

The Mutual Benefit Life Insurance Co.

OF NEWARK, N. J.

In a mutual life insurance company, every dollar saved in expenses is a dollar added to dividends, and a dollar saved in the actual cost of insurance. By reference to the following pages it will be seen that The Mutual Benefit is conspicuous for its economical management and for the magnitude of its dividends. The past record of the Company, taken together with the unequalled liberality of its policy contract and its unsurpassed reputation for fair dealing with its members, prove that the Mutual Benefit furnishes the best insurance at the lowest cost price. The policies of The Mutual Benefit are liberal in every regard; there is no limit of travel, residence or occupation, after two years. After the same period the policy is absolutely incontestable, except for non-payment of premium. It, in fact, does precisely what it claims to do—insures a man's life without quibble or chance for it. Of equal, if not still greater importance is the question of surrender value, or how a man will be treated by a company when he surrenders his policy or ceases payment on it. The Mutual Benefit gives to such a man the full value of his policy computed by the highest standard, either by extending the full amount of the policy for such time as the value will pay for, or to the purchase of a paid-up policy. It is the only company which does this.

The Mutual Benefit Life Insurance Company is also extremely liberal in the payment of cash values to those who desire to discontinue their insurance, and loans in cash upon its policies up to 50 per cent of their value where valid assignments of the policies can be made as collateral security. In economy of management, in largeness of dividends, in the liberality of policy, in absolute non-forfeiture and in fair dealing with members, it is excelled by no company, and furnishes all that can be furnished by any Life Insurance Company.

The Most Liberal Advantages Secured by Contract in Policy.

All kinds of Approved Policies issued on the Life, Endowment, Accelerative Endowment, Modified Endowment, and Optional Endowment Plans, on lives between the ages of 14 and 70 years, for any amount from \$500 to \$25,000. Also Annuities, Present and Deferred. Dividends Declared Annually to Policyholders. Cash loans made to the extent of one-half the Value of Policy. Claims paid immediately on completion and approval of proofs. No entrance fee. No fee for Medical Examination.

For Estimates, Specimen Tables, etc., send your name, address, age, kind of policy and amount desired, and a statement will be mailed, showing the cost and advantages of the same.

See Specimen Policy and Premium Rates on following pages.

JAMES MUNSELL, JR., Manager, 415 Montgomery St., San Francisco.