



A MUTUAL LIFE INSURANCE

ASSOCIATION,

Managed on business Principles in the interest of its Members.

Its Certificates are Definite Contracts for the full amount written therein.



This Association is the largest, oldest and most successful

MUTUAL INSURANCE ASSOCIATION

In California and the majority of its members are in and near the city of San Francisco where it is best known.

Distribution of surplus to persistent members after five years, reduces cost of future insurance.

