay- ments.	15 Pay- ments.	20 Pay- ments.	25 Pay- ments.	30 Pay- ments.	
20	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	20
21	117 10 8	68 10 0	50 0 8	42 2 0	36 15 4	33 12 0	21
22	118 12 8	67 3 4	50 8 0	42 8 0	37 4 8	34 1 4	22
23	119 15 4	67 13 4	50 15 4	42 14 0	37 10 8	34 7 8	23
24	121 3 4	68 8 8	51 7 4	43 5 4	38 1 4	34 14 8	24
25	122 8 8	69 4 8	52 0 8	43 13 4	38 9 4	35 6 8	25
26	124 0 0	70 2 0	52 10 8	44 6 8	39 2 0	35 15 8	26
27	125 9 4	71 0 0	53 6 0	45 0 8	39 11 4	36 8 8	27
28	127 4 0	71 15 4	54 2 0	45 10 8	40 5 4	37 3 4	28
29	128 15 4	73 0 0	54 14 8	46 6 0	41 0 8	37 14 8	29
30	130 12 0	74 2 0	55 12 0	47 2 0	41 12 0	38 10 0	30
31	132 9 4	75 1 4	56 9 4	47 14 8	42 8 0	39 5 4	31
32	133 12 0	75 14 0	57 2 8	48 8 0	43 2 0	40 0 0	32
33	135 0 0	76 10 0	57 13 4	49 2 8	43 12 8	40 11 4	33
34	136 4 0	77 6 0	58 8 0	49 13 4	44 8 0	41 7 4	34
35	137 8 8	78 2 8	59 3 4	50 8 8	45 4 0	42 4 0	35
36	138 14 8	79 0 8	60 0 0	51 6 0	46 0 8	43 1 4	36
37	140 4 8	79 14 8	60 13 4	52 3 4	46 14 8	43 15 4	37
38	141 11 4	80 14 0	61 11 4	53 1 4	47 14 0	44 14 8	38
39	143 4 0	81 14 8	62 10 8	54 1 4	48 14 0	45 15 4	39
40	144 12 8	82 15 4	63 10 8	55 1 4	49 14 8	47 1 4	40
41	146 4 8	84 1 4	64 11 4	56 2 8	51 0 0	48 4 0	41
42	147 14 0	85 4 0	65 12 8	57 4 8	52 2 8	49 7 4	42
43	149 7 4	86 6 8	66 14 8	58 8 0	53 6 0	50 12 0	43
44	151 0 8	87 10 0	68 1 4	59 11 4	54 10 8	52 1 4	44
45	152 12 0	88 14 8	69 6 0	61 0 8	56 0 8	53 8 8	45
46	154 8 0	90 4 0	70 10 8	62 6 0	57 8 0	55 0 8	46
47	157 0 0	92 2 0	72 6 8	64 2 0	59 4 0	...	47
48	159 10 0	94 0 8	74 4 0	65 15 4	61 2 0	...	48
49	162 5 4	96 0 0	76 1 4	67 13 4	63 1 4	...	49
50	165 0 0	98 0 8	78 0 0	69 12 8	65 2 0	...	50
51	167 11 4	100 2 0	79 14 8	71 12 8	67 4 0	...	51

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

**TABLE III.
LIMITED PAYMENTS.**

CLASS C. (MILITARY.)
RATES, by a Limited Number of Annual Payments, for
an Assurance of Rs. 1000, payable at Death.
Under Secured Payments Scheme (page 13).

WITH PROFITS.

Age next Birth-day.	MILITARY RISKS.						Age next Birth-day.
	5 Pay- ments.	10 Pay- ments.	15 Pay- ments.	20 Pay- ments.	25 Pay- ments.	30 Pay- ments.	
20	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	20
21	139 15 4	78 15 4	59 1 4	49 9 4	43 7 4	39 11 4	21
22	140 14 8	79 8 8	59 7 4	49 14 0	43 12 0	40 0 0	22
23	141 14 8	79 15 4	59 13 4	50 3 4	44 1 4	40 6 4	23
24	143 0 0	80 8 8	60 4 8	50 9 4	44 7 4	40 12 0	24
25	144 2 0	81 3 4	60 12 8	51 0 8	44 14 8	41 2 8	25
26	145 6 0	81 14 8	61 5 4	52 2 0	45 15 4	42 3 4	26
27	146 11 4	82 10 8	61 15 4	52 10 8	46 8 8	42 13 4	27
28	148 2 8	83 8 0	62 10 0	53 6 4	47 2 8	43 8 0	28
29	149 10 0	84 6 8	63 5 4	54 0 0	47 13 4	44 3 4	29
30	151 2 8	85 6 8	64 12 8	54 12 0	48 8 8	44 14 8	30
31	152 12 0	86 4 0	65 4 8	55 4 0	49 2 0	45 8 8	31
32	153 10 8	86 14 0	65 13 4	55 13 4	49 11 4	46 3 4	32
33	154 10 0	87 8 0	66 8 8	56 7 4	50 6 0	46 14 8	33
34	155 9 4	88 1 4	67 0 8	57 1 4	51 1 4	47 10 8	34
35	156 9 4	88 12 0	67 11 4	57 13 4	51 13 4	48 8 0	35
36	157 10 8	89 7 4	68 7 4	58 10 0	52 10 8	49 6 0	36
37	158 12 0	90 2 8	69 4 0	59 6 8	53 9 4	50 4 8	37
38	159 14 0	91 0 0	70 1 4	60 6 0	54 8 8	51 4 8	38
39	161 1 4	91 14 0	71 0 0	61 4 8	55 8 8	52 6 0	39
40	162 4 8	92 12 0	71 15 4	62 5 4	56 9 4	53 8 0	40
41	163 7 4	93 11 4	72 14 8	63 8 0	57 11 4	54 11 4	41
42	164 11 4	94 11 4	73 14 8	64 8 0	58 14 0	55 15 4	42
43	165 15 4	95 12 0	75 0 8	65 10 8	60 2 0	57 4 8	43
44	167 4 0	96 12 8	76 4 0	66 15 4	61 7 4	58 11 4	44
45	168 10 0	97 14 8	77 7 4	68 3 4	62 14 8	60 3 4	45
46	170 0 8	99 2 0	79 2 0	69 14 8	64 9 4	...	46
47	172 3 4	100 13 4	80 14 0	71 11 4	66 6 8	...	47
48	174 8 8	102 10 0	82 9 4	73 8 8	68 6 0	...	48
49	176 14 8	104 6 8	84 6 8	75 6 8	70 6 0	...	49
50	179 4 8	106 5 4	86 4 0	77 6 0	72 7 4	...	50
51	181 11 4	108 4 8	88 4 0	...	...	...	51

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

**TABLE IV.
LIMITED PAYMENTS.**

CLASS C. (CIVIL.)
RATES, by a Limited Number of Annual Payments, for
an Assurance of Rs. 1000, payable at Death.
Under Secured Payments Scheme (page 13).

WITHOUT PROFITS.

Age next Birthday.	CIVIL RISKS.						Age next Birthday.
	5 Pay- ments.	10 Pay- ments.	15 Pay- ments.	20 Pay- ments.	25 Pay- ments.	30 Pay- ments.	
20	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	20
21	103 4 8	58 4 8	43 11 4	36 11 4	32 2 0	29 4 8	21
22	104 3 4	58 12 8	44 1 4	37 0 0	32 6 8	29 9 4	22
23	105 4 0	59 6 0	44 8 0	37 6 0	32 12 0	29 14 8	23
24	106 6 0	60 0 0	44 15 4	37 12 8	33 2 8	30 4 8	24
25	107 10 8	60 11 4	45 8 0	38 4 0	33 9 4	30 12 0	25
26	109 0 0	61 8 0	46 1 4	38 12 0	34 1 4	31 4 0	26
27	110 7 4	62 5 4	46 11 4	39 5 4	34 10 0	31 12 8	27
28	112 0 8	63 3 4	47 6 8	39 15 4	35 3 4	32 6 0	28
29	113 10 8	64 2 0	48 2 8	40 10 0	35 13 4	33 0 8	29
30	115 6 8	65 2 8	49 0 0	41 5 4	36 8 8	33 11 4	30
31	117 2 8	66 2 8	49 12 0	42 0 8	37 4 0	34 6 8	31
32	118 5 4	66 14 8	50 5 4	42 10 8	37 13 4	35 1 4	32
33	119 10 0	67 10 8	51 0 0	43 4 8	38 8 0	35 12 0	33
34	120 14 8	68 7 4	51 10 8	43 14 8	39 2 4	36 6 8	34
35	122 4 0	69 4 8	52 6 0	44 10 8	39 14 8	37 2 8	35
36	123 11 4	70 3 4	53 2 8	45 7 4	40 11 4	38 0 0	36
37	125 2 8	71 2 8	54 0 0	46 4 8	41 8 8	38 14 0	37
38	126 10 8	72 2 8	54 14 8	47 2 8	42 7 4	39 13 4	38
39	128 5 4	73 4 0	55 14 0	48 2 8	43 7 4	40 13 4	39
40	129 15 4	74 5 4	56 14 0	49 2 8	44 8 0	41 14 8	40
41	131 9 4	75 7 4	57 15 4	50 4 0	45 10 0	43 0 8	41
42	133 5 4	76 10 8	58 1 4	51 6 8	46 12 8	44 4 0	42
43	135 1 4	77 14 8	60 4 0	52 8 8	48 0 0	45 8 0	43
44	136 13 4	79 3 4	61 7 4	53 13 4	49 4 8	46 13 4	44
45	138 10 0	80 8 8	62 11 4	55 2 0	50 10 8	48 4 0	45
46	140 6 8	81 14 8	64 0 0	56 7 4	52 1 4	49 11 4	46
47	143 1 4	83 12 8	65 12 8	58 2 8	53 11 4	...	47
48	145 14 0	85 12 0	67 9 4	59 15 4	55 8 0	...	48
49	149 9 4	87 12 0	69 6 8	61 13 4	57 6 8	...	49
50	151 6 0	89 12 8	71 4 8	63 12 0	59 6 8	...	50
51	154 2 8	91 14 0	73 4 0	65 11 4	61 8 0	...	51

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

**TABLE V.
LIMITED PAYMENTS.**

CLASS C. (MILITARY.)
RATES, by a Limited Number of Annual Payments, for
an Assurance of Rs. 1000, payable at Death.
Under Secured Payments Scheme (page 13).

WITHOUT PROFITS.

Age next Birthday.	MILITARY RISKS.						Age next Birthday.
	5 Pay- ments.	10 Pay- ments.	15 Pay- ments.	20 Pay- ments.	25 Pay- ments.	30 Pay- ments.	
20	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	20
21	125 9 4	70 10 0	52 12 0	44 2 8	38 10 0	35 4 0	21
22	126 5 4	71 0 0	53 0 8	44 6 0	38 14 0	35 8 0	22
23	127 2 8	71 8 0	53 6 0	44 11 4	39 2 8	35 12 8	23
24	128 2 8	72 0 0	53 12 8	45 0 4	39 14 8	36 8 8	24
25	129 4 0	72 10 0	54 4 0	45 7 4	40 6 0	37 0 0	25
26	130 6 0	73 4 8	54 12 0	45 14 8	40 14 0	37 8 0	26
27	131 9 4	74 0 0	55 4 8	46 6 8	41 6 0	38 0 8	27
28	132 15 4	74 12 0	55 14 8	46 15 4	41 15 4	38 10 8	28
29	134 5 4	75 8 8	56 9 4	47 9 4	42 10 0	39 5 4	29
30	135 13 4	76 7 4	57 5 4	48 3 4	43 4 0	40 0 0	30
31	137 5 4	77 5 4	57 15 4	48 14 0	43 13 4	40 10 0	31
32	139 4 0	77 14 8	58 7 4	49 6 8	44 6 8	41 4 0	32
33	140 4 0	78 8 8	59 0 0	49 15 4	45 0 8	41 14 8	33
34	141 4 8	79 2 8	59 9 4	50 8 8	45 12 0	42 10 0	34
35	142 7 4	79 14 0	60 3 4	51 3 4	46 8 0	43 6 8	35
36	143 10 0	80 10 0	60 14 0	51 14 8	47 4 8	44 4 0	36
37	144 13 4	81 6 8	61 10 0	52 11 4	48 2 8	45 3 4	37
38	146 2 8	82 4 8	62 7 4	53 8 0	49 2 0	46 2 8	38
39	147 7 4	83 3 4	63 4 8	54 7 4	50 2 0	47 3 4	39
40	148 12 0	84 2 0	64 3 4	55 6 8	51 2 8	48 4 8	40
41	150 2 8	85 1 4	65 3 4	56 6 8	52 4 8	49 8 0	41
42	151 9 4	86 2 0	66 3 4	57 8 8	53 7 4	50 11 4	42
43	153 0 8	87 4 0	67 4 0	58 12 8	54 11 4	52 0 8	43
44	154 8 0	88 6 0	68 6 8	59 12 8	56 0 0	53 6 8	44
45	155 15 4	89 8 8	69 9 4	60 4 8	57 6 8	54 14 0	45
46	158 4 8	90 12 8	70 12 8	62 15 4	59 0 8	...	46
47	160 12 8	92 8 0	72 8 0	63 11 4	60 12 8	...	47
48	163 2 8	94 5 4	74 3 4	65 11 4	62 11 4	...	48
49	165 10 8	96 2 8	75 14 8	67 8 8	64 10 8	...	49
50	168 2 8	100 0 8	79 9 4	71 4 8	66 11 4	...	50

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

TABLE VI.
ENDOWMENT ASSURANCES.

CLASS C. (CIVIL.)
RATES, by Annual Payments, for an Assurance of Rs. 1000,
payable on the attainment of the undermentioned
Ages, or at Death if it should happen previously.
Under Secured Payments Scheme (page 13).

WITHOUT PROFITS.

Age next Birthday.	CIVIL RISKS.				Age next Birthday.
	Age 60	Age 55	Age 50	Age 45	
20	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	20
21	28 12 0	31 4 8	35 5 4	41 10 0	21
22	29 6 0	32 2 0	36 7 4	43 4 0	22
23	30 0 8	33 0 0	37 10 8	45 1 4	23
24	30 12 0	33 14 8	38 15 4	47 1 4	24
25	31 8 0	34 14 8	40 6 0	49 4 8	25
26	32 5 4	36 0 0	41 14 8	51 14 8	26
27	33 3 4	37 2 8	43 10 0	54 6 8	27
28	34 2 8	38 7 4	45 8 0	57 7 4	28
29	35 3 4	39 13 4	47 8 8	60 14 0	29
30	36 4 8	41 5 4	49 13 4	64 12 0	30
31	37 8 0	43 0 0	52 5 4	69 8 8	31
32	38 12 8	44 12 8	55 2 0	74 3 4	32
33	40 3 4	46 12 0	58 4 0	80 1 4	33
34	41 12 0	48 14 8	61 12 0	86 14 8	34
35	43 6 8	51 4 8	65 11 4	95 0 8	35
36	45 3 4	53 15 4	70 4 0	104 13 4	36
37	47 2 8	56 14 8	75 6 8	..	37
38	49 5 4	60 3 4	81 6 0	..	38
39	51 11 4	63 14 0	88 5 4	..	39
40	54 4 8	68 0 0	96 10 0	..	40
41	57 2 8	72 11 4	106 8 8	..	41
42	60 5 4	78 1 4	..	..	42
43	63 13 4	84 4 0	..	..	43
44	67 11 4	91 6 8	..	..	44
45	72 0 8	99 14 0	..	..	45
46	76 14 8	109 14 8	..	..	46
47	82 6 8	..	..	..	47
48	88 11 4	..	..	..	48
49	95 15 4	..	..	..	49
50	104 7 4	..	..	..	50
	114 8 8	..	..	..	

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

TABLE VI.
ENDOWMENT ASSURANCES.

CLASS C. (MILITARY.)
RATES, by Annual Payments, for an Assurance of Rs. 1000,
payable on the attainment of the undermentioned
Ages, or at Death if it should happen previously.
Under Secured Payments Scheme (page 13).

WITHOUT PROFITS.

Age next Birthday.	MILITARY RISKS.				Age next Birthday.
	Age 60	Age 55	Age 50	Age 45	
20	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	20
21	33 12 0	36 4 8	40 5 4	46 10 0	21
22	34 6 0	37 2 0	41 7 4	48 4 0	22
23	35 0 8	38 0 0	42 10 8	50 1 4	23
24	35 12 0	38 14 8	43 15 4	52 1 4	24
25	36 8 0	39 14 8	45 6 0	54 4 8	25
26	37 5 4	41 0 0	46 14 8	56 14 8	26
27	38 3 4	42 2 8	48 10 0	59 6 8	27
28	39 2 8	43 7 4	50 8 0	62 7 4	28
29	40 3 4	44 13 4	52 8 8	65 14 0	29
30	41 4 8	46 5 4	54 13 4	69 12 0	30
31	42 8 0	48 0 0	57 5 4	74 8 8	31
32	43 12 8	49 12 8	60 2 0	79 3 4	32
33	45 3 4	51 12 0	63 4 0	85 1 4	33
34	46 12 0	53 14 8	66 12 0	91 14 8	34
35	48 6 8	56 4 8	70 11 4	100 0 8	35
36	50 3 4	58 15 4	75 4 0	109 13 4	36
37	52 2 8	61 14 8	80 6 8	..	37
38	54 5 4	65 3 4	86 6 0	..	38
39	56 11 4	68 14 0	93 5 4	..	39
40	59 4 8	73 0 0	101 10 0	..	40
41	62 2 8	77 11 4	111 8 8	..	41
42	65 5 4	83 1 4	..	..	42
43	68 13 4	89 4 0	..	..	43
44	72 11 4	96 6 8	..	..	44
45	77 0 8	104 14 0	..	..	45
46	81 14 8	114 14 8	..	..	46
47	87 6 8	..	..	..	47
48	93 11 4	..	..	..	48
49	100 15 4	..	..	..	49
50	109 7 4	..	..	..	50
	119 8 8	..	..	..	

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

TABLE VII. ENDOWMENT ASSURANCES.

CLASS C. (CIVIL.)

RATES, by Annual Payments, for an Assurance of Rs.1000, payable on the expiration of the undermentioned periods, or at Death if it should happen previously.
Under Secured Payments Scheme (page 13).

WITHOUT PROFITS.

CIVIL RISKS.

Age next Birthday.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	Age next Birthday.
20	Rs. a. p. 104 2 0	Rs. a. p. 68 13 4	Rs. a. p. 51 10 0	Rs. a. p. 41 10 0	Rs. a. p. 35 5 4	Rs. a. p. 31 4 8	20
21	104 2 8	68 14 0	51 10 8	41 10 8	35 6 8	31 7 4	21
22	104 3 4	68 14 8	51 11 4	41 11 4	35 8 8	31 10 0	22
23	104 4 0	68 15 4	51 12 0	41 12 0	35 10 8	31 13 4	23
24	104 4 8	69 0 8	51 13 4	41 13 4	35 13 4	32 0 8	24
25	104 5 4	69 2 0	51 14 8	41 14 8	36 0 0	32 5 4	25
26	104 6 0	69 3 4	52 0 0	42 1 4	36 4 0	32 10 0	26
27	104 6 8	69 4 8	52 1 4	42 4 0	36 8 0	33 0 0	27
28	104 7 4	69 6 0	52 2 8	42 7 4	36 12 8	33 6 0	28
29	104 8 0	69 7 4	52 4 0	42 11 4	37 2 0	33 12 8	29
30	104 8 8	69 8 8	52 5 4	43 0 0	37 8 0	34 4 8	30
31	104 9 4	69 10 0	52 8 8	43 5 4	37 14 8	...	31
32	104 10 8	69 11 4	52 12 8	43 11 4	38 6 8	...	32
33	104 11 4	69 12 8	53 2 0	44 2 0	39 0 0	...	33
34	104 12 0	69 15 4	53 8 0	44 10 0	39 10 0	...	34
35	104 13 4	70 4 0	53 15 4	45 3 4	40 5 4	...	35
36	105 1 4	70 10 0	54 7 4	45 13 4	...	...	36
37	105 6 0	71 0 8	55 0 8	46 8 8	...	...	37
38	105 11 4	71 8 8	55 10 8	47 5 4	...	...	38
39	106 1 4	72 1 4	56 6 0	48 2 8	...	...	39
40	106 8 8	72 11 4	57 2 8	49 2 0	...	...	40
41	107 1 4	73 6 8	58 0 8	...	...	...	41
42	107 11 4	74 3 4	58 15 4	...	...	...	42
43	108 6 0	75 0 8	59 15 4	...	...	...	43
44	109 2 0	75 15 4	61 0 8	...	...	...	44
45	109 14 8	76 14 8	62 3 4	...	...	...	45
46	110 12 0	77 14 8	...	...	...	...	46
47	111 10 8	79 0 0	...	...	...	...	47
48	112 9 4	80 2 0	...	...	...	...	48
49	113 8 8	81 4 8	...	...	...	...	49
50	114 8 8	82 9 4	...	...	...	...	50

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

TABLE VII. ENDOWMENT ASSURANCES.

CLASS C. (MILITARY.)

RATES, by Annual Payments, for an Assurance of Rs.1000, payable on the expiration of the undermentioned periods, or at Death if it should happen previously.
Under Secured Payments Scheme (page 13).

WITHOUT PROFITS.

MILITARY RISKS.

Age next Birthday.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	Age next Birthday.
20	Rs. a. p. 109 2 0	Rs. a. p. 73 13 4	Rs. a. p. 56 10 0	Rs. a. p. 46 10 0	Rs. a. p. 40 5 4	Rs. a. p. 36 4 8	20
21	109 2 8	73 14 0	56 10 8	46 10 8	40 6 8	36 7 4	21
22	109 3 4	73 14 8	56 11 4	46 11 4	40 8 8	36 10 0	22
23	109 4 0	73 15 4	56 12 0	46 12 0	40 10 8	36 13 4	23
24	109 4 8	74 0 8	56 13 4	46 13 4	41 0 0	37 0 8	24
25	109 5 4	74 2 0	56 14 8	46 14 8	41 4 0	37 5 4	25
26	109 6 0	74 3 4	57 0 0	47 1 4	41 8 0	37 10 0	26
27	109 6 8	74 4 8	57 1 4	47 4 4	41 12 8	38 0 0	27
28	109 7 4	74 6 0	57 2 8	47 7 4	42 2 0	38 12 8	28
29	109 8 0	74 7 4	57 4 0	47 11 4	42 8 0	39 4 8	29
30	109 8 8	74 8 8	57 5 4	48 0 0	42 14 8	...	30
31	109 9 4	74 10 0	57 8 8	48 5 4	43 6 8	...	31
32	109 10 8	74 11 4	57 12 8	48 11 4	44 0 0	...	32
33	109 11 4	74 12 8	58 2 0	49 2 0	44 10 0	...	33
34	109 12 0	74 15 4	58 8 0	49 10 0	45 5 4	...	34
35	109 13 4	75 4 0	58 15 4	50 3 4	...	...	35
36	110 1 4	75 10 0	59 7 4	50 13 4	...	...	36
37	110 6 0	76 0 8	60 0 8	51 8 8	...	...	37
38	110 11 4	76 8 8	60 10 8	52 5 4	...	...	38
39	111 1 4	77 1 4	61 6 0	53 2 8	...	...	39
40	111 8 8	77 11 4	62 2 8	54 2 0	...	...	40
41	112 1 4	78 6 8	63 0 8	...	...	...	41
42	112 11 4	79 3 4	63 15 4	...	...	...	42
43	113 6 0	80 0 8	64 15 4	...	...	...	43
44	114 2 0	80 15 4	66 0 8	...	...	...	44
45	114 14 8	81 14 8	67 3 4	...	...	...	45
46	115 12 0	82 14 8	...	...	...	...	46
47	116 10 8	84 0 0	...	...	...	...	47
48	117 9 4	85 2 0	...	...	...	...	48
49	118 8 8	86 4 8	...	...	...	...	49
50	119 8 8	87 9 4	...	...	...	...	50

These Premiums can also be paid by half-yearly, quarterly, or (while in India) monthly instalments without extra charge, as explained on page 18.

TABLE VIII.
SHORT PERIOD POLICIES.

CLASS C. (CIVIL.)

RATES, by Annual Payments, for an Assurance of Rs. 1000,
payable at Death if it shall happen within a specified
term of years.

WITHOUT PROFITS.

Age next Birthday.	CIVIL RISKS.			Age next Birthday.
	One Year.	Three Years.	Five Years.	
20	Rs. a. p. 20 0 0	Rs. a. p. 20 4 0	Rs. a. p. 20 8 8	20
21	20 2 8	20 7 4	20 12 0	21
22	20 5 4	20 10 0	20 14 8	22
23	20 8 0	20 12 8	21 2 0	23
24	20 10 8	21 0 0	21 5 4	24
25	20 13 4	21 2 8	21 8 0	25
26	21 0 0	21 5 4	21 11 4	26
27	21 2 8	21 8 8	21 14 8	27
28	21 5 4	21 11 4	22 1 4	28
29	21 8 0	21 14 8	22 5 4	29
30	21 11 4	22 2 0	22 8 8	30
31	21 14 8	22 5 4	22 12 8	31
32	22 2 0	22 9 4	23 0 8	32
33	22 5 4	22 13 4	23 5 4	33
34	22 10 8	23 2 8	23 10 8	34
35	23 0 0	23 8 0	24 0 8	35
36	23 5 4	23 14 8	24 7 4	36
37	23 12 8	24 6 0	24 15 4	37
38	24 4 0	24 13 4	25 7 4	38
39	24 12 0	25 6 0	26 0 0	39
40	25 4 8	25 15 4	26 10 0	40
41	25 14 0	26 8 8	27 4 0	41
42	26 8 0	27 3 4	27 14 8	42
43	27 4 0	27 15 4	28 10 8	43
44	28 0 0	28 12 0	29 8 0	44
45	28 14 0	29 10 0	30 6 0	45
46	29 14 0	30 10 0	31 6 0	46
47	31 0 0	31 14 0	32 12 0	47
48	32 5 4	33 6 8	34 8 8	48
49	33 14 8	35 5 4	36 12 0	49
50	35 12 0	37 6 0	39 0 8	50

Note.—These Premiums are payable yearly. The Military Rates are
Rs. 5 per Rs. 1000 higher than these rates.

TABLE IX.
JOINT LIVES.

CLASS C. (CIVIL.)

RATES, by Annual Payments, for an Assurance of
Rs. 1000, to be paid at first Death.

WITH AND WITHOUT PROFITS.

Ages next Birthday.	CIVIL RISKS.		Ages next Birthday.	CIVIL RISKS.	
	With Profits.	Without Profits.		With Profits.	Without Profits.
20 20	Rs. a. p. 48 4 0	Rs. a. p. 43 0 8	30 45	Rs. a. p. 78 13 4	Rs. a. p. 72 4 8
25	50 2 8	44 12 8	50	90 14 0	84 0 0
30	53 10 0	48 0 8	35 35	64 4 8	58 4 8
35	58 13 4	52 15 4	40	70 10 0	64 8 0
40	66 4 0	60 2 8	45	79 6 8	73 0 0
45	76 4 8	69 14 0	50	91 11 4	85 0 0
25 25	51 13 4	46 5 4	40 40	73 10 8	67 8 8
30	54 15 4	49 4 8	45	81 13 4	75 8 0
35	59 14 8	54 0 0	50	93 6 0	86 13 4
40	67 1 4	60 14 0	45 45	86 2 0	79 14 0
45	76 13 4	70 6 0	50	95 14 8	89 8 8
50	89 3 4	82 6 8	50 50	105 7 4	98 14 8
30 30	57 13 4	52 0 0			
35	62 7 4	56 6 8			
40	69 6 0	63 1 4			

For intermediate ages the rate can be found by interpolation, or may be
ascertained on application.

These Premiums can also be paid by half-yearly, quarterly, or (while in
India) monthly instalments without extra charge, as explained on page 13.
The Military rates are Rs. 5 per Rs. 1000 higher than these rates.

TABLE A.—RETIREMENT ANNUITIES.**Secured Payment System (Rule 10)—Whole World Residence.*

Annual Premium required to secure an annuity of Rs. 100, to commence at Age 45, 50, 55, or 60, and payable thereafter during life, with a proportion of Annuity from the last payment to the date of death.

Age last Birthday.	Annuity of Rs. 100 to commence at				Age last Birthday.
	Age 45.	Age 50.	Age 55.	Age 60.	
	Annual Premium payable till Age 45.	Annual Premium payable till Age 50.	Annual Premium payable till Age 55.	Annual Premium payable till Age 60.	
20	Rs. a. p. 30 11 4	Rs. a. p. 19 4 0	Rs. a. p. 12 1 4	Rs. a. p. 7 6 8	20
21	33 0 0	20 8 8	12 14 0	7 14 0	21
22	35 8 0	21 15 4	13 11 4	8 6 0	22
23	38 4 0	23 8 0	14 9 4	8 14 0	23
24	41 5 4	25 3 4	15 8 8	9 6 8	24
25	44 12 8	27 0 8	16 9 4	10 0 0	25
26	48 10 8	29 1 4	17 12 0	10 10 8	26
27	53 0 0	31 4 8	18 15 4	11 5 4	27
28	57 14 8	33 12 8	20 5 4	12 1 4	28
29	63 8 8	36 8 8	21 12 8	12 14 8	29
30	70 0 8	39 9 4	23 6 8	13 12 8	30
31	77 9 4	43 1 4	25 3 4	14 12 0	31
32	86 7 4	46 15 4	27 2 8	15 12 8	32
33	96 15 4	51 6 0	29 5 4	16 14 8	33
34	109 11 4	56 6 8	31 12 0	18 2 8	34
35	125 5 4	62 4 0	34 7 4	19 8 8	35
36	..	69 0 0	37 8 0	21 0 8	36
37	..	76 15 4	40 15 4	22 11 4	37
38	..	86 6 8	44 14 0	24 9 4	38
39	..	97 13 4	49 5 4	26 10 8	39
40	..	111 14 0	54 7 4	28 15 4	40
41	..	..	60 7 4	31 8 8	41
42	..	..	67 7 4	34 7 4	42
43	..	..	75 14 0	37 13 4	43
44	..	..	85 15 4	41 10 0	44
45	..	..	98 6 8	46 0 8	45
46	..	..	..	51 2 8	46
47	..	..	..	57 3 4	47
48	..	..	..	64 6 0	48
49	..	..	..	73 1 4	49
50	..	..	..	83 12 8	50

Premiums can also be paid by half-yearly or quarterly instalments without extra charge, as explained in Rule 1.

* For Rules and Explanations see pp. 34 to 37.

TABLE B.—RETIREMENT ANNUITIES.*

(Premiums returnable.)

Secured Payment System (Rule 10)—Whole World Residence.
Annual Premium required to secure an Annuity of Rs. 100, to commence at Age 45, 50, 55, or 60, and payable thereafter during life, with a proportion of Annuity from the last payment to the date of death, one-half the Premiums paid being returnable in the event of death before the specified age is attained.

Age last Birthday.	Annuity of Rs. 100 to commence at				Age last Birthday.
	Age 45.	Age 50.	Age 55.	Age 60.	
	Annual Premium payable till Age 45.	Annual Premium payable till Age 50.	Annual Premium payable till Age 55.	Annual Premium payable till Age 60.	
20	Rs. a. p. 35 0 0	Rs. a. p. 22 10 8	Rs. a. p. 14 10 8	Rs. a. p. 9 6 0	20
21	37 7 4	24 1 4	15 10 0	9 15 4	21
22	40 2 0	25 10 8	16 9 4	10 9 4	22
23	43 2 0	27 6 0	17 9 4	11 3 4	23
24	46 6 8	29 4 0	18 11 4	11 14 0	24
25	50 1 4	31 4 8	19 14 8	12 9 4	25
26	54 2 0	33 8 0	21 4 8	13 6 0	26
27	58 12 0	35 15 4	22 10 8	14 2 8	27
28	63 15 4	38 10 8	24 4 8	15 2 0	28
29	69 14 0	41 10 8	25 14 0	16 2 8	29
30	76 11 4	45 0 0	27 12 0	17 2 8	30
31	84 9 4	48 12 0	29 12 0	18 5 4	31
32	93 12 8	52 15 4	32 0 0	19 9 8	32
33	104 12 0	57 10 8	34 6 0	20 14 8	33
34	117 14 8	63 1 4	37 2 0	22 6 8	34
35	134 2 0	69 5 4	40 2 0	24 0 8	35
36	..	76 7 4	43 7 4	25 12 0	36
37	..	84 13 4	47 4 0	27 12 0	37
38	..	94 12 8	51 8 8	29 14 8	38
39	..	106 12 0	56 6 0	32 6 0	39
40	..	121 8 0	61 15 4	35 0 0	40
41	..	..	68 6 0	37 14 8	41
42	..	..	75 13 4	41 3 4	42
43	..	..	84 12 0	45 0 0	43
44	..	..	95 8 0	49 4 4	44
45	..	..	108 10 8	54 3 4	45
46	..	..	..	59 12 8	46
47	..	..	..	66 6 0	47
48	..	..	..	74 2 8	48
49	..	..	..	83 10 0	49
50	..	..	..	95 3 4	50

Premiums can also be paid by half-yearly or quarterly instalments without extra charge, as explained in Rule 1.

* For Rules and Explanations see pp. 34 to 37.

CLASS A.

HOME RATES OF PREMIUM

FOR

EUROPE AND OTHER TEMPERATE
CLIMATES.

Indian Policyholders are entitled to the benefit
of Home Rates from the date of leaving
India, homeward bound (see pp. 15-18).

CLASS A.

RATES, by Annual Payments, for an Assurance of £100, payable at Death, With and Without Profits, covering residence in Europe, America to the Northward of 35° North Latitude, and other Temperate Climates, as noted on page 59.

Age next Birthday.	Annual Premium Without Profits.	Annual Premium With Profits.	Age next Birthday.	Annual Premium Without Profits.	Annual Premium With Profits.
15	£ s. d. 1 11 2	£ s. d. 1 14 0	38	£ s. d. 2 16 7	£ s. d. 3 1 8
16	1 11 11	1 14 10	39	2 18 4	3 3 7
17	1 12 8	1 15 8	40	3 0 0	3 5 6
18	1 13 5	1 16 6	41	3 2 0	3 7 8
19	1 14 3	1 17 5	42	3 4 0	3 9 10
20	1 15 1	1 18 4	43	3 6 1	3 12 1
21	1 16 0	1 19 4	44	3 8 5	3 14 7
22	1 16 10	2 0 3	45	3 10 9	3 17 3
23	1 17 9	2 1 2	46	3 13 3	3 19 11
24	1 18 9	2 2 3	47	3 16 0	4 3 0
25	1 19 8	2 3 3	48	3 18 10	4 6 0
26	2 0 9	2 4 5	49	4 2 0	4 9 5
27	2 1 10	2 5 7	50	4 5 3	4 13 0
28	2 2 11	2 6 10	51	4 8 10	4 16 11
29	2 4 0	2 8 0	52	4 12 8	5 1 1
30	2 5 2	2 9 4	53	4 16 10	5 5 7
31	2 6 5	2 10 7	54	5 1 5	5 10 7
32	2 7 8	2 12 0	55	5 6 4	5 16 0
33	2 9 0	2 13 6	56	5 11 6	6 1 8
34	2 10 5	2 15 0	57	5 16 10	6 7 5
35	2 11 10	2 16 7	58	6 2 6	6 13 7
36	2 13 5	2 18 3	59	6 8 6	7 0 2
37	2 14 11	2 19 11	60	6 14 11	7 7 1

These Premiums can also be paid by half-yearly or quarterly instalments, as explained on page 18.
The Class A Rates, under other Tables, can be ascertained on application.

SPECIAL CONDITIONS.

(CLASS A.)

RESIDENCE.

Persons Assured in this Class have permission in time of peace to proceed to or from, or to reside in—

EUROPE.
BRITISH NORTH AMERICA and the UNITED STATES OF NORTH AMERICA, to the northward of 35° north latitude; and from 30th November to 1st June in any part of the United States.
CAPE COLONY, NATAL, ORANGE FREE STATE, SWAZILAND, PONDOLAND, GRICUALAND, ZULULAND, BECHUANALAND, and TRANSVAAL, with certain restrictions as to residence and War Risk.
AUSTRALIA, to the southward of 25° of south latitude, and in the whole colony of New South Wales. Also in New Zealand and TASMANIA, and JAPAN.
ALGERIA (to the northward of 35° north latitude), in EGYPT as far south as the second cataract of the Nile from 1st November to 1st April, and in the ISLAND of MADEIRA. Also—
The BERMUDA ISLANDS, at an extra premium of 10s. per cent. per annum.
SOUTH AMERICA to the southward of 20° south latitude, at an extra premium of 10s. per cent. per annum.

VOYAGES.

Persons Assured in this Class, not of seafaring occupation, have permission to pass, in time of peace, without extra charge—

From any part of EUROPE to another.
From any part of NORTH AMERICA to another within the above limits.
From any EUROPEAN Port to any NORTH AMERICAN Port within the above limits, or vice versa.
From any EUROPEAN Port to the CAPE OF GOOD HOPE.
From any EUROPEAN or NORTH AMERICAN Port within the above limits, to AUSTRALIA, TASMANIA, or NEW ZEALAND, or vice versa.

Persons Assured in this Class may proceed to those parts of the world embraced by any other Class, paying the corresponding Premium.

THE NEGLECT OF LIFE ASSURANCE.

THERE IS NO FEATURE OF OUR CIVILIZED LIFE that strikes a thoughtful man with more force than the neglect of Life Assurance. By payment of a small periodical subscription any man of good health and constitution can secure a very large sum to his family in case of premature death, yet hundreds of families brought up in comfort—perhaps in luxury—are left in extreme poverty every year from the breadwinner having neglected to assure his life. Many a man lives up to his income, knowing well that if death cut him off suddenly, his wife and children would be left almost wholly unprovided for. All this can be prevented by Life Assurance.

THE STANDARD LIFE ASSURANCE COMPANY.

PENSION or RETIREMENT SCHEME for INDIA, &c. (see pp. 34-39).

Specimen Form of Proposal for the Purchase of a Deferred Annuity.

1. Name, Designation, and Residence of the Party or Parties purchasing the Annuity.....
2. Name, Designation, and Residence of the Party on whose Life the Annuity is to be purchased.....
3. Place and Date of Birth.....
4. Age last Birthday, and evidence of Age which will be produced. }
5. Age at which the Annuity is to commence..... }
6. Amount of Annuity to be purchased..... }
7. Whether the Subscription is to be paid Yearly, Half-yearly, or Quarterly; and to which Office of the Company it is to be paid. }

(The above are the whole of the queries to be answered in connection with this Form of Provision, and no medical examination is required.)

APPLICATION FOR ASSURANCE FORMS.

The following application, if filled up and sent to any of the Standard Company's Indian Branch Offices or Agencies, or to the London West End Office, 3 Pall Mall East, S.W., will receive immediate attention:—

(Place and date).....

DEAR SIR,

PLEASE send me a Prospectus and Form of Proposal.

Name.....

When born..... 18..

Designation and Address

THE STANDARD
LIFE
ASSURANCE COMPANY.

INDIAN BRANCHES.

[Pub.
29
1,000-25-10-14]

Public (1896) Department.

CURRENT No.

From Messrs. J. A. Taylor and Co.,
Agents, Union Assurance
Society.

No.

Dated	26	} 11-96
Received	26	
Registered	27	
Enclosures	—	
Spare copies	—	

SUBJECT.
stating that they could not
accept without extra premium
insurance upon the lives of
volunteers liable to be called out
for actual military duty.

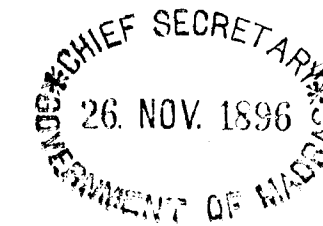
BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.

T. A. TAYLOR & CO
MADRAS.



CURRENT 26 8/7/2

14. Armenian Street.

26 November, 1896.

The Chief Secretary,
Public Department,
Government of Madras.

Sir,

In reply to your circular letter dated 26th October, we have the honor to inform you that we could not accept without extra premium, insurances upon the lives of Volunteers liable to be called out for actual Military duty.

We are aware however that some concession has been made to Volunteers serving within the limits of the United Kingdom, and we have referred your letter to our Head Office for favorable consideration.

We have the honor to be,

Sir,

Your Obedient Servants,

Edmund
Agents, Union Assurance Society.

Public (1897) Department.

CURRENT No.

From Messrs Taylor & Co.
Madras

Order

No.

Dated } 9/1/97
Received }

Registered 11/1/97

Enclosures —

Spare copies —

SUBJECT.

Stating that no extra premium
will be charged by the Union
Assurance Society upon policies
assuring the lives of Indian
Volunteers.

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.

T. A. TAYLOR & CO
Telegraphic Address
TAYLORS, MADRAS.

1915 American Street,
Madras. 6 January, 1897.



The Chief Secretary,
Public Department,
Government of Madras.

Sir,

Referring to our letter of 26th November, 1896, we have the honor to inform you that the extra premium will be charged by this office upon policies assuring the lives of persons serving in Volunteer Corps in India under the conditions stated in your communication of 11th Nov. dated 26th October.

We have the honor to be,
Sir,

Yours obedient Servants.

E. A. Taylor
Agents, Union Assurance Society.

Public (1896) Department.

CURRENT No. 7067

Order

From Messrs. Bakes & Co.,
Agents for the Royal Insurance
Company.

No.

Dated 28 }
Received 20 } 11-96.
Registered 1- 12-96
Enclosures -
Spare copies -

SUBJECT.

Stating that the Royal
Insurance Company does not
at present make any extra
charge for insuring the lives
of volunteers.

By D.

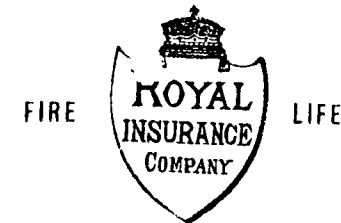
BACK PAPERS.

G.O.	No.	Department.	Date.

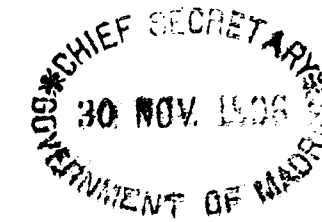
FURTHER PAPERS.

G.O.	No.	Department.	Date.

OAKES & CO., LD., AGENTS.



INVESTED FUNDS,
OVER £8,250,000, STG.



Mount Road,

Madras, 28 Nov 1896.

The Chief Secretary to Govt.,
Public Department,
Madras.

Sir,
With reference to G.O. 16,150, Public,
date 26 October 1896, we have the honor
to inform His Excellency the Governor in
Council that this Company does not
at present make any extra charge
for insuring the lives of volunteers.

We have the honor to be,
Sir,

Your most Obedient Servants,

[Signature]

Public (1896) Department.

CURRENT No.

Order

From Messrs. Wilson & Co. Mar
Agents for the City of Glasgow
Life Assurance Co

No. -

Dated 30th Nov.

Received 1st Dec.

Registered 2^d Dec.

Enclosures -

Spare copies -

SUBJECT,

Stating that the Directors of
above Life Ass. Co have decided
to charge any additional pre.
for volunteers who may be
sent for active Mil. service.

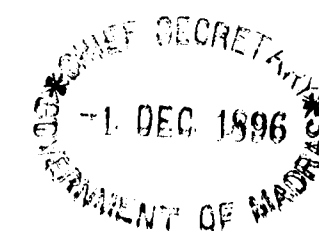
BACK PAPERS

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.

RECEIPT NO 6018



CITY OF GLASGOW LIFE ASSURANCE COMPANY.

Madras. 30th November, 1896.

From

Messrs. Wilson & Co.,

Agents.- City of Glasgow L^y Ass. Coy.,

Madras.

To

The Chief Secretary,

Government of Madras,

Madras.

Sir,

We have the honor to acknowledge receipt of your order No.1150 dated 28th Ultimo, and in reply we have to inform you that the above Company's Directors have decided that the said Company will run the risk of Volunteers (who are or may be insured with them) being called out for active Military Service without requiring payment of any additional premium.

We have the honor to be,

Sir,

Your Most Obedient Servants,

D. P. Wilson & Co.

[Signature]

Agents.

189

Public (1897) Department.

CURRENT No.

From Messrs. Wilson & Co.
Madras

Order

No.

Dated 16th }
Received 18th } February 97.
Registered 18th }

Enclosures

Spare copies

SUBJECT.

Submitting an extract
from a letter received
from the Calcutta office
to the effect that the
rate of premium will
be enhanced in the
of Volunteers assuring
this Company proceed
on active service.

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.

COMMERCIAL UNION ASSURANCE COMPANY LIMITED.

Madras. 18th February, 1897.

From

Messrs. Wilson & Co.,

Madras.

To

The Chief Secretary to Government,

Fort St. George,

Madras.

Sir,

With reference to G.O. No. 1150 dated 23th October last, we have the honor to give at foot extract from a letter dated 10th Instant, received from our Calcutta office regarding the rate of premium to be charged for Volunteers assured by this Company, in the event of their being called out on active service; from which you will see that the rate will not be enhanced in the event of Volunteers proceeding on active service.

We have the honor to be,

Sir,

Your most obedient Servants,

M. A.

J. M. Wilson
Agents.

" I now have the pleasure to inform you that we have received intimation from our head office by yesterday's mail that the London Board of Directors have decided that no enhanced rate of premium is to be charged Volunteers in India insured under policies in this Company in the event of being called out on active service. This is in reference to enquiries made by the Heads of the various Governments, and is an instruction from the London Agency to follow in this matter."

Public (1897) Department.

CURRENT No.

Order

From Messrs Gordon Woodroffe & Co
Agents, City of Glasgow
Life Assurance Co.

No.

Dated 20th Dec 96

Received 1st Jan 97

Registered 6th Jan 97

Enclosures -

Spare copies -

SUBJECT.

Intimating that the above Assurance
Co. will not charge any extra
premium on Volunteers called upon
for actual military service

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.

Madras, 30th December 1896

To
The Chief Secretary
to the Government of Madras
Public Department
Fort St George

Sir,
With reference to Government
Order N^o 1150 dated 26th October 1896 we have
the honor to inform you that the Directors
of the City of Glasgow Life Assurance Com-
pany have decided not to charge Volunteers
who are, or may at any time be assured with
it, any extra premium in the event of their
being called upon for actual Military
Service.

We have the honor to be
Sir,

Your most obedient Servants
Gordon Woodroffe

Agents City of Glasgow Life Assurance Coy



Public (1891) Department.

CURRENT No. 99

From Messrs Parry & Co.,
Madras.

Order

No.

Dated 5
Received 6
Registered 7 } January 1897.
Enclosures
Spare copies

SUBJECT.

Stating that the Directors of the
Royal Exchange Assurance Corpo-
ration will allow persons whose
lives are insured with that company
to serve in the Indian Volunteers
without paying an extra
premium.

L.S. }

27/1/97

BACK PAPERS.

G.O.	No.	Department.	Date.

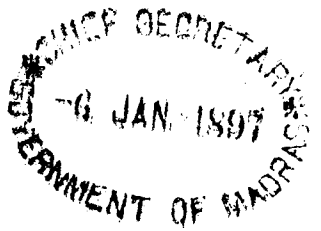
FURTHER PAPERS.

G.O.	No.	Department.	Date.

PARRY & CO., MADRAS.
London House:
70, Gracechurch Street, E.C.

Madras, 5th January 1897.

The chief secretary
to the government of Madras,
Public Department.



sir,

With reference to G.O. No 1150, Public, dated 26th October 1896,
we have the honor to inform you that our Directors in London will allow
persons whose lives are assured with this corporation, to serve in the
Indian volunteers without paying an extra premium.

We have the honor to be,

sir,

Your obedient servants.

AGENTS
ROYAL EXCHANGE ASSURANCE CORPORATION

Public (1897) Department.

CURRENT No.

Order

From Messrs Parry & Co.

Madras.

Agents for the English & Scottish
Law Life Assurance
Association

No.

Dated 11

Received 12

Registered 14

Enclosures —

Spare copies —

} January 1897

SUBJECT.

*Enter the bill
of 1000*
J.S.
Stating that the Volunteer officers
armed with the English & Scottish
Law Life Assurance Association are
permitted to perform Military duties
without any payment of extra pay
but that the Directors reserve the
right to withdraw the concession at
any future time.

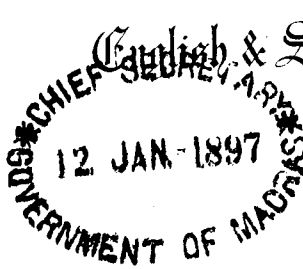
BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.

MADRAS PRESIDENCY.
FARRY & CO.
AGENTS.



English & Scottish Law Life Assurance Association.

Madras 11th January. 1897.

The Chief Secretary.

To the Govt: of Madras.

Public Deptt:

Sir,

With reference to G.O.No.1150 Public, dated 26th October 1896, we have the honor to inform you that persons assured with this association are permitted to join volunteer corps, and in such capacity to perform duties required of them in Peace or War within the limits of British India without any payment of any additional extra premium for such service.

This will apply to Policies already in force and also to such as may be hereafter effected; but the directors reserve their right to withdraw the concession at any future time should they be so advised without however prejudicially effecting any assurance effected up to date of such withdrawal.

We have the honor to be,

. Sir,

Your obedient servants.

Public (1897.) Department.

CURRENT No.

Order

From Messrs. Parry & Co.,
Agents, Madras.
Royal Insurance Co.

No.

Dated 18th Jan^r.

Received 20th Jan^r.

Registered 22nd Jan^r.

Enclosures .

Spare copies .

SUBJECT,

Stating that no extra rate
will be charged to Volunteers
on account of liability to
Military Service.

BACK PAPERS.

G.O.	No.	Department.	Date.

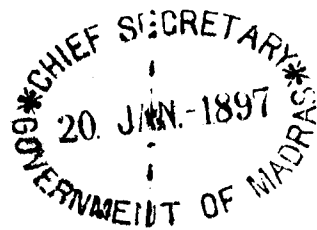
FURTHER PAPERS.

G.O.	No.	Department.	Date.

PARRY & Co., MADRAS.
London House:
70, Gracechurch Street. E.C.

CURRENT No.
Madras. 18th Janary. 1897.

The Chief Secretary,
to the Govt: of Madras.
Public Department .



Sir,
With reference to G.O.No.1150 Public. dated 26th October 1896,
we have the honor to inform you that the Directors have decided
that no extra rate should be charged to volunteers in the East
Indies on account of liability to Military Service, but that they
shall be treated in all respects as ordinary civilians.

We have the honor to be,
Sir,
Your obedient Servants.

A handwritten signature in cursive script, likely belonging to the Chief Secretary.

AGENTS.
Eagle Insurance Co.

A handwritten signature in cursive script, likely belonging to an agent of the insurance company.

Public (1897) Department.

CURRENT No. 428

From Messrs Parry & Co
Agents for the
Imperial Life Insurance
Co.

Order

No.

Dated 1st Feb 97

Received 1-2-97

Registered 2-2-97

Enclosures

Spare copies

SUBJECT.

Stating that the Company
has agreed to insure the lives
of all Volunteers at the ordinary
rate of Indian Premium, as for
Risks, and to forego the payment
of any extra premium even
when called out on active
service, so long as they are not
required to go beyond the limits of
British India.

BACK PAPERS.

G.O.	No.	Department.	*Date.

FURTHER PAPERS.

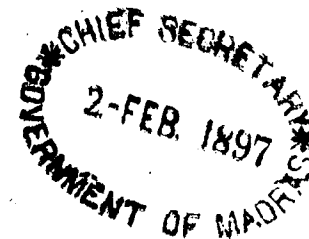
G.O.	No.	Department.	Date.

MADRAS PRESIDENCY.
PARRY & CO.,
AGENTS.

Imperial Life Insurance Company,

Madras, 1st February. 1897

The Chief secretary,
to the govt. of Madras.



Sir,

With reference to G. O. No. 1150. Public. dated 26th October 1896 we have the honor to inform you that our Directors at home have agreed to insure the lives of all volunteers at the ordinary rates of Indian Premium, as Civil Risks, and to forego the payment of any extra premium even when called out on active service, so long as they are not required to go beyond the limits of British India. But if a volunteer chooses to engage in any duty beyond that which he is called upon to undertake by the government as a member of his corps ie, if he himself volunteers for some special service, we should then feel at liberty to charge whatever extra premium the directors thought proper to meet the risk.

We have the honor to be,

Sir,

Your obedient servants.

Paul

lme.

[Pub.
29
1,000-28-106]

182-397

Public (1897) Department.

CURRENT No. 502

From The Secy & Treasurer
Commercial & Land Mortgage
Board.

Order

No. 2579/97

Dated 27-2-97

Received 1-3-97

Registered 2-3-97

Enclosures 1

Spare copies

SUBJECT.

*I think not
will not
in 18150 a 96
6/13/97*

*Let - Please have many more
for the same
one
14.*

Drawing attention to a
letter received from the
San Life Insurance Company
of India Ltd, Calcutta stating
that they will cover the risk
of service in the Volunteers
without addition to the
premium in the event
of their being called out
for active military service.

BACK PAPERS.

G.O.	No.	Department.	Date.
	182-3	Pub	25-29
	1158		26-10-96

FURTHER PAPERS.

G.O.	No.	Department.	Date.



The Sun Life Assurance Company of India Limited.
Calcutta

February 23 1897.

The Secretary & Treasurer.

Commercial Bank of India & Co.
Bombay.

Dear Sir,

With reference to your enquiry I beg to inform you that this Company will cover the risk of service in the volunteers without addition to the premium in the event of their being called out for active military service, and this fact has already been informed by us to the Government of Bengal.

I am, Dear Sir,

Yours faithfully,
J. H. Champ

Manager.

(True copy)

per

Accountant, Commercial Bank of India & Co.
Bombay

All Letters to be addressed and Remittances made payable to
THE SECRETARY AND TREASURER,
Commercial and Land Mortgage Bank, Limited,
MADRAS.

THE COMMERCIAL BANK OF INDIA LIMITED.
Commercial and Land Mortgage Bank, Limited,

HEAD OFFICE,

Madras 27th February 1897
CHIEF SECRETARY
1-MAR-1897
2579/97
GOVERNMENT OF MADRAS

To the Secretary to Government
Military Department
Fort St. George
Madras.

Sir,

We have the honor to enclose copy of a letter received from the Sun Life Assurance Company of India Ltd. Calcutta for favour of your attention in reference to the Government Order No 1160 dated 26th October 1896 re: Members of the Volunteer Corps.

We have the honor to be

Si

Yours Obedient Servant.

W. E. M. S. S.

Secy & Treasurer.

1- Encl.

[G
74
4,070-13-8-85.

NOTE FOR THE CHIEF SEC.

Please see
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W. wishes a copy
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tinuation of letter
183. Subd/25.2.

an
5/5/91

12/5/91

In this case, at 1/2,
the news of the company
had already been
obtained. In this case
a letter to India should
I think go, say - I think.
The Sun

[G
74]
4070-10-8-08.

cc.
NOTE FOR THE CHIEF SECRETARY.

The current
will be ...
in the ...
of ...

~~STB
6/10/17~~

[G.
24.]
500-28-10-96.

Public DEPARTMENT.

Papers to be read in proceedings :--

Again G.O., dated 26th October 1896 , No. 1150 and file of papers
Again G.O., dated 189 , No.
Current No. of 189 , dated , from
" " " 189 , " , "
" " " 189 , " , "

ORDER. N° 182 87 25-2-97
HIS

H.E. the Governor

*Draft India not on a matter of
routine. 20/2/97.*

The Govt of India will be
addressed.

N° 183.

LETTER

To

The Secretary to the Govt of India
Military Department.

Sir,

With reference to your letter
No. 2174 - B dated the 7th September
last, and subsequent reminder of the
12th instant, I am directed to state
that the replies from the Agents of
the Insurance Companies named in the
margin are to the effect that
Volunteers, even if called out for
active service under the provisions
of the Indian Volunteers Act III of
1860 as amended by Act I. of 1896, will
be allowed to pay premium at Civil
rates.

in G.O. 1076
The Royal Exchange Assurance Corporation.
The Eagle Insurance Company.
The Royal Insurance Company.
Imperial Life Insurance Company.
London and Lancashire Assurance Company.
Oriental Life Assurance Company.
City of Glasgow Life Assurance Co.
Albion Equitable Assurance Society.
North British and Mercantile Insurance Company.
Union Assurance Company.
Commercial Union Assurance Company.

2. The Imperial Life Insurance
Company, and the Standard Life

Assurance Company limit the concession
to active service within British India.
The former Company has also stated
that if a volunteer should offer him-
-self for any special service, it could
feel at liberty to charge whatever
extra premium it thought proper.

3. The Directors of the English and
Scottish Law Life Assurance Association
reserve their right to withdraw the
concession at any future time without
prejudice to any assurance effected up
to date of such withdrawal.

4. The Head Office of the Universal
Life Assurance Society writes that
a license to volunteers called out for
active service may be granted without
extra premium whether a state of war
with a foreign Power be, or be not, the
case at the time. Such free license
only to apply to Policies previously
effected.

AK
26/2/97

25/2/97

C. No. 428

C. 164

C. 4262

in good for copying 25/2
in copied 32/2 1897
in examined
signed

W. G.O., No.
1897

W. No.

VERAMENT

MENT.

WITH DITTO.

SEND UP, BEING MEANT FOR DESPATCH
ORIGINAL.

A A A A A A A

A = Copy in full.
N = Not to be copied.
Copy abt