1845.

1887.

THE PERFECTED POLICY

The Mutual Benefit

LIFE INSURANCE COMPANY

NEWARK, NEW JERSEY.

CLEAR + BRIEF + JUST + LIBERAL.

AFTER SECOND YEAR

NO RESTRICTIONS ON RESIDENCE OR OCCUPATION;
No Forfeiture in case of Lapse.

INCONTESTABLE!

CASH LOANS made up to one-half of the Reserve on Assignable Policies.

ANNUAL DIVIDENDS.

No Stockholders. All Profits go to Policy Holders.

Amount that may be Borrowed, and Value in case of Lapse, at any period, stated on Policy in Plain Figures.

Policies Payable Immediately on receipt of Satisfactory Proofs of Death.

THE BEST CONTRACT EVER OFFERED!

Total Premiums Received to January 1, 1887, \$111,661,106.58

Paid Policyholders since Organization in 1845, 92,812,907.67

JAMES MUNSELL, Jr., Agent for Pacific Coast,

415 Montgomery Street, San Francisco, Cal.