

1909.
NEW ZEALAND.

GOVERNMENT INSURANCE DEPARTMENT.

STATEMENTS

IN CONNECTION WITH THE VALUATION OF LIABILITIES (FOURTH AND FIFTH SCHEDULES)

FOR THE

TRIENNIUM ENDING 31ST DECEMBER, 1908.

Presented to both Houses of the General Assembly pursuant to Section 38 of "The Government Life Insurance Act, 1908."

WELLINGTON.

1909.



REPORT BY THE ACTUARY
RESPECTING THE
VALUATION OF THE LIABILITIES
UNDER LIFE POLICIES AND ANNUITIES
OF THE
NEW ZEALAND
Government Insurance Department,

In terms of Section 36 of "The Government Life Insurance Act, 1908."
(See Fourth Schedule.)

I.

THE date up to which the valuation was made was the 31st December, 1908.

II.

The principles upon which the valuation and distribution of profits were made were as follows:—

- (1.) *Principles of Valuation.*—The valuation has been made upon a strictly "net premium" basis; in other words, no credit whatever has been taken for any extra premiums or loadings, the net premiums alone having been valued for inclusion among the assets. The liability has been ascertained by taking the difference between the present value of the sums assured (including reversionary bonuses) and the present value of the net premiums (derived from the Institute of Actuaries H^m Table with $3\frac{1}{2}$ per cent. interest). Where the original premiums have been reduced by the application of amounts received in consideration of the surrender of bonuses or former policies the present values of such reductions have been added to the liability. In all cases where an extra premium was payable the policy has been valued at the true age, and a full proportion has been reserved for the unexpired risk for which the extra premium had been paid. Adequate extra reserves have been made for limited-premium policies and the immediate payment of claims in the case of whole-life assurances, and allowance has been made for the actual incidence of the premium income. Reserves have been made for Deferred Annuities equivalent to the premiums paid accumulated at 4 per cent. Endowments have been valued as sums certain payable at the end of their respective terms, and mortality has only been taken into con-

FOURTH SCHEDULE.

sideration where the premiums are payable during the joint lives of the child and purchaser, $3\frac{1}{2}$ per cent. compound interest being used; the surrender value has been taken as the minimum reserve. Annuities have been valued by the English Government Annuitants Mortality Experience (1883), using $3\frac{1}{2}$ per cent. interest for those issued prior to the 20th May, 1896, and 3 per cent. interest for those issued subsequently. In the case of annuity-assurances the value at age 60 of the annuity has been computed by the 1883 English Annuitants Experience and treated as an endowment payable at age 60, which has then been valued, in combination with the insurance portion of the contract, by the Institute H^m Table, with $3\frac{1}{2}$ per cent. interest.

The valuation has been made in duplicate, and the policies valued in groups where practicable.

- (2.) *Principles of Distribution of Surplus.*—The divisible surplus is distributed among the policyholders entitled to participate as a uniform reversionary bonus per cent. on sums assured and existing bonuses, for each premium paid since the last division; and an interim bonus is also paid, at the same rate, in respect of those policies which may be surrendered or become claims before the next distribution of surplus. The approximate profit from favourable mortality in the General Section and the Temperance Section respectively has been ascertained and specially divided among the members of the respective sections. The result is that temperance policies will, on this occasion, receive reversionary bonuses at a slightly higher rate than general policies which are like them in all other respects.

The divisible surplus has been converted into reversionary bonuses by means of the H^m Table of Mortality with $3\frac{1}{2}$ per cent. interest, the reversion for a continuous assurance having been used for whole-life policies.

III.

The Tables of Mortality used in the Valuation were,—

- (1.) For Assurances, the Institute of Actuaries H^m (Healthy Males) Table;
- (2.) For Annuities, Finlaison's 1883 Government Annuitants Tables.

IV.

The rate of interest assumed in the valuation was $3\frac{1}{2}$ per cent., except in the special cases mentioned in paragraph II (1), where a higher reserve was considered necessary.

V.

The whole of the loading, or the difference between the premiums payable to the office and the net premiums, amounting to £51,383 per annum and valued at £632,520, has been reserved for future expenses and profits; and in the case of limited-premium and paid-up policies, where the loading as well as the risk-premium is payable for a limited period only, a further reserve of £8,446 has been made to provide for expenses and profits when the premiums shall have ceased.

VI.

The Consolidated Revenue Account for the three years that have elapsed since the last valuation is given on page 5.

FOURTH SCHEDULE.

CONSOLIDATED REVENUE ACCOUNT

OF THE

GOVERNMENT INSURANCE DEPARTMENT,

FOR THE PERIOD COMMENCING 1ST JANUARY, 1906, AND ENDING 31ST DECEMBER, 1908.

	£	s.	d.		£	s.	d.	£	s.	d.
Amount of Funds on 1st January, 1906 ..	3,822,576	15	7	Death Claims under Policies, Assurances, including Bonus Additions ..	392,338	2	4			
Renewal Premiums	905,697	16	6	Endowment Assurances matured, including Bonus Additions ..	266,488	12	9			
New Premiums	66,160	7	2	Endowments matured ..	7,499	11	6			
Single Premiums	4,625	13	7	Premiums returned on Endowments ..	119	11	3			
Consideration for Annuities granted ..	38,705	8	3	Bonuses surrendered for Cash ..	16,668	11	4			
Interest	552,998	18	7	Annuities	43,440	4	9			
Fees	36	0	11	Surrenders—Ordinary ..	92,507	10	8			
				“ Civil Service policies relinquished in terms of Section 14 of “The Public Service Superannuation Act, 1907” ..	25,234	3	0			
				Loans released by Surrender ..	58,917	8	9	903,213	16	4
				Commission, New* ..	45,259	1	2			
				“ Renewal ..	7,047	18	2	52,306	19	4
				Land and Income Tax ..				33,676	11	7
				Expenses of Management—						
				Salaries, Head Office ..	41,631	17	11			
				“ Branch Offices and Agents ..	20,799	16	4			
				Extra Clerical Assistance ..	3,287	11	9			
				Medical Fees ..	13,395	3	10			
				Travelling Expenses ..	2,112	15	4			
				Advertising ..	3,895	4	2			
				Printing and Stationery ..	3,935	11	0			
				Rent ..	7,666	7	3			
				Postage and Telegrams ..	4,725	18	4			
				Exchange ..	266	1	3			
				Office Furniture Depreciation ..	741	7	9			
				General Expenses ..	9,667	6	11			
				Triennial Expenses ..	3,743	5	11			
				Compensation for loss of Office ..	1,050	6	5	116,918	14	2
				Investment Reserve Fund ..				20,000	0	0
				Amount of Funds on 31st December, 1908 ..				4,264,684	19	2
	£5,390,801	0	7					£5,390,801	0	7

* Including Agents' allowances.

VALUATION BALANCE-SHEET

OF THE

GOVERNMENT INSURANCE DEPARTMENT,

As at 31st December, 1908.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Net value of Liabilities (as per Valuation Summary)	4,015,489	0	0	By Accumulated Funds (as per Consolidated Revenue Account)	4,264,684	19	2
To Surplus	249,195	19	2				
	£4,264,684	19	2		£4,264,684	19	2

FOURTH SCHEDULE.

VII.

1. The liabilities of the Department under life policies and annuities at the date of the valuation, showing the number of policies, the amount assured, and the amount of premiums payable annually under each class of policies, both with and without participation in profits, will be found in detail in the Valuation Summary, given on page 6.

2. The net liabilities and assets of the Department, with the amount of surplus, are shown in the Valuation Balance-sheet given on page 5.

VIII.

All participating policies which were in force at the date of the valuation, however recently effected, share in the profits. The reversionary bonuses allotted to policies recently issued follow the sum assured—*i.e.*, they vest immediately, and are payable with the sum assured as a claim, however short the duration; but they do not acquire a cash value for surrender purposes until the policies to which they belong have been two years in existence.

IX.

The results of the valuation are as follows :—

- (1.) The total amount of profit made by the Department during the three years ending the 31st December, 1908, including a balance of £16,887 11s. 7d. carried forward three years ago, was £262,334 4s. 2d., of which amount £13,138 5s. has been paid as interim bonuses during the triennium.
- (2.) The amount of profit divided among the policyholders as at the 31st December, 1908, was £192,430, which has been converted into reversionary bonuses amounting to £316,742. The number of policies which participated was 45,870, assuring the sum of £10,848,267, or, including reversionary additions, £11,917,165.
- (3.) The following are specimens of the bonuses which have been allotted, for the three years ending the 31st December, 1908, to ordinary whole-life policies for £100 in the General Section upon which all previously allotted bonuses had been allowed to remain :—

Number of Years in Force.	AGE AT ENTRY, 20.		AGE AT ENTRY, 30.		AGE AT ENTRY, 40.		AGE AT ENTRY, 50.		Number of Years in Force.
	Reversionary Bonus.	Cash Value.	Reversionary Bonus.	Cash Value.	Reversionary Bonus.	Cash Value.	Reversionary Bonus.	Cash Value.	
5	£ s. d. 3 1 0	£ s. d. 0 14 6	£ s. d. 3 1 0	£ s. d. 0 18 6	£ s. d. 3 1 0	£ s. d. 1 3 11	£ s. d. 3 1 0	£ s. d. 1 10 6	5
10	3 4 0	0 17 1	3 4 0	1 1 11	3 4 0	1 8 3	3 4 0	1 16 3	10
15	3 7 0	1 0 4	3 7 0	1 6 3	3 7 0	1 13 6	3 7 0	2 2 2	15
20	3 13 0	1 5 0	3 14 0	1 12 8	3 11 0	2 0 3	3 11 0	2 9 2	20
25	3 19 0	1 11 0	3 15 0	1 17 6	3 14 0	2 6 6	3 13 0	2 15 0	25
30	4 3 0	1 16 8	4 1 0	2 5 11	4 0 0	2 15 4	4 0 0	3 4 4	30
35	4 3 0	2 1 6	4 4 0	2 12 10	4 3 0	3 2 7	4 0 0	3 7 8	35

(Bonuses 10 per cent. more than the above have been allotted to similar policies in the Temperance Section.)

The cash values of the reversionary bonuses are computed by the H^m Table of Mortality, with interest at 4½ per cent.

MORRIS FOX,
Actuary.

23rd March, 1909.



R E P O R T

BY THE

Government Insurance Commissioner,

In terms of Section 37 of "The Government Life Insurance Act, 1908."
(See 5th Schedule.)

STATEMENT OF THE LIFE ASSURANCE AND ANNUITY BUSINESS OF THE GOVERNMENT INSURANCE DEPARTMENT ON THE 31ST DECEMBER, 1908.

Question 1.—The published table or tables of premiums which are in use at the date above mentioned.

Answer.—The tables of premiums in use are contained in Appendix No. 1.

Question 2.—The total amount assured on lives for the whole term of life which are in existence at the date above mentioned, distinguishing the portions assured with and without profits, stating separately the total reversionary bonuses, and specifying the sums assured for each year of life, from the youngest to the oldest ages.

Question 3.—The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses in respect of the respective assurances mentioned under heading No. 2, distinguishing ordinary from extra premiums.

Answer to Questions 2 and 3.—This information is contained in Appendix No. 2, and similar information in respect of other policies is given in Appendices Nos. 3, 4, 5, 6, and 7.

FIFTH SCHEDULE.

Question 4.—The total amount assured under classes of assurance business other than for the whole term of life, distinguishing the sums assured under each class, and stating separately the amount assured, with and without profits, and the total amount of reversionary bonuses.

Question 5.—The amount of premiums receivable annually in respect of each such special class of assurances mentioned under heading No. 4, distinguishing ordinary from extra premiums.

Question 6.—The total amount of premiums which has been received from the commencement upon all policies under each special class mentioned under heading No. 4, which are in force at the date above mentioned.

Answers to Questions 4, 5, and 6 are contained in the following table:—

Class of Assurance.	Number of Policies.	Sums assured.	Reversionary Bonuses.	ANNUAL PREMIUMS.		Total Ordinary Premiums Received.
				Ordinary.	Extra.	
WITH PROFITS.						
Endowment Assurances ..	23,600	£ 4,645,857 0 0	£ 346,713 2 0	£ 164,539 18 0	£ 598 2 1	£ 1,674,650 15 8
Long-term Endowment Assurances	3,110	888,779 0 0	17,080 7 0	26,131 5 4	229 10 3	112,934 1 9
Double Endowment Assurances	6,420	1,621,570 0 0	15,372 12 0	46,645 8 2	1 14 6	196,281 1 4
Joint Assurances	9	4,700 0 0	147 13 0	228 13 6	7 15 0	1,288 9 9
Survivorship Assurance ..	1	40 0 0	8 1 0	..	..	37 2 2
Annuity Assurances	104	20,495 0 0*	814 15 0	1,111 7 4†	..	7,472 9 7
Endowments: With return ..	431	58,825 0 0	..	2,338 2 1	..	10,903 12 1
Endowments: Without return	1	100 0 0	..	4 0 11	..	24 5 6
Endowments: Premiums ceasing on death of purchaser	187	24,050 0 0	..	964 1 1	..	4,463 6 11
WITHOUT PROFITS.						
Endowment Assurance (transferred from Temperance Section)	1	200 0 0	11 17 0	5 17 0	..	55 11 6
Endowments: With return ..	166	19,147 0 0	..	615 10 11	..	8,879 5 4
Industrial Assurances ..	3	60 0 0	..	1 6 0	..	34 0 4
Temporary Assurances ..	10	4,050 0 0	..	53 11 1	..	137 14 3
Totals	34,043	£7,287,873 0 0	£380,148 7 0	£242,639 1 5	£837 1 10	£2,017,161 16 2

* And deferred annuities for £5,175 1s. 4d.

† These amounts are also given under "Deferred Annuities" in answer to Question 8.

Question 7.—The total amount of immediate annuities on lives, distinguishing the amounts for each year of life.

FIFTH SCHEDULE.

ANSWER TO QUESTION 7.

TOTAL AMOUNT OF IMMEDIATE ANNUITIES ON LIVES, DISTINGUISHING THE SEX, AND THE AMOUNTS FOR EACH YEAR OF LIFE.

Age attained.			Amount of Annuities.	
			Female.	Male.
			£ s. d.	£ s. d.
23	..	..	52 0 0	..
24	..	..	44 5 0	..
34	..	..	25 16 8	..
37	..	..	58 17 0	..
40	..	..	10 0 0	..
41	..	..	20 19 4	100 0 0
43	..	..	..	16 6 4
44	..	..	..	67 18 6
48	..	..	30 0 0	160 5 8
49	..	..	18 4 0	48 0 0
51	..	..	209 18 4	12 0 0
52	..	..	39 14 4	60 0 0
53	..	..	42 0 0	196 0 4
54	..	..	64 10 0	87 9 10
55	..	..	101 10 0	34 1 8
56	..	..	50 0 10	97 7 4
57	..	..	222 8 4	84 3 6
58	..	..	33 18 2	397 10 0
59	..	..	..	323 16 8
60	..	..	33 1 8	52 0 0
61	..	..	202 15 4	139 17 8
62	..	..	147 15 8	168 1 6
63	..	..	139 10 4	74 8 4
64	..	..	176 5 4	339 11 4
65	..	..	289 1 2	408 4 8
66	..	..	56 16 8	501 9 2
67	..	..	327 11 4	205 10 8
68	..	..	183 1 8	673 18 3
69	..	..	155 10 0	410 16 2
70	..	..	114 1 10	177 4 8
71	..	..	149 17 0	467 5 4
72	..	..	12 13 8	711 12 10
73	..	..	51 8 10	362 1 11
74	..	..	84 11 4	692 0 2
75	..	..	112 7 0	229 13 6
76	..	..	130 0 0	152 5 5
77	..	..	451 10 4	602 14 8
78	..	..	45 5 5	468 2 8
79	..	..	..	576 6 6
80	..	..	155 13 4	37 2 7
81	..	..	81 11 8	385 15 2
82	..	..	50 8 2	147 13 0
83	..	..	..	30 0 0
84	..	..	52 0 0	57 3 4
85	..	..	127 7 4	158 14 8
86	..	..	..	79 19 9
87	..	..	47 1 9	..
88	..	..	..	36 2 8
89	..	..	..	55 18 8
Totals	..	..	£4,401 8 10	£10,086 15 1

Ages attained.			Joint and Survivorship.		Amount of Annuity.
			Female.	Male.	
					£ s. d.
60-56	..	..	1	1	200 0 0
69-35	..	..	2	..	10 0 0
69-60	..	..	1	1	34 8 4
73-71	..	..	2	2	58 2 0
74-68	..	..	2	2	80 1 8
75-71	..	..	1	1	193 1 0
81-66	..	..	2	2	42 9 8
87-82	..	..	4	..	300 0 0
Total	..	..	..	..	£918 2 8

FIFTH SCHEDULE.

Question 8.—The amount of all annuities other than those specified under heading No. 7, distinguishing the amount of annuities payable under each class, the amount of premiums annually receivable, and the amount of consideration-money received in respect of each such class, and the total amount of premiums received from the commencement upon all deferred annuities.

ANSWER TO QUESTION 8.

THE AMOUNTS OF ALL ANNUITIES OTHER THAN THOSE SPECIFIED UNDER HEADING NO. 7.

Class of Annuity.	Amount of Annuities.	Annual Premiums.	Single Premiums.	Total Premiums received to 31st December, 1908.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Deferred (Premiums not returnable) ..	63 12 8	24 10 7	200 0 0	425 9 1
Deferred (Premiums returnable) ..	34 0 0	44 0 0	..	218 3 6
Deferred (Annuity Assurances)* ..	2,636 10 6	546 4 0	69 12 10	4,035 12 8†
Deferred (Annuity Assurances)† ..	2,538 10 10	565 3 4	29 14 0	3,436 16 11‡
Totals	£5,272 14 0	£1,179 17 11	£299 6 10	£8,116 2 2

* And temporary assurances for £11,198. † And whole-life assurances for £9,297. ‡ These amounts are also given in answer to Questions 5 and 6.

Question 9.—The average rate of interest at which the funds of the Department were invested at the close of each year during the period since the last investigation.

Answer.—At the close of each financial year the average rate of interest at which the funds of the Department were invested for that year was as follows :—

	£	s.	d.
1906	4	9	10
1907	4	10	3
1908	4	12	2

Question 10.—A table of minimum values, if any, allowed for the surrender of policies for the whole term of life, and for endowments and endowment assurances ; or a statement of the method pursued in calculating such surrender values, with instances of its application to policies of different standing, and taken out at various interval ages, from the youngest to the eldest.

Answer.—The minimum surrender values for whole-life and endowment assurance policies issued at the present rates of premium are given in Appendix No. 8. In the case of simple endowments, with return of all premiums at death of nominee, the premiums are returned without interest, as surrender value. Other endowments are treated specially.

FIFTH SCHEDULE.

Question 11.—A statement to be furnished of the manner in which policies on unhealthy lives are dealt with.

Answer.—When proposals are made on lives which, although not of such inferior quality as to merit total rejection, are considered not to reach the requisite standard for insurance at the ordinary rates of premium, such proposals are accepted at increased rates. Great refinement is not attempted in the assessment of lives, proposals being as a rule either accepted at par, with an extra premium of 10s. per cent. of the sum assured, an extra of 20s. per cent., or declined. The alternative of a fixed contingent debt in lieu of extra premium, if not remissible, is always offered.

The true age is taken as the basis of surrender calculations, excepting in the cases of paid-up policies, the surrender values of which are calculated at the rated-up ages.

The Appendices alluded to above have been compiled under the immediate supervision of Mr. Morris Fox, the Actuary to the Department.

J. H. RICHARDSON,

Government Insurance Commissioner.

23rd March, 1909.

Appendix

THE PUBLISHED

Which were in Use on

Class of Assurance, with Participation in Profits.			Age nearest Birthday.									
			Age 15.	Age 16.	Age 17.	Age 18.	Age 19.	Age 20.	Age 21.	Age 22.	Age 23.	Age 24.
Endowment Assurances.—To secure £100, payable at age 80, or at death, if prior.	A	Annual premium during the whole term	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
	B s	Single payments	30 7 0	31 1 0	31 15 0	32 8 0	33 0 0	33 12 0	34 3 0	34 14 0	35 5 0	35 17 0
	B 10	Annual premiums,— Limited to 10 years	4 1 8	4 3 6	4 5 4	4 7 1	4 8 7	4 9 10	4 11 4	4 12 6	4 13 10	4 15 4
	B 15	" 15 "	2 19 9	3 1 1	3 2 6	3 3 9	3 4 11	3 5 11	3 7 0	3 7 10	3 8 10	3 10 0
	B 20	" 20 "	2 9 1	2 10 3	2 11 4	2 12 5	2 13 5	2 14 2	2 15 2	2 15 11	2 16 9	2 17 8
	B 25	" 25 "	2 2 11	2 3 11	2 4 11	2 5 11	2 6 9	2 7 6	2 8 4	2 9 0	2 9 9	2 10 8
	B 30	" 30 "	1 19 0	1 19 11	2 0 10	2 1 9	2 2 7	2 3 3	2 4 0	2 4 8	2 5 4	2 6 2
	B 35	" 35 "	1 16 4	1 17 2	1 18 1	1 19 0	1 19 9	2 0 5	2 1 2	2 1 9	2 2 6	2 3 3
Endowment Assurances.—To secure £100 at the end of the term indicated, or at death, if prior.	C	Annual Premiums,— Payable for 10 years	9 9 1	9 9 8	9 10 4	9 10 11	9 11 3	9 11 6	9 11 7	9 11 8	9 11 9	9 11 10
		" 11 "	8 10 3	8 10 10	8 11 5	8 12 0	8 12 4	8 12 7	8 12 9	8 12 9	8 12 10	8 12 11
		" 12 "	7 14 8	7 15 2	7 15 9	7 16 3	7 16 8	7 16 11	7 17 0	7 17 1	7 17 2	7 17 4
		" 13 "	7 1 6	7 2 0	7 2 7	7 3 1	7 3 5	7 3 8	7 3 10	7 3 11	7 4 0	7 4 1
		" 14 "	6 10 3	6 10 9	6 11 4	6 11 9	6 12 2	6 12 4	6 12 6	6 12 7	6 12 8	6 12 10
		" 15 "	6 0 6	6 1 0	6 1 7	6 2 0	6 2 5	6 2 8	6 2 9	6 2 11	6 3 0	6 3 2
		" 16 "	5 12 1	5 12 7	5 13 1	5 13 7	5 13 11	5 14 2	5 14 4	5 14 5	5 14 7	5 14 9
		" 17 "	5 4 8	5 5 2	5 5 8	5 6 2	5 6 6	5 6 9	5 6 11	5 7 0	5 7 2	5 7 4
		" 18 "	4 18 1	4 18 7	4 19 1	4 19 7	4 19 11	5 0 2	5 0 4	5 0 6	5 0 7	5 0 10
		" 19 "	4 12 3	4 12 9	4 13 3	4 13 9	4 14 1	4 14 4	4 14 6	4 14 8	4 14 10	4 15 0
		" 20 "	4 7 1	4 7 7	4 8 1	4 8 6	4 8 10	4 9 1	4 9 4	4 9 6	4 9 8	4 9 10
		" 21 "	4 2 5	4 2 11	4 3 5	4 3 10	4 4 2	4 4 5	4 4 8	4 4 10	4 5 0	4 5 2
		" 22 "	3 18 2	3 18 8	3 19 2	3 19 7	4 0 0	4 0 3	4 0 5	4 0 7	4 0 9	4 1 0
		" 23 "	3 14 4	3 14 10	3 15 4	3 15 9	3 16 2	3 16 5	3 16 7	3 16 10	3 17 0	3 17 2
		" 24 "	3 10 11	3 11 4	3 11 10	3 12 4	3 12 8	3 12 11	3 13 2	3 13 4	3 13 6	3 13 9
		" 25 "	3 7 8	3 8 2	3 8 8	3 9 2	3 9 6	3 9 9	3 10 0	3 10 2	3 10 5	3 10 8
		" 26 "	3 4 10	3 5 4	3 5 10	3 6 3	3 6 7	3 6 11	3 7 1	3 7 4	3 7 7	3 7 10
		" 27 "	3 2 2	3 2 8	3 3 2	3 3 7	3 4 0	3 4 3	3 4 6	3 4 8	3 4 11	3 5 2
		" 28 "	2 19 9	3 0 3	3 0 8	3 1 2	3 1 6	3 1 10	3 2 1	3 2 4	3 2 6	3 2 10
		" 29 "	2 17 6	2 18 0	2 18 6	2 18 11	2 19 4	2 19 7	2 19 10	3 0 1	3 0 4	3 0 8
		" 30 "	2 15 5	2 15 11	2 16 5	2 16 10	2 17 3	2 17 7	2 17 10	2 18 1	2 18 4	2 18 8
		" 31 "	2 13 6	2 14 0	2 14 6	2 14 11	2 15 4	2 15 8	2 15 11	2 16 2	2 16 6	2 16 9
		" 32 "	2 11 9	2 12 3	2 12 9	2 13 2	2 13 7	2 13 11	2 14 2	2 14 6	2 14 9	2 15 1
		" 33 "	2 10 1	2 10 7	2 11 1	2 11 7	2 12 0	2 12 4	2 12 7	2 12 10	2 13 2	2 13 6
		" 34 "	2 8 7	2 9 1	2 9 7	2 10 1	2 10 6	2 10 10	2 11 1	2 11 5	2 11 9	2 12 1
		" 35 "	2 7 2	2 7 8	2 8 2	2 8 8	2 9 1	2 9 5	2 9 9	2 10 1	2 10 5	2 10 9
		" 36 "	2 5 10	2 6 4	2 6 10	2 7 4	2 7 9	2 8 2	2 8 6	2 8 10	2 9 2	2 9 6
		" 37 "	2 4 7	2 5 1	2 5 8	2 6 2	2 6 7	2 7 0	2 7 4	2 7 8	2 8 0	2 8 5
		" 38 "	2 3 6	2 4 0	2 4 6	2 5 0	2 5 6	2 5 10	2 6 3	2 6 7	2 6 11	2 7 4
		" 39 "	2 2 5	2 2 11	2 3 6	2 4 0	2 4 6	2 4 10	2 5 3	2 5 7	2 6 0	2 6 5
		" 40 "	2 1 5	2 2 0	2 2 6	2 3 1	2 3 6	2 3 11	2 4 4	2 4 8	2 5 1	2 5 7

SCHEDULE.

No. 1.

TABLES OF PREMIUMS

the 31st December, 1908.

Age nearest Birthday.																																									
—	Age 25.			Age 26.			Age 27.			Age 28.			Age 29.			Age 30.			Age 31.			Age 32.			Age 33.			Age 34.			Age 35.			Age 36.			Age 37.			—	
A	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	A				
B s	36	10	0	37	3	0	37	16	0	38	10	0	39	4	0	39	19	0	40	13	0	41	8	0	42	4	0	42	19	0	43	16	0	44	12	0	45	9	0	B s	
B 10	4	17	0	4	18	7	5	0	3	5	1	11	5	3	8	5	5	4	5	7	2	5	9	1	5	10	11	5	13	0	5	15	0	5	17	2	5	19	3	B 10	
B 15	3	11	3	3	12	5	3	13	9	3	15	0	3	16	4	3	17	7	3	19	0	4	0	5	4	1	10	4	3	5	4	5	0	4	6	8	4	8	4	B 15	
B 20	2	18	9	2	19	9	3	0	10	3	1	11	3	3	1	3	4	2	3	5	4	3	6	8	3	7	10	3	9	3	3	10	7	3	12	2	3	13	7	B 20	
B 25	2	11	7	2	12	6	2	13	6	2	14	6	2	15	7	2	16	7	2	17	8	2	18	10	3	0	0	3	1	4	3	3	2	7	3	4	0	3	5	4	B 25
B 30	2	7	1	2	8	0	2	8	11	2	9	10	2	10	11	2	11	10	2	12	11	2	14	1	2	15	2	2	16	6	2	17	9	2	19	2	3	0	7	B 30	
B 35	2	4	2	2	5	0	2	6	0	2	6	11	2	7	11	2	8	11	2	10	0	2	11	1	2	12	3	2	13	7	2	14	10	2	16	3	2	17	9	B 35	
Term of Years.	10	9	12	0	9	12	3	9	12	6	9	12	9	9	13	0	9	13	3	9	13	6	9	13	9	9	14	0	9	14	4	9	14	8	9	15	0	9	15	4	10
11	8	13	1	8	13	4	8	13	7	8	13	11	8	14	2	8	14	5	8	14	8	8	15	0	8	15	3	8	15	7	8	15	11	8	16	3	8	16	7	11	
12	7	17	6	7	17	9	7	18	0	7	18	3	7	18	6	7	18	10	7	19	1	7	19	4	7	19	8	8	0	0	8	0	4	8	0	9	8	1	12		
13	7	4	4	7	4	6	7	4	10	7	5	1	7	5	5	7	5	8	7	5	11	7	6	3	7	6	6	7	6	11	7	7	3	7	7	8	7	8	1	13	
14	6	13	1	6	13	4	6	13	7	6	13	11	6	14	2	6	14	6	6	14	9	6	15	1	6	15	5	6	15	9	6	16	1	6	16	6	6	16	11	14	
15	6	3	5	6	3	8	6	3	11	6	4	3	6	4	6	6	4	10	6	5	1	6	5	5	6	5	9	6	6	1	6	6	6	6	6	11	6	7	5	15	
16	5	14	11	5	15	3	5	15	6	5	15	10	5	16	1	5	16	5	5	16	9	5	17	1	5	17	5	5	17	10	5	18	3	5	18	8	5	19	2	16	
17	5	7	5	5	7	10	5	8	2	5	8	5	5	8	9	5	9	1	5	9	5	5	9	9	5	10	1	5	10	6	5	10	11	5	11	5	11	11	17		
18	5	1	1	5	1	4	5	1	8	5	1	11	5	2	3	5	2	7	5	2	11	5	3	3	5	3	8	5	4	1	5	4	7	5	5	1	5	5	7	18	
19	4	15	3	4	15	6	4	15	10	4	16	2	4	16	6	4	16	10	4	17	2	4	17	7	4	18	0	4	18	5	4	18	11	4	19	5	5	0	0	19	
20	4	10	1	4	10	5	4	10	8	4	11	0	4	11	5	4	11	9	4	12	1	4	12	6	4	12	11	4	13	5	4	13	11	4	14	5	4	15	0	20	
21	4	5	5	4	5	9	4	6	1	4	6	5	4	6	9	4	7	2	4	7	6	4	7	11	4	8	5	4	8	10	4	9	5	4	9	11	4	10	7	21	
22	4	1	3	4	1	7	4	1	11	4	2	3	4	2	8	4	3	0	4	3	5	4	3	10	4	4	4	4	4	10	4	5	4	4	5	11	4	6	7	22	
23	3	17	6	3	17	10	3	18	2	3	18	6	3	18	11	3	19	4	3	19	9	4	0	2	4	0	8	4	1	2	4	1	9	4	2	4	4	3	0	23	
24	3	14	1	3	14	5	3	14	9	3	15	2	3	15	7	3	16	0	3	16	5	3	16	10	3	17	4	3	17	11	3	18	6	3	19	2	3	19	10	24	
25	3	10	11	3	11	4	3	11	8	3	12	1	3	12	6	3	12	11	3	13	4	3	13	10	3	14	4	3	14	11	3	15	7	3	16	3	3	17	0	25	
26	3	8	1	3	8	6	3	8	10	3	9	3	3	9	8	3	10	2	3	10	7	3	11	2	3	11	8	3	12	3	3	12	11	3	13	8	3	14	5	26	
27	3	5	6	3	5	11	3	6	4	3	6	9	3	7	2	3	7	8	3	8	2	3	8	8	3	9	3	3	9	10	3	10	6	3	11	3	3	12	1	27	
28	3	3	2	3	3	6	3	3	11	3	4	5	3	4	10	3	5	4	3	5	10	3	6	5	3	7	0	3	7	8	3	8	4	3	9	2	3	9	11	28	
29	3	1	0	3	1	5	3	1	10	3	2	3	3	2	9	3	3	3	3	3	9	3	4	4	3	5	0	3	5	8	3	6	5	3	7	2	3	8	1	29	
30	2	19	0	2	19	5	2	19	10	3	0	4	2	0	10	3	1	4	3	1	11	3	2	6	3	3	2	3	3	10	3	4	7	3	5	6	3	6	4	30	
31	2	17	2	2	17	7	2	18	1	2	18	6	2	19	1	2	19	7	3	0	2	3	0	10	3	1	6	3	2	3	3	3	0	3	3	11	3	4	10	31	
32	2	15	6	2	15	11	2	16	5	2	16	11	2	17	5	2	18	0	2	18	7	2	19	3	3	0	0	3	0	9	3	1	7	3	2	6	3	3	6	32	
33	2	13	11	2	14	5	2	14	11	2	15	5	2	16	0	2	16	7	2	17	1	2	17	10	2	18	7	2	19	5	3	0	3	1	3	3	2	3	3	33	
34	2	12	6	2	13	0	2	13	6	2	14	0	2	14	7	2	15	3	2	15	11	2	16	7	2	17	4	2	18	2	2	19	1	3	0	1	3	1	2	34	
35	2	11	2	2	11	8	2	12	3	2	12	9	2	13	5	2	14	0	2	14	8	2	15	5	2	16	3	2	17	1	2	18	1	2	19	1	3	0	2	35	
36	2	10	0	2	10	6	2	11	1	2	11	8	2	12	3	2	12	11	2	13	8	2	14	5	2	15	3	2	16	1	2	17	1	2	18	2	2	19	3	36	
37	2	8	11	2	9	5	2	10	0	2	10	7	2	11	3	2	11	11	2	12	8	2	13	5	2	14	4	2	15	3	2	16	3	2	17	4	2	18	6	37	
38	2	7	10	2	8	5	2	9	0	2	9	8	2	10	4	2	11	0	2	11	9	2	12	7	2	13	6	2	14	6	2	15	6	2	16	8	2	17	10	38	
39	2	6	11	2	7	6	2	8	1	2	8	9	2	9	6	2	10	2	2	11	0	2	11	10	2	12	9	2	13	9	2	14	10	2	16	0	2	17	3	39	
40	2	6	1	2	6	8	2	7	4	2	8	0	2	8	8	2	9	6	2	10	3	2	11	2	2	12	1	2	13	2	2	14	3	2	15	6	2	16	9	40	

SCHEDULE.

No. 1—continued.

TABLES OF PREMIUMS

the 31st December, 1908.

Age nearest Birthday.																																									
—	Age 48.			Age 49.			Age 50.			Age 51.			Age 52.			Age 53.			Age 54.			Age 55.			Age 56.			Age 57.			Age 58.			Age 59.			Age 60.			—	
A	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	A				
Bs	56	5	0	57	7	0	58	10	0	59	13	0	60	16	0	62	0	0	63	4	0	64	9	0	65	14	0	66	19	0	68	4	0	69	10	0	70	16	0	Bs	
B 10	7	8	8	7	11	10	7	15	2	7	18	8	8	2	5	8	6	3	8	10	3	8	14	6	8	19	0	9	3	8	9	8	7	9	13	10	9	19	4	B 10	
B 15	5	12	3	5	15	0	5	17	10	6	0	11	6	4	3	6	7	9	6	11	5	6	15	3	6	19	6	7	3	11	7	8	6	7	13	6	7	18	11	B 15	
B 20	4	15	9	4	18	4	5	1	2	5	4	3	5	7	6	5	11	0	5	14	8	5	18	8	..	..	..	..	..	..	..	..	..	..	..	..	..	..	B 20		
B 25	4	7	4	4	10	1	4	13	0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	B 25		
B 30	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	B 30		
B 35	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	B 35		
Term of Years.	10	2	4	10	3	4	10	4	5	10	5	8	10	7	0	10	8	7	10	10	3	10	12	3	10	14	4	10	16	8	10	19	3	11	2	11	5	2	10		
11	9	4	0	9	5	1	9	6	3	9	7	6	9	9	0	9	10	8	9	12	6	9	14	6	9	16	9	9	19	3	10	1	11	10	4	11	10	8	1	11	
12	8	8	11	8	10	0	8	11	3	8	12	8	8	14	3	8	16	0	8	17	11	9	0	0	9	2	5	9	5	0	9	7	10	9	10	11	9	14	4	12	
13	7	16	3	7	17	6	7	18	9	8	0	3	8	1	11	8	3	9	8	5	10	8	8	1	8	10	6	8	13	3	8	16	3	8	19	5	9	3	0	13	
14	7	5	7	7	6	11	7	7	8	7	9	10	7	11	7	7	13	6	7	15	8	7	18	0	8	0	8	8	3	6	8	6	7	8	10	0	8	13	9	14	
15	6	16	6	6	17	10	6	19	4	7	1	0	7	2	10	7	4	10	7	7	2	7	9	7	7	12	4	7	15	3	7	18	6	8	2	1	8	6	1	15	
16	6	8	8	6	10	1	6	11	8	6	13	5	6	15	4	6	17	6	6	19	10	7	2	5	7	5	3	7	8	4	7	11	9	7	15	7	7	19	8	16	
17	6	2	0	6	3	6	6	5	1	6	6	11	6	8	11	6	11	2	6	13	8	6	16	4	6	19	4	7	2	7	7	6	2	7	10	1	7	14	5	17	
18	5	16	1	5	17	8	5	19	5	6	1	4	6	3	5	6	5	9	6	8	4	6	11	2	6	14	3	6	17	8	7	1	5	7	5	7	7	10	1	18	
19	5	11	0	5	12	8	5	14	6	5	16	6	5	18	8	6	1	2	6	3	10	6	6	9	6	10	0	6	13	7	6	17	6	7	1	9	7	6	6	19	
20	5	6	7	5	8	4	5	10	3	5	12	3	5	14	7	5	17	2	5	19	11	6	3	0	6	6	5	6	10	1	6	14	2	6	18	8	..	..	20		
21	5	2	8	5	4	6	5	6	6	5	8	8	5	11	0	5	13	8	5	16	7	5	19	10	6	3	4	6	7	3	6	11	5	..	..	..	..	..	..	..	
22	4	19	4	5	1	2	5	3	3	5	5	6	5	8	0	5	10	9	5	13	10	5	17	2	6	0	10	6	4	10	..	..	..	..	..	..	..	..	..	..	
23	4	16	4	4	18	3	5	0	5	5	2	9	5	5	4	5	8	3	5	11	5	5	14	11	5	18	8	..	..	..	..	..	..	..	..	..	..	..	..	..	
24	4	13	8	4	15	9	4	17	11	5	0	5	5	3	2	5	6	2	5	9	5	5	13	0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
25	4	11	5	4	13	6	4	15	10	4	18	5	5	1	3	5	4	4	5	7	9	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
26	4	9	5	4	11	8	4	14	1	4	16	8	4	19	8	5	2	10	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
27	4	7	9	4	10	0	4	12	6	4	15	3	4	18	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
28	4	6	3	4	8	7	4	11	2	4	14	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
29	4	5	0	4	7	5	4	10	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
30	4	3	11	4	6	5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
31	4	3	0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
Age 21.	1	16	6	1	17	4	1	18	2	1	17	6	1	16	10	1	16	2	1	15	9	1	15	10	1	15	2	1	14	8	1	15	11	1	14	5	1	13	6	59	
Age 22.	1	17	4	1	18	2	1	17	6	1	16	10	1	16	2	1	15	9	1	15	10	1	15	2	1	14	8	1	15	11	1	14	5	1	13	6	58				
Age 23.	1	18	2	1	18	4	1	17	8	1	17	0	1	16	4	1	15	9	1	15	0	1	14	4	1	15	2	1	14	5	1	13	6	1	12	9	1	12	0	57	
Age 24.	1	19	1	1	19	3	1	18	6	1	17	10	1	17	2	1	16	7	1	16	0	1	15	4	1	15	6	1	14	10	1	14	1	1	13	4	1	12	8	56	
Age 25.	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	55	
Age 26.	2	1	0	2	1	0	2	1	9	3	1	18	6	1	17	10	1	17	2	1	16	7	1	16	0	1	15	4	1	15	11	1	14	4	1	13	7	1	12	11	54
Age 27.	2	2	1	2	2	1	2	2	0	5	1	19	5	1	18	11	1	18	1	1	17	5	1	16	10	1	16	3	1	15	7	1	14	7	1	13	11	1	13	6	53
52	2	2	1	2	2	1	2	2	0	2	1	19	7	1	18	11	1	18	1	1	17	9	1	17	2	1	16	7	1	15	11	1	14	3	1	13	11	1	13	52	
51	2	2	4	2	2	5	2	0	7	1	19	10	1	19	2	1	18	7	1	18	0	1	17	5	1	16	11	1	16	3	1	15	7	1	14	11	1	14	3	51	
50	2	2	6	2	2	8	2	0	10	2	0	2	2	0	2	1	19	6	1	18	11	1	17	10	1	17	3	1	16	8	1	16	0	1	15	4	1	14	9	50	
49	2	2	10	2	2	11	2	1	2	2	0	6	1	19	10	1	19	3	1	18	9	1	18	2	1	17	8	1	17	1	1	16	5	1	15	10	1	15	2	49	
48	2	3	1	2	2	3	2	1	6	2	0	10	2	0	3	1	19	8	1	18	1	1	18	8	1	18	1	1	17	7	1	16	11	1	16	4	1	15	8	48	
47	2	3	5	2	2	8	2	1	11	2	1	3	2	0	8	2	0	1	1	19	7	1	19	1	1	18	7	1	18	1	1	17	5	1	16	10	1	16	3	47	
46	2	3	10	2	3	1	2	2	4	2	1	8	2	1	1	2	0	7	2	0	1	1	19	8	1	19	2	1	18	7	1	18	0	1	17	5	1	16	10	46	
45	2	4	3	2	3	6	2	2	10	2	2	2	2	1	8	2	1	2	2	0	3	1	19	9	1	19	9	1	19	2	1	18	8	1	18	0	1	17	5	45	
44	2	4	9	2	4	0	2	3	4	2	2	9	2	2	2	2	1	9	2	1	3	2	2	0	10	2	0	4	1	19	10	1	19	3	1	18	8	1	18	1	44
43	2	5	3	2	4	7	2	3	11	2	3	4	2	2	10	2	2	4	2	1	11	2	1	6	2	0	1	2	0	7	2	0	0	1	19	5	1	18	10	43	
42	2	5	11	2	5																																				

THE PUBLISHED

Which were in Use on

JOINT LIVES.

Annual Premiums required to secure £100, payable on the failure of either Life. (With Profits.)

Age of Younger Life (nearest Birthday).	DIFFERENCE BETWEEN AGE OF ELDER AND YOUNGER LIFE.					
	0 Years.	2 Years.	4 Years.	6 Years.	8 Years.	10 Years.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	2 14 11	2 16 1	2 17 4	2 18 10	3 0 7	3 2 6
21	2 16 0	2 17 2	2 18 7	3 0 2	3 2 0	3 4 0
22	2 17 2	2 18 4	2 19 10	3 1 6	3 3 5	3 5 6
23	2 18 3	2 19 7	3 1 2	3 2 11	3 4 11	3 7 1
24	2 19 6	3 0 11	3 2 7	3 4 5	3 6 6	3 8 9
25	3 0 11	3 2 5	3 4 2	3 6 0	3 8 2	3 10 7
26	3 2 4	3 3 11	3 5 9	3 7 9	3 10 0	3 12 6
27	3 3 11	3 5 7	3 7 5	3 9 6	3 11 10	3 14 7
28	3 5 6	3 7 3	3 9 2	3 11 4	3 13 10	3 16 8
29	3 7 2	3 9 0	3 11 0	3 13 4	3 15 11	3 18 10
30	3 8 11	3 10 9	3 12 11	3 15 4	3 18 1	4 1 2
31	3 10 8	3 12 8	3 14 11	3 17 5	4 0 4	4 3 8
32	3 12 7	3 14 8	3 17 0	3 19 8	4 2 9	4 6 3
33	3 14 6	3 16 9	3 19 2	4 2 0	4 5 3	4 9 0
34	3 16 7	3 18 11	4 1 6	4 4 6	4 7 11	4 12 0
35	3 18 10	4 1 3	4 4 0	4 7 1	4 10 10	4 15 2
36	4 1 2	4 3 8	4 6 6	4 9 11	4 13 11	4 18 6
37	4 3 7	4 6 2	4 9 3	4 12 11	4 17 2	5 1 11
38	4 6 1	4 8 11	4 12 2	4 16 0	5 0 6	5 5 7
39	4 8 9	4 11 8	4 15 3	4 19 4	5 4 1	5 9 5
40	4 11 7	4 14 9	4 18 6	5 2 11	5 7 10	5 13 6
41	4 14 7	4 18 0	5 2 0	5 6 8	5 11 10	5 17 10
42	4 17 10	5 1 6	5 5 9	5 10 7	5 16 2	6 2 7
43	5 1 4	5 5 3	5 9 9	5 14 10	6 0 9	6 7 7
44	5 5 1	5 9 2	5 13 11	5 19 4	6 5 8	6 13 0
45	5 9 0	5 13 5	5 18 5	6 4 2	6 10 11	6 18 9
46	5 13 3	5 17 10	6 3 1	6 9 3	6 16 6	7 4 11
47	5 17 8	6 2 6	6 8 1	6 14 9	7 2 6	7 11 5
48	6 2 3	6 7 5	6 13 5	7 0 6	7 8 9	7 18 4
49	6 7 2	6 12 8	6 19 2	7 6 8	7 15 6	8 5 9
50	6 12 5	6 18 3	7 5 2	7 13 3	8 2 8	8 13 7

IMMEDIATE ANNUITIES.

Showing the Sum to be paid for an Immediate Annuity of £10, payable by Half-yearly Instalments.

Age last Birthday.	MALE.		FEMALE.	Age last Birthday.	MALE.		FEMALE.
	£ s. d.	£ s. d.			£ s. d.	£ s. d.	
80	51 10 10	55 10 0	60	113 7 6	125 12 6	59	117 0 0
79	53 19 2	58 5 0	58	120 12 6	133 3 4	57	124 2 6
78	56 9 2	61 1 8	56	127 10 10	140 11 8	55	130 16 8
77	59 0 0	64 0 0	54	134 0 10	147 14 2	53	137 4 2
76	61 12 6	67 0 10	52	140 5 0	154 12 6	51	143 5 0
75	64 7 6	70 2 6	50	146 4 2	161 4 2	49	149 0 10
74	67 5 0	73 5 10	48	151 16 8	167 15 0	47	154 10 10
73	70 3 4	76 10 10	46	157 5 0	174 0 10	45	159 17 6
72	73 5 0	79 17 6	44	162 8 4	179 19 2	43	164 19 2
71	76 8 4	83 5 10	42	167 9 2	185 11 8	41	169 18 4
70	79 12 6	86 16 8	40	172 6 8	190 18 4		
69	82 17 6	90 11 8					
68	86 2 6	94 9 2					
67	89 7 6	98 8 4					
66	92 12 6	102 0 4					
65	96 0 0	106 7 6					
64	99 9 2	110 6 8					
63	102 18 4	114 4 2					
62	106 7 6	118 0 0					
61	109 16 8	121 15 10					

TEMPORARY

ASSURANCES.

Premium to be paid for assuring £100 on a Single Life. (Without Profits.)

Age nearest Birthday.	Annual Premium for 1 Year.	Annual Premium for 3 Years.	Annual Premium for 5 Years.
	£ s. d.	£ s. d.	£ s. d.
Under			
25	1 0 0	1 0 6	1 1 0
25	1 0 8	1 0 11	1 1 4
26	1 0 10	1 1 4	1 1 10
27	1 1 3	1 1 10	1 2 4
28	1 1 10	1 2 5	1 2 10
29	1 2 5	1 2 11	1 3 4
30	1 3 0	1 3 5	1 3 10
31	1 3 5	1 3 10	1 4 3
32	1 3 10	1 4 3	1 4 9
33	1 4 2	1 4 8	1 5 4
34	1 4 8	1 5 3	1 5 11
35	1 5 3	1 6 0	1 6 7
36	1 6 0	1 6 8	1 7 3
37	1 6 8	1 7 4	1 7 10
38	1 7 5	1 8 0	1 8 5
39	1 8 0	1 8 6	1 9 0
40	1 8 6	1 8 11	1 9 7
41	1 8 11	1 9 6	1 10 4
42	1 9 5	1 10 3	1 11 5
43	1 10 3	1 11 3	1 12 8
44	1 11 2	1 12 7	1 14 0
45	1 12 6	1 14 1	1 15 7
46	1 14 1	1 15 8	1 17 2
47	1 15 9	1 17 3	1 18 9
48	1 17 3	1 18 10	2 0 4
49	1 19 0	2 0 5	2 2 2
50	2 0 6	2 2 1	2 4 0
51	2 2 1	2 3 11	2 6 2
52	2 3 11	2 6 1	2 8 7
53	2 6 2	2 8 7	2 11 3
54	2 8 7	2 11 3	2 14 2

DOUBLE-ENDOWMENT

ASSURANCES.

(WITH PROFITS.)

For the Assurance of £100 in the event of Death during the Term, and an Endowment of £200 in the event of the Life assured surviving the Term.

Term.	Annual Premium.
	£ s. d.
10 years	17 12 0
15 "	11 0 0
20 "	7 14 0
25 "	5 16 0
30 "	4 12 0
35 "	3 15 0

SCHEDULE.

No. 1—continued.

TABLES OF PREMIUMS

the 31st December, 1908.

TABLE VI.

ENDOWMENTS
FOR
CHILDREN
AND OTHERS.

Rates of Premium to secure
£100 in the event of Sur-
vival to End of Term. Pre-
miums returned in the event
of Death.

(WITH PROFITS.)

Term of Years.	Single.	Annual.
	£ s. d.	£ s. d.
10	74 10 0	8 13 1
11	72 5 0	7 15 1
12	70 1 0	7 0 1
13	67 19 0	6 7 5
14	65 18 0	5 16 7
15	63 19 0	5 7 3
16	62 0 0	4 19 1
17	60 4 0	4 11 11
18	58 8 0	4 5 7
19	56 14 0	3 19 11
20	55 1 0	3 14 10
21	53 9 0	3 10 3
22	51 17 0	3 6 1
23	50 8 0	3 2 4
24	48 18 0	2 18 10
25	47 9 0	2 15 8

TABLE VI.P.

ENDOWMENTS
FOR
CHILDREN.

Annual Premiums to secure £100 in the event of
Survival of Nominee to End of Term. Premiums
returned (less 10 per cent.) in event of Death of
Nominee during the Term. The Policy becomes paid
up in the event of Death of Purchaser during the Term.

(WITH PROFITS.)

Term of Years.	Age of Purchaser at nearest Birthday.			
	Under 30.	30-39.	40-44.	45-49.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
10	9 6 1	9 10 5	9 19 1	10 7 8
11	8 6 9	8 10 7	8 18 4	9 6 1
12	7 10 7	7 14 1	8 1 1	8 8 1
13	6 17 0	7 0 2	7 6 6	7 12 11
14	6 5 4	6 8 3	6 14 1	6 19 11
15	5 15 4	5 18 0	6 3 4	6 8 9
16	5 6 6	5 9 0	5 13 11	5 18 11
17	4 18 10	5 1 1	5 5 8	5 10 4
18	4 12 0	4 14 2	4 18 5	5 2 8
19	4 5 11	4 7 11	4 11 11	4 15 11
20	4 0 5	4 2 4	4 6 1	4 9 10
21	3 15 6	3 17 3	4 0 10	4 4 4
22	3 11 0	3 12 8	3 16 0	3 19 4
23	3 7 0	3 8 7	3 11 8	3 14 10
24	3 3 3	3 4 9	3 7 8	3 10 7
25	2 19 10	3 1 3	3 4 0	3 6 10

Premiums payable oftener than yearly are obtained in the following manner:—

Half-yearly.—The annual premiums are increased by $2\frac{1}{2}$ per cent., and divided by 2.

Quarterly.—The annual premiums are increased by 5 per cent., and divided by 4.

Monthly.—The annual premiums are increased by $7\frac{1}{2}$ per cent., and divided by 12.

Four-weekly.—The annual premiums are increased by $7\frac{1}{2}$ per cent., and divided by 13.

FIFTH SCHEDULE.

Appendix No. 2.

ASSURANCES FOR THE WHOLE TERM OF LIFE WITH WHOLE-LIFE PREMIUMS
IN FORCE AT 31ST DECEMBER, 1908.

Age attained.	Number of Policies.	Amount assured.	Bonus Additions.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Yearly Permanent Reduction of Premium.	Age attained.
				Ordinary.	Extra.			
		£	£ s.	£ s. d.	£ s. d.	£	£ s. d.	
23	1	650	46 18	10 4 10	..	7'319	..	23
24	2	600	42 2	9 10 6	..	7'029	..	24
25	5	1,000	74 13	15 16 7	..	11'745	..	25
26	13	2,850	225 16	45 15 6	..	34'049	..	26
27	16	3,950	329 13	64 14 7	..	48'516	..	27
28	26	6,650	568 13	110 19 0	..	83'389	..	28
29	36	6,850	650 12	115 9 6	..	87'137	..	29
30	44	10,735	1,150 10	181 14 0	..	137'720	..	30
31	86	20,210	2,042 10	351 8 8	5 0 0	268'008	..	31
32	99	23,975	2,697 6	416 6 4	1 10 0	317'292	..	32
33	127	32,800	4,057 5	575 5 4	10 0 0	439'478	..	33
34	121	29,690	3,563 13	530 3 6	9 9 0	407'573	..	34
35	172	42,585	5,449 12	767 14 2	6 5 0	591'587	..	35
36	194	46,430	6,172 8	850 3 0	9 12 8	657'603	..	36
37	191	48,935	6,890 7	912 13 8	14 10 0	710'068	0 1 2	37
38	256	62,340	8,827 10	1,183 5 11	6 2 2	925'400	0 18 11	38
39	214	55,715	7,243 17	1,083 15 2	9 2 1	853'620	..	39
40	281	77,940	10,881 2	1,541 17 3	21 12 10	1,218'984	..	40
41	227	66,270	9,570 15	1,348 12 2	11 2 6	1,072'904	..	41
42	300	90,395	12,863 6	1,847 16 0	12 15 0	1,471'631	..	42
43	295	84,250	12,556 8	1,764 16 5	25 17 11	1,413'806	0 12 9	43
44	304	74,950	10,825 2	1,602 4 9	19 18 0	1,290'093	3 13 4	44
45	273	84,100	12,543 11	1,807 9 9	23 13 4	1,462'752	0 5 4	45
46	334	93,500	13,897 7	2,074 7 4	25 11 0	1,688'078	0 17 6	46
47	296	81,350	12,169 10	1,834 0 3	32 11 2	1,498'580	..	47
48	342	96,030	15,310 15	2,161 15 1	44 3 8	1,781'115	2 14 0	48
49	299	86,920	13,065 12	1,992 18 6	25 5 6	1,646'060	4 4 4	49
50	394	110,373	17,029 5	2,568 13 7	56 3 2	2,141'156	0 16 6	50
51	379	98,015	14,472 14	2,328 8 5	51 10 0	1,946'504	0 3 2	51
52	340	99,750	15,751 9	2,401 16 4	34 14 5	2,030'987	8 0 0	52
53	360	100,813	16,354 6	2,442 5 8	52 18 9	2,066'372	1 5 4	53
54	380	103,357	18,414 6	2,533 15 7	45 5 4	2,154'460	0 9 0	54
55	375	108,707	18,843 11	2,680 1 0	51 5 0	2,302'280	1 2 8	55
56	376	105,230	18,269 8	2,616 17 11	59 11 3	2,253'965	5 0 4	56
57	344	104,341	19,865 1	2,631 11 6	54 12 11	2,272'305	4 6 0	57
58	337	105,047	19,772 19	2,646 19 8	61 16 9	2,292'119	..	58
59	309	87,894	15,969 19	2,353 0 9	69 10 3	2,046'716	5 8 1	59
60	311	84,797	15,751 13	2,320 3 0	51 16 5	2,028'208	1 9 10	60
61	274	84,604	16,810 1	2,336 10 0	68 5 9	2,055'553	0 18 8	61
62	248	67,593	13,704 10	1,845 12 4	57 7 1	1,632'255	..	62
63	261	75,948	16,042 9	2,130 1 7	51 4 10	1,885'004	0 4 8	63
64	313	94,115	19,067 12	2,713 14 2	76 3 10	2,411'654	39 4 4	64
65	234	69,063	15,790 17	2,009 17 10	40 3 4	1,793'965	7 9 4	65
66	266	76,275	16,651 5	2,256 10 1	60 3 6	2,019'938	0 2 10	66
67	258	80,643	19,209 19	2,404 9 4	63 6 10	2,158'037	..	67
68	253	77,981	18,346 0	2,387 10 10	63 17 10	2,151'473	..	68
69	184	46,354	10,476 4	1,432 18 1	50 10 0	1,295'863	1 5 8	69
70	201	59,556	13,742 2	1,889 9 11	44 12 6	1,710'913	3 7 4	70
71	170	51,436	10,811 16	1,749 14 3	72 12 8	1,586'694	17 10 2	71
72	139	41,200	9,759 10	1,405 18 11	39 19 2	1,280'707	17 16 2	72
73	133	39,579	9,190 13	1,353 11 4	51 7 6	1,237'242	..	73
74	121	35,471	7,609 1	1,254 12 3	23 0 9	1,149'489	1 7 4	74
75	105	34,513	8,871 4	1,259 2 7	24 3 5	1,156'269	0 9 8	75
76	75	24,821	6,112 12	924 0 10	14 16 2	858'296	0 10 8	76
77	46	9,970	2,572 16	361 14 2	11 15 8	336'200	..	77
78	46	21,587	4,583 5	915 17 8	23 19 4	846'063	..	78
79	28	9,520	2,555 10	343 2 7	15 0 10	324'081	..	79
80	32	10,830	2,629 2	440 4 10	11 6 11	413'451	..	80
81	16	5,660	1,466 12	230 19 2	..	218'453	0 8 2	81
82	18	4,000	760 18	172 12 0	5 16 8	164'121	..	82
83	8	2,350	548 7	97 17 7	..	93'458	..	83
84	1	300	106 18	10 19 0	..	10'560	..	84
85	6	4,500	1,060 11	237 2 6	..	224'780	..	85
86	3	500	129 0	31 14 10	0 10 0	29'773	..	86
87	2	1,100	387 14	44 4 6	..	44'369	..	87
89	1	100	..	4 19 0	..	4'620	..	89
90	1	1,000	272 1	45 11 8	..	43'390	..	90
Totals	11,902	£3,370,563	£593,479 13	£85,015 5 0	£1,773 10 8	£72,803'279	132 3 3	

FIFTH SCHEDULE.

Appendix No. 3.

ASSURANCES FOR THE WHOLE TERM OF LIFE BY LIMITED AND SINGLE PREMIUMS.

IN FORCE AT 31ST DECEMBER, 1908.

Age attained.	Number of Policies.	Amount assured.		Bonus Additions.		Year of Expiry of Premiums.	Number of Policies.	Average Age attained.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Yearly Permanent Reduction of Premium.			
									Ordinary.	Extra.					
		£	s.	d.	£	s.	d.		£	s.	d.	£	£	s.	d.
29	2	950	0	0	72	4	0								
30	3	450	0	0	40	6	0								
31	2	400	0	0	28	4	0								
32	3	700	0	0	61	0	0								
33	7	2,000	0	0	248	3	0								
34	6	2,200	0	0	408	1	0								
35	8	3,500	0	0	394	1	0								
36	5	2,000	0	0	206	14	0								
37	8	2,400	0	0	445	10	0								
38	7	2,400	0	0	476	13	0								
39	11	2,433	0	0	404	15	0								
40	16	6,082	0	0	1,469	19	0								
41	8	1,716	0	0	210	14	0								
42	13	4,931	0	0	879	19	0								
43	7	2,541	0	0	541	15	0								
44	11	4,808	0	0	1,158	17	0								
45	9	2,201	0	0	570	3	0								
46	9	4,713	0	0	1,106	10	0	1909	11	49'8	242 18 0	1 2 0	207'870	..	
47	13	3,237	0	0	682	14	0	1910	11	46'4	152 8 3	..	126'578	..	
48	10	4,167	0	0	854	10	0	1911	6	48'5	96 2 1	..	82'601	..	
49	6	1,516	0	0	357	12	0	1912	14	42'1	124 12 6	..	101'458	..	
50	11	4,547	0	0	537	11	0	1913	12	44'8	139 0 0	7 16 8	117'872	..	
51	12	4,164	0	0	1,259	19	0	1914	16	44'1	174 16 7	0 12 6	145'808	..	
52	10	1,486	0	0	581	9	0	1915	7	44'4	81 19 11	..	68'878	1 19 11	
53	19	7,284	0	0	1,736	14	0	1916	7	40'0	70 8 10	..	57'125	..	
54	23	8,833	0	0	2,098	4	0	1917	8	45'4	67 12 4	..	57'306	..	
55	13	4,212	0	0	1,211	6	0	1918	6	38'3	91 19 0	..	75'771	..	
56	14	5,955	0	0	1,999	17	0	1919	5	38'4	41 8 6	..	33'931	..	
57	12	6,663	0	0	2,128	4	0	1920	1	37'0	2 8 8	..	1'966	..	
58	16	8,096	0	0	3,255	17	0	1922	2	47'0	26 11 4	..	22'200	..	
59	23	7,747	0	0	2,578	12	0	1923	2	41'0	10 13 9	0 10 4	8'707	..	
60	27	11,654	0	0	4,128	13	0	1924	5	33'2	36 9 1	..	29'119	..	
61	17	10,372	0	0	3,809	6	0	1925	2	39'5	17 5 0	..	13'647	..	
62	21	9,138	0	0	3,067	16	0	1926	4	40'0	27 4 4	..	21'934	..	
63	22	11,776	0	0	5,035	6	0	1927	3	41'0	22 14 10	..	18'428	..	
64	24	11,028	0	0	4,105	7	0	1929	2	41'5	23 9 8	..	19'563	..	
65	35	13,976	0	0	5,307	16	0	1934	1	44'0	2 12 8	..	2'170	..	
66	22	8,177	17	0	3,650	17	0	1937	1	31'0	3 18 4	..	3'028	..	
67	34	18,796	0	0	6,633	9	0	1939	1	29'0	3 14 8	..	2'846	..	
68	37	13,568	0	0	5,674	4	0								
69	23	9,456	0	0	3,618	4	0								
70	25	10,974	3	5	4,040	4	0								
71	19	8,989	0	0	3,320	17	0								
72	20	7,120	0	0	3,066	19	0								
73	17	7,863	0	0	2,534	2	0								
74	10	6,170	0	0	1,443	3	0								
75	9	3,720	0	0	1,418	18	0								
76	7	1,854	0	0	670	17	0								
77	8	3,051	0	0	1,273	11	0								
78	8	2,712	0	0	906	4	0								
79	6	1,878	0	0	682	13	0								
80	6	4,151	0	0	942	18	0								
81	1	500	0	0	245	10	0								
82	4	1,607	0	0	356	14	0								
83	2	2,500	0	0	1,157	3	0								
84	2	400	0	0	..	..	..								
87	1	500	0	0	245	3	0								
Totals	724	£296,263	0	5	£95,281	11	0	..	127	43'2	£1,460 8 4	£10 1 6	£1,218'806	£1 19 11	

FIFTH SCHEDULE.

Appendix No. 4.

ENDOWMENT ASSURANCES (MATURING AT AGE 80)

IN FORCE AT 31ST DECEMBER, 1908.

Age attained.	Number of Policies.	Amount assured.	Bonus Additions.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Yearly Permanent Reduction of Premium.	Age attained.
				Ordinary.	Extra.			
		£	£ s.	£ s. d.	£ s. d.	£	£ s. d.	
16	1	200	..	3 6 0	..	2'378	..	16
17	3	800	..	13 9 9	..	9'722	..	17
18	5	1,250	..	20 10 9	..	14'680	..	18
19	15	4,900	6 19	81 3 3	..	59'475	..	19
20	20	5,300	18 1	91 6 8	..	66'157	..	20
21	12	2,900	11 17	51 17 1	..	37'437	..	21
22	18	4,600	31 7	82 4 10	0 9 0	60'024	..	22
23	18	5,050	33 10	92 15 7	4 9 7	68'007	..	23
24	38	9,450	96 10	174 12 0	2 9 5	129'964	..	24
25	37	10,100	84 14	194 3 6	..	144'144	..	25
26	55	18,400	197 4	355 13 3	6 9 6	265'926	..	26
27	57	16,350	204 3	321 4 5	3 9 5	241'178	..	27
28	60	17,100	204 0	344 18 2	..	259'817	..	28
29	77	25,100	251 7	521 11 9	5 9 6	395'358	..	29
30	74	17,950	251 4	380 19 7	2 9 7	288'464	..	30
31	91	28,050	334 0	613 16 11	..	471'687	..	31
32	101	28,200	401 19	618 12 3	3 0 0	472'921	..	32
33	100	31,250	427 14	709 0 9	5 18 8	550'536	..	33
34	122	32,700	660 3	745 0 3	1 10 0	575'291	..	34
35	134	38,400	711 7	906 1 9	2 7 11	704'344	..	35
36	115	29,900	478 0	729 17 1	4 0 0	571'944	..	36
37	133	34,900	719 7	859 14 0	11 3 11	674'487	..	37
38	101	26,650	513 5	680 19 5	4 4 1	535'198	..	38
39	123	39,650	835 12	1,033 16 11	8 13 9	813'051	..	39
40	132	36,350	759 19	980 18 11	17 14 8	774'821	..	40
41	130	35,100	751 9	971 6 10	4 5 1	771'380	..	41
42	106	32,868	719 16	939 16 11	9 13 3	752'521	..	42
43	137	47,200	929 2	1,385 7 11	14 8 6	1,115'058	..	43
44	100	27,750	486 0	849 16 5	12 5 10	686'610	..	44
45	122	34,350	718 6	1,078 18 6	15 1 6	871'414	..	45
46	107	30,597	704 3	987 7 11	11 16 0	802'053	..	46
47	104	30,000	890 17	971 1 4	11 14 6	787'416	..	47
48	71	23,250	567 13	800 15 2	2 18 2	650'992	..	48
49	76	18,300	430 0	656 1 11	7 16 10	537'479	..	49
50	68	17,967	585 6	638 5 6	5 16 2	523'558	..	50
51	52	13,608	305 14	534 13 9	3 6 10	438'765	..	51
52	50	12,450	295 15	492 3 10	5 7 3	407'533	..	52
53	57	16,770	440 5	686 11 7	2 13 0	570'480	..	53
54	32	7,876	157 10	341 17 1	3 15 10	283'764	..	54
55	43	9,883	211 10	451 12 3	0 9 8	376'023	..	55
56	31	12,781	159 2	617 4 5	..	522'281	..	56
57	36	7,400	239 4	352 3 1	2 14 11	294'469	..	57
58	31	6,850	188 18	354 4 9	6 15 8	297'749	..	58
59	19	5,900	205 16	296 10 6	5 15 10	248'234	..	59
60	9	2,700	95 19	139 5 5	..	119'095	..	60
61	30	7,150	231 13	394 10 6	3 11 10	334'230	..	61
62	17	7,529	46 1	508 7 4	11 4 10	436'135	..	62
63	7	2,150	22 10	149 12 6	..	127'176	..	63
64	4	1,900	35 18	130 18 0	..	114'884	..	64
65	11	3,500	161 4	225 0 2	0 13 10	190'924	..	65
66	8	4,500	146 9	306 19 8	1 8 3	270'178	..	66
67	1	100	0 14	8 18 8	..	7'574	..	67
68	4	1,000	30 12	81 6 3	1 17 8	70'997	..	68
69	4	1,650	20 17	156 3 4	..	136'096	..	69
70	1	200	10 2	16 9 0	..	14'258	..	70
Totals	3,110	£888,779	£17,080 7	£26,131 5 4	£229 10 3	£20,946'337	..	

FIFTH SCHEDULE.

Appendix No. 5.
ENDOWMENT ASSURANCES (ORDINARY)
IN FORCE AT 31ST DECEMBER, 1908.

Year of Maturity.	Number of Policies.	Valuation Age. *	Amount assured.	Bonus Additions.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Yearly Permanent Reduction of Premium.	Year of Maturity.
					Ordinary.	Extra.			
1909	393	55·1	£ 88,397	£ s. 16,431 19	£ s. d. 3,778 5 8	£ s. d. 22 5 2	£ 3,347·626	£ s. d. 5 18 4	1909
1910	437	52·7	92,554	16,386 15	3,720 13 8	24 11 8	3,283·885	2 15 2	1910
1911	408	52·0	83,506	14,424 14	3,462 4 5	17 13 6	3,018·451	9 7 10	1911
1912	592	51·5	128,324	21,962 11	5,012 8 4	26 12 9	4,373·393	3 9 10	1912
1913	576	50·2	114,565	18,375 4	4,347 11 10	27 3 10	3,798·720	10 9 0	1913
1914	652	48·3	127,107	18,886 5	5,109 14 0	20 18 0	4,438·921	8 1 6	1914
1915	670	47·8	133,369	18,414 12	5,293 18 6	40 17 0	4,591·716	7 15 5	1915
1916	638	46·2	128,007	16,929 12	5,050 4 7	28 16 7	4,328·725	4 19 8	1916
1917	692	45·0	137,625	17,271 8	5,417 19 5	12 13 9	4,649·433	2 13 4	1917
1918	782	44·1	155,387	17,162 2	6,168 13 4	12 0 8	5,284·587	3 14 0	1918
1919	857	42·5	165,824	17,391 9	6,293 0 11	16 1 8	5,375·112	1 1 1	1919
1920	852	41·7	159,950	15,806 9	6,064 7 0	21 12 0	5,134·283	0 12 9	1920
1921	889	41·4	169,850	14,949 3	6,511 3 7	30 11 5	5,495·615	2 14 0	1921
1922	936	39·8	176,235	13,562 5	6,711 4 11	24 19 7	5,665·221	1 15 10	1922
1923	1,075	39·1	206,257	15,150 19	7,590 17 0	25 18 10	6,381·614	..	1923
1924	996	38·5	185,400	13,026 4	6,630 18 2	11 15 4	5,567·054	0 12 0	1924
1925	1,094	36·9	198,400	11,777 1	7,187 4 4	22 6 4	5,955·649	0 5 8	1925
1926	1,018	36·3	188,653	9,916 3	6,798 6 3	17 18 8	5,635·986	0 2 8	1926
1927	1,120	35·2	213,645	9,597 5	7,686 4 1	15 15 7	6,352·661	..	1927
1928	1,174	34·9	228,800	10,236 8	8,015 17 10	31 19 1	6,625·314	1 2 0	1928
1929	953	33·6	179,775	8,288 5	5,822 5 7	28 12 8	4,780·993	..	1929
1930	1,034	32·4	193,525	7,482 4	6,286 14 9	13 11 5	5,105·341	..	1930
1931	846	31·4	162,725	4,472 0	5,346 17 10	14 19 4	4,335·890	..	1931
1932	880	31·2	175,250	4,999 19	5,730 3 10	14 10 1	4,637·536	..	1932
1933	800	30·6	157,716	3,015 13	5,152 9 2	16 16 6	4,171·972	..	1933
1934	541	30·1	107,985	2,893 16	3,191 13 6	16 9 0	2,558·115	..	1934
1935	515	29·8	108,545	2,271 4	3,205 14 6	5 17 0	2,555·097	..	1935
1936	408	28·9	79,050	1,085 3	2,314 15 1	2 16 6	1,839·269	..	1936
1937	438	28·0	90,425	1,050 2	2,618 19 9	2 17 0	2,077·580	..	1937
1938	346	28·0	77,500	782 19	2,226 15 0	5 5 0	1,765·356	..	1938
1939	169	27·9	35,750	355 16	979 4 7	2 18 10	768·120	..	1939
1940	173	28·1	39,275	432 14	1,041 5 2	1 15 4	814·959	..	1940
1941	116	26·6	25,250	175 9	660 9 8	..	511·754	..	1941
1942	99	26·5	22,000	166 17	564 1 0	2 7 8	436·280	..	1942
1943	80	26·5	18,750	100 19	479 0 6	2 17 10	370·012	..	1943
1944	29	26·8	7,350	40 12	182 10 5	..	140·538	..	1944
1945	35	23·2	8,750	25 18	209 3 4	2 4 10	159·925	..	1945
1946	33	23·2	7,950	49 16	186 13 0	..	140·606	..	1946
1947	21	22·1	3,850	16 9	88 1 11	..	66·646	..	1947
1948	23	26·3	5,650	8 0	134 1 8	..	101·710	..	1948
1949	3	19·7	550	..	12 9 10	..	9·207	..	1949
1950	11	21·5	2,000	0 15	44 1 2	..	32·608	..	1950
1951	9	21·4	1,400	5 1	29 1 10	..	21·789	..	1951
1952	6	25·2	1,200	4 10	25 10 8	..	19·012	..	1952
1953	1	20·0	500	15 0	8 18 4	..	6·395	..	1953
1954	1	26·0	200	..	4 6 2	..	3·386	..	1954
1955	2	18·0	450	..	8 13 10	..	6·405	..	1955
1967	1	21·0	200	8 1	3 4 0	..	2·224	..	1967
.. Single and Lmtd. Pr'ms.	23,424 176	..	4,595,426 50,431	344,505 10 2,207 12	163,408 3 11 1,131 14 1	586 10 5 11 11 8	136,742·691 905·330	67 10 1 ..	.. Single and Lmtd Pr'ms.
Totals ..	23,600	..	£4,645,857	£346,713 2	£164,539 18 0	£598 2 1	£137,648·021	£67 10 1	..

* Lidstone's mean valuation age for sums assured.

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Appendix No. 6.
DOUBLE-ENDOWMENT ASSURANCES.
 IN FORCE AT 31ST DECEMBER, 1908.

Year of Maturity.	Number of Policies.	Valuation Age.*	Amount assured.	Bonus Additions.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Year of Maturity.
					Ordinary.	Extra.		
1909	6	40'9	£ 1,400	£ s. 46 14	£ s. d. 122 14 5	£ s. d. ..	£ 114'800	1909
1910	16	53'0	3,500	154 16	211 18 0	..	194'925	1910
1911	19	54'0	5,000	217 14	271 13 3	..	251'250	1911
1912	12	50'5	3,200	109 7	205 5 3	..	186'200	1912
1913	13	47'1	2,800	90 16	170 13 8	..	156'575	1913
1914	12	45'1	4,400	127 18	265 8 5	..	243'325	1914
1915	52	46'5	11,700	500 4	534 13 0	0 8 10	487'550	1915
1916	78	46'1	21,200	738 15	1,000 12 9	..	916'600	1916
1917	37	43'0	10,400	283 16	524 7 11	..	472'625	1917
1918	49	44'5	12,500	290 13	633 17 6	..	575'000	1918
1919	55	42'6	12,000	311 10	510 15 0	..	465'975	1919
1920	104	41'4	24,100	966 8	810 10 2	..	721'475	1920
1921	185	41'2	46,100	1,569 14	1,610 18 11	..	1,435'450	1921
1922	99	39'2	25,200	587 17	965 2 2	..	858'850	1922
1923	153	38'9	41,400	847 0	1,559 7 8	..	1,387'450	1923
1924	143	36'0	34,500	623 1	1,206 14 10	..	1,071'225	1924
1925	176	39'0	48,000	903 1	1,628 8 7	1 5 8	1,427'650	1925
1926	191	38'4	49,200	887 13	1,610 18 0	..	1,411'528	1926
1927	242	35'2	64,800	564 0	2,266 4 9	..	1,981'250	1927
1928	370	33'0	92,250	1,036 13	3,000 17 3	..	2,599'413	1928
1929	284	32'6	71,000	907 7	2,025 8 8	..	1,742'700	1929
1930	332	32'9	88,200	1,027 15	2,454 5 10	..	2,104'275	1930
1931	353	31'1	89,300	424 5	2,539 3 3	..	2,177'075	1931
1932	417	29'4	102,200	312 11	2,944 12 11	..	2,507'550	1932
1933	591	27'8	146,200	568 11	4,119 4 11	..	3,504'450	1933
1934	212	28'5	53,900	611 14	1,243 0 9	..	1,041'150	1934
1935	219	27'7	57,000	247 6	1,351 13 5	..	1,119'800	1935
1936	242	27'0	61,600	23 15	1,464 10 9	..	1,212'350	1936
1937	379	26'6	97,000	59 3	2,302 5 6	..	1,899'600	1937
1938	368	25'9	96,300	68 5	2,276 17 1	..	1,879'400	1938
1939	42	27'3	11,800	94 11	229 18 1	..	182'900	1939
1940	118	25'9	28,700	93 8	561 14 3	..	444'850	1940
1941	161	24'6	38,100	..	754 9 11	..	590'550	1941
1942	287	22'8	67,700	..	1,339 15 5	..	1,049'350	1942
1943	391	22'2	97,700	..	1,927 5 11	..	1,514'350	1943
Paid-up Policies—	6,408 12	..	1,620,350 1,220	15,296 I 76 II	46,645 8 2 ..	1 14 6 ..	39,929'466 ..	
Totals ..	6,420	..	£1,621,570	£15,372 12	£46,645 8 2	£1 14 6	£39,929'466	..

* Lidstone's mean valuation age for sums assured.

Appendix No. 7.
NON-PROFIT SECTION
 (TRANSFERRED FROM TEMPERANCE SECTION).
 IN FORCE AT 31ST DECEMBER, 1908.

Age attained.	Number of Policies.	Amount assured.	Bonus Additions (allotted previous to transfer).	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Age attained.
				Ordinary.	Extra.		
ASSURANCES FOR THE WHOLE TERM OF LIFE, WITH WHOLE-LIFE PREMIUMS.							
34	I	£ 200	£ s. d. ..	£ s. d. 3 4 8	..	£ 2'416	34
52	I	300	..	6 14 6	..	5'469	52
63	I	200	4 18 0	5 8 4	..	4'912	63
64	I	200	35 13 0	6 8 8	..	5'526	64
65	I	150	..	4 4 4	..	3'818	65
Totals ..	5	£1,050	£40 11 0	£26 0 6	..	£22'141	..
ENDOWMENT ASSURANCES.							
38	I	200	11 17 0	5 17 0	..	4,868	38

FIFTH SCHEDULE.

Appendix No. 8.

TABLE showing the MINIMUM SURRENDER VALUE of Policies for £100.

True Age at Entry.	Whole Life Assurance by Equal Annual Premiums for the Whole Term of Life.					Endowment Assurances payable in Fifteen Years, or at previous Death.		Endowment Assurances payable in Twenty-five Years, or at previous Death.				Endowment Assurances payable in Thirty-five Years, or at previous Death.									
	MINIMUM SURRENDER VALUES AT THE END OF																				
	5 Years.	10 Years.	15 Years.	25 Years.	35 Years.	5 Years.	14 Years.	5 Years.	10 Years.	20 Years.	24 Years.	5 Years.	10 Years.	20 Years.	30 Years.	34 Years.					
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.					
15	3 1 0	6 8 0	10 2 0	18 18 0	30 7 0	25 0 0	89 5 0	11 8 0	26 10 0	67 5 0	90 2 0	6 11 0	15 8 0	37 8 0	72 1 0	91 3 0					
20	2 16 0	6 19 0	11 4 0	21 15 0	34 17 0	25 0 0	89 5 0	11 8 0	26 10 0	67 5 0	90 2 0	6 11 0	15 8 0	37 8 0	71 6 0	90 12 0					
25	3 10 0	8 7 0	13 8 0	25 15 0	40 7 0	25 0 0	89 5 0	11 8 0	26 10 0	67 5 0	90 2 0	6 11 0	15 8 0	37 8 0	70 14 0	89 18 0					
30	4 2 0	9 18 0	16 1 0	30 4 0	45 19 0	25 0 0	89 5 0	11 8 0	26 10 0	67 5 0	90 2 0	6 11 0	15 8 0	37 8 0	70 0 0	89 3 0					
35	4 19 0	12 0 0	19 3 0	35 5 0	51 17 0	25 0 0	89 5 0	11 8 0	26 10 0	67 5 0	90 2 0	6 11 0	15 8 0	37 8 0	69 6 0	88 6 0					
40	6 2 0	14 10 0	22 17 0	40 10 0	57 9 0	24 6 0	88 7 0	11 4 0	26 6 0	65 14 0	88 12 0	7 4 0	16 19 0	38 15 0	68 12 0	87 8 0					
45	7 7 0	17 5 0	26 17 0	45 19 0	62 4 0	23 16 0	87 14 0	11 5 0	26 8 0	64 15 0	87 15 0	..	..	..	..	..					
50	8 17 0	20 9 0	31 0 0	51 4 0	65 14 0	23 5 0	87 0 0	11 10 0	26 17 0	63 11 0	86 13 0	..	..	..	..	..					
55	10 10 0	23 14 0	35 10 0	55 12 0	69 16 0	22 12 0	86 1 0	12 2 0	27 12 0	62 9 0	85 9 0	..	..	..	..	..					
60	12 3 0	27 5 0	39 16 0	58 10 0	77 17 0	21 12 0	84 15 0	..	..	..	..	..	..	..	..	..					

NOTE.—In addition to the above Values the full HM. 4½ per cent. Cash Value of all existing ordinary Bonuses is granted.

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