

THE MASSACHUSETTS BENEFIT ASSOCIATION

Gives the best of Life Insurance for the least money, and after January, 1896, will pay large dividends.

From the beginning it will pay larger dividends than any level-premium company, and pay them in advance, by letting them remain in the pockets of the insured.

MAXIMUM PROTECTION! MINIMUM COST!!

"Massachusetts leads the way in advance legislation on the subject of Assessment Insurance," says that very high authority, Ex-Superintendent McCall, of New York.

The annual cost on \$1,000 insurance in this company the past eight years has been:

At age 25, Mortality, \$4.40, Reserve, \$1.10, Expense, \$3.00—Total, \$8.50

At age 40, Mortality, 6.77, Reserve, 1.70, Expense, 3.00—Total, 11.47

At age 50, Mortality, 10.47, Reserve, 2.62, Expense, 3.00—Total, 16.09

The average expense charge alone on \$1,000 in the old-line monopoly companies has been, for the last forty-one years, \$11.94 per year. Add to this a mortality and reserve expense, which they have collected in excess of that received by the Massachusetts Benefit, and the figures stand thus, as the cost of \$1.000 insurance:

At age 25, Mortality, \$7.41, Reserve, \$7.31, Expense, \$4.91—Total, \$19.63

At age 40, Mortality, 9.82, Reserve, 13.86, Expense, 7.89—Total, 31.57

At age 50, Mortality, 15.00, Reserve, 20.78, Expense, 11.92—Total, 47.70

Note the difference, and remember that the much-talked-of paid-up insurance depends entirely upon the net reserve, nearly all of which, and much more, besides, would have remained in the pockets of the policy-holder had he insured in the Massachusetts Benefit Association, and he would always have been insured for a larger net amount.

Three or four live, responsible men wanted as district managers in different parts of the Pacific States and Territories.

ADDRESS

JAS. G. JONES

GENERAL MANAGER FOR THE PACIFIC COAST

417 KEARNY STREET

TELEPHONE No. 823

SAN FRANCISCO