

SESSION II.
1912.
NEW ZEALAND.

GOVERNMENT INSURANCE DEPARTMENT.

STATEMENTS

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

FOR THE

TRIENNIUM ENDING 31ST DECEMBER, 1911.

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

WELLINGTON.

1912.



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, 1911.

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^x Table with $3\frac{1}{2}$ per cent. interest), and an addition has been made to this liability of £101,500, which has had the practical effect of reducing the interest basis to $3\frac{1}{4}$ per cent. 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 accumu-

FOURTH SCHEDULE.

lated 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 consideration 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 British Offices' Life Annuity Tables (1893), using 3 per cent. interest. 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 the same rate as 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, British Offices' Life Annuity Tables (1893).

IV.

The rate of interest assumed in the valuation was $3\frac{1}{4}$ 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 £54,897 per annum and valued at £659,720, 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 £6,511 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, 1909, AND ENDING 31ST DECEMBER, 1911.

	£	s.	d.		£	s.	d.	£	s.	d.
Amount of Funds on 1st January, 1909 ..	4,264,684	19	2	Death Claims under Policies, Assurances, including Bonus Additions ..	416,239	19	9			
Tontine Savings Fund No. 2, transferred at maturity	18,561	13	9	Endowment Assurances matured, including Bonus Additions	327,928	18	0			
Renewal Premiums	936,580	17	4	Endowments matured	4,970	0	0			
New Premiums	70,789	16	6	Premiums returned on Endowments	125	3	9			
Single Premiums	5,020	10	11	Bonuses surrendered for Cash	24,711	17	4			
Consideration for Annuities granted	47,754	15	10	Annuities	47,944	9	0			
Interest	623,409	1	4	Surrenders, Ordinary	105,673	15	3			
Fees	10	0	9	" Tontine Policies at maturity of their Tontine Periods	27,000	11	0			
				Loans released by Surrender	64,380	4	4			
				Commission, New*	50,725	10	2	1,018,974	18	5
				" Renewal	7,425	10	8			
				Land and Income Tax				58,151	0	10
				Expenses of Management—				39,151	10	7
				Salaries, Head Office	48,752	6	8			
				" Branch Offices and Agents	22,081	3	4			
				Extra Clerical Assistance	629	2	6			
				Medical Fees	14,750	3	6			
				Travelling-expenses	2,236	1	5			
				Advertising	2,973	16	11			
				Printing and Stationery	4,502	14	11			
				Rent	8,236	15	8			
				Postage and Telegrams	4,630	2	8			
				Exchange	211	0	2			
				Office Furniture Depreciation	811	7	9			
				General Expenses	7,025	14	8			
				Triennial Expenses	3,724	3	10			
				Investment Reserve Fund				120,564	14	0
				Amount of Funds on 31st December, 1911				30,000	0	0
								4,699,969	11	9
	<u>£5,966,811</u>	<u>15</u>	<u>7</u>					<u>£5,966,811</u>	<u>15</u>	<u>7</u>

*Including Agents' allowances.

VALUATION BALANCE-SHEET

OF THE

GOVERNMENT INSURANCE DEPARTMENT,

As at 31st December, 1911.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Net value of Liabilities (as per Valuation Summary)	4,483,899	0	0	By Accumulated Funds (as per Consolidated Revenue Account)	4,699,969	11	9
To Surplus	216,070	11	9				
	<u>£4,699,969</u>	<u>11</u>	<u>9</u>		<u>£4,699,969</u>	<u>11</u>	<u>9</u>

FOURTH SCHEDULE.

SUMMARY and VALUATION of the POLICIES of the NEW ZEALAND GOVERNMENT LIFE INSURANCE DEPARTMENT, as at 31st December, 1911.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUES		Assurances: Hm Table 3½% interest * (adjusted to Hm 3½% basis)		Annuities: British Offices Annuity Tables, 1893.	
	Number of Policies.	Sums assured and Bonuses.	Office Yearly Premiums.	Net Premiums.	Sum assured and Bonuses.	Office Yearly Premiums.	Net Premiums.	Net Liability.		
ASSURANCES.										
I.—With Participation in Profits.										
Whole-life Assurances—Uniform Premiums ..	10,253	3,534,332	72,848	62,225	2,179,526	769,435	645,435	£	£	1,534,091
" Limited, Single, and Commuted Premiums ..	655	347,959	905	750	237,193	3,594	2,953			234,240
Endowment Assurances—Uniform Premiums ..	27,615	6,194,552	198,483	164,136	3,828,645	2,163,141	1,763,865			2,064,780
" Limited, Single, and Commuted Premiums ..	215	64,419	1,392	1,104	33,725	14,816	11,631			22,094
Double Endowment Assurances—Uniform Premiums ..	8,493	2,173,969	60,979	51,913	991,405	803,565	677,075			314,330
" Limited, Single, and Commuted Premiums ..	16	1,932	..	..	1,266	..	..			1,266
Deferred Endowment Assurances—with return of Premiums ..	12	2,500	45	36	60	..	..			60
Joint Life—Whole-life Assurances ..	12	5,544	251	202	3,355	2,744	2,204			1,151
" Endowment Assurances ..	1	1,000	59	48	614	671	549			65
Survivorship Assurances ..	2	550	8	6	87	95	63			24
Annuity Assurances ..	87	20,061 and deferred annuity, 4,907	1,013	931	22,174	12,389	11,416			10,758
Reserve for extra Premiums ..	..	..	..	..	879	..	..			879
Additional Reserve of Loading ..	..	..	..	..	..	..	3,115,191 Deduct 6,511			4,183,738
Total Assurances with Profits ..	47,331	12,346,818	335,983	281,351	7,298,929	3,770,450	3,108,680			4,190,249
II.—Without Participation in Profits.										
Whole-life Assurances—Uniform Premiums ..	528	166,340	3,795	3,605	64,876	64,688	61,389			3,487
Endowment Assurances ..	109	25,812	811	736	12,196	12,567	11,405			791
Deferred Whole-life Assurances—with return of Premiums ..	3	1,000	7	6	14	..	..			14
Deferred Endowment Assurances ..	44	8,400	109	96	75	..	..			75
Industrial Assurances ..	3	60	1	..	25	..	..			25
Temporary Assurances ..	6	3,400	46	..	30	..	..			30
Total Assurances without Profits ..	693	205,012	4,769	4,443	77,216	77,255	72,794			4,422
Total Assurances ..	48,024	12,551,830	340,752	285,794	7,376,145	3,847,705	3,181,474			4,194,671
			* Ad ustment to place as surance reserves on Hm 3½ basis							101,500
										4,296,171
ENDOWMENTS.										
Simple Endowments—with return of premiums ..	719	99,296	3,675	..	30,729	..	..			30,729
Endowments—Premiums cease on death of purchaser ..	256	32,150	1,297	..	6,615	..	..			6,615
Total Endowments ..	975	131,446	4,972	..	37,344	..	..			37,344
ANNUITIES.										
Immediate ..	373	(per annum) 16,992	..	..	150,063	..	..			150,063
Deferred ..	4	166	101	..	321	..	..			321
Total Annuities ..	377	17,098	101	..	150,384	..	..			150,384
Total of the Results ..	49,376	12,683,276 and £2,405 per annum.	345,825 and £2,329 extra premium (not valued).	285,794	7,563,873	3,847,705	3,181,474			4,483,899

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, 1911, including a balance of £56,765 19s. 2d. carried forward three years ago, was £230,718 8s. 1d., of which amount £14,647 16s. 4d. has been paid as interim bonuses during the triennium.
- (2.) The amount of profit divided among the policyholders as at the 31st December, 1911, was £207,105, which has been converted into reversionary bonuses amounting to £333,994. The number of policies which participated was 47,331, assuring the sum of £11,178,251, or, including reversionary additions, £12,346,818.
- (3.) The following are specimens of the bonuses which have been allotted, for the three years ending the 31st December, 1911, to policies for £100 upon which all previously allotted bonuses had been allowed to remain :—

WHOLE LIFE.									
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.	
15	£ s. d. 3 10 0	£ s. d. 1 1 3	£ s. d. 3 10 0	£ s. d. 1 7 5	£ s. d. 3 10 0	£ s. d. 1 15 0	£ s. d. 3 10 0	£ s. d. 2 4 0	15
20	3 15 0	1 5 8	3 15 0	1 13 2	3 14 0	2 2 0	3 14 0	2 11 2	20
25	4 2 0	1 12 2	4 0 0	2 0 0	3 19 0	2 9 8	3 19 0	2 19 7	25
30	4 8 0	1 18 11	4 4 0	2 7 7	4 3 0	2 17 5	4 2 0	3 5 11	30
35	4 9 0	2 4 6	4 8 0	2 15 4	4 8 0	3 6 4	4 5 0	3 11 11	35
40	4 12 0	2 12 2	4 13 0	3 4 4	4 12 0	3 14 0	..	..	40
ENDOWMENT ASSURANCE.—TERM 20 YEARS.									
5	3 4 0	1 14 5	3 4 0	1 14 11	3 4 0	1 15 9	3 4 0	1 17 11	5
10	3 8 0	2 4 9	3 8 0	2 5 1	3 8 0	2 6 2	3 8 0	2 7 1	10
15	3 10 0	2 16 3	3 10 0	2 16 7	3 10 0	2 16 11	3 10 0	2 17 6	15
20	3 14 0	3 14 0	3 14 0	3 14 0	3 14 0	3 14 0	3 14 0	3 14 0	20

The cash values of the reversionary bonuses are computed by the H^M Table of Mortality, with interest at $4\frac{1}{2}$ per cent.

MORRIS FOX,

Actuary.

21st April, 1912.



REPORT

BY THE

Government Insurance Commissioner,

In terms of Section 37 of the Government Life Insurance Act, 1908.
(See Fifth Schedule.)

STATEMENT OF THE LIFE ASSURANCE AND ANNUITY BUSINESS OF THE GOVERNMENT INSURANCE DEPARTMENT ON THE 31ST DECEMBER, 1911.

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 Appendices Nos. 2, 7, and 8, and similar information in respect of other policies is given in Appendices Nos. 3, 4, 5, 6, 7, and 9.

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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.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Endowment Assurances ..	24,248	4,793,894 0 0	400,857 14 0	169,808 0 4	566 14 9	1,794,624 16 8
Long-term Endowment Assurances	3,582	1,030,710 0 0	33,509 14 0	30,111 17 9	261 7 6	174,658 11 3
Double Endowment Assurances	8,479	2,147,116 0 0	28,785 9 0	60,978 13 4	1 5 8	312,659 7 6
Joint Assurances ..	13	6,300 0 0	244 9 0	309 10 1	7 15 0	2,084 0 8
Survivorship Assurances ..	2	540 0 0	9 10 0	8 4 7	..	53 11 4
Annuity Assurances ..	87	18,821 0 0*	1,239 13 0	1,013 9 3†	..	9,679 11 1†
Deferred Endowment Assurances	12	2,500 0 0	..	44 13 6	..	60 0 3
Endowments: With return ..	599	85,175 0 0	..	3,234 14 7	..	18,184 16 6
Endowments: Premiums ceasing on death of purchaser	256	32,150 0 0	..	1,297 8 7	..	7,110 16 8
WITHOUT PROFITS.						
Endowment Assurances ..	108	25,600 0 0	..	804 15 3	0 15 8	946 1 11
Endowment Assurances (transferred from Temperance Section)	1	200 0 0	11 17 0	5 17 0	..	73 2 6
Endowments: With return ..	120	14,121 0 0	..	440 2 8	..	7,258 10 4
Deferred Endowment Assurances	44	8,400 0 0	..	108 19 2	..	75 5 5
Industrial Assurances ..	3	60 0 0	..	1 6 0	..	37 13 3
Temporary Assurances ..	6	3,400 0 0	..	45 9 5	..	178 2 2
Totals ..	37,560	£8,168,987 0 0	£464,658 6 0	£268,213 1 6	£837 18 7	£2,327,684 7 6

* And deferred annuities for £4,307 7s.

† 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.
26	..	..	52 0 0	..
27	..	..	44 5 0	..
35	..	..	6 10 0	..
37	..	..	25 16 8	..
38	..	..	100 0 0	..
40	..	..	58 17 0	..
41	..	..	..	100 0 0
43	..	..	10 0 0	..
44	..	..	20 19 4	100 0 0
45	..	..	..	48 9 4
46	..	..	..	16 6 4
47	..	..	32 7 8	378 1 10
48	..	..	100 0 0	..
49	..	..	6 0 0	65 16 8
50	..	..	..	52 0 0
51	..	..	98 7 4	308 14 0
52	..	..	18 4 0	48 0 0
53	..	..	31 11 8	196 8 8
54	..	..	242 5 0	101 1 0
55	..	..	53 14 4	7 5 10
56	..	..	42 0 0	196 0 4
57	..	..	76 10 0	153 11 2
58	..	..	101 10 0	34 1 8
59	..	..	..	417 19 4
60	..	..	258 19 2	60 0 0
61	..	..	33 18 2	440 1 8
62	..	..	..	321 4 6
63	..	..	58 8 8	52 0 0
64	..	..	228 19 4	205 13 8
65	..	..	197 15 8	272 1 6
66	..	..	148 17 8	125 0 0
67	..	..	176 5 4	589 11 4
68	..	..	267 8 6	771 1 2
69	..	..	56 16 8	492 1 2
70	..	..	327 11 4	253 3 8
71	..	..	183 1 8	533 12 11
72	..	..	135 13 4	463 19 2
73	..	..	144 5 10	248 3 8
74	..	..	233 17 8	412 11 8
75	..	..	..	762 18 6
76	..	..	51 8 10	216 17 11
77	..	..	..	604 3 2
78	..	..	84 8 0	162 1 0
79	..	..	130 0 0	152 5 5
80	..	..	577 17 4	394 13 0
81	..	..	85 2 4	204 6 8
82	..	..	..	403 14 10
83	..	..	155 13 4	..
84	..	..	81 11 8	290 15 2
85	..	..	322 10 8	195 13 0
87	..	..	52 0 0	57 3 4
88	..	..	75 7 4	50 0 0
89	..	..	..	49 0 5
92	..	..	..	55 18 8
Totals	..	..	£5,188 16 6	£11,063 13 4

Ages attained.			JOINT AND SURVIVORSHIP.		Amount of Annuity.
			Female.	Male.	
					£ s. d.
63-59	..	..	1	1	200 0 0
65-64	..	..	1	1	52 19 4
72-38	..	..	..	2	10 0 0
72-63	..	..	2	2	72 18 4
76-74	..	..	3	3	88 3 0
77-71	..	..	2	2	80 1 8
78-74	..	..	1	1	193 1 0
84-69	..	..	2	2	42 9 8
Total	..	..	..	..	£739 13 0

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, 1911.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Deferred (Premiums not returnable) ..	62 0 0	67 15 7	..	148 3 4
Deferred (Premiums returnable) ..	44 0 0	33 4 4	..	111 10 10
Deferred (Annuity Assurances)* ..	2,079 0 10	483 15 6	214 9 10	5,032 7 0†
Deferred (Annuity Assurances)† ..	2,228 6 2	529 13 9	29 14 0	4,647 4 1‡
Totals ..	£4,413 7 0	£1,114 9 2	£244 3 10	£9,939 5 3

* And temporary assurances for £10,024.
Questions 5 and 6.

† And whole-life assurances for £8,797.

‡ 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.
1909 ..	4	12	11
1910 ..	4	12	3
1911 ..	4	13	0

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. 10. 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.

21st April, 1912.

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	£ 1 11 3	£ 1 12 2	£ 1 13 1	£ 1 14 0	£ 1 14 10	£ 1 15 7	£ 1 16 5	£ 1 17 2	£ 1 18 0	£ 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
		Annual premiums,—										
	B 10	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, 1911.

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. 1 19 11	£ s. d. 2 0 11	£ s. d. 2 2 0	£ s. d. 2 3 1	£ s. d. 2 4 3	£ s. d. 2 5 5	£ s. d. 2 6 8	£ s. d. 2 8 0	£ s. d. 2 9 4	£ s. d. 2 10 10	£ s. d. 2 12 4	£ s. d. 2 14 0	£ s. d. 2 15 8	A
Bs	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	Bs
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 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	2 3 0	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.														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 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 7	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	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	3 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 2	2 17 10	2 18 7	2 19 5	3 0 3	3 1 3	3 2 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, 1911.

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. 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	
B s	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	B s	
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 1	11 5 2	Term of Years.	
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 8 3	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 25.	..	2 0 0	2 0 0	1 19 3	1 18 6	1 17 10	1 17 2	1 16 7	1 16 0	1 15 0	1 14 4	1 13 6	1 12 9	1 12 0	59
Age 26.	..	2 0 0	2 0 0	1 19 5	1 18 8	1 17 10	1 17 5	1 16 10	1 16 3	1 15 7	1 15 4	1 14 8	1 13 11	1 12 5	58
Age 27.	2 2 1	2 1 3	2 0 5	1 19 7	1 18 11	1 18 4	1 17 9	1 17 2	1 16 7	1 16 11	1 15 3	1 14 7	1 13 11	1 12 8	57
52	2 2 4	2 1 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 13 4	1 12 11	56
51	2 2 6	2 1 8	2 0 10	2 0 2	1 19 6	1 18 11	1 18 4	1 17 10	1 17 3	1 16 8	1 16 0	1 15 4	1 14 9	1 13 6	55
50	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
49	2 2 10	2 1 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 14 3	1 13 6	54
48	2 3 1	2 2 3	2 1 6	2 0 10	2 0 3	1 19 8	1 19 2	1 18 8	1 18 1	1 17 7	1 16 11	1 16 4	1 15 8	1 14 3	53
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 15 3	1 14 6	52
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	1 15 3	51
45	2 4 3	2 3 6	2 2 10	2 2 2	2 1 8	2 1 2	2 0 8	2 0 3	1 19 9	1 19 2	1 18 8	1 18 0	1 17 5	1 16 10	50
44	2 4 9	2 4 0	2 3 4	2 2 9	2 2 2	2 1 9	2 1 3	2 0 10	2 0 4	1 19 10	1 19 3	1 18 8	1 18 1	1 17 5	49
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 1 1	2 0 7	2 0 0	1 19 5	1 18 10	1 17 5	48
42	2 5 11	2 5 3	2 4 7	2 4 0	2 3 6	2 3 1	2 2 8	2 2 3	2 1 10	2 1 4	2 0 9	2 0 3	1 19 8	1 18 10	47
41	2 6 7	2 5 11	2 5 4	2 4 9	2 4 3	2 3 10	2 3 5	2 3 1	2 2 8	2 2 2	2 1 7	2 1 1	2 0 6	1 19 8	46

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.
20	£ s. d. 2 14 11	£ s. d. 2 16 1	£ s. d. 2 17 4	£ s. d. 2 18 10	£ s. d. 3 0 7	£ s. d. 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.
80	£ s. d. 51 10 10	£ s. d. 55 10 0	60	£ s. d. 113 7 6	£ s. d. 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.
Under	£ s. d.	£ s. d.	£ s. d.
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.
10 years	£ s. d. 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, 1911.

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.

THE PUBLISHED

Which were in Use on

WHOLE-LIFE ASSURANCE, WITHOUT PROFITS.		ENDOWMENT ASSURANCES, WITHOUT PROFITS.		ENDOWMENT ASSURANCES, WITH EXTRA PROFITS.			
Premium required to secure £100, payable at Death only.		Premiums required to secure £100, payable at End of Term, or at previous Death.		Premiums required to secure £100, payable at End of Term, or at previous Death.			
Age.	Annual Premium.	Age.	Term, 25 Years.	Term, 30 Years.	Age.	Term, 25 Years.	Term, 30 Years.
	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.
15	1 4 4	15	3 0 5	2 8 9	15	4 0 4	3 7 0
16	1 5 2	16	3 0 11	2 9 2	16	4 0 10	3 7 6
17	1 6 1	17	3 1 5	2 9 8	17	4 1 4	3 8 0
18	1 6 11	18	3 1 10	2 10 1	18	4 1 10	3 8 6
19	1 7 8	19	3 2 2	2 10 6	19	4 2 2	3 8 11
20	1 8 5	20	3 2 5	2 10 9	20	4 2 5	3 9 3
21	1 9 2	21	3 2 8	2 11 0	21	4 2 8	3 9 6
22	1 9 11	22	3 2 10	2 11 3	22	4 2 10	3 9 9
23	1 10 8	23	3 3 0	2 11 6	23	4 3 1	3 10 0
24	1 11 6	24	3 3 3	2 11 10	24	4 3 4	3 10 4
25	1 12 4	25	3 3 7	2 12 2	25	4 3 8	3 10 8
26	1 13 3	26	3 3 11	2 12 6	26	4 4 1	3 11 2
27	1 14 3	27	3 4 3	2 12 11	27	4 4 5	3 11 7
28	1 15 4	28	3 4 7	2 13 5	28	4 4 10	3 12 1
29	1 16 4	29	3 5 0	2 13 11	29	4 5 3	3 12 7
30	1 17 6	30	3 5 5	2 14 5	30	4 5 8	3 13 2
31	1 18 7	31	3 5 10	2 14 11	31	4 6 2	3 13 9
32	1 19 10	32	3 6 4	2 15 6	32	4 6 8	3 14 4
33	2 1 1	33	3 6 10	2 16 1	33	4 7 2	3 15 0
34	2 2 5	34	3 7 4	2 16 9	34	4 7 9	3 15 9
35	2 3 9	35	3 7 11	2 17 6	35	4 8 5	3 16 6
36	2 5 3	36	3 8 7	2 18 4	36	4 9 2	3 17 6
37	2 6 9	37	3 9 3	2 19 2	37	4 9 11	3 18 5
38	2 8 4	38	3 10 0	3 0 1	38	4 10 8	3 19 5
39	2 10 1	39	3 10 10	3 1 1	39	4 11 6	4 0 6
40	2 11 10	40	3 11 9	3 2 3	40	4 12 6	4 1 9
41	2 13 8	41	3 12 8	3 3 5	41	4 13 7	4 3 1
42	2 15 8	42	3 13 10	3 4 9	42	4 14 9	4 4 7
43	2 17 10	43	3 15 0	3 6 3	43	4 16 1	4 6 1
44	3 0 1	44	3 16 5	3 7 10	44	4 17 7	4 7 11
45	3 2 6	45	3 17 10	3 9 8	45	4 19 2	4 9 10
46	3 5 1	46	3 19 6	3 11 7	46	5 0 11	4 11 11
47	3 7 8	47	4 1 2	3 13 8	47	5 2 10	4 14 3
48	3 10 6	48	4 3 1	3 15 11	48	5 4 9	4 16 8
49	3 13 5	49	4 5 1	3 18 4	49	5 6 11	4 19 4
50	3 16 7	50	4 7 4	..	50	5 9 4	..
51	3 19 11	51	4 9 9	..	51	5 12 0	..
52	4 3 5	52	4 12 5	..	52	5 14 11	..
53	4 7 3	53	4 15 5	..	53	5 18 1	..
54	4 11 3	54	4 18 8	..	54	6 1 7	..
55	4 15 6	..	..	..			
56	5 0 1	..	..	..			
57	5 4 11	..	..	..			
58	5 10 1	..	..	..			
59	5 15 8	..	..	..			
60	6 1 6	..	..	..			
61	6 7 9	..	..	..			
62	6 14 5	..	..	..			
63	7 1 5	..	..	..			
64	7 8 11	..	..	..			

Note.—In addition to participation in ordinary profits, a special Reversionary Bonus of 20s. per cent. per annum on the sum assured will be allotted.

NOTE.—In addition to participation in ordinary profits, a special Reversionary Bonus of 20s. per cent. per annum on the sum assured will be allotted.

SCHEDULE.

No. 1- continued.

TABLES OF PREMIUMS

the 31st December, 1911.

DEFERRED ASSURANCES (For Children), WITHOUT PROFITS.			DEFERRED ENDOWMENT ASSURANCE (For Children), WITH EXTRA PROFITS.		
WHOLE-LIFE ASSURANCE.			ENDOWMENT ASSURANCE.		
<i>Premiums to secure £100, payable at Death after the Age of 21.</i>			<i>Premiums to secure £100, payable at Death after Age 21, or at Age 50.</i>		
<i>Premiums payable throughout Life.</i>			<i>Premiums payable until Death, or Age 50.</i>		
Age.	Annual Premium.		Age.	Annual Premium.	
0	£	s. d.	0	£	s. d.
1	0	12 2	1	0	19 4
2	0	12 8	2	1	0 2
3	0	13 2	3	1	1 0
4	0	13 8	4	1	1 11
5	0	14 3	5	1	2 11
6	0	14 10	6	1	3 11
7	0	15 5	7	1	5 0
8	0	16 1	8	1	6 2
9	0	16 9	9	1	7 5
10	0	17 5	10	1	8 9
11	0	18 2	11	1	10 1
12	0	19 0	12	1	11 7
13	0	19 10	13	1	13 2
14	1	0 8	14	1	14 10
	1	1 7		1	16 8
<i>Premiums to secure £100, payable at Death after Age 21, or at Age 50.</i>			<i>Premiums to secure £100, payable at Death after Age 21, or at Age 50.</i>		
<i>Premiums payable until Death, or Age 50.</i>			<i>Premiums payable until Death, or Age 50.</i>		

Premiums refunded if child die before age 21.

FIFTH SCHEDULE.

Appendix No. 2.

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

IN FORCE AT 31ST DECEMBER, 1911.

Age attained.	Number of Policies.	Amount assured.	Bonus Additions.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Yearly Permanent Reduction of Premium.	Age attained.
				Ordinary.	Extra.			
26	1	£ 650	£ s. 67 16	£ s. d. 10 4 10	£ s. d. ..	£ 7'319	£ s. d. ..	26
27	1	300	31 7	4 14 6	..	3'498	..	27
28	3	700	91 7	11 1 9	..	8'233	..	28
29	10	2,100	280 1	33 15 10	..	25'236	..	29
30	14	3,400	427 3	55 8 1	..	41'473	..	30
31	20	5,150	650 8	85 18 0	..	64'597	..	31
32	24	4,400	580 0	74 6 6	..	56'106	..	32
33	38	9,435	1,359 7	159 13 3	..	121'000	..	33
34	66	15,760	2,215 7	274 1 7	0 10 0	209'212	..	34
35	78	19,225	2,842 6	334 11 4	11 10 0	255'117	..	35
36	102	26,750	4,402 4	467 10 1	9 10 0	356'701	..	36
37	100	26,120	4,226 3	466 4 0	7 19 0	358'396	..	37
38	144	35,465	5,782 0	639 4 8	6 5 0	492'630	..	38
39	166	40,390	7,022 9	739 11 3	8 12 8	572'154	..	39
40	159	42,035	7,544 13	780 18 5	12 5 0	606'881	0 1 2	40
41	220	54,140	9,850 16	1,021 11 8	5 2 2	797'901	0 18 11	41
42	184	48,915	7,858 19	951 4 7	9 17 1	749'383	..	42
43	245	68,790	12,560 4	1,358 13 11	18 12 10	1,074'002	..	43
44	204	59,420	10,769 5	1,207 7 9	9 12 6	960'160	..	44
45	277	83,945	14,712 12	1,710 7 2	12 15 0	1,361'123	..	45
46	267	75,250	14,616 6	1,568 8 11	22 7 11	1,255'405	0 12 9	46
47	271	68,650	12,380 11	1,462 8 2	19 1 4	1,176'835	1 16 8	47
48	248	75,700	13,978 18	1,616 2 6	19 13 4	1,306'242	0 5 4	48
49	293	83,550	15,483 16	1,851 15 11	19 6 0	1,507'143	0 17 6	49
50	268	74,600	13,678 6	1,670 0 4	31 11 8	1,363'395	..	50
51	299	84,580	16,760 8	1,889 12 5	40 10 2	1,556'944	2 14 0	51
52	265	79,070	14,750 3	1,811 18 1	19 15 4	1,496'465	4 4 4	52
53	356	100,573	18,656 5	2,340 2 2	54 5 2	1,949'955	0 4 8	53
54	339	87,715	16,043 18	2,064 0 6	46 5 0	1,723'905	0 3 2	54
55	307	90,000	17,233 18	2,169 10 1	27 12 5	1,833'822	8 0 0	55
56	327	92,263	17,661 19	2,242 10 5	52 18 3	1,897'828	1 5 4	56
57	349	96,907	20,510 2	2,371 9 4	44 3 4	2,016'886	0 9 0	57
58	335	96,647	19,870 1	2,376 3 9	40 5 0	2,041'564	..	58
59	322	93,380	19,036 3	2,309 10 3	53 9 3	1,991'786	5 0 4	59
60	308	90,029	19,944 13	2,284 19 11	38 1 1	1,970'525	4 6 0	60
61	319	100,847	21,795 9	2,534 15 9	62 0 1	2,195'676	..	61
62	261	71,825	15,251 6	1,893 0 11	52 0 1	1,646'370	5 2 1	62
63	266	74,001	15,936 0	2,028 13 4	44 11 5	1,773'436	1 9 10	63
64	244	70,329	17,469 4	2,110 12 8	68 3 1	1,857'982	0 13 8	64
65	215	60,093	14,080 8	1,625 18 11	42 8 0	1,438'080	..	65
66	227	65,348	16,209 9	1,799 19 4	42 12 10	1,594'192	0 4 8	66
67	251	77,740	18,501 7	2,260 9 6	54 11 3	2,009'410	15 7 4	67
68	202	58,663	15,359 18	1,725 12 2	33 9 7	1,541'196	7 9 4	68
69	224	61,330	14,963 11	1,827 0 6	47 15 5	1,636'690	0 2 10	69
70	215	69,160	19,037 4	2,067 16 10	54 1 6	1,855'548	..	70
71	214	65,024	17,730 10	1,950 2 7	53 7 6	1,760'577	..	71
72	145	35,004	9,142 9	1,065 9 9	26 1 2	962'164	0 18 8	72
73	165	48,306	12,591 19	1,534 13 2	28 14 1	1,389'067	2 18 6	73
74	125	37,430	9,411 17	1,288 18 4	48 5 3	1,166'874	..	74
75	113	32,795	8,925 5	1,132 4 10	38 13 4	1,030'533	17 16 2	75
76	107	33,209	8,859 3	1,140 15 7	30 15 2	1,042'230	..	76
77	95	27,421	6,772 15	992 15 1	17 3 1	909'445	0 4 2	77
78	81	28,540	8,501 17	1,052 11 4	19 13 1	966'032	0 9 8	78
79	51	18,605	5,120 15	704 3 2	9 13 11	653'560	0 10 8	79
80	27	6,295	2,125 14	219 8 10	12 15 4	204'112	..	80
81	32	14,337	3,798 9	571 9 10	19 16 10	532'646	..	81
82	22	7,320	2,320 5	256 7 9	11 13 4	242'238	..	82
83	18	6,260	1,760 16	270 19 2	3 17 6	252'537	..	83
84	8	3,550	1,167 15	140 4 10	..	133'659	..	84
85	6	1,600	417 16	77 7 0	1 8 8	73'328	..	85
86	3	1,000	375 2	42 2 8	..	40'032	..	86
88	3	2,400	748 10	134 10 4	..	126'711	..	88
89	2	300	81 1	19 1 8	0 10 0	17'875	..	89
90	1	100	..	4 11 2	..	4'339	..	90
93	1	1,000	160 4	45 11 8	..	43'390	..	93
Totals	10,253	£2,921,836	£612,495 12	£72,932 10 7	£1,465 18 0	£62,309,751	£84 6 9	

FIFTH SCHEDULE.

Appendix No. 3.

ASSURANCES FOR THE WHOLE TERM OF LIFE BY LIMITED AND SINGLE PREMIUMS, WITH PROFITS,

IN FORCE AT 31ST DECEMBER, 1911.

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.
32	2	950	0 0	109	8 0								
33	2	350	0 0	43	7 0								
34	2	400	0 0	47	11 0								
35	3	700	0 0	85	16 0								
36	7	2,000	0 0	339	16 0								
37	6	2,200	0 0	498	7 0								
38	7	3,000	0 0	494	2 0								
39	6	2,114	0 0	356	3 0								
40	8	2,307	0 0	597	15 0								
41	7	2,165	0 0	533	13 0								
42	10	1,933	0 0	488	6 0								
43	17	5,583	0 0	1,549	9 0								
44	7	1,516	0 0	257	11 0								
45	13	4,931	0 0	1,078	14 0								
46	7	2,541	0 0	636	1 0								
47	11	4,808	0 0	1,383	0 0								
48	8	2,128	0 0	668	14 0								
49	9	4,933	0 0	1,384	14 0								
50	14	3,405	0 0	841	8 0								
51	9	4,067	0 0	969	15 0	1912	13	45'7	111	9 2	..	91'113	..
52	7	1,697	0 0	520	17 0	1913	11	49'1	136	12 1	7 16 8	116'002	..
53	10	4,447	0 0	679	11 0	1914	14	47'0	167	2 7	0 12 6	139'504	..
54	11	4,064	0 0	1,416	19 0	1915	7	47'4	81	19 11	..	68'878	1 19 11
55	11	1,596	0 0	676	5 0	1916	6	42'8	64	4 4	..	52'117	..
56	17	7,416	0 0	2,118	18 0	1917	7	48'0	64	0 0	..	54'290	..
57	24	8,672	0 0	2,523	13 0	1918	6	41'3	91	19 0	..	75'771	..
58	11	3,337	0 0	1,048	9 0	1919	4	41'7	35	10 8	..	29'035	..
59	16	6,300	0 0	2,460	19 0	1920	1	40'0	2	8 8	..	1'966	..
60	11	6,163	0 0	2,161	3 0	1922	2	50'0	26	11 4	..	22'200	..
61	17	8,212	0 0	3,661	8 0	1923	2	44'0	10	13 9	0 10 4	8'707	..
62	21	7,179	0 0	2,565	4 0	1924	5	36'2	36	9 1	..	29'119	..
63	30	11,665	0 0	4,565	15 0	1925	2	42'5	17	5 0	..	13'647	..
64	16	9,372	0 0	3,877	18 0	1926	3	44'7	16	1 0	..	13'159	..
65	17	6,079	0 0	2,107	2 0	1927	2	45'0	16	9 10	..	8'573	..
66	20	9,135	0 0	4,349	11 0	1929	2	46'5	23	9 8	..	19'563	..
67	22	9,448	0 0	3,492	10 0	1934	1	47'0	2	12 8	..	2'170	..
68	26	9,847	0 0	3,651	6 0	1937	1	34'0	3	18 4	..	3'028	..
69	21	7,436	17 0	3,664	4 0	1939	1	32'0	3	14 8	..	2'846	..
70	32	17,396	0 0	6,509	12 0								
71	32	11,060	0 0	4,985	12 0								
72	22	9,563	0 0	3,954	17 0								
73	19	7,936	0 0	3,183	4 0								
74	12	6,689	0 0	3,259	5 0								
75	16	5,020	0 0	2,249	14 0								
76	14	7,242	0 0	2,671	15 0								
77	8	3,349	0 0	1,318	4 0								
78	7	2,984	0 0	1,478	4 0								
79	6	1,796	0 0	724	17 0								
80	4	1,382	0 0	753	1 0								
81	8	1,801	0 0	548	13 0								
82	4	1,315	0 0	555	13 0								
83	4	3,104	0 0	546	4 0								
84	1	500	0 0	267	17 0								
85	1	500	0 0	245	17 0								
87	1	300	0 0	..	..								
90	1	500	0 0	267	10 0								
Totals	655	£256,533	17 0	£91,425	1 0	..	90	45'0	£906	11 9	£8 19 6	£751'688	£1 19 11

FIFTH SCHEDULE.

Appendix No. 4.

ENDOWMENT ASSURANCES WITH PROFITS

IN FORCE AT 31ST DECEMBER, 1911.

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.			
1912	542	54·5	£116,974	£23,992 5	£4,513 4 10	£25 4 7	£3,938·268	£3 9 10	1912
1913	535	53·2	106,315	20,492 9	4,008 14 10	24 6 4	3,506·722	10 1 4	1913
1914	607	51·0	119,007	21,921 5	4,757 13 2	20 5 0	4,133·052	8 1 6	1914
1915	637	50·8	126,819	22,019 17	5,044 18 0	37 17 2	4,377·720	4 16 5	1915
1916	602	49·3	121,448	20,557 1	4,754 12 2	27 1 7	4,075·800	4 19 8	1916
1917	652	48·0	129,425	20,787 14	5,038 13 4	11 19 9	4,324·257	2 13 4	1917
1918	741	46·9	147,687	21,105 9	5,865 5 1	12 0 8	5,026·414	2 3 10	1918
1919	807	45·6	154,874	21,035 17	6,127 3 1	15 12 2	5,248·262	1 1 1	1919
1920	813	44·8	153,850	20,049 8	5,989 12 3	19 12 0	5,077·911	0 12 9	1920
1921	840	44·5	160,400	19,073 6	6,388 3 11	29 13 10	5,405·374	2 14 0	1921
1922	873	43·2	165,135	18,021 10	6,369 19 6	22 1 8	5,378·784	1 15 10	1922
1923	998	42·3	194,937	20,576 7	7,301 5 11	23 1 2	6,148·489	..	1923
1924	972	41·5	180,450	18,105 12	6,638 0 5	10 15 8	5,584·109	0 12 0	1924
1925	1,062	39·8	190,900	16,524 2	7,106 7 6	20 15 2	5,900·025	..	1925
1926	977	39·9	182,385	14,485 11	6,954 12 1	24 3 2	5,787·419	0 2 8	1926
1927	1,037	38·1	195,745	14,537 16	7,073 16 4	14 5 3	5,851·726	..	1927
1928	1,094	38·0	214,475	15,322 7	7,598 9 1	28 16 0	6,289·417	1 2 0	1928
1929	1,050	36·8	199,475	12,701 0	7,020 3 4	34 9 7	5,797·219	..	1929
1930	1,138	35·7	214,625	12,365 16	7,510 16 1	15 19 7	6,143·514	..	1930
1931	939	34·5	182,225	8,393 18	6,460 9 5	20 16 4	5,280·475	..	1931
1932	851	34·3	169,050	7,722 9	5,653 17 3	12 18 3	4,590·826	..	1932
1933	782	33·5	152,216	5,650 14	5,046 11 3	13 18 6	4,095·140	..	1933
1934	863	32·2	170,435	5,543 7	5,612 17 1	20 1 8	4,542·187	..	1934
1935	878	32·0	177,320	4,635 0	5,848 19 3	9 8 9	4,725·541	..	1935
1936	791	30·7	159,600	2,823 19	5,316 6 4	6 3 4	4,302·272	..	1936
1937	476	30·6	102,125	2,693 0	3,079 4 10	2 2 0	2,461·207	..	1937
1938	423	30·2	89,850	1,867 5	2,677 2 11	3 9 0	2,137·561	..	1938
1939	397	29·5	83,300	1,020 0	2,475 5 3	9 4 0	1,972·540	..	1939
1940	432	29·2	95,375	1,223 2	2,785 5 2	5 6 0	2,210·425	..	1940
1941	384	27·8	84,000	629 15	2,456 8 3	16 8 9	1,941·967	..	1941
1942	179	28·5	40,100	495 7	1,096 8 7	6 2 4	861·579	..	1942
1943	133	28·7	32,000	340 8	855 7 2	3 11 10	669·602	..	1943
1944	123	27·3	27,350	143 2	720 18 3	2 15 6	561·633	..	1944
1945	98	26·0	23,150	123 17	597 5 0	1 7 6	462·016	..	1945
1946	101	24·6	22,850	154 16	573 11 3	..	440·207	..	1946
1947	47	25·1	10,200	52 14	250 17 2	..	190·652	..	1947
1948	46	26·5	11,850	63 15	283 12 4	..	217·944	..	1948
1949	23	22·4	5,200	2 3	121 18 3	..	92·669	..	1949
1950	25	24·3	5,850	17 1	134 15 6	0 9 2	101·606	..	1950
1951	25	25·7	6,150	22 9	143 10 8	..	109·591	..	1951
1952	11	25·6	2,050	14 8	45 7 4	1 7 4	34·474	..	1952
1953	8	20·6	1,550	30 9	31 8 11	..	23·317	..	1953
1954	7	21·7	1,200	2 0	25 3 10	..	18·845	..	1954
1955	7	19·3	1,600	6 10	31 15 6	..	23·738	..	1955
1956	2	16·0	350	..	6 11 7	..	5·046	..	1956
1957	1	20·0	100	..	2 1 0	..	1·462	..	1957
1958	2	29·5	700	..	16 0 0	..	11·710	..	1958
1959	1	16·5	100	..	1 17 11	..	1·352	..	1959
1967	1	24·0	200	14 6	3 4 0	..	2·224	..	1967
Single and Lmtd. Pr'ms.	24,033 215	..	4,732,972 60,922	397,360 6 3,497 8	168,415 12 2 1,392 8 2	553 10 7 13 4 2	140,084·290 1,104·205	44 6 3 ..	Single and Lmtd Pr'ms.
Totals ..	24,248	..	£4,793,894	£400,857 14	£169,808 0 4	£566 14 9	£141,188·495	£44 6 3	..

* Lidstone's mean valuation age for sums assured.

FIFTH SCHEDULE.

Appendix No. 5.

LONG-TERM ENDOWMENT ASSURANCES (MATURING AT AGE 80), WITH PROFITS,
IN FORCE AT 31ST DECEMBER, 1911.

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	2	550	..	9 0 6	..	6'499	..	16
17	3	600	..	9 16 4	..	6'970	..	17
18	8	2,400	..	39 5 11	..	28'791	..	18
19	4	800	1 0	13 10 2	..	9'844	..	19
20	10	3,000	4 10	51 17 6	2 10 0	38'067	..	20
21	18	6,650	24 0	116 5 9	..	86'117	..	21
22	18	5,900	91 4	101 13 10	..	74'410	..	22
23	30	8,500	107 10	153 3 9	..	112'321	..	23
24	28	9,800	40 2	188 7 6	..	138'429	..	24
25	35	9,450	53 1	182 0 6	2 19 0	134'970	..	25
26	46	15,000	132 9	293 14 10	10 14 6	218'908	..	26
27	47	12,100	229 10	234 6 8	2 9 5	174'986	..	27
28	50	13,750	196 12	276 2 0	..	207'933	..	28
29	72	24,100	456 17	486 8 10	3 9 6	366'246	..	29
30	78	24,200	363 4	507 9 9	4 9 6	385'154	..	30
31	92	25,150	486 17	534 6 7	8 8 0	407'744	..	31
32	103	30,450	556 15	664 3 3	4 9 6	507'320	..	32
33	97	24,400	550 18	540 18 10	3 9 7	414'736	..	33
34	101	29,900	537 15	689 10 0	..	532'733	..	34
35	134	39,400	914 10	916 1 9	5 9 6	708'949	..	35
36	126	41,200	1,018 1	978 5 2	9 8 10	762'412	..	36
37	148	41,550	1,411 16	988 3 2	1 10 4	769'876	..	37
38	141	42,250	1,550 11	1,027 9 8	5 16 9	800'403	..	38
39	139	37,750	1,048 19	966 14 7	12 2 4	761'489	..	39
40	158	44,400	1,426 6	1,157 3 5	10 3 5	913'379	..	40
41	122	34,150	1,099 1	916 9 0	3 14 1	725'402	..	41
42	133	40,550	1,530 3	1,096 15 2	10 3 5	867'352	..	42
43	151	41,900	1,589 5	1,182 11 6	13 15 8	938'073	..	43
44	142	39,350	1,399 10	1,135 10 0	5 5 3	905'272	..	44
45	111	34,650	1,446 3	1,019 2 4	5 14 8	816'974	..	45
46	146	49,350	1,988 8	1,494 4 6	9 0 4	1,205'980	..	46
47	100	27,000	1,020 6	857 13 4	11 6 2	694'382	..	47
48	121	33,100	1,433 1	1,057 0 9	5 4 10	854'594	..	48
49	103	29,297	1,191 19	982 2 8	17 13 0	800'995	..	49
50	107	28,400	1,318 4	961 7 1	18 11 2	781'219	..	50
51	74	23,650	1,094 1	834 5 5	6 7 2	680'518	..	51
52	72	18,000	782 12	672 9 11	6 19 0	552'248	..	52
53	70	17,067	903 19	627 11 11	3 8 8	516'766	..	53
54	59	16,307	646 3	672 4 0	2 18 6	555'655	..	54
55	50	11,450	503 9	473 7 1	5 7 3	393'687	..	55
56	51	13,570	613 17	566 0 10	2 13 0	471'305	..	56
57	35	8,076	346 0	361 15 9	3 15 10	300'801	..	57
58	43	10,683	467 12	505 9 0	9 19 8	422'151	..	58
59	29	11,181	418 1	560 5 11	..	476'332	..	59
60	30	5,550	294 12	278 8 0	2 14 11	232'275	..	60
61	33	7,350	343 19	391 5 5	6 15 8	331'043	..	61
62	22	6,300	371 14	325 4 6	5 15 10	272'959	..	62
63	11	3,100	172 8	170 7 10	..	145'717	..	63
64	28	6,650	332 11	391 1 5	3 11 10	331'099	..	64
65	17	7,829	221 10	542 13 6	11 4 10	465'500	..	65
66	5	1,550	57 4	109 0 2	..	92'424	..	66
67	3	1,700	85 19	117 5 10	..	102'882	..	67
68	12	3,750	274 6	247 11 8	1 16 7	211'074	..	68
69	7	4,200	264 7	286 11 5	..	252'175	..	69
70	1	100	4 0	8 18 8	..	7'574	..	70
71	3	800	43 0	67 7 3	..	58'995	..	71
72	2	650	33 5	57 6 8	..	49'821	..	72
73	1	200	16 8	16 9 0	..	14'258	..	73
Totals	3,582	£1,030,710	£33,509 14	£30,111 17 9	£261 7 6	£24,095'098	..	

FIFTH SCHEDULE.

Appendix No. 6.
DOUBLE-ENDOWMENT ASSURANCES, WITH PROFITS,
IN FORCE AT 31ST DECEMBER, 1911.

Year of Maturity.	Number of Policies.	Valuation Age.*	Amount assured.	Bonus Additions.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Year of Maturity.
					Ordinary.	Extra.		
1912	12	53·5	£ 3,200	£ s. 159 6	£ s. d. 205 5 3	£ s. d. ..	£ 186·200	1912
1913	13	50·1	2,800	135 11	170 13 8	..	156·575	1913
1914	12	48·1	4,400	197 15	265 8 5	..	243·325	1914
1915	50	49·5	11,300	670 18	508 12 10	..	464·250	1915
1916	71	48·5	19,200	960 15	899 16 4	..	823·850	1916
1917	35	46·3	10,000	420 10	497 18 10	..	449·325	1917
1918	45	45·9	11,300	441 4	551 14 5	..	501·975	1918
1919	56	47·0	14,100	460 13	722 10 10	..	663·550	1919
1920	111	44·3	25,550	1,284 6	975 1 1	..	869·325	1920
1921	175	43·6	43,900	2,083 17	1,594 5 8	..	1,420·550	1921
1922	88	42·1	21,900	817 3	841 14 0	..	749·075	1922
1923	135	42·2	37,100	1,278 13	1,379 2 0	..	1,227·725	1923
1924	161	40·0	38,000	1,030 6	1,456 7 5	..	1,292·950	1924
1925	191	41·9	51,900	1,572 18	1,917 10 11	1 5 8	1,683·425	1925
1926	205	41·1	52,700	1,413 12	1,939 4 6	..	1,708·628	1926
1927	196	37·9	52,000	1,136 13	1,785 13 7	..	1,559·575	1927
1928	309	36·3	76,950	1,817 8	2,450 11 8	..	2,122·675	1928
1929	389	35·2	97,500	1,681 17	3,148 7 5	..	2,736·175	1929
1930	415	35·2	111,400	2,075 2	3,497 4 4	..	3,032·200	1930
1931	435	34·1	109,800	1,496 19	3,452 1 6	..	2,986·950	1931
1932	304	32·4	73,100	993 16	2,089 19 1	..	1,778·140	1932
1933	440	30·8	108,500	1,294 4	3,018 1 9	..	2,567·825	1933
1934	497	30·2	119,300	1,158 1	3,266 3 10	..	2,765·000	1934
1935	527	30·0	132,600	906 16	3,658 9 2	..	3,093·025	1935
1936	550	29·9	140,900	719 3	3,883 13 7	..	3,287·100	1936
1937	255	30·1	64,800	585 1	1,536 4 4	..	1,267·900	1937
1938	237	28·3	59,800	329 16	1,408 6 8	..	1,162·350	1938
1939	338	27·6	87,800	222 1	2,062 6 5	..	1,693·250	1939
1940	404	26·7	101,900	402 7	2,338 3 2	..	1,909·675	1940
1941	445	26·5	116,100	408 10	2,638 15 9	..	2,156·975	1941
1942	192	25·1	43,300	327 4	856 10 6	..	671·150	1942
1943	239	24·8	58,300	187 5	1,150 14 9	..	903·650	1943
1944	278	23·5	65,300	..	1,295 1 7	..	1,012·150	1944
1945	309	23·6	76,100	..	1,507 3 9	..	1,179·550	1945
1946	343	23·5	102,000	..	2,001 16 8	..	1,581·000	1946
1950	1	18·0	500	..	7 17 8	..	6·325	1950
Paid-up Policies—	8,463 16	..	2,145,300 1,816	28,669 10 115 19	60,978 13 4 ..	1 5 8 ..	51,913·368 ..	..
Totals ..	8,479	..	£2,147,116	£28,785 9	£60,978 13 4	£1 5 8	£51,913·368	..

* Lidstone's mean valuation age for sums assured.

Appendix No. 7.
TEMPERANCE NON-PROFIT SECTION
(Constituted according to Section 39, Government Life Insurance Act, 1908).
IN FORCE AT 31ST DECEMBER, 1911.

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.							
37	I	£ 200	£ s. d. ..	£ s. d. 3 4 8	..	£ 2'416	37
55	I	300	..	6 14 6	..	5'469	55
66	I	200	4 18 0	5 8 4	..	4'912	66
67	I	200	35 13 0	6 8 8	..	5'526	67
68	I	150	..	4 4 4	..	3'818	68
Totals ..	5	£1,050	£40 11 0	£26 0 6	..	£22'141	..
ENDOWMENT ASSURANCES.							
41	I	200	11 17 0	5 17 0	..	4,868	41

FIFTH SCHEDULE.

Appendix No. 8.

ASSURANCES FOR THE WHOLE TERM OF LIFE, WITH WHOLE-LIFE PREMIUMS, WITHOUT PROFITS,
IN FORCE AT 31ST DECEMBER, 1911.

Age attained.	Number of Policies.	Amount assured.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Age attained.
			Ordinary.	Extra.		
15	1	£ 500	£ s. d. 6 9 2	£ s. d. ..	£ 6'040	15
17	3	800	10 9 0	..	9'688	17
18	4	900	12 16 8	..	11'604	18
19	3	500	7 4 5	..	6'619	19
20	5	1,200	17 15 6	..	16'436	20
21	5	1,700	26 0 10	..	23'763	21
22	10	3,900	60 12 6	..	56'078	22
23	10	3,450	54 14 8	..	50'577	23
24	17	4,900	78 6 0	..	73'579	24
25	19	7,100	117 6 0	3 0 0	109'715	25
26	14	3,900	67 1 5	..	62'460	26
27	26	8,150	141 16 6	..	134'099	27
28	22	6,250	110 15 8	..	105'211	28
29	39	16,300	297 19 3	5 5 0	282'644	29
30	27	9,800	185 14 5	1 5 0	176'212	30
31	24	8,200	159 13 2	..	152'134	31
32	20	5,150	103 5 8	..	97'645	32
33	21	5,700	120 2 4	..	113'311	33
34	21	8,500	181 1 2	..	171'903	34
35	13	4,600	101 8 9	..	96'660	35
36	25	9,550	219 7 0	2 10 0	208'493	36
37	23	6,600	155 11 0	2 10 0	148'691	37
38	15	3,300	79 12 4	..	76'336	38
39	19	4,650	118 10 9	..	113'281	39
40	14	4,250	111 9 9	0 10 0	106'186	40
41	11	4,200	114 0 4	..	108'823	41
42	16	6,200	171 18 1	..	164'841	42
43	14	3,350	99 6 11	..	94'456	43
44	9	2,400	74 13 0	..	70'904	44
45	10	2,500	78 9 7	3 0 0	75'755	45
46	10	2,700	90 14 3	..	86'037	46
47	8	1,700	56 19 3	1 0 0	55'131	47
48	4	1,150	42 7 8	..	39'895	48
49	11	2,200	82 10 3	..	79'216	49
50	4	2,000	76 19 0	2 0 0	73'382	50
51	4	1,300	51 7 2	..	49'624	51
52	4	700	29 15 6	..	28'908	52
53	4	1,000	45 13 9	5 0 0	43'548	53
54	3	1,350	60 9 10	..	58'719	54
55	4	800	38 18 4	..	37'814	55
56	3	450	23 0 1	0 10 0	21'993	56
57	1	100	5 18 1	..	5'611	57
58	2	800	43 16 0	..	42'728	58
64	1	500	37 4 7	..	36'510	64
Totals	523	£165,250	£3,769 5 7	£26 10 0	£3,583'260	

Appendix No. 9.

ENDOWMENT ASSURANCES, WITHOUT PROFITS.

Year of Maturity.	Number of Policies.	Valuation Age.	Amount Assured.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Year of Maturity.
				Ordinary.	Extra.		
1935	23	35'3	£ 7,550	£ s. d. 260 17 0	£ s. d. ..	£ 237'385	1935
1936	28	33'9	7,150	244 16 3	0 15 8	223'749	1936
1940	28	26'7	5,100	138 8 10	..	123'910	1940
1941	29	30'0	5,800	160 13 2	..	145'880	1941
Totals	108	..	£25,600	£804 15 3	£0 15 8	£730'924	..

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 Assurances payable in Fifteen Years, or at previous Death.				Endowment Assurances Assurances payable in Twenty-five Years, or at previous Death.				Endowment Assurances Assurances payable in Thirty-five Years, or at previous Death.			
	10 Years.				5 Years.				10 Years.				15 Years.			
	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.
15	£ s. d. 3 1 0	£ s. d. 6 8 0	£ s. d. 10 2 0	£ s. d. 18 18 0	£ s. d. 30 7 0	£ s. d. 25 0 0	£ s. d. 89 5 0	£ s. d. 11 8 0	£ s. d. 26 10 0	£ s. d. 67 5 0	£ s. d. 90 2 0	£ s. d. 6 11 0	£ s. d. 15 8 0	£ s. d. 37 8 0	£ s. d. 72 1 0	£ s. d. 91 3 0
20	£ s. d. 2 16 0	£ s. d. 6 19 0	£ s. d. 11 4 0	£ s. d. 21 15 0	£ s. d. 34 17 0	£ s. d. 25 0 0	£ s. d. 89 5 0	£ s. d. 11 8 0	£ s. d. 26 10 0	£ s. d. 67 5 0	£ s. d. 90 2 0	£ s. d. 6 11 0	£ s. d. 15 8 0	£ s. d. 37 8 0	£ s. d. 71 6 0	£ s. d. 90 12 0
25	£ s. d. 3 10 0	£ s. d. 8 7 0	£ s. d. 13 8 0	£ s. d. 25 15 0	£ s. d. 40 7 0	£ s. d. 25 0 0	£ s. d. 89 5 0	£ s. d. 11 8 0	£ s. d. 26 10 0	£ s. d. 67 5 0	£ s. d. 90 2 0	£ s. d. 6 11 0	£ s. d. 15 8 0	£ s. d. 37 8 0	£ s. d. 70 14 0	£ s. d. 89 18 0
30	£ s. d. 4 2 0	£ s. d. 9 18 0	£ s. d. 16 1 0	£ s. d. 30 4 0	£ s. d. 45 19 0	£ s. d. 25 0 0	£ s. d. 89 5 0	£ s. d. 11 8 0	£ s. d. 26 10 0	£ s. d. 67 5 0	£ s. d. 90 2 0	£ s. d. 6 11 0	£ s. d. 15 8 0	£ s. d. 37 8 0	£ s. d. 70 0 0	£ s. d. 89 3 0
35	£ s. d. 4 19 0	£ s. d. 12 0 0	£ s. d. 19 3 0	£ s. d. 35 5 0	£ s. d. 51 17 0	£ s. d. 25 0 0	£ s. d. 89 5 0	£ s. d. 11 8 0	£ s. d. 26 10 0	£ s. d. 67 5 0	£ s. d. 90 2 0	£ s. d. 6 11 0	£ s. d. 15 8 0	£ s. d. 37 8 0	£ s. d. 69 6 0	£ s. d. 88 6 0
40	£ s. d. 6 2 0	£ s. d. 14 10 0	£ s. d. 22 17 0	£ s. d. 40 10 0	£ s. d. 57 9 0	£ s. d. 24 6 0	£ s. d. 88 7 0	£ s. d. 11 4 0	£ s. d. 26 6 0	£ s. d. 65 14 0	£ s. d. 88 12 0	£ s. d. 7 4 0	£ s. d. 16 19 0	£ s. d. 38 15 0	£ s. d. 68 12 0	£ s. d. 87 8 0
45	£ s. d. 7 7 0	£ s. d. 17 5 0	£ s. d. 26 17 0	£ s. d. 45 19 0	£ s. d. 62 4 0	£ s. d. 23 16 0	£ s. d. 87 14 0	£ s. d. 11 5 0	£ s. d. 26 8 0	£ s. d. 64 15 0	£ s. d. 87 15 0	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..
50	£ s. d. 8 17 0	£ s. d. 20 9 0	£ s. d. 31 0 0	£ s. d. 51 4 0	£ s. d. 65 14 0	£ s. d. 23 5 0	£ s. d. 87 0 0	£ s. d. 11 10 0	£ s. d. 26 17 0	£ s. d. 63 11 0	£ s. d. 86 13 0	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..
55	£ s. d. 10 10 0	£ s. d. 23 14 0	£ s. d. 35 10 0	£ s. d. 55 12 0	£ s. d. 69 16 0	£ s. d. 22 12 0	£ s. d. 86 1 0	£ s. d. 12 2 0	£ s. d. 27 12 0	£ s. d. 62 9 0	£ s. d. 85 9 0	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..
60	£ s. d. 12 3 0	£ s. d. 27 5 0	£ s. d. 39 16 0	£ s. d. 58 10 0	£ s. d. 77 17 0	£ s. d. 21 12 0	£ s. d. 84 15 0	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..

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

Approximate Cost of Paper.—Preparation, not given; printing (2,500 copies), £28.

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