

ALLIANCE

BRITISH & FOREIGN

Life & Fire Assurance Company.

BARTHOLOMEW LANE, LONDON.

Established by Act of Parliament.

CAPITAL FIVE MILLIONS STERLING.

ESTABLISHED MARCH 1824.

Board of Direction.

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THOMAS ALLASON, Esq.

Extract from a Letter from the Secretary, in London, dated 8th September, 1848, to the Agent in Charlottetown.

"I have the pleasure to inform you that with a view to facilitate the business of the Life Department of this Company, the Board of Direction have determined on the introduction of several new Tables.

"One of the leading features of these new Tables is the establishment of a NON-PARTICIPATING SCALE in connexion with the ordinary class of Assurances on single lives; and to persons desirous of effecting Policies for the purposes of security in money transactions, the introduction of lower rates of premium will offer peculiar facilities. For Joint Life and Survivorship Assurances, non-participating rates, you will perceive have also been calculated.

The Board have likewise sanctioned the acceptance of Assurances upon which a limited number of annual payments may be made, and for which class participating and non-participating scales of premium have been computed. Tables of rates for Assurances upon which a progressive increase or decrease is made in the premium, and for Endowment Assurances in a non-participating Scale, have also been prepared. By this last class of Assurances, you will observe that the amount assured is paid at a fixed period, even though the party be then alive.

"Enclosed I beg to hand you copies of the Tables to which I have referred, and which you will be good enough to bring into operation forthwith. The increased facilities for effecting Life Assurances which the Directors now afford by construction of these new Tables, induce them to believe that a very considerable acquisition will be derived."

LIFE DEPARTMENT.

THE DIRECTORS, with the view of giving increased facilities to the Public in the transaction of LIFE ASSURANCE BUSINESS, have directed the construction of several New Tables, of which specimens are annexed. It will be seen that, in the use of these Tables, Assurances may be effected with the Company in the following variety of forms:—

WITH PARTICIPATION (as hitherto) in the profits of the Company. On this principle the following is a specimen of the rates charged.

SINGLE LIVES.									
Whole Life Assurances (WITH PARTICIPATION).									
Age next Birth Day.	Annual Premium per Cent. during Life.	Age next Birth Day.	Annual Premium per Cent. during Life.	Age next Birth Day.	Annual Premium per Cent. during Life.	Age next Birth Day.	Annual Premium per Cent. during Life.	Age next Birth Day.	Annual Premium per Cent. during Life.
	L. s. d.		L. s. d.		L. s. d.		L. s. d.		L. s. d.
15	1 15 11	25	2 6 9	35	3 2 4	45	4 5 5	55	6 11 13
20	2 0 7	30	2 14 1	40	3 13 2	50	5 3 7	60	8 10 5

WITHOUT PARTICIPATION in the profits. Creditors and other classes of society will find, under a variety of circumstances, this class of Assurances highly convenient.

SINGLE LIVES.										
Term and Whole Life Assurances (WITHOUT PARTICIPATION).										
Age next Birth Day.	Term.		Whole Life.	Age next Birth Day.	Term.		Whole Life.	Age next Birth Day.	Term.	
	One Year.	Seven Years.			One Year.	Seven Years.			One Year.	Seven Years.
	Premium per Cent.	Annual Premium per cent.	Annual Premium per cent during Life.		Premium per Cent.	Annual Premium per cent.	Annual Premium per cent during Life.		Premium per Cent.	Annual Premium per cent.
	L. s. d.	L. s. d.	L. s. d.		L. s. d.	L. s. d.	L. s. d.		L. s. d.	L. s. d.
15	0 16 6	0 18 5	1 12 5	40	1 16 11	2 2 4	3 5 11	20	1 1 1	1 3 9
20	1 1 1	1 3 9	1 16 7	45	2 6 0	2 11 1	3 16 11	25	1 5 7	1 7 8
25	1 5 7	1 7 8	2 2 1	50	2 15 10	3 3 4	4 13 3	30	1 9 5	1 10 4
30	1 9 5	1 10 4	2 8 9	55	3 8 10	4 0 10	5 18 10	35	1 11 2	1 14 0
35	1 11 2	1 14 0	2 16 2	60	4 11 11	5 18 5	7 13 6			

ASSURANCES for the Whole period of Life—the Premiums to cease at a given period to be agreed upon.

SINGLE LIVES.				
Whole Life Assurances (WITH PARTICIPATION).				
Age next Birth Day.	Annual Premium per cent. to cease after			
	Five Years.	Ten Years.	Fifteen Years.	Twenty Years.
	L. s. d.	L. s. d.	L. s. d.	L. s. d.
15	7 16 11	4 7 6	3 4 9	2 13 10
20	8 12 2	4 16 1	3 11 4	2 19 5
25	9 11 1	5 7 1	3 19 8	3 6 7
30	10 12 8	5 19 7	4 9 4	3 14 10
35	11 14 2	6 12 2	4 19 2	4 3 2
40	13 0 9	7 7 11	5 11 1	4 13 6
45	14 6 10	8 2 6	6 2 6	
50	15 19 0	9 1 11		
55	18 3 10			

Any other limited number of years than those above specified may be fixed upon.

SINGLE LIVES.				
Whole Life Assurances (WITHOUT PARTICIPATION).				
Age next Birth Day.	Annual Premium per cent. to cease after			
	Five Years.	Ten Years.	Fifteen Years.	Twenty Years.
	L. s. d.	L. s. d.	L. s. d.	L. s. d.
15	7 1 2	3 18 9	2 18 4	2 8 6
20	7 15 1	4 6 7	3 4 4	2 13 7
25	8 12 0	4 16 6	3 11 10	3 0 0
30	9 11 5	5 7 8	4 0 5	3 7 5
35	10 10 9	5 18 11	4 9 3	3 14 11
40	11 14 8	6 13 2	4 19 11	4 4 2
45	12 18 3	7 6 3	5 10 4	
50	14 7 2	8 3 9		
55	16 7 7			

Any other limited number of years than those above specified may be fixed upon.

ASSURANCES ON ASCENDING and DESCENDING Scales;—that is, where the Assured pays smaller or larger rates of premium, during the earlier years of assurance, to be periodically increased or diminished during the later years.

SINGLE LIVES.					
Increasing Premium (WITHOUT PARTICIPATION.)					
Age next Birth Day.	Annual Premium per cent. for the				
	First Five Years.	Second Five Years.	Third Five Years.	Fourth Five Years.	Remainder of Life.
	L. s. d.	L. s. d.	L. s. d.	L. s. d.	L. s. d.
15	1 2 10	1 7 4	1 11 9	1 16 3	2 0 8
20	1 8 1	1 12 2	1 16 3	2 0 4	2 4 5
25	1 12 6	1 17 3	2 0 2	2 6 9	2 11 6
30	1 16 4	2 2 8	2 9 0	2 15 3	3 1 7
35	2 1 0	2 9 1	2 17 1	3 5 1	3 13 1
40	2 10 1	2 19 0	3 7 10	3 16 9	4 5 7
45	2 19 3	3 10 2	4 0 7	4 11 0	5 1 4
50	3 13 6	4 6 9	5 0 1	5 13 4	6 6 8
55	4 13 6	5 12 9	6 11 11	7 11 1	8 10 4
60	6 11 6	7 11 0	8 10 6	9 10 0	10 9 5

Assurances may also be effected subject to Premiums increasing at any other periods than those specified.

SINGLE LIVES.					
Decreasing Premium (WITHOUT PARTICIPATION.)					
Age next Birth Day.	Annual Premium per cent. for the				
	First Five Years.	Second Five Years.	Third Five Years.	Fourth Five Years.	Remainder of Life.
	L. s. d.	L. s. d.	L. s. d.	L. s. d.	L. s. d.
15	2 4 4	1 18 9	1 13 2	1 7 8	1 2 0
20	2 9 6	2 3 5	1 17 2	1 11 0	1 4 9
25	2 17 3	2 9 10	2 2 5	1 15 0	1 7 0
30	3 6 6	2 17 5	2 8 5	1 19 4	1 10 3
35	3 16 7	3 5 9	2 14 10	2 3 11	1 13 0
40	4 10 2	3 16 7	3 0 2	2 9 5	1 15 9
45	5 4 2	4 7 9	3 11 4	2 14 11	1 18 6
50	6 4 6	5 3 9	4 2 11	3 2 1	2 1 3
55	7 15 6	6 7 8	4 19 9	3 11 11	2 4 0
60	9 15 2	7 18 1	6 1 0	4 3 11	2 6 9

Assurances may also be effected subject to Premiums decreasing at any other periods than those specified.

ENDOWMENT ASSURANCES, by which the Assured fixes a period for the termination of the Assurance, the amount being paid to his representatives, should he die within that period, or to himself should he outlive it.

ENDOWMENT ASSURANCES.							
Amount payable on Death of Assured under the Age of 60, or on his attaining that age. (WITHOUT PARTICIPATION.)							
Age next Birth Day.	Annual Premium per cent.	Age next Birth Day.	Annual Premium per cent.	Age next Birth Day.	Annual Premium per cent.	Age next Birth Day.	Annual Premium per cent.
	L. s. d.		L. s. d.		L. s. d.		L. s. d.
15	2 0 2	25	2 16 9	35	4 6 11	45	7 16 5
20	2 7 2	30	3 9 8	40	5 13 10	50	12 4 4

Any Age may be fixed upon, at the option of the Assured, for the Payment of the Endowment.

*** Assurances on Joint Lives and Survivorships are also granted on equitable terms.

The Directors conceive that considerable facilities will be afforded to the public by these various modes of Assurances; and they are disposed to entertain Life Assurances generally, adapted to such other contingencies as may arise. Proposals may be made at all times at the Office of GEORGE BIRNIE, Esq., the Company's Agent at Charlottetown. FRANCIS AUGUSTUS ENGELBACH, ACTUARY.