

EXAMPLES OF RATES,

For the Assurance of \$100 on a SINGLE LIFE.

Age next Birth Day.	FOR LIFE.			For One Year only.	For Five Years only.
	ANNUAL PREMIUM.		SINGLE PREMIUM.		
	Without Profits.	With Profits.	Without Profits.		
15	\$1 47	\$1 64	\$32 00	\$0 77	\$0 81
20	1 68	1 87	35 16	0 86	0 90
25	1 93	2 14	38 58	0 98	1 06
30	2 22	2 46	42 37	1 21	1 30
35	2 54	2 82	46 24	1 46	1 54
40	2 93	3 26	50 35	1 61	1 64
45	3 47	3 85	55 27	1 72	1 78
50	4 21	4 67	61 07	1 94	2 06
55	5 28	5 86	67 82	2 54	2 96
60	6 68	7 42	74 62	3 73	4 20

PROFITS.

The following examples are given of the Profits distributed at the last annual meeting of the Society, which was held in London in May, 1844.

Age.	Sum Assured.	Annual Premium.	Policy taken out in	Bonus in addition to Sum assured.	Bonus in Cash.	Permanent Reduction of annual Premium.
60	\$5000	\$370 84	1837	\$852 32	\$386 26	\$60 93
			1838	720 52	321 98	49 08
			1839	584 00	256 48	37 98
AT ANNUAL MEETING, MAY, 1843.						
54	20,000	\$1000	1837	\$2148	\$875	\$113 75
59	5,000	337 08	1837	663	295	44 82
56	15,000	878 75	1838	1482	615	82 40

This Institution, founded on the *Mutual and Joint Stock* principle, embraces all the recent improvements in the science of Life Insurance. Proposals from persons residing in this City and State and in the District of Columbia, whether for whole term of life (with or without profits) or for a limited period, will be received by the subscriber and forwarded immediately to the General Agent in the city of New York, who will without delay act on the proposed risk.

The rates of this Society are as low as those of the American Companies, and lower than the scale adopted by many London Offices. Loans granted to the extent of two-thirds the amount of premium paid, after the lapse of a year.

Persons insured in the United States on the scale of "participation" enjoy the important advantage of sharing in the whole business of the Society, which in Great Britain is very extensive.

The public are respectfully requested to examine the distinguishing principles of this Institution—their tables of rates—their distribution of profits—and the facilities afforded by their Loan department—before *deciding* to insure elsewhere.

Pamphlets containing the last Annual Report, the Society's rates, &c., together with Blank forms, and the fullest information may be obtained upon application. Blank forms of all kinds furnished free of charge.

D. M'ILVAIN,

No. 10 German street.

BALTIMORE, March 18.