

ENDOWMENT ASSURANCES, with Participation in the Profits.

Age next Birth-day.	Annual Premium to Secure £100, Payable				Age next Birth-day.	Annual Premium to Secure £100, Payable			
	At Death, or on attaining Age 50.	At Death, or on attaining Age 55.	At Death, or on attaining Age 60.	At Death, or on attaining Age 65.		At Death, or on attaining Age 50.	At Death, or on attaining Age 55.	At Death, or on attaining Age 60.	At Death, or on attaining Age 65.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	2 17 11	2 10 4	2 5 2	2 1 10	38	8 1 3	5 13 11	4 9 10	3 16 2
21	3 0 5	2 12 2	2 6 9	2 3 1	39	8 16 10	6 1 7	4 14 6	3 19 6
22	3 3 0	2 14 1	2 8 3	2 4 5	40	9 15 4	6 10 2	4 19 5	4 2 10
23	3 5 9	2 16 2	2 9 10	2 5 9	41	10 18 4	7 0 2	5 5 3	4 6 9
24	3 8 10	2 18 5	2 11 8	2 7 3	42	12 6 11	7 11 8	5 11 6	4 10 11
25	3 12 0	3 0 9	2 13 5	2 8 8	43	14 3 8	8 5 0	5 18 6	4 15 5
26	3 15 6	3 3 2	2 15 3	2 10 2	44	16 12 6	9 0 7	6 6 3	5 0 2
27	3 19 1	3 5 7	2 17 1	2 11 8	45	20 0 10	9 19 4	6 14 11	5 5 4
28	4 3 2	3 8 5	2 19 2	2 13 3	46		11 2 2	7 4 11	5 11 1
29	4 7 7	3 11 5	3 1 4	2 15 0	47		12 10 7	7 16 3	5 17 3
30	4 12 4	3 14 5	3 3 6	2 16 8	48		14 7 3	8 9 7	6 4 5
31	4 17 9	3 17 10	3 5 11	2 18 6	49		16 15 11	9 5 2	6 12 2
32	5 3 7	4 1 5	3 8 4	3 0 4	50		20 3 10	10 3 7	7 0 9
33	5 10 5	4 5 9	3 11 5	3 2 8	51			11 6 6	7 10 11
34	5 18 2	4 10 4	3 14 7	3 5 1	52			12 15 4	8 2 9
35	6 6 9	4 15 4	3 17 11	3 7 7	53			14 12 10	8 17 2
36	6 16 8	5 1 0	4 1 7	3 10 4	54			17 2 11	9 14 4
37	7 8 0	5 7 1	4 5 7	3 13 2	55			20 12 1	10 14 4

The amount of the minimum surrender (exclusive of bonus additions) which will be allowed for each £100 of assurance for various ages at entry, and for different durations of policies, will be seen from an inspection of the following tables:—

UNDER TABLE A.
By even annual premiums over the whole term of life.

Age at Entry.	MINIMUM SURRENDER VALUES AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	1 16 0	2 8 10	3 2 7	3 16 11	4 11 11	5 7 3	6 2 9	6 18 8	11 4 3	16 1 7
25	2 6 3	3 2 4	3 18 9	4 15 6	5 12 8	6 10 5	7 8 8	8 7 6	13 8 3	19 5 6
30	2 14 0	3 13 1	4 12 9	5 12 11	6 13 6	7 14 6	8 16 1	9 18 2	16 0 8	22 16 2
35	3 5 2	4 7 10	5 11 2	6 15 4	8 0 5	9 6 4	10 13 0	12 0 4	19 3 2	26 19 6
40	4 0 2	5 8 6	6 17 8	8 7 4	9 17 3	11 7 8	12 18 7	14 9 11	22 16 6	31 13 2
45	4 17 5	6 10 10	8 4 10	9 19 6	11 15 1	13 11 3	15 8 0	17 5 3	26 16 6	36 8 6
50	5 17 2	7 17 7	9 18 7	12 0 0	14 1 10	16 4 0	18 6 6	20 9 2	31 0 5	41 10 2

EXAMPLES.—Thus a person aged 40 who assures for £100 at the annual premium of £3 4s. 5d. may at the expiration of 3 years surrender his policy for a payment of £4 0s. 2d., being 41½ per cent. of the total premiums paid. A person aged 50 who has been assured for 10 years would receive £20 9s. 2d., being 45½ per cent. of the premiums paid; at the end of 20 years the same person would receive £41 10s. 2d., or 46·2 per cent. of the premiums paid, in addition to which he would be entitled to the cash value of any bonuses which may have been declared.

UNDER TABLE B10. For the whole term of life. Premiums limited to 10 annual payments.					UNDER TABLE J55. Endowment assurances payable on attaining the age of 55, or sooner in the event of death.				
Age at Entry.	MINIMUM SURRENDER VALUES AT THE END OF				MINIMUM SURRENDER VALUES AT THE END OF				Age at Entry.
	5 Years.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
20	12 2 2	27 4 9	30 9 5	34 3 0	6 5 11	14 2 0	24 9 6	34 18 7	20
25	13 13 5	30 9 5	34 3 0	38 8 5	8 7 9	18 5 5	30 15 8	46 1 10	25
30	15 5 4	34 3 0	38 8 5	43 2 10	11 2 5	24 14 0	41 11 6	62 14 4	30
35	17 1 10	38 8 5	43 2 10	48 6 3	15 9 10	34 15 0	58 17 4	100 0 0	35
40	19 5 5	43 2 10	48 6 3	53 15 11	23 5 3	52 7 10	100 0 0	...	40
45	21 9 10	48 6 3	53 15 11	59 5 11	39 5 9	100 0 0	...	...	45
50	23 16 9	53 15 11	59 5 11	64 15 1	100 0 0	...	...	...	50

EXAMPLE.—A person aged 40 who assures for £100 under Table B10 at the annual premium of £6 9s. 1d. may at the expiration of 20 years surrender his policy for a payment of £53 15s. 11d, being 80 per cent of the total premiums paid, and would also receive in addition the cash value of his bonuses,