



SUPPLEMENT

TO THE

NEW ZEALAND GAZETTE

OF THURSDAY, FEBRUARY 15, 1883.

Published by Authority.

WELLINGTON, FRIDAY, FEBRUARY 16, 1883.

Regulations under "The Government Insurance and Annuities Act, 1874."

WM. F. DRUMMOND JERVOIS, Governor.
ORDER IN COUNCIL.

At the Government House, at Wellington, this
thirteenth day of February, 1883.

Present:

HIS EXCELLENCY THE GOVERNOR IN COUNCIL.

HIS Excellency the Governor of the Colony of New Zealand, in exercise and pursuance of the powers and authorities vested in him by the fifth section of "The Government Insurance and Annuities Act, 1874" (hereinafter referred to as "the said Act"), and all other powers and authorities in this behalf vested in him, and by and with the advice and consent of the Executive Council of the said colony, doth hereby repeal the regulations contained in the First Schedule to an Order in Council dated the eleventh day of November, one thousand eight hundred and seventy-four, and doth make and prescribe the rules and regulations set forth in the First Schedule hereto.

And in further exercise and pursuance of the said powers and authorities as aforesaid, and with such advice and consent as aforesaid, His Excellency doth hereby revoke and recall all the Tables for determining the value of annuities, and for payment of sums of money at death or otherwise, heretofore approved and in use under the said Act, and doth, for the purposes of the said Act and the said regulations, approve of the Tables set forth in the Second Schedule hereto, and doth direct the use of such tables as last aforesaid, under and for the purposes of the said Act and regulations.

FIRST SCHEDULE.

Interpretation.

1. In these regulations, and in all policies or instruments purporting to be made or executed thereunder, if not inconsistent with the context,—

"The said Act" means "The Government Insurance and Annuities Act, 1874:"

"The Commissioner" means the Government Insurance Commissioner appointed and acting under the said Act:

"Policy" means an instrument in writing, or partly in writing and partly printed, containing any contract whatever made under these regulations dependent upon the contingencies of human life:

"Life-insurance policy" means a policy the sum assured by which is payable upon the death of the person whose life is insured whenever that event may occur, or upon his death if it happen within a specified term:

"Endowment-insurance policy" means a policy the sum assured by which is payable at a certain date, or upon the death of the person whose life is insured if it happen before such date:

"Premium" means the periodical or other payment for any policy, or the purchase-money for such policy:

"Agent" means a person duly appointed under these regulations to receive proposals for the purposes of the said Act and regulations.

Place of business.

2. The Commissioner shall have an office in the Public Buildings situated on the Customhouse Quay, in the City of Wellington, or at such other place

as the Governor in Council shall from time to time appoint.

Commissioner may appoint agents.

3. The Commissioner may from time to time appoint agents to receive proposals for insurance of lives or the grant of endowments or annuities, or for any other policies authorized by the said Act, to receive any premiums payable upon such policies, and to give valid and sufficient receipts for the same, and such appointments may from time to time revoke or alter.

Postmasters may be agents.

4. The Postmaster at any post office may be appointed by the Commissioner as an agent for all or any one or more of the purposes mentioned in the immediately preceding Regulation, and to receive and pay moneys under the said Act.

Agents' authority limited.

5. Agents shall have no authority to enter into, alter, or discharge contracts made under the said Act or under these regulations, or in any way bind the Commissioner, other than as such agents may be specially empowered so to do by their appointments or by these regulations.

Form of making proposals.

6. Any person desiring to enter into any contract under the said Act (herein referred to as "the proposer") shall make his proposal for the same in a form applicable thereto, and shall make and sign the declaration or declarations required by the Commissioner.

When medical examination necessary.

7. Every person whose life is proposed for insurance under a life-insurance or endowment-insurance policy shall, when required by the Commissioner, present himself for medical examination by a legally qualified Medical Practitioner duly authorized by the Commissioner for the purpose of such examination. Such medical examination shall be conducted according to a form supplied by the Commissioner, and applicable to the special transaction.

Proposer to certify to truth of personal statement.

8. The answers given by the person examined to the questions set forth in the form above referred to shall be reduced to writing by the Medical Examiner, and shall be read over to the person examined, and signed by him; and he shall at the same time make and sign a declaration of the truth of his statements in the presence of the Medical Examiner.

Papers to be sent to the Commissioner.

9. The report of the Medical Examiner, and all other papers connected therewith, shall, so soon as the same have been duly completed, be transmitted to the Commissioner; and such report, together with the proposal and other papers, shall be reported on by a Chief Medical Officer or by a Board from time to time to be appointed by the Governor; and their reports or recommendations shall be laid before the Commissioner.

Tables to specify rates applicable to first-class lives only.

10. All tables of premiums for sums to be secured at death, or for sums payable at a certain date, or at death if it happen before such date, shall specify the rate of premium for first-class lives only.

Commissioner to fix extra rate. No life to be charged less than rate for age fifteen.

11. The rate of extra premium for each proposal, if any, shall in every case be fixed by the Commissioner, in proportion to the ineligibility of the life proposed, after consideration of the proposal and papers connected therewith, and of the opinion of the Chief Medical Officer or Board: Provided that no life shall be accepted at a less rate than that fixed for a first-class life, and that persons under the age of fifteen

years shall be charged at a rate not less than that fixed for age fifteen.

Thirty days allowed for completion of proposal.

12. If the Commissioner shall elect to accept the proposal he shall determine the premium payable in respect of the proposed transaction; and within thirty days thereafter the proposer shall pay or cause to be paid the said premium; and if he fail to do so the proposal shall be deemed to be abandoned, unless the Commissioner shall otherwise determine.

Policy to be issued.

13. Upon payment of the premium payable in respect of any accepted proposal, the Commissioner shall cause to be issued and delivered to the proposer a policy in the form applicable to the particular contract.

Policy not in force until payment of premium.

14. No policy made under the provisions of the said Act is to be in force as against the Commissioner until the first premium payable thereunder by or on behalf of the assured shall have been actually paid.

Conditions of policies to be indorsed.

15. Life-insurance and endowment-insurance policies shall be subject to the following conditions, which shall be indorsed on all such policies issued by the Commissioner:—

CONDITIONS.

(a.) Policies shall become void if the statements of the proposer, as set forth in the proposal, or of the person or persons examined by a Medical Examiner, as set forth in the medical examination, or any of such statements respectively, be untrue; or if any other paper or statement furnished by the proposer, or at his instance, on the faith of which the policy may have been issued, shall at any time be found to contain any wilfully untrue statement; or if there shall at any time be or have been any fraudulent concealment from the Commissioner of any important particular.

(b.) Policies shall become void if payment of the annual or other premium be not made within the days of grace, namely, thirty days from the date stipulated in the policy; but such policies may be revived at any period not exceeding twelve calendar months after the expiry of the said days of grace, on satisfactory proof being given of the unimpaired health of the person whose life is insured, and on payment of the premiums then in arrear, together with a fine not exceeding one-half per centum on the sum assured.

(c.) Provided that no policy which shall have acquired a surrender value, and which is unencumbered by loan, shall be absolutely forfeited by reason of such non-payment of premium until after the expiry of a period equal to not less than half the previous duration of the policy at the date of such non-payment of premium; and any such policy may also be revived after the expiry of the period last aforesaid, on satisfactory proof being given of the unimpaired health of the person whose life is insured, and on payment of the premiums in arrear and interest thereon as at the due date of each premium accumulated at the rate of not less than six pounds per centum per annum.

(d.) Provided also that no policy which shall have acquired a surrender value shall be wholly forfeited by such non-payment of premium, if the person entitled to the benefit of the policy shall, within three months after such non payment, make application for a paid-up policy; and upon such application the Commissioner shall issue a paid-up policy equivalent to the surrender value of the original policy at the date of such non-payment of premium: Provided

further that such paid-up policy, when due, shall be subject to all the terms, conditions, and liabilities of the original policy.

(e.) The sum assured under any policy will be paid in case of the death of the person whose life is insured during the aforesaid periods of grace, notwithstanding the non-payment of the premium; but the amount of premium remaining unpaid, with a fine or interest as aforesaid, shall be deducted from the sum assured before payment.

(f.) Policies shall become void if the person whose life is insured shall die by suicide, whether sane or insane, within twelve months from the date of the policy.

(g.) Policies (provided the age of the person whose life is insured shall have been admitted by the Commissioner) shall be exempt from forfeiture in all cases except fraud or fraudulent misrepresentation of facts, and non-payment of premium.

(h.) On claims being made, reasonable proof of the time of birth shall be required, unless age shall already have been admitted by the Commissioner.

(i.) On the death of the person whose life is insured, notice in writing of such death shall be immediately given to the Commissioner.

(j.) Payment of the sum assured shall not be due until the expiration of one calendar month after the time when the proofs of identity and death of the person whose life is insured shall have been supplied to the satisfaction of the Commissioner, and until the policy, duly discharged, shall have been delivered to the Commissioner or other duly appointed officer; but it shall be competent for the Commissioner, if he think fit, to pay the said sum at any time after such proofs shall have been supplied to him.

Commissioner may insert other conditions in policies.

16. In addition to the terms and conditions upon the performance or happening of which any policy issued under the said Act or under these regulations is to become void or is to be subject to, the Commissioner may, at the time of issuing any policy hereafter granted under the said Act, cause to be inserted in or indorsed thereon any other terms and condition or conditions he may think fit upon the happening or performance of which the said policy is to become void or is to be subject to; and any such policy shall be deemed subject to such terms and conditions so inserted or indorsed.

Annuity instalment.

17. In every case before payment of any instalment of an annuity the annuitant shall furnish such proofs of identity and survival as the Commissioner shall require.

Deferred annuity or endowment claim.

18. Before any moneys payable in respect of any deferred annuity or endowment will be paid under any policy in that behalf the Commissioner may require satisfactory evidence of the age, identity, and survival of the person on whose life the policy shall have been effected.

Proof of age.

19. In every case where the age of the person whose life is insured has not been admitted by the Commissioner, the age may be proved by furnishing to the Commissioner either—

- (a.) An examined official or certified copy or extract from the register or other official record of the birth; or
- (b.) A declaration, affirmation, or affidavit stating that no register or other official record of the birth is to be found; and a declaration, affirmation, or affidavit, by some person other than the insured, stating with particularity the belief of the person declaring, affirming, or swearing as to the age of the person whose

life is insured, and the grounds of such belief. Such declarations, affirmations, or affidavits must be made in such form and manner that the persons making them would, under the law of the place where they are made (if there be any such law), be criminally responsible if any statement therein be false to their knowledge.

Proof of death.

20. Death may be proved by the production of the following evidence:—

- (a.) A certificate under the hand of the medical attendant (if any) of the deceased during his or her last illness, stating the date, and place, and cause of death; and
- (b.) An examined official or certified copy or extract from the register or other official record of the death or burial; or
- (c.) A declaration, affirmation, or affidavit stating the time, place, and circumstances of the death, and that no official record of the death or burial is to be found; such declaration, affirmation, or affidavit to be made in such form and manner that the person making it would, under the law of the place where it is made (if there be any such law), be criminally responsible if any statement therein be false to his knowledge.

Proof of identity.

21. The identity of the deceased with the person whose life is insured shall be proved by declaration, affirmation, or affidavit made in the manner herein prescribed with regard to declarations, affirmations, or affidavits as to proof of death, and stating the knowledge or belief of the person making the same as to the identity of the deceased, and giving with particularity the grounds of such knowledge or belief.

Other proofs may be received.

22. The Commissioner may accept, and shall be entitled to demand, proofs of age and of identity or death other than as aforesaid, which shall to him appear substantially sufficient for any of the said purposes.

Procedure where claim is assigned.

23. When a claim is made under a policy which has been assigned prior to the passing of the said Act, if the deeds relate solely to the policy under which the claim is made, they will be retained by the Commissioner; but if they relate to other matter a full abstract of such parts as relate to the policy must be furnished, together with the original deeds or documents; and on payment of the claim under the policy such original deeds or documents will be returned by the Commissioner on an undertaking (free of expense to the Commissioner) being given for their production when required.

Proof of claim to be produced.

24. All powers of attorney, probates, letters of administration, exemplifications, or other formal proofs, orders of Courts, and other instruments evidencing the right of any person to receive any money under any policy, shall be produced to the Commissioner, or to such person as he shall in each case appoint. All proofs shall be made at the expense of the person tendering the same.

Policy may be surrendered after certain duration.

25. Any life-insurance policy on which the premiums are payable during the whole of life may be surrendered after it has existed for two years. Any life-insurance policy on which the premiums are payable by a limited number of payments, or any endowment-insurance policy, may be surrendered after one year's duration. The Commissioner shall, on application, pay to the person entitled to make such surrender the then surrender value, or, at the option

of the person so entitled, shall grant to such person a paid-up policy (that is, a policy exempted from any future payments) equivalent to the then surrender value.

Commissioner may grant loans to policy-holders.

26. The Commissioner may, upon the application of any policy-holder whose policy shall have been in force for three years, advance to him, by way of loan, any sum not exceeding nine-tenths of the then surrender value of the said policy: Provided always that no loan shall be granted upon the security of any policy which may have been issued for the benefit of "the wife" of the person whose life is insured, or of "the wife and children," or of "the children" generally, unless such policy specifies her or their names.

Policy to be deposited with Commissioner with memorandum signed by borrower.

27. In every case in which a loan shall be so granted, the policy in respect of which such loan is granted shall be deposited with the Commissioner, and the borrower shall thereupon sign a memorandum of deposit of policy, such memorandum to contain such stipulations for the effectual recovery of principal and interest as the Commissioner may think fit, not being inconsistent with the said Act or these regulations.

Rate of interest.

28. The rate of interest chargeable in respect of any such loan shall be not less than six per cent. per annum, payable half-yearly, at the post office or other office of the Department at which the premiums on the policy may for the time being be payable.

Interest in arrear to be capitalized.

29. Whenever the interest due on any such loan shall be in arrear for one calendar month after the date stipulated in the memorandum of deposit of policy, the amount of such interest shall be added to the principal sum, and shall henceforth bear interest at the rate charged on the said principal sum.

Borrower may repay loan without notice.

30. At any time during the currency of the loan the borrower may pay off the amount advanced to him, together with all interest due thereon, without giving any notice of his intention to do so; and upon payment of all principal and interest moneys then due, he shall be entitled to have his policy returned to him.

In certain cases Commissioner may declare policy void.

31. If at any time the total amount due in respect of any such loan, together with accrued interest thereon, shall exceed the then surrender value of the policy, or if the policy shall be allowed to lapse, or if the person who has obtained the loan shall assign or otherwise charge the said policy without the consent in writing of the Commissioner, then and in any such case the Commissioner may, by notice to be given to the borrower, or posted to his last known address in the colony, declare such policy to be void, and such policy shall accordingly become absolutely void.

Repayment by instalments.

32. The Commissioner may receive repayment of any loan by instalments, and in every such case a proportionate reduction in the interest payable shall be made.

Maturity of policy.

33. If the moneys assured under any policy, on the security of which a loan has been granted, shall become payable during the currency of the loan, the Commissioner shall deduct all principal and interest moneys which may then be due thereon from the amount assured.

Release on repayment.

34. On payment of all principal and interest due on any such loan, the Commissioner shall return to the person entitled thereto the policy deposited on the granting of the loan, together with an acknowledgment in writing, signed by the Commissioner, setting forth the payment of such principal and interest, and such acknowledgment shall be sufficient discharge.

Legal remedies for principal and interest unpaid.

35. Notwithstanding anything contained in these regulations, or in any memorandum of deposit of policy, if a policy on the security of which a loan has been granted shall become or be declared to be void, whether under these regulations or in any other manner howsoever, the Commissioner may at any time and from time to time have recourse to such legal remedies as he may deem necessary for the recovery of the principal and interest then remaining unpaid in respect of such loan.

Commissioner may refuse loans.

36. The Commissioner may refuse to make any loan in respect of any application under these regulations without being required to assign any cause for such refusal.

Regulations not to apply to Industrial Branch.

37. These regulations shall not apply to policies issued in the Industrial Branch of the Government Insurance Department.

SECOND SCHEDULE.

WITH PARTICIPATION IN PROFITS.

TABLE I.—PREMIUMS payable during whole of Life, to secure £100, payable at Death only.

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

* EXAMPLES.—A person aged 30 may secure £1,000 at Death by a yearly payment during life of £20 8s. 4d. This premium, if paid to Private Offices, would only secure a Policy for about £850, instead of £1,000.

WITH PARTICIPATION IN PROFITS.
TABLE II.—SINGLE or ANNUAL PREMIUMS for a Specified Period, to secure £100, to be paid at Death only.

Age nearest Birthday.	Annual Premium limited to.				Single Payments.	Age nearest Birthday.
	Twenty Payments.	Fifteen Payments.	Ten Payments.	Five Payments.		
15	£2 4 11	£2 11 9	£3 10 0	£6 6 1	£29 0 0	15
16	2 4 3	2 13 4	3 12 2	6 9 8	29 14 0	16
17	2 5 5	2 14 8	3 14 0	6 12 11	30 8 0	17
18	2 6 3	2 15 9	3 15 5	6 15 4	30 16 0	18
19	2 6 11	2 16 6	3 16 4	6 17 1	31 0 0	19
20	2 7 5	2 17 2	3 17 2	6 18 5	31 2 0	20
21	2 8 0	2 17 9	3 18 0	7 0 0	31 4 0	21
22	2 8 8	2 18 7	3 19 0	7 1 10	31 6 0	22
23	2 9 5	2 19 5	4 0 2	7 3 10	31 8 0	23
24	2 10 3	3 0 5	4 1 5	7 6 0	31 12 0	24
25	2 11 1	3 1 5	4 2 9	7 8 4	31 18 0	25
26	2 12 1	3 2 7	4 4 3	7 10 11	32 6 0	26
27	2 13 2	3 3 9	4 5 10	7 13 8	32 16 0	27
28	2 14 2	3 5 0	4 7 6	7 16 6	33 8 0	28
29	2 15 3	3 6 3	4 9 2	7 19 5	34 1 0	29
30	2 16 4	3 7 7	4 10 10	8 2 5	34 14 0	30
31	2 17 6	3 8 11	4 12 7	8 5 5	35 7 0	31
32	2 18 8	3 10 3	4 14 4	8 8 6	36 0 0	32
33	2 19 11	3 11 8	4 16 2	8 11 8	36 14 0	33
34	3 1 3	3 13 1	4 18 1	8 14 10	37 8 0	34
35	3 2 7	3 14 7	5 0 0	8 18 2	38 3 0	35
36	3 3 11	3 16 2	5 2 0	9 1 7	38 18 0	36
37	3 5 4	3 17 9	5 4 0	9 5 0	39 13 0	37
38	3 6 9	3 19 5	5 6 1	9 8 7	40 8 0	38
39	3 8 4	4 1 2	5 8 4	9 12 4	41 4 0	39
40	3 10 0	4 3 0	5 10 7	9 16 2	42 2 0	40
41	3 11 9	4 4 11	5 12 11	10 0 2	42 19 0	41
42	3 13 6	4 6 10	5 15 5	10 4 3	43 17 0	42
43	3 15 5	4 8 11	5 18 0	10 8 6	44 15 0	43
44	3 17 5	4 11 1	5 21 8	10 12 11	45 14 0	44
45	3 19 7	4 13 5	6 3 5	10 17 6	46 13 0	45
46	4 1 11	4 15 10	6 6 4	11 2 3	47 14 0	46
47	4 4 3	4 18 4	6 9 4	11 7 1	48 14 0	47
48	4 6 8	5 0 11	6 12 5	11 11 11	49 14 0	48
49	4 9 4	5 3 7	6 15 7	11 16 11	50 15 0	49
50	4 12 1	5 6 5	6 18 10	12 2 0	51 17 0	50
51	4 14 11	5 9 4	7 2 2	12 7 2	52 18 0	51
52	4 18 0	5 12 6	7 5 8	12 12 7	54 0 0	52
53	5 1 4	5 15 10	7 9 5	12 18 2	55 3 0	53
54	5 4 10	5 19 5	7 13 4	13 3 11	56 6 0	54
55	5 8 8	6 3 2	7 17 5	13 9 10	57 10 0	55
56	5 12 8	6 7 2	8 1 8	13 16 0	58 14 0	56
57	5 17 1	6 11 4	8 6 3	14 2 5	59 18 0	57
58	6 1 11	6 15 11	8 11 2	14 9 3	61 4 0	58
59	6 7 2	7 0 11	8 16 6	14 16 5	62 11 0	59
60	6 12 11	7 6 4	9 2 3	15 4 2	63 19 0	60

* EXAMPLE.—A person aged 30 may secure £1,000 by Twenty payments of £38 3s. 4d., by Ten payments of £45 8s. 4d., or by a Single Payment of £347 os. 0d.

WITH PARTICIPATION IN PROFITS.
TABLE II.—HALF-YEARLY PREMIUMS for a specified period, to secure £100, to be paid at Death only.

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

* EXAMPLE.—A person aged 30 may secure £1,000 to his widow and family at his death, by paying £14 6s. 8d. Half-yearly for 20 years, or by paying £23 3s. 4d. Half-yearly for 10 years.

WITH PARTICIPATION IN PROFITS.
TABLE II.—QUARTERLY PREMIUMS for a specified period, to secure £100, to be paid at Death only.

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

* EXAMPLE.—A person aged 30 may secure £1,000 payable at his death, by payment of £7 4s. 2d. Quarterly for 20 years, or by payment of £11 15s. Quarterly for 10 years.

WITH PARTICIPATION IN PROFITS.
TABLE III.—ENDOWMENT ASSURANCE.—ANNUAL PREMIUMS to secure £100, payable as indicated, or at Death, if prior.

Age nearest Birthday.	Annual Premium limited to.						Age nearest Birthday.
	In 10 Years.	In 15 Years.	In 20 Years.	In 25 Years.	In 30 Years.	In 35 Years.	
15	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	15
16	8 18 7	5 12 5	4 0 4	3 1 10	2 10 3	2 2 6	16
17	8 19 3	5 12 11	4 0 11	3 2 4	2 10 9	2 3 0	17
18	8 19 10	5 13 5	4 1 5	3 2 10	2 11 3	2 3 6	18
19	9 0 4	5 13 11	4 1 9	3 3 4	2 11 8	2 4 0	19
20	9 0 9	5 14 4	4 2 1	3 3 8	2 12 1	2 4 5	20
21	9 0 11	5 14 6	4 2 4	3 4 0	2 12 5	2 4 9	21
22	9 1 0	5 14 8	4 2 8	3 4 2	2 12 8	2 5 1	22
23	9 1 1	5 14 9	4 2 8	3 4 4	2 12 11	2 5 4	23
24	9 1 2	5 14 11	4 2 10	3 4 6	2 13 2	2 5 8	24
25	9 1 3	5 15 1	4 3				

WITH PARTICIPATION IN PROFITS.

TABLE III.—ENDOWMENT INSURANCE—HALF-YEARLY PREMIUMS to secure £100, payable as indicated, or at Death, if prior.

Table with columns for Age nearest Birthday (15-54) and In 10 Years, 15 Years, 20 Years, 25 Years, 30 Years, 35 Years. Each cell contains s. d. values.

* EXAMPLE.—A person aged 30 may, by the payment of Seventy Half-yearly premiums of £12 10s., secure £1,000 to his family in the event of his dying at any time within 35 years, but which sum shall be payable to himself if he shall survive 35 years.

MONTHLY PREMIUMS FOR £100. For Government Employés, paid by Salary.

Table with columns for Age nearest Birthday (15-60) and Table I (10, 15, 20, 25, 30, 35). Each cell contains s. d. values.

* EXAMPLE.—A person aged 30 may secure £100 at death by a monthly payment during life of 3s. 6d.; or £100 payable to himself if he survives 30 years, or to his family if he dies before the expiration of 30 years, by a monthly payment of 4s. 10d.

WITH PARTICIPATION IN PROFITS.

TABLE III.—ENDOWMENT INSURANCE.—QUARTERLY PREMIUMS to secure £100, payable as indicated, or at Death, if prior.

Table with columns for Age nearest Birthday (15-54) and In 10 Years, 15 Years, 20 Years, 25 Years, 30 Years, 35 Years. Each cell contains s. d. values.

* EXAMPLE.—A person aged 30 may secure £1,000 to his children or other heirs in the event of his dying within 30 years, or to himself if he survives that period, by a Quarterly payment of £7 3s. 4d. for 30 years.

FOUR-WEEKLY PREMIUMS FOR £100. For Government Employés, paid by Weekly Wages.

Table with columns for Age nearest Birthday (15-60) and Table I (10, 15, 20, 25, 30, 35). Each cell contains s. d. values.

* EXAMPLE.—A person aged 30 may secure £100 at death by a payment of 3s. 3d. every four weeks; or £100 payable to himself if he survives 30 years, and to his family if he dies before the expiration of 30 years, by a four-weekly payment of 4s. 5d.

DEFERRED BONUS SCHEME. TABLE DB. I.—PREMIUMS payable during whole of Life, to secure £100, payable at Death only.

Table with columns: Age next Birthday, Annual, Half-yearly, Quarterly, Age next Birthday. Rows 15 to 60.

* EXAMPLE.—A person aged 30 may secure £1,000 at Death by a yearly payment during life of £18 14s. 2d. This premium, if paid to Private Offices, would only secure a Policy for about £780, instead of £1,000.

DEFERRED BONUS SCHEME. TABLE DB. III.—ENDOWMENT ASSURANCE—ANNUAL PREMIUMS to secure £100, payable as indicated, or at Death, if prior.

Table with columns: Age next Birthday, In 10 Years, In 15 Years, In 20 Years, In 25 Years, In 30 Years, In 35 Years, Age next Birthday. Rows 15 to 54.

* EXAMPLE.—A person aged 30 may secure £1,000, payable to himself if he survives 30 years, or to his family if he dies before the expiration of 30 years, by Thirty Payments of £25 14s. 2d.

DEFERRED BONUS SCHEME. TABLE DB. III.—ENDOWMENT ASSURANCE.—HALF-YEARLY PREMIUMS to secure £100, payable as indicated, or at death, if prior.

Table with columns: Age next Birthday, In 10 Years, In 15 Years, In 20 Years, In 25 Years, In 30 Years, In 35 Years, Age next Birthday. Rows 15 to 54.

* EXAMPLE.—A person aged 30 may secure £1,000, payable to himself if he survives 30 years; or to his family if he dies before the expiration of 30 years, by a Half-Yearly payment of £13 1s. 8d.

DEFERRED BONUS SCHEME. TABLE DB. III.—ENDOWMENT ASSURANCE.—QUARTERLY PREMIUMS, to secure £100, payable as indicated, or at death, if prior.

Table with columns: Age next Birthday, In 10 Years, In 15 Years, In 20 Years, In 25 Years, In 30 Years, In 35 Years, Age next Birthday. Rows 15 to 54.

* EXAMPLE.—A person aged 30 may secure £1,000 to his children or other heirs in the event of his dying within 30 years; or to himself if he survives that period, by a Quarterly payment of £6 11s. 8d.

TABLE IV.—JOINT LIVES.—Showing the ANNUAL, HALF-YEARLY, or QUARTERLY PREMIUMS required during the continuance of Two Lives, to secure £100, payable on the Death of the First Life.

Ages next Birthday.		Annual.	Half-Yearly.	Quarterly.	EXAMPLE. Two persons of the Ages of 25 and 30 may secure £100 payable upon the Death of either to the Survivor, for an Annual Premium of £19 9s. 6d.; or a Half-Yearly Premium of £10 10s. 0d.; or a Quarterly Premium of 14s.
A	B	£ s. d.	£ s. d.	£ s. d.	
20	20	1 3 10	0 12 0	0 12 0	
25	2 7 0	1 3 10	0 12 0	0 12 0	
30	2 10 5	1 5 7	0 12 11	0 12 11	
35	2 14 10	1 7 10	0 14 1	0 14 1	
40	2 19 8	1 10 4	0 15 4	0 15 4	
45	3 6 5	1 13 10	0 17 1	0 17 1	
50	3 14 2	1 17 10	0 19 1	0 19 1	
55	4 6 6	2 4 2	1 2 4	1 2 4	
60	5 8 0	2 15 3	1 7 11	1 7 11	
65	6 12 0	3 7 9	1 14 4	1 14 4	
25	25	1 7 4	0 13 9	0 13 9	
30	2 17 9	1 9 5	0 14 10	0 14 10	
35	3 2 5	1 11 9	0 16 0	0 16 0	
40	3 9 1	1 15 2	0 17 9	0 17 9	
45	3 16 8	1 19 1	0 19 9	0 19 9	
50	4 8 4	2 5 1	1 2 9	1 2 9	
55	5 8 5	2 15 6	1 8 1	1 8 1	
60	6 14 2	3 8 10	1 14 11	1 14 11	
30	30	1 11 5	0 15 10	0 15 10	
35	3 5 10	1 13 6	0 16 11	0 16 11	
40	3 12 4	1 16 10	0 18 7	0 18 7	
45	3 19 7	2 0 7	1 0 6	1 0 6	
50	4 11 2	2 6 7	1 3 6	1 3 6	
55	5 10 5	2 16 6	1 8 7	1 8 7	
60	6 16 10	3 10 3	1 15 7	1 15 7	
35	35	1 15 8	0 18 0	0 18 0	
40	3 16 0	1 18 9	0 19 7	0 19 7	
45	4 2 10	2 2 3	1 1 4	1 1 4	
50	4 14 0	2 8 0	1 4 3	1 4 3	
55	5 12 11	2 17 10	1 9 3	1 9 3	
60	7 0 0	3 11 11	1 16 5	1 16 5	
40	40	1 1 7	0 11 0	0 11 0	
45	4 7 10	2 4 10	1 2 8	1 2 8	
50	4 18 6	2 10 4	1 5 5	1 5 5	
55	5 17 0	2 19 11	1 10 4	1 10 4	
60	7 3 0	3 16 6	1 17 3	1 17 3	
45	45	1 4 0	0 11 5	0 11 5	
50	5 3 2	2 12 9	1 6 8	1 6 8	
55	6 1 0	3 2 0	1 11 5	1 11 5	
60	7 6 4	3 15 3	1 18 1	1 18 1	
50	50	1 9 1	0 13 7	0 13 7	
55	6 9 1	3 6 3	2 0 1	2 0 1	
60	7 13 5	3 19 0	2 4 3	2 4 3	
55	55	1 17 10	0 13 7	0 13 7	
60	8 5 10	3 14 7	1 17 10	1 17 10	
60	8 8 1	4 7 1	2 4 3	2 4 3	
60	9 11 11	4 19 4	2 11 0	2 11 0	

INVESTMENTS FOR CHILDREN.

TABLE V.—The under-mentioned Weekly Premiums will purchase the following Investments, payable as indicated.

Years.	2d.		3d.		4d.		6d.		8d.		1s.		Years.
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	
5	2	6 10	3	10 2	4	13 7	7	0 5	9	7 3	14	0 10	5
6	2	17 4	4	5 11	5	14 7	8	11 10	11	9 3	17	3 10	6
7	3	8 3	5	2 4	6	16 5	10	4 8	13	12 11	20	9 4	7
8	3	19 7	5	19 5	7	19 2	11	18 9	15	18 5	23	17 7	8
9	4	11 5	6	17 1	9	2 10	13	14 2	18	5 7	27	8 5	9
10	5	3 8	7	15 6	10	7 4	15	11 0	20	14 8	31	2 0	10
11	5	16 5	8	14 8	11	12 10	17	9 3	23	5 9	34	18 7	11
12	6	9 8	9	14 6	12	19 5	19	9 1	25	18 9	38	18 2	12
13	7	3 6	10	15 3	14	7 0	21	10 6	28	14 0	43	1 0	13
*14	7	17 10	11	16 9	15	15 8	23	13 6	31	11 5	*47	7 1	14*
15	8	12 9	12	19 2	17	5 6	25	18 3	34	11 1	51	16 7	15
16	9	8 3	14	2 5	18	16 6	28	4 9	37	13 1	56	9 7	16
17	10	4 4	15	6 7	20	8 9	30	13 1	40	17 6	61	6 3	17
18	11	1 2	16	11 8	22	2 3	33	3 5	44	4 6	66	6 9	18
19	11	18 7	17	17 10	23	17 1	35	15 8	47	14 3	71	11 4	19
20	12	16 8	19	5 0	25	13 4	38	10 0	51	6 7	76	19 11	20
21	13	15 6	20	13 3	27	11 0	41	6 5	55	1 11	82	12 11	21

EXAMPLE

* The sum of £47 7s. 1d., payable in 14 years, may be secured for a Child by the Weekly Payment of 1s., in the manner above set forth.

In the event of the death of the Child within 5 years, all the premiums paid will be returned; after 5 years, the premiums paid may be withdrawn at any time, with compound interest, at 4 per cent.

NOTE.—When the Investment matures, any profit that may have accrued, after payment of expenses, will be added to the sum assured.

INSTRUCTIONS.

Any person wishing to purchase an Endowment by Weekly Contributions, may do so by means of Postage Stamps gummed on Cards with numbered squares supplied for that purpose. At the end of 13 Weeks, when the squares are filled, the Card should be taken to the nearest Postmaster, who will give a receipt on a printed form for the amount of Stamps; but if any of the Stamps are defaced or damaged, the whole will be declined by the Postmaster.

TABLE IV A.—SURVIVORSHIP ASSURANCE.—ANNUAL PREMIUM to be paid during the Joint Lives of A and B, for Assuring £100, to be paid at the Death of A, provided B be then living.

AGES OF A next Birthday.		ANNUAL PREMIUM.	AGES OF B last Birthday.		ANNUAL PREMIUM.
A	B		A	B	
20	20	1 3 6	40	45	1 18 6
25	1 2 8	1 10 2	50	1 16 2	0 2 0
30	1 1 10	1 14 0	55	1 14 0	0 2 0
35	1 0 11	1 12 0	60	1 12 0	0 2 0
40	1 0 2	1 10 4	65	1 10 4	0 2 0
45	0 19 5	2 14 9	20	2 14 9	2 14 9
50	0 18 7	2 13 11	25	2 13 11	2 13 11
55	0 17 10	2 12 9	30	2 12 9	2 12 9
60	0 17 1	2 11 3	35	2 11 3	2 11 3
65	0 16 4	2 9 3	40	2 9 3	2 9 3
25	25	1 7 9	45	2 6 8	2 6 8
30	1 6 10	2 3 8	50	2 3 8	2 3 8
35	1 5 9	2 0 6	55	2 0 6	2 0 6
40	1 4 9	2 0 6	60	1 17 5	1 17 5
45	1 3 8	1 14 7	65	1 14 7	1 14 7
50	1 2 8	3 7 6	20	3 7 6	3 7 6
55	1 1 9	3 6 8	25	3 6 8	3 6 8
60	1 0 10	3 5 8	30	3 5 8	3 5 8
65	0 19 11	3 4 3	35	3 4 3	3 4 3
30	30	2 12 10	40	3 2 3	3 2 3
35	1 12 10	2 10 8	45	2 10 8	2 10 8
40	1 12 0	2 16 1	50	2 16 1	2 16 1
45	1 10 10	2 12 1	55	2 12 1	2 12 1
50	1 9 6	2 8 1	60	2 8 1	2 8 1
55	1 8 2	2 3 11	65	2 3 11	2 3 11
60	1 6 10	4 7 7	20	4 7 7	4 7 7
65	1 5 6	4 6 10	25	4 6 10	4 6 10
35	35	1 4 5	30	4 5 11	4 5 11
40	1 3 6	4 4 9	35	4 4 9	4 4 9
45	1 2 7	4 3 0	40	4 3 0	4 3 0
50	1 18 7	4 0 6	45	4 0 6	4 0 6
55	1 17 8	3 17 0	50	3 17 0	3 17 0
60	1 16 6	3 12 6	55	3 12 6	3 12 6
65	1 15 0	3 7 10	60	3 7 10	3 7 10
40	40	1 13 4	65	3 3 0	3 3 0
45	1 11 6	5 14 10	20	5 14 10	5 14 10
50	1 9 9	5 14 2	25	5 14 2	5 14 2
55	1 8 1	5 13 5	30	5 13 5	5 13 5
60	1 6 9	5 12 6	35	5 12 6	5 12 6
65	1 5 7	5 11 1	40	5 11 1	5 11 1
40	40	2 6 3	45	5 8 10	5 8 10
45	2 5 4	5 5 5	50	5 5 5	5 5 5
50	2 4 2	5 1 0	55	5 1 0	5 1 0
55	2 2 8	4 15 11	60	4 15 11	4 15 11
60	2 2 8	4 10 5	65	4 10 5	4 10 5

On payment of £1 3s. 6d. Annually, the sum of £100 may be Assured, payable on the death of a person Aged 30 (next Birthday), provided another person Aged 60 (last Birthday) shall survive him.

INVESTMENTS FOR CHILDREN.

TABLE V A.—The under-mentioned Single Premiums will purchase the following Investments, payable as indicated.

Years.	£1.		£2.		£3.		£4.		£5.		£10.		Years.
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	
5	1	4 3	2	8 6	3	12 9	4	17 0	6	1 3	12	2 7	5
6	1	5 3	2	10 6	3	15 9	5	0 10	6	6 1	12	12 2	6
7	1	6 3	2	12 6	3	18 9	5	5 0	6	11 2	13	2 4	7
8	1	7 3	2	14 6	4	1 9	5	9 0	6	16 4	13	12 9	8
9	1	8 5	2	16 10	4	5 2	5	13 7	7	1 10	14	3 8	9
10	1	9 6	2	18 11	4	8 5	5	17 11	7	7 5	14	14 11	10
11	1	10 8	3	1 3	4	11 11	6	2 8	7	13 4	15	6 8	11
12	1	11 10	3	3 9	4	15 7	6	7 6	7	19 5	15	18 11	12
13	1	13 2	3	6 5	4	19 7	6	12 9	8	5 10	16	11 7	13
*14	1	14 6	3	9 0	5	3 5	6	17 11	*8	12 5	17	4 10	14*
15	1	15 10	3	11 8	5	7 6	7	3 4	8	19 3	17	18 7	15
16	1	17 4	3	14 8	5	11 10	7	9 2	9	6 5	18	12 11	16
17	1	18 10	3	17 7	5	16 3	7	15 0	9	13 10	19	7 7	17
18	2	0 4	4	0 7	5	0 11	8	1 2	10	1 7	20	3 1	18
19	2	1 11	4	3 11	6	5 10	8	7 9	10	9 7	20	19 1	19
20	2	3 7	4	7 2	6	10 9	8	14 4	10	17 11	21	13 9	20
21	2	5 4	4	10 8	6	16 0	9	1 4	11	6 7	22	13 3	21

EXAMPLE.

* The sum of £8 12s. 5d., payable in 14 years, may be secured for a Child by the single payment, £5.

In the event of the death of the Child within 5 years, the premiums paid will be returned; after 5 years, the premiums paid may be withdrawn at any time, with compound interest, at 4 per cent.

NOTE.—When the Investment matures, any profit that may have accrued, after payment of expenses, will be added to the sum assured.

PREMIUMS FOR CHILDREN'S ENDOWMENTS.
TABLE VI.—ENDOWMENTS FOR CHILDREN with return of Premiums.—RATES of PREMIUM to secure Endowments of £100. The Premiums to be returned without interest if Death occurs previous to the specified Age.

TO BE PAID AT THE AGE OF 14.

Age next Birthday.	Single Premium.	Annual Premium.	Half-Yearly Premium.	Quarterly Premium.	Number of Annual Premiums.
1	£ s. d.	£ s. d.	£ s. d.	£ s. d.	13
2	56 6 11	5 12 2	2 16 9	1 8 6	13
3	58 19 4	6 4 5	3 2 11	1 11 8	11
4	61 13 1	6 19 2	3 10 5	1 15 5	10
5	64 9 5	7 16 8	3 19 3	1 19 10	9
6	67 8 8	8 18 3	4 10 2	2 5 4	8
7	70 10 6	10 5 3	5 3 10	2 12 4	7
8	73 15 0	12 0 1	6 1 5	3 1 2	6
9	77 2 3	14 6 8	7 5 0	3 13 0	5
10	80 12 5	17 11 11	8 18 1	4 9 8	5

TO BE PAID AT THE AGE OF 18.

Age next Birthday.	Single Premium.	Annual Premium.	Half-Yearly Premium.	Quarterly Premium.	Number of Annual Premiums.
1	£ s. d.	£ s. d.	£ s. d.	£ s. d.	17
2	46 17 0	3 17 9	1 19 4	0 19 9	17
3	49 0 11	4 4 8	2 2 10	1 1 6	16
4	51 5 10	4 12 6	2 6 10	1 3 6	15
5	53 13 1	5 1 6	2 11 1	1 5 10	14
6	56 2 11	5 12 0	2 16 8	1 8 6	13
7	58 15 0	6 4 3	3 2 10	1 11 7	12
8	61 15 5	6 18 11	3 10 3	1 15 4	11
9	64 6 3	7 16 5	3 19 2	1 19 10	10
10	67 5 7	8 18 0	4 10 1	2 5 5	9
11	70 7 4	10 5 0	5 3 9	2 12 3	8
12	73 12 4	11 19 10	6 1 4	3 1 1	7
13	76 19 11	14 6 5	7 4 11	3 12 11	6
14	80 10 6	17 11 9	8 18 0	4 9 8	5

TO BE PAID AT THE AGE OF 21.

Age next Birthday.	Single Premium.	Annual Premium.	Half-Yearly Premium.	Quarterly Premium.	Number of Annual Premiums.
1	£ s. d.	£ s. d.	£ s. d.	£ s. d.	20
2	40 10 2	3 1 0	1 10 11	0 15 6	20
3	42 8 6	3 5 11	1 13 4	0 16 9	19
4	44 7 7	3 11 4	1 16 1	0 18 2	18
5	46 8 11	3 17 5	1 19 2	0 19 9	17
6	48 12 7	4 4 3	2 2 8	1 1 5	16
7	50 18 3	4 12 2	2 6 8	1 3 5	15
8	53 6 0	5 1 2	2 11 2	1 5 9	14
9	55 16 0	5 11 7	2 16 6	1 8 5	13
10	58 8 3	6 3 10	3 2 8	1 11 6	12
11	61 2 11	6 18 7	3 10 1	1 15 3	11
12	64 0 1	7 16 0	3 18 11	1 19 9	10
13	66 19 11	8 17 8	4 9 11	2 5 3	9
14	70 2 6	10 4 9	5 3 7	2 12 2	8
15	73 7 10	11 19 7	6 1 2	3 1 0	7
16	76 16 2	14 6 1	7 4 9	3 12 10	6
17	80 7 6	17 11 5	8 17 10	4 9 6	5

* EXAMPLE.—The sum of £100 may be secured on a child aged 2 years next Birthday attaining the age of 14 years by a Single Payment of £58 19s. 4d.; or, on attaining the Age of 18 years, by a Payment of £49 os. 11d.; or, on attaining the age of 21 years, by a Payment of £42 8s. 6d. All the Premiums being returned should the child not reach that Age. When the Endowment matures, any profit that may have accrued, after payment of expenses, will be added to the sum assured.

TABLE VIII.—REFECTIONARY ANNUITIES.—ANNUAL PREMIUMS payable during the Joint Lives of two persons A and B, for an Annuity of £10, to commence at the Death of A, and to be paid during the remainder of the Life of B.

AGES OF A next Birth-day.	B last Birth-day.	ANNUAL.		AGES OF A next Birth-day.	B last Birth-day.	ANNUAL.		AGES OF A next Birth-day.	B last Birth-day.	ANNUAL.	
		£ s. d.	£ s. d.			£ s. d.	£ s. d.				
20	20	1 16 2	35	20	3 0 9	50	20	5 12 6			
25	25	1 13 2	25	25	2 15 8	25	25	5 4 7			
30	30	1 10 5	30	30	2 10 6	30	30	4 14 11			
35	35	1 7 4	35	35	2 5 3	35	35	4 6 7			
40	40	1 4 5	40	40	2 0 0	40	40	3 16 7			
45	45	1 1 7	45	45	1 14 10	45	45	3 6 0			
50	50	0 18 9	50	50	1 9 11	50	50	2 15 4			
55	55	0 16 0	55	55	1 5 3	55	55	2 7 6			
60	60	0 13 6	60	60	1 1 3	60	60	1 16 6			
25	20	2 2 10	40	20	3 14 1	55	20	7 10 3			
25	25	1 19 3	25	25	3 8 0	25	25	7 0 8			
30	30	1 15 7	30	30	3 2 0	30	30	6 10 6			
35	35	1 11 0	35	35	2 15 0	35	35	5 19 0			
40	40	1 8 9	40	40	2 9 6	40	40	5 6 6			
45	45	1 5 4	45	45	2 2 5	45	45	4 13 3			
50	50	1 2 0	50	50	1 16 0	50	50	3 18 10			
55	55	0 18 9	55	55	1 10 3	55	55	3 5 2			
60	60	0 15 10	60	60	1 5 4	60	60	2 13 1			
30	20	2 11 3	45	20	4 9 1	60	20	10 2 11			
25	25	2 6 11	25	25	4 2 4	25	25	9 10 8			
30	30	2 2 7	30	30	3 15 3	30	30	8 18 2			
35	35	1 18 4	35	35	3 7 6	35	35	8 3 5			
40	40	1 14 1	40	40	2 19 0	40	40	7 8 8			
45	45	1 10 0	45	45	2 10 11	45	45	6 11 7			
50	50	1 6 1	50	50	2 2 10	50	50	5 13 0			
55	55	1 2 2	55	55	1 15 3	55	55	4 14 8			
60	60	0 18 9	60	60	1 8 10	60	60	3 17 11			

EXAMPLE.

A Husband and Wife, aged respectively 25 and 25, may secure an Annuity of £10, to be payable to the Wife for her Life at the Death of the Husband, by payment of an Annual Premium of £1 19s. 3d., to be payable during the continuance of their Joint Lives.

TABLE VII.—IMMEDIATE ANNUITIES.—Table showing the Sum to be paid for an Immediate Life Annuity of £1, payable by Half-Yearly Instalments, according to the Age and Sex of the Person upon whose Life the Annuity is to depend.

Age last Birthday.	Males.		Females.		Age last Birthday.	Males.		Females.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	18 3 0	18 4 7	46	13 8 3	13 19 0	47	13 3 3	13 14 3	
21	18 0 5	18 2 2	48	12 18 2	13 9 3	49	12 12 11	13 4 1	
22	17 17 10	17 19 9	49	12 7 7	12 18 10	50	12 2 2	12 13 4	
23	17 15 2	17 17 4	51	11 16 9	12 7 7	52	11 11 3	12 1 8	
24	17 12 5	17 14 10	53	11 5 7	11 15 7	54	10 19 11	11 9 8	
25	17 9 7	17 12 3	55	10 14 2	11 3 7	56	10 8 3	10 17 7	
26	17 6 8	17 9 8	57	10 2 4	10 11 5	58	9 16 4	10 5 4	
27	17 3 8	17 7 0	59	9 10 3	9 19 1	60	9 10 3	9 19 1	
28	17 0 7	17 4 3	61	9 4 2	9 12 10	62	8 18 0	9 6 7	
29	16 17 5	17 1 6	63	8 11 10	9 0 4	64	8 5 8	8 14 0	
30	16 14 2	16 18 7	65	7 19 7	8 7 9	66	7 13 6	8 1 6	
31	16 10 10	16 15 8	67	7 7 5	7 15 4	68	7 1 6	7 9 3	
32	16 7 5	16 12 8	69	6 15 8	7 3 2	70	6 9 11	6 17 3	
33	16 3 10	16 9 6							
34	16 0 2	16 6 4							
35	15 16 5	16 3 0							
36	15 12 7	15 19 7							
37	15 8 8	15 16 1							
38	15 4 7	15 12 6							
39	15 0 5	15 8 9							
40	14 16 2	15 4 10							
41	14 11 9	15 0 11							
42	14 7 3	14 16 7							
43	14 3 8	14 12 7							
44	13 18 0	14 8 2							
45	13 13 2	14 3 8							

The above Annuities end with the payment at the term immediately preceding the Death of the Annuitant.

EXAMPLES.

A man aged 65 can purchase an Immediate Annuity of £10, payable half-yearly, for ... £ s. d. 79 15 10
 A woman of the same age can purchase a like Annuity for ... 83 17 6
 A man aged 70 can purchase an Immediate Annuity of £10 payable half-yearly, for ... 64 19 2
 A woman of the same age can purchase a like Annuity for ... 68 12 6

Rule to ascertain the Annuity which any sum will purchase: divide the sum of the Purchase money by the sum opposite the given Age in the Table, and the Quotient will be the required Annuity.

TABLE IX.—DEFERRED ANNUITIES (MALES). Premiums not returnable. Showing the Annual Premium to secure an Annuity of £1 per Annum, to commence on the second Quarterly Day of Payment next following any of the under-mentioned periods. Premiums will not be returned in any event.

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

EXAMPLE.

A man aged 30, by payment of an Annual Premium of £3 7s. 6d., may secure an Annuity of £10, to commence at Age 50, and payable until Death. All Premiums being forfeited if Annuitant does not reach that Age.

TABLE X.—DEFERRED ANNUITIES (MALES). Premiums returnable. Showing the Annual Premium to secure an Annuity of £1 per Annum, to commence on the second Quarterly Day of Payment next following any of the under-mentioned periods. All the Premiums to be returned, without interest, if the Annuitant should die before the Annuity commences.

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

EXAMPLE.

A man aged 30, by payment of an Annual Premium of £3 15s. 10d., may secure an Annuity of £10, to commence at Age 50, and payable until Death. All the Premiums being returned should the Annuitant not reach that Age.

TABLE XI.—SHORT TERM ASSURANCES.—Premium to be paid for Assuring £100 on a Single Life, WITHOUT PARTICIPATION IN PROFITS.

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

*EXAMPLE.—At age 30, £100 may be Assured if death happen within the Year, for £1 1s. 3d.; or within 5 years, on payment of an Annual Premium of £1 2s. 4d.; or within 7 years, on payment of an Annual Premium of £1 3s.

FORSTER GOBING,
Clerk of the Executive Council.

Regulations under "The Government Insurance and Annuities Act, 1874."

WM. F. DRUMMOND JERVOIS, Governor.
ORDER IN COUNCIL.

At the Government House, at Wellington, this thirteenth day of February, 1883.

Present:

HIS EXCELLENCY THE GOVERNOR IN COUNCIL.

HIS Excellency the Governor of the Colony of New Zealand, in exercise and pursuance of the powers and authorities vested in him by the fifth section of "The Government Insurance and Annuities Act, 1874" (hereinafter referred to as "the said Act"), and all other powers and authorities in this behalf vested in him, and by and with the advice and consent of the Executive Council of the said colony, doth hereby repeal and revoke the Regulations and Tables contained in the Schedules to an Order in Council dated the sixteenth day of February, one thousand eight hundred and eighty-two, and doth make and prescribe the Regulations and doth approve and direct the use of the Tables set forth in the Schedules hereto, under and for the purposes of the said Act and regulations.

SCHEDULES.

FIRST SCHEDULE.

Interpretation.

1. In these regulations, and in all policies or instruments purporting to be made or executed thereunder, if not inconsistent with the context,—

"The said Act" means "The Government Insurance and Annuities Act, 1874;"

"Industrial Branch" means that division of the business of the Government Insurance Department having reference to policies issued under these regulations:

"The Commissioner" means the Government Insurance Commissioner appointed and acting under the said Act:

"Policy" means an instrument in writing, or partly in writing and partly printed, containing any contract whatever, made under these regulations dependent upon the contingencies of human life:

"Life insurance policy" means a policy the sum assured by which is payable upon the death of the person whose life is insured, whenever that event may occur:

"Endowment insurance policy" means a policy the sum assured by which is payable at a certain date, or upon the death of the person whose life is insured if it happen before such date:

"Premium" means the periodical or other payment for any policy, or the purchase-money for such policy:

"Agent" means a person duly appointed under these regulations to receive proposals for the purposes of the said Act and regulations.

Commissioner may appoint Agents.

2. The Commissioner may from time to time appoint Agents to receive proposals for insurance of lives, or for the grant of endowments or annuities, or for any other policies authorized by the said Act and these regulations, to receive any premiums payable on such policies, and to give valid and sufficient receipts for the same, and such appointments may from time to time revoke or alter. Such Agents shall have no authority to enter into, alter, or discharge contracts made under the said Act and these regulations, or in any way bind the Commissioner, other than as such Agents may be specially empowered so to do by their appointments or by these regulations.

Form of making Proposals.

3. Any person desiring to enter into any contract under the said Act (herein referred to as the proposer) shall make his proposal for the same in a form applicable, and shall make and sign the declaration or declarations required by the Commissioner.

When Medical Examination necessary.

4. When the sum proposed for insurance amounts to or exceeds twenty pounds, then the person whose life is proposed for insurance shall be examined by a legally-qualified medical practitioner duly authorized by the Commissioner.

Tables to specify Rates applicable to First-class Lives only.

5. All tables of premiums for sums to be secured at death or otherwise shall specify the rate of premium for first-class lives only, and no life proposed for insurance shall be accepted at a less rate than that fixed for a first-class life.

Commissioner to fix Extra Rate.

6. If the Commissioner shall, after consideration of the proposal and papers connected therewith, be of an opinion that there

are circumstances connected with the proposal which increase the risk beyond that provided for in the tables, he shall either increase the premium or reduce the sum to be assured, according to the nature of the table, in such proportion as shall appear to him to be sufficient to cover the additional risk.

Infantile Policies limited.

7. No life insurance policy shall be granted on the life of an infant except such as would be valid by virtue of the provisions of "The Friendly Societies Act, 1882," and if the infant is under the age of twelve years the weekly premium shall not exceed twopence.

Delivery of Policy.

8. The policy shall be delivered to the assured on the execution thereof after payment by him of the first premium due under the policy. No policy shall be in force as against the Commissioner until the first premium payable thereunder by or on behalf of the assured shall have been actually paid.

Conditions of Industrial Life Insurance Policies.

9. Life insurance policies shall become void—

If the statements of the proposer, as set forth in the proposal, or in the declaration attached thereto, be wilfully untrue; or if any other paper or statement furnished by the proposer, or at his instance, on the faith of which the policy may have been issued, shall at any time be found to contain any wilfully untrue statement; or if there shall at any time be or have been any fraudulent concealment from the Commissioner of any important particular:

If payment of the weekly or other premium be not made within twenty-eight days from the date stipulated in the policy; but such policies may be revived at any period not exceeding twelve calendar months after their expiration, on satisfactory proof being given, if required by the Commissioner, of the unimpaired health of the insured, and on payment of the premiums then in arrear, together with a fine at a rate not exceeding one pound per centum of the sum assured:

If the assured shall effect a policy on the life of the insured with the Commissioner, at any time while another policy on the life of the insured is in force, unless special permission be indorsed on the policy first effected for two or more policies to be in force at the same time:

If any erasure be made in a policy, or any alteration effected, except by indorsement made and signed at the head office:

If the insured shall die by suicide, whether sane or insane, within twelve months from the date of the policy.

If the insured shall die within six calendar months from the date of the policy, then one-fourth only of the sum assured shall be payable; if the insured shall die after six calendar months, and within a period of twelve calendar months from the date thereof, one-half only of the sum assured shall be payable; and if the insured shall die after twelve calendar months from the date thereof, the full sum assured shall be payable, provided that such payment shall only be made if the policy has not become void.

On the death of the insured, notice in writing of such death shall immediately be given to the Commissioner, and the sum assured shall not be payable until proofs of age, identity, and death of the insured shall have been supplied to the satisfaction of the Commissioner, and until, the policy, together with the Receipt-book, containing the receipt for the last premium paid, shall have been delivered to the Commissioner or other officer duly appointed to receive the same.

If the sum assured shall amount to or exceed one hundred pounds the claim will not be due until one calendar month after the proofs mentioned in the last preceding clause shall have been given to the satisfaction of the Commissioner.

No payments of premium will be recognized by the Commissioner as valid or binding, unless made to a duly authorized Agent, and entered by such Agent in the Premium Receipt Book. Agents are not authorized to enter into, alter, or discharge contracts, or waive forfeitures, or to receive premiums beyond the time allowed by the regulations.

The Receipt-books in which are entered the periodical payments made in respect of the premiums upon any policy shall at all times, upon the application of the Agent or other authorized officer, be produced and exhibited to him.

Any policy the sum assured under which amounts to twenty pounds and is under one hundred pounds may be surrendered after it has existed for three years. Any life insurance policy the sum assured by which amounts to or exceeds one hundred pounds may be surrendered after it has existed for two years. Any endowment insurance policy the sum assured by which amounts to or exceeds one hundred pounds may be surrendered after one year's duration. The Commissioner shall, on application, pay to the person entitled to the then surrender value, or, at the option of the person entitled to make such surrender, shall grant to such person a paid-up policy, that is, a policy exempted from any future payments, equivalent to the then surrender value.

Within three months after any life insurance policy, amounting to or exceeding twenty pounds, which has existed for three years, shall have lapsed by non-payment of premiums, the Commissioner shall, upon application, issue a paid-up policy (that is, a policy exempted from any future payment of premium) for an amount equivalent to the surrender value of the

original policy at the date of its lapse: Provided that no paid-up policy shall be issued for a less sum than two pounds.

Special Conditions affecting Life Insurance Policies on the Lives of Children under Twelve.

10. A life insurance policy shall become void if the life of the child insured under such policy shall be insured for any other sum payable at death by the Commissioner, or by any company or society, before the said child has attained the age of twelve years.

Commissioner may insert other Conditions in Policies.

11. In addition to the terms and conditions upon the performance or happening of which policies issued under the said Act are under these regulations to become void or to be subject to, the Commissioner may, at the time of issuing any policy hereafter granted under the said Act, cause to be inserted in or indorsed thereon any other terms and condition or conditions he may think fit, upon the happening or performing of which the said policy is to become void or is to be subject to, and any such policy shall be deemed subject to such terms and conditions so inserted or indorsed.

Proof of Age.

12. The age of the insured may be proved by furnishing to the Commissioner either—

(a.) An examined official or certified copy or extract from the register or other official record of the birth;

(b.) A declaration, affirmation, or affidavit stating that no register or other official record of the birth is to be found; and a declaration, affirmation, or affidavit, by some person other than the insured, stating with particularity the belief of the person declaring, affirming, or swearing as to the age of the person whose life is insured, and the grounds of such belief. Such declarations, affirmations, or affidavits must be made in such form and manner that the persons making them would, under the law of the place where they are made (if there be any such law), be criminally responsible if any statement therein be false to their knowledge.

Proof of Death.

13. Death may be proved by production of the following evidence:—

(a.) A certificate under the hand of the medical attendant (if any) of the deceased during his or her last illness, stating the date, and place, and cause of death; and

(b.) An examined official or certified copy or extract from the register or other official record of the death or burial; or

(c.) A declaration, affirmation, or affidavit stating the time, place, and circumstances of the death, and that no official record of the death or burial is to be found; such declaration, affirmation, or affidavit to be made in such form and manner that the person making it would, under the law of the place where it is made (if there be any such law), be criminally responsible if any statement therein be false to his knowledge.

Proof of Identity.

14. The identity of the deceased with the insured shall be proved by declaration, affirmation, or affidavit made in the manner herein prescribed with regard to declarations as to proof of death, and stating the knowledge or belief of the person making the same as to the identity of the deceased, and giving with particularity the grounds of such knowledge or belief.

Other Proofs may be required.

15. The Commissioner may accept, and shall be entitled to demand, proofs of age, identity, and death other than as aforesaid, which shall to him appear substantially sufficient for any of the said purposes.

Form of Nomination of Person to receive the Sum assured.

16. Every nomination under the 25th section of the said Act, to be valid and effective, shall be signed by the assured making it; and his signature shall be attested by at least one witness, whose residence and calling shall be fully described. Any such nomination as above may be at any time revoked; and upon every occasion of a nomination being revoked the revocation shall be in writing, and signed and witnessed as in the case of a nomination being made, and shall be deposited with the Commissioner, and each nomination and revocation shall be registered in a book to be provided for that purpose by the Commissioner.

Proof of Claim to be produced.

17. All proofs evidencing the right of any person to receive any money under any policy shall be produced to the Commissioner without unnecessary delay, or to such person as he shall appoint, and shall be made at the expense of the person tendering the same.

Regulations to apply to Industrial Policies only.

18. These regulations shall apply only to policies issued in the Industrial Branch of the Government Insurance Department.

SECOND SCHEDULE.

INDUSTRIAL TABLE A (INFANTILE).

TABLE OF SUMS PAYABLE FOR TWO PENCE A WEEK.
AGE NEAREST BIRTHDAY WHEN POLICY IS ISSUED.

Age nearest birthday when policy is issued.	1 and under.	2	3	4	5	6	7	8	9	10	11	12
For 3 months	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 1 year	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 2 years	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 3 "	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 4 "	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 5 "	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 6 "	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 7 "	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 8 "	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 9 "	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 10 "	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 11 "	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0
" 12 "	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0	£ 0 0 0

NOTE.—No sum shall be payable if the child dies within three calendar months from date of the policy. A policy does not expire at age 13 but is good as long as the premium is paid.

INDUSTRIAL TABLE D₂₀ (ADULT).

By paying the under-mentioned Weekly Premiums the following Sums, payable in 20 years or at death, if prior, can be secured if the Insured is in full benefit.

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

*EXAMPLE.—At the age of 30 a person may receive £45 12s. payable to himself in 20 years, for a Weekly Premium of 1s.; and, should he die at any time before that date, this sum will be paid at his death to his heirs.

INDUSTRIAL TABLE B (ADULT).

By paying the undermentioned Weekly Premiums the following Sums, payable at death can be secured if the Insured is in full benefit.

Age.	Two-pence	Three-pence	Four-pence	Six-pence	Nine-pence	One shilling	Age.
13	£ 20 0	£ 20 0	£ 20 0	£ 20 0	£ 20 0	£ 20 0	13
14	19 12	19 12	19 12	19 12	19 12	19 12	14
15	19 2	19 2	19 2	19 2	19 2	19 2	15
16	18 12	27 18	37 4	55 16	74 14	93 12	16
17	18 2	27 3	36 4	54 6	72 9	91 12	17
18	17 12	26 8	35 4	52 16	70 4	89 12	18
19	17 2	25 13	34 4	51 6	69 6	88 12	19
20	16 12	24 18	33 4	49 16	67 14	86 12	20
21	16 2	24 3	32 4	48 6	66 9	85 12	21
22	15 12	23 8	31 4	46 16	64 14	83 12	22
23	15 4	22 16	30 8	45 12	63 8	82 12	23
24	14 14	22 1	29 8	44 2	62 3	81 12	24
25	14 6	21 9	28 12	42 18	61 7	80 12	25
26	13 18	20 17	27 16	41 14	60 11	79 12	26
27	13 8	20 2	26 16	40 4	59 6	78 12	27
28	13 0	19 10	26 0	39 0	58 10	77 12	28
29	12 12	18 18	25 4	37 16	56 14	75 12	29
30	12 4	18 6	24 8	36 12	54 18	73 4	30
31	11 16	17 14	23 12	35 8	53 2	70 10	31
32	11 10	17 5	23 0	34 10	51 15	69 0	32
33	11 2	16 13	22 4	33 6	49 19	66 12	33
34	10 14	16 1	21 8	32 2	48 3	64 4	34
35	10 8	15 12	20 16	31 4	46 16	62 8	35
36	10 2	15 3	20 4	30 6	45 9	60 12	36
37	9 14	14 11	19 8	29 2	43 13	58 4	37
38	9 8	14 2	18 16	28 4	42 6	56 8	38
39	9 2	13 13	18 4	27 6	40 19	54 12	39
40	8 16	13 4	17 12	26 8	39 12	52 16	40
41	8 10	12 15	17 0	25 10	38 5	51 0	41
42	8 4	12 6	16 8	24 12	36 18	49 4	42
43	7 18	11 17	15 16	23 14	35 11	47 8	43
44	7 12	11 8	15 4	22 16	34 4	45 12	44
45	7 8	11 2	14 16	22 4	33 6	44 8	45
46	7 2	10 13	14 4	21 6	31 19	42 12	46
47	6 16	10 4	13 12	20 8	30 12	40 16	47
48	6 12	9 18	13 4	19 16	29 14	39 12	48
49	6 6	9 9	12 12	18 18	28 7	37 16	49
50	6 0	9 0	12 0	18 0	27 0	36 0	50
51	5 16	8 14	11 12	17 8	26 2	34 16	51
52	5 12	8 8	11 4	16 16	25 4	33 12	52
53	5 8	8 2	10 16	16 4	24 6	32 8	53
54	5 2	7 13	10 4	15 6	22 19	30 12	54
55	4 14	7 7	9 16	14 14	22 1	29 8	55
56	4 10	7 1	9 8	14 2	21 3	28 4	56
57	4 6	6 15	9 0	13 10	20 5	27 0	57
58	4 2	6 9	8 12	12 18	19 7	25 16	58
59	3 18	6 0	8 0	12 0	18 0	24 0	59
60	3 14	5 14	7 12	11 8	17 2	22 16	60
61	3 10	5 8	7 4	10 16	16 4	21 12	61
62	3 6	5 4	6 6	9 6	15 12	20 12	62
63	3 2	5 0	6 0	9 0	14 12	19 12	63
64	2 18	4 18	5 6	8 12	13 12	18 12	64
65	2 14	4 14	5 4	8 4	12 12	17 12	65

INDUSTRIAL TABLE D₂₅ (ADULT).

By paying the under-mentioned Weekly Premiums the following Sums, payable in 25 years or at death, if prior, can be secured if the Insured is in full benefit.

Age.	2d.	3d.	4d.	6d.	9d.	1s.	Age.
10	£ 11 0	£ 11 0	£ 11 0	£ 11 0	£ 11 0	£ 11 0	10
11	11 0	11 0	11 0	11 0	11 0	11 0	11
12	10 18	10 18	10 18	10 18	10 18	10 18	12
13	10 18	10 18	10 18	10 18	10 18	10 18	13
14	10 16	10 16	10 16	10 16	10 16	10 16	14
15	10 16	10 16	10 16	10 16	10 16	10 16	15
16	10 14	16 1	21 8	32 2	48 3	64 4	16
17	10 12	15 18	21 4	31 16	47 14	63 12	17
18	10 12	15 18	21 4	31 16	47 14	63 12	18
19	10 10	15 15	21 0	31 10	47 5	63 0	19
20	10 8	15 12	20 16	31 4	46 16	62 8	20
21	10 8	15 12	20 16	31 4	46 16	62 8	21
22	10 6	15 9	20 12	30 18	46 7	61 16	22
23	10 6	15 9	20 12	30 18	46 7	61 16	23
24	10 4	15 6	20 8	30 12	45 18	61 4	24
25	10 4	15 6	20 8	30 12	45 18	61 4	25
26	10 2	15 3	20 4	30 6	45 9	60 12	26
27	10 2	15 3	20 4	30 6	45 9	60 12	27
28	10 0	15 0	20 0	30 0	45 0	60 0	28
29	10 0	15 0	20 0	30 0	45 0	60 0	29
30	9 18	14 17	19 16	29 14	44 11	59 8	30
31	9 18	14 17	19 16	29 14	44 11	59 8	31
32	9 16	14 14	19 12	29 8	44 2	58 16	32
33	9 14	14 11	19 8	29 2	43 13	58 4	33
34	9 12	14 8	19 4	28 16	43 4	57 12	34
35	9 10	14 5	19 0	28 10	42 15	57 0	35
36	9 8	14 2	18 16	28 4	42 6	56 8	36
37	9 6	13 19	18 12	27 18	41 17	55 16	37
38	9 4	13 16	18 8	27 12	41 8		