#### EQUITABLE LIFE ASSURANCE SOCIETY.

WILKES & THORNE, Managers for Minnesota, 207 Pioneer Press Building, St. Paul, Minn.

C. L. WELLS, District Manager.



Egyptablished Ussurance f. Johnson Chief House Press Variable for in ten days. The Safe Deposit Vaults in the Equitable Buildings are the most secure in the world.

#### FOR USE IN 1892

#### FREE TONTINE ILLUSTRATION BLANK.

FOR ENDOWMENTS MATURING AT END OF TONTINE PERIOD.

5	Endowment Period,
Policy, \$ 00.000	Endowment Period, Frs.  Tontine Period, yrs.
Policy, \$ 50.000 Age, 23	
Total Premiums paid in	Annual Premium, \$2,420  years, \$ 48,400  THE TONTINE PERIOD, ON THE
	THE TONTINE PERIOD, ON THE OTHER SIDE OF THIS SHEET.
1. CASH VALUE, Consisting of Matured Endowm and Surplus	f 50.000 80.150 ent, \$30.150
2. PAID-UP VALUE (POLICY (See Note on other side.)	PAVABLE AT DEATH.) 20 3. 500
3. LIFE ANNUITY, -	5,560
Under this settlement the policyholder applipholicy to purchase an annuity, this professor the rest of life.	Haundre
Dated at Manlo	Dec 3/st Agent. 1892.
The Control of the Co	THE RESERVE OF THE PROPERTY OF

N. B.—The foregoing Blank must be filled up from the Book of TABLES issued during the current year by the Equitable Life Assurance Society of the United States, and based on the Society's actual experience up to 1892.

#### The Advantages of a Free Tontine Policy shown by an Illustration Based on Actual Experience.

The amount of Surplus profits which will be earned and distributed among the holders of Free Tontine policies in force at the end of their Tontine periods can not be stated in advance, but calculations based on the experience of the past, show approximately the profits which would be payable with such policies, if they had been issued by the Society 10, 15 or 20 years ago and ended their Tontine periods to-day.

While the results of the future must necessarily depend on the experience of the future (and although some variation must be expected in view of a lower rate of interest and other modified conditions which affect all companies and, in a measure, all branches of financial business) figures based on past experience furnish the best attainable data upon which to judge of the management of the Society, and the value of the policies now offered.

The Free Tontine Policy grants many benefits denied under all older forms; it gives absolute freedom as to travel, residence and occupation after one year, and becomes incontestable after two years.

Note.—The assurance under an Endowment ends at the termination of the Endowment period, when the policy matures, and the face of the policy, together with the profits, becomes payable in cash. The policyholder may, however, subject to a certificate of good health, convert the cash value of his policy into a paid-up assurance, payable at his death.

J. G. VAN CISE,

120 Broadway, N. Y., Jan. 1, 1892.

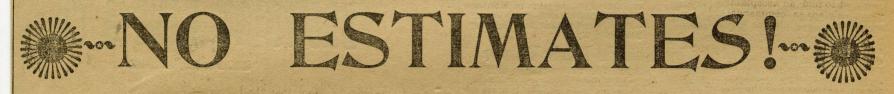
Asst. Actuary.

# THE EQUITABLE LIFE ASSURANCE SOCIETY,

No. 120 Broadway, New York.

WILKES & THORNE, Managers for Minnesota, 207 Pioneer Press Building, St. Paul, Minn.

JNO. SWINBORNE, Cashier.
H. B. HANMORE, Special Agent.



The Leading Life Assurance Company in the World.

TRANSACTS THE LARGEST ANNUAL BUSINESS!

HAS THE LARGEST SURPLUS!

THE LARGEST ANNUAL INCOME!

THE LARGEST AMOUNT of INSURANCE IN FORCE, and

Although younger than any of the other great companies, Stands Head and Shoulders above every competitor in all respects.

\$

For proof of the above declaration see the following Officially Compiled and Absolutely Reliable

### ECANTE ITABILIE.

Based on the reports of the New York and Massachusetts Insurance Departments, of the Ten Largest Companies of the United States, at the beginning of the year 1892:

		-															D 305		170 B	ACCOUNT OF
COMPANY.	Amount of Assurance in Force.	Number of Policies in Force.	New Business (Paid for.)	Premium Income.	Total Income.	Excess of Income Over Disbursements.	Surplus,	Increase of Assurance in Force.	Increase in Number of Policies in Force.	Incresse in New Business (Paid for).	Increase in Premium Income,	Increase in Total Income.	Increase in Income Laid by.	Increase in Assets.	Increase in Surplus.	Surplus Earned in 1891.	Surplus Earned in Last Ten Years.	Ratio of Expenses to New Business.	Percentage of Surplus Earned in 10 Years to Mean Liabilities.	Percentage of Assets to Lia- bilities.
EQUITABLE	I	I	1	1	1	I	1	I	I	1	I	1	1	1	1	1	I	1	I	I
Mutual	2	2	2	2	2	3	3	2	3	2	2	2	4	2	2	2	2	6	7	9
New York	3	3	3	3	3	2	2	3	2	Decrease 1 O	Decrease 10	7	3	3	4	3	3	8	4	6
Northwestern	4	4	4	4	4	4	4	4	4	4	3	3	2	4	3	4	5	2	2	3
Mut. Benefit	5	6	5	5	5	6	7	6	6	5	5	4	Decrease 10	7	9	6	6	7	6	10
Conn. Mutual	6	7	9	6	6	9	5	10	10	7	9	Decrease 10	Decrease 9	9	5	5	4	10	8	7
Ætna	7	5	7	7	7	8	6	7	7	6	6	6	6	8	10	9	7	5	9	2
Penn Mutual	8	8	6	8	8	7	9	5	5	3	4	5	8	6	7	7	8	3	3	5
New England	9	9	10	10	10	10	10	9	9	Decrease 9	8	9	7	10	8	10	10	9	10	8
Provid't L. & T.	10	10	8	9	9.	5	8	8	8	8	7	8	5	5	6	8	9	4	5	4

NOTE-The word "Decrease" is inserted above wherever the figures show a FALLING OFF instead of an INCREASE

## Minnesota Historical Society

Copyright in this digital version belongs to the Minnesota Historical Society and its content may not be copied without the copyright holder's express written permission. Users may print, download, link to, or email content, however, for individual use.

To request permission for commercial or educational use, please contact the Minnesota Historical Society.

