

PREMIUM RATES
FOR
UNITED STATES GOVERNMENT
LIFE INSURANCE

1919

TREASURY DEPARTMENT,
BUREAU OF WAR RISK INSURANCE,
WASHINGTON, D. C.

INTRODUCTION.

United States Government Life Insurance.

Under the War Risk Insurance Act every person in the active military or naval service was given the privilege of obtaining from the United States Insurance against death and total permanent disability in amounts up to \$10,000.

This insurance is issued by the Bureau of War Risk Insurance of the Treasury Department on the yearly renewable term plan.

Term Insurance Issued During the War.

The premiums are calculated on the basis of the American Experience Table of Mortality, with $3\frac{1}{2}$ per cent interest (net peace-time rates). No addition is made to these premiums to cover the cost of issuing the insurance and of its administration or for the extra cost of insurance due to the hazards of war. Furthermore, no charge is made for the additional liberal benefit whereby the insurance is paid in case the insured becomes totally permanently disabled. The insured therefore obtains insurance covering the hazards of war and pays for it at the net peace-time rates.

Expiration of Term Insurance.

Under the provisions of the War Risk Insurance Act the term insurance may be retained for five years after the termination of the war, as proclaimed by the President, provided the insured continues the payment of premiums. These premiums increase slightly as the insured gets older.

Conversion of Term Insurance.

The War Risk Insurance Act provides that before the expiration of the five years above specified any person holding the Government term insurance may convert it into a permanent form of Government insurance. If the insured does not so convert his term insurance within the five years, it will terminate at that time, and he will be unable to obtain any further Government insurance.

In order to convert into the permanent form the insured must continue to pay the premiums

on his term insurance until he is ready to make the change. He can, however, reduce the amount of insurance by filing a request with the Bureau of War Risk Insurance.

The insurance may now be converted, in whole or in part, upon application to the Bureau of War Risk Insurance of the Treasury Department, Washington, D. C. The necessary application blanks will be furnished by the Bureau.

The following forms of policies will be issued by the Bureau to persons making the conversion:

- (1) Ordinary life.
- (2) Twenty-payment life.
- (3) Thirty-payment life.
- (4) Twenty-year endowment.
- (5) Thirty-year endowment.
- (6) Endowment maturing at age 62.

These policies will be issued in sums ranging from \$1,000 to \$10,000, in multiples of \$500. The insurance will be issued against death and total permanent disability. Should the policy become a claim by death, payment of \$5.75 per month is guaranteed for 240 months, for each \$1,000 insurance; and should the insured become totally and permanently disabled, payment of installments will continue during his life while so totally and permanently disabled.

The insurance is unassignable, nontaxable, and free from the claims of creditors.

No medical examination is necessary to make the conversion. The only requirement is that the insured has kept up his term insurance premium payments.

When the Insurance Takes Effect.

In no case does the converted insurance take effect until application for the converted insurance has been approved by the Bureau of War Risk Insurance and the first premium on the converted insurance paid. The insurance will take effect on the first of the month succeeding the month in which the application is made, provided the premium on the term insurance payable on the first of the current month has been paid. If the premium on the term insurance payable on the first of the month in which application is made has not been paid, then the converted insurance will take effect on the first day of the current month, provided the premium for the converted insurance for this month is paid.

Premiums.

The premiums charged for the Government permanent insurance are calculated upon the American Experience Table of Mortality, with $3\frac{1}{2}$ per cent interest. They are net premiums without any charge for the expenses of administration; these charges will be borne by the Government.

General Provisions.

No additional charge will be made in the premiums for the liberal total permanent disability provision.

The insurance will be issued at the nearest attained age of the insured at the time of making application for the conversion.

The premiums are payable monthly on the first of the month. They may also be paid quarterly, semiannually, or annually. Should the insured pay quarterly, semiannually, or annually and die, the discounted value of the premiums paid in advance beyond the calendar month in which death occurs shall be refunded.

The policies will participate in gains and savings, and provision is made for the payment of dividends as earned.

Dividends may be taken in cash or left to accumulate at interest with the Government.

Surrender values will be provided, together with the other usual features contained in the policies issued by the life-insurance companies.

The strength of the United States is the security for these policies. The premiums are lower than those charged by any company for participating insurance with similar benefits.

The insurance payments will be made in monthly installments, but will be paid in one sum in the following instances:

- (1) When cash value is taken.
- (2) When surrendered for paid-up insurance.
- (3) When the policy matures as an endowment.

Synopsis of Principal Features.

PREMIUMS.—Premiums are monthly premiums without any addition for the cost of collection or administration expenses or for contingencies.

GUARANTEED VALUES.—After the policy has been in force one year, guaranteed values are the full reserves without any deductions. 2-3513

DIVIDENDS.—All policies on the permanent forms entitle the insured to participate in dividends from gains and savings.

DISABILITY BENEFITS.—The insurance becomes payable on total permanent disability of the insured.

CASH LOANS.—The policies provide for loans at any time after the first year equal to 94 per cent of the cash surrender value.

POLICY CONDITIONS.—Policies are free of conditions as to residence, travel, occupation, military, or naval service.

INCONTESTABILITY.—Policies are incontestable from their date except for nonpayment of premiums.

GRACE FOR PAYMENT OF PREMIUMS.—All premiums are due on the first of the month, and the insured has the remainder of that month as a grace period in which to pay the premium. No interest charge is made for this grace period, and the policy remains in full force during such period, the unpaid premiums being deducted from any settlement under the policy.

BENEFICIARY.—The insurance will be paid to the beneficiary designated by the insured; such beneficiary to be within the class permitted by the War Risk Insurance Act.

CHANGE OF BENEFICIARY.—The insured may change the beneficiary or take any action on the policy without his or her consent.

REINSTATEMENT.—Policies may be reinstated under certain conditions after default upon evidence of insurability satisfactory to the Government and payment of arrears in premium with interest.

CHANGE OF PREMIUM PAYMENT.—The method of paying premiums may be changed from monthly to quarterly, semiannually, or annually on notice in writing to the Bureau of War Risk Insurance.

The following tables show the premium rates for the six forms of insurance to be issued. The tables are in the form of premiums for \$1,000 insurance, providing \$5.75 a month in the event of death or total permanent disability.

The premiums for amounts in excess of \$1,000 are in proportion.

CARTER GLASS,
Secretary of the Treasury.

R. G. CHOLMELEY-JONES,
Director of Bureau of War Risk Insurance.
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United States Government Life Insurance.

Ordinary Life.

\$1,000 Insurance.

Age at conversion.	Monthly premium.	Quarterly premium.	Semiannual premium.	Annual premium.
15	\$1.04	\$3.11	\$6.20	\$12.29
16	1.06	3.17	6.31	12.52
17	1.08	3.23	6.43	12.76
18	1.10	3.29	6.55	12.99
19	1.12	3.35	6.67	13.23
20	1.15	3.44	6.85	13.58
21	1.17	3.50	6.97	13.82
22	1.20	3.59	7.15	14.18
23	1.23	3.68	7.33	14.53
24	1.26	3.77	7.51	14.88
25	1.29	3.86	7.68	15.24
26	1.32	3.95	7.86	15.59
27	1.35	4.04	8.04	15.95
28	1.39	4.16	8.28	16.42
29	1.43	4.28	8.52	16.89
30	1.47	4.40	8.76	17.36
31	1.51	4.52	9.00	17.84
32	1.55	4.64	9.23	18.31
33	1.60	4.79	9.53	18.90
34	1.65	4.94	9.83	19.49
35	1.70	5.09	10.13	20.08
36	1.76	5.25	10.48	20.79
37	1.81	5.41	10.78	21.38
38	1.88	5.62	11.20	22.33
39	1.94	5.80	11.56	22.92
40	2.01	6.01	11.97	23.74
41	2.09	6.25	12.45	24.69
42	2.16	6.46	12.87	25.52
43	2.25	6.73	13.40	26.58
44	2.34	7.00	13.94	27.64
45	2.43	7.27	14.48	28.71
46	2.53	7.57	15.07	29.89
47	2.64	7.90	15.73	31.19
48	2.76	8.26	16.44	32.60
49	2.88	8.62	17.16	34.02
50	3.01	9.00	17.93	35.56
51	3.15	9.42	18.77	37.21
52	3.30	9.87	19.66	38.98
53	3.46	10.35	20.61	40.87
54	3.63	10.86	21.62	42.88
55	3.82	11.43	22.76	45.13
56	4.01	12.00	23.89	47.37
57	4.22	12.62	25.14	49.85
58	4.44	13.28	26.45	52.45
59	4.68	14.00	27.88	55.28
60	4.94	14.78	29.43	58.36
61	5.22	15.62	31.10	61.66
62	5.52	16.51	32.88	65.21
63	5.84	17.47	34.79	68.99
64	6.18	18.49	36.82	73.00
65	6.55	19.59	39.02	77.37
66	6.95	20.79	41.40	82.10
67	7.38	22.08	43.96	87.18
68	7.84	23.45	46.70	92.61
69	8.33	24.92	49.62	98.40
70	8.87	26.53	52.84	104.78

United States Government Life Insurance.

20-Payment Life.

\$1,000 Insurance.

Age at conversion.	Monthly premium.	Quarterly premium.	Semiannual premium.	Annual premium.
15	\$1.63	\$4.88	\$9.71	\$19.25
16	1.66	4.97	9.89	19.61
17	1.68	5.03	10.01	19.85
18	1.71	5.12	10.19	20.20
19	1.73	5.18	10.31	20.44
20	1.76	5.26	10.48	20.79
21	1.79	5.35	10.66	21.14
22	1.82	5.44	10.84	21.50
23	1.85	5.53	11.02	21.85
24	1.88	5.62	11.20	22.21
25	1.91	5.71	11.38	22.56
26	1.95	5.83	11.62	23.04
27	1.98	5.92	11.80	23.39
28	2.02	6.04	12.03	23.86
29	2.06	6.16	12.27	24.33
30	2.10	6.28	12.51	24.81
31	2.14	6.40	12.75	25.28
32	2.19	6.55	13.05	25.87
33	2.23	6.67	13.28	26.34
34	2.28	6.82	13.58	26.93
35	2.33	6.97	13.88	27.52
36	2.38	7.12	14.18	28.11
37	2.44	7.30	14.54	28.82
38	2.50	7.48	14.89	29.53
39	2.56	7.66	15.25	30.24
40	2.62	7.84	15.61	30.95
41	2.69	8.05	16.02	31.78
42	2.76	8.26	16.44	32.60
43	2.83	8.47	16.86	33.43
44	2.91	8.70	17.34	34.38
45	2.99	8.94	17.81	35.32
46	3.08	9.21	18.35	36.38
47	3.18	9.51	18.94	37.56
48	3.28	9.81	19.54	38.75
49	3.38	10.11	20.14	39.93
50	3.50	10.47	20.85	41.34
51	3.62	10.83	21.57	42.76
52	3.75	11.22	22.34	44.30
53	3.88	11.61	23.11	45.83
54	4.03	12.06	24.01	47.61
55	4.19	12.53	24.96	49.50
56	4.36	13.04	25.97	51.50
57	4.55	13.61	27.11	53.75
58	4.74	14.18	28.24	55.99
59	4.96	14.84	29.55	58.59
60	5.19	15.53	30.92	61.31

United States Government Life Insurance.

30-Payment Life. \$1,000 Insurance.

Age at conversion.	Monthly premium.	Quarterly premium.	Semi-annual premium.	Annual premium.
15	\$1.30	\$3.89	\$7.74	\$15.36
16	1.32	3.95	7.86	15.59
17	1.34	4.01	7.98	15.83
18	1.36	4.07	8.10	16.07
19	1.38	4.13	8.22	16.30
20	1.40	4.19	8.34	16.54
21	1.43	4.28	8.52	16.89
22	1.45	4.34	8.64	17.13
23	1.48	4.43	8.82	17.48
24	1.51	4.52	9.00	17.84
25	1.53	4.58	9.11	18.07
26	1.56	4.67	9.29	18.43
27	1.59	4.76	9.47	18.78
28	1.62	4.85	9.65	19.14
29	1.66	4.97	9.89	19.61
30	1.69	5.06	10.07	19.96
31	1.73	5.18	10.31	20.44
32	1.77	5.29	10.54	20.91
33	1.81	5.41	10.78	21.38
34	1.85	5.53	11.02	21.85
35	1.90	5.68	11.32	22.44
36	1.95	5.83	11.62	23.04
37	2.00	5.98	11.91	23.63
38	2.05	6.13	12.21	24.22
39	2.11	6.31	12.57	24.93
40	2.17	6.49	12.93	25.63
41	2.23	6.67	13.28	26.34
42	2.30	6.88	13.70	27.17
43	2.38	7.12	14.18	28.11
44	2.46	7.36	14.65	29.06
45	2.54	7.60	15.13	30.00
46	2.64	7.90	15.73	31.19
47	2.73	8.17	16.26	32.25
48	2.84	8.50	16.92	33.55
49	2.95	8.82	17.57	34.85
50	3.08	9.21	18.35	36.38

United States Government Life Insurance.

20-Year Endowment. \$1,000 Insurance.

Age at conversion.	Monthly premium.	Quarterly premium.	Semi-annual premium.	Annual premium.
15	\$3.29	\$9.84	\$19.60	\$38.86
16	3.29	9.84	19.60	38.86
17	3.30	9.87	19.66	38.98
18	3.30	9.87	19.66	38.98
19	3.30	9.87	19.66	38.98
20	3.31	9.90	19.72	39.10
21	3.31	9.90	19.72	39.10
22	3.31	9.90	19.72	39.10
23	3.32	9.93	19.78	39.22
24	3.32	9.93	19.78	39.22
25	3.33	9.96	19.84	39.34
26	3.33	9.96	19.84	39.34
27	3.34	9.99	19.90	39.45
28	3.34	9.99	19.90	39.45
29	3.35	10.02	19.96	39.57
30	3.36	10.05	20.02	39.69
31	3.37	10.08	20.08	39.81
32	3.38	10.11	20.14	39.93
33	3.39	10.14	20.19	40.05
34	3.40	10.17	20.25	40.16
35	3.41	10.20	20.31	40.28
36	3.43	10.26	20.43	40.52
37	3.44	10.29	20.49	40.64
38	3.46	10.35	20.61	40.87
39	3.48	10.41	20.73	41.11
40	3.51	10.50	20.91	41.46
41	3.53	10.56	21.03	41.70
42	3.56	10.65	21.21	42.05
43	3.60	10.77	21.45	42.53
44	3.63	10.86	21.62	42.88
45	3.68	11.01	21.92	43.47
46	3.72	11.13	22.16	43.94
47	3.78	11.31	22.52	44.65
48	3.84	11.49	22.88	45.36
49	3.90	11.67	23.23	46.07
50	3.98	11.91	23.71	47.02
51	4.06	12.15	24.19	47.96
52	4.15	12.41	24.72	49.02
53	4.25	12.71	25.32	50.20
54	4.37	13.07	26.03	51.62
55	4.49	13.43	26.75	53.04
56	4.63	13.85	27.58	54.69
57	4.78	14.30	28.48	56.47
58	4.95	14.81	29.49	58.47
59	5.14	15.38	30.62	60.72
60	5.34	15.97	31.81	63.08

United States Government Life Insurance.

30-Year Endowment.

\$1,000 Insurance.

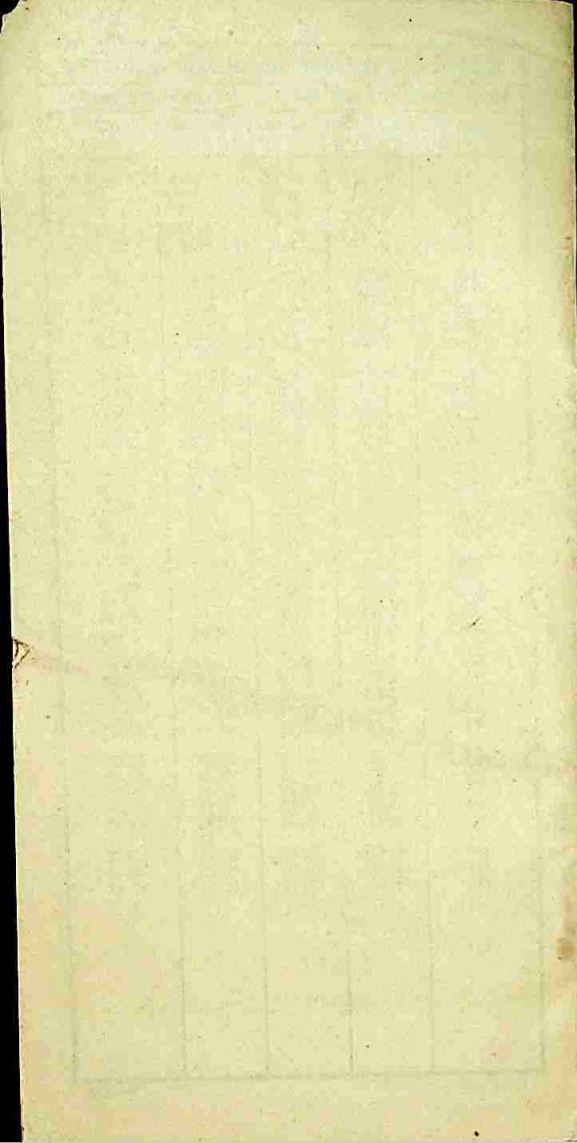
Age at conversion.	Monthly premium.	Quarterly premium.	Semiannual premium.	Annual premium.
15	\$2.03	\$6.07	\$12.09	\$23.98
16	2.04	6.10	12.15	24.10
17	2.04	6.11	12.15	24.10
18	2.05	6.13	12.21	24.22
19	2.05	6.13	12.21	24.22
20	2.06	6.16	12.27	24.33
21	2.06	6.16	12.27	24.33
22	2.07	6.19	12.33	24.45
23	2.07	6.19	12.33	24.45
24	2.08	6.22	12.39	24.57
25	2.09	6.25	12.45	24.69
26	2.10	6.28	12.51	24.81
27	2.11	6.31	12.57	24.93
28	2.12	6.34	12.63	25.04
29	2.13	6.37	12.69	25.16
30	2.15	6.43	12.81	25.40
31	2.16	6.46	12.87	25.52
32	2.18	6.52	12.99	25.75
33	2.20	6.58	13.11	25.99
34	2.22	6.64	13.23	26.22
35	2.24	6.70	13.34	26.46
36	2.27	6.79	13.52	26.82
37	2.30	6.88	13.70	27.17
38	2.33	6.97	13.88	27.52
39	2.36	7.06	14.06	27.88
40	2.41	7.21	14.36	28.47
41	2.45	7.33	14.60	28.94
42	2.50	7.48	14.89	29.53
43	2.55	7.63	15.19	30.12
44	2.62	7.84	15.61	30.95
45	2.68	8.02	15.97	31.66
46	2.76	8.26	16.44	32.60
47	2.84	8.50	16.92	33.55
48	2.93	8.76	17.45	34.61
49	3.03	9.06	18.05	35.79
50	3.14	9.39	18.71	37.09
51	3.26	9.75	19.42	38.51
52	3.39	10.14	20.19	40.05
53	3.54	10.59	21.09	41.82
54	3.69	11.04	21.98	43.59
55	3.86	11.55	22.90	45.60

United States Government Life Insurance.

Endowment at Age 62.

\$1,000 Insurance.

Age at conversion.	Monthly premium.	Quarterly premium.	Semiannual premium.	Annual premium.
15	\$1.26	\$3.77	\$7.51	\$14.88
16	1.29	3.86	7.63	15.24
17	1.32	3.95	7.86	15.59
18	1.36	4.07	8.10	16.07
19	1.40	4.19	8.34	16.54
20	1.44	4.31	8.58	17.01
21	1.48	4.43	8.82	17.48
22	1.53	4.58	9.11	18.07
23	1.58	4.73	9.41	18.66
24	1.63	4.88	9.71	19.25
25	1.68	5.03	10.01	19.85
26	1.74	5.21	10.37	20.55
27	1.80	5.38	10.72	21.26
28	1.87	5.59	11.14	22.09
29	1.94	5.80	11.56	22.92
30	2.01	6.01	11.97	23.74
31	2.09	6.25	12.45	24.69
32	2.18	6.52	12.99	25.75
33	2.27	6.79	13.52	26.82
34	2.37	7.00	14.12	28.00
35	2.48	7.42	14.77	29.30
36	2.60	7.78	15.49	30.71
37	2.72	8.14	16.20	32.13
38	2.86	8.56	17.04	33.78
39	3.01	9.00	17.93	35.56
40	3.18	9.51	18.94	37.56
41	3.36	10.05	20.02	39.69
42	3.56	10.65	21.21	42.05
43	3.79	11.34	22.58	44.77
44	4.04	12.09	24.07	47.72
45	4.31	12.89	25.68	50.91
46	4.63	13.85	27.58	54.69
47	4.98	14.90	29.67	58.83
48	5.39	16.12	32.11	63.67
49	5.86	17.53	34.91	69.22
50	6.41	19.17	38.19	75.72
51	7.05	21.09	42.00	83.28
52	7.83	23.42	46.64	92.49



IMPORTANT

TO FORMER SERVICE MEN AND WOMEN

Under the provisions of the new law approved December 21, 1919, your United States Government Life Insurance (converted insurance) may now be paid

IN ONE SUM AT DEATH OR IN 36 OR MORE MONTHLY INSTALLMENTS

You may make your insurance (either War-time Insurance or Converted Insurance) payable to any of the following

NEW AND ENLARGED LIST OF BENEFICIARIES

Parent.	Sister through adoption.
Grandparent.	Stepbrother.
Step-parent.	Stepsister.
Wife or husband.	Parent through adoption.
Child.	Uncle.
Stepchild.	Aunt.
Adopted child.	Nephew.
Grandchild.	Niece.
Brother.	Brother-in-law.
Sister.	Sister-in-law.
Half brother.	
Half sister.	
Brother through adoption.	

A person who has stood in the relation of a parent to you for a period of one year or more at any time prior to your enlistment or induction, or the child of such person.

Parent, grandparent, step-parent, or parent through adoption of your wife or husband.

NEW PROVISIONS FOR REINSTATEMENT

and Reinstatement and Conversion of War Risk (Term) Insurance are printed on the *inside* of this circular. The requirements differ according to how long you have been discharged, when your insurance lapsed, etc., but in any case only **TWO MONTHLY PREMIUMS** on the **AMOUNT OF INSURANCE YOU WISH TO REINSTATE** are necessary with application.

REINSTATEMENT, AND REINSTATEMENT AND CONVERSION OF LAPSED OR CANCELED WAR RISK (TERM) INSURANCE

(In accordance with T. D. 61 W. R., effective July 1, 1920, which supersedes prior rulings covering reinstatement of lapsed or canceled War Risk (term) Insurance by former service men and women.)

At least TWO MONTHLY PREMIUMS on the amount of insurance to be reinstated or to be reinstated and converted must accompany the application in ALL CASES.*

WHEN LAPSED OR CANCELED PRIOR TO JULY 1, 1920

1	2	3
When application is made within 18 months succeeding the month of discharge or resignation, but PRIOR TO January 1, 1921.	When application is made within 18 months succeeding the month of discharge or resignation, and ON OR AFTER January 1, 1921.	When applicant fails to take advantage of or can not come under 18 months' provision or for any other reason can not classify under 1 or 2, and regardless of how long he has been discharged—when application is made prior to July 1, 1921.
Without Medical Examination, provided that the applicant is in as good health as at the date of discharge or resignation, or at the expiration of the grace period, whichever is the later date, and so states in his application.***	Provided the applicant is in good health, and that he shall forward for the consideration of the Director a signed statement that he is in good health, and ALSO a report of a FULL MEDICAL EXAMINATION made at the applicant's expense by a reputable physician licensed to practice medicine.***	Provided the applicant is in good health, and that he shall forward for the consideration of the Director a signed statement that he is in good health, and ALSO a report of a FULL MEDICAL EXAMINATION made at the applicant's expense by a reputable physician licensed to practice medicine.***

WHEN LAPSED OR CANCELED ON OR AFTER JULY 1, 1920

A	B	C
Within three calendar months, including the calendar month for which the unpaid premium was due.**	After three calendar months, including the calendar month for which the unpaid premium was due, and within six calendar months.**	After six months and within 18 months, including the calendar month for which the unpaid premium was due.**
Provided that the applicant is in good health and so states in his written application.***	Provided that the applicant is in good health at the time of application and so states in his application; AND FURTHER, that he substantiates his application by a SHORT MEDICAL CERTIFICATE made at the applicant's expense by a reputable physician licensed to practice medicine.***	Provided that the applicant is in good health at the time of application and so states in his application; AND FURTHER, that he substantiates his application by a FULL MEDICAL EXAMINATION made at the applicant's expense by a reputable physician licensed to practice medicine.***

*If you simply wish to reinstate the term insurance, you pay one premium for the month of grace on the amount of insurance to be reinstated and one premium for the month of reinstatement.

If you apply for reinstatement and conversion at the same time, be careful to send one premium for the grace month on the amount of term insurance you are reinstating and converting and the first premium on the converted insurance, reckoned according to your age at the time the converted insurance takes effect.

It is to your advantage to pay your premiums in advance, quarterly, semiannually, or annually, if you can do so.

Reinstatement of insurance which lapsed or was canceled prior to July 1, 1920, is reckoned from the date of discharge or from the date of resignation of the service man, irrespective of any reinstatements previous to July 1, 1920. Reinstatement of insurance which lapsed or was canceled after July 1, 1920, is reckoned from the month for which the unpaid premium was due.

** But not later than five years after the date of the termination of the war as declared by proclamation of the President of the United States.

*** All statements, certificates, or other evidence required as to insurability must be satisfactory to the Director of the Bureau of War Risk Insurance. The short medical certificate and the full examination shall be on such forms as may be required by the Director.

HOW AND WHERE TO PAY YOUR PREMIUMS

All premium payments should be made either by check, draft, or money order, made payable to the Treasurer of the United States, and sent to the Insurance Division of the Bureau of War Risk Insurance, Washington, D. C. *Postage stamps can not be accepted.* You may pay your premiums monthly, quarterly, semiannually, or annually, but always in advance.

Payment in advance on your War Term Insurance does not result in any saving in premiums, but it makes more certain that your insurance is in force. After you have converted your War Term Insurance into one of the standard forms of United States Government Life Insurance, however, there is an actual saving in premium if you pay annually, semiannually, or quarterly.

MONTHLY PREMIUMS FOR EACH \$1,000 OF WAR TERM INSURANCE

Age	Monthly Premium	Age	Monthly Premium	Age	Monthly Premium
15-----	\$0.63	32-----	\$0.71	49-----	\$1.08
16-----	.63	33-----	.72	50-----	1.14
17-----	.63	34-----	.73	51-----	1.20
18-----	.64	35-----	.74	52-----	1.27
19-----	.64	36-----	.75	53-----	1.35
20-----	.64	37-----	.76	54-----	1.44
21-----	.65	38-----	.77	55-----	1.53
22-----	.65	39-----	.79	56-----	1.64
23-----	.65	40-----	.81	57-----	1.76
24-----	.66	41-----	.82	58-----	1.90
25-----	.66	42-----	.84	59-----	2.05
26-----	.67	43-----	.87	60-----	2.21
27-----	.67	44-----	.89	61-----	2.40
28-----	.68	45-----	.92	62-----	2.60
29-----	.69	46-----	.95	63-----	2.82
30-----	.69	47-----	.99	64-----	3.07
31-----	.70	48-----	1.03	65-----	3.35

If you desire additional information, premium rates on converted insurance, or official application forms for Reinstatement or Conversion of your insurance, *ask* any American Legion Post, any Veterans of Foreign Wars Post, or other ex-service organization, any office of the American Red Cross, any welfare organization cooperating with the Bureau, any authorized representative of the Bureau of War Risk Insurance, or write direct to

BUREAU OF WAR RISK INSURANCE

R. G. CHOLMELEY-JONES, Director

TREASURY DEPARTMENT

WASHINGTON, D. C.