

# The Bay State Beneficiary Association,

OF WESTFIELD, MASS.

THIRTEEN Years of **GRANDEST SUCCESS** and **HONORABLE RECORD.**

**A NATURAL PREMIUM EQUITABLE POLICY,**

**UNDER MASSACHUSETTS INSURANCE LAW.**

IT HAS

*Over 17,000 Policy Holders.*  
*Paid in Death Claims over \$3,600,000.00.*  
*Fifty Millions Insurance in Force.*  
*An Emergency Fund of over a Quarter of a Million.*  
*Direct State Supervision, Protection and Guarantee.*

UNRIVALLED SPECIAL FEATURES.

*Policies have a Cash Surrender Value after five years.*  
*Dividends Payable after ten years.*  
*Reserve Credit is paid in addition to face of Policy, in case of death after Fifteen years.*

In the event of **Total Disability**, half the face of the policy will be paid while living.

**B. J. WILLIAMS, Manager,**  
**Room 6, Lawrence Bldg.,**  
**615 14 St. N. W. WASHINGTON, D. C.**

# NATURAL PREMIUM RATES

Can be paid Annually, Semi-Annually, Quarterly or Bi-Monthly.

AGE	Bi-Monthly Rate per \$1,000.	Quarterly Rate per \$1,000.	Semi-Annual Rate per \$1,000.	Annual Rate per \$1,000.	Old Line Cost per Year
21	\$2 17	\$3 25	\$6 50	\$13 00	
22	2 27	3 40	6 80	13 60	
23	2 33	3 49	6 98	13 96	
24	2 41	3 61	7 22	14 44	
25	2 47	3 70	7 40	14 80	\$20 50
26	2 51	3 76	7 52	15 04	21 00
27	2 55	3 82	7 64	15 28	21 50
28	2 59	3 88	7 76	15 52	22 10
29	2 63	3 94	7 88	15 76	22 70
30	2 67	4 00	8 00	16 00	23 30
31	2 71	4 06	8 12	16 24	24 00
32	2 75	4 12	8 24	16 48	24 70
33	2 79	4 18	8 36	16 72	25 50
34	2 83	4 24	8 48	16 96	26 30
35	2 87	4 30	8 60	17 20	27 10
36	2 91	4 36	8 72	17 44	28 00
37	2 95	4 42	8 84	17 68	29 00
38	2 99	4 48	8 96	17 92	30 00
39	3 03	4 54	9 08	18 16	31 10
40	3 07	4 60	9 20	18 40	32 20
41	3 15	4 72	9 44	18 88	33 40
42	3 23	4 84	9 68	19 36	34 70
43	3 31	4 96	9 92	19 84	36 10
44	3 39	5 08	10 16	20 32	37 50
45	3 51	5 26	10 52	21 04	39 10
46	3 65	5 42	10 94	21 88	40 70
47	3 81	5 71	11 42	22 84	42 50
48	3 97	5 95	11 90	23 80	44 40
49	4 17	6 25	12 50	25 00	46 40
50	4 41	6 61	13 22	26 44	48 50
51	4 65	6 97	13 94	27 88	50 80
52	4 93	7 39	14 78	29 56	53 30
53	5 25	7 87	15 74	31 48	55 90
54	5 61	8 41	16 82	33 64	58 70
55	6 01	9 05	18 02	36 04	61 60

Applicant's age reckoned from nearest birthday.

OVER.