

SPECIAL AND PECULIAR ADVANTAGES

—OF A—

MUTUAL BENEFIT POLICY

Which are Not Combined in the Policies of any Other Company.

Large Dividends which are declared and paid **ANNUALLY** at the end of the first and each succeeding year, so that there are no withheld Dividends to be forfeited in case of death or lapse of the Policy.

Equitable Surrender Values, which are indorsed on the Policy, so that the Insured can stop paying Premiums without any loss by forfeitures.

The Insured may stop Premium payments, and take his choice of Extended Insurance in the full amount of the Policy for as long a period as the value of the Policy will pay for **at low term rates**, or of a Paid-up Policy for a reduced amount payable **whenever** death occurs.

The Insured may borrow money (from the Company) on the Policy as per statement indorsed thereon, and thus prevent the lapse of the Policy if he happens to be short of funds, or he may secure a **cash loan** to meet any sudden emergency.

If the Insured forgets to pay a premium on the day it is due, his insurance is continued in force by the Company **without action on his part**. If he remembers well, he has ample time to pay up his arrears; while if he is sick, he is protected by his Extended Insurance.

Example of Lapsed Policies Paid in Full.

POLICY No. 46,639, on the life of Mr. Myron Shew, of San Francisco, Cal., was issued in 1867, for **\$3,000**.

Mr. Shew died in December, 1890, more than seven years after the lapse of the Policy, which, however, was promptly paid in full—**\$3,000**—by the Company.

The above rule applies to all policies,

Giving, at Age 35, on the Annual Life Plan.

OVER	4	YEARS' INSURANCE FOR	2	YEARS' PREMIUMS;
OVER	10	YEARS' INSURANCE FOR	5	YEARS' PREMIUMS;
OVER	20	YEARS' INSURANCE FOR	10	YEARS' PREMIUMS.

On other Plans the Value and Extension are very much greater.

(See page 1520 herein.)

46 LAPSED POLICIES, insuring \$111,076, were PAID IN FULL by the Company in 1892, under its **NON-FORFEITURE** and **EXTENSION SYSTEM**.

Policies are Absolutely Non-Forfeitable after Second Year.

Why run the risk of forfeiture? or why trust to the uncertainties of the assessment plan, when you can get **ABSOLUTELY NON-FORFEITABLE INSURANCE** at the **LOWEST NET COST** in **The Mutual Benefit Life Insurance Company** of Newark, New Jersey.

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