

SESSION II.
1906.
NEW ZEALAND.

GOVERNMENT INSURANCE DEPARTMENT.

STATEMENTS

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

FOR THE

TRIENNIUM ENDING 31ST DECEMBER, 1905.

Presented to both Houses of the General Assembly pursuant to Section 44 of "The Government Insurance and Annuities Act, 1874."

WELLINGTON.

1906.



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 42 of "The Government Insurance and Annuities Act, 1874."
(See Fourth Schedule.)

I.

THE date up to which the valuation was made was the 31st December, 1905.

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 Children's Endowments without profits, Investments, and Deferred Annuities equivalent to the premiums paid accumulated at 4 per cent. Endowments, with profits, 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 receive slightly smaller reversionary bonuses 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 £47,451 per annum and valued at £599,420, 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 £9,130 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, 1903, AND ENDING 31ST DECEMBER, 1905.

	£	s.	d.		£	s.	d.	£	s.	d.
Amount of Funds on 1st January, 1903 ..	3,382,817	6	8	Death Claims under Policies,						
Renewal Premiums	855,085	3	11	Assurances, including Bonus						
New Premiums	65,794	15	8	Additions	379,063	15	9			
Single Premiums	4,727	2	10	Endowment Assurances mat-						
Consideration for Annuities granted ..	29,685	14	5	ured, including Bonus Ad-						
Interest	479,701	13	2	ditions	233,685	7	1			
Fees	25	6	7	Endowments matured ..	5,810	0	7			
				Premiums returned on Endow-						
				ments	150	1	8			
				Bonuses surrendered for Cash	17,442	1	5			
				Annuities	38,292	12	7			
				Surrenders	80,314	8	2			
				Loans released by Surrender ..	44,505	17	10			
								799,264	5	1
				Commission, New	43,354	9	10			
				" Renewal	6,729	15	3			
								50,084	5	1
				Land and Income Tax				29,268	13	8
				Expenses of Management—						
				Salaries, Head Office ..	35,482	12	5			
				" Branch Offices and						
				Agents	19,185	5	8			
				Extra Clerical Assistance ..	4,405	2	5			
				Medical Fees	13,759	10	4			
				Travelling Expenses	2,091	6	7			
				Advertising	3,208	14	11			
				Printing and Stationery ..	3,459	0	8			
				Rent	6,905	16	8			
				Postage	3,953	15	11			
				Telegrams	1,165	18	10			
				Exchange	285	10	2			
				Office Furniture Depreciation	945	16	4			
				General Expenses	9,057	12	7			
				Triennial Expenses	5,304	7	2			
				Compensation for loss of						
				Office	419	9	8			
								109,690	0	4
				Investment Reserve Fund				6,953	3	6
				Amount of Funds on 31st December,						
				1905				3,822,576	15	7
								<u>£4,817,837</u>	<u>3</u>	<u>3</u>

VALUATION BALANCE-SHEET

OF THE

GOVERNMENT INSURANCE DEPARTMENT,

As at 31st December, 1905.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Net value of Liabilities (as per Valuation				By Accumulated Funds (as per Consolidated			
Summary)	3,626,695	14	0	Revenue Account)	3,822,576	15	7
To Surplus	195,881	1	7				
	<u>£3,822,576</u>	<u>15</u>	<u>7</u>		<u>£3,822,576</u>	<u>15</u>	<u>7</u>

FOURTH SCHEDULE.

SUMMARY and VALUATION of the POLICIES of the NEW ZEALAND GOVERNMENT LIFE INSURANCE DEPARTMENT, as at 31st December, 1905.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUES			English Government Annuity Tables, 1883. Issued prior to June, 1896, 3½% interest; issued subsequently, 3% interest.
	Number of Policies.	Sums Assured, and Bonuses.	Office Yearly Premiums.	Net Premiums.	For Assurances: Institute of Actuaries' Hm Table, 3½% interest.			
					Sums Assured, and Bonuses.	Office Yearly Premiums.	Net Premiums.	
ASSURANCES.								
I.—With Participation in Profits.								
Whole-life Assurances—Uniform Premiums	13,304	4,312,226	96,149	82,559	2,435,379	1,154,594	974,905	1,460,474
Whole-life Assurances—Limited, Single, and Commuted Premiums	790	423,434	2,007	1,674	270,845	11,054	9,157	261,688
Endowment Assurances	25,227	5,442,488	178,489	149,497	3,274,381	2,024,469	1,671,201	1,603,180
Endowment Assurances—Limited, Single, and Commuted Premiums	128	38,616	666	526	22,169	8,156	6,439	15,730
Double Endowment Assurances	3,950	1,011,404	29,973	25,978	453,119	400,565	344,142	108,977
Joint Life Assurances	9	3,691	167	137	2,299	1,756	1,431	868
Survivorship Assurances	1	202	6	4	64	69	50	14
Annuity Assurances	688	{ 98,883 } and 35,565 } { per ann. at 60 }	5,144	4,779	103,447	86,275	80,246	23,201
Reserve for extra Premiums	..	..	..	..	1,035	..	..	1,035
Additional Reserve of Loading	..	..	..	..	..	..	3,087,571	3,475,167
Total Assurances with Profits	44,097	11,330,944	312,601	265,154	6,562,738	3,686,938	Deduct 8,095	Add 8,095
II.—Without Participation in Profits.								
Whole-life Assurances (transferred from Temperance to Non-profit Section)	6	1,190	29	25	690	338	285	405
Industrial Assurances	4	71	2	..	27	..	..	27
Temporary Assurances	10	2,750	46	..	18	..	..	18
Total Assurances without Profits	20	4,011	77	25	735	338	285	450
Total Assurances	44,117	11,334,955	312,678	265,179	6,563,473	3,687,276	3,079,761	3,483,712
ENDOWMENTS.								
Simple Endowments—with return of premiums	533	68,731	2,541	..	22,154	..	..	22,154
Simple Endowments—without return of premiums	2	200	13	..	21	..	..	21
Endowments—Premiums cease at death of purchaser	148	18,850	743	..	2,051	..	..	2,051
Investments	9	331	10	..	325	..	..	325
Total Endowments	692	88,112	3,307	..	24,551	..	..	24,551
ANNUITIES.								
Immediate	321	(per annum) 13.54	..	..	116,568	..	..	116,568
Deferred	7	192	77	..	1,864	..	..	1,864
Total Annuities	328	13,740	77	..	118,432	..	..	118,432
Total of the Results	45,137	11,423,067 and 49,305 per annum.	316,062 and 2,936 extra premium (not valued)	265,179	6,706,456	3,687,276	3,079,761	3,626,695

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, 1905, including the small balance (£475 16s. 8d.) undivided on the previous occasion, was £206,753 11s. 7d., of which amount £10,872 10s. has been paid as interim bonuses during the triennium.
- (2.) The amount of profit divided among the policyholders as at the 31st December, 1905, was £178,993 10s., which has been converted into reversionary bonuses amounting to £302,909 11s. The number of policies which participated was 44,097, assuring the sum of £10,376,233, or, including reversionary additions, £11,330,944.
- (3.) The following are specimens of the bonuses which have been allotted, for the three years ending the 31st December, 1905, 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 5 0	0 17 4	3 4 0	1 1 11	3 4 0	1 8 3	3 4 0	1 16 3	10
15	3 10 0	1 1 3	3 8 0	1 6 8	3 8 0	1 14 0	3 8 0	2 2 9	15
20	3 16 0	1 6 0	3 12 0	1 11 10	3 12 0	2 0 10	3 13 0	2 10 6	20
25	3 17 0	1 10 2	3 16 0	1 18 0	3 16 0	2 7 10	3 15 0	2 16 7	25
30	3 18 0	1 14 6	4 0 0	2 5 4	3 19 0	2 14 8	3 16 0	3 1 1	30
35	4 4 0	2 2 0	4 5 0	2 13 6	4 4 0	3 3 4	4 2 0	3 9 5	35

(Bonuses 10 per cent. less 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.

31st March, 1906.



REPORT

BY THE

Government Insurance Commissioner,

In terms of Section 43 of "The Government Insurance and Annuities Act, 1874."
(See 5th Schedule.)

STATEMENT OF THE LIFE ASSURANCE AND ANNUITY BUSINESS OF THE GOVERNMENT INSURANCE DEPARTMENT ON THE 31ST DECEMBER, 1905.

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.

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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 ..	22,943	£ 4,514,901 0 0	£ 296,320 4 0	£ 159,935 1 3	£ 686 0 0	£ 1,494,927 14 0
Long-term Endowment Assurances	2,412	664,596 0 0	5,287 8 0	19,309 4 11	156 11 6	60,929 2 11
Double Endowment Assurances	3,950	1,003,754 0 0	7,649 19 0	29,972 13 2	1 14 6	107,919 3 11
Joint Assurances	9	3,450 0 0	240 14 0	166 15 8	7 4 2	1,373 17 0
Survivorship Assurances ..	1	200 0 0	2 0 0	6 2 0	..	23 17 10
Annuity Assurances	688	97,000 0 0*	1,882 13 0	5,144 7 2†	..	22,066 2 3†
Endowments: With return ..	320	42,125 0 0	..	1,653 12 3	..	5,857 10 6
Endowments: Without return	2	200 0 0	..	13 0 3	..	21 2 1
Endowments: Premiums ceasing on death of purchaser	148	18,850 0 0	..	742 17 11	..	2,287 19 0
WITHOUT PROFITS.						
Investments	9	330 11 6	..	10 8 0	..	210 5 6
Endowments: With return ..	213	26,606 0 0	..	887 0 6	..	11,499 17 4
Industrial Assurances ..	4	71 0 0	..	1 14 8	..	40 6 0
Temporary Assurances ..	10	2,750 0 0	..	45 13 10	1 6 10	159 19 9
Totals	30,709	£6,374,833 11 6	£311,382 18 0	£217,888 11 7	£852 17 0	£1,707,316 18 1

* And deferred annuities for £35,564 14s. 5d.

† 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.
31	..	..	25 16 8	..
34	..	..	58 17 0	..
37	..	..	10 0 0	..
40	..	..	..	16 6 4
41	..	..	..	32 0 0
45	..	..	30 0 0	66 19 0
46	..	..	18 4 0	48 0 0
48	..	..	..	12 0 0
49	..	..	39 14 4	60 0 0
50	..	..	42 0 0	146 6 4
51	..	..	..	87 9 10
52	..	..	..	34 1 8
53	..	..	50 0 10	97 7 4
54	..	..	109 0 4	60 0 0
55	..	..	12 2 8	397 10 0
56	..	..	..	195 4 2
57	..	..	33 1 8	52 0 0
58	..	..	..	119 2 0
59	..	..	147 15 8	139 17 6
60	..	..	139 10 4	126 8 4
61	..	..	176 5 4	287 11 4
62	..	..	280 0 0	47 0 0
63	..	..	..	449 8 2
64	..	..	278 18 0	133 16 0
65	..	..	183 1 8	633 6 11
66	..	..	137 16 6	313 9 8
67	..	..	114 1 10	381 10 4
68	..	..	149 17 0	162 15 0
69	..	..	12 13 8	608 14 6
70	..	..	51 8 10	231 5 3
71	..	..	84 11 4	598 16 10
72	..	..	112 7 0	207 14 6
73	..	..	130 0 0	197 9 5
74	..	..	352 0 0	674 9 0
75	..	..	95 18 9	406 13 9
76	..	..	36 13 4	466 6 2
77	..	..	155 13 4	105 4 2
78	..	..	..	771 19 8
79	..	..	50 8 2	261 13 4
80	..	..	..	30 0 0
81	..	..	51 12 0	57 3 4
82	..	..	247 7 4	204 4 8
83	..	..	..	79 19 9
84	..	..	77 1 1	..
85	..	..	..	36 2 8
86	..	..	..	55 18 8
88	..	..	..	18 16 0
90	..	..	..	64 0 0
Totals	..	..	£3,493 18 8	£9,176 1 7

Ages attained.			Joint and Survivorship.		Amount of Annuity.
			Female.	Male.	
					£ s. d.
57-53	..	..	1	1	200 0 0
62-54	..	..	2	2	113 8 0
66-52	..	..	2	..	10 0 0
71-65	..	..	2	2	80 1 8
72-68	..	..	1	1	193 1 0
78-63	..	..	1	1	33 11 8
84-79	..	..	2	..	200 0 0
89-77	..	..	1	1	48 0 0
Total	..	..	..	..	£878 2 4

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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, 1905.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Deferred (Premiums not returnable) ..	133 9 8	24 10 7	1,041 12 6	1,193 9 10
Deferred (Premiums returnable) ..	58 12 0	53 0 0	37 1 0	132 4 6
Deferred (Annuity Assurances)* ..	17,658 14 11	2,594 1 9	94 17 6	11,367 1 2†
Deferred (Annuity Assurances)† ..	17,905 19 6	2,550 5 5	41 16 8	10,699 1 1‡
Totals ..	£35,756 16 1	£5,221 17 9	£1,215 7 8	£23,391 16 7

* And temporary assurances for £51,900.
Questions 5 and 6.

† And whole-life assurances for £45,100.

‡ These amounts are also given in answer to

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.
1903 ..	4	8	5
1904 ..	4	8	2
1905 ..	4	10	4

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.

31st March, 1906.

FIFTH

Appendix

THE PUBLISHED

Which were in Use on

		Class of Assurance, with Participation in Profits.	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. 1 11 3	£ s. d. 1 12 2	£ s. d. 1 13 1	£ s. d. 1 14 0	£ s. d. 1 14 10	£ s. d. 1 15 7	£ s. d. 1 16 5	£ s. d. 1 17 2	£ s. d. 1 18 0	£ s. d. 1 18 11
	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	6 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—continued.

TABLES OF PREMIUMS

the 31st December, 1903.

—	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. 4 2 3	£ s. d. 4 5 7	£ s. d. 4 9 2	£ s. d. 4 13 0	£ s. d. 4 17 2	£ s. d. 5 1 7	£ s. d. 5 6 4	£ s. d. 5 11 5	£ s. d. 5 16 11	£ s. d. 6 2 10	£ s. d. 6 9 2	£ s. d. 6 16 1	£ s. d. 7 3 7	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	10	10	10	10	10	10	10	10	10	10	10	10	Term of Years.
10	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 1	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	8 19 0	8 21 5	8 23 0	8 25 10	8 27 11	8 29 4	12
13	7 16 3	7 17 6	7 18 9	7 19 8	7 21 1	7 22 9	7 24 8	7 26 10	7 28 3	7 30 6	7 32 11	7 34 6	7 36 1	13
14	7 5 7	7 6 11	7 8 3	7 9 10	7 11 7	7 13 6	7 15 8	7 18 0	7 20 8	7 23 6	7 26 7	7 29 0	7 32 9	14
15	6 16 6	6 17 10	6 19 4	6 21 0	6 22 10	6 24 10	6 26 7	6 28 5	6 30 3	6 32 4	6 34 3	6 36 2	6 38 1	15
16	6 8 8	6 10 1	6 11 8	6 13 5	6 15 4	6 17 6	6 19 10	6 21 5	6 23 3	6 25 4	6 27 7	6 29 11	6 31 8	16
17	6 2 0	6 3 6	6 5 1	6 6 11	6 8 11	6 10 2	6 12 8	6 14 4	6 16 1	6 18 3	6 20 6	6 22 11	6 24 8	17
18	5 16 1	5 17 8	5 19 5	5 21 4	5 23 5	5 25 9	5 27 4	5 29 2	5 31 0	5 33 3	5 35 6	5 37 11	5 39 8	18
19	5 11 0	5 12 8	5 14 6	5 16 6	5 18 8	5 21 2	5 23 10	5 25 9	5 28 0	5 30 3	5 32 6	5 34 11	5 36 8	19
20	5 6 7	5 8 4	5 10 3	5 12 3	5 14 7	5 17 2	5 19 11	5 21 10	5 23 10	5 25 11	5 27 12	5 29 13	5 31 14	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	5 22 4	5 25 7	5 28 10	5 31 13	5 34 16	
22	4 19 4	4 21 2	4 23 3	4 25 5	4 27 9	4 30 4	4 32 10	4 34 11	4 36 8	4 38 11	4 40 14	4 42 17	4 44 20	
23	4 16 4	4 18 3	4 20 5	4 22 9	4 25 4	4 28 3	4 31 5	4 34 11	4 37 8	4 40 14	4 43 17	4 46 20	4 49 23	
24	4 13 8	4 15 9	4 17 11	4 19 5	4 21 5	4 23 2	4 25 5	4 27 10	4 29 8	4 31 11	4 33 14	4 35 17	4 37 20	
25	4 11 5	4 13 6	4 15 10	4 18 5	4 21 3	4 24 4	4 27 9	4 30 11	4 33 8	4 36 11	4 39 14	4 42 17	4 45 20	
26	4 9 5	4 11 8	4 14 1	4 16 8	4 19 8	4 22 10	4 25 13	4 28 16	4 31 19	4 34 22	4 37 25	4 40 28	4 43 31	
27	4 7 9	4 10 0	4 12 6	4 15 3	4 18 3	4 21 6	4 24 9	4 27 12	4 30 15	4 33 18	4 36 21	4 39 24	4 42 27	
28	4 6 3	4 8 7	4 11 2	4 14 1	4 17 1	4 20 4	4 23 7	4 26 10	4 29 13	4 32 16	4 35 19	4 38 22	4 41 25	
29	4 5 0	4 7 5	4 10 1	4 13 1	4 16 1	4 19 4	4 22 7	4 25 10	4 28 13	4 31 16	4 34 19	4 37 22	4 40 25	
30	4 3 11	4 6 5	4 9 1	4 12 1	4 15 1	4 18 4	4 21 7	4 24 10	4 27 13	4 30 16	4 33 19	4 36 22	4 39 25	
31	4 3 0	4 5 5	4 8 1	4 11 1	4 14 1	4 17 4	4 20 7	4 23 10	4 26 13	4 29 16	4 32 19	4 35 22	4 38 25	
Age 25.	2 0 0	2 0 2	2 0 5	2 0 7	2 0 10	2 0 13	2 0 16	2 0 19	2 0 22	2 0 25	2 0 28	2 0 31	2 0 34	
Age 26.	2 1 0	2 1 2	2 1 5	2 1 7	2 1 10	2 1 13	2 1 16	2 1 19	2 1 22	2 1 25	2 1 28	2 1 31	2 1 34	
Age 27.	2 2 1	2 2 3	2 2 6	2 2 8	2 2 11	2 2 14	2 2 17	2 2 20	2 2 23	2 2 26	2 2 29	2 2 32	2 2 35	
Age 28.	2 3 1	2 3 3	2 3 6	2 3 8	2 3 11	2 3 14	2 3 17	2 3 20	2 3 23	2 3 26	2 3 29	2 3 32	2 3 35	
Age 29.	2 4 1	2 4 3	2 4 6	2 4 8	2 4 11	2 4 14	2 4 17	2 4 20	2 4 23	2 4 26	2 4 29	2 4 32	2 4 35	
Age 30.	2 5 1	2 5 3	2 5 6	2 5 8	2 5 11	2 5 14	2 5 17	2 5 20	2 5 23	2 5 26	2 5 29	2 5 32	2 5 35	
Age 31.	2 6 1	2 6 3	2 6 6	2 6 8	2 6 11	2 6 14	2 6 17	2 6 20	2 6 23	2 6 26	2 6 29	2 6 32	2 6 35	
Age 32.	2 7 1	2 7 3	2 7 6	2 7 8	2 7 11	2 7 14	2 7 17	2 7 20	2 7 23	2 7 26	2 7 29	2 7 32	2 7 35	
Age 33.	2 8 1	2 8 3	2 8 6	2 8 8	2 8 11	2 8 14	2 8 17	2 8 20	2 8 23	2 8 26	2 8 29	2 8 32	2 8 35	
Age 34.	2 9 1	2 9 3	2 9 6	2 9 8	2 9 11	2 9 14	2 9 17	2 9 20	2 9 23	2 9 26	2 9 29	2 9 32	2 9 35	
Age 35.	2 10 1	2 10 3	2 10 6	2 10 8	2 10 11	2 10 14	2 10 17	2 10 20	2 10 23	2 10 26	2 10 29	2 10 32	2 10 35	
Age 36.	2 11 1	2 11 3	2 11 6	2 11 8	2 11 11	2 11 14	2 11 17	2 11 20	2 11 23	2 11 26	2 11 29	2 11 32	2 11 35	
Age 37.	2 12 1	2 12 3	2 12 6	2 12 8	2 12 11	2 12 14	2 12 17	2 12 20	2 12 23	2 12 26	2 12 29	2 12 32	2 12 35	
Age 38.	2 13 1	2 13 3	2 13 6	2 13 8	2 13 11	2 13 14	2 13 17	2 13 20	2 13 23	2 13 26	2 13 29	2 13 32	2 13 35	
Age 39.	2 14 1	2 14 3	2 14 6	2 14 8	2 14 11	2 14 14	2 14 17	2 14 20	2 14 23	2 14 26	2 14 29	2 14 32	2 14 35	
Age 40.	2 15 1	2 15 3	2 15 6	2 15 8	2 15 11	2 15 14	2 15 17	2 15 20	2 15 23	2 15 26	2 15 29	2 15 32	2 15 35	
Age 41.	2 16 1	2 16 3	2 16 6	2 16 8	2 16 11	2 16 14	2 16 17	2 16 20	2 16 23	2 16 26	2 16 29	2 16 32	2 16 35	
Age 42.	2 17 1	2 17 3	2 17 6	2 17 8	2 17 11	2 17 14	2 17 17	2 17 20	2 17 23	2 17 26	2 17 29	2 17 32	2 17 35	
Age 43.	2 18 1	2 18 3	2 18 6	2 18 8	2 18 11	2 18 14	2 18 17	2 18 20	2 18 23	2 18 26	2 18 29	2 18 32	2 18 35	
Age 44.	2 19 1	2 19 3	2 19 6	2 19 8	2 19 11	2 19 14	2 19 17	2 19 20	2 19 23	2 19 26	2 19 29	2 19 32	2 19 35	
Age 45.	2 20 1	2 20 3	2 20 6	2 20 8	2 20 11	2 20 14	2 20 17	2 20 20	2 20 23	2 20 26	2 20 29	2 20 32	2 20 35	
Age 46.	2 21 1	2 21 3	2 21 6	2 21 8	2 21 11	2 21 14	2 21 17	2 21 20	2 21 23	2 21 26	2 21 29	2 21 32	2 21 35	
Age 47.	2 22 1	2 22 3	2 22 6	2 22 8	2 22 11	2 22 14	2 22 17	2 22 20	2 22 23	2 22 26	2 22 29	2 22 32	2 22 35	
Age 48.	2 23 1	2 23 3	2 23 6	2 23 8	2 23 11	2 23 14	2 23 17	2 23 20	2 23 23	2 23 26	2 23 29	2 23 32	2 23 35	
Age 49.	2 24 1	2 24 3	2 24 6	2 24 8	2 24 11	2 24 14	2 24 17	2 24 20	2 24 23	2 24 26	2 24 29	2 24 32	2 24 35	
Age 50.	2 25 1	2 25 3	2 25 6	2 25 8	2 25 11	2 25 14	2 25 17	2 25 20	2 25 23	2 25 26	2 25 29	2 25 32	2 25 35	
Age 51.	2 26 1	2 26 3	2 26 6	2 26 8	2 26 11	2 26 14	2 26 17	2 26 20	2 26 23	2 26 26	2 26 29	2 26 32	2 26 35	
Age 52.	2 27 1	2 27 3	2 27 6	2 27 8	2 27 11	2 27 14	2 27 17	2 27 20	2 27 23	2 27 26	2 27 29	2 27 32	2 27 35	
Age 53.	2 28 1	2 28 3	2 28 6	2 28 8	2 28 11	2 28 14	2 28 17	2 28 20	2 28 23	2 28 26	2 28 29	2 28 32	2 28 35	
Age 54.	2 29 1	2 29 3	2 29 6	2 29 8	2 29 11	2 29 14	2 29 17	2 29 20	2 29 23	2 29 26	2 29 29	2 29 32	2 29 35	
Age 55.	2 30 1	2 30 3	2 30 6	2 30 8	2 30 11	2 30 14	2 30 17	2 30 20	2 30 23	2 30 26	2 30 29	2 30 32	2 30 35	
Age 56.	2 31 1	2 31 3	2 31 6	2 31 8	2 31 11	2 31 14	2 31 17	2 31 20	2 31 23	2 31 26	2 31 29	2 31 32	2 31 35	
Age 57.	2 32 1	2 32 3	2 32 6	2 32 8	2 32 11	2 32 14	2 32 17	2 32 20	2 32 23	2 32 26	2 32 29	2 32 32	2 32 35	
Age 58.	2 33 1	2 33 3	2 33 6	2 33 8	2 33 11	2 33 14	2 33 17	2 33 20	2 33 23	2 33 26	2 33 29	2 33 32	2 33 35	
Age 59.	2 34 1	2 34 3	2 34 6	2 34 8	2 34 11	2 34 14	2 34 17	2 34 20	2 34 23	2 34 26	2 34 29	2 34 32	2 34 35	
Age 60.	2 35 1	2 35 3	2 35 6	2 35 8	2 35 11	2 35 14	2 35 17	2 35 20	2 35 23	2 35 26	2 35 29	2 35 32	2 35 35	

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

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
79	53	19	2	58	5	0	59	117	0	0	129	7	6
78	56	9	2	61	1	8	58	120	12	6	133	3	4
77	59	0	0	64	0	0	57	124	2	6	136	17	6
76	61	12	6	67	0	10	56	127	10	10	140	11	8
75	64	7	6	70	2	6	55	130	16	8	144	4	2
74	67	5	0	73	5	10	54	134	0	10	147	14	2
73	70	3	4	76	10	10	53	137	4	2	151	4	2
72	73	5	0	79	17	6	52	140	5	0	154	12	6
71	76	8	4	83	5	10	51	143	5	0	157	19	2
70	79	12	6	86	16	8	50	146	4	2	161	4	2
69	82	17	6	90	11	8	49	149	0	10	164	10	0
68	86	2	6	94	9	2	48	151	16	8	167	15	0
67	89	7	6	98	8	4	47	154	10	10	170	18	4
66	92	12	6	102	0	4	46	157	5	0	174	0	10
65	96	0	0	106	7	6	45	159	17	6	177	0	10
64	99	9	2	110	6	8	44	162	8	4	179	19	2
63	102	18	4	114	4	2	43	164	19	2	182	16	8
62	106	7	6	118	0	0	42	167	9	2	185	11	8
61	109	16	8	121	15	10	41	169	18	4	188	5	10
							40	172	6	8	190	18	4

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, 1903.

PREMIUMS AND BENEFITS IN ACCORDANCE WITH REGULATIONS UNDER
"THE CIVIL SERVICE INSURANCE ACT, 1893."

ANNUITY ASSURANCES.					ANNUITY ASSURANCES.				
Age nearest Birth-day.	Tempo- rary Insurance until Age 60.	Deferred Annuity, com- mencing at Age 60.		* Annual Premium, ceasing at Age 60.	Whole- life Insurance.	Deferred Annuity, com- mencing at Age 60.		* Annual Premium, ceasing at Age 60.	Age nearest Birth-day.
		Payable Half-yearly.	Payable Quarterly.			Payable Half-yearly.	Payable Quarterly.		
	£	£ s. d.	£ s. d.	£ s. d.	£	£ s. d.	£ s. d.	£ s. d.	
15	100	54 15 0	54 11 0	5 0 0	100	54 15 0	54 11 0	5 8 0	15
16	100	51 14 4	51 10 4	5 0 0	100	51 14 4	51 10 4	5 8 0	16
17	100	48 16 2	48 12 4	5 0 0	100	48 16 2	48 12 4	5 9 0	17
18	100	46 0 4	45 17 0	5 0 0	100	46 0 4	45 17 0	5 9 0	18
19	100	43 8 6	43 5 0	5 0 0	100	43 8 6	43 5 0	5 10 0	19
20	100	40 19 10	40 16 8	5 0 0	100	40 19 10	40 16 8	5 10 0	20
21	100	38 13 4	38 10 4	5 0 0	100	38 13 4	38 10 4	5 11 0	21
22	100	36 9 2	36 6 4	5 0 0	100	36 9 2	36 6 4	5 11 0	22
23	100	34 7 2	34 4 8	5 0 0	100	34 7 2	34 4 8	5 12 0	23
24	100	32 6 8	32 4 0	5 0 0	100	32 6 8	32 4 0	5 13 0	24
25	100	30 7 6	30 5 4	5 0 0	100	30 7 6	30 5 4	5 13 0	25
26	100	28 10 4	28 8 0	5 0 0	100	28 10 4	28 8 0	5 14 0	26
27	100	26 14 4	26 12 4	5 0 0	100	26 14 4	26 12 4	5 15 0	27
28	100	25 0 0	24 18 0	5 0 0	100	25 0 0	24 18 0	5 16 0	28
29	100	23 7 4	23 5 8	5 0 0	100	23 7 4	23 5 8	5 17 0	29
30	100	21 16 4	21 14 8	5 0 0	100	21 16 4	21 14 8	5 18 0	30
31	100	20 6 10	20 5 4	5 0 0	100	20 6 10	20 5 4	5 19 0	31
32	100	18 18 4	18 17 0	5 0 0	100	18 18 4	18 17 0	6 0 0	32
33	100	17 11 6	17 10 0	5 0 0	100	17 11 6	17 10 0	6 2 0	33
34	100	16 5 10	16 4 8	5 0 0	100	16 5 10	16 4 8	6 3 0	34
35	100	15 1 4	15 0 0	5 0 0	100	15 1 4	15 0 0	6 5 0	35
36	100	13 18 0	13 17 0	5 0 0	100	13 18 0	13 17 0	6 7 0	36
37	100	12 16 0	12 15 0	5 0 0	100	12 16 0	12 15 0	6 9 0	37
38	100	11 15 0	11 14 0	5 0 0	100	11 15 0	11 14 0	6 11 0	38
39	100	10 15 2	10 14 4	5 0 0	100	10 15 2	10 14 4	6 13 0	39
40	100	9 16 4	9 15 8	5 0 0	100	9 16 4	9 15 8	6 16 0	40

* Payable by monthly deductions from salary.

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 VII.
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

FIFTH SCHEDULE.

Appendix No. 2.

ASSURANCES FOR THE WHOLE TERM OF LIFE WITH WHOLE-LIFE PREMIUMS
IN FORCE AT 31ST DECEMBER, 1905.

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.	
20	1	650	26 12	10 4 10	..	7'319	..	20
21	3	900	35 15	14 5 0	..	10'527	..	21
22	5	1,000	43 13	15 16 7	..	11'745	..	22
23	14	3,050	158 4	48 18 6	..	36'381	..	23
24	17	4,250	222 4	69 11 11	..	52'164	..	24
25	29	7,150	394 5	119 3 3	..	89'494	..	25
26	37	6,950	439 7	117 5 6	..	88'534	..	26
27	48	11,910	900 10	201 19 0	..	153'068	..	27
28	92	21,810	1,496 7	380 0 10	5 0 0	290'093	..	28
29	107	26,025	2,171 8	452 17 9	1 10 0	345'459	..	29
30	140	35,300	3,215 17	620 4 7	10 0 0	474'138	..	30
31	133	32,190	2,882 3	575 1 4	9 9 3	441'944	..	31
32	186	46,660	4,491 6	843 12 3	6 5 0	650'663	..	32
33	211	51,830	5,426 11	947 19 9	9 12 8	733'100	..	33
34	209	53,115	5,846 7	991 10 0	15 5 0	771'447	0 1 2	34
35	268	66,990	7,283 4	1,274 17 7	6 2 2	997'458	0 18 11	35
36	226	58,940	5,982 3	1,144 3 11	9 2 1	900'662	..	36
37	299	81,915	8,747 12	1,624 1 9	21 12 10	1,284'799	..	37
38	257	74,370	8,219 5	1,518 8 8	12 17 6	1,208'597	1 2 8	38
39	318	95,695	10,676 11	1,960 1 8	12 0 0	1,562'146	..	39
40	315	89,600	10,770 4	1,876 16 5	25 17 11	1,503'826	1 5 3	40
41	321	80,175	9,115 4	1,715 1 8	19 18 0	1,381'128	3 13 4	41
42	296	89,450	10,723 0	1,924 16 10	24 18 4	1,557'601	0 5 4	42
43	362	102,475	11,611 12	2,286 8 6	26 11 6	1,861'751	0 17 6	43
44	316	86,780	10,460 16	1,948 0 8	34 13 8	1,590'890	..	44
45	363	101,880	12,918 16	2,307 1 5	50 13 8	1,901'394	2 14 0	45
46	327	93,770	11,519 9	2,149 4 4	25 15 6	1,776'387	4 4 4	46
47	424	116,173	14,393 6	2,698 10 6	59 1 2	2,248'815	0 16 6	47
48	412	105,840	12,719 0	2,513 2 9	55 0 4	2,100'428	0 3 2	48
49	366	106,520	13,725 18	2,552 2 6	35 5 3	2,157'267	8 0 0	49
50	388	107,563	14,681 19	2,599 13 8	54 13 9	2,197'752	1 5 4	50
51	418	113,542	16,071 4	2,800 8 7	46 16 10	2,380'853	0 9 0	51
52	410	119,107	16,711 0	2,925 16 0	56 10 1	2,515'376	1 2 8	52
53	407	113,280	16,132 12	2,819 16 3	68 16 5	2,426'749	5 0 4	53
54	370	112,341	17,275 3	2,847 1 6	58 0 2	2,458'487	4 6 0	54
55	361	111,472	17,409 1	2,804 18 4	71 0 1	2,428'670	5 3 8	55
56	348	96,444	14,455 9	2,606 18 9	76 11 7	2,267'848	5 8 1	56
57	345	93,360	14,134 17	2,575 19 5	59 15 2	2,249'689	1 9 10	57
58	310	98,644	16,119 18	2,689 17 10	71 17 4	2,366'776	0 18 8	58
59	282	75,693	12,754 2	2,688 17 10	64 17 6	1,845'644	..	59
60	310	88,656	15,954 8	2,474 19 4	65 15 3	2,189'263	1 2 0	60
61	356	105,040	18,095 5	3,024 3 10	90 1 5	2,688'132	15 10 4	61
62	277	80,869	15,179 6	2,356 6 3	45 11 1	2,102'467	7 9 4	62
63	325	93,282	16,838 0	2,791 17 11	79 4 1	2,497'022	1 13 6	63
64	296	90,569	19,386 9	2,667 13 2	77 1 6	2,392'733	0 3 4	64
65	291	91,710	17,986 2	2,883 17 1	76 8 6	2,594'690	0 19 0	65
66	212	57,954	11,418 19	1,805 2 6	62 1 5	1,631'501	1 5 8	66
67	242	72,073	14,597 4	2,304 19 1	55 10 2	2,085'294	3 7 4	67
68	203	61,741	11,530 6	2,112 10 4	86 16 6	1,914'138	17 14 2	68
69	180	54,581	10,969 10	1,907 1 8	63 16 2	1,736'346	17 16 2	69
70	164	50,631	9,570 5	1,757 13 0	67 13 6	1,604'596	..	70
71	149	41,021	7,649 12	1,464 2 9	30 15 7	1,340'076	1 7 4	71
72	134	42,354	9,354 17	1,536 3 5	30 11 1	1,412'065	0 9 8	72
73	107	33,808	7,143 15	1,242 9 7	28 5 8	1,153'272	0 10 8	73
74	64	16,290	3,525 13	594 7 6	19 16 8	552'787	2 1 4	74
75	55	23,187	4,108 18	974 10 10	24 17 8	901'358	..	75
76	41	15,195	3,838 7	567 10 9	19 0 2	532'616	..	76
77	52	16,280	3,398 3	681 10 8	14 6 8	638'034	..	77
78	29	8,880	2,022 10	365 1 1	11 6 7	344'236	0 8 2	78
79	24	6,100	1,131 14	269 12 4	5 16 8	254'546	..	79
80	15	4,250	914 3	177 2 0	6 6 7	168'815	..	80
81	9	2,100	288 1	85 2 6	..	81'566	..	81
82	8	5,015	899 13	269 3 6	3 8 4	254'806	..	82
83	8	2,870	752 15	149 8 4	0 10 0	141'267	..	83
84	5	1,450	393 10	60 5 10	1 4 8	59'667	..	84
85	4	520	147 0	30 13 0	..	28'750	..	85
86	1	100	..	4 19 0	..	4'620	..	86
87	2	1,100	235 0	50 16 10	..	48'384	..	87
Totals	13,304	£3,762,535	£549,690 19	£96,270 2 6	£2,071 16 8	£82,680'116	121 3 9	

FIFTH SCHEDULE.

Appendix No. 3.

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

IN FORCE AT 31ST DECEMBER, 1905.

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 Premiums.	
		£	s. d.	£	s. d.				Ordinary.	Extra.			
		£	s. d.	£	s. d.				£	s. d.	£	£ s. d.	
26	2	950	0 0	42	9 0								
27	3	450	0 0	25	18 0								
28	2	400	0 0	15	15 0								
29	3	700	0 0	40	13 0								
30	7	2,000	0 0	181	19 0								
31	6	2,200	0 0	329	13 0								
32	8	3,500	0 0	280	12 0								
33	6	2,200	0 0	156	0 0								
34	9	2,900	0 0	373	3 0								
35	8	2,900	0 0	428	1 0								
36	11	2,433	0 0	322	18 0								
37	16	6,082	0 0	1,325	17 0	1906	6	44'8	100	3 3	82'992	..	
38	8	1,716	0 0	155	6 0	1907	16	48'3	287	11 0	242'303	10 5 0	
39	12	4,750	0 0	619	0 0	1908	7	43'0	125	9 7	105'134	..	
40	7	2,541	0 0	448	18 0	1909	11	46'8	242	18 0	207'870	..	
41	11	4,808	0 0	978	16 0								
42	7	2,028	0 0	474	5 0	1910	11	43'4	152	8 3	126'578	..	
43	9	4,713	0 0	922	17 0	1911	7	45'1	106	12 1	91'365	..	
44	13	3,650	0 0	655	15 0	1912	14	39'1	124	12 10	101'458	..	
45	10	4,167	0 0	769	9 0	1913	12	41'8	139	0 0	117'872	..	
46	7	2,016	0 0	327	2 0	1914	16	41'1	174	16 7	145'808	..	
47	8	3,662	0 0	306	18 0								
48	12	4,164	0 0	1,082	13 0	1915	7	41'4	81	19 11	68'878	1 19 11	
49	12	2,658	0 0	801	12 0	1916	7	37'0	70	8 10	57'125	..	
50	20	7,784	0 0	1,569	8 0	1917	8	42'3	67	5 7	56'926	..	
51	23	8,833	0 0	1,803	10 0	1918	6	35'3	91	19 0	75'771	..	
52	13	4,212	0 0	1,045	18 0	1919	7	35'1	71	14 4	58'971	..	
53	14	5,955	0 0	1,760	11 0								
54	14	6,912	0 0	1,940	8 0	1920	1	34'0	2	8 8	1'966	..	
55	16	8,096	0 0	2,910	11 0	1921	1	33'0	4	19 0	3'932	..	
56	23	7,747	0 0	2,277	13 0	1922	2	44'0	26	11 4	22'200	..	
57	29	12,304	0 0	3,811	4 0	1923	2	38'0	10	13 9	8'707	..	
58	19	11,072	0 0	3,714	10 0	1924	5	30'2	36	9 1	29'119	..	
59	22	9,338	0 0	2,688	7 0								
60	24	13,276	0 0	4,784	11 0	1925	2	36'5	17	5 0	13'647	..	
61	30	14,728	0 0	5,265	2 0	1926	4	37'0	27	4 4	21'934	..	
62	36	15,203	0 0	5,041	15 0	1927	3	38'0	22	14 10	18'428	..	
63	24	8,947	17 0	3,699	19 0	1928	..	..	..	..	..	..	
64	37	20,107	0 0	6,007	10 0	1929	2	38'5	23	9 8	19'563	..	
65	43	15,663	0 0	5,556	8 0								
66	25	9,756	0 0	3,340	7 0	1934	1	41'0	2	12 8	2'170	..	
67	31	14,274	3 5	4,459	11 0	1937	1	28'0	3	18 4	3'028	..	
68	23	10,251	0 0	3,213	16 0	1939	1	26'0	3	14 8	2'846	..	
69	22	8,620	0 0	3,434	10 0								
70	17	8,101	0 0	2,391	3 0								
71	14	10,500	0 0	2,036	10 0								
72	15	6,090	0 0	2,011	13 0								
73	7	1,854	0 0	582	10 0								
74	10	3,599	0 0	1,169	19 0								
75	10	2,940	0 0	861	16 0								
76	6	1,878	0 0	608	10 0								
77	7	5,151	0 0	1,088	19 0								
78	4	576	0 0	229	6 0								
79	4	1,607	0 0	289	3 0								
80	2	2,500	0 0	1,050	13 0								
81	5	3,400	0 0	1,265	17 0								
82	1	312	0 0	63	8 0								
84	2	541	0 0	544	14 0								
85	1	81	0 0	52	1 0								
Totals	790	£329,797	0 5	£93,637	0 0	..	160	41'2	£2,019	0 7	£11 8 8	£1,686'591	£12 4 11

FIFTH SCHEDULE.

Appendix No. 4.

ENDOWMENT ASSURANCES (MATURING AT AGE 80)

IN FORCE AT 31ST DECEMBER, 1905.

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.	
15	4	1,100	..	17 8 3	..	12'628	..	15
16	8	2,350	..	38 3 7	..	27'627	..	16
17	4	800	..	12 18 2	..	9'349	..	17
18	11	3,250	2 4	54 12 9	..	39'583	..	18
19	10	2,550	4 19	45 0 9	..	32'477	..	19
20	19	5,250	30 10	91 13 11	..	67'820	..	20
21	17	4,050	23 2	72 15 5	..	53'159	..	21
22	31	9,300	52 0	170 4 0	..	125'877	..	22
23	33	8,600	75 9	159 14 3	..	118'412	..	23
24	41	11,250	105 17	214 14 10	..	158'799	..	24
25	44	14,100	87 4	278 9 4	1 10 0	207'917	..	25
26	51	11,500	87 15	231 6 8	3 9 7	172'493	..	26
27	52	14,850	116 12	305 9 4	..	231'083	..	27
28	67	19,750	154 9	412 3 2	5 14 6	311'877	..	28
29	70	20,900	128 14	449 4 4	..	344'082	..	29
30	89	24,750	185 8	543 17 4	..	416'790	..	30
31	94	24,750	213 15	555 10 4	1 18 0	427'532	..	31
32	87	21,650	126 19	503 10 3	..	390'942	..	32
33	105	26,750	221 1	634 8 7	6 4 9	491'951	..	33
34	93	23,050	151 19	566 12 0	2 19 10	442'317	..	34
35	101	29,100	264 10	720 18 7	5 0 0	563'540	..	35
36	112	29,650	264 11	767 3 4	13 3 11	602'364	..	36
37	118	32,800	230 3	871 11 0	10 3 8	688'006	..	37
38	86	26,700	225 9	724 8 5	10 12 11	574'649	..	38
39	102	36,050	204 16	1,015 10 8	7 15 10	812'284	..	39
40	86	21,600	131 1	635 10 9	2 19 0	509'102	..	40
41	94	26,350	221 15	787 11 4	17 0 10	631'912	..	41
42	95	24,732	240 19	759 15 3	13 4 2	614'611	..	42
43	88	20,000	278 19	817 15 3	3 18 7	660'395	..	43
44	64	20,600	182 4	674 4 2	2 18 2	546'931	..	44
45	66	16,100	129 14	553 2 0	7 3 4	450'510	..	45
46	74	18,913	200 10	664 9 3	3 17 2	542'931	..	46
47	45	11,800	95 11	436 12 2	2 16 4	356'434	..	47
48	46	10,950	61 13	420 19 3	5 7 3	347'758	..	48
49	56	16,028	144 13	636 2 7	1 12 0	525'905	..	49
50	26	6,580	63 16	274 4 8	3 6 2	226'314	..	50
51	35	7,583	71 16	321 8 9	..	267'112	..	51
52	30	8,431	53 14	381 8 11	..	317'119	..	52
53	29	6,750	92 15	309 3 6	..	255'986	..	53
54	23	5,850	66 7	285 18 5	6 15 8	240'287	..	54
55	16	5,650	67 6	278 3 10	5 15 10	233'050	..	55
56	7	2,200	47 5	107 5 11	..	91'132	..	56
57	32	7,250	49 9	394 13 4	5 10 4	333'217	..	57
58	14	2,629	17 10	152 4 2	1 18 2	129'393	..	58
59	6	1,850	2 0	125 11 9	0 9 7	106'648	..	59
60	4	1,200	15 10	73 18 10	..	63'825	..	60
61	10	3,350	65 5	212 19 8	..	180'230	..	61
62	8	4,900	12 10	338 5 6	1 8 3	297'066	..	62
63	1	100	..	8 18 8	..	7'574	..	63
64	4	1,000	10 5	81 6 3	1 17 8	70'997	..	64
65	3	1,150	3 15	103 12 6	..	90'121	..	65
66	1	200	4 0	16 9 0	..	14'258	..	66
Totals	2,412	£664,596	£5,287 8	£19,309 4 11	£156 11 6	£15,434'376	..	

FIFTH SCHEDULE.

Appendix No. 5.
ENDOWMENT ASSURANCES (ORDINARY)
 IN FORCE AT 31ST DECEMBER, 1905.

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.			
1906	214	55.5	£ 50,523	£ s. 9,020 15	£ s. d. 2,346 17 6	£ s. d. 17 7 11	£ 2,088.752	£ s. d. 6 11 5	1906
1907	354	54.3	83,819	15,477 15	3,474 6 2	20 12 5	3,083.298	8 2 2	1907
1908	390	52.3	83,970	14,775 10	3,342 15 2	22 4 7	2,974.235	1 18 6	1908
1909	415	52.3	95,197	14,584 5	4,140 0 1	23 19 4	3,668.253	8 4 4	1909
1910	469	50.0	99,660	15,176 0	4,008 6 10	30 7 8	3,535.119	2 15 2	1910
1911	433	49.3	88,897	12,610 8	3,740 11 11	19 11 10	3,257.794	9 7 10	1911
1912	626	48.4	136,551	19,524 19	5,343 12 1	31 9 5	4,656.698	3 9 10	1912
1913	618	47.3	123,865	16,043 5	4,667 2 3	29 10 7	4,071.364	10 9 0	1913
1914	691	45.4	135,473	15,900 1	5,485 7 9	21 13 10	4,763.518	8 1 6	1914
1915	718	44.9	144,269	15,238 9	5,845 3 1	51 18 0	5,067.684	7 15 5	1915
1916	674	43.2	134,024	13,796 1	5,240 7 9	29 19 1	4,491.211	4 19 8	1916
1917	727	42.2	144,998	14,154 0	5,483 18 11	14 4 3	4,698.900	4 12 10	1917
1918	823	40.9	164,022	13,546 17	6,267 9 1	12 0 8	5,367.244	3 16 0	1918
1919	914	39.7	178,555	13,814 19	6,746 6 5	20 11 0	5,758.480	1 9 9	1919
1920	907	38.6	170,900	11,856 8	6,488 10 5	23 11 6	5,489.787	0 12 9	1920
1921	917	38.1	173,735	10,859 13	6,422 18 2	35 13 5	5,408.643	2 14 0	1921
1922	958	37.0	180,357	9,351 10	6,637 4 7	24 11 3	5,501.752	1 15 10	1922
1923	1,083	35.8	206,982	10,121 19	7,365 9 0	28 7 2	6,186.678	..	1923
1924	1,073	35.4	202,863	8,600 7	7,251 10 0	30 10 9	6,085.269	0 12 0	1924
1925	1,190	33.8	216,707	7,305 9	7,872 5 1	28 8 0	6,518.751	0 5 8	1925
1926	940	33.3	171,450	5,853 6	5,797 17 4	17 18 7	4,786.870	0 2 8	1926
1927	1,006	31.9	189,493	5,099 6	6,333 4 7	13 17 11	5,207.758	..	1927
1928	1,047	31.7	201,125	5,523 17	6,478 8 9	22 12 7	5,328.073	1 2 0	1928
1929	993	30.6	186,075	4,439 11	5,915 4 7	23 7 10	4,846.108	..	1929
1930	1,100	29.6	206,475	3,847 2	6,599 8 3	19 12 6	5,349.059	..	1930
1931	609	28.8	113,825	1,959 6	3,454 9 8	8 16 1	2,775.638	..	1931
1932	607	29.1	118,307	1,581 11	3,526 8 0	6 9 2	2,824.327	..	1932
1933	489	28.4	92,005	1,186 15	2,657 11 6	8 1 6	2,126.458	..	1933
1934	493	27.3	97,385	1,096 11	2,764 17 5	18 16 2	2,205.304	..	1934
1935	451	27.2	94,753	907 12	2,693 6 3	10 12 8	2,138.308	..	1935
1936	211	27.4	41,700	402 14	1,127 3 9	2 9 0	888.368	..	1936
1937	187	25.8	40,500	300 8	1,065 10 2	0 18 0	835.148	..	1937
1938	145	25.7	31,800	243 16	810 0 3	0 17 8	634.299	..	1938
1939	85	26.0	18,550	140 1	471 6 4	0 13 0	366.902	..	1939
1940	104	26.0	23,475	161 3	587 2 3	1 15 8	454.226	..	1940
1941	46	24.1	9,750	61 6	236 7 0	..	179.613	..	1941
1942	32	23.0	8,300	42 17	191 16 3	..	148.058	..	1942
1943	18	21.6	4,450	13 15	101 14 8	..	77.205	..	1943
1944	8	31.1	2,100	3 5	50 15 10	..	38.550	..	1944
1945	14	23.2	3,650	23 17	79 10 2	0 17 4	59.972	..	1945
1946	12	22.5	2,450	14 0	52 4 7	..	39.327	..	1946
1947	7	18.7	850	2 4	17 5 8	..	13.020	..	1947
1948	6	24.6	1,700	..	36 15 2	..	28.016	..	1948
1949	1	36.0	500	..	13 1 8	..	10.325	..	1949
1950	4	20.6	500	1 10	10 7 10	..	7.462	..	1950
1951	1	26.0	100	2 0	2 1 2	..	1.451	..	1951
1952	1	32.0	300	..	7 7 0	..	5.469	..	1952
1953	1	17.0	500	..	8 18 4	..	6.395	..	1953
1956	1	21.0	100	1 10	1 15 4	..	1.257	..	1956
1962	1	24.0	200	..	3 16 0	..	2.708	..	1962
1967	1	18.0	200	2 0	3 4 0	..	2.224	..	1967
Single and Lmt'd. Pr'ms.	22,815 128	..	4,477,935 36,966	294,669 13 1,650 11	159,269 2 0 665 19 3	674 8 4 11 11 8	134,151.328 526.223	88 18 4 ..	Single and Lmt'd Pr'ms.
Totals ..	22,943	..	£4,514,901	£296,320 4	£159,935 1 3	£686 0 0	£134,677.551	£88 18 4	..

* Lidstone's mean valuation age for sums assured.

FIFTH SCHEDULE.

Appendix No. 6.

DOUBLE-ENDOWMENT ASSURANCES.

IN FORCE AT 31ST DECEMBER, 1905.

Year of Maturity.	Number of Policies.	Valuation Age*	Amount assured.	Bonus Additions.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Year of Maturity.
					Ordinary.	Extra.		
1906	10	56·2	£ 3,100	£ s. 94 8	£ s. d. 271 15 5	£ s. d. ..	£ 254·200	1906
1907	7	47·4	2,600	66 17	228 8 0	..	213·200	1907
1908	2	51·0	400	9 0	35 6 0	..	32·800	1908
1909	6	37·9	1,400	24 19	122 14 5	..	114·800	1909
1910	17	50·6	3,600	106 9	212 3 0	..	194·925	1910
1911	23	50·1	5,826	185 9	314 14 6	..	291·450	1911
1912	13	49·1	3,464	59 18	230 5 3	..	207·848	1912
1913	16	43·6	3,400	55 16	210 12 6	..	193·075	1913
1914	13	43·0	5,000	63 11	322 2 5	..	292·525	1914
1915	58	43·3	12,876	369 4	587 5 6	0 8 10	535·000	1915
1916	75	42·0	18,340	507 3	702 4 11	..	640·800	1916
1917	30	40·3	9,200	151 5	397 6 8	..	358·350	1917
1918	48	40·8	12,060	159 3	528 4 3	..	480·150	1918
1919	63	40·3	14,100	167 5	608 9 2	..	554·175	1919
1920	129	38·4	30,324	708 16	1,084 5 8	..	962·450	1920
1921	171	37·6	41,800	1,041 11	1,297 19 2	..	1,155·625	1921
1922	88	35·9	21,600	292 7	735 18 4	..	654·400	1922
1923	143	35·6	38,700	386 12	1,322 2 11	..	1,172·775	1923
1924	170	33·6	41,702	267 6	1,475 10 11	..	1,307·620	1924
1925	224	34·6	59,500	588 15	2,047 17 3	1 5 8	1,794·825	1925
1926	108	36·4	27,000	568 11	690 17 4	..	598·028	1926
1927	121	30·4	30,000	211 17	856 16 8	..	735·600	1927
1928	263	29·7	68,100	195 10	1,952 6 10	..	1,681·350	1928
1929	390	29·3	97,762	221 19	2,815 11 8	..	2,418·750	1929
1930	526	29·3	137,600	561 16	3,898 10 3	..	3,341·475	1930
1931	58	29·7	13,200	277 19	277 10 5	..	233·075	1931
1932	74	27·4	17,700	85 11	412 7 6	..	343·625	1932
1933	158	24·8	40,500	71 5	940 15 7	..	786·275	1933
1934	306	25·8	77,400	104 9	1,803 1 1	..	1,505·275	1934
1935	339	25·0	86,200	24 15	2,041 4 10	..	1,694·375	1935
1936	5	22·7	1,000	8 10	19 4 8	..	15·500	1936
1937	14	23·3	3,800	12 3	73 8 10	..	58·900	1937
1938	22	25·0	5,300	..	102 7 4	..	82·150	1938
1939	87	25·2	24,800	..	485 14 3	..	384·400	1939
1940	173	24·0	44,400	..	867 9 8	..	688·200	1940
Totals ..	3,950	..	£1,003,754	£7,649 19	£29,972 13 2	£1 14 6	£25,977·971	..

* Lidstone's mean valuation age for sums assured.

Appendix No. 7.

NON-PROFIT SECTION

(TRANSFERRED FROM TEMPERANCE SECTION).

ASSURANCES FOR THE WHOLE TERM OF LIFE, WITH WHOLE-LIFE PREMIUMS.

IN FORCE AT 31ST DECEMBER, 1905.

Age attained.	Number of Policies.	Amount assured.	Bonus Additions (allotted previous to transfer).	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Age attained.
				Ordinary.	Extra.		
31	1	£ 200	£ s. d. ..	£ s. d. 3 4 8	..	£ 2·416	31
49	1	300	..	6 14 6	..	5·469	49
60	1	200	4 18 0	5 8 4	..	4·912	60
61	1	200	35 13 0	6 8 8	..	5·526	61
62	1	150	..	4 4 4	..	3·818	62
65	1	100	..	3 2 8	..	2·872	65
Totals ..	6	£1,150	£40 11 0	£29 3 2	..	£25·013	..

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.				
	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.

Approximate Cost of Paper.—Preparation, not given; printing (2,450 copies), £27 19s. 6d.

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