## INTS REDUCED PRICES

## Metropolitan Life Insurance Co.

incorporated by the state of new york. Stock company. JOHN R. HEGEMAN, President.

## ANOTHER VALUABLE CONCESSION

to Industrial policy-holders. The Company announces that every person insured in the Metropolitan under a Whole Life Industrial policy who is now 75 years of age or over IS RELIEVED OF FURTHER PAYMENT OF WEEKLY PREMIUMS, and a similar concession will be made to all persons now insured uuder Whole Life policies who will reach age 75 during 1906, as soon as they arrive at that age.

This concession takes effect as of January 1, 1907, and all premiums paid in advance of that date on any policy such AS WE REFER TO WILL BE RETURNED TO THE POLICY-HOLDER. This action of the Company in granting

## FREE POLICIES AT AGE 75

is without precedent in the insurance business, and we believe the Metropolitan Life Insurance Company is the only Company that has granted such a concession: This will cost in increase of reserve and in remission of premiums this year

## OVER ONE MILLION DOLLARS

To appreciate the generous treatment accorded to its policy-holders by the Metropolitan Life, it must be remembered that already during THIS YEAR it has announced and is paying OVER TWO MILLIONS OF DOILARS, in voluntary contributions to Industrial policy-holders, over and above all obligations expressed or implied in their policies, by a cash dividend upon all Whole Life Industrial policies over five years old, by mortuary dividends, that is, voluntary additions to the face of the policies when they become claims, applicable to all death claims incurred during the year where policies at the date of death have been in force over five years, and by paying as endowments Whole Life policies on which premiums have been paid for 15 years when insured reaches age 80 .

This makes a total of OVER THREE MILLIONS THIS YEAR allowed to Industrial policy-holders, over and above the contract obligations, and OVER THIRTEEN MILLIONS during the past twelve years.

If this announcement of a free policy affects any reader of this advertisement, and if his case has not yat been attended to, we ask him to speak to the agent who collects his premiums and the agent will attend to forwarding the policy to the Home Office, TO BE EXCHANGED, WITHOUT EXPENSE, FOR A FREE POLICY FOR THE FULL AMOUNT CALLED FOR BY THE POLICY SURRENDERED.

## INCREASE IN BENEFITS

New tables with large increases of benefits in Industrial Policies have been adopted. The payment of premiums on all new Industrial Life policies will cease at age 75. Reductions have been made in the premiums charged for most of the forms of Ordinary pelicies.

The Company Wrote More Insurance Than Any Other Company in the World.
The Company Gained More Insurance in Force Than Any Other Company in the world.

1906
In Its Ordinary Department the Company wrote more Paid-for-Business than any other company save one. Gained More Ordinary Business Than Any Other Company Save One

Its Expense Ratio Was Largely Reduced and Was the Lowest in Fifteen Years

## MORAL:--INSURE IN THE METROPOLITAN

