

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 is 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. 109,784, on the life of Mr. Thomas Bennett, of San Francisco, Cal., was issued in 1892, for \$5,000, only 10 premiums being paid.

Mr. Bennett died in March, 1894, nearly two years after the lapse of the Policy, which, however, was promptly paid in full—\$5,000—by the Company.

This Rule Applies to all Policies, Giving, at Age 35, on the Annual Life Plan,

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

Or Paid-up Policy is issued if preferred.

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

47 LAPSED POLICIES, insuring \$123,620, were PAID IN FULL by the Company in 1893, under its NON-FORFEITURE and EXTENSION SYSTEM.

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.

To such as desire insurance with the least possible Cash Outlay the Company offers the privilege of the 30 PER CENT PREMIUM LOAN PLAN.