

WHAT'S AHEAD



Issued under the authority of
HON. IAN A. MACKENZIE
MINISTER OF VETERANS AFFAIRS

WHAT'S AHEAD?



CANADA

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THIS booklet is for everybody interested in VETERANS INSURANCE. It should be read, not only by every veteran and widow of a veteran, but also by everyone interested in the welfare of our discharged soldiers, sailors and airmen.

THE LAST PAGE
PROVIDES SPACE
FOR NOTES.

FOREWORD

Under The Veterans Insurance Act, veterans of the present war may obtain low cost life insurance from the Government, both for the protection of their dependents, and as a savings plan for themselves. This also applies to widows of former members of the Forces.

The Department of Veterans Affairs has set up a definite program to apprise veterans leaving the service of the value of Life Insurance and to make certain that no one is deprived of its benefits for lack of information. The program as a whole promises to return to post-war civilian life the best insured generation of young men this Canada of Ours has ever known.

The Department of Veterans Affairs has opened offices at all important centres where the services of a trained counsellor are available for individual interview with each veteran in order to assist in the selection of the type of policy and amount best suited to the individual veteran's needs after readjustment to civilian life.



This booklet is designed to give concise information about the Veterans Insurance plan . . . most advantageous to all who served.

IAN A. MACKENZIE
Minister of Veterans Affairs

FACTS about Veterans Insurance

PREMIUMS — are very low and may be paid in monthly instalments at no extra cost.

NO MEDICAL EXAMINATION — except in a very few special cases.

AUTOMATICALLY NON-FORFEITABLE — after two years premiums have been paid, the insurance will automatically be continued in force for the full amount for a limited period depending upon the number of premiums paid.

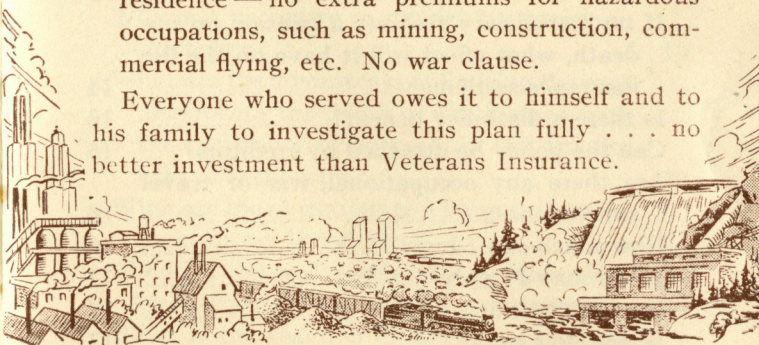
LIBERAL CASH VALUES — after two years, also Reduced Paid-up Insurance and Extended Term Insurance options.

PREMIUMS MAY BE PAID FROM RE-ESTABLISHMENT CREDIT OR FROM PENSION

DISABILITY BENEFIT — included in all policies at no extra premium.

UNRESTRICTED — as to occupation, travel, or residence — no extra premiums for hazardous occupations, such as mining, construction, commercial flying, etc. No war clause.

Everyone who served owes it to himself and to his family to investigate this plan fully . . . no better investment than Veterans Insurance.



**THE WHOLE OF THE RESOURCES OF THE DOMINION
OF CANADA ARE BEHIND EVERY POLICY**

WHERE TO FIND ANSWERS TO IMPORTANT QUESTIONS

PART ONE

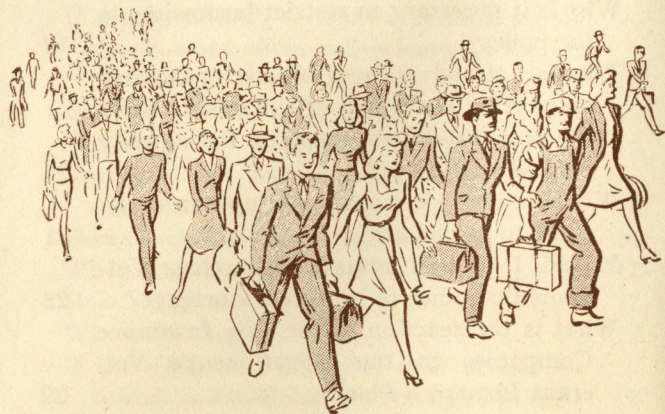
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PART ONE

IMPORTANT QUESTIONS ANSWERED

Q. WHO CAN BUY?

- A. (1) Any person, male or female, who has been discharged from service in the naval, military, or air forces of Canada during the present war.
- (2) Any person, male or female, who has been discharged from service in the naval, military, or air forces of His Majesty during the present war and was domiciled in Canada at the commencement of such service.
- (3) The widow or widower of a veteran as above, if the veteran was not insured under the Act.
- (4) Any other person in receipt of a pension under the Pension Act relating to this war.

Q. IS THERE A MEDICAL EXAMINATION?

- A. NO — except in a very few special cases.

Q. WHAT ARE THE RATES?

- A. A complete list of monthly premiums per \$1,000 of insurance for each of the five plans is given on page 26 of this booklet.

Q. ARE THE RATES LOW?

- A. YES — the premium rates are very low and may be paid in monthly instalments.

Q. MAY PREMIUMS BE PAID FROM RE-ESTABLISHMENT CREDIT?

- A. YES — you may use up to the total amount of your credit to pay premiums.

Q. MAY PREMIUMS BE PAID FROM PENSION?

- A. YES — you may have your premiums deducted from your pension.

Q. WHO GETS THE MONEY WHEN I DIE?

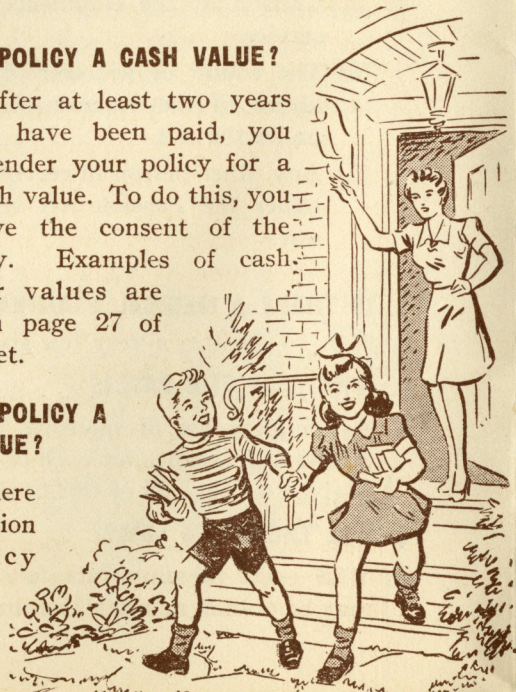
- A. Your wife or your children, or both, as you direct. If you are single, a parent, brother or sister.

Q. HAS THE POLICY A CASH VALUE?

- A. YES — after at least two years premiums have been paid, you may surrender your policy for a liberal cash value. To do this, you must have the consent of the beneficiary. Examples of cash surrender values are shown on page 27 of this booklet.

Q. HAS THE POLICY A LOAN VALUE?

- A. NO — there is no provision for policy loans.



Q. WHAT TYPES OF INSURANCE ARE AVAILABLE?

- A. There are five Life plans available — 10 Payment Life, 15 Payment Life, 20 Payment Life, Life Paid-up at 65 and Life Paid-up at 85; that is, premiums may be paid for 10, 15, or 20 years or until ages 65 or 85, respectively. The insurance is of the non-participating type — that is, no dividends are paid. Term and Endowment policies are not issued.

These five plans accomplish the same object . . . the protection of dependents in the event of death. The different periods during which premiums may be paid supply a variety of purchase arrangements to fit the varying requirements of different people.

Under the Life Paid-up at 85 plan, the premiums are paid throughout the lifetime of the policyholder up to age 85. This means, at the younger ages particularly, that the premiums will be paid over a long period of years so that the premium under the Life Paid-up at 85 plan is the lowest of any plan issued under Veterans Insurance. Providing maximum protection for a low premium, it appeals particularly to married men who need a substantial amount of insurance but who can set aside only a limited amount of money for life insurance protection.

While many people desire protection throughout life as provided by the Life Paid-up at 85, they do not like the thought of having to con-

tinue premium payments in the later years of life. They want to make certain that their protection will be fully paid for while they are able to earn money. To meet the requirements of this group, there are available the standard Limited Payment Life Plans of 10, 15 and 20 Payment Life and Life Paid-up at 65.

Q. WHAT GRACE PERIOD IS ALLOWED FOR PAYMENT OF PREMIUMS?

- A. A grace period of one month will be allowed for the payment of any premium other than the first, without interest, during which time the policy shall continue to be in force.

Q. WHAT HAPPENS IF I STOP PAYING PREMIUMS?

- A. After at least two full years premiums have been paid, you are automatically protected for the full amount of your insurance for a period depending on the number of premiums paid. This is called Extended Term Insurance. You may pay the premiums in arrears at any time during the first five years of this extended period and bring the policy up to date.

If you wish, instead of the foregoing, you may apply for a Paid-up Policy. This means that you may ask that the premiums you



have paid be used to give you a smaller policy on which no further premiums need be paid. The proceeds of this policy will be paid to your beneficiary at your death. The amount of this Paid-up Policy depends on the number of premiums you have paid. Examples of these two options are shown on page 27 of this booklet.

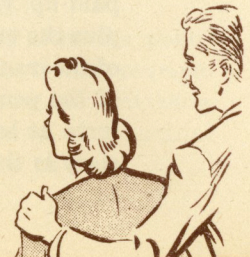
If you stop paying premiums before two full years premiums are paid, the policy will lapse, that is, the protection ceases. However, at any time within five years after lapse, you may pay the back premiums and interest that you owe and bring the policy up to date. This is conditional on your health not having become seriously impaired during the lapsed period.



Q. HOW IS THE MONEY PAID WHEN I DIE?

- A. Up to \$1,000 may be paid to the beneficiary in cash, as you direct. The remaining money, if any, may be paid in one of three ways:—

- (1) As an annuity certain for 5, 10, 15 or 20 years. That is, the money plus $3\frac{1}{2}\%$ interest is paid to the beneficiary in equal instalments over the period selected. If the beneficiary dies, the remaining payments are made to the beneficiary's estate.



- (2) As a guaranteed life annuity. That is, equal instalments are paid as long as the beneficiary lives, and in any case, guaranteed for periods of 5, 10, 15 or 20 years, as selected. If the beneficiary dies during the guaranteed period, the remaining payments are made to the beneficiary's estate.
- (3) As a life annuity. That is, equal instalments are paid as long as the beneficiary lives.

For examples of these three plans, refer to page 28 of this booklet.

Q. IF MY BENEFICIARY RECEIVES A PENSION ON MY DEATH, WHAT EFFECT WILL IT HAVE ON THE LIFE INSURANCE SETTLEMENT?

A. If, on the death of the insured, the beneficiary receives a pension, the insurance claim will be settled as follows:—

- (1) If the policy is fully paid-up, the face amount will be paid to the beneficiary in the manner selected by the insured, in addition to the pension.
- (2) If the policy is not fully paid-up, then the capitalized value of the pension will be deducted from the face amount of the policy and the beneficiary will receive the paid-up value of the portion deducted, plus the excess, if any, of the face amount of the insurance over the capitalized value of the pension. If the policy has been in force at least six months and the beneficiary is the wife or husband, or children,

or both, of the insured, at least \$500 will be paid as well as the paid-up value of the remainder.

FOR EXAMPLE:

Assume that the amount of insurance is \$10,000, that the aggregate value of the pension or pensions to the dependents is \$8,000, and that the reduced paid-up value



of the policy at the end of the period for which premiums have been paid is \$7,000.

The insurance payable would be computed as follows:—

Deduct from the amount of insurance the aggregate value of the pension payable, i.e. $\$10,000 - \$8,000 = \$2,000$. To this amount add the amount of paid-up insurance above reduced in the ratio of the amount of the pension deduction to the amount of insurance, i.e. $\$7,000 \times 8/10 = \$5,600$. Thus the total amount payable would be $\$2,000 + \$5,600$ or $\$7,600$.

If, however, death occurred after the policy had become fully paid-up, the insurance payable would be $\$2,000 + 8/10$ of $\$10,000 = \$10,000$ i.e. the full amount of insurance stated in the policy would be payable.

Q. IS THERE A DISABILITY BENEFIT?

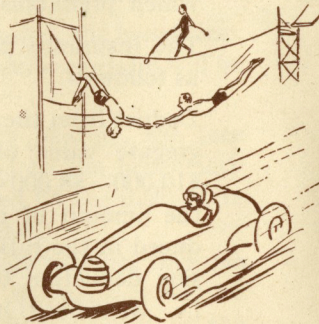
- A. YES — there is a provision in all policies, without extra cost, that if you become totally and permanently disabled before age 60, from some cause for which a pension under the Pension Act is not awarded, no further premiums need be paid.

Q. CAN THE POLICY BE ATTACHED BY CREDITORS?

- A. NO. The policy is not subject to the claims of creditors of the insured or of the beneficiary.

Q. ARE THERE ANY OCCUPATIONAL, WAR OR TRAVEL RESTRICTIONS?

- A. NO. The premium rates are the same no matter how hazardous your occupation may be. There are no restrictions as to travel or residence, or as to service in the naval, military or air forces.



Q. HOW MUCH CAN I BUY?

- A. You may buy from \$500 to \$10,000 of insurance. However, if you already hold insurance under the Returned Soldiers' Insurance Act of the Great War, only the difference between such insurance and \$10,000 may be obtained under the Veterans Insurance Act.

Q. WHEN MAY I APPLY?

- A. Within three years from the date of discharge from service or within three years from the effective date of this Act (20th February, 1945) whichever is later.

Q. HOW ARE PREMIUMS PAID?

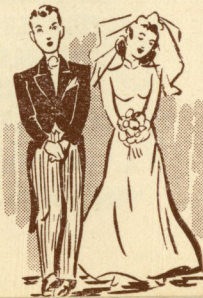
- A. Monthly, quarterly, half-yearly or yearly, whichever you choose. Quarterly, half-yearly or yearly premiums are three, six and twelve times the monthly premium, respectively. They may be paid at the Veterans Affairs Office in your district or sent direct to the Chief Treasury Officer, Department of Veterans Affairs, Ottawa.

Q. WHERE DO I APPLY?

- A. The Veterans Affairs Office in your district has application forms, or you may write direct to the Superintendent of Veterans Insurance, Department of Veterans Affairs, Ottawa. You may hand in your completed application to your District Office or send it direct to Ottawa.

Q. IF THE APPLICANT IS SINGLE, WHO SHOULD BE NAMED AS BENEFICIARY ON THE APPLICATION?

- A. No name is necessary. Answer by writing "my future wife, or husband," as the case may be. A parent, brother or sister should also be named as a contingent beneficiary.



Q. ARE EX-MEMBERS OF THE VETERANS GUARD ELIGIBLE FOR VETERANS INSURANCE?

A. Yes.

Q. DOES THE ACT APPLY JUST TO PERSONS AFTER THEY ARE DISCHARGED, OR IS THERE ANY PROVISION TO INSURE MEMBERS OF THE FORCES WHILE THEY ARE SERVING?

A. Veterans Insurance is "after-service" insurance, and not "in-service" insurance.

Q. HOW LONG MUST A VETERAN HAVE SERVED BEFORE BEING ELIGIBLE?

A. Any period of service is sufficient.

Q. ARE MEMBERS OF THE PERMANENT FORCE ON DISCHARGE FROM ACTIVE SERVICE ELIGIBLE FOR VETERANS INSURANCE?

A. Yes — a member of the Permanent Force on discharge from the Active Forces is entitled to the benefits of Veterans Insurance.

Q. ARE MERCHANT SEAMEN ELIGIBLE?

A. Yes, if they are eligible to receive a bonus under The Merchant Seamen Special Bonus Order, or if in receipt of a pension under the Pension Act.

Q. ARE MEMBERS OF CORPS OF (CIVILIAN) CANADIAN FIRE FIGHTERS AND AUXILIARY SERVICES SUPERVISORS ELIGIBLE?

A. Yes, with service overseas.



PART TWO

OTHER IMPORTANT FACTS ABOUT VETERANS INSURANCE

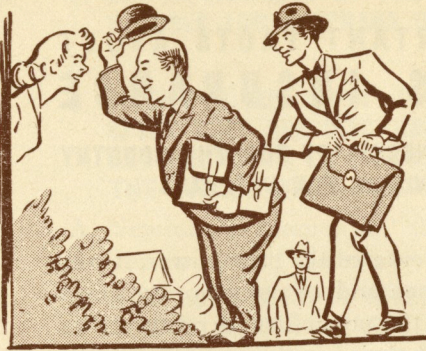
Q. WHY WAS IT NECESSARY FOR THE COUNTRY TO MAKE PROVISION FOR VETERANS INSURANCE?

A. When Canada entered the present war, it was realized that men and women who went into uniform faced the possibility of returning to civilian life with their health impaired, or with some physical disability. It was realized also that, as a result of this impairment in health or disability, many service men and women would be unable to provide protection for their families through the normal channels of commercial life insurance. To meet this situation, Parliament at its 1944 session, passed an Act known as The Veterans Insurance Act.

Q. WHY IS IT NECESSARY TO RESTRICT BORROWING ON THE POLICY?

A. Fighting men and women are getting far more financial help this time, than did their fathers a quarter of a century ago. Through war service gratuities and re-establishment credits, service men and women may carry out many of the plans they have been making while in uniform.





This financial assistance should provide sufficient funds and make it unnecessary to jeopardize the family protection—the most important asset they may ever own.

A loan on life insurance is really money your beneficiary will not get if you die — or money you will not get when your need for protection is not so great.

A loan on an insurance policy may be money borrowed from your widow.

Q. WHAT ARE THE ADVANTAGES OF LIMITING THE CASH AMOUNT ON THE DEATH OF THE INSURED WITH THE REMAINDER BEING PAID ON THE ANNUITY PLAN OF SETTLEMENT?

A. Knowing that a beneficiary of a veteran could be made penniless by an unwise investment, or any of those many things that happen when least expected, the Annuity plan is considered more advisable.

The advantages of the Annuity plan are:—

- (1) Not possible for widow to loan principal to friends (?) or relatives with doubtful security.

- (2) No burden of investment or re-investment by more or less unskilled persons. No unwise investments on the advice of unscrupulous advisers.
- (3) Definite income assured. No speculative or imaginary income.
- (4) No "bad times" can make the policy worthless or depreciate the cash settlement.
- (5) No legal or investment advice is necessary.
- (6) An ideal form of income for a daughter or son inclined to spend freely.
- (7) If income is used unwisely one year, the future instalments can be depended on.

Q. WHAT ARE THE OBJECTIONS TO A LUMP SUM SETTLEMENT TO MY BENEFICIARY?

A. The objections are:—

- (1) It can be borrowed by relatives.
- (2) It can be loaned or given to another member of the family.
- (3) It can cause great anxiety and distress to the beneficiary through the sudden necessity of making an important business decision.
- (4) It can be invested unwisely through well-meaning advisers.
- (5) It may be put into securities that are apparently satisfactory for a few years but result ultimately in loss.

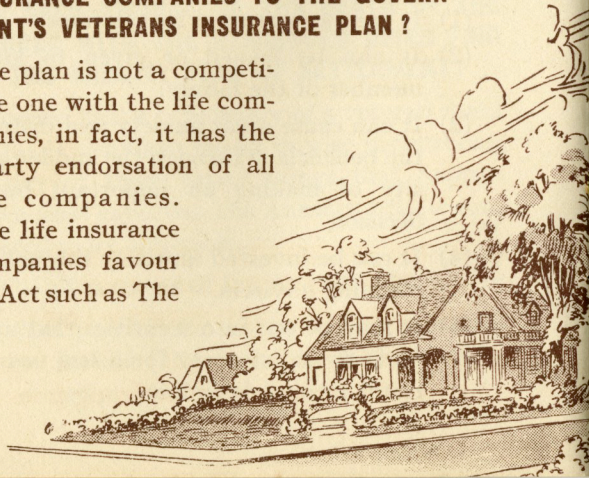
- (6) Old friends may be entrusted with it only to use it unwisely.
- (7) It may all go into unwise purchases.
- (8) It may be used up too soon, leaving nothing for later years of need.

Q. WOULD I BE WELL ADVISED TO PURCHASE VETERANS INSURANCE TO PROTECT A MORTGAGE?

- A. Yes, by effecting a policy on your life for the amount of the mortgage, payable to your dependent and earmarking the \$1,000 payable at your death, as an immediate cash payment with the balance payable on an annuity basis. By means of such a policy you may provide that, no matter what happens to you, your family will eventually inherit your property free of all obligation.

Q. WHAT IS THE REACTION OF THE LIFE INSURANCE COMPANIES TO THE GOVERNMENT'S VETERANS INSURANCE PLAN?

- A. The plan is not a competitive one with the life companies, in fact, it has the hearty endorsement of all the companies. The life insurance companies favour an Act such as The



Veterans Insurance Act which enables war veterans to purchase insurance from the Government without medical examination. It gives those discharged service men and women who are not already adequately insured and who are unable to procure insurance from the Companies because of impaired physical or mental condition, the opportunity to obtain as much as \$10,000 insurance for their wives and children at a reasonable cost to themselves, any excess cost due to unfavourable mortality being borne, as it should be, by the country as a whole.

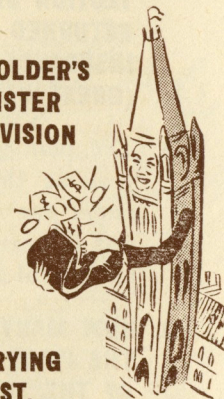
The Companies are co-operating by instructing all life insurance representatives to familiarize themselves with the Government plan of life insurance.

Q. HOW MUCH OF THE POLICYHOLDER'S PREMIUM IS USED TO ADMINISTER THE VETERANS INSURANCE DIVISION THROUGH THE DEPARTMENT OF VETERANS AFFAIRS?

- A. None! All administration expenses are borne by the Government.

Q. IF THE GOVERNMENT IS CARRYING ALL THE ADMINISTRATION COST, ARE THE RATES SUFFICIENTLY LOW?

- A. It must be borne in mind that if a veteran is a casualty or comes out suffering from an ill-



ness, it is usually difficult for him to secure insurance. The risks in these instances may be very much greater than the life insurance companies can undertake except at substantial extra premiums. Further, the future mortality of those who served is very uncertain, notwithstanding even a complete absence of apparent physical defects.

All in all, the rates are very fair indeed, and are generally lower than the standard rates of the life insurance companies.

Q. HOW MANY VETERANS TOOK ADVANTAGE OF THE INSURANCE PROTECTION UNDER THE RETURNED SOLDIERS' INSURANCE ACT (GREAT WAR 1914-1918)?



- A. The plan grew in popularity from year to year as the veterans realized the benefits under the Act. During the period the Act was in operation, 48,320 policies were issued for a total amount of \$109,299,500.

Q. HOW MANY CASES WERE REFUSED IN THE FIRST THREE-YEAR PERIOD OF THE ACT?

- A. For the period 1920 to 1923, a total number of 34,028 applications were received, of which 447 were refused, or 1.31%.

Q. WHAT IS AHEAD IN LATER YEARS WHEN CIRCUMSTANCES MAY CHANGE, WHEN THE NEED FOR FAMILY PROTECTION LESSENS, AND CONSIDERATION IS REQUIRED TO BE GIVEN TO RETIREMENT INCOME?

- A. If, in the later years of life, insurance protection for dependents is no longer required, Veterans Insurance policies may be surrendered for liberal cash values. This fund may be used to purchase a Canadian Government Annuity, which will provide an income for life. Examples of cash values at ages 60 and 65 are shown on page 27 of this booklet.

Whatever the need, however, the Veterans Insurance Division is equipped to give competent advice.



THE VETERANS INSURANCE ACT

SCHEDULE A

Monthly Premiums for \$1,000 Insurance Payable at Death

Age	Payable for			Payable till age 65	Payable till age 85
	10 years	15 years	20 years		
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
18.....	2 79	2 04	1 68	1 13	1 09
19.....	2 84	2 08	1 71	1 16	1 11
20.....	2 89	2 12	1 74	1 20	1 14
21.....	2 95	2 16	1 78	1 23	1 17
22.....	3 00	2 20	1 81	1 27	1 20
23.....	3 06	2 25	1 85	1 30	1 23
24.....	3 12	2 29	1 89	1 34	1 27
25.....	3 18	2 34	1 93	1 39	1 30
26.....	3 25	2 39	1 97	1 43	1 34
27.....	3 31	2 44	2 01	1 48	1 38
28.....	3 38	2 49	2 05	1 53	1 42
29.....	3 45	2 54	2 10	1 58	1 47
30.....	3 53	2 60	2 15	1 64	1 51
31.....	3 60	2 65	2 20	1 70	1 56
32.....	3 68	2 71	2 25	1 76	1 61
33.....	3 76	2 78	2 30	1 83	1 66
34.....	3 85	2 84	2 36	1 90	1 72
35.....	3 93	2 91	2 42	1 98	1 78
36.....	4 02	2 98	2 48	2 06	1 84
37.....	4 12	3 05	2 54	2 15	1 91
38.....	4 21	3 12	2 60	2 24	1 98
39.....	4 31	3 20	2 67	2 34	2 05
40.....	4 41	3 28	2 74	2 45	2 13
41.....	4 52	3 36	2 82	2 57	2 21
42.....	4 63	3 45	2 90	2 70	2 30
43.....	4 74	3 54	2 98	2 84	2 39
44.....	4 86	3 63	3 07	2 99	2 49
45.....	4 98	3 73	3 16	3 16	2 59
46.....	5 10	3 83	3 25	3 34	2 70
47.....	5 23	3 94	3 35	3 54	2 81
48.....	5 36	4 05	3 46	3 76	2 93
49.....	5 50	4 17	3 57	4 01	3 06
50.....	5 64	4 29	3 69	4 29	3 20
51.....	5 79	4 42	3 81	4 61	3 35
52.....	5 95	4 56	3 95	4 97	3 50
53.....	6 11	4 70	4 09	5 39	3 67
54.....	6 28	4 85	4 24	5 87	3 84
55.....	6 45	5 01	4 40	6 45	4 03
56.....	6 63	5 17	4 57	7 07	4 23
57.....	6 82	5 35	4 75	7 75	4 44
58.....	7 02	5 54	4 95	8 49	4 67
59.....	7 24	5 74	5 16	9 29	4 91
60.....	7 46	5 96	5 38	10 15	5 18
61.....	7 69	6 19	5 63	11 07	5 46
62.....	7 93	6 43	5 89	12 05	5 76
63.....	8 20	6 70	6 17	13 09	6 08
64.....	8 47	6 98	6 48	14 19	6 43
65.....	8 77	7 29	6 81	15 35	6 81

NOTE.—Rates for ages above 65 will be computed on the same basis as those shown above.

P.R. 16195.

Specimen Guaranteed Values -- Per \$1000 of Insurance

Age Issue	End Year	Life			Life			Life			Life			Life			Life		
		Paid-up at 85			Paid-up at 65			10 Payment Life			15 Payment Life			20 Payment Life			25 Payment Life		
		Cash	Paid up	Ext. Term	Cash	Paid up	Ext. Term	Cash	Paid up	Ext. Term	Cash	Paid up	Ext. Term	Cash	Paid up	Ext. Term	Cash	Paid up	Ext. Term
		\$	\$	Ys. Mo.	\$	\$	Ys. Mo.	\$	\$	Ys. Mo.	\$	\$	Ys. Mo.	\$	\$	Ys. Mo.	\$	\$	Ys. Mo.
20	2 5	15 39	50 15	2 1	15 43	50 17	2 1	59 13	199 49	10 2	133 13	337 6	6 6	30 102	253 13	4 10	30 102	253 13	4 10
	10	185 15	137 35	12 8	151 15	137 35	12 8	63 13	406 13	28 Life	354 13	670 13	18 3	179 253	484 13	13 5	179 253	484 13	13 5
	15	197 15	197 46	17 4	218 15	197 46	17 4	83 13	435 13	33 Life	634 13	1000 13	33 3	288 793	793 35	10 0	288 793	793 35	10 0
	20	197 15	197 46	20 4	218 15	197 46	20 4	112 13	435 13	33 Life	634 13	1000 13	33 3	288 793	793 35	11 1	288 793	793 35	11 1
Age 60	Age 60	589 17	589 17	18 2	580 17	589 17	18 2	641 13	435 13	33 Life	634 13	1000 13	33 3	426 1000	641 699	Life	426 1000	641 699	Life
Age 65	Age 65	582 16	582 16	16 2	580 16	582 16	16 2	641 13	435 13	33 Life	634 13	1000 13	33 3	426 1000	641 699	Life	426 1000	641 699	Life
25	2 5	18 47	56 56	2 6	18 53	56 56	2 6	65 13	201 50	10 4	135 13	337 6	6 9	34 104	253 13	5 1	34 104	253 13	5 1
	10	102 28	102 28	13 2	114 28	102 28	13 2	83 13	501 50	28 Life	337 6	670 13	17 1	89 253	510 24	15 1	89 253	510 24	15 1
	15	235 28	235 28	17 13	285 28	235 28	17 13	102 13	501 50	28 Life	337 6	670 13	32 1	195 510	510 24	16 10	195 510	510 24	16 10
	20	235 28	235 28	17 13	285 28	235 28	17 13	102 13	501 50	28 Life	337 6	670 13	32 1	195 510	510 24	16 10	195 510	510 24	16 10
Age 60	Age 60	479 78	479 78	17 8	479 78	479 78	17 8	641 13	501 50	28 Life	337 6	670 13	32 1	322 757	510 24	16 10	322 757	510 24	16 10
Age 65	Age 65	565 15	565 15	15 8	565 15	565 15	15 8	641 13	501 50	28 Life	337 6	670 13	32 1	322 757	510 24	16 10	322 757	510 24	16 10
30	2 5	22 13	62 62	2 11	22 13	62 62	2 11	65 13	201 50	10 4	135 13	337 6	6 9	34 104	253 13	5 1	34 104	253 13	5 1
	10	123 28	123 28	12 11	123 28	123 28	12 11	83 13	501 50	28 Life	337 6	670 13	17 1	89 253	510 24	15 1	89 253	510 24	15 1
	15	197 52	197 52	16 16	238 52	197 52	16 16	102 13	501 50	28 Life	337 6	670 13	32 1	195 510	510 24	16 10	195 510	510 24	16 10
	20	277 52	277 52	17 11	326 52	277 52	17 11	102 13	501 50	28 Life	337 6	670 13	32 1	195 510	510 24	16 10	195 510	510 24	16 10
Age 60	Age 60	453 14	453 14	16 10	453 14	453 14	16 10	641 13	501 50	28 Life	337 6	670 13	32 1	322 757	510 24	16 10	322 757	510 24	16 10
Age 65	Age 65	544 14	544 14	14 10	544 14	544 14	14 10	641 13	501 50	28 Life	337 6	670 13	32 1	322 757	510 24	16 10	322 757	510 24	16 10
40	2 5	33 84	177 177	3 7	33 84	177 177	3 7	90 13	202 50	8 8	138 13	337 6	6 9	38 106	261 23	4 7	38 106	261 23	4 7
	10	176 34	176 34	11 11	176 34	176 34	11 11	102 13	501 50	19 1	138 13	337 6	16 8	100 261	513 23	16 8	100 261	513 23	16 8
	15	274 41	274 41	12 13	301 41	274 41	12 13	102 13	501 50	19 1	138 13	337 6	28 8	218 513	513 23	18 8	218 513	513 23	18 8
	20	357 41	357 41	13 7	381 41	357 41	13 7	102 13	501 50	19 1	138 13	337 6	28 8	218 513	513 23	18 8	218 513	513 23	18 8
Age 65	Age 65	480 480	480 480	11 11	480 480	480 480	11 11	102 13	501 50	19 1	138 13	337 6	28 8	218 513	513 23	18 8	218 513	513 23	18 8

SPECIMEN ANNUITY PAYMENTS TO BENEFICIARY

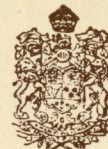
Payment to beneficiary which \$1000 will purchase as an Annuity
Certain for the terms shown below.

Term of Years	Quarterly Payments	Semi-annual Payments	Annual Payments
5	54.66	109.79	221.48
10	29.67	59.60	121.48
15	21.43	34.88	86.83
20	17.36		70.36

Annual payments to beneficiary which \$1000 will purchase as a Life Annuity
or a Life Annuity Guaranteed

Age of beneficiary as at birthday nearest to time of death of insured.	Annual payment as annuity for life.		Annual payment under an annuity for life guaranteed for			
	Male	Female	5 years	10 years	15 years	20 years
5		10	40.44	40.38	40.30	40.20
15		20	42.53	42.46	42.36	42.22
25		30	45.87	45.75	45.55	45.34
35		40	51.16	50.86	50.55	49.64
45		50	59.52	58.65	57.28	55.48
55		60	72.98	70.36	66.58	62.17
65		70	98.78	86.72	76.88	67.67
75		80	144.80	104.93	84.28	70.04

SPECIMEN PROSPECTUS CARD



CANADA

DEPARTMENT OF VETERANS AFFAIRS
VETERANS INSURANCE DIVISION

JOHN DOE

Age — 25

Amount — \$1,000

Plan — Twenty Payment Life

Monthly Premium — \$1.93

SPECIAL FEATURES

- \$1,000 Immediate Protection.
- Constantly increasing Cash Value after second policy year.
- Fully paid-up policy for \$1,000 at end of twenty years.

SUMMARY

AT END OF TWENTY YEARS

Guaranteed Cash Value.....\$473.00

Premiums Paid in 20 Years.....\$463.20

Excess Over Savings.....\$ 9.80

If interested in any of the Insurance Plans and desirous of having particulars, please fill in information on back cover of this booklet, detach and mail to Superintendent of Veterans Insurance, Ottawa.

Further information and application forms may be obtained from the nearest office of the Department of Veterans Affairs or by writing direct to the Superintendent of Veterans Insurance, Department of Veterans Affairs, Ottawa.

Services of a trained counsellor at all offices of the Department of Veterans Affairs are available for individual interview with each veteran who wishes information concerning insurance.

SERVICE RECORD

For your convenience in keeping a record of your service in the forces.

DATE OF ENLISTMENT.....

REGIMENTAL No.....

RANK ON DISCHARGE.....

DATE OF DISCHARGE.....

PLACE OF DISCHARGE.....

BRANCH OF SERVICE.....

THEATRE OF SERVICE.....

AMOUNT OF WAR SERVICE GRATUITY \$.....

AMOUNT OF RE-ESTABLISHMENT CREDIT \$.....

LAST CIVILIAN ADDRESS REPORTED ON DISCHARGE:

.....
.....
.....
.....

AS YOU READ THIS BOOKLET, MAKE NOTATIONS OF
FURTHER QUESTIONS ON THIS PAGE...THIS WILL
HELP YOU WHEN WRITING THE DEPARTMENT FOR
PARTICULARS REGARDING YOUR OWN CASE.

DEPARTMENT OF VETERANS AFFAIRS
VETERANS INSURANCE DIVISION

Please send me premium rates and an application for a Veterans Insurance Policy on the..... plan for \$.....

I was born on the.....day of.....year.....

My age nearest birthday is.....

NAME.....

PLEASE PRINT

ADDRESS.....



O. H. M. S.

No
Postage Stamp
Necessary
If Mailed in
Canada

SUPERINTENDENT OF VETERANS INSURANCE

DEPARTMENT OF VETERANS AFFAIRS

OTTAWA

ONTARIO