



SUPPLEMENT

TO THE

NEW ZEALAND GAZETTE

OF

THURSDAY, APRIL 16, 1885.

Published by Authority.

WELLINGTON, FRIDAY, APRIL 17, 1885.

Regulations under "The New Zealand Government Insurance Association Act, 1884."

WM. F. DRUMMOND JERVOIS,
Governor.

ORDER IN COUNCIL.

At the Government House, at Wellington, this eighth day of April, 1885.

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 forty-ninth section of "The New Zealand Government Insurance Association Act, 1884" (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 Schedules to an Order in Council dated the thirteenth day of February, one thousand eight hundred and eighty-three, 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 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 New Zealand Government Insurance Association Act, 1884 :"

"The Board" means the Central Board of Directors constituted 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.

2. The Board 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 or otherwise, and to receive any premiums payable upon such policies or any payments in respect of such endowments or annuities, and to give valid and sufficient receipts for the same respectively; and such appointments may from time to time revoke or alter.

Postmasters may be Agents.

3. The Postmaster at any post office may be appointed by the Board 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.

4. 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 Board, other than as such agents may be specially empowered so to do by their appointments or by these regulations.

Form of making Proposals.

5. 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 Board.

When Medical Examination necessary.

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

Proposer to certify to Truth of Personal Statement.

7. 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 Board.

8. 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 Board; and such report, together with the proposal and other papers, shall be reported on by a Chief Medical Officer from time to time to be appointed by the Board, and by such officer or officers of the Board as the Board may deem necessary; and their reports or recommendations shall be laid before the Board.

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

9. 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.

Board to fix Extra Rate. No Life to be charged less than Rate for Age Fifteen.

10. The rate of extra premium for each proposal, if any, shall in every case be fixed by the Board, in proportion to the ineligibility of the life proposed, after consideration of the proposal and papers connected therewith, and of the opinions of the Chief Medical Officer from time to time to be appointed by the Board, and of such officer or officers as are referred to in No. 8 of these regulations: 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: And provided, further, that the sum assured on any one life, either by way of ordinary or joint-life assurance or endowment insurance, shall not exceed the sum of four thousand pounds.

Thirty Days allowed for Completion of Proposal.

11. If the Board shall elect to accept the proposal it 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 Board shall otherwise determine.

Policy to be issued.

12. Upon payment of the premium payable in respect of any accepted proposal, the Board 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.

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

Conditions of Policies to be indorsed.

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

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 Board 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 advanced by the Association, 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 at any

period not exceeding twelve calendar months 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 seven 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 Board 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 or on behalf of the Board by any officer duly authorized for the purpose) 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 or on behalf of the Board as aforesaid.

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

(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 Board, and until the policy, duly discharged, shall have been delivered to the Board or to a duly-appointed officer; but it shall be competent for the Board, if it shall think fit, to pay the said sum at any time after such proofs shall have been supplied to the Board.

Board may insert other Conditions in Policies.

15. 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 Board may, at the time of issuing any policy granted under the said Act, cause to be inserted in or indorsed thereon any other terms and condition or conditions it 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.

Terms on which Contracts may be varied.

16. The terms and conditions on which contracts entered into under the said Act or the Acts thereby repealed or altered may be varied either by way of exchange or otherwise shall be such as the Board may from time to time think fit.

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 Board 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 Board 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 or on behalf of the Board as aforesaid, the age may be proved by furnishing to the Board 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 of Age, Death, and Identity, may be received.

22. The Board (or any officer duly authorized by the Board in that behalf) may accept, and shall be entitled to demand, proofs of age and of identity or death other than as aforesaid, which shall to the Board or such officer 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 coming into operation of "The Government Insurance and Annuities Act, 1874," if the deeds relate solely to the policy under which the claim is made, they will be retained by the Board; 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 Board on an undertaking (free of expense to the Board) 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 Board, or to such person as the Board may 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 or any endowment-insurance policy may be surrendered after it has been in force for a period of not less than two years. The method or methods upon which surrender values shall be calculated shall be such as the Board may from time to time determine. The Board 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.

Board may grant Loans to Policy-holders.

26. The Board may, upon the application of any policy-holder whose policy shall have acquired a surrender value under the immediately-preceding regulation, advance to him, by way of loan, any sum not exceeding nine-tenths of the then surrender value of the said policy: Provided that no loan on any policy shall be for a less sum than five pounds.

Policy to be deposited with Board, with Mortgage 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 Board, and the borrower shall thereupon sign a mortgage of policy in the form or to the effect set forth in "The Life Assurance Policies Act, 1884."

Rate of Interest.

28. The rate of interest chargeable in respect of any such loan shall be not less than seven per cent. per annum, payable

half-yearly at any post office where business of the Association is conducted, or other office of the Association at which the premiums on the policy may for the time being be payable.

Maturity of Policy.

29. 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 Board shall be entitled to deduct from the amount assured all principal and interest moneys which may then be due in respect of such loan.

Investments.

30. Prior to making any investment the Board may, if it think fit, appoint a valuator or valutors to value the security or securities submitted by the applicant or in which the Board may propose or intend to invest; and the report of such valuator or valutors shall be laid before the Board prior to dealing with such proposed investment.

Board may refuse Loans.

31. The Board 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.

32. These regulations shall not apply to policies issued in the Industrial Branch of the New Zealand Government Life Insurance Association.

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.
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 8	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.

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

Table with columns: Age nearest Birthday, Annual Premium limited to (Twenty, Fifteen, Ten, Five Payments), Single Payments. Rows 15-60.

* EXAMPLE.—A person aged 30 may secure £1,000 by Twenty payments of £28 3s. 4d., by Ten payments of £45 8s. 4d., or by a Single Payment of £347 9s. 0d.

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

Table with columns: Age nearest Birthday, For 20 Years, For 15 Years, For 10 Years, For 5 Years, Age nearest Birthday. Rows 15-60.

* 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.

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

Table with columns: Age nearest Birthday, For 20 Years, For 15 Years, For 10 Years, For 5 Years, Age nearest Birthday. Rows 15-60.

* 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.

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

Table with columns: Age nearest Birthday, In 10 Years, In 15 Years, In 20 Years, In 25 Years, In 30 Years, In 35 Years, Age nearest Birthday. Rows 15-60.

* 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 £28 0s. 10d.

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, 15, 20, 25, 30, 35 Years. Each cell contains a value in pounds, shillings, and pence.

* 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 a value in pounds, shillings, and pence.

* 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, 15, 20, 25, 30, 35 Years. Each cell contains a value in pounds, shillings, and pence.

* 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 a value in pounds, shillings, and pence.

* 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.

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.

Table with columns for Ages next Birthday, Annual, Half-Yearly, Quarterly, and a vertical note: 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 £19s. 9d.; or a Half-Yearly Premium of £19s. 9d.; or a Quarterly Premium of 14s.

TABLE IVA.—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.

Table with columns for Ages of A next Birthday, B last Birthday, Annual Premium, Ages of A next Birthday, B last Birthday, Annual Premium.

On payment of £1 15s. 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.—The under-mentioned Weekly Premiums will purchase the following Investments, payable as indicated.

Table with columns for Investments Payable in, Years, 2d., 3d., 4d., 6d., 8d., 1s., Investments Payable in.

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.

INVESTMENTS FOR CHILDREN.

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

Table with columns for Investments Payable in, Years, £1., £2., £3., £4., £5., £10., Investments Payable in.

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.

Table with columns: Age next Birthday, Single Premium, Annual Premium, Half-Yearly Premium, Quarterly Premium, Number of Annual Premiums. Rows for ages 1 to 9.

TO BE PAID AT THE AGE OF 14.

Table with columns: Age next Birthday, Single Premium, Annual Premium, Half-Yearly Premium, Quarterly Premium, Number of Annual Premiums. Rows for ages 1 to 13.

TO BE PAID AT THE AGE OF 18.

Table with columns: Age next Birthday, Single Premium, Annual Premium, Half-Yearly Premium, Quarterly Premium, Number of Annual Premiums. Rows for ages 1 to 16.

TO BE PAID AT THE AGE OF 21.

Table with columns: Age next Birthday, Single Premium, Annual Premium, Half-Yearly Premium, Quarterly Premium, Number of Annual Premiums. Rows for ages 1 to 16.

* 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 £38 10s. 4d.; or, on attaining the Age of 18 years, by an Annual Payment of £49 0s. 11d.; or, on attaining the Age of 21 years, by a Quarterly 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.—REFERSIONARY 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.

Table with columns: AGES OF A next Birthday, B last Birthday, ANNUAL, AGES OF A next Birthday, B last Birthday, ANNUAL, AGES OF A next Birthday, B last Birthday, ANNUAL. Rows for ages 20, 25, 30, 40, 45, 50, 55, 60.

EXAMPLE.

A Husband and Wife, aged respectively 23 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.

Table with columns: Age last Birthday, Males, Females, Age last Birthday, Males, Females. Rows for ages 20 to 45.

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 ... £9 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.

Table with columns: Age last Birthday, In 10 Years, In 15 Years, In 20 Years, In 25 Years, In 30 Years, In 35 Years, Age last Birthday. Rows for ages 20 to 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 Birthday.	In 10 Years.		In 15 Years.		In 20 Years.		In 25 Years.		In 30 Years.		In 35 Years.		Age last Birthday.						
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.							
20	1	6	6	0	14	11	0	9	3	0	5	11	0	3	10	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	6	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	0	0	0	46
47	0	16	4	0	8	1	0	4	2	0	2	1	0	0	11	0	0	0	47
48	0	15	10	0	7	9	0	4	0	0	1	11	0	0	10	0	0	0	48
49	0	15	4	0	7	6	0	3	9	0	1	10	0	0	9	0	0	0	49
50	0	14	10	0	7	2	0	3	7	0	1	8	0	0	8	0	0	0	50

EXAMPLE.
A man aged 30, by payment of an Annual Premium of £3 15s. 6d., 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 Birthday.	Premium for One Year.			Premium for Five Years.			Premium for Seven Years.			Age nearest Birthday.
	£	s.	d.	£	s.	d.	£	s.	d.	
15	0	16	5	0	17	5	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	0	19	0	24
25	0	19	1	1	0	0	1	0	0	25
26	0	19	6	1	0	5	1	0	5	26
27	0	19	11	1	0	10	1	0	10	27
28	1	0	4	1	1	4	1	1	11	28
29	1	0	9	1	1	9	1	1	16	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	2	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	2	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	2	8	49
50	1	18	5	2	2	10	2	4	11	50
51	2	0	5	2	5	2	2	7	4	51
52	2	2	7	2	7	8	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	0	2	0	4	2	2	7	56
57	2	17	1	2	4	4	2	3	3	57
58	3	1	2	2	9	1	2	13	7	58
59	3	5	10	2	14	6	2	19	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 GORING,
Clerk of the Executive Council.

Notice.

Native Land Court Office,
Wellington, 9th April, 1885.

THE sitting of the Native Land Court, advertised to be held at Kaihu, in the District of Kaipara, on Thursday, the 23rd day of April, 1885, for the purpose of rehearing the claim for investigation of title to land situate in the said district, and known as Whangaimokopuna, is hereby postponed to Monday, the 6th day of July, 1885.

J. E. MACDONALD,
Chief Judge.

Panuitanga.

Tari Kooti Whenua Maori,
Poneke, 9 Aperira, 1885.

KO te nohoanga o te Kooti i panuitia kia tu ki Kaihu, i te Takiwa o Kaipara, a te Taite te 23 o nga ra o Aperira, 1885, mo te whakawakanga tuarua o tetahi kereeme whakawa Take ki tetahi whenua i roto i taua Takiwa, e mohiotia ana tona ingoa ko Whangaimokopuna, a, ka whakanukuhia atu taua Kooti mo te Mane te 6 o nga ra o Hurae, 1885.

Na MAKETANARA,
Tumuaki Kaiwhakawa.